

YNB CRA

Public File

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INFORMATION

WRITTEN COMMENTS & RESPONSES

2024 (NONE)

2023 (NONE)

2022 (NONE)

REQUEST FOR ADDITIONAL CRA INFORMATION

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	Performance Evaluation	Public Section of the Bank's most recent CRA Performance Evaluation.
	Branch Listing	List of the Bank's branches, their addresses & the census tracts they lie within
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	Additional Information	Additional information which the Bank may include to document it CRA activities and performance.

Signature of the Individual Making Request

Date of Request

Initial of Bank Employee Receiving Request

Date Request Received

INSTRUCTIONS FOR BRANCHES

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MOST RECENT COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

PUBLIC DISCLOSURE

March 10, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

YNB

Certificate Number: 4235

401 Elm Avenue
Yukon, Oklahoma 73099

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

600 North Pearl Street, Suite 700
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 Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA credit needs.
- A majority of loans and other lending related activities are in the institution's AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The institution did not receive any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

YNB, headquartered in Yukon, Oklahoma, remains wholly owned by International Bancshares of Oklahoma, Inc., a one-bank holding company also located in Yukon. The institution received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated March 5, 2019, based on the Federal Financial Institutions Examination Council's (FFIEC) Small Institution CRA Examination Procedures.

The institution operates five full-service branches in central Oklahoma within Canadian and Oklahoma counties. The bank has not opened or closed any branches or experienced any merger activity since the prior evaluation. Branch hours and days of service remain consistent with area and industry norms.

YNB offers standard loan products including, commercial, home mortgage, agricultural, and consumer loans with a primary focus on home mortgage and commercial lending. The bank offers a variety of standard deposit services such as checking, savings, and money market deposit accounts. Alternative delivery systems include internet banking, mobile banking, and nine bank-owned automated teller machines (ATMs).

As of the December 31, 2024, Reports of Condition and Income, YNB reported total assets of \$226.4 million, total loans of \$128.6 million, and total deposits of \$200.2 million. Since the prior evaluation, total assets increased by 0.8 percent, total loans decreased by 9.2 percent, and total deposits increased by 3.0 percent.

The following table illustrates the bank's outstanding loan portfolio as of December 31, 2024, reflecting a distribution supportive of the institution's residential and commercial focus, with residential loans (secured by 1-4 family residential properties and multifamily residential properties) representing 37.4 percent of total loans and commercial loans (secured by nonfarm nonresidential properties and commercial and industrial) representing 31.6 percent of total loans.

Loan Portfolio Distribution as of 12/31/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	28,007	21.8
Secured by Farmland	135	0.1
Secured by 1-4 Family Residential Properties	44,191	34.4
Secured by Multifamily (5 or more) Residential Properties	3,803	3.0
Secured by Nonfarm Nonresidential Properties	28,046	21.8
Total Real Estate Loans	104,182	81.1
Commercial and Industrial Loans	12,617	9.8
Agricultural Production and Other Loans to Farmers	305	0.2
Consumer Loans	11,448	8.9
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	128,552	100.0
<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 its AA credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. YNB currently designates one AA located within the Oklahoma City Metropolitan Statistical Area (MSA). The AA is comprised of the entirety of Canadian County and the western portion of Oklahoma County. The AA meets the technical requirements of the CRA. Due to the changes resulting from the 2020 U.S. Census data, the number of census tracts in the AA increased by 1 moderate- and 26 upper-income tracts as well as 5 tracts with no income designation. Additionally, the AA decreased by three low- and five middle-income census tracts.

Economic and Demographic Data

According to 2020 U.S. Census data, the Oklahoma City MSA AA contains 243 census tracts with the following income designations: 24 low-, 69 moderate-, 64 middle-, 73 upper-income tracts, and 13 census tracts with no income designation. The following table provides additional demographic and economic data for the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	243	9.9	28.4	26.3	30.0	5.3
Population by Geography	768,359	8.4	27.5	27.6	35.2	1.4
Housing Units by Geography	314,003	8.8	30.1	28.1	31.3	1.7
Owner-Occupied Units by Geography	170,082	5.7	22.3	29.3	41.4	1.3
Occupied Rental Units by Geography	111,848	12.1	39.6	26.8	19.3	2.2
Vacant Units by Geography	32,073	13.7	38.6	26.4	18.9	2.4
Businesses by Geography	135,151	6.3	24.2	26.1	41.3	2.1
Farms by Geography	3,219	5.3	24.8	23.7	45.5	0.8
Family Distribution by Income Level	174,664	22.1	18.4	19.2	40.3	0.0
Household Distribution by Income Level	281,930	24.9	17.0	18.2	39.9	0.0
Median Family Income – Oklahoma City MSA		\$75,170	Median Housing Value			\$166,619
			Median Gross Rent			\$920
			Families Below Poverty Level			10.7%
Source: 2020 U.S. Census Data and 2024 D&B Data. Due to rounding, totals may not equal 100.0. (*) The NA category consists of geographies that have not been assigned an income classification.						

The AAs' economy relies heavily upon small businesses. Of the 135,151 non-farm businesses located in the AA, 58.0 percent have four or fewer employees, 94.3 percent operate from a single location, and 91.6 percent have gross annual revenues of \$1 million or less.

Major employers in the AA include the State of Oklahoma, Tinker Air Force Base, University of Oklahoma, Integris Health, and FAA Mike Monroney Aeronautical Center. As of December 2024, the U.S. Bureau of Labor Statistics reported the following unemployment rates: 4.1 percent nationwide, 3.4 percent statewide Oklahoma, 3.0 percent in Oklahoma County, and 2.7 percent in Canadian County. Since the prior evaluation, unemployment rates have remained stable.

Examiners used the applicable FFIEC-updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2023 FFIEC-updated median family income for the Oklahoma City MSA.

Median Family Income Ranges Oklahoma City MSA				
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2023(\$85,800)	<\$42,900	\$42,900 to <\$68,640	\$68,640 to <\$102,960	≥\$102,960
Source: FFIEC				

Competition

The AA reflects a high level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2024, 62 financial institutions operate 270 offices within the AA. Of these institutions, YNB ranked 34th with a 0.5 percent deposit market share.

Community Contacts

As part of the evaluation process, examiners obtain information from third parties knowledgeable of the AA to assist in identifying the credit needs. This information helps determine local financial institutions' responsiveness to these needs and shows available credit opportunities.

Examiners conducted a community contact with an individual from a local economic development agency knowledgeable of the area's housing and small business needs. The contact stated economic conditions remain stable; however, needs exist for more low- and moderate-income housing as well as small business loans. The contact indicated financial institutions remain actively involved and meet the financial needs of the community.

Credit Needs

Considering information obtained from the community contact, demographic and economic data, and bank management, examiners determined that home mortgage and commercial loans, especially for small businesses, represent the primary credit needs of the AA.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated March 5, 2019, to the current evaluation dated March 10, 2025. Examiners applied the FFIEC Small Institution CRA Examination Procedures, which include the Lending Test, to evaluate CRA performance. The appendix lists the test's criteria.

Activities Reviewed

For the Lending Test, Small Institution CRA Examination Procedures require examiners to determine the bank's major product lines for review. Initially, 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 details YNB's originations and purchases over the most recent completed calendar year by loan type.

