



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

PUBLIC DISCLOSURE

November 30, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community Bank of Wichita, Inc.
Certificate Number: 35118

11330 E 21st St N
Wichita, Kansas 67206

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

1100 Walnut St, Suite 2100
Kansas City, Missouri 64106

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 area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The bank's performance under all applicable criteria supports the overall rating. The following points summarize this performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of the small business and home mortgage loans reviewed are located inside the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels.
- The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion was not evaluated.

DESCRIPTION OF INSTITUTION

Community Bank of Wichita, Inc. is a full-service community bank operating from two office locations, both in the Wichita, Kansas area. The main office is in east Wichita, and the branch is in the southcentral Wichita suburban community of Haysville. There have been no branch openings or closings since the previous evaluation. Community State Bancshares, Inc., a one-bank holding company also located in Wichita, wholly owns the bank. Community Bank of Wichita, Inc. received a Satisfactory rating under the Interagency Small Institution Examination Procedures at the prior FDIC performance evaluation dated October 17, 2016.

The bank continues to offer commercial, home mortgage, consumer, and to a lesser extent, agricultural loans. Small business and home mortgage loans remain a primary focus. In addition to traditional conventional loan products, the bank has offered loans through programs sponsored by the Small Business Administration (SBA). The bank has been an active originator of loans under the SBA's Paycheck Protection Program (PPP), which was established in 2020 to provide relief to small businesses during the COVID-19 pandemic. The bank originated over 150 PPP loans totaling nearly \$10 million through this program.

Community Bank of Wichita, Inc. provides a variety of deposit services including checking, savings, and money market deposit accounts, as well as certificates of deposit. Alternative banking services include internet and telephone banking, mobile banking, online bill pay, and access to a large network of ATMs.

According to the September 30, 2022, Reports of Condition and Income (Call Report), the institution reported total assets of \$106 million, total deposits of \$90 million, and total loans of \$89 million. The following table illustrates the noted loan portfolio.

Loan Portfolio Distribution		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	9,965	11.2
Secured by Farmland	274	0.3
Secured by 1-4 Family Residential Properties	30,657	34.3
Secured by Multi-family (5 or more) Residential Properties	-	0.0
Secured by Non-Farm Non-Residential Properties	23,094	25.9
Total Real Estate Loans	63,990	71.7
Commercial and Industrial Loans	19,380	21.7
Agricultural Production and Other Loans to Farmers	1,670	1.9
Consumer	3,966	4.4
Obligations of States and Political Subdivisions in the United States	-	0.0
Other Loans	266	0.3
Lease Financing Receivables (net of unearned income)	-	0.0
Less: Unearned Income	-	0.0
Total Loans	89,272	100.0
<i>Source: Call Report dated September 30, 2022</i>		

The largest components of the portfolio, as shown above, are commercial loans at 47.6 percent of the portfolio followed by residential loans at 34.3 percent. Review of the bank's portfolio and recent origination activity revealed that most of the bank's commercial loans are small business loans and a notable portion of the residential loans are for rental homes.

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

DESCRIPTION OF ASSESSMENT AREA

Community Bank of Wichita, Inc. continues to designate the same assessment area as noted at the previous evaluation. This area consists of all of Sedgwick County, where both offices are located, and the adjacent half¹ of neighboring Butler County. The assessment area is within the 4-county

¹ The bank did not include the farthest half of Butler County, which is encompassed by one large middle-income census tract, since this tract is largely rural countryside and farmland, and agricultural loans are not a focus of the bank.

Wichita, Kansas metropolitan statistical area (MSA). The following sections detail demographic and economic information from the 2015 American Community Survey (ACS) Census and 2021 D&B data for the assessment area.

Economic and Demographic Data

The assessment area includes 136 census tracts, of which 15 are low income, 38 are moderate income, 40 are middle income, and 43 are upper income. The low- and moderate-income (LMI) tracts are generally concentrated in and near central Wichita. Both bank offices are located in middle- or upper-income tracts on the outskirts of the central LMI tract concentration. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	136	11.0	27.9	29.4	31.6	0.0
Population by Geography	566,061	8.4	23.3	31.0	37.4	0.0
Housing Units by Geography	237,854	9.3	25.2	31.8	33.7	0.0
Owner-Occupied Units by Geography	139,817	5.1	18.1	31.7	45.1	0.0
Occupied Rental Units by Geography	75,456	14.8	34.9	33.3	17.0	0.0
Vacant Units by Geography	22,581	17.1	36.7	27.3	18.8	0.0
Businesses by Geography	40,229	5.3	25.8	27.8	41.1	0.0
Farms by Geography	1,358	3.4	13.0	27.5	56.1	0.0
Family Distribution by Income Level	140,464	20.8	17.7	21.0	40.5	0.0
Median Family Income MSA - 48620 Wichita, KS MSA		\$64,331	Median Housing Value			\$124,780
			Median Gross Rent			\$747
			Families Below Poverty Level			10.5%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

