

FIDELITY BANK & OKLAHOMA FIDELITY BANK

**COMMUNITY REINVESTMENT
ACT PUBLIC FILE**

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

TABLE OF CONTENTS

Community Reinvestment Act Notice.....3

Public Written Comments.....4

Bank Branch Locations and Hours of Operation9

Alternative Delivery Channels..... 10

Automated Teller Machine Locations 11

Bank Branches Opened and Closed 12

Service Availability 13

Loan and Deposit Services 14

Home Mortgage Disclosure Act (HMDA) Disclosure Statement..... 17

Community Reinvestment Act (CRA) Disclosure Statement 17

Assessment Areas – Written Description..... 18

Assessment Area – Sedgwick County Kansas Map 2024 19

Assessment Area – Johnson County Kansas Map 2024 20

Assessment Area – Oklahoma County Oklahoma Map 2024 21

Assessment Area – Tulsa County Oklahoma Map 2024 22

Most Recent Performance Evaluation – Public Disclosure (07/22/2024) 32

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

COMMUNITY REINVESTMENT ACT PUBLIC NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information electronically today by selecting the link to the public file below.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from OCC Deputy Comptroller, Western District, Office of the Comptroller of the Currency, 1050 17th Street, Suite 1500, Denver, Colorado 80265. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, Fidelity Bank, 100 E. English Street, Wichita, Kansas 67202 and OCC Deputy Comptroller, Western District, Office of the Comptroller of the Currency, 1050 17th Street, Suite 1500, Denver, Colorado 80265. Your comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Fidelity Financial Corporation, a bank holding company. You may request from the Supervision and Regulation Division, Federal Reserve Bank of Kansas, 1 Memorial Dr., Kansas City, Missouri, 64198, an announcement of applications covered by the CRA filed by bank holding companies.

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

PUBLIC WRITTEN COMMENTS

This section of the file includes all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the Bank's performance relating to assessment area needs and opportunities, and any response to the comments by the Bank.

Fidelity Bank and Oklahoma Fidelity Bank received the following comments during the current period.

The Oklahoma Small Business Exchange is proud to recognize Oklahoma Fidelity Bank as a distinguished #Connect2025 sponsor. Their support plays a key role in driving innovation, entrepreneurship, and small business development throughout the state. Thank you for your commitment to Oklahoma's economic future. #OKSBE
– Oklahoma Small Business Exchange, March 17, 2025

Spring into The Spark, our latest news & stories In this issue, read about: Our latest impact investment partnership with Fidelity Bank and StepStone. Nonprofits work hard every day to serve the community, and having reliable cash flow is key to keeping their programs running. To ensure StepStone could continue its vital work without interruption, the Wichita Foundation (WF) and Fidelity Bank partnered to provide a financial solution that bridges the gap.
– Wichita Foundation, March 13, 2025

Last Monday, we had the pleasure of having Fidelity Bank out to see our beautiful campus and volunteer. The team organized donations, sorted clothes, cleaned toys and more! Thank you, Fidelity, for helping serve Wichita's most vulnerable populations.
– Humankind Ministries, March 3, 2025

What a generous gift from the Fidelity Bank Foundation.
This blood transport van was dedicated yesterday and is already off to do the important logistic work of delivering lifesaving blood to the patients that need it. Thank you for your support Fidelity Bank!
– American Red Cross of Kansas, February 26, 2025

Join me in working with ICT Food Rescue to raise awareness of food insecurity. They do so much to provide for those in need and I know I've benefited from similar programs in the past.
You can support ICT Food Rescue by following their page and by purchasing a T-shirt like the one I'm wearing, link in comments. Shout out to the sponsors American AgCredit, Woodard Mercantile, Fidelity Bank
– Jackstacks.Eats, February 19, 2025

Huge shoutout to ICT Food Rescue for the incredible work they're doing for our community.
We get asked frequently, "what happens when you have leftover food?" We are proud to answer that we have always donated it through ICT Food Rescue to be redistributed in our community to the food insecure.
ICT Food Rescue is proud to partner with American AgCredit, Woodard Mercantile, and Fidelity Bank!
And of course, a HUGE thank you to the many wonderful Restaurants and Chef's in Wichita that participate in their program and donate their food and time, without them none of this would be possible! Click the link at the bottom of this post to grab your T-shirt today and help raise funds to keep their mission going! Thank you for supporting such an important cause!
– Station 8 BBQ, January 9, 2025

A big thank you to Fidelity Bank for sponsoring this week's Monday meeting! It was a privilege to hear about their incredible fourth-generation family legacy. Their dedication to integrity and community has stood the test of time, and we can't wait to see what the fifth generation will bring! Rotary Club of Wichita and our entire city are so much better because of four generations of Bastians. Thanks for your leadership, vision and philanthropy.

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

– Rotary Club of Wichita, November 19, 2024

Thanks to team members from Fidelity Bank for preparing food boxes at our Operation Holiday Warehouse! In just two hours, the group packed 700 boxes with protein, vegetables, fruit, and more. Thank you for making a difference this holiday season!

– HumanKind Ministries, November 19, 2024

Fidelity Bank just guaranteed 80 books to the homes of 80 students on day 1 of 3 of our Family Conferences! 80 books chosen individually by students from a brand new high interest selection! All kids deserve high quality literature within their home! Thank you, Fidelity Family for helping to bring equity & opportunity to kids & families.

– Harry Street Elementary, Wichita Public Schools, February 7, 2024

Some people are going to the polls to vote. Others decided it was an even better day to better serve the community. 12 News Reporter Keenan Wynn talked to some volunteers who sent their day doing just that. On Tuesday, some staff from a local bank decided to trade in their desks and pens for drills and hammers, all to make a difference in the community. Tuesday morning, Fidelity Bank employees past and present came together, nailing and drilling away to help build a home for a family in need. They did this to support Habitat for Humanity. While some people are spending their time standing in line at the polls, these volunteers tell me that this project is just in time. "We can't think of a better time to come together to build something. Walking away from this, realizing that we can be a part of the dream of home ownership. It's something that's who we are to the core." Now, while these volunteers continue to work away, some of them tell me that this is a 12 week project, not just a one stop shop. So it's something that they'll be working on for the next 2 to 3 months.

– KWCH News 12 (transcribed), November 6, 2024

The Fidelity Bank Foundation has granted funding for a home build in partnership with Wichita Habitat for Humanity to tackle affordable housing in the community. As the philanthropic arm of Fidelity Bank, this commitment aligns with both organizations' dedication to providing opportunities for families to achieve the dream of homeownership. This initiative also taps into Fidelity Bank's culture of volunteerism by offering opportunities for their employees to lend a hand with the construction of the home. The foundation has been laid, and the future is bright! We are excited to begin the construction of this home next week! We are thrilled to be partnering with the Fidelity Bank Foundation and Fidelity Bank to build a future home for a deserving family! Today, we're kicking off the construction with a panel build at Fidelity Bank's parking lot, and we're excited to have Olga, a dedicated mother, join us in building her own home. Together, we're working to provide affordable housing and empower families like [this homeowner's] to achieve the dream of homeownership. Thank you to Fidelity Bank Foundation and Fidelity Bank for your generosity and commitment to affordable housing solutions. #WichitaHabitat

– Wichita Habitat for Humanity, October 31 and November 5, 2024

Exciting News! We are thrilled to announce that The Fidelity Bank Foundation has awarded a generous grant of \$100,000 to support the development of a new sensory-focused, accessible playground. This exciting project will be a welcome addition to our Family Engagement Center, located in Wichita.