2024 Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	23,587	33.0	60	9.3
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	13,432	18.8	115	17.8
Multi-Family (5 or more) Residential Properties	5,847	8.2	3	0.5
Commercial Real Estate Loans	2,126	3.0	7	1.1
Commercial and Industrial Loans	19,558	27.4	92	14.3
Agricultural Loans	277	0.4	7	1.1
Consumer Loans	6,595	9.2	360	55.9
Other Loans	0	0.0	0	0.0
Total Loans	71,422	100.0	644	100.0
<i>Source: 2024 Bank Data</i>				

Considering the dollar volume and number of loans originated or purchased in 2024, as well as management's stated business strategy, examiners determined that the bank's major product lines consist of home mortgage and commercial loans. Since the other categories typically reviewed for CRA do not represent major product lines, considering both number and dollar volume, they would not materially affect any conclusions or the rating. Therefore, this evaluation does not include a review of farm or consumer loans. Bank records indicate the lending focus and product mix remained generally consistent throughout the evaluation period.

This evaluation includes a review of the universe of 97 small business loans totaling \$7.5 million originated or purchased in 2024, which represents the most recent calendar year of available data. Since readily available gross annual revenue data did not exist for the universe of loans, examiners selected a sample of 73 small business loans totaling approximately \$6.0 million originated inside the AA to evaluate the borrower profile criterion. D&B data for 2024 provided a standard of comparison for small business loans.

This evaluation also included a review of the following home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Registers:

- 2022 – 123 home mortgage loans totaling \$18.8 million and
- 2023 – 87 home mortgage loans totaling \$13.8 million.

Examiners analyzed and presented all full calendar years shown above for the assessment area concentration table. Examiners did not identify any trends between the years' data that materially affected conclusions. Therefore, for the geographic distribution and borrower profile reviews, this evaluation presents home mortgage loans for 2023, the most recent year for which home mortgage lending aggregate data exists. Aggregate data for 2023 provided the standard of comparison for the reviewed home mortgage loans.

Examiners considered the universes by number of loans and dollar volume originated when determining loan product weighting. The following table shows that small business loans comprise a slight majority of loans by number while home mortgage lending represents a majority of loans by

dollar volume. Therefore, home mortgage loans received more weight when drawing conclusions.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000s)	%
Home Mortgage	87	47.3	13,805	64.7
Small Business	97	52.7	7,547	35.3
Total Loans	184	100.0	21,352	100.0
Source: 2023 HMDA Data, 2024 Bank Data				

While the evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans when arriving at conclusions for the performance factors because the number of loans better indicates the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

YNB demonstrated satisfactory performance regarding the Lending Test. Reasonable records regarding the LTD ratio, geographic distribution, and borrower profile, as well as a majority of loans originated inside the AA supports this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and AA credit needs. The LTD ratio, calculated from Reports of Condition and Income data, averaged 59.2 percent over the past 23 quarters, from March 31, 2019, to December 31, 2024. The LTD ratio ranged from a high of 69.9 percent as of March 31, 2020, to a low of 52.3 percent on June 30, 2022.

Examiners compared YNB's average net LTD ratio to three similarly situated institutions operating in or around the AA with similar asset sizes and product lines. YNB's ratio falls within the range of the ratios of the comparable institutions.

LTD Ratio Comparison		
Bank	Total Assets as of 12/31/2024 (\$000s)	Average Net LTD Ratio (%)
YNB, Yukon, OK	226,397	59.2
First Bethany Bank & Trust, Bethany, OK	288,765	64.6
First Enterprise Bank, Oklahoma City, OK	196,828	87.8
Valor Bank, Oklahoma City, OK	268,447	91.9
Source: Reports of Condition and Income 3/31/2019–12/31/2024		

Assessment Area Concentration

A majority of loans and other lending related activities are in the institution's AA. As reflected in the table below, the bank originated a majority of its home mortgage and small business loans, by number and dollar volume, inside its AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage.										
2022	94	76.4	29	23.6	123	14,090	74.9	4,715	25.1	18,805
2023	63	72.4	24	27.6	87	9,835	71.2	3,970	28.8	13,805
Subtotal	157	74.8	53	25.2	210	23,925	73.4	8,685	26.6	32,610
Small Business	81	83.5	16	16.5	97	6,490	86.0	1,056	14.0	7,546
Source: 2022 & 2023 HMDA Reported Data; 2024 Bank Data										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Reasonable records regarding home mortgage and small business lending support this conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts within the AA when arriving at conclusions for this performance factor.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. Examiners focused on the bank's percentages by number of loans originated in low- and moderate-income census tracts relative to aggregate data when arriving at this conclusion.

The following table shows YNB's lending in low-income census tracts slightly trails aggregate data by 0.4 percentage points, reflecting reasonable performance. The table further shows the bank's lending in moderate-income census tracts trails aggregate data by 7.7 percentage points, also reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.7	5.2	3	4.8	295	3.0
Moderate	22.3	17.2	6	9.5	770	7.8
Middle	29.3	28.4	29	46.0	5,195	52.8
Upper	41.4	48.6	24	38.1	3,540	36.0
Not Available	1.3	0.6	1	1.6	35	0.4
Total	100.0	100.0	63	100.0	9,835	100.0
Source: 2020 U.S. Census; 2023 HMDA Reported Data, 2023 HMDA Aggregate Data						

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. The following table shows YNB's level of lending in low-income census tracts trails demographic data by 5.1 percentage points, reflecting reasonable performance. In moderate-income census tracts, the bank's lending trails demographic data by 6.9 percentage points, also reflecting reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.3	1	1.2	27	0.4
Moderate	24.2	14	17.3	1,708	26.3
Middle	26.1	29	35.8	1,952	30.1
Upper	41.3	37	45.7	2,803	43.2
Not Available	2.1	0	0.0	0	0.0
Total	100.0	81	100.0	6,490	100.0
Source: 2024 D&B Data; 2024 Bank Data					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels (including low and moderate income) and businesses of different sizes. Examiners focused on the percentage by number of loans to low- and moderate-income individuals and businesses with gross annual revenue of \$1 million or less in the AA when arriving at conclusions. Reasonable home mortgage and small business performance supports this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels (including low and moderate income). The following table shows YNB's lending to low-income borrowers trails aggregate data by 1.6 percentage points, reflecting reasonable performance. The table further shows YNB's lending to moderate-income borrowers trails aggregate data by 4.2 percentage points, also reflecting reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.1	4.8	2	3.2	130	1.3
Moderate	18.4	15.3	7	11.1	565	5.8
Middle	19.2	18.6	10	15.9	1,120	11.4
Upper	40.3	32.4	13	20.6	1,595	16.2
Not Available	0.0	28.9	31	49.2	6,425	65.3
Totals	100.0	100.0	63	100.0	9,835	100.0
<i>Source: 2020 U.S. Census; 2023 HMDA Reported Data, 2023 HMDA Aggregate Data</i>						

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. The following table shows YNB originated more than six of every ten of the small business loans reviewed to businesses with gross annual revenues of \$1 million or less, reflecting reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	91.6	45	61.7	2,107	35.3
> \$1,000,000	2.6	25	34.2	3,633	60.8
Revenue Not Available	5.8	3	4.1	232	3.9
Totals	100.0	73	100.0	5,972	100.0
<i>Source: 2024 D&B Data; 2024 Bank Data</i>					

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

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).

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 (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that 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 Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

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 (e.g., 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.

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 (also known as non-MSA): 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.