The Federal Financial Institutions Examination Council (FFIEC) updates median family income figures annually. The median family income figures for the Wichita, Kansas MSA were used to analyze home mortgage borrower profile performance. These figures along with the corresponding low-, moderate-, middle-, and upper-income thresholds are presented in the following table.

Median Family Income Ranges – Wichita, KS MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$73,200)	<\$36,600	\$36,600 to <\$58,560	\$58,560 to <\$87,840	≥\$87,840
<i>Source: FFIEC</i>				

D&B data for 2021 indicates the primary industries in the assessment area include the Services industries, which comprise 38.3 percent of all area businesses (non-farm and farm), followed by Non-Classifiable Establishments at 16.7 percent and Retail Trade at 12.3 percent. This data also indicates that a notable number of area businesses are relatively small, with 87.8 percent having nine or fewer employees, 83.9 percent generating \$1 million or less in annual revenues, and 88.2 percent operating from a single location.

Competition

Competition for financial services in the assessment area is strong. According to FDIC Deposit Market Share data as of June 30, 2022, there are 37 banks operating 157 offices in Sedgwick County alone. Community Bank of Wichita, Inc. holds 0.5 percent of the market deposits of Sedgwick County.

Community Contacts

Examiners may contact community members or other third parties in the assessment area to help gain insight into the area's economy, demographic trends, and business environment. This information not only helps in identifying credit and community development needs, but also assists in determining whether local financial institutions are responsive to those needs.

A contact actively serving businesses in the area indicated that despite ongoing inflation and labor market challenges, many area businesses have been able to strategically adjust operations in order to carry on fairly normally. Primary credit needs continue to include business loans and home mortgage and other consumer-related loans. The contact indicated that area financial institutions generally do what they can to be active in their communities and responsive to area credit needs.

Credit Needs

Considering demographic and economic data, examiners determined that home mortgage loans and small business loans represent the primary credit needs in this assessment area. This conclusion is supported by comments from the community contact as well as area demographics on the number of housing units and small businesses in the assessment area.

SCOPE OF EVALUATION

General Information

Examiners conducted this CRA evaluation using the Interagency Small Institution Examination Procedures. The evaluation covers the period from the prior evaluation dated October 17, 2016, to the current evaluation dated November 30, 2022.

Activities Reviewed

Examiners reviewed small business loans and home mortgage loans for this evaluation. Examiners selected these products based on the bank's business strategy, loan portfolio composition, and the number and dollar volume of loans originated during the evaluation period. Small farm loans were not selected for review since agricultural loans are not a focus of the bank. Since examiners determined that small business loans are the bank's primary product, these loans received the most weight in determining overall conclusions.

For both selected loan products, examiners reviewed activity for 2021 since bank management indicated the bank's lending patterns that year would be reasonably representative of the bank's overall lending patterns since the previous evaluation. (Management acknowledged that the bank's small business lending activity was particularly high in 2021 due to all the PPP loans it originated in response to the pandemic, but that the location and revenue profile of these borrowers remained generally typical and similar to other years.) Bank records for 2021 showed 239 small business loans totaling \$24.5 million and 49 home mortgage loans totaling \$7.8 million.

Examiners reviewed all of the above noted loans for the Assessment Area Concentration analysis, and then focused on only those loans within the assessment area (in-area loans) for the Geographic Distribution and Borrower Profile analyses. For the Geographic Distribution analyses, examiners reviewed all in-area small business and home mortgage loans. For the Borrower Profile analyses, examiners reviewed all in-area home mortgage loans, and selected a random sample of 58 in-area loans totaling \$5.6 million for the small business loan analysis.

