

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC 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 evaluation, prepared by the OCC; 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.

■ At least 30 days before the beginning of each quarter, the OCC publishes a list of the savings associations that are scheduled for CRA examination by the OCC in that quarter. This list is available from the Office of the Comptroller of the Currency, Communications Division, Suite 3E-218, Washington, DC 20219. You may send written comments about our performance in helping to meet community credit needs to Kathy Schafer, CRA Officer, Farm Bureau Bank, 17300 Henderson Pass, San Antonio, TX 78232 and to the Deputy Comptroller, Southern District, OCC, 500 North Akard St., Suite 1600, Dallas, TX 75201 or CRAComments@occ.treas.gov. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

■ You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of FB BanCorp, a savings and loan holding company. You may request from the Director of District Licensing, OCC Southern District Office, 500 North Akard Street, Suite 1600, Dallas, TX 75201 or CRAComments@occ.treas.gov, an announcement of applications covered by the CRA filed.

Farm Bureau Bank (Bank) has been in operation in Nevada since opening on July 12, 1999.

The current Bank main office is at:

Farm Bureau Bank
10345 Professional Circle, Suite 100
Reno, NV 89521
800.492.3276
farmbureau.bank

The office is in Washoe County, the Bank's Assessment Area. It is open for business Monday through Friday, 9:00am to 4:00pm PST, except for legal holidays. Contact Center access, by phone and fax is Monday through Friday, 7:00am to 7:00pm CST. Internet access is available 24-7.

On April 12, 2004, the Bank opened its second banking office located at:

Farm Bureau Bank
17300 Henderson Pass
San Antonio, TX 78232
800.492.3276
farmbureau.bank

The office is in Bexar County, the Bank's Assessment Area. Facility access is Monday through Friday, 8:00am to 5:00pm CST.

Contact Center access, by phone and fax is Monday through Friday, 7:00am to 7:00pm CST and Saturday, 8:00am – 12pm CST. Internet access is available 24-7.

The bank is closed in observance of the following holidays:

- New Year's Day
- Dr. Martin Luther King, Jr Day
- Presidents' Day
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Columbus Day/Indigenous Peoples' Day
- Veterans Day

- Thanksgiving Day
- Christmas Day

- The Bank has not received any written comments from the public since opening, that specifically relate to the Bank's performance in helping to meet community credit needs.

- The Bank received a Satisfactory CRA Performance Evaluation as of February 28, 2022.

- A map of the Bank's assessment areas, the Reno-Sparks MSA and the San Antonio MSA, which includes the Bexar County Assessment Area, is included in this file.

- The Quarterly Loan to Deposit Ratio Report is updated as of December 31, 2023.

- The Bank's services include:
 - Personal
 - Checking Accounts
 - Money Market Savings
 - Health Savings Accounts
 - Certificates of Deposit
 - Individual Retirement Accounts
 - Rewards MasterCard Credit Cards
 - Debit Cards
 - Vehicle Loans
 - Auto
 - Light-Duty Truck
 - Motorcycle
 - Sport Vehicle
 - Boat
 - Recreational Vehicle (RV)
 - Medium-Duty Truck
 - Equipment and Heavy-Duty Truck
 - Loan Protection
 - Guaranteed Asset Protection (GAP)
 - Major Mechanical Protection (MMP)
 - Online Banking
 - Mobile Banking
 - Digital Wallet
 - CardControls

 - Business

- Checking Accounts
- Money Market Accounts
- Certificates of Deposit
- Premier Business Visa
- Premier Card Rewards
- Secured Business Loans
 - Auto
 - Light-Duty Truck
 - Sport Vehicle
 - Recreational Vehicle
 - Medium-Duty Truck
 - Heavy-Duty Truck
 - Equipment
- Commercial Lending
- Online Banking
- Mobile Banking
- Digital Banking
- Treasury Solutions
 - Remote Deposit Capture
 - ACH Payments
 - ACH Collections
 - ACH Positive Pay
 - Check Positive Pay
 - Wire Transfer Services
 - Sweep Account
 - Lockbox Services
 - Business Online & Mobile Banking
 - Credit Card Processing
 - Account Reconciliation

The Bank's services are available through the mail, telephone, or Internet, in addition to the Bank's office in Reno, NV and its branch in San Antonio, TX.