

Community Reinvestment Act Statement

Amended April 2024

The purpose of the CRA is to encourage financial institutions to meet the financial needs of their entire community.

The Board of Directors of Kalamazoo County State Bank endeavors to continue serving their banking community to their fullest capability and to conform with the regulations of the CRA.

The trade area of Kalamazoo County State Bank may be generally described as bordering on the North by Augusta, Kalamazoo, and Bloomingdale, on the West by Hartford, Paw Paw and Lawton, on the South by Three Rivers, and on the East by Fulton and Climax Scotts.

The bank's availability of funds in specific areas of lending, creditworthiness, collateral, and purpose are some of the considerations in granting loan approval. Applications for the following types of credit will be accepted and reviewed by the Loan Committee and the Board of Directors of Kalamazoo County State Bank:

- Mortgage Loans
- Home Improvement Loans
- Home Equity Loans & Lines of Credit
- Vacant Land Financing
- Business Loans
- Agriculture Loans
- SBA Loans
- Consumer Goods Loans
- Automobile Loans
- Ready Reserve
- Acceptable Collateral May Be:
 - Real Estate
 - Automobiles
 - Purchase Money Consumer Goods
 - Deposits in KCSB Accounts
 - RVs/ATCs/Cycles
 - Securities Listed on Recognizable Exchange

Kalamazoo County State Bank offers a full range of bank services, including:

- Checking Accounts
- Savings Accounts
- Certificates of Deposit
- Christmas Clubs (interest bearing)
- IRA Accounts
- Night Deposit Boxes (all facilities)
- Safe Deposit Boxes (not FDIC insured) (Schoolcraft & Mattawan)
- Automatic Payroll Deposits & Payments
- ACH Services
- Automatic Loan Payments
- Wire Transfers
- Debit Cards
- Money Orders
- ATM's
- Selected Free Services to Senior Citizens (62 and over)
- Phone Banking
- Internet Banking / Bill Pay / Mobile Banking
- Mobile Check Deposit/Zelle/Apple and Google Pay
- Credit Cards

The staff of Kalamazoo County State Bank are members of civic organizations, board members of local businesses, and are active in school and community functions. Through these affiliations, and along with our informal officer call program, we strive to keep informed of the financial needs of the community. We encourage customer suggestions

by circulating questionnaires periodically and compile quarterly reports of CRA activity, which are available to the public at their request.

Community Reinvestment Act Notice:

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them, the public section of our most recent CRA Performance Evaluation, prepared by the FDIC, and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today in person or on our website.

At least 30 days before the beginning of each quarter the FDIC publishes a list of the banks that are scheduled for CRA examination that quarter. This list is available from the Regional Manager, Division of Compliance and Consumer Affairs, 300 S. Riverside Plaza, Suite 1700, Chicago, Illinois 60606. You may send written comments about our performance in helping to meet community credit needs to Kelly Jacobs at Kalamazoo County State Bank, P.O. Box 668, Schoolcraft, MI 49087, and FDIC Regional Manager. Your letter, together with any response by us, will be considered in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. At Kalamazoo County State Bank, your business is very important to us, and we do our best to meet your changing banking needs. If at any time we can help you further, please contact us.

Member FDIC
Equal Housing lender