"We are honored to enable the construction of an accessible environment for families to begin creating cherished memories and plant the seeds of a brighter future. We extend our deepest gratitude to the staff and volunteers of EmberHope for their life-changing work," said Fidelity Bank President & CEO and Fidelity Bank Foundation Board Member Aaron Bastian.

The Family Engagement Center serves as a vital hub for family visitations between foster youth and their families. With the grant from Fidelity Bank Foundation, EmberHope will enhance this vital space, creating an inclusive and engaging environment where children and families can connect, create lasting memories, and enjoy meaningful interactions. The new playground will feature state-of-the-art accessibility features and sensory engaging elements so youth of all abilities can fully participate in play and bonding activities.

"We are deeply grateful to the Fidelity Bank Foundation for their incredible support," said Nickaila Sandate, President and CEO of EmberHope. "This grant will have a profound impact on the families we serve, allowing them to experience joy and connection in a space that is accessible and welcoming to all. The new playground will be a

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

cornerstone of our Family Engagement Center, enhancing the quality of visits and strengthening family bonds." Join us in the comments to thank Fidelity for their amazing generosity!

– EmberHope, September 24, 2024

Thank you Fidelity Bank for helping Cairn Health ICT launch their mail-order pharmacy to serve persons who have limited access to prescription services in their neighborhoods and cities. This program will allow Cairn Health to expand their service footprint throughout Kansas. Cairn Health is looking for nonprofit health-sector agencies who support under-resourced communities to partner in this project For more information, contact www.CairnHealth.org.

– Michael Webb, Cairn Health, September 11, 2024

Fidelity, Thank you for allowing our Club 2 Career teens to visit your location. We appreciate the shared knowledge on financial needs in today's economy. Thank you for your support in helping our youth grow. We appreciate you!

– Boys and Girls Club, August 29, 2024

Thank you so very much for your sponsorship of Raise the Roof. It was a great evening celebrating with Oklahoma Fidelity Bank. Raise the Roof brought our special events total to \$186,451.99! That truly could not have been possible without your support. I am excited to update you throughout the year on how your generosity has impacted the homeowners we serve. Thank you again!

– Revitalize T-Town's Development Coordinator, May 16, 2024

Dear Fidelity Friends, Thank you for all you did to make our day super special! We sincerely appreciate your support of our mission. Please enjoy the "Soft and Crunchy" sugar cookies!

– Down Syndrome Society of Wichita, May 1, 2024

Thank you, Fidelity Bank for allowing Create Campaign and the Spark Community Business Academy with Rising Tide Capital to use your space as we build and inspire entrepreneurs in our community. You are truly great partners; thank you for all that you do, for remaining a committed partner with us, for being an amazing partner and helping us kick off another cohort of Spark. Thank you so much for opening your space to help us grow. It has been a blessing!

– Spark Business Academy, April 12, 2024

Thank you for your recent gift benefiting the Child and Adolescent Psychiatry Fellowship Support Fund. Your gift will truly make a difference as we train the future healthcare leaders for Kansas and beyond. The health and wellbeing of our region is dependent on the number of high-quality physicians in our community. We are committed to creating better mental health outcomes across the state and nation through our training, research and outreach. Your support not only assists us in achieving our mission, but also to innovate and improve. The Child and Adolescent Psychiatry Fellowship is a wonderful example of this. Thank you for partnering with us to accomplish this vital work.

– Senior Development Director, KU School of Medicine – Wichita, March 22, 2024

Today we kick off our 6th cohort of Spark. We want to thank our amazing hosts, who open their doors and share their talents with our entrepreneurs. Thank you, Fidelity Bank. #letscreate

– Create Campaign, March 21, 2024

I'd like to give a HUGE shout out to the Fidelity team for assisting at the Build My Future event this week. Thank you so much for helping team with WABA and Butler Community College on building this event into quite the learning experience for our young community members. Close to 500 high schoolers participating in this event, designed to introduce the construction industry to the students, but more importantly retain talent and individuals to Wichita. Thanks to the Fidelity team for being such a great leader and support for all.

– Butler Community College Foundation, March 11, 2024

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

Another Spark en Español cohort kicked off tonight! We are so excited to meet a whole new group of entrepreneurs who have made the commitment to strengthen their companies through greater knowledge on business principles and strategies. Thank you Kansas Health Foundation, Koch Industries, Fidelity Bank, INTRUST Bank, 6 Meridian, NetWork Kansas and all of our amazing partners and sponsors for providing the resources to continue this incredible Spark experience!

– Create Campaign, March 7, 2024

Survivors have something truly special to appreciate, thanks to the incredible generosity of Fidelity Bank. Their donation of custom crafted beaded bracelets is truly heartwarming. What's more, these bracelets come beautifully packaged, and the staff at Fidelity Bank went above and beyond by including a handwritten note of encouragement to accompany each bracelet. It's such a thoughtful gift that shows community support. A big thank you to Fidelity Bank for their incredible support!

– Wichita Area Sexual Assault Center (WASAC), February 15, 2024

Fidelity Bank shares great information on what it takes to prepare for homeownership. #AffordableHousing

– Habitat for Humanity Kansas, February 26, 2024

During the month of January, the generous employees of Fidelity Bank hosted a food drive to support the WSU Tech student food pantries. Program Manager Lauren Vardiman (left) and Program Assistant Vivian Venzor (right) delivered the much-needed items to Student Success Coach Luz Aguirre (middle). Use of the pantry is free and discrete to any WSU Tech student. On their behalf, we say a huge THANK YOU to the Fidelity Bank team! #BravelyOnward We appreciate your support more than you know!

– WSU Tech Foundation, January 26, 2024

Words are insufficient to express our thanks and gratitude to you for your involvement in this campaign and the life of TKAAM. We believe that by immersing visitors in the Kansas African American experience, present and future generations can address current-day challenges experienced by individuals and by communities. Because of your involvement, Wichita will be home to a unique cultural and heritage asset that will serve Kansas and the nation for decades to come.

– The Kansas African American Museum, January 22, 2024

The OKC Dodgers and Oklahoma Fidelity Bank recently visited our friends at ONE, Our Neighborhood Empowered, to deliver the Home Runs for Charity check! During the 2023 season, the OKC Dodgers hit 71 home runs at Chickasaw Bricktown Ballpark, so the check held a \$7,100 donation to assist ONE in positively impacting programs that enable child and adolescent development.

