



## **COMMUNITY REINVESTMENT ACT (CRA)**

PUBLIC FILE

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**I. WRITTEN PUBLIC COMMENTS AND RESPONSES**

Community Bank of Wichita, Inc. has not received any written comments from the public for the current year or prior two calendar years regarding the bank's CRA performance.



## **II. CRA Performance Evaluation**

Last CRA Performance Evaluation: November 30, 2022

Institution's CRA Rating: Satisfactory



### III. BRANCHES AND HOURS OF OPERATION

#### Wichita Location

11330 East 21<sup>st</sup> Street

Wichita, KS 67206

Located in Census Tract Code 0101.15

ATM available at this location

#### Haysville Location

371 N. Main

Haysville, KS 67060

Located in Census Tract Code 0055.01

ATM available at this location

\*Community Bank also participates in the AllPoint Network which has 55,000 surcharge-free ATMs worldwide\*

### HOURS OF OPERATION

|                   | Lobby            | Drive            |
|-------------------|------------------|------------------|
| Monday – Thursday | 9:00am – 5:00pm  | 7:30am – 6:00pm  |
| Friday            | 9:00am – 6:00pm  | 7:30am – 6:00pm  |
| Saturday          | 9:00am – 12:00pm | 9:00am – 12:00pm |



#### **IV. RECORD OF OPENING AND CLOSING BRANCHES**

No branches have been opened and/or closed in the past two years.

- Charter Branch (Wichita) was opened in a temporary space August 1999 and moved into permanent location January 2004.
- Haysville Branch opened in temporary space October 2006 and moved into permanent location December 2010.



## V. PRODUCTS AND SERVICES

### Personal

|                                |                    |
|--------------------------------|--------------------|
| Checking Accounts              | Personal Loans     |
| Savings Accounts               | Debit Cards        |
| Money Market Accounts          | Credit Cards       |
| Certificates of Deposit        | Gift Cards         |
| Individual Retirement Accounts | Safe Deposit Boxes |

### Business

|                       |                        |
|-----------------------|------------------------|
| Checking Accounts     | Cash Management        |
| Money Market Accounts | Cash Analysis          |
| Business Lending      | Remote Deposit Capture |
| Debit Cards           | Merchant Services      |
| Credit Cards          | Payroll Cards          |
| Gift Cards            |                        |

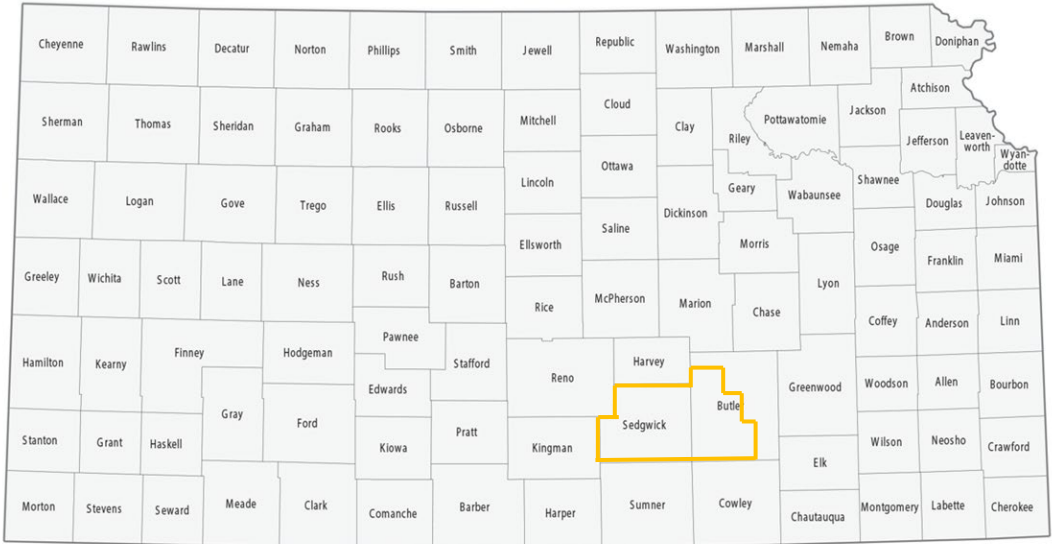
### Digital Banking

|                 |                |
|-----------------|----------------|
| Online Banking  | Mobile Deposit |
| Online Bill Pay | Digital Wallet |
| E-Statements    |                |



**VI. ASSESSMENT AREA**

Community Bank of Wichita’s assessment area is all 135 census tracts in Sedgwick County, Kansas, plus all counties in Butler County Kansas except for the two census tracts furthest north and east (17). Census tract details including Income Levels are on the following page.





## VII. LOAN TO DEPOSIT RATIO

| <u>Quarter End</u> | <u>Net Loan to Deposit Ratio</u> |
|--------------------|----------------------------------|
| 03/31/2024         | 90.89%                           |
| 12/31/2023         | 97.11%                           |
| 09/30/2023         | 85.36%                           |
| 06/30/2023         | 96.61%                           |





#### VIII. HMDA DISCLOSURE STATEMENT

Community Bank of Wichita filed 2023 HMDA data in Quarter 1, 2024. Prior to that, we did not have to file HMDA data in 2020-2022.

Information may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

Community Bank of Wichita LEI: 549300UTNHGSP4ICJE17