

# **Olpe State Bank**

## **Community Re-investment Act**

The Olpe State Bank is committed to serving the credit needs of the Olpe Community and the rural areas in which we do business. It is our policy to try to respond to all creditworthy segments of our market including those in low and moderate income areas.

The types of credit offered by the Olpe State Bank include but are not limited to consumer, construction, commercial, agricultural, and real estate loans and may include loans guaranteed or underwritten by governmental agencies as well as direct loans. The Olpe State Bank promotes awareness of these products through marketing and educational activities.

The Olpe State Bank believes in fairness in credit. We make credit available to all people and organizations on a fair and equitable bases, without regard to race, color, religion, national origin, sex, marital status, receipt of public assistance, or other discrimination.

The Olpe State Bank believes in building the infrastructure of their market area to improve the living standard of all residents. To accomplish this they work closely with the local municipalities, fire department, first responders, schools, parks, water districts, and the housing authority to help them with needed financing and support. In addition, the Olpe State Bank encourages, supports, and finances local businesses to serve our community.

The directors will assess the banks compliance with this policy by reviewing the denied loan applications on a quarterly basis and the entire CRA file including activities and comments on an annual basis.

Input on credit needs is actively solicited by directors, officers, staff, community groups, and individuals. A file is maintained on comments received and is available for review by interested parties.