YNB Branch/Facilities List

Address	City	County	State	Zip	MSA	Facility Type	Facility Name	Census Tract
401 Elm Avenue	Yukon	Canadian	OK	73099	36420	Full-Service Branch	YNB Main Branch	3012.01
218 N. Mustang Road	Mustang	Canadian	OK	73064	36420	Branch w/ATM	YNB Mustang Branch	3014.10
6201 N.W. 23rd Street 400 W. Main Street (Hwy 66)	Bethany	Oklahoma	OK	73008	36420	Branch w/ATM	YNB Peoples Branch	1069.02
1550 Garth Brooks Blvd.	Yukon	Canadian	OK	73099	36420	ATM	ATM /Main Drive thru	3013.02
235 S. Yukon Parkway	Yukon	Canadian	OK	73099	36420	Branch w/ATM	YNB Parkway Branch	3013.02
1000 W. Vandament Ave	Yukon	Canadian	OK	73099	36420	Branch w/ATM	YNB East Branch	3009.02
1211 S. Cornwell Dr	Yukon	Canadian	OK	73099	36420	ATM	ATM (Walk-u)	3012.02
100 S. Ranchwood Ave	Yukon	Canadian	OK	73099	36420	ATM	ATM (Walk-u)	3011.00
							ATM (Yukon Police Dept)	3011.00
1777 S. Yukon Parkway	Yukon	Canadian	OK	73099	36420	ATM	ATM (Yukon High School)	3011.00

Locations Opened/Closed

None Opened (past 2 years)

None Closed (past 2 years)

SERVICES AVAILABLE AT YNB BANK BRANCHES

Branch Locations & Hours:

Main Branch, 401 Elm Avenue, Yukon, OK 73099

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12 PM (Drive Thru Hours)

Mustang Branch, 218 N. Mustang Road, Mustang, OK 73064

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

East Branch, 235 S. Yukon Parkway, Yukon, OK 73099 (No Lender Here**)**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 4:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

Parkway Branch, 1550 Garth Brooks Blvd, Yukon, OK 73099

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

Peoples Branch, 6201 NW 23rd Street, Bethany, OK 73008

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)



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Schedule of Fees and Other Services

YNB DEBIT CARD FEES

Original Issue - New Debit Card Fee	No Charge
Lost/Damaged Card Replacement – Replaced Debit Card Fee	\$5.00/card
Pin Number - Replacement Pin Charge	\$2.50/card
ATM Transaction Charges-	
Balance Inquiry-YNB ATM's	No Charge
Balance Inquire -All other ATM's	No Charge
Transactions Debit Card Service Charge	
YNB ATM's	No Charge
Other ATM Transaction Fee	\$1.00

Charges incurred for Research and Photo Costs from non-proprietary ATM's will be paid by the accountholder.

e-BANKER BILL PAYMENT SERVICE

CONSUMER ACCOUNTS - e-BANKER Bill Payment Debits-	No Charge
BUSINESS ACCOUNTS - e-BANKER Bill Payment Debits-	No Charge

SAFE DEPOSIT BOX FEES

Dimensions	3x5	4x5	5x5	3x10	4x10	5x10	6x10	10x10	Key Deposit	Late Charge
Annual Rental	\$20.00	\$22.00	\$24.00	\$30.00	\$40.00	\$50.00	\$60.00	\$80.00	\$20.00	\$5.00 per month

If both keys are lost, the customer must pay to have the box drilled by the bank's service contractor.

OTHER SERVICES FEES

Telephone Transfers	No Charge	Collection Items-	
Telephone Balance Inquiry	No Charge	With Documents	\$20.00
Temporary Checks	\$2.00 (per page)	Clean (without documents)	\$15.00
Temporary Deposit Slips	No Charge	Wire Transfer Fee-	
Insufficient Funds Charge	\$34.00	Incoming	\$15.00
Linked Account Transfer Fee (eligible accts)	\$10.00 (per daily transfer)	Outgoing	\$20.00
Stop Payment Service Charge	\$34.00	Foreign Incoming/Outgoing	\$30.00
Special Instructions	\$60.00 (per year)	+ correspondent bank's fee	
Return Item Chargeback Fee	\$10.00	Garnishments	\$35.00
Account Activity Print-Out	\$2.00	Levy	\$35.00
Account Balancing Fee (minimum 1 hour)	\$25.00 (per hour)	Notary Public-	
Faxes	\$1.00 (per page)	Customer	No Charge
Check Copy	\$2.00	Non-Customer	\$5.00
Photo Copies	\$1.00 (per side)	Loose Coin Counting-	
Zippered Bags	\$5.00	Customer	No Charge
Locked Depository Bags	\$30.00	Non-Customer	20%
Night Depository Key (limit 2)	No Charge	Account Closing Fee	\$30.00
Additional/Replacement Night Depository Key	\$5.00	(Deposit/savings accounts closed in first 60 days)	
Cashiers Check - Customer	\$5.00	Dormant or Inactive Account fee	\$10.00 (per month)
Cashiers Check - Non-Customer (Limitations apply)	\$15.00	Verification of Deposit	\$10.00
Money Orders - Customer	\$2.00	Lock box (Monthly charge+postage)	\$100.00 (per month)
VISA Gift Cards	\$5.00		
VISA Travel Cards	\$5.00		



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Truth in Savings Disclosure

YNB E-CHECKING

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

Fees-

- Charge per debit fee of \$.50 will be charged for each paper debit transaction (withdrawal or check) in excess of 10 during the statement cycle.

Features-

- ATM transaction fees for using non-proprietary ATMs are reduced to .50 each for individuals under age 24.

This account will require you to retrieve your monthly statements and check images electronically through Online Banking.

Enrollment in Online Banking and a valid e-mail address are required for this account.

YNB CLASSIC CHECKING

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

Fees-

- A maintenance fee of \$7.50 will be charged each statement cycle.
- Maintenance fee waived for individuals/seniors age 62 and over.
- Maintenance fee waived for individuals/students age 18 and under.

Features-

- ATM transaction fees for using non-proprietary ATMs are reduced to .50 each for individuals under age 24.
- ATM transaction fees are waived for individual/seniors age 62 and over.
- 25% Discount on Safe Deposit Box Rental for individuals/seniors age 62 and over.
- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images.

YNB BLUE RIBBON CHECKING

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

Fees-

- A maintenance fee of \$15.00 will be charged each statement cycle.
- A debit transaction fee of \$.20 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of 40 during a statement cycle.

Features-

- | | |
|---|-----------|
| • Check Order (type designated by bank) | No Charge |
| • Money Orders (limit of 36 per year) | No Charge |
| • \$20,000 Accidental Death Life Insurance | No Charge |
| • First Year Safe Deposit Box Rental | No Charge |
| • 25% Discount after 1 year rental | |
| • Lost Key Return - Discount Car and Truck Rental | |
| • Credit Card Protection Service - Discount Travel Services | |
| • E-Statements are available for accounts enrolled in Online Banking. | |
| • Cancelled checks can be returned in an image format. | |
| • See above Image Fee for paper delivery of check images. | |

YNB BEST CHECKING

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

Fees-

- A maintenance fee of \$10.00 will be charged each statement cycle.

Features-

- ITAC Sentinel® Identity Theft Protection Program
- Unlimited check writing.
- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images.
- Checkmagic available to qualified applicants.
- Reduced fees for Travel and Gift Cards.
- One stop payment fee waived per year.

YNB NOW CHECKING

Rate Information-

- Your interest rate and annual percentage yield may change.

Frequency of rate changes-

- We may change the interest rate on your account at any time.

Determination of rate-

- At our discretion, we may change the rate on your account.

Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account-

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

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees-

- If the average daily balance for the monthly statement cycle falls below \$2,000.00, fees will be assessed on this account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

Fees-

- A maintenance fee of \$10.00 will be charged each month. A debit transaction fee of \$.20 will be charged for each debit during a statement cycle. These fees will apply if the average daily balance requirement of \$2,000.00 is not met.

Features-

- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images.

YNB MONEY MARKET ACCOUNT

Rate information-

Your interest rate and annual percentage yield may change.

Frequency of rate changes-

- We may change the interest rate on your account at any time.

Determination of rate-

- At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account-

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

Minimum balance to open the account-

- You must deposit \$3,000.00 to open this account.

Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 may be imposed each statement cycle. See minimum balance requirements.
- Image fee of \$2.50 will be charged each statement cycle for cancelled check images included in paper statement.

Features-

- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images

YNB SAVINGS ACCOUNT

Rate information-

- Your interest rate and annual percentage yield may change.

Frequency of rate changes-

- We may change the interest rate on your account at any time.

Determination of rate-

- At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency-

- Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account-

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

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed every statement cycle if the average daily balance for the cycle falls below \$200.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 may be imposed each statement cycle. See minimum balance requirements.
- The maintenance fee is waived for individuals age 18 and under, transaction fees will apply.

Features-

- E-Statements are available for accounts enrolled in Online Banking.

YOUR ACCOUNT

These are the accounts you have opened or inquired about.

The interest rate and annual percentage yield are disclosed as of _____ and are current as of the last seven days.

- ☐ YNB e - CHECKING
- ☐ YNB CLASSIC CHECKING
- ☐ YNB BEST CHECKING
- ☐ BLUE RIBBON CHECKING
- ☐ YNB NOW

The interest rate for your account is _____ % with an annual percentage yield of _____ %.

- ☐ YNB MONEY MARKET

The interest rate for your account is _____ % with an annual percentage yield of _____ %.

- ☐ YNB SAVINGS

The interest rate for your account is _____ % with an annual percentage yield of _____ %.



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Business Account Information

BUSINESS CHECKING ACCOUNT

Minimum balance to open account-

- You must deposit \$100.00 to open this account

Minimum balance to maintain account-

- There is no minimum balance required to maintain this account

Fees-

- Maintenance fee \$10.00
- Checks and debits* \$0.20
- Deposits and credits* \$0.20
- Deposited Transit items* \$0.10
- Earning credit** 91 day T-Bill rate
(Monthly average)
- Image fee of \$2.50 will be charged each statement cycle for canceled check images included in paper statement.

*Per item charges on transactions during a statement cycle.

**An earning credit is calculated on average daily balance and is credited against, but cannot exceed, the calculated service charges for that period.

BUSINESS FREEDOM CHECKING ACCOUNT

Minimum balance to open account-

- You must deposit \$100.00 to open this account

Minimum balance to maintain account-

- There is no minimum balance required to maintain this account

Fees-

- Monthly maintenance fee \$7.50
- A \$7.50 monthly credit will be given for e-statement delivery
- A debit transaction fee of \$.25 will be charged for each debit transaction (withdrawal, check paid) in excess of 75 during statement cycle.
- A deposited transit fee of \$.25 will be charged for each transit item deposited in excess of 75 during statement cycle.
- Image fee of \$2.50 will be charged each statement cycle for cancelled check images included in paper statement.

*Designed for small businesses and Oklahoma corporations, see if you qualify

BUSINESS NOW CHECKING

Rate information-

Your interest rate and annual percentage yield may change.

Frequency of rate changes-

We may change the interest rate on your account at any time.

Determination of rate-

- At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account-

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

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees-

- If average daily balance of the monthly statement cycle falls below \$2,000.00 fees will be assessed on this account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in that period.

Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive the credit for the deposit of non-cash items (i.e. checks).

Fees-

- Monthly maintenance fee \$10.00
- Checks and debits** \$0.20
- Deposits and credits** \$0.20
- Deposited Transit items** \$0.10

These fees will apply if the average daily balance requirement of \$2,000.00 is not met.

- Image fee of \$2.50 will be charged each statement cycle for canceled check images included in paper statement.

Interest rate for your account is _____ %.

*Designed for Sole proprietorships and nonprofit organization, see if you qualify

**Per item charges on transaction during a statement cycle

BUSINESS MONEY MARKET ACCOUNT

Rate Information-

- Your interest rate and annual percentage yield may change.

Frequency of rate changes-

We may change the interest rate of your account at any time.

Determination of rate-

- At our discretion we may change the interest rate on your account.

Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account-

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

Minimum balance to open the account-

- You must deposit \$3,000.00 to open this account.

Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain disclosed annual percentage yield.

Average daily balance computation method-

We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period. And dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on non-cash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e. checks).

Transaction limitations-

- Transactions are limited to no more than 6 transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle, to another account of the depositor at this bank or third-party by means of a pre-authorized or automatic transfer, telephonic agreement, order or instruction, check, draft, debit card or similar order made by the depositor and payable to third parties.

Fees-

- Transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- An image fee of \$2.50 will be charged each statement cycle for cancelled check images included in the paper statement.
- A maintenance fee of \$10 will be imposed each statement cycle. See minimum balance requirements.

The interest rate of your account is _____ %

BUSINESS SAVINGS

Rate Information-

- Your interest rate and annual percentage yield may change.

Frequency of rate changes-

- We may change the interest rate on your account at any time.

Determination of rate-

- At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency-

- Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account-

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

Minimum balance to open an account-

- You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed every statement cycle if the average daily balance for the cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain disclosed annual percentage yield.

Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

Accrual of interest on non cash deposits-

- Interest begins to occur no later than the business day we receive the credit for the deposit of non-cash items (i.e. checks).

Transaction limitations-

- Transactions are limited to no more than 6 transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle, to another account of the depositor at this bank or third-party by means of a pre-authorized or automatic transfer, telephonic agreement, order or instruction, check, draft, debit card or similar order made by the depositor and payable to third parties.

Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 will be imposed each statement cycle. See minimum balance requirements.

Interest rate for your account is _____ %



FINANCIAL PRIVACY POLICY

FACTS

WHAT DOES YNB 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:

- Account Balances
- Checking Account Information and Payment History
- Overdraft History and Transaction or Loss History

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 **YNB** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does YNB 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	YES	NO
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 405-350-1335 or go to www.ynbok.com

Who we are

Who is providing this notice?

YNB

What we do

How does YNB
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.

How does YNB
collect my personal information?

We collect your personal information, for example, when you

- **apply for a loan** or **make a wire transfer**
- **make deposits or withdrawals from your account**
- **open an account**
- **pay us by check**

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 nonfinancial companies.

- **YNB does not share with our affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **YNB does not share with non-affiliates to market to you.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **YNB does not jointly market.**