For the Geographic Distribution and the Borrower Profile analyses, examiners use prescribed comparative data as the standard of comparison in determining performance. The 2015 ACS Census data provided the standard of comparison on home mortgage lending performance, and 2021 D&B data provided the standard of comparison on small business lending performance. Additionally, although both the number and dollar volume of loans are analyzed, examiners emphasize performance by number of loans because it is a better indicator of the number of businesses and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Community Bank of Wichita, Inc. demonstrates reasonable performance under the Lending Test. Performance in all evaluated criteria supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's performance was evaluated based on the average of the 24 quarterly net loan-to-deposit ratios since the previous evaluation. The bank's resulting average loan-to-deposit ratio of 87.4 percent compares reasonably to similarly situated banks. Examiners selected the similarly situated banks based on their asset size, geographic location, and product mix. The next table provides details.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/22 (\$000s)	Average Net LTD Ratio (%)
Community Bank of Wichita, Inc., Wichita, Kansas	106,484	87.4
The Citizens State Bank of Cheney, Kansas	80,454	60.4
Andover State Bank, Andover, Kansas	164,090	96.9

Source: Reports of Condition and Income 12/31/16 through 9/30/22

Assessment Area Concentration

As shown in the following table, a majority of the small business and home mortgage loans reviewed, by number and dollar volume, are located within the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	203	84.9	36	15.1	239	20,882	85.3	3,602	14.7	24,484
Home Mortgage	45	91.8	4	8.2	49	7,357	94.0	469	6.0	7,826

Source: Bank Data
Due to rounding, totals may not equal 100.0%

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable performance in both reviewed loan products supports this conclusion. Examiners focused on the bank's level of lending in the assessment area's LMI census tracts.

Small Business Loans

The geographic distribution of small business loans is reasonable since the bank's level of lending in each LMI tract category is proportionate to the noted percent of businesses in that tract category. The following table provides details.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.3	10	4.9	1,061	5.1
Moderate	25.8	56	27.6	7,715	36.9
Middle	27.8	53	26.1	4,875	23.3
Upper	41.1	84	41.4	7,231	34.6
Totals	100.0	203	100.0	20,882	100.0

Source: 2021 D&B Data: Bank Data
Due to rounding, totals may not equal 100.0%

Home Mortgage Loans

The geographic distribution of home mortgage loans is reasonable since the bank's level of lending in each LMI tract category is reasonably proportionate to the noted percent of owner-occupied housing units in that tract category. The following table provides details.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	5.1	3	6.7	445	6.0
Moderate	18.1	6	13.3	906	12.3
Middle	31.7	16	35.6	2,686	36.5
Upper	45.1	20	44.4	3,320	45.1
Total	100.0	45	100.0	7,357	100.0

*Source: 2015 ACS, Bank Data
Due to rounding, totals may not equal 100.0%*

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels. Performance for both small business and home mortgage loans supports this conclusion. For this criterion, examiners focused on the level of lending to smaller operators (those with gross annual revenues of \$1 million or less) and LMI individuals.

Small Business Loans

The borrower distribution for small business loans is reasonable since the bank's level of lending to businesses with gross annual revenues of \$1 million or less is reasonably proportionate to the percent of businesses in this revenue category. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	83.4	43	74.1	3,197	56.9
>\$1,000,000	5.6	15	25.9	2,422	43.1
Revenue Not Available	11.0	0	0.0	0	0.0
Total	100.0	58	100.0	5,619	100.0

*Source: 2021 D&B Data; Bank Data.
Due to rounding, totals may not equal 100.0%*

Home Mortgage Loans

The borrower distribution for home mortgage loans is reasonable since the bank's level of lending in each LMI category is reasonable in relation to relevant demographic data for each category. In the moderate-income category, the bank's level of lending is proportionate to the percent of families in that category. In the low-income category, while the bank's level of lending lags the noted

demographics, this lag is reasonable considering that 10.5 percent of assessment area families are below poverty level and would likely have notable difficulty qualifying for a home loan. The next table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	20.8	4	8.9	653	8.9
Moderate	17.7	7	15.6	600	8.2
Middle	21.0	4	8.9	809	11.0
Upper	40.5	18	40.0	3,543	48.2
Not Available	0.0	12	26.7	1,752	23.8
Total	100.0	45	100.0	7,357	100.0
<i>Source: 2015 ACS: Bank Data Due to rounding, totals may not equal 100.0%</i>					

Response to Complaints

The bank has not received any CRA-related complaints since the previous evaluation. Accordingly, this criterion was not applicable in the evaluation.

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.