– Oklahoma City Baseball Club, December 11, 2023

We have even more amazing things to say thank you for! Thank you to the OKC Dodgers and Oklahoma Fidelity Bank for your generous support! We love cheering you on and are grateful for donating to us for every single home run!

– ONE: Our Neighborhood Empowered, November 29, 2023

BIG thanks to Oklahoma Fidelity Bank, who is our newest Bronze Sponsor for Raise the Roof. Your sponsorship helps Revitalize T-Town continue to make homes safe and secure for low-income homeowners in Tulsa! By sponsoring Raise the Roof, you are helping Tulsans get much needed repairs, like this one! Everyone deserves a home that is safe and secure.

– Revitalize T-Town, October 24, 2023

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

Our partnership with Fidelity meant the realization of initiatives that enhance student literacy goals and promote greater social and emotional well-being. We see lots of those red shirts – at our family events, field days, the first day of school, mentoring – you are here for our WHOLE Park Elementary School community, giving our kids love, support and role models.

– Kristi Franks, Park Elementary Principal – Wichita Public Schools, August 24, 2023

The partnership between the Fidelity Family and the Harry Street community is exceptional. Our students, staff, and families benefited in extraordinary ways due to the resources, programs, and volunteerism that Fidelity provided to support and enhance our school experience.

– Jamie Junker, Harry Street Elementary Principal – Wichita Public Schools, August 22, 2023

We are grateful to Fidelity Bank for supporting our district through the adoption of Harry Street and Park elementary schools. Their generosity of time and financial resources has shown the students, staff and their families that the community cares about them. Leaders at these schools worked closely with Fidelity to identify the most meaningful ways that these resources could support student success, as well as show staff the appreciation they deserve. We already have additional Wichita companies showing interest in developing similar partnerships to support more schools in our district!

– Dr. Alicia Thompson, Wichita Public Schools Superintendent, 2022

Collaborators like Fidelity Bank make our work possible! Check out this video, see their impact! Fidelity Bank, a member institution of FHLBank Topeka since 1958, was selected as the 2022 Community Leader Award winner in recognition of their outstanding community leadership and strong financial performance. The Community Leader Award includes a \$5,000 donation to an organization of the recipient's choosing. Fidelity Bank chose to split this award between Wichita Habitat for Humanity and Mennonite Housing, non-profits Fidelity partners with as part of FHLBank Topeka's Affordable Housing Program.

– Wichita Habitat for Humanity, September 19, 2022

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

KANSAS BRANCH LOCATIONS AND HOURS OF OPERATION

Branch Name	Street Address	Hours of Operation	Census Tract
Downtown (Main Office)	100 East English Street Wichita, KS 67202	Lobby: Mon.- Fri. (8:00 AM – 5:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0043.01 (Upper)
East Harry	3525 East Harry Street Wichita, KS 67218	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0063.00 (Middle)
South Seneca	3128 South Seneca Street Wichita, KS 67217	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0051.00 (Moderate)
Woodlawn	1306 North Woodlawn Street Wichita, KS 67208	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0073.01 (Upper)
Twin Lakes	2265 North Amidon Avenue Wichita, KS 67204	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0084.00 (Middle)
Bradley Fair	2111 North Bradley Fair Parkway Wichita, KS 67206	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0101.09 (Moderate)
Northwest	8442 West 13th Street Wichita, KS 67212	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0095.13 (Middle)
NewMarket Square	2251 North Maize Road Wichita, KS 67205	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0095.15 (Upper)
Crestview	12715 East Central Avenue Wichita, KS 67206	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0072.01 (Upper)
37th and Woodlawn	3641 North Woodlawn Blvd Wichita, KS 67220	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0108.02 (Moderate)
Derby	2542 North Rock Road Derby, KS 67037	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0100.07 (Upper)
Metcalf	14435 Metcalf Avenue Overland Park, KS 66223	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	0534.13 (Upper)

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

OKLAHOMA BRANCH LOCATIONS AND HOURS OF OPERATION

Branch Name	Street Address	Hours of Operation	Census Tract
OFB Headquarters	9400 North Broadway Extension Oklahoma City, OK 73114	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	1083.01 (Moderate)
Hefner	2225 West Hefner Road Oklahoma City, OK 73120	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	1083.07 (Middle)
Rockwell	6901 West Hefner Road Oklahoma City, OK 73162	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	1085.29 (Upper)
150th & Western	1020 Northwest 150th Street Edmond, OK 73013	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 6:00 PM); Sat. (9:00 AM – 5:00 PM)	1083.18 (Upper)
Utica	1924 South Utica Avenue Tulsa, OK 74104	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM)	0033.00 (Upper)

ALTERNATIVE DELIVERY CHANNELS

Channel Name	Hours of Operation	Phone or Website	Services Provided
Retail Banking Contact Center	Mon. – Fri. (7:30 AM – 6:00 PM) Sat. (9:00 AM – 5:00 PM)	Kansas: (800) 658-1637 Oklahoma: (800) 757-0464	Account information services; including, but not limited to, balance information, transactional information, and account to account transfers
Mortgage Servicing Call Center	Mon. – Fri. (8:00 AM – 5:00 PM)	(800) 304-6161	Account information and payment services; including, but not limited to, balance information, payoff information, transactional information, and assistance requests.
Smart Voice Telebanking	24 hours per day	(316) 268-7333 (800) 616-6333	Account information services; including, but not limited to, balance information, transactional information, and account to account transfers
Online Banking	24 hours per day	http://www.fidelitybank.com http://www.okfidelitybank.com	Account access service that includes, but is not limited to, balance and transactional information with the ability to transfer to/from internal accounts and external accounts, and access mortgage information.
Mobile Banking	24 hours per day	Fidelity Bank Mobile App OK Fidelity Mobile Banking	Account access service that includes, but is not limited to, balance and transactional information with the ability to transfer to/from internal accounts and external accounts, mobile wallet applications (Apple Pay, Samsung Pay, Android Pay), and mobile check deposit.
ATM/Visa Debit Card with EMV Chip Technology	24 hours per day	NA	Account access for cash, deposit, withdrawal or internal transfer at any ATM or debit/credit transactional purchase with added EMV Chip security and contactless convenience for in-person transactions.

