

PUBLIC DISCLOSURE

February 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Security State Bank
Certificate Number: 11907

100 5th Street
Farwell, Texas 79325

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans and other lending related activities are in the institution's assessment area.
- The assessment area does not include any low- and moderate-income geographies, and a review of the geographic distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.
- The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses and farms of different sizes.
- The bank did not receive any CRA-related complaints during the evaluation period; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

Security State Bank (SSB) is a full-service community bank headquartered in Farwell, Texas. SSB is a privately owned bank which does not maintain any affiliate relationships or subsidiaries. SSB received a Satisfactory rating at its previous Federal Deposit Insurance Corporation Community Reinvestment Act (CRA) Performance Evaluation dated January 22, 2019, based on Federal Financial Institutions Examination Council (FFIEC) Interagency Small Institution CRA Examination Procedures.

The bank operates from its sole office located in Farwell, Texas. The bank did not open or close any offices, nor did the bank participate in any merger or acquisition activities since the previous evaluation. The location offers hours consistent with the industry and area served.

Since the prior evaluation, the institution's primary business focus has been agricultural and commercial lending. The bank continues to offer a variety of loans products including consumer, agricultural, commercial, and residential real estate. The bank also provides a variety of deposit services including checking accounts, savings, interest bearing accounts, certificates of deposit, and traditional individual retirement accounts. Alternative services include online and mobile banking.

According to the September 30, 2024, Report of Condition and Income, the bank reported total assets of \$293.6 million, total loans of \$190.1 million, and total deposits of \$252.6 million. Since

the previous CRA evaluation, total assets increased by 93.9 percent, total loans increased by 87.1 percent, and total deposits increased by 91.8 percent.

The following table illustrates the bank's outstanding loan portfolio as of September 30, 2024. The bank's loan portfolio primarily consists of commercial and agricultural loans. Commercial loans (secured by nonfarm nonresidential properties and commercial and industrial loans) represent 43.7 percent of the total loans by dollar volume. Agricultural loans (secured by farmland and agricultural production loans) represent 34.6 percent of the total loans by dollar volume.

Loan Portfolio Distribution as of 09/30/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	9,355	4.9
Secured by Farmland	34,302	18.0
Secured by 1-4 Family Residential Properties	27,806	14.6
Secured by Multifamily (5 or more) Residential Properties	1,478	0.8
Secured by Nonfarm Nonresidential Properties	9,067	4.8
Total Real Estate Loans	82,008	43.1
Commercial and Industrial Loans	73,990	38.9
Agricultural Production and Other Loans to Farmers	31,449	16.6
Consumer Loans	1,670	0.9
Obligations of State and Political Subdivisions in the U.S.	194	0.1
Other Loans	650	0.3
Lease Financing Receivable (net of unearned income)	110	0.1
Less: Unearned Income	0	0.0
Total Loans	190,071	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that limit the institution's ability to meet the credit need of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas for which examiners will evaluate its CRA performance. SSB designated one assessment area in the State of Texas comprised of two whole contiguous counties, Bailey and Parmer counties. The assessment area is located in the Texas Non-Metropolitan Statistical Area (TX Non-MSA).

Economic and Demographic Data

Based on 2020 U.S. Census data, the assessment area is comprised of four census tracts which are all designated as middle-income census tracts. This reflects a change from the prior evaluation, where the assessment area accounted for three census tracts, which reflected, per 2015 American Community Survey (ACS) data, three middle-income census tracts. The following table provides additional demographic and economic data for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	16,773	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	6,470	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,696	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,573	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,201	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	1,425	0.0	0.0	100.0	0.0	0.0
Farms by Geography	412	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,825	13.9	16.9	25.6	43.7	0.0
Household Distribution by Income Level	5,269	17.6	16.1	18.4	47.9	0.0
Median Family Income Non-MSAs - TX		\$61,809	Median Housing Value			\$96,479
			Median Gross Rent			\$679
			Families Below Poverty Level			6.7%

Source: 2020 U.S. Census Data and 2024 D&B Data; Due to rounding, totals may not equal 100.0%. () The NA category consists of geographies that have not been assigned an income classification.*

The area's major employers include Farwell Independent School District, Parmer Medical Center, and the dairy farms in the area. According to 2024 Dun & Bradstreet (D&B) data, agriculture industries represent the largest portion of the area's businesses at 22.4 percent, followed by service industries at 20.9 percent, and non-classifiable establishments at 17.4 percent. The data also indicates 67.9 percent of businesses hire four or fewer employees.

The following table shows annual unemployment rates according to the U.S. Bureau of Labor Statistics over the evaluation period for each county within the assessment area, the State of Texas, and nationwide. The unemployment rates show a notable decrease since the onset of the COVID-19 pandemic.

Unemployment Rates				
Area	2021	2022	2023	November 2024
	%	%	%	%
Bailey County	5.0	4.3	4.7	4.9
Parmer County	2.9	2.4	2.6	2.7
State of Texas	5.6	3.9	4.0	4.0
National Average	5.4	3.6	3.6	4.0

Source: Bureau of Labor Statistics

Competition

The assessment area contains competition from other chartered institutions based on its population of 16,773 with seven offices representing five institutions. SSB ranks 1st in the deposit market share by capturing 42.7 percent of the area's deposits, as of the June 30, 2024, FDIC Deposit Market Share Report.

Community Contacts

As part of the evaluation process, examiners contacted third parties active in the assessment area to assist in identifying the credit needs. This information helps determine local financial institutions' responsiveness to these needs.

Examiners contacted a member of an economic development organization to help assess the area's current economic condition, community credit needs, and potential opportunities for bank involvement. The contact noted the assessment area consists largely of a farming community. The contact further indicated the primary industry in the area is agriculture and is a primary employer within the assessment area. Additionally, the contact indicated the housing condition is aging and the greatest need is affordability. Further, the contact stated that a large number of individuals commute to the area and there is a need for housing to help decrease the commute times for individuals that live within the area. The contact also indicated it would be beneficial for banks in the area to provide financial education.