III. BRANCHES AND HOURS OF OPERATION

Wichita Location

11330 East 21st 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	



Fee Schedule

*Fees Effective May 1, 2019
Fees last updated in 2016*

Insufficient Paid and Returned Check Charges

Continued Overdraft Charge	\$5.00 per day after 10 days
Overdraft Charge (Insufficient Paid)	\$32.00 per debit
Return Item Charge (Insufficient Unpaid)	\$32.00 per debit

Pre-Paid Service Charges

Money Order (customers only)	\$ 1.00
Cashier's Check (customers only)	\$ 5.00
Payroll or Travel Card Purchase	\$ 5.00
Payroll or Travel Card Reload Fee	\$ 3.00

Service Charges

Coin Counting (Customer)	5%
Coin Counting (Non-Customer)	10%
Collection Items (Incoming or Outgoing)	\$20.00
Dormant Account	\$10.00/Month
Early Account Closure (within 60 days)	\$25.00
Foreign Item Processing	\$10.00
Garnishment/Tax Levy or Warrant Fee	\$50.00
IRA Transfer Fee	\$50.00
Lock Bag	\$25.00
Lock Bag Replacement Key	Actual Cost
Paper Statement (mailed)	\$5.00 each
Photocopies	\$ 0.25 per page
Redeposit Check Fee	\$ 5.00
Returned Check Charge Back Fee	\$ 5.00
Returned Mail Fee	\$10.00
Stop Payment Fee	\$32.00 per debit
Zipper Bags	\$ 4.00

Account Research Service Charges

Account Balancing Assistance	\$30.00 per hour, \$15.00 min.
Account Research	\$30.00 per hour, \$15.00 min.
Copy of Statement	\$ 5.00
Image Copy	\$ 5.00 per debit

Bill Pay Service Charges

Bill Payer Fee	\$5.00 per month for 20 pmts.
Additional Bills Paid Fee	\$0.50 each add'l pmt.

Wire Transfer Service Charges

Incoming Wire Fee – Domestic	\$15.00
Outgoing Wire Fee – Domestic	\$25.00
International Wire Fee (Incoming or Outgoing)	\$45.00

Funds Transfer Service Charges

Sweep Transfer to cover Overdraft	\$ 5.00
Teller Telephone Transfer	\$ 8.00

ATM / Debit Card Service Charges

Replacement ATM / Debit Card	\$ 10.00 for first, then \$15.00
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Safe Deposit Boxes

Annual Rental 3 X 10	\$35.00
Annual Rental 5 X 10	\$45.00
Annual Rental 10 X 10	\$75.00

(\$5.00 Discount with Auto Pay from CBW Account)

Lost Safe Deposit Box Key Replacement and Safe Deposit Box Drilling fee will be actual fee

Services offered for FREE to Community Bank Customers:

Mobile Banking
Internet Banking
E-Statements
Internet Banking Transfer
Phone Bank Transfer 316.634.6789
Notary Public
Direct Deposit / ACH
Bill Payment FREE with E-Statements

Excellent Service

Every minute, every day, every time

www.communitybankwichita.com
316.634.1600

Wichita

11330 E. 21st Street
Wichita, KS 67206

Haysville

371 N. Main
Haysville, KS 67060



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.