Loan Products

****Reach out to a YNB Lender regarding specific rate information****

YNB For the week of Consumer Non-Real Estate				
CONSUMER LOAN FEES				
Loan Origination - \$0 - \$5,000			\$ 100.00	
Loan Origination - \$5,001 - \$10,000			\$ 150.00	
Loan Origination - \$10,001 - \$30,000			\$ 200.00	
Loan Origination - \$30,001 - \$50,000			\$ 250.00	
Loan Origination - \$50,001+			\$ 350.00	
Loan Origination for CD or Savings Secured			\$ 100.00	
Loan Origination Fee-Checkmagic			\$ 50.00	
Deferral Fee (1 monthly payment / 12 months)			\$ 30.00	
Deferral Fee / Single Pay (1 of original like term)			\$ 60.00	
Kroll Factual Data - Cost per person			\$ 12.99	
Certified Mail			\$ 7.25	
Fed Ex Fee (minimum)			\$ 30.00	
Wire Fee			\$ 20.00	
SPECIAL - AUTOMOBILE, BOAT, RV, JET SKIS, CAMPING TRAILERS			MAX TERM (MO.)	A.P.R.
CURRENT/PRIOR YEAR MODEL - NEW (< 5,000 mi.)	New		72	
ALL USED	Used		60	
Boats and RV's Only (Loans over \$100,000)	New/Used	Balloon	60	
120 month max. amortization, all years applicable				
AUTOMOBILES, BOATS, MOTORHOMES, 5TH WHEELS, MOTORCYCLES		MODEL YEAR	MAX TERM (MO.)	A.P.R.
CURRENT MODEL YEAR - New	New	2023	72	
CURRENT MODEL YEAR - Used	Used	2023	60	
PRIOR MODEL YEAR - NEW (<5,000 mi.)	New	2022	60	
PRIOR MODEL YEAR - USED (5,000 mi. +)	Used	2022	60	
	Used	2021	48	
	Used	2020	48	
	Used	2019	48	
				RATE
	Used	2018	42	
	Used	2017	36	
	Used	2016	36	
	Used	2015	30	
	Used	2014	30	
	Used	Older	24	
TRAILERS, OFF-ROAD VEHICLES, PERSONAL WATERCRAFT, CAMPING TRAILERS		MODEL YEAR	MAX TERM (MO.)	A.P.R.
CURRENT NEW MODEL YEAR - NEW / USED	New	2023	60	
PRIOR MODEL YEAR - NEW	New	2022	60	
PRIOR MODEL YEAR - USED	Used	2022	60	
	Used	2021	54	
	Used	2020	48	
	Used	2019	48	
	Used	Older	42	
Secured 100% by CD or Savings Deposits at YNB				RATE
Term not to exceed maturity of CD, 2% margin				
Unsecured Consumer Loans				RATE
			MAX TERM (MO.)	
With a deposit relationship			24	
Without a deposit relationship			24	
Checkmagic <i>Daily Periodic Rate</i>			12	
Generator/Storm Cellar Loan Special			MAX TERM (MO.)	RATE
The following restrictions are required.			36/60	
Generator Loans: \$20K Max/60 Months				
Storm Shelter: \$5K Max/36 Months				
- copy of purchase order or contract with - contractor's name, generator's SN, purchase price - proceeds payable to contractor - generator taken as collateral - regular fees apply - any types of generators qualify				

YNB Loan Pricing Guidelines

For the week of

Consumer Real Estate

Loan Origination Fees	Min.	Standard				
Deferral Fee (1 monthly payment / 12 months)	\$ 500.00	1.00%				
Deferral Fee / Single Pay (1 of original like term)	\$ 30.00	\$ 30.00				
Deferral Fee / 1-4 Family Construction Loan	\$ 60.00	\$ 60.00				
Renewal of ballooned amortizing loan (no cash out)	\$ 100.00	\$ 100.00				
Kroll Factual Data - Tri-merge per person	\$ 250.00	1.00%				
Certified Mail		\$ 61.57		Joint	\$ 120.27	
Fed Ex Fee (minimum)		\$ 7.25				
Verification of Employment		\$ 30.00				
Wire Fee		\$ 80.00				
		\$ 20.00				

The following A.P.R. estimates are based upon assumptions of (a) \$100,000 loan amount for the terms indicated and; (b) a 1.00% LOF.

Owner-occupied First Mortgage - Amortizing

	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Supervisory LTV Limit
1-year fully-amortizing fixed rate (No Balloon Maturity)						12	90.0000%
2-year fully-amortizing fixed rate (No Balloon Maturity)						24	90.0000%
3-year fully-amortizing fixed rate (No Balloon Maturity)						36	90.0000%
4-year fully-amortizing fixed rate (No Balloon Maturity)						48	90.0000%
5-year fully-amortizing fixed rate (No Balloon Maturity)						60	90.0000%
6-year fully-amortizing fixed rate (No Balloon Maturity)						72	90.0000%
6-Year QM Balloon (Small creditor QM 1026.43 (e) 6)						360	90.0000%
7-year fully-amortizing fixed rate (No Balloon Maturity)						84	90.0000%
8-year fully-amortizing fixed rate (No Balloon Maturity)						96	90.0000%
9-year fully-amortizing fixed rate (No Balloon Maturity)						108	90.0000%
10-year fully-amort. fixed rate (No Balloon Maturity) Promotion						120	90.0000%

Owner-occupied First Mortgage

	Rate	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Maximum Term (mo.)	Supervisory LTV Limit
Bridge, Single-pay or Int. Only. < 12 mo. Term							
12 month single pay or interest-only						12	90.0000%

The following A.P.R. estimates are based upon assumptions of (a) \$50,000 loan amount for the terms indicated and; (b) a 1.00% LOF.

Owner-occupied Second Mortgage - Amortizing

	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Supervisory LTV Limit
1-year fully-amortizing fixed rate (No Balloon Maturity)						12	80.0000%
2-year fully-amortizing fixed rate (No Balloon Maturity)						24	80.0000%
3-year fully-amortizing fixed rate (No Balloon Maturity)						36	80.0000%
4-year fully-amortizing fixed rate (No Balloon Maturity)						48	80.0000%
5-year fully-amortizing fixed rate (No Balloon Maturity)						60	80.0000%
6-year fully-amortizing fixed rate (No Balloon Maturity)						72	80.0000%
6-Year QM Balloon (Small creditor QM 1026.43 (e) 6)						240	80.0000%
7-year fully-amortizing fixed rate (No Balloon Maturity)						84	80.0000%
8-year fully-amortizing fixed rate (No Balloon Maturity)						96	80.0000%
9-year fully-amortizing fixed rate (No Balloon Maturity)						108	80.0000%
10-year fully-amort. fixed rate (No Balloon Maturity) Promotion						120	80.0000%

The following A.P.R. estimates are based upon assumptions of (a) \$50,000 loan amount for the term indicated; and (b) a 1.00% LOF

Owner-occupied Second Mortgage

	Rate	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Maximum Term (mo.)	Supervisory LTV Limit
Bridge, Single-pay or Int. Only. < 12 mo. Term							
12 month single pay or interest-only						12	80.0000%

The following A.P.R. estimates are based upon a \$25,000 loan amount for the term indicated and 1.0% LOF

Consumer Loans for Land and Residential Lot financing

	Rate	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Supervisory LTV Limit
Maximum Amortization Term 10 years (120 mo)							
Lot Loan - Future Construction expected within 2 yrs.						24	75.0000%
1-5 Year Lot Loan - Future Construction date undefined						120	75.0000%
1-5 Year Loan for Raw Land Purchase						120	65.0000%

The following A.P.R. is based upon assumptions of (a) a \$200,000 loan amount for the term indicated; and (b) a 1.00% LOF; and (c) a 9 month maturity.

PERSONAL CONSTRUCTION LOANS (MTG/CONP)	Rate	Estimated A.P.R. per Assumptions	HPML APR Trigger	HPCT APR Trigger	HCML APR Trigger	Maximum Maturity (mo)	Supervisory LTV Limit
Construction of personal residence - not builder loans						12	85.0000%

YNB
For the week of
Commercial Non-Real Estate

Wall Street Journal Prime Rate				
Current Contract Minimum Rate				

COMMERCIAL LOAN FEES

	<i>Min</i>	<i>Standard</i>		
\$25,000 or less	\$ 200.00	1.00%		
more than \$25,000	\$ 250.00	1.00%		
Loan Origination for CD or Savings Secured	\$ 100.00	\$ 100.00		
Line of Credit Renewal / Deferral Fee	\$ 250.00	1.00%		
Deferral Fee (1 monthly payment / 12 months)	\$ 100.00	\$ 100.00		
Deferral Fee / Single Pay (1 of original like term)	\$ 100.00	\$ 500.00		
Deferral Fee / Residential Construction Loan	\$ 100.00	\$ 100.00		
Renewal of ballooned amortizing loan (no cash out)	\$ 250.00	1.00%		
Letter of Credit - Secured by YNB deposits	\$ 100.00	1.00%		
Letter of Credit - Unsecured or Secured by Other Collateral	\$ 250.00	1.00%		
Kroll Factual Data - Cost per person		\$ 12.99		
Certified Mail		\$ 7.25		
Fed Ex Fee (minimum)		\$ 30.00		
Wire Fee		\$ 20.00		