Credit Needs

Examiners identify the credit needs of the assessment area based on information from the community contact, bank management, and demographic and economic data. Based on this information, examiners determined that small business and small farm loans are notable credit needs in the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation date of January 22, 2019, to the current evaluation date of February 3, 2025. Examiners conducted this CRA evaluation using FFIEC Interagency Small Institution CRA Examination Procedures. These procedures include the Lending Test. The appendix lists the test's criteria.

Activities Reviewed

For the Lending Test, Small Institution CRA Examination Procedures require examiners to determine the bank's major product lines for review. Examiners may select from the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans.

Considering the dollar volume and number of loans originated, as well as management's stated business strategy, examiners determined that the bank's major product lines include agricultural lending at 40.1 percent by dollar volume and commercial lending at 34.9 percent by dollar volume of originations and purchased loans in calendar year 2024. Considering the bank's business strategy, area of expertise, and the dollar volume of originations, examiners will analyze small farm and small business lending performances. Examiners did not select consumer or home mortgage loans for analysis given the nominal dollar volume of originations and the bank's lending strategy. Furthermore, neither category represented a major product for the bank, nor would the conclusions materially affect the overall ratings.

The following table shows the bank's originations and purchases over the most recent calendar year, 2024. The activity reflects a consistent pattern with the bank's lending emphasis since the last evaluation.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	12,094	8.6	27	6.4
Secured by Farmland	18,341	13.0	13	3.1
Secured by 1-4 Family Residential Properties	21,028	14.9	28	6.6
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	5,889	4.2	11	2.6
Commercial and Industrial Loans	43,271	30.7	125	29.4
Agricultural Loans	38,218	27.1	65	15.3
Consumer Loans	1,790	1.2	152	35.7
Other Loans	474	0.3	4	0.9
Total Loans	141,105	100.0	425	100.0

Source: 2024 Bank Data

Due to the limited number of small business loans inside of the assessment area, this evaluation presents information for both 2023 and 2024 to demonstrate the bank's assessment area concentration performance. Examiners placed equal weight on the bank's small business and small farm lending based on the bank's lending emphasis.

Examiners reviewed all 95 small business loans originated or purchased in 2023 totaling \$16.7 million to evaluate the bank's assessment area concentration performance. To evaluate borrower profile performance, examiners reviewed the entire universe of small business loans originated in the assessment area during 2023. For 2024, examiners reviewed all 122 small business loans totaling \$21.7 million to evaluate the bank's assessment area concentration performance. To evaluate borrower profile performance, examiners reviewed the entire universe of small business loans originated in the assessment area during 2024. Examiners compared the bank's small business lending to D&B data.

In addition, examiners reviewed all 54 small farm loans originated or purchased in 2023 totaling \$8.3 million to evaluate the bank's assessment area concentration performance. To evaluate borrower profile performance, examiners reviewed the entire universe of small farm loans

originated in the assessment area during 2023. For 2024, examiners reviewed all 53 small farm loans totaling \$8.7 million to evaluate the bank's assessment area concentration performance. To evaluate borrower profile performance, examiners reviewed the entire universe of small farm loans originated in the assessment area during 2024. Examiners compared the bank's small farm lending to D&B data.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

SBB demonstrated satisfactory performance under the Lending Test. This performance is primarily supported by a reasonable LTD ratio, a majority of loans originated inside of the assessment area, and a reasonable record regarding borrower profile. The bank did not receive any CRA-related complaints since the previous evaluation.

Loan-to-Deposit Ratio

The average net LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs. Examiners considered the bank's size, business strategy, and capacity relative to the assessment area credit needs when arriving at this conclusion.

The bank's LTD ratio, calculated from the Report of Condition and Income data, averaged 71.4 percent over the past 23 calendar quarters from March 31, 2019, to September 30, 2024. This reflects a slight decrease from the 72.7 percent average net LTD ratio recorded at the previous evaluation. The LTD ranged from a high of 83.4 percent as of September 30, 2022, to a low of 58.8 percent December 31, 2021.

Examiners identified and listed in the following table, four comparable institutions operating in similar areas and reflecting comparable lending emphases. The table shows that SSB's average net LTD ratio is within a comparable range of the listed comparable banks.

LTD Ratio Comparison		
Bank	Total Assets as of 09/30/2024 (\$000s)	Average Net LTD Ratio (%)
Security State Bank, Farwell, TX	293,609	71.4
First National Bank of Hereford, Hereford, TX	298,007	83.9
Sundown State Bank, Sundown, TX	264,145	79.8
First State Bank, Spearman, TX	177,368	82.8
The First State Bank, Abernathy, TX	108,412	79.3

Source: Reports of Condition and Income 03/31/2019 - 09/30/2024

Assessment Area Concentration

A majority of loans are in the institution’s assessment area. A majority of small farm loans granted in the assessment area support this conclusion. Examiners considered the bank’s asset size and office structure, as well as the loan products reviewed, relative to the assessment area’s size and economy, when arriving at the conclusion.

The following table shows the bank originated a majority of small business loans, by number and dollar volume, outside the assessment area. For small farm loans, the bank originated a majority of loans by number and dollar volume inside the assessment area.