2023 FFIEC Census Report Data

MSA/MD	State Code	County Code	Tract Code	Tract Income Level	MSA/MD	State Code	County Code	Tract Code	Tract Income Level	MSA/MD	State Code	County Code	Tract Code	Tract Income Level
48620	20	173	1	Moderate	48620	20	173	70.00	Moderate	48620	20	173	100.02	Upper
48620	20	173	2	Middle	48620	20	173	71.01	Moderate	48620	20	173	100.03	Middle
48620	20	173	3	Moderate	48620	20	173	71.02	Middle	48620	20	173	100.05	Middle
48620	20	173	4	Moderate	48620	20	173	72.01	Upper	48620	20	173	100.06	Middle
48620	20	173	6	Low	48620	20	173	72.05	Middle	48620	20	173	100.07	Upper
48620	20	173	7	Moderate	48620	20	173	72.06	Upper	48620	20	173	101.06	Middle
48620	20	173	8	Low	48620	20	173	72.07	Upper	48620	20	173	101.07	Middle
48620	20	173	9	Moderate	48620	20	173	72.08	Middle	48620	20	173	101.08	Upper
48620	20	173	10	Moderate	48620	20	173	73.01	Upper	48620	20	173	101.09	Moderate
48620	20	173	11	Moderate	48620	20	173	73.02	Upper	48620	20	173	101.10	Upper
48620	20	173	14	Middle	48620	20	173	75.00	Moderate	48620	20	173	101.11	Upper
48620	20	173	15	Moderate	48620	20	173	76.00	Middle	48620	20	173	101.13	Upper
48620	20	173	18	Low	48620	20	173	77.01	Middle	48620	20	173	101.15	Upper
48620	20	173	19	Middle	48620	20	173	77.02	Middle	48620	20	173	101.16	Upper
48620	20	173	20	Upper	48620	20	173	78.00	Low	48620	20	173	102.01	Middle
48620	20	173	22	Upper	48620	20	173	80.00	Middle	48620	20	173	102.02	Middle
48620	20	173	23	Moderate	48620	20	173	81.00	Middle	48620	20	173	103.01	Upper
48620	20	173	24	Unknown	48620	20	173	82.00	Moderate	48620	20	173	103.02	Upper
48620	20	173	26	Moderate	48620	20	173	83.00	Middle	48620	20	173	104.00	Middle
48620	20	173	27	Low	48620	20	173	84.00	Middle	48620	20	173	105.00	Upper
48620	20	173	28	Moderate	48620	20	173	85.00	Middle	48620	20	173	106.00	Upper
48620	20	173	29	Middle	48620	20	173	86.00	Middle	48620	20	173	107.00	Middle
48620	20	173	30	Moderate	48620	20	173	87.00	Moderate	48620	20	173	108.01	Moderate
48620	20	173	31	Moderate	48620	20	173	88.00	Middle	48620	20	173	108.02	Moderate
48620	20	173	32	Moderate	48620	20	173	89.00	Moderate	48620	20	173	109.00	Upper
48620	20	173	34	Moderate	48620	20	173	90.00	Middle					
48620	20	173	35	Moderate	48620	20	173	91.00	Middle					
48620	20	173	36	Moderate	48620	20	173	92.00	Middle					
48620	20	173	37	Low	48620	20	173	93.01	Moderate					
48620	20	173	38	Moderate	48620	20	173	93.03	Middle	48620	20	15	202.04	Upper
48620	20	173	39	Moderate	48620	20	173	93.04	Moderate	48620	20	15	202.05	Middle
48620	20	173	40	Moderate	48620	20	173	94.01	Middle	48620	20	15	202.06	Upper
48620	20	173	43.01	Upper	48620	20	173	94.02	Middle	48620	20	15	202.07	Middle
48620	20	173	43.02	Unknown	48620	20	173	95.04	Middle	48620	20	15	202.08	Upper
48620	20	173	51	Moderate	48620	20	173	95.05	Upper	48620	20	15	202.09	Upper
48620	20	173	52	Moderate	48620	20	173	95.06	Upper	48620	20	15	202.10	Upper
48620	20	173	53	Middle	48620	20	173	95.07	Upper	48620	20	15	203.00	Middle
48620	20	173	54.01	Middle	48620	20	173	95.08	Middle	48620	20	15	204.00	Moderate
48620	20	173	54.02	Moderate	48620	20	173	95.09	Upper	48620	20	15	205.00	Middle
48620	20	173	55.01	Middle	48620	20	173	95.10	Upper	48620	20	15	206.01	Upper
48620	20	173	55.02	Middle	48620	20	173	95.11	Middle	48620	20	15	206.02	Middle
48620	20	173	56	Moderate	48620	20	173	95.12	Upper	48620	20	15	207.00	Middle
48620	20	173	57	Middle	48620	20	173	95.13	Middle	48620	20	15	208.00	Moderate
48620	20	173	58	Moderate	48620	20	173	95.14	Upper	48620	20	15	209.01	Upper
48620	20	173	59	Moderate	48620	20	173	95.15	Upper	48620	20	15	209.02	Middle
48620	20	173	60	Moderate	48620	20	173	96.03	Middle	48620	20	15	209.03	Middle
48620	20	173	61	Moderate	48620	20	173	96.04	Middle					
48620	20	173	62	Moderate	48620	20	173	96.05	Upper					
48620	20	173	63	Middle	48620	20	173	97.00	Upper					
48620	20	173	64	Middle	48620	20	173	98.01	Moderate					
48620	20	173	65	Low	48620	20	173	98.03	Middle					
48620	20	173	66	Middle	48620	20	173	98.04	Upper					
48620	20	173	67	Middle	48620	20	173	99.01	Upper					
48620	20	173	68	Low	48620	20	173	99.02	Middle					
48620	20	173	69	Moderate	48620	20	173	100.01	Upper					



VII. LOAN TO DEPOSIT RATIO

<u>Quarter End</u>	<u>Net Loan to Deposit Ratio</u>
12/31/2023	97.11%
09/30/2023	85.36%
06/30/2023	96.61%
03/31/2023	99.49%



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.

Community Bank of Wichita LEI: 549300UTNHGSP4ICJE17