AUTOMOBILES, BOATS, MOTORHOMES, 5TH WHEELS, MOTORCYCLES		MODEL YEAR	MAX TERM (MO.)	RATE
CURRENT MODEL YEAR - New	New	2023	72	
CURRENT MODEL YEAR - Used	Used	2023	60	
PRIOR MODEL YEAR - NEW (<5,000 mi.)	New	2022	60	
PRIOR MODEL YEAR - USED (5,000 mi. +)	Used	2022	60	
	Used	2021	48	
	Used	2020	48	
	Used	Older	48	

TRAILERS, OFF-ROAD VEHICLES, PERSONAL WATERCRAFT, CAMPING TRAILERS		MODEL YEAR	MAX TERM (MO.)	RATE
CURRENT NEW MODEL YEAR - NEW / USED	New	2023	60	
PRIOR MODEL YEAR - NEW	New	2022	60	
PRIOR MODEL YEAR - USED	Used	2022	60	
	Used	2021	54	
	Used	2020	48	
	Used	2019	48	
	Used	Older	42	

Secured 100% by CD or Savings Deposits at YNB				RATE
Term not to exceed maturity of CD, 2% margin				

Unsecured Commercial Loans			MAX TERM (MO.)	RATE
With a deposit relationship			24	
Without a deposit relationship			24	

Commercial Other				Current Prime
Loan Term to Maturity (mo)	Target Yield	Spread to>>		
12				
24				
36				
48				
60				

YNB Loan Pricing Guidelines

For the week of

Commerical Real Estate

Loan Origination Fees	Min	Standard			
	\$ 250.00	1.00%			
Deferral Fee (1 monthly payment / 12 months)	\$ 100.00	\$ 100.00			
Deferral Fee / Single Pay (1 of original like term)	\$ 100.00	\$ 500.00			
Deferral Fee / 1-4 Family Construction Loan	\$ 100.00	\$ 100.00			
Line of Credit Renewal / Deferral Fee	\$ 250.00	1.00%			
Renewal of ballooned amortizing loan (no cash out)	\$ 250.00	1.00%			
Kroll Factual Data - Tri-merge per person		\$ 61.57			
Certified Mail		\$ 7.25			
Fed Ex Fee (minimum)		\$ 30.00			
Wire Fee		\$ 20.00			
Construction Inspection Fee		\$ 429.00			
Variable	3/3 and 10/1 Adjustable Rate Mortgage				
3/3 1-4 Family Non-Owner Occupied ARM					
WSJ Prime plus 0.50% fixed for 3 years/adjustable WSJ Prime plus 1.00% every 3 years thereafter.	* Maximum Amortization 240 months				
	* First Liens Only				
5/5 Commercial Real Estate ARM (includes 1-4 family)	* Cash-Out Max = 80%				
WSJ Prime plus 1.00% fixed for 5 years/adjustable WSJ Prime plus 1.00% every 5 years thereafter	* No Cash-Out Max = 85%				
10/1 Commercial Real Estate ARM (includes 1-4 family)					
WSJ Prime plus 2.00% fixed for 10 years/adjustable WSJ Prime plus 1.00% annually thereafter					
Term to Maturity or First Rate Adjustment	Current Base Rate	New Construction	Max. Am. Existing Bldg.	Supervisory LTV*	
				1st Mtg	2nd Mtg
1-Year		300	240	85.0000%	80.0000%
2-Year		300	240	85.0000%	80.0000%
3-Year		300	240	85.0000%	80.0000%
4-Year		300	240	85.0000%	80.0000%
5-Year		300	240	85.0000%	80.0000%
Permanent financing of new construction may utilize a maximum amortization term not to exceed 300 months (25 yr).					
10 - year Fully Amortized Promotion for Owner Occupied Commercial Real Estate					
10-years - 120 Months (Fully Amortizing)				Cash-out Max = 80%	
				No cash out Max = 85%	
Other Conditions:	* Pre-payment penalty Years 1-5 based original loan amount:				
	1 year - 2.5%, 2 year - 2.5%, 3 year - 2.5%, 4 year - 2.25%,				
	5 year - 1.5%.				
	* Primary Operating Account for borrower and, if different than				
* New Money Only	borrower, operating entity / occupant must be at YNB				
	* Auto-debit for loan payment				
Bridge, Single-pay or Int. Only. < 12 mo. Term	Rate	A.P.R.	Max Maturity (mo)	Supervisory LTV*	
12 month single pay or interest-only			12	80% CO or 85% no CO	
RESIDENTIAL CONSTRUCTION LOANS	SUPERVISORY LTV Refer to Page 5				
Custom					
Spec					
Subject to current contract floor rate					

ADVANCE RATES / LOAN-TO-VALUE LIMITATIONS

		REGULATORY Limit
COLLATERAL / LOAN TYPE		
	RAW LAND	65.00%
	LAND DEVELOPMENT (Includes Residential and Commercial Lots)	75.00%
	DEVELOPED LOTS (Includes Residential and Commercial Lots)	75.00%
CONSTRUCTION		
	CONSTRUCTION / 1-4 FAMILY RESIDENTIAL (SPEC)	80.00%
	CONSTRUCTION / 1-4 FAMILY RESIDENTIAL (CUSTOM)	85.00%
	CONSTRUCTION / Commercial, multi-family & other non-residential	80.00%
IMPROVED PROPERTY		
(Straight Refinance)	Farmland, ranch land or timberland in production	85.00%
	Non-owner occupied residential property	85.00%
	Multi-family residential property	85.00%
	Other income-producing property	85.00%
	Completed Commercial Property	85.00%
IMPROVED PROPERTY		
(Cash-Out Refinance)	Farmland, ranch land or timberland in production	80.00%
	Non-owner occupied residential property	80.00%
	Multi-family residential property	80.00%
	Other income-producing property	80.00%
	Completed Commercial Property	80.00%
OWNER-OCCUPIED 1 - 4 FAMILY RESIDENTIAL PROPERTY & HOME EQUITY		
	Owner-occupied - 1st lien	90.00%
	Owner-occupied - 2nd lien	80.00%
	Home Equity - Owner Occupied	90.00%

YNB Assessment Area

Description

YNB designated all of Canadian County and part of Oklahoma County, which is part of the Oklahoma City, OK MSA, as its assessment area. The portion of Oklahoma County designated within the assessment area primarily includes all geographies west of U.S. Interstate 35(I-35).

