

To: C.R.A. Public File

From: Justin Dotson, C.R.A. Compliance Officer

Date: January 31, 2025

RE: File Information

1. List of branches, addresses, geographies, & hours of operation:

**Main Office 55 Mill Hill Road, Bloomsdale MO 63627-0100
CT #9601**

Hours of Operation:

Monday-Thursday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-4:30 p.m.
Friday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-5:00 p.m.
Saturday	Drive-thru	8:00 a.m.-12:00 p.m.
	Lobby	8:30 a.m.-12:00 p.m.

**Branch 100 Bailey Road, Crystal City MO 63019
CT #7007**

Hours of Operation:

Monday-Thursday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-4:30 p.m.
Friday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-5:00 p.m.
Saturday	Drive-thru	8:00 a.m.-12:00 p.m.
	Lobby	8:30 a.m.-12:00 p.m.

**Branch 695 Center Drive, Ste. Genevieve MO 63670
CT #9602**

Hours of Operation:

Monday-Thursday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-4:30 p.m.
Friday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-5:00 p.m.
Saturday	Drive-thru	8:00 a.m.-12:00 p.m.
	Lobby	8:30 a.m.-12:00 p.m.

Branch **100 Scenic Drive, Herculaneum MO 63048**
CT #7008.02

Hours of Operation:

Monday-Thursday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-4:30 p.m.
Friday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-5:00 p.m.
Saturday	Drive-thru	8:00 a.m.-12:00 p.m.
	Lobby	8:30 a.m.-12:00 p.m.

Branch **1309 Shapiro Drive, Festus, MO 63019**
CT #7009

Hours of Operation:

Monday-Thursday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-4:30 p.m.
Friday	Drive-thru	8:00 a.m.-5:00 p.m.
	Lobby	8:30 a.m.-5:00 p.m.
Saturday	Drive-thru	8:00 a.m.-12:00 p.m.
	Lobby	8:30 a.m.-12:00 p.m.

2. List of branches opened or closed by the Bank during the current year and each of the prior two calendar years.

Opened:

1309 Shapiro Drive, Festus, MO 63028
CT #7009

3. List of services offered:

CREDIT

Agricultural

Commercial, Secured, and Unsecured

Residential-Fixed Rate Conventional

Residential-Conventional ARM Loans

Home Equity Lines of Credit

Home Improvement Loans

Land Loans

S.B.A-504, 7A Loans

Consumer

Participations with other Financial Institutions

Municipal Loans

Loans to School Districts, Hospitals, and Nursing Homes

Loans to Municipal Fire Departments

Credit Cards

DEPOSITS

Regular Checking Accounts
Senior Citizens Checking
Small Business Checking
Business Checking
NOW Accounts
Express Checking
Money Market Deposit Accounts
Regular Savings Accounts
Certificates of Deposit
I.R.A.s
Student Savings Accounts
Health Savings Accounts

OTHER SERVICES

Wire Transfer, incoming and outgoing
Cashier's Checks
Money Orders
Telephone Transfers
Safe Deposit Boxes
Cashing Non-customer Checks
Debit Cards
Mobile Banking
Online Banking
Direct Deposit
Notary
E Statements
Bill Pay

4. Material differences in cost and services between branches
None

5. Loan-to-deposit ratios

03-31-24 67.84%
06-30-24 71.01%
09-30-24 70.64%
12-31-24 75.15%