Examiners considered the bank’s proximity to the State of New Mexico border, which lies approximately 0.5 miles from the bank’s sole location. In 2023, 25 of the small business loans outside of the assessment area were located in the adjacent counties of Curry and Roosevelt in New Mexico. Similarly in 2024, 24 small business loans were originated in the adjacent counties. Per the CRA regulation, the bank cannot designate an assessment area that extends substantially beyond a state boundary.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$
Small Business										
2023	43	45.3	52	54.7	95	6,623	39.6	10,115	60.4	16,738
2024	55	45.1	67	54.9	122	5,879	27.1	15,784	72.9	21,663
Subtotal	98	45.2	119	54.8	217	12,502	32.6	25,899	67.4	38,401
Small Farm										
2023	33	61.1	21	38.9	54	4,818	58.3	3,452	41.7	8,270
2024	32	60.4	21	39.6	53	5,538	63.7	3,162	36.3	8,700
Subtotal	65	60.7	42	39.3	107	10,356	61.0	6,614	39.0	16,970
Total	163	50.3	161	49.7	324	22,858	41.3	32,513	58.7	55,371
<i>Source: 2023 and 2024 Bank Data</i>										

Geographic Distribution

The assessment area does not include any low- and moderate-income geographies, and a review of the geographic distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses and farms of different sizes. Reasonable small farm lending performance lifted poor small business lending performance. Examiners focused on businesses and

farms with gross annual revenues of \$1 million or less in the assessment area when arriving at conclusions for this performance factor.

Small Business Loans

The distribution of borrowers reflects, given the demographics of the assessment area, poor penetration among businesses of different sizes.

The following table shows during 2023, the bank originated 44.2 percent or four out of ten small business loans to businesses with gross annual revenues of \$1 million or less, evidencing poor performance. During 2024, the bank originated 49.1 percent or less than five out of ten small business loans to businesses with gross annual revenues of \$1 million or less, also reflective of poor performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2023	83.3	19	44.2	1,084	16.4
2024	83.6	27	49.1	1,439	24.5
>\$1,000,000					
2023	3.7	24	55.8	5,539	83.6
2024	3.5	28	50.9	4,440	75.5
Revenue Not Available					
2023	13.0	0	0.0	0	0.0
2024	12.9	0	0.0	0	0.0
Totals					
2023	100.0	43	100.0	6,623	100.0
2024	100.0	55	100.0	5,879	100.0

Source: 2023 & 2024 D&B Data; 2023 & 2024 Bank Data

Small Farm Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among farms of different sizes.

The following table shows during 2023, the bank originated 90.9 percent or nine out of ten small farm loans to farms with gross annual revenues of \$1 million or less, evidencing excellent performance. During 2024, the bank originated 65.6 percent or more than six out of ten small farm loans to farms with gross annual revenues of \$1 million or less, reflective of reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2023	93.4	30	90.9	4,368	90.7
2024	93.4	21	65.6	2,354	55.9
>\$1,000,000					
2023	4.1	3	9.1	450	9.3
2024	4.1	11	34.4	3,184	44.1
Revenue Not Available					
2023	2.4	0	0.0	0	0.0
2024	2.4	0	0.0	0	0.0
Totals					
2023	100.0	33	100.0	4,818	100.0
2024	100.0	32	100.0	5,538	100.0

Source: 2023 & 2024 D&B Data; 2023 & 2024 Bank Data

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

SECURITY STATE

— B A N K —

BRANCH INFORMATION

(RE: CFR 345.43(a))

March 5, 2026

Security State Bank
100 5th Street
Farwell Tx 79325

This is the only Branch.

SECURITY STATE

— B A N K —

BRANCH INFORMATION (RE: CFR 345.43(a))

March 5, 2026

Security State Bank has not opened or closed any branches in the last 12 months.

SECURITY STATE

B A N K

100 Fifth Street / P.O. Drawer J / Farwell, TX 79325
W: ssbfarwell.com P: (806) 481-3327 F: (806) 481-3338

CONSUMER LOANS

- Automotive Loans
- Personal Loans
- Recreational Property
- CD Secured

BUSINESS LOANS

- Equipment and Vehicle Loans
- Operating Lines
- Inventory
- Real Estate

AGRICULTURAL LOANS

- Crop Production
- Livestock
- Equipment
- Operating
- Real Estate

REAL ESTATE LOANS

- Residential
- Commercial
- Farm and Ranch
- Recreational
- Investment
- Construction

INVESTMENTS

- Securities
 - Purchased at Request of Customer
- Fed Funds
- Sub Debt

DEPOSITS

- Online Banking
- Online Bill Pay
- Remote Capture
- Mobile Banking App
- Mobile Deposit
- eStatements
- Debit Cards-EMV MasterCard
- CDs
- IRAs
- HSA's
- Overdraft Protection

GENERAL

- Safety Deposit Boxes
- Notary Services

SECURITY STATE

— B A N K —

100 Fifth Street / P.O. Drawer J / Farwell, TX 79325
W: ssbfarwell.com P: (806) 481-3327 F: (806) 481-3338

Hours of Operation

Bank Lobby

Open: Monday – Friday 9:00 am to 3:00 pm
Closed: Federal Holidays

Drive Thru Window

Open: Monday – Friday 9:00 am to 3:00 pm
Closed: Federal Holidays

ATM

Open: 24 hours per day, 7 days a week

SECURITY STATE

— B A N K —

UNDERSTANDING YOUR DEPOSIT ACCOUNT

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Member FDIC



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TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Texas and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

You expressly agree that damages in respect of any breach or wrongful conduct (whether or not the claim therefore is based on contract, tort, or other duty imposed by law), in connection with, arising out of, or in any way related to the transactions contemplated by this Agreement, or any accounts, item, or instrument related to this Agreement, or any act or omission or event occurring in connection herewith or therewith shall be limited to your or our actual damages and shall not include any special, indirect, consequential, or punitive damages.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount, we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their indorsements or indorse in our presence.

WITHDRAWALS -

Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective, and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Check and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiated it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions, the check or

similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

UNIFORM SINGLE-PARTY OR MULTIPLE-PARTY ACCOUNT SELECTION FORM NOTICE - The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary.

SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties.

MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries.