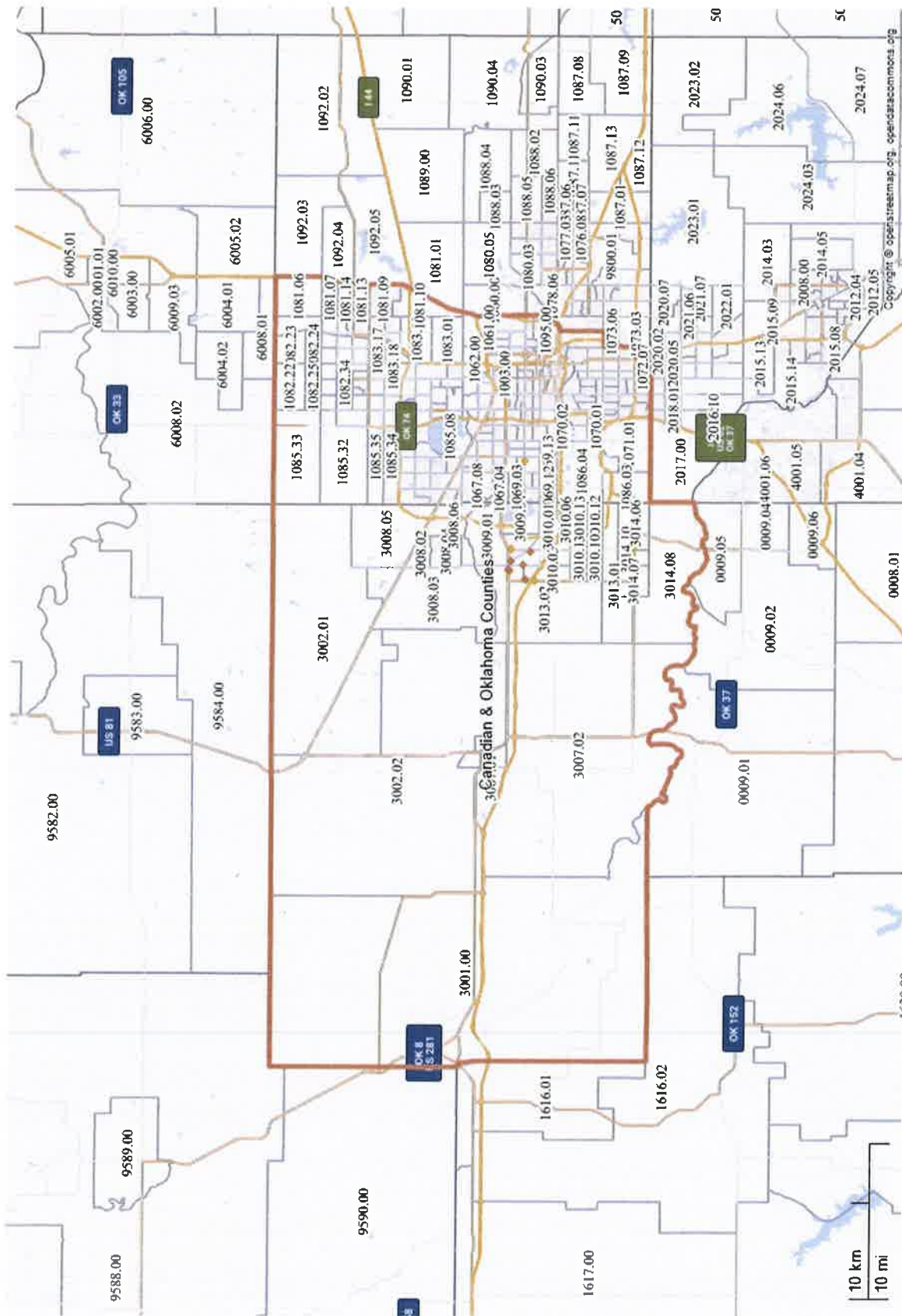
Ncommunity

Presented to: **YNB**
February 21, 2025

Presented by: **Ncontracts**

Loans: 4th Quarter All Loan Data with Ref. #s.csv
Deposits: 4th Quarter Accounts with Filter in last column.csv
CRA LAR: N/A
HMDA: N/A

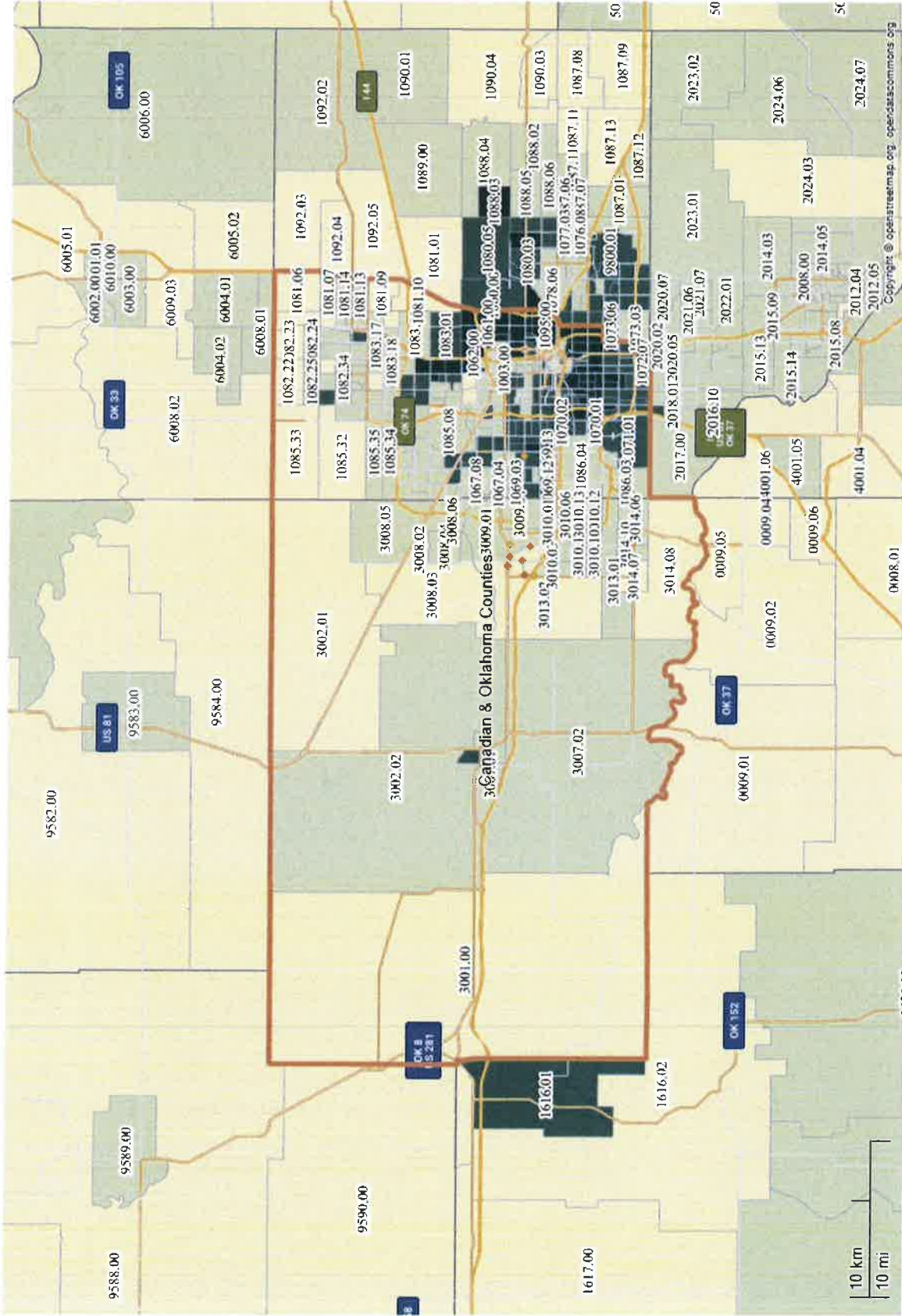
CRA Benchmark Data: 2023 Public CRA Data as of Dec 16, 2024
HMDA Benchmark Data: 2023 Public HMDA Data as of July 11, 2024
Census Data: 2024 Census Data released March 7, 2024



Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/2/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Canadian & Oklahoma Counties)

- State
- County
- Census Tract
- Zip Code
- Assessment Area
- Branch
- Limited Service Branch
- Main Office
- Cash Dispenser
- Deposit ATM or ITM
- Other
- % Minority
 - ≤ 10%
 - > 10% and ≤ 25%
 - > 25% and ≤ 50%
 - > 50% and ≤ 75%
 - > 75%
 - N/A



