

Community Reinvestment Policy

THE VALLEY STATE BANK

BELLE PLAINE, KANSAS

Adopted by the Board of Directors

Community Reinvestment Policy

Reviewed and Revised January 22, 2010
Reviewed and Revised April 21, 2011
Reviewed and Revised October 27, 2011
Reviewed and Revised January 27, 2012
Reviewed January 25, 2013
Reviewed January 30, 2014
Reviewed January 29, 2015
Revised July 23, 2015
Reviewed January 26, 2016
Reviewed and Revised April 26, 2016
Reviewed January 27, 2017
Reviewed and Revised January 25, 2018
Reviewed January 30, 2019
Reviewed January 30, 2020
Reviewed January 28, 2021
Reviewed January 27, 2022
Reviewed and Revised May 2, 2022
Reviewed January 26, 2023
Reviewed and Revised January 25, 2024

New regulations implemented pursuant to the Community Reinvestment Act were enacted in 1995. The Board of Directors of the Valley State Bank are committed to the Bank efforts in helping meet the credit and community development needs of it's assessment area, including loans, services and investments that will benefit low and moderate-income individuals and geographies consistent with the safe and sound operation of the institution.

DELINEATION OF BANK'S ASSESSMENT AREA(S)

The Valley State Bank CRA delineated assessment area consists of the following contiguous political subdivisions:

1. The political subdivision known as Sedgwick County, State of Kansas in which the Bank's branch is located.
A map of Sedgwick County showing the boundaries of the area and identifying the geographies contained within the area is attached hereto marked Exhibit A and made a part hereof.
2. The political subdivision known as Sumner County, State of Kansas in which the Bank's main office is located.
A map of Sumner County showing the boundaries of the area and identifying the geographies contained within the area is attached hereto marked Exhibit B and made a part hereof.

ANTI-DISCRIMINATION POLICY

It is the policy of this bank to comply with the letter and intent of all applicable consumer and fair lending laws. NO individual will be denied the services of Valley State Bank due to discrimination because of race, color, religion, national origin, sex, marital status, age, physical condition, or disability, because all or part of the applicants' income is derived from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Protection Act. Employees are instructed to treat all persons fairly and not to discourage any individual from applying for credit. Valley State Bank will accept and consider all completed written and verbal applications for credit and will grant such credit based on safe and sound banking principles.

BANK LOCATIONS

MAIN OFFICE

The main bank office is located at 502 North Merchant, Belle Plaine, Kansas in Sumner County, Kansas. The main bank's office is physically located in Sumner County Block Numbering Area 9921.

BANK BRANCHES

The Valley State Bank has four branches.

The South Wichita Branch is located at 5310 South Broadway, Wichita, KS 67216. The South Wichita Branch is physically located in the geography known as Sedgwick County census tract number 57. SEE EXHIBIT A attached.

The Derby Branch is located at 330 East Madison, Suite 100, Derby, Kansas 67037. The Derby Branch is physically located in the geography known as Sedgwick County census tract 98.01. SEE EXHIBIT A attached.

The Campus High School Branch is located at 2100 W 55th St S, Wichita, Kansas 67217. The Campus High School Branch is physically located in the geography known as Sedgwick County census tract number 54. SEE EXHIBIT A attached.

The East Wichita Branch is located at 12555 E 21st St N, Wichita, Kansas 67206. The East Wichita Branch is physically located in the geography known as Sedgwick County census tract number 101.15. SEE EXHIBIT A attached.

BRANCHES OPEN OR CLOSED

The Valley State Bank opened the East Wichita Branch in March 2022, but had not opened any branches in the prior two calendar years. The Valley State Bank opened the Campus Branch in August 2016, but had not opened any branches in the prior two calendar years. The Valley State Bank opened the Derby Branch in December of 2006, but had not opened any branches in the prior two calendar years. The Valley State Bank did not close any branches in the current year or the prior two calendar years.

HOURS OF OPERATION

BELLE PLAINE BANK

Drive-In Hours 7:30 a.m. to 4:30 p.m. Monday through Thursday
7:30 a.m. to 6:00 p.m. Friday
8:00 a.m. to 12:00 noon Saturday

Lobby Hours 9:00 a.m. to 4:30 p.m. Monday through Friday

SOUTH WICHITA BRANCH

Drive-In Hours 8:00 a.m. to 6:00 p.m. Monday through Friday
8:00 a.m. to 12:00 noon Saturday

Lobby Hours 9:00 a.m. to 4:30 p.m. Monday through Thursday
9:00 a.m. to 6:00 p.m. Friday

DERBY BRANCH

Drive-In Hours 8:00 a.m. to 5:00 p.m. Monday through Thursday
8:00 a.m. to 6:00 p.m. Friday
8:00 a.m. to 12:00 noon Saturday

Lobby Hours 9:00 a.m. to 4:30 p.m. Monday through Thursday
9:00 a.m. to 6:00 p.m. Friday

CAMPUS HIGH SCHOOL BRANCH

Hours Before School and During Lunch during School Session

EAST WICHITA BRANCH

Drive-In Hours 8:00 a.m. to 5:00 p.m. Monday through Thursday
8:00 a.m. to 6:00 p.m. Friday
8:00 a.m. to 12:00 noon Saturday

Lobby Hours 9:00 a.m. to 4:30 p.m. Monday through Thursday
9:00 a.m. to 6:00 p.m. Friday

PRINCIPAL TYPES OF CREDIT AVAILABLE

Valley State Bank offers at the Belle Plaine main office and at the South Wichita, East Wichita and Derby branches many types of loans to meet the needs of our patrons. These include the following general types:

- A. Real Estate Loans
 - 1. Farmland
 - 2. 1-4 family dwelling
 - 3. 5 or more family dwelling
 - 4. Commercial or Industrial
 - 5. Home Improvement
 - 6. Interim construction and land development
- B. Farm Loans
- C. Community Development Loans
- D. Commercial and Industrial Loans
 - 1. Conventional
 - 2. SBA
- E. Consumer Loans

The Valley State Bank refers requests for long term financing to those that are outside the loan policy and guidelines to:

Lenders specializing in long term lending.

DEPOSIT PRODUCTS AND TRANSACTION FEES

Valley State Bank at the Belle Plaine main office and at the South Wichita, East Wichita and Derby branches offer the same deposit products and charge the same transaction fees as shown listed on the attached exhibit marked Exhibit C made a part hereof and attached hereto. The Belle Plaine main bank and at the South Wichita, East Wichita and Derby branches also offer certificates of deposit and Individual Retirement Accounts.

BANK'S LOAN TO DEPOSIT RATIO

The bank's loan-to-deposit ratio for each quarter of the prior calendar year is shown on the list attached hereto, marked Exhibit D and made a part hereof.

WRITTEN COMMENTS

Written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping meet community credit needs and any responses to the comments by the bank are contained in this file herein and made a part hereof.

CRA PERFORMANCE

A copy of the public section of the Bank's most recent CRA Performance Evaluation prepared by the FDIC is contained in this file herein and made a part hereof.

HMDA DISCLOSURE STATEMENT

A copy of the HMDA Disclosure Statement provided by the Federal Financial Institutions Examination Council pertaining to the Bank for each of the prior two calendar years for 2016 data and prior is contained in this file and made a part hereof. The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

CRA Officer

Stacey Clark is the CRA Officer for the Valley State Bank.