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

AUTOMATED TELLER MACHINES – No Service Charge or Surcharge

Location	Address	City	State	Zip
Fidelity Bank - Downtown*	100 E. English St.	Wichita	KS	67202
Fidelity Bank - East Harry*	3525 E. Harry St.	Wichita	KS	67218
Fidelity Bank - South Seneca*	3128 S. Seneca St.	Wichita	KS	67217
Fidelity Bank - Woodlawn*	1306 N. Woodlawn St.	Wichita	KS	67208
Fidelity Bank - Twin Lakes*	2265 N. Amidon Ave.	Wichita	KS	67204
Fidelity Bank - Bradley Fair*	2111 North Bradley Fair Parkway	Wichita	KS	67206
Fidelity Bank - Northwest*	8442 W. 13th St.	Wichita	KS	67212
Fidelity Bank - Crestview*	12715 E. Central Ave.	Wichita	KS	67206
Fidelity Bank - NewMarket*	2251 N. Maize Rd.	Wichita	KS	67205
Fidelity Bank - 37th & Woodlawn*	3641 N. Woodlawn Blvd.	Wichita	KS	67220
Fidelity Bank - Derby*	2542 N. Rock Rd.	Derby	KS	67037
Fidelity Bank - Metcalf*	14435 Metcalf Ave.	Overland Park	KS	66223
Oklahoma Fidelity Bank - Broadway*	9400 North Broadway Ext.	Oklahoma City	OK	73114
Oklahoma Fidelity Bank - Hefner*	2225 W. Hefner Rd.	Oklahoma City	OK	73120
Oklahoma Fidelity Bank - Rockwell*	6901 W. Hefner Rd.	Oklahoma City	OK	73162
Oklahoma Fidelity Bank - Western*	1020 NW 150th St.	Edmond	OK	73013
Revolutsia*	2721 E Central Ave., Ste. 119	Wichita	KS	67214

* These ATMs also accept deposits.

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

BRANCHES OPENED

Branch Name	Street Address	Open Date	Census Tract

BRANCHES CLOSED

Branch Name	Street Address	Closed Date	Census Tract
Elliott	1913 South Elliott Street Pryor, OK 74361	August 18, 2023	0402.00 (Middle)
Graham	125 East Graham Avenue Pryor, OK 74361	August 18, 2023	0401.00 (Moderate)
Revolutsia	2721 East Central Avenue, Suite 119 Wichita, KS 67214	July 31, 2023	0019.00 (Middle)

BRANCHES MOVED

Branch Name	Former Street Address	New Street Address	Effective Date
Tulsa	2222 South Utica Place, Suite 350 Tulsa, OK 74114	1924 South Utica Avenue Tulsa, OK 74104	APRIL 2025

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

SERVICE AVAILABILITY

Fidelity Bank offers a variety of ways to deliver products and information to customers. Fidelity currently has twelve locations spread throughout Wichita, Derby and Overland Park, Kansas. Branches have lobby hours of Monday through Friday 9:00 AM to 5:00 PM and drive-up hours of 7:30 AM to 6:00 PM which accommodates many customers who need to do their banking before or after work. Many of these branches also have Saturday hours of 9:00 AM to 12:00 Noon for the lobby and all of these branches have drive-up hours of 9:00 AM to 5:00 PM. The Metcalf and Downtown Wichita locations do not have Saturday lobby hours.

Oklahoma Fidelity Bank, a division of Fidelity Bank, has four locations in Oklahoma City, Oklahoma and one location in Tulsa, Oklahoma. The lobby hours for these locations are Monday through Friday from 9:00 AM to 5:00 PM. Of these branches, three Oklahoma City locations maintain Saturday lobby hours from 9:00 AM to 12:00 Noon. Drive-up hours for these locations are 7:30 AM to 6:00 PM on Monday through Friday and 9:00 AM to 5:00 PM on Saturdays.

The bank's Contact Center provides toll-free connection with a live banker. Contact Center services are available Monday through Friday from 7:30 a.m. to 6:00 p.m. and Saturdays from 9:00 a.m. to 5:00 p.m.

Interactive Banking Machines (IBM) connect our customers via screen with a live interactive banker to assist with conducting transactions. Nearly all transactions that can be performed through a traditional drive-thru can be handled quickly and efficiently with Interactive Banking. Customers may deposit checks and cash or cash a check and receive both bills and coins, they are also able to make payments towards loans and transfer between Fidelity Bank accounts.

Drive-Up Hours are Monday – Friday 7:30 AM – 6:00 PM and Saturday 9:00 AM – 5:00 PM to reflect the extended hours the IBMs are available to Fidelity customers. The accessibility of these IBMs is added value for customers. Fidelity has 39 IBMs covering our assessment areas. While most IBMs are situated outside Fidelity Bank branches to serve as ATMs after hours, one IBM is located offsite at Revolutsia in Wichita.

Other service delivery channels allow Fidelity customers to utilize the SmartVoice telebanking system, Fidelity Bank's Online Banking system, or Mobile Banking application. The SmartVoice system provides interactive telephone service to verify account data such as balances, interest earnings and deposits. Funds can also be transferred between accounts and Fidelity loan payments can be made via telephone using the SmartVoice system.

The bank's Online Banking system provides deposit balances and account statements, balance transfers, automatic bill payments and applications for some new deposit products and some loan products. The banking services these systems provide are available 24 hours a day.

The bank's free mobile banking application, available 24 hours per day, also provides deposit balances as well as mobile check deposit and account transfers (internal and external). Additional features of the Mobile Banking application include a mobile wallet that allows payment via Apple Pay, Samsung Pay, and Android Pay at the merchant's point of sale if enabled. Customers can use their smartphone to transfer funds to other people using Zelle, or open/apply for a new account for some deposit products and some loan products. Fidelity Bank debit cards can be used surcharge-free at any Allpoint® or MoneyPass® ATM nationwide, or at any ATM or merchant that accepts Visa. Cellular service is readily available in each of Fidelity Bank's markets.

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

LOAN SERVICES

- Consumer Loans
 - Automobile
 - Home Improvement
 - Other Secured
 - Unsecured
- Personal Mortgage Loans
 - Conventional
 - Adjustable Rate
 - Government (FHA/ VA / USDA)
- Lines of Credit
- Commercial and Industrial Loans
- Participations
- Small Business Administration Loan
- Marketable Securities LOC
- Real Estate Loans
 - Commercial
 - Construction
 - Equity
 - Equity Line of Credit
- Credit Cards
 - Secured Card
 - Platinum
 - Rewards
 - Commercial
 - Business
 - AP (virtual) Card

DEPOSIT SERVICES

- Personal Checking Accounts
 - Free Checking
 - Relationship Checking
 - Legacy Checking
 - Progress Checking
 - Private Platinum Checking
- VISA Debit Cards
- Personal Overdraft Privilege
- Personal Savings Accounts
 - Statement Savings
 - High Interest Savings
 - Children's Savings
 - Personal Money Market
 - Superior Money Market
 - Private Platinum Money Market
 - Relationship Money Market
- Certificates of Deposit
 - Common maturities available:
6-month, 12-month, 18-month, 24-month,
36-month, or 60-month
- VISA Gift Cards
- Commercial Checking Accounts
 - Free Small Business Checking
 - Commercial Analyzed Checking
 - Business Select Checking
- Commercial Savings Accounts
 - Business High Interest Savings
 - Business Money Market Max
 - Relationship Money Market
- Online Banking
 - Account Balance Information
 - Balance Alert Messages
 - Downloadable Account Information
 - Detailed Transaction Reporting
 - Internal and Intranbank Transfers
 - Bill Payment
 - Applications for some new deposit products and some loan products
 - Electronic Statements
 - Stop Payment Requests
 - Cash Order Service
 - Check Order Service
 - Account Research Service
 - Person to Person payments (Zelle)
 - Secure E-Mail to Fidelity Bank