Applied Filters

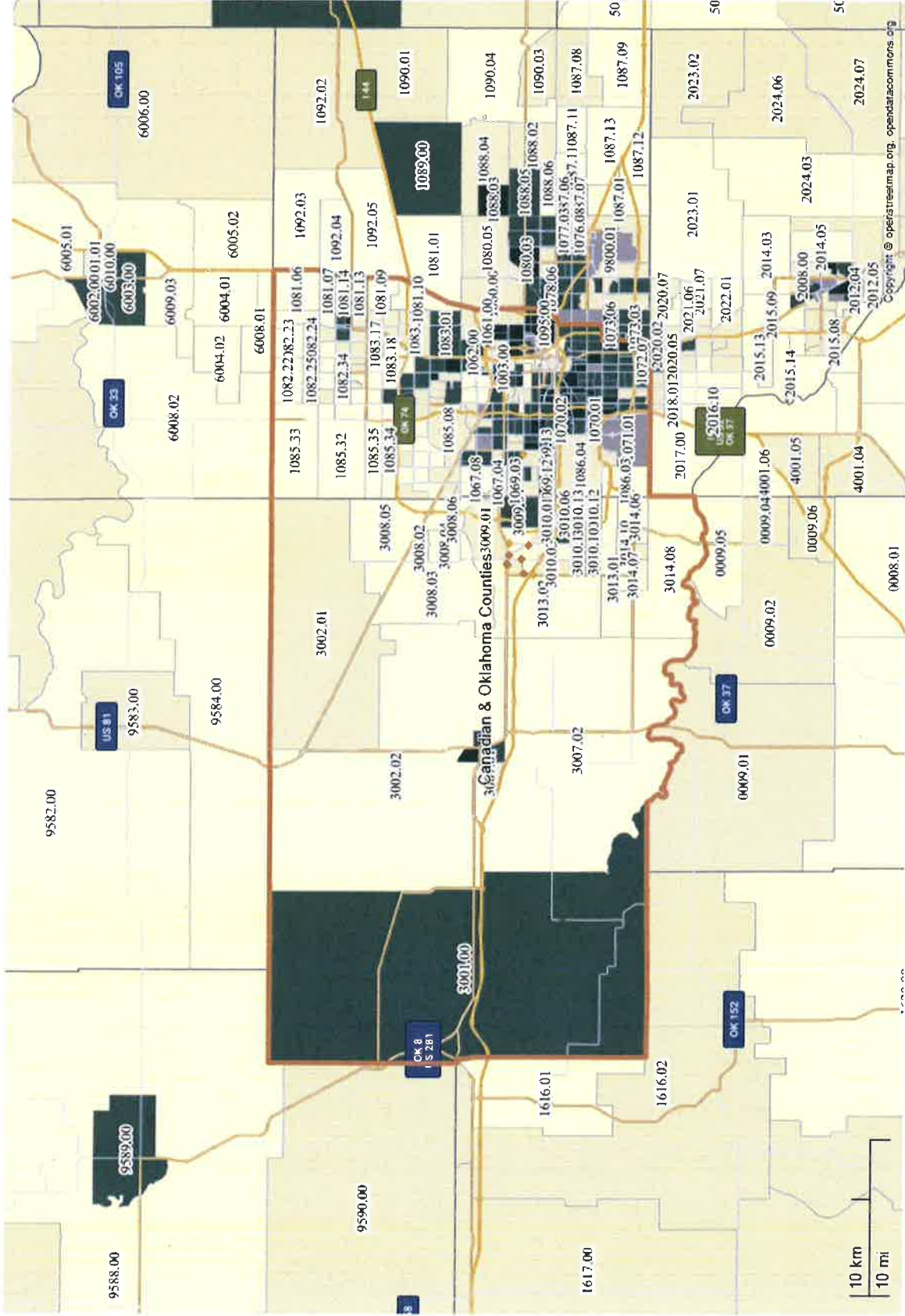
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/2/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Canadian & Oklahoma Counties)

- State
- County
- Census Tract
- Zip Code
- Assessment Area

- Branch
- Limited Service Branch
- Main Office
- Cash Dispenser
- Deposit ATM or ITM
- Other

Income Level

- Low
- Moderate
- Middle
- Upper
- N/A



Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/2/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Canadian & Oklahoma Counties)



Your Neighborhood Bank Since 1912

Loan / Deposit Ratio

**Quarter
Ended**

**Ratio of Loans
to Deposits**

03/31/2023	54.45%
06/30/2023	54.65%
09/30/2023	53.43%
12/31/2023	54.47%
03/31/2024	53.75%
06/30/2024	55.60%
09/30/2024	52.45%
12/31/2024	63.65%

YNB Census Tracts – Canadian County

3001.00

3002.01

3002.02

3003.00

3004.00

3005.00

3006.00

3007.01

3007.02

3008.02

3008.03

3008.04

3008.05

3008.06

3009.01

3009.02

3009.04

3009.05

3010.01

3010.03

3010.06

3010.10

3010.11

3010.12

3010.13

3010.14

3010.15

3011.00

3012.01

3012.02

3013.01

3013.02

3014.06

3014.07

3014.08

3014.09

3014.10

YNB Census Tracts – Partial Oklahoma County

1001.00	1002.01	1002.02	1002.03	1003.00
1004.00	1005.00	1008.00	1009.00	1010.00
1011.00	1012.00	1013.00	1014.00	1015.00
1018.00	1019.00	1020.00	1021.00	1022.00
1023.00	1024.00	1025.00	1032.00	1033.00
1039.00	1041.00	1042.00	1043.00	1044.00
1045.00	1046.00	1047.00	1048.00	1049.00
1050.00	1051.01	1052.01	1052.02	1053.00
1054.00	1055.00	1056.00	1059.03	1059.04
1059.05	1059.06	1059.07	1061.00	1062.00
1063.01	1063.02	1063.03	1064.01	1064.02
1064.03	1065.01	1065.02	1065.03	1066.01
1066.02	1066.06	1066.07	1066.08	1066.09
1066.10	1066.11	1067.02	1067.04	1067.05
1067.06	1067.08	1067.09	1067.10	1068.01

1068.02	1068.03	1068.04	1069.02	1069.03
1069.06	1069.07	1069.09	1069.10	1069.11
1069.12	1069.13	1069.14	1069.16	1069.17
1070.01	1070.02	1071.01	1071.03	1071.04
1072.06	1072.07	1072.12	1072.13	1072.14
1072.15	1072.16	1072.17	1072.18	1072.19
1072.20	1072.21	1072.22	1072.23	1072.24
1072.25	1072.26	1073.02	1081.06	1081.07
1081.09	1081.10	1081.13	1081.14	1082.01
1082.03	1082.04	1082.07	1082.08	1082.15
1082.16	1082.17	1082.22	1082.23	1082.24
1082.25	1082.26	1082.27	1082.28	1082.29
1082.30	1082.31	1082.32	1082.33	1082.34
1082.35	1082.36	1082.37	1082.38	1083.01
1083.02	1083.04	1083.07	1083.09	1083.10

1083.14	1083.17	1083.18	1083.19	1083.20
1083.21	1083.22	1083.23	1083.24	1083.25
1083.26	1084.02	1084.03	1084.04	1085.06
1085.07	1085.08	1085.13	1085.14	1085.15
1085.20	1085.21	1085.23	1085.24	1085.25
1085.26	1085.27	1085.28	1085.29	1085.30
1085.31	1085.32	1085.33	1085.34	1085.35
1085.36	1085.37	1085.38	1086.03	1086.04
1093.00	1094.00	1095.00	1096.00	1097.00
1098.00	1099.00	1100.00	9800.02	9800.03
9800.04	9800.05	9800.06	9800.07	9800.08
9800.09				

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected. For more information, visit the Consumer Financial Protection Bureau's web site.

www.consumerfinance.gov/hmda.