CONVENIENCE ACCOUNT - The party to the account owns the account. The cosigner to the account may make account transactions for the party. The cosigner does not own the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy. The financial institution may pay funds in the account to the cosigner before the financial institution receives notice of the death of the party. The payment to the cosigner does not affect the party's ownership of the account.

TRUST ACCOUNT - The parties named as trustees to the account own the account in proportion to the parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us). We must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account are described elsewhere.

AMENDMENTS AND TERMINATION - You agree with all terms of this current agreement and all future amendments. We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time, for any reason and/or no reason at all, upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

STATEMENTS - Statements are a valuable tool to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period.

Your duty to report unauthorized signatures, alterations and forgeries - Your statement will provide sufficient information for you to reasonably identify the items/transactions paid (item/transaction number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, if you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we contributed to the loss). The loss you might bear, in whole or part, could be not only with respect to items/transactions listed on the statement, but also other items/transactions with unauthorized signatures or alterations by the same wrongdoer. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items/transactions in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

Contact us if you do not receive your regular statement. If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your duty to report other errors or problems - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures, alterations or forgeries. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes.

In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items/transactions or images of your items/transactions, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items/transactions and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items/transactions and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items/transactions identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement, or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK/DEBIT TRANSACTION PROCESSING ORDER - The order in which items are paid is important if there is not enough money in the account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees a customer may have to pay. Security State Bank posts transactions in the following order:

(1) Deposits and account credits; (2) Checks and/or account debits initiated in the bank or over the phone such as, cash, wire transfers, account transfers, ect. (items will post in order of lowest to highest dollar amount); (3) ATM cash withdrawals; (4) Online banking account transfers; (5) POS Debit/Online purchases and recurring debit card items such as, monthly subscriptions, etc. (items will post in order of lowest to highest dollar amount); (6) ACH items (items will post in order of lowest to highest); (7) Checks, such as, in-clearing items settling to account. If Funds are not available for the remainder of the items, the appropriate Bank Officer must determine up to what amount the account can be overdrawn. The process above is also used to determine what is paid with the approved overdraft amount. It is standard Bank practice to return all items that are not paid through an overdraft program.

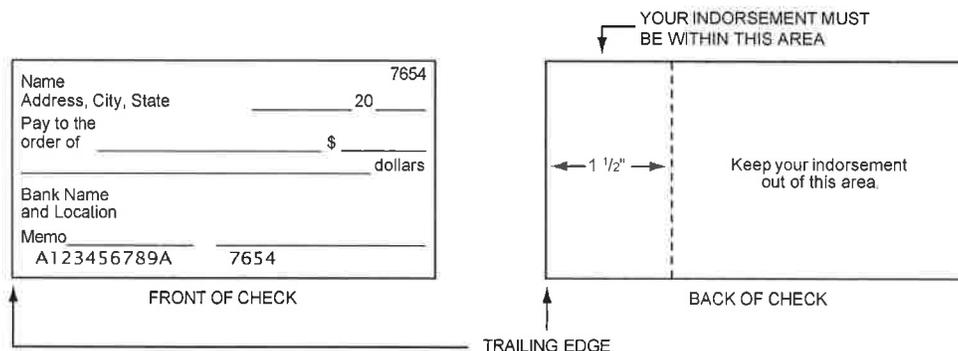
The Bank reserves the right to charge the payment order if the Bank suspects fraud or possible illegal activity affecting the account.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated

(determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders.

You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

ACCOUNT SECURITY -

Duty to protect account information and methods of access - It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

Security State Bank has a commercially reasonable security procedure, and you agree.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

You expressly agree that according to Texas Civil Practices and Remedies Code Section 16.070 that a claim must be brought within two (2) years and/or as otherwise allowed under law.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing

house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third-party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or money market account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or money market account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your Mastercard® and personal identification number, to:

- get cash withdrawals from checking account(s) with a Mastercard®
 - you may withdraw no more than \$1,000.00 per day

Some of these services may not be available at all terminals.

Types of Mastercard® Chip Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that can be done with a credit card (that a participating merchant will accept with a credit card).

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$2,000.00 in transactions per day

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Please see your cardholder agreement for additional information relating to the use of your Mastercard®.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.
- We may charge a debit card replacement fee of \$20.00 each time you request and are provided a replacement card for a non-expired debit card. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 806-481-3327 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking and money market accounts.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We may charge you \$25.00 for each stop-payment order item you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• **Additional Limits on Liability for Mastercard® Chip Card.** You will not be liable for any unauthorized transactions using your Mastercard® Chip Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

SECURITY STATE BANK
Salida McFarland, COMPLIANCE OFFICER
100 5TH STREET, P.O. BOX J
FARWELL, TEXAS 79325

Business Days: Monday through Friday

Hours: 9am to 3pm
Excluding Federal Holidays
Phone: 806-481-3327

For after hours, weekends, and holidays for unauthorized use of the Mastercard please call: 1-800-383-8000

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST
**NOTICE OF BASIC SAFETY PRECAUTIONS FOR ATM CARD
AND NIGHT DEPOSIT FACILITY USERS**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM), night deposit facility or using your ATM card to make purchases on the Internet. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always keep your ATM receipts secure. Don't leave them at the ATM or night deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.
3. Don't lend your ATM card to anyone.
4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a night deposit facility or lying out unsecured.
5. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone or Internet. If your ATM card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you – and never provide the merchant with the PIN to your ATM card.
6. Protect against ATM and Internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the Internet, end the transaction by logging out of the website instead of just closing the web browser.
7. Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.
9. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
10. When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing funds. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
11. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
12. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away and leave. You might consider using another ATM or coming back later.
13. Don't display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or in another secure area.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, upon request, we may manually make funds immediately available. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

CASH WITHDRAWAL LIMITATION

For case-by-case delays, we place certain limitations on withdrawals in cash. In general, \$275 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total of \$550 of other funds becoming available on a given day is available for withdrawal in cash at or after 3:00 P.M. on that day. Any remaining funds will be available for withdrawal in cash on the following business day.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$6,725 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

TRUTH-IN-SAVINGS DISCLOSURE

REGULAR CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$300.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$300.00 any day of the cycle.

