

# COMMUNITY REINVESTMENT ACT

## STATEMENT

The Community Reinvestment Act is devised to encourage financial institutions to identify and help meet the credit needs of the communities they are chartered to serve. Since its founding in 1889, The City National Bank of Sulphur Springs, Texas has made special effort to serve the people in its chartered territory with its variety of services.

The City National Bank provides credit to many people, but the focus of its community activities is the counties of Camp, Cass, Franklin, Gregg, Hopkins, Morris, Wood, Rains, Upshur, and Van Zandt counties. The Bank provides loans to Consumers, Businesses, Farmers, Dairymen, Cattlemen, rural and county government entities, and others. Although economic and money market conditions may require periodic changes in terms and conditions and may even cause certain loans to be unavailable, it is the aim of this Bank to provide all types of credit to its credit-worthy customers and applicants.

The Board of Directors of the City National Bank recognizes the Bank's continuing and affirmative obligation to help meet the credit needs of its community, including low and low to moderate income neighborhoods, consistent with the safe and sound operation of the Bank and to implement this policy, has adopted the following statement:

1. The bank serves the credit needs of the local communities.
2. The City National Bank extends the following types of credit with the communities:
  - Residential loans for 1 to 4 dwelling units
  - Interim Construction Loans-Residential and Commercial
  - Residential loans for 5 dwelling units or over.
  - Home Improvement Loans
  - Small Business Loans
  - Farm Loans
  - Commercial Loans
  - Consumer Loans
  - Local Participation loans for community development
  - Loans to rural water corporations
  - Loans to rural school districts
3. The City National Bank offers the following deposit accounts to the community.
  - Consumer Checking Accounts
  - Commercial Checking Accounts
  - NOW Checking Accounts

- Consumer Money Market Deposit Accounts
- Consumer Money Market Deposit Accounts
- Commercial Savings Accounts
- Commercial Savings Accounts
- Senior Citizen Checking Accounts
- Senior Citizen Savings Accounts
- Student Checking Accounts
- Student Savings Accounts
- Individual Retirements Accounts
- Health Savings Accounts
- Certificate of Deposits

4. The City National Bank offers the following services to CNB customers:

- 24 Hour Banking
- ACH Origination
- Bank by Mail
- Bank to Bank Transfer
- Business Bill Pay
- Cashiers Checks
- CNB Bill Pay
- Cash Management
- E-Statements
- Internet Banking
- Merchant Remote Teller
- Mobile Alerts
- Mobile Banking- both android and apple phones.
- Mobile Deposit
- Money Orders
- Night Depository
- Notary Service
- Online Deposit Memo Post
- Positive Pay
- Safe Deposit Boxes
- Visa Debit Cards
- Visa Gift Cards
- Wire Transfers