

Community Reinvestment Act

First Bank, Sterling – Main Office

SUMMARY OF SERVICES OFFERED

Full service banking at our facility at 128 South Broadway, Sterling, KS. Lobby banking hours are 9:00am-3:00pm Monday thru Thursday and 9:00am-5:30pm Friday. Drive-up window is open 8:00am-3:00pm M-Th, 8:00am-5:30pm Friday and 8:00am-12:00pm on Saturday.

DEPOSIT PRODUCTS OFFERED:

ACH origination	ATM (2 locations)	ATM cards
Automatic transfers	Box Tops for Education (drop box)	Check cashing
Cashiers Checks	Certificates of deposit	Checking Accounts
Check ordering	Checkbook reconciliation	Copy service
City of Sterling (drop box)	Coin Counting and rolling	Dog treats at Drive-up window
Debit cards	Direct Deposit	Fax Service (sending and receiving)
Farmers Coop (drop box)	FDIC Insurance	Funds Management
Garnishment & levy processing	Individual Retirement Accts	Internet Banking
Laminating Service	Kasasa Accounts	Loan Payments
Money Orders	Money Market Accounts	NOW Accounts
Notary Service	Online Bill Payment	Overdraft Banking Protection
Record research	Rice Co Treas (pay RE taxes)	Safe Deposit Boxes
Savings Accounts	Signature Guarantee	Statement Service
Stickers for Children	Telephone Transfers	U. S. Savings Bonds Cashing
Wires (incoming & outgoing)	Witness Signatures	Protected debit card sleeves

LOAN SERVICES OFFERED:

Home Improvement Loans	Rural Development Loans	Agricultural Loans
NADA automobile values	Real Estate Loans	Commercial Loans
Commercial Sweep Accounts	Construction Loans	Consumer Loans
Credit Life and Disability Insurance	FSA and SBA Loans	Financial Calculator (online)
Commercial Leases	Auto debit for loan payments	Credit Bureau Reporting
Lines of Credit	Letters of Credit	Fannie Mae Real Estate Loans

ATM located at Sterling branch, 128 S Broadway, Sterling, KS

ATM located at Lyons branch drive-in, 201 E. Ave South, Lyons, KS

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First Bank, Lyons Branch

SUMMARY OF SERVICES OFFERED

Full service banking at our facility at 201 East Ave. South, Lyons, KS 67554. Lobby banking hours are 9:00am-4:00pm Monday thru Friday and 9:00am-12:00pm Saturday. Drive-up window is open at 8:00am-5:00pm M-Th; 8:00am-5:30pm Friday, and 8:00am-12:00pm Saturday.

DEPOSIT PRODUCTS OFFERED:

ACH origination	ATM (2 locations)	ATM cards
Automatic transfers	Stickers for children	Check cashing
Cashiers Checks	Certificates of Deposit	Check ordering
Checkbook reconciliation	Checking Accounts	Coin Counting and rolling
Copy service	Debit cards	Online Bill Payment
Direct Deposit	Fax Service (sending and receiving)	FDIC Insurance
Funds Management	Garnishment & levy processing	Individual Retirement Accts
Internet Banking	Kasasa Accounts	Loan Payments
Money Market Accounts	Money Orders	Notary Service
NOW Accounts	Overdraft Banking	Record research
Rice Co Treas (pay RE taxes)	Safe Deposit Boxes	Savings Accounts
Signature Guarantee	Statement Service	Telephone Transfers
U. S. Savings Bonds - Cashing	Wires (incoming & outgoing)	Witness Signatures
Protected Debit Card Sleeves		

LOAN SERVICES OFFERED:

Home Improvement Loans	Agricultural Loans	NADA automobile values
Real Estate Loans	Commercial Loans	Commercial Sweep Accounts
Construction Loans	Consumer Loans	Credit Life and Disability Insurance
Credit Bureau Reporting	FSA and SBA Loans	Financial Calculator (online)
Commercial Leases	Auto debit for loan payments	Lines of Credit
Letters of Credit	Fannie Mae Real Estate Loans	Rural Development Gtd Loans

ATM located at Sterling branch, 128 S Broadway, Sterling, KS
ATM located at Lyons branch drive-in, 201 E. Ave South, Lyons, KS

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First Bank, Chase Branch

SUMMARY OF SERVICES OFFERED

Full service banking at our facility at 509 Main, Chase, KS 67524. Lobby banking hours are 9:00am-12:30pm Monday thru Thursday and 9:00am-4:00pm Friday There is no drive-up facility at this location.

DEPOSIT PRODUCTS OFFERED:

ACH origination	ATM (2 locations)	ATM cards
Automatic transfers	Check cashing	Cashiers Checks
Certificates of Deposit	Check ordering	Checking Accounts
Checkbook reconciliation	Coin Counting and rolling	Copy service
Debit cards	Direct Deposit	Fax Services
FDIC Insurance	Funds Management	Online Bill Payment
Garnishment & levy processing	Individual Retirement Accts	Internet Banking
Loan Payments	Money Market Accounts	Money Orders
Notary Service	NOW Accounts	Overdraft Banking Protection
Record research	Safe Deposit Boxes	Savings Accounts
Signature Guarantee	Statement Service	Telephone Transfers
U. S. Savings Bonds cashing	Wires (incoming & outgoing)	Witness Signatures
Protected debit card sleeves		

LOAN SERVICES OFFERED:

Home Improvement Loans	Rural Development Loans	Agricultural Loans
NADA automobile values	Real Estate Loans	Commercial Loans
Commercial Sweep Accounts	Construction Loans	Consumer Loans
Credit Life and Disability Insurance	FSA and SBA Loans	Auto debit for loan payments
Financial Calculator (online)	Commercial Leases	Fannie Mae Real Estate Loans
Lines of Credit	Letters of Credit	Credit Bureau Reporting

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First Bank, Hutchinson Loan Production Office

SUMMARY OF SERVICES OFFERED

A loan production office located at 2500 N. Main, Suite H, Hutchinson, KS 67502. Business hours are 8:00am-5:00pm Monday thru Friday.

Services offered include primarily Commercial Loans and construction loans. Referrals are made to main branch on all types of loans offered by First Bank.