NOW ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$5.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily balance computation method - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

SUPER NOW ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily balance of \$2,500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily balance computation method - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A maintenance fee of \$15.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum average daily balance of \$2,500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Average daily balance computation method - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

Transfers from a Money Market account to third parties by preauthorized, automatic or telephone transfer or by check, draft, or similar order to third parties are unlimited.

CERTIFICATE OF DEPOSIT

Rate Information - The interest rate on your account is _____% with an annual percentage yield of _____%. You will be paid this rate until first maturity.

Compounding frequency - Interest will not be compounded.

Crediting frequency - Interest will be credited to your account at maturity.

Minimum balance to open the account - You must deposit \$1,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

You may not make any deposits into your account before maturity.

You may not make withdrawals of principal from your account before maturity without incurring an early withdrawal penalty.

You may elect to have interest paid to you in regular intervals or at maturity.

Time requirements - Your account will mature _____.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

- If your account has an original maturity of six months or less:
The fee we must impose will equal 30 days interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of more than six months:
The fee we must impose will equal 90 days interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Automatically renewable time account - This account may automatically renew at maturity depending on your expressed preference. If you do not renew the account, interest will not accrue after maturity.

COMMON FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Check printing	(fee depends on style and quantity of check ordered)
Garnishments	\$25.00
Executions	\$25.00
Levies	\$25.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.	
Potential Fees for "Paid" items and/or "Returned" items	\$22.00
Nonsufficient Funds <u>each</u> item	\$22.00
Account research	\$5.00 per 15 minutes with 15 minutes minimum
Copies of old deposits	\$1.00
Copies of old checks	\$1.00
Copies of old statement	\$5.00
Stop payments - each check	\$25.00
Stop payments - each ACH	\$25.00
Photocopies	\$1.00 per page
Wire transfers	\$25.00
International wire transfers	\$75.00
Bank draft	
Each	\$5.00

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

REGULAR CHECKING ACCOUNT

NOW ACCOUNT

The interest rate for your account is _____%
with an annual percentage yield of _____%.

SUPER NOW ACCOUNT

The interest rate for your account is _____%
with an annual percentage yield of _____%.

MONEY MARKET ACCOUNT

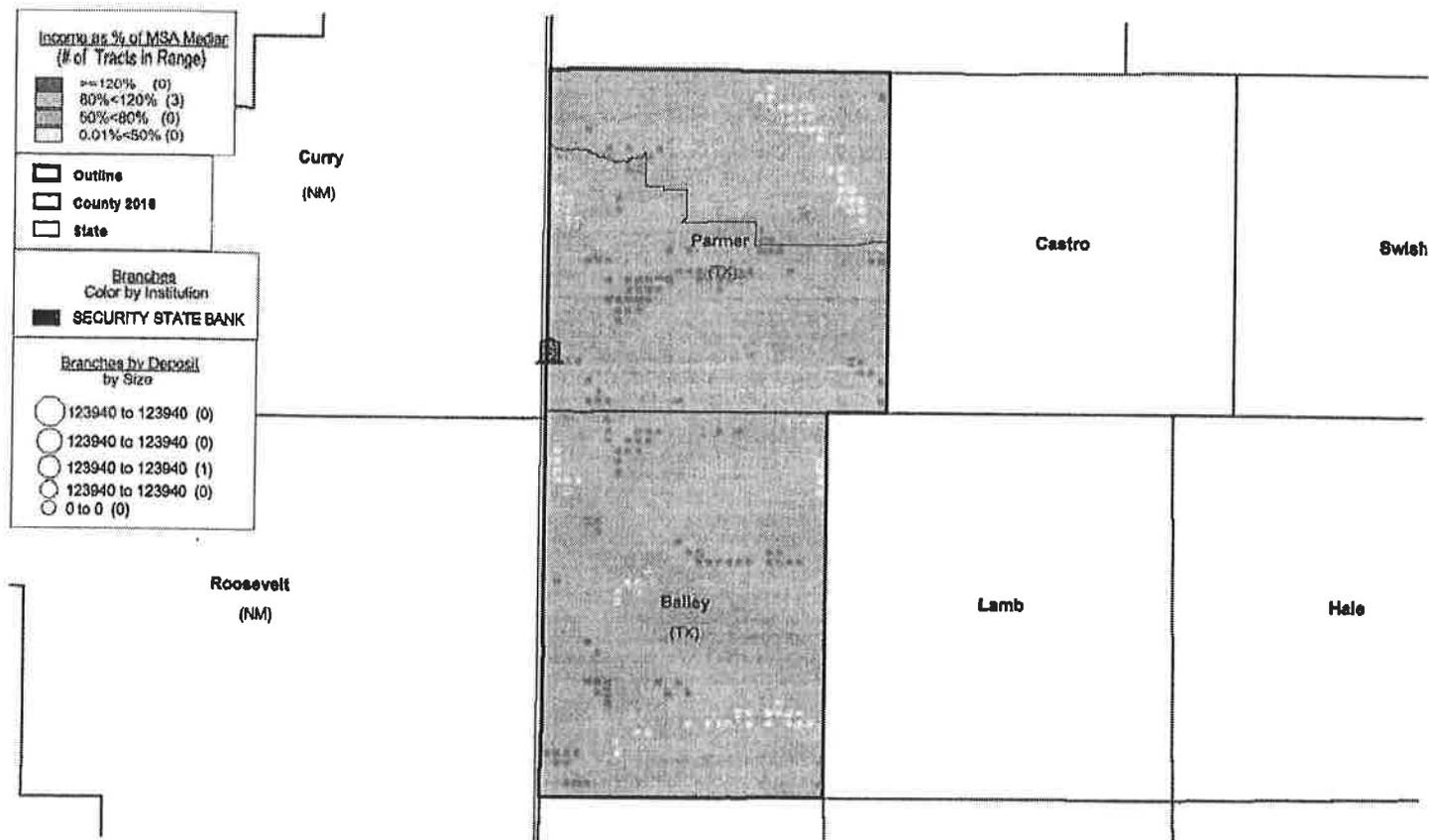
The interest rate for your account is _____%
with an annual percentage yield of _____%.