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

DEPOSIT SERVICES

- Mobile Banking
 - Account Balance Information
 - Transaction History
 - Bill Payment
 - Applications for some new deposit products and some loan products
 - Mobile Check Deposit
 - Internal and Intrabank Transfers
 - Apple Pay, Samsung Pay, Android Pay
 - Person to Person payments (Zelle)
 - Secure Message to Fidelity Bank
- Treasury Management Services
 - Remote Deposit Service (Direct Link Merchant)
 - Positive Pay (ACH and Checks)
 - ACH Origination
 - Domestic and International Wire Transfers
 - Merchant Card Services
 - Cash and Coin Services
 - Payroll Direct Deposit
 - Electronic Federal Tax Payments
 - Electronic Data Interchange Messages
 - Information Reporting
 - Zero Balance Accounts
 - CDARS Accounts
 - ICS Sweep Accounts
 - VISA Business Debit Cards
 - Multiple User Security

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

TRANSACTION FEES

Item	Fee
Checking Monthly Service Charge	\$0.00-\$15.00
Online Banking, Mobile Banking, and E-Statements	Free
Early Account Closing (within 90 days)	\$30.00
Dormant Account	\$10.00 monthly
Overdraft Fee	\$20.00
Continuous Overdraft Fee	\$10.00
Recurring Overdraft Fee	\$10.00
Return Mail	\$5.00 monthly
Returned Deposit	\$7.50
Account Transfer for Overdraft Protection	\$7.50 each
Telephone Transfers	\$4.00
Stop Payment	\$36.00
Cashier's Check	\$5.00
Money Orders	\$5.00
Bill Pay	\$4.95 monthly
ATM Withdrawals, Transfers, Inquiries	\$2.00 (non-Fidelity ATM)
Replacement Card Fee	\$5.00
International Debit Card Purchase Fee	2% of transaction amount
International Incoming Wires	\$18.00
International Outgoing Wires	\$45.00
Domestic Incoming Wires	\$12.00
Domestic Outgoing Wires	\$20.00
Account Reconciliation	\$25.00 per hour
Research	\$25.00 per hour
Statement History	\$2.00
Signature Guarantee	\$5.00
Collection Items Incoming/Outgoing	\$15.00
Garnishment	\$0.00-\$15.00 by state
Levy	\$50.00
Fax Fee 1-5 pages	\$5.00
Fax Fee 6 or more pages	\$10.00
Photocopy	\$2.00
Verification of Deposits / Credit References	\$10.00

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

HOME MORTGAGE DISCLOSURE ACT (HMDA) and COMMUNITY REINVESTMENT ACT (CRA) DISCLOSURE STATEMENTS

The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. Community Reinvestment Act (CRA) data about our small business lending and community development lending is also available online for review. The data shows geographic distribution of loans, income of borrowing businesses, and information about loan approvals. HMDA and CRA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau (www.consumerfinance.gov/hmda) and FFIEC websites ([https:// www.ffiec.gov/craadweb/disrptmain.aspx](https://www.ffiec.gov/craadweb/disrptmain.aspx)).

For additional documentation requests, such as the Modified Loan Application Register or Disclosure Statements, please contact Fidelity Bank Customer Care at 1.800.757.0464 or CustomerCare@FidelityBank.com.

MOST RECENT PERFORMANCE EVALUATION

Fidelity Bank's most recent CRA performance evaluation was completed on July 22, 2024. The public section of this evaluation may be found at the end of this document. Evaluation reports and rating information for many financial institutions can be found on website of the institution's regulator. For more information about Fidelity Bank, please visit the OCC's website (<https://www.occ.gov/publications-and-resources/tools/index-cra-search.html>).

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

FACILITY-BASED ASSESSMENT AREAS

Fidelity Bank (including Oklahoma Fidelity Bank, a division of Fidelity Bank) delineates CRA facility-based assessment areas, which the Office of the Comptroller of the Currency uses to evaluate Fidelity's record of helping to meet the credit needs of its communities. Fidelity's four assessment areas are designated by whole counties and contain all branches and remote deposit facilities of Fidelity Bank and Oklahoma Fidelity Bank.

1. Sedgwick County, Kansas

This assessment area contains eleven of Fidelity Bank's branches that are located in Wichita and Derby. Sedgwick County is coded as county #173 and is part of the Wichita Metropolitan Statistical Area (MSA #48620) which also includes the counties of Butler, Harvey and Sumner in Kansas. Wichita is the major city that is located in Sedgwick County.

2. Oklahoma County, Oklahoma

This assessment area contains four of Oklahoma Fidelity Bank's branches that are located in Oklahoma City. Oklahoma County was designated as an assessment area for Fidelity Bank as of January 13, 2004 as a result of Fidelity Bank's acquisition of Bridgeview Bank, N.A. in Oklahoma City, Oklahoma. Oklahoma County is coded as county #109 and is part of the Oklahoma City Metropolitan Statistical Area (MSA #36420) which also includes the counties of Canadian, Cleveland, Grady, Lincoln, Logan, and McClain in Oklahoma.

3. Johnson County, Kansas

This assessment area contains the Fidelity Bank branch that is located in Overland Park. Johnson County was designated as an assessment area for Fidelity Bank as of April 28, 2014 as a result of Fidelity Bank's acquisition of a branch of Bank SNB. Johnson County is coded as county #091 and is part of the Kansas City Metropolitan Statistical Area (MSA #28140). The Kansas City MSA also includes the counties of Leavenworth, Linn, Miami, and Wyandotte in Kansas and Bates, Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte and Ray in Missouri.

