

CRA PUBLIC FILE INFORMATION
1-1-26

1. Written comments received by public. Any received are in file.
2. CRA PE. Most recent public evaluation from FDIC on 2/24/25 in file.
3. List of Branches and Assessment areas:

Flint Hills Bank

Located in Geographic Census Tract #4832 in Wabaunsee County
PO Box 5
103 ½ North Main Street
Eskridge, KS 66423

Bank of Osage City

Located in Geographic Census Tract #104 in Osage County
PO Box 243
913 Market
Osage City, KS 66523

Hartford State Bank

Non-MSA Area located in Geographic Census Tract #8 in Lyon County
PO Box 8
208 Commercial Street
Hartford, KS 66854

Bank of Burlingame

Located in Geographic Census Tract #102 in Osage County
PO Box 5
115 S. Topeka Avenue
Burlingame, KS 66413

4. List of Branches opened in last 2 calendar years:

None

5. List of Branches closed in last 2 calendar years:

None

6. List of services offered:

- A. Loans. Commercial and personal. This would include SBA loans, FSA loans, real estate loans, mobile home loans, auto loans, real estate Commercial loans, personal loans and agriculture loans along with others.
- B. Certificate of Deposits
- C. Savings Accounts
- D. Checking Accounts. Interest Bearing and Non-Interest Bearing
- E. Money Markets Accounts
- F. Escrow Accounts
- G. Safe Deposit Boxes
- H. Cashier's Checks, Check Cashing, Faxes, Copies, Notary Services
- I. Wire Transfers

- J. Insurance
- K. ATM Machines
- L. Debit Card
- M. Drive Thru
- N. Internet Banking
- O. Telephone Banking
- P. Mobile Banking
- Q. Online Bill Pay
- R. Mobile Remote Deposit Capture

Hours of Operation:

Bank of Osage City

Drive 7:30 a.m.-6 p.m. Monday-Friday, 7:30 a.m.-12 p.m. on Sat.
Lobby 8:30 a.m.-4 p.m. Monday-Friday

Flint Hills Bank

Drive 8 a.m.-5 p.m. Monday-Friday, 9-12 Sat.
Lobby 8:30 a.m.-4 p.m. Monday-Thursday, 8:30 a.m.-5 p.m. Friday

Hartford State Bank

Drive 8 a.m.-4 p.m. Monday-Thursday, 8 a.m.-5 p.m. Friday, 8:00-11:00 Sat.
Lobby 8 a.m.-4 p.m. Monday-Thursday, 8 a.m.-5 p.m. Friday, 8:00-11:00 Sat.

Bank of Burlingame

Drive 8 a.m.-5 p.m. Monday-Friday, 8:30-11:30 Sat
Lobby 8:30 a.m.-4 p.m. Monday-Friday

Loan to Deposit Ratio. Ratio from the call report for the 4 quarters in 2025.

12/31/25-58.12%

09/30/25-57.66%

06/30/25-57.52%

03/31/25-52.93%

7. Map of Assessment Area. Entire counties of Wabaunsee, Osage, Lyon and the Western Half of Coffey (except the City of Burlington). That includes Census Tract #9662 in Coffey County and Census Tracts #36.01 and #39.02 in Shawnee County.
8. Home Mortgage Disclosure Act Notice in File for online review instructions.