_____ **CERTIFICATE OF DEPOSIT**

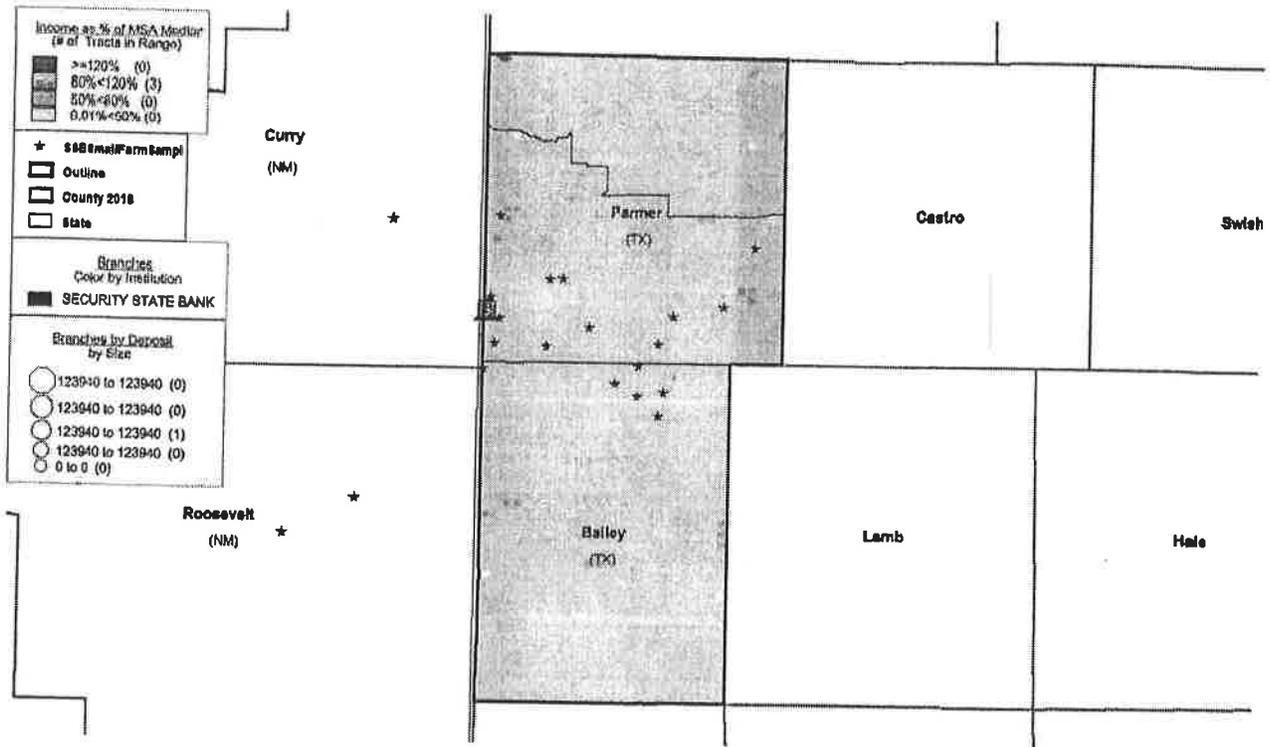
Your _____ account will mature on _____, and it will automatically renew. Should you choose not to renew, please call (806) 481-3327 to learn the interest rate and annual percentage yield for your new account.

SECURITY STATE BANK
100 5TH STREET, P.O. BOX J
FARWELL, TEXAS 79325
MEMBER FDIC

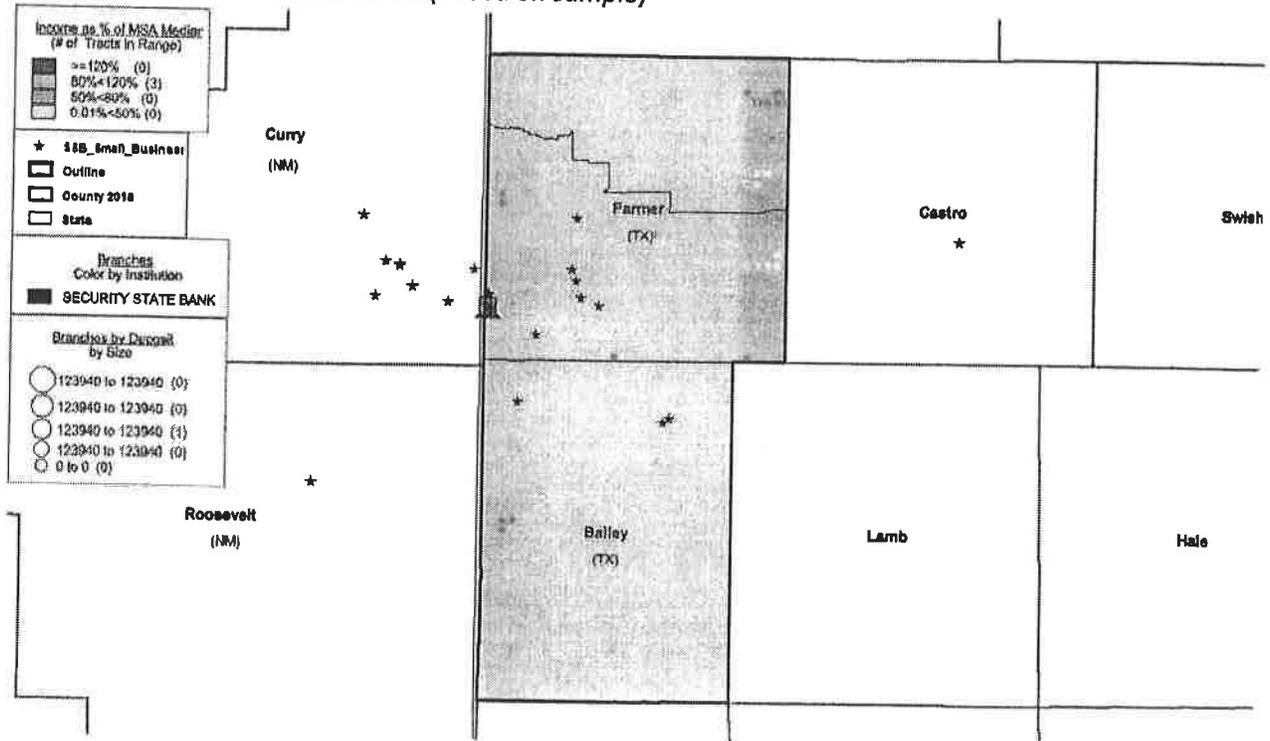
CRA Assessment Area Map (as of January 22, 2019)