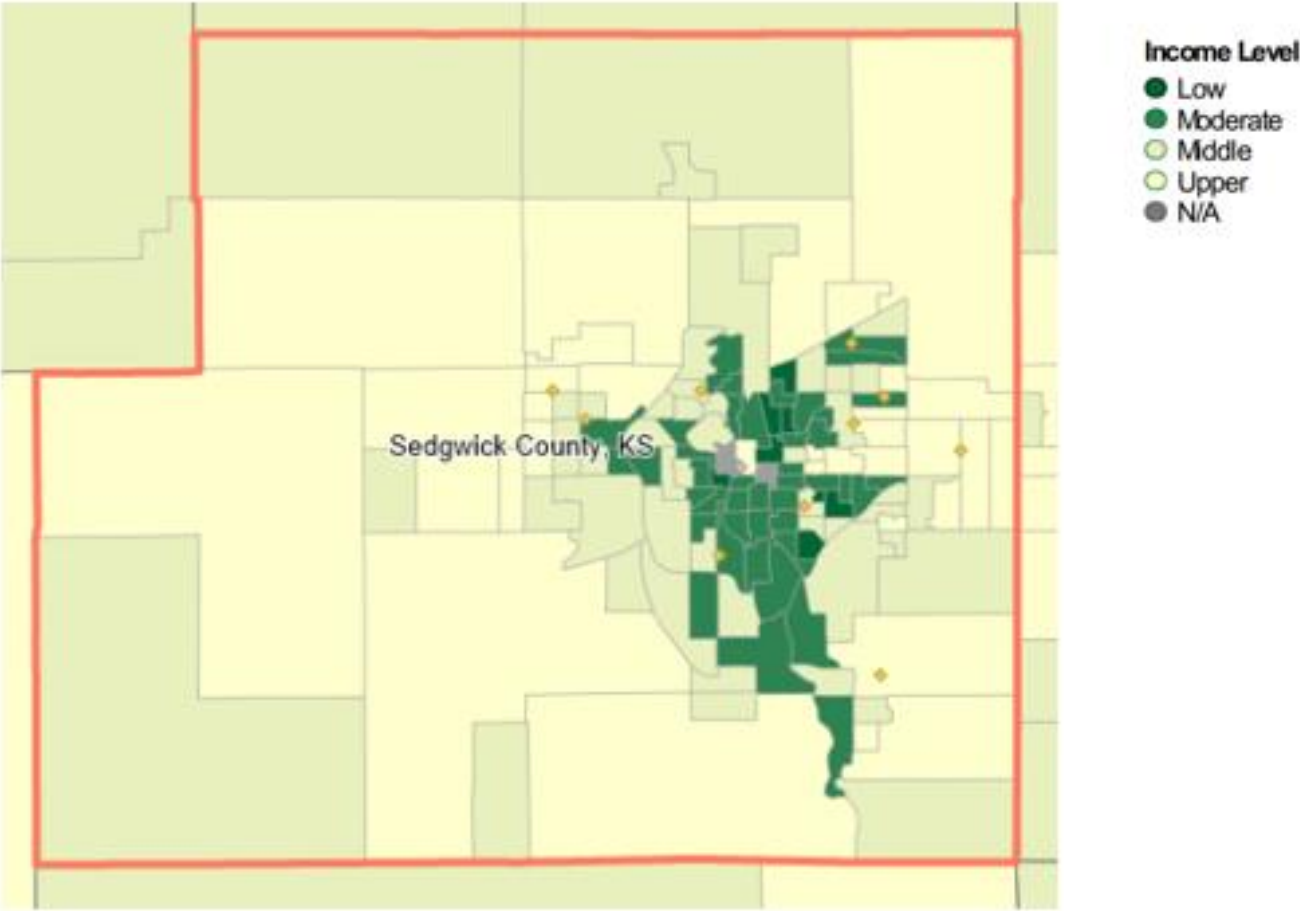
4. Tulsa County, Oklahoma

This assessment area contains one Oklahoma Fidelity Bank location in Tulsa. Tulsa County was designated as an assessment area for Fidelity Bank as of August 1, 2020. Tulsa County is coded as county #143 and is part of the Tulsa Metropolitan Statistical Area (MSA #46140). The Tulsa MSA also includes the counties of Creek, Okmulgee, Osage, Pawnee, Rogers, and Wagoner.

All census tracts in Sedgwick County, Kansas, Oklahoma County, Oklahoma, Johnson County, Kansas, and Tulsa County, Oklahoma are included in Fidelity Bank and Oklahoma Fidelity Bank's assessment areas.

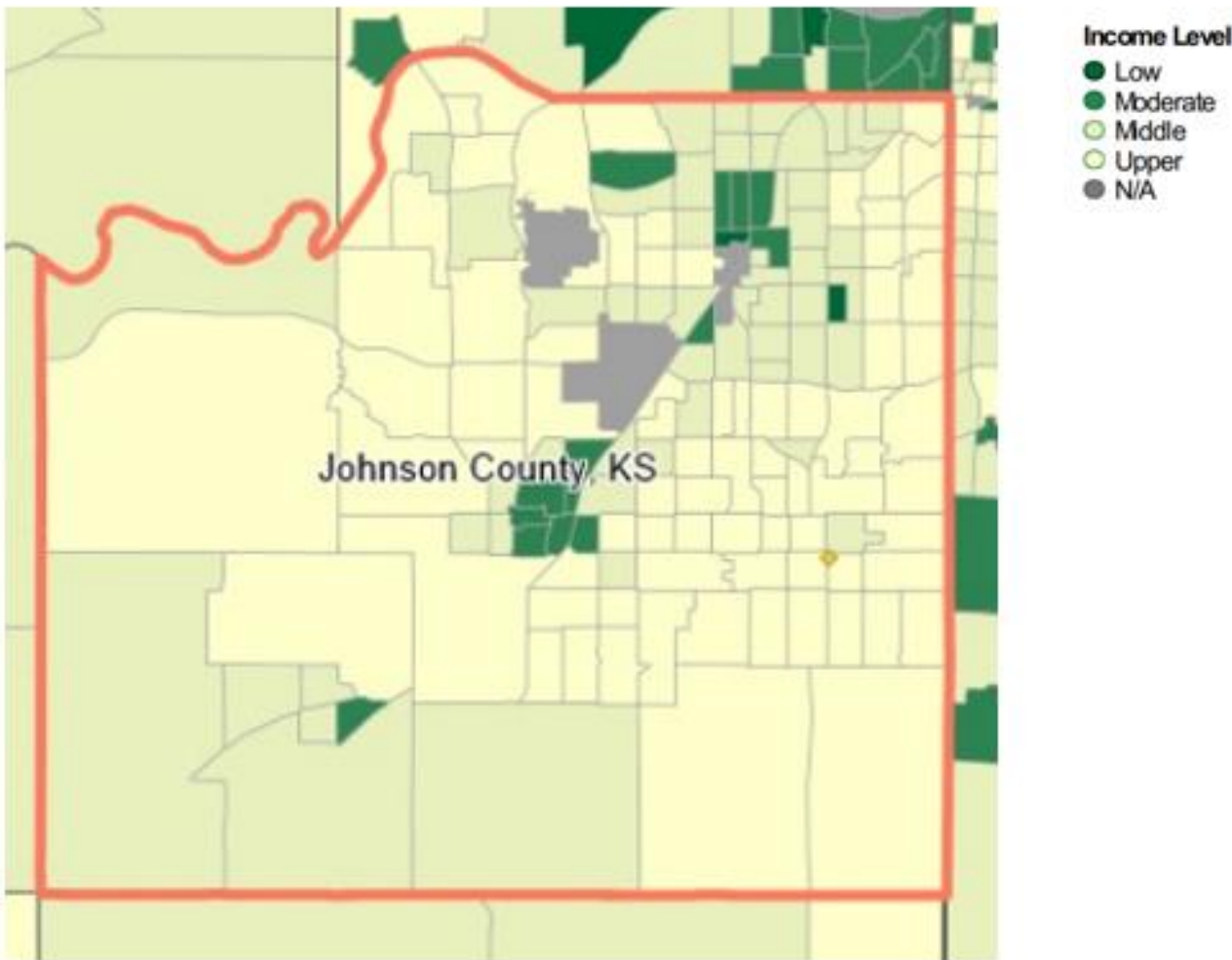
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COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS MAPS: Sedgwick County, Kansas



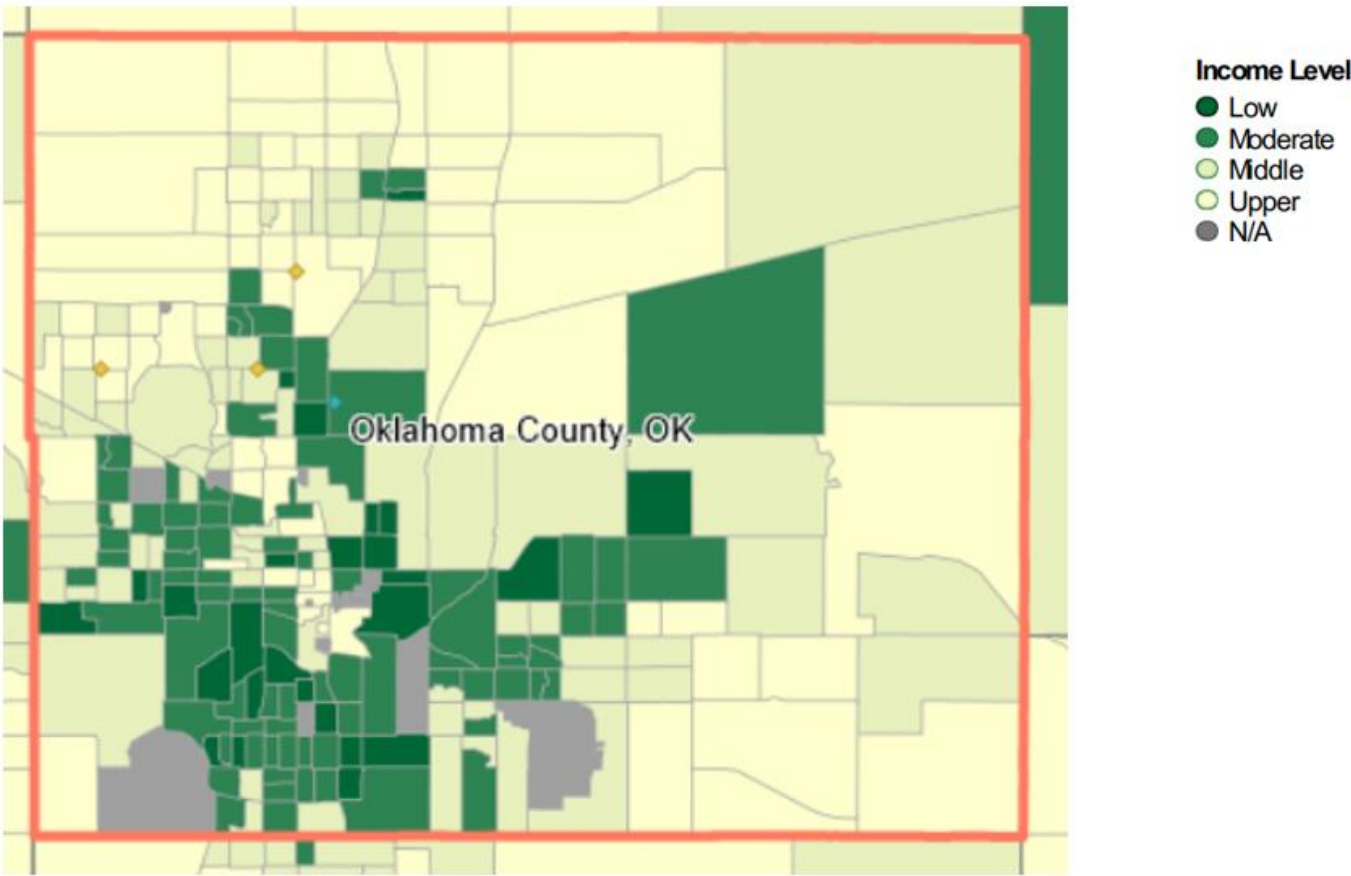
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COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS MAPS: Johnson County, Kansas



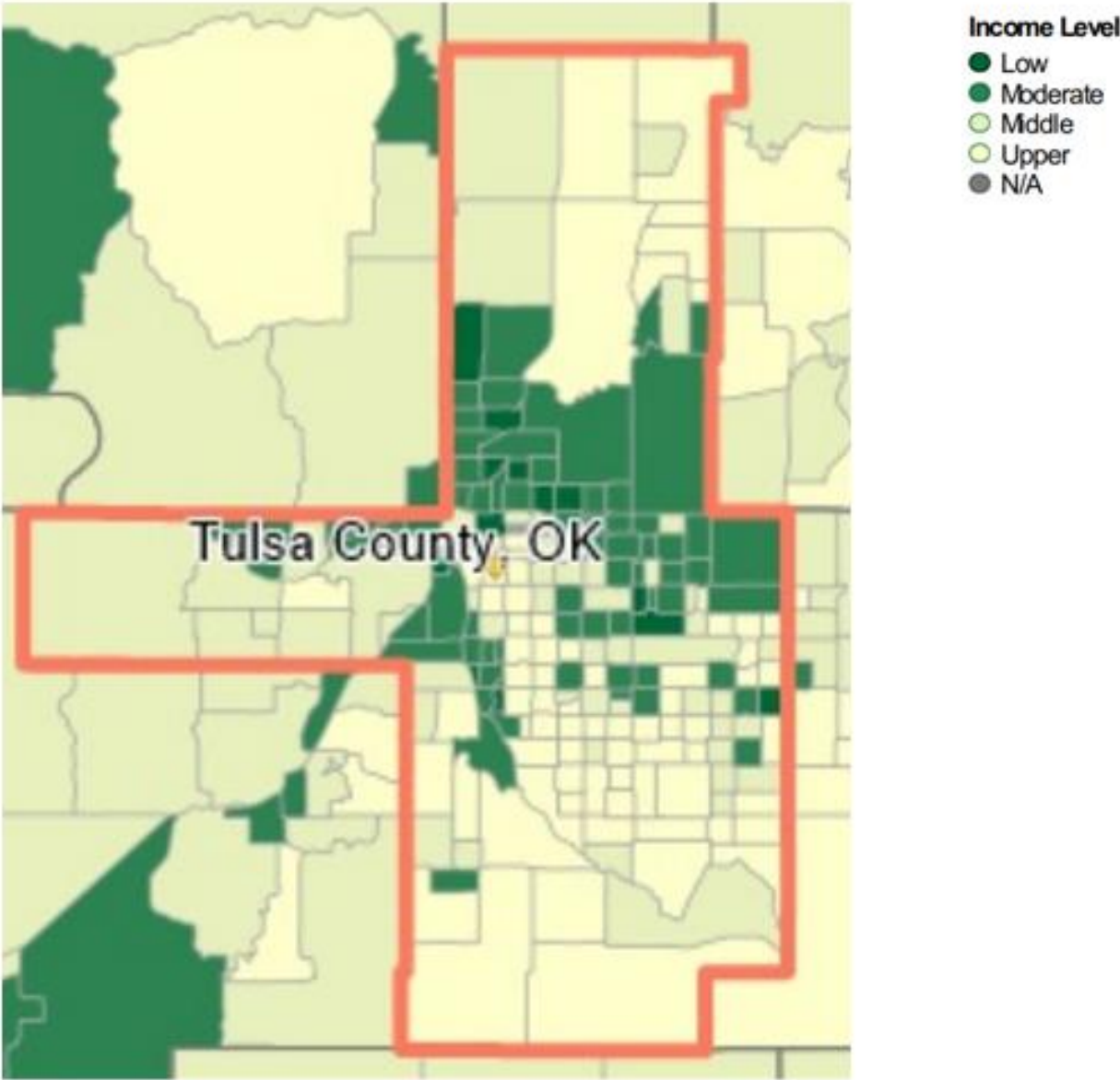
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COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS MAPS: Oklahoma County, Oklahoma



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COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS MAPS: Tulsa County, Oklahoma



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COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS

Census Tract List for Sedgwick County, Kansas
State = 20, MSA = 48620, County = 173

Tract Code	Tract Income Level
0020.00	Upper
0022.00	Upper
0024.00	Unknown
0043.01	Upper
0043.02	Unknown
0072.01	Upper
0072.06	Upper
0072.07	Upper
0073.01	Upper
0073.02	Upper
0095.05	Upper
0095.06	Upper
0095.07	Upper
0095.09	Upper
0095.10	Upper
0095.12	Upper
0095.14	Upper
0095.15	Upper
0096.05	Upper
0097.00	Upper
0098.04	Upper
0099.01	Upper
0100.01	Upper
0100.02	Upper
0100.07	Upper
0101.08	Upper
0101.10	Upper
0101.11	Upper
0101.13	Upper
0101.15	Upper
0101.16	Upper
0103.01	Upper

Tract Code	Tract Income Level
0103.02	Upper
0105.00	Upper
0106.00	Upper
0109.00	Upper
0001.00	Moderate
0003.00	Moderate
0004.00	Moderate
0007.00	Moderate
0009.00	Moderate
0010.00	Moderate
0011.00	Moderate
0015.00	Moderate
0023.00	Moderate
0026.00	Moderate
0028.00	Moderate
0030.00	Moderate
0031.00	Moderate
0032.00	Moderate
0034.00	Moderate
0035.00	Moderate
0036.00	Moderate
0038.00	Moderate
0039.00	Moderate
0040.00	Moderate
0051.00	Moderate
0052.00	Moderate
0054.02	Moderate
0056.00	Moderate
0058.00	Moderate
0059.00	Moderate
0060.00	Moderate
0061.00	Moderate

Tract Code	Tract Income Level
0062.00	Moderate
0069.00	Moderate
0070.00	Moderate
0071.01	Moderate
0075.00	Moderate
0082.00	Moderate
0087.00	Moderate
0089.00	Moderate
0093.01	Moderate
0093.04	Moderate
0098.01	Moderate
0101.09	Moderate
0108.01	Moderate
0108.02	Moderate
0002.00	Middle
0014.00	Middle
0019.00	Middle
0029.00	Middle
0053.00	Middle
0054.01	Middle
0055.01	Middle
0055.02	Middle
0057.00	Middle
0063.00	Middle
0064.00	Middle
0066.00	Middle
0067.00	Middle
0071.02	Middle
0072.05	Middle
0072.08	Middle
0076.00	Middle
0077.01	Middle

Tract Code	Tract Income Level
0077.02	Middle
0080.00	Middle
0081.00	Middle
0083.00	Middle
0084.00	Middle
0085.00	Middle
0086.00	Middle
0088.00	Middle
0090.00	Middle
0091.00	Middle
0092.00	Middle
0093.03	Middle
0094.01	Middle
0094.02	Middle
0095.04	Middle
0095.08	Middle
0095.11	Middle
0095.13	Middle
0096.03	Middle
0096.04	Middle
0098.03	Middle
0099.02	Middle
0100.03	Middle
0100.05	Middle
0100.06	Middle
0101.06	Middle
0101.07	Middle
0102.01	Middle
0102.02	Middle
0104.00	Middle
0107.00	Middle
0006.00	Low

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

Census Tract List for Sedgwick County, Kansas (cont.)

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COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS

Census Tract List for Oklahoma County, Oklahoma

State = 40, MSA = 36420, County = 109

Tract Code	Tract Income Level
1003.00	Upper
1009.00	Upper
1018.00	Upper
1019.00	Upper
1025.00	Upper
1032.00	Upper
1064.01	Upper
1064.02	Upper
1065.01	Upper
1065.03	Upper
1067.08	Upper
1081.01	Upper
1081.06	Upper
1081.07	Upper
1081.09	Upper
1081.10	Upper
1081.13	Upper
1081.14	Upper
1082.22	Upper
1082.23	Upper
1082.24	Upper
1082.25	Upper
1082.27	Upper
1082.28	Upper
1082.29	Upper
1082.31	Upper
1082.32	Upper
1082.33	Upper
1082.34	Upper
1082.35	Upper
1082.37	Upper
1083.17	Upper

Tract Code	Tract Income Level
1083.18	Upper
1083.23	Upper
1083.24	Upper
1083.25	Upper
1085.07	Upper
1085.13	Upper
1085.20	Upper
1085.23	Upper
1085.28	Upper
1085.29	Upper
1085.30	Upper
1085.31	Upper
1085.32	Upper
1085.33	Upper
1085.34	Upper
1085.35	Upper
1085.36	Upper
1085.37	Upper
1085.38	Upper
1086.03	Upper
1087.01	Upper
1087.09	Upper
1087.10	Upper
1087.11	Upper
1087.12	Upper
1087.13	Upper
1088.06	Upper
1088.07	Upper
1090.04	Upper
1092.03	Upper
1092.04	Upper
1092.05	Upper

Tract Code	Tract Income Level
1094.00	Upper
1097.00	Upper
9800.07	Upper
1001.00	Moderate
1008.00	Moderate
1011.00