CRA Small Farm Plotted Loans (based on sample)



CRA Small Business Plotted Loans (based on sample)





SECURITY STATE BANK

Phone: 806/481-3327

100 Fifth Street • P.O. Drawer J
Farwell, TX 79325

Fax: 806/481-3338

CRA ASSESSMENT AREA

Security State Bank's Community Reinvestment Act assessment area consists of the town of Farwell, Texas and surrounding area within the census tract #9503

SECURITY STATE BANK

FARWELL, TEXAS

Loan to Deposit Ratio

DATE	LOANS	DEPOSITS	RATIO	GROWTH		
				1 YEAR	3 YEARS	5 YEARS
3/31/2018	\$ 87,904,914	\$ 122,258,148	71.9%	9%	10%	31%
6/29/2018	\$ 95,951,048	\$ 113,337,030	84.7%	7%	16%	42%
9/30/2018	\$ 101,597,357	\$ 131,719,357	77.1%	10%	23%	38%
12/31/2018	\$ 100,264,831	\$ 140,133,951	71.5%	15%	29%	36%
3/31/2019	\$ 94,187,405	\$ 133,443,134	70.6%	7%	18%	28%
6/28/2019	\$ 94,731,781	\$ 121,462,367	78.0%	-1%	15%	22%
9/30/2019	\$ 105,046,669	\$ 129,956,448	80.8%	3%	23%	31%
12/31/2019	\$ 103,596,890	\$ 164,881,066	62.8%	3%	25%	33%
3/31/2020	\$ 99,690,162	\$ 138,022,893	72.2%	6%	23%	25%
6/30/2020	\$ 101,550,951	\$ 130,069,933	78.1%	7%	13%	23%
9/29/2020	\$ 108,853,564	\$ 129,207,444	84.2%	4%	18%	32%
12/31/2020	\$ 114,989,954	\$ 169,285,073	67.9%	11%	32%	48%
3/31/2021	\$ 117,887,212	\$ 160,175,550	73.6%	18%	34%	47%
6/30/2021	\$ 129,369,910	\$ 165,601,847	78.1%	27%	35%	58%
9/30/2021	\$ 140,995,150	\$ 177,051,930	79.6%	30%	39%	65%
12/31/2021	\$ 155,796,445	\$ 262,773,631	59.3%	35%	55%	89%
3/31/2022	\$ 155,730,840	\$ 229,401,099	67.9%	32%	65%	93%
6/23/2022	\$ 159,295,458	\$ 230,568,494	69.1%	23%	68%	77%
9/30/2022	\$ 170,584,888	\$ 250,951,780	68.0%	21%	62%	84%
12/30/2022	\$ 175,985,882	\$ 263,386,270	66.8%	13%	70%	103%
3/31/2023	\$ 168,128,793	\$ 246,534,786	68.2%	8%	69%	91%
6/30/2023	\$ 172,304,691	\$ 238,607,123	72.2%	8%	70%	80%
9/29/2023	\$ 176,734,626	\$ 244,775,364	72.2%	4%	62%	74%
12/29/2023	\$ 178,113,182	\$ 266,753,063	66.8%	1%	55%	78%
3/29/2024	\$ 174,327,446	\$ 242,556,907	71.9%	4%	48%	85%
6/28/2024	\$ 173,795,838	\$ 235,706,889	73.7%	1%	34%	83%
9/30/2024	\$ 190,071,003	\$ 252,600,999	75.2%	8%	35%	81%
12/31/2024	\$ 220,959,572	\$ 271,780,775	81.3%	24%	42%	113%
3/31/2025	\$ 230,237,024	\$ 272,484,366	84%	32%	48%	131%
6/30/2025	\$ 231,532,229	\$ 278,166,109	83%	33%	45%	128%
9/30/2025	\$ 236,028,044	\$ 284,650,872	83%	24%	38%	117%
12/31/2025	\$ 264,494,641	\$ 299,716,987	88%	20%	50%	130%

SECURITY STATE

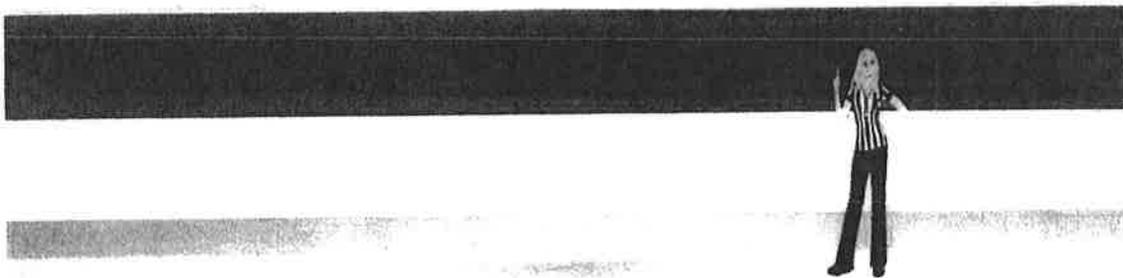
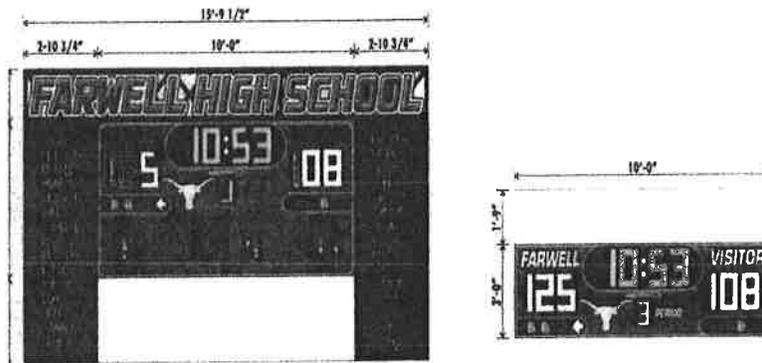
BANK

100 Fifth Street | P.O. Drawer J | Farwell, Tx 79325

W: ssbfarwell.com P: (806) 481-3327 F: (806) 481-3338

In December of 2023, Security State Bank had the honor of donating \$24,624.00 to Farwell Independent School District to fulfill the purchase of a new scoreboard for the Farwell High School Varsity gym.

Our school system is the heartbeat of Farwell; we are proud to help keep it beating strong.



watch re

Ph: 713.944.6200
 Fax: 713.944.1290
spectrumscoreboards.com
 10000 EASTMEADOW BLVD. HOUSTON, TX

SHAW REP. DAVIS CO.

SPECIFICATIONS
 (2) SPECTRUM BASKETBALL
 SCOREBOARDS S345-C3
 W/ LED DIGITS: 14", 9" AND 7"
 (2) SPECTRUM 11BMP HOOPER PANELS
 (1) SPECTRUM BASKETBALL
 SCOREBOARD S330-C3
 W/ LED DIGITS: 9" AND 14"
 (2) SPONSOR SIGNS
 (1) TRUSSWORK

CHERRY
 THE FRANK
 CO.

THIS DRAWING IS FOR
 INFORMATION ONLY
 PURCHASE ONLY

Dear Mr Wilson & Board,
I just wanted to write a note
to you commending your employee,
Jill Morris. My sister, Nancy Corbin
has banked with Security for several
years but is alone & wanted to get me
added to her account. I live in
Texas and do not make it to Louis-
real often during the week. Anyway,
we drove to Farwell and got there
after your bank had closed. When
I took a chance & called, Jill invited
us in to complete the paperwork
changes. This was after hours
and I am sure close to her end of

day. Anyway, Jill was so
nice and generous to take
care of us after hours when
she talked to us.

Thank you for being a great
community bank and for
hiring people who like to
serve. Jill is a great
asset to your company.

Sincerely,
Sandra Sturl
and Nancy Corbin

Thank you for all
you did to help make
the Farwell Tournament
a success. It was a
wonderful tournament!

Thank you for
everything

♡ Taylor Stancell

To:

SSB

2023

Security State Bank:

Thank you for everything
you do in helping us
to host a great basketball
tournament!

Judith Cotten
HS/JH Asst. Principal

To:

2023

Thank you so
much for
everything you
guys do for the
Farwell Tournament!
It was a wonderful
success because of
you! Thanks,
Coach T. Jourden

To:

5513

2023

Thank you so much
for your support of
the Farwell Tournament
and the Lady Blue.
The Farwell Tournament is
a great weekend of Basketball
and it would not be
possible without your help.
Coach Jourden

To:

Security State Bank

2023

Dear Security State Bank ~

Words cannot express
the gratitude I have
for ALL you do for FISO.
Your support for the
basketball tournament,
the new score board, and
the hospitality room.
(we get so many compliments)
Thank you again!

♥ Kristy White

To:

2023

Thank you for all your
Support with our Basketball
Tournament and our new
gym Scoreboard.

Thanks for All you do!

Colby Waldrop

Superintendent

11/11/23

To:

Security State Bank

2023

Thank you for another
Successful Tournament.

It has been a joy over
the years to be a part of
and watch. From my Freshman
Year to now. Greatly Appreciate
it all and everything you all
do. - Gabriel Uara

To:

Security State Bank

2023

Thank you for all you did for
the tournament.

It was another successful
year!

I appreciate all you do!

- Michael Lira

To:

Security state Bank

2023

Dear Security State Bank,

Thank you so much for your sponsorship and support for our Basketball tournament and for the community. Without your support, the tournament would not be as successful. Also, thank you for the new scoreboards!

Shane Perkins

To:

2023

Security State Bank,

Thank you for all the support that makes the Farwell Tournament a huge success. The kindness and gratitude shown this past weekend is what makes Farwell such a special place. The Farwell staff and student body is truly blessed to have people in the community that are willing to contribute and dedicate their time to make this tournament successful.

Thank you!

Remington Stewart

To:

Security State Bank

2023

Tom Nichols

I would like to thank
You for all you do to support
Farwell ISD. Your generosity
and support of our school is
greatly appreciated.

Thanks

C. Waldrop
12/10/18

To: _____

Tom Nichols

Thanks for all you did
to make the Farwell Basketball
Tournament a huge success.
Your support was greatly
appreciated.

Thanks Again

Colby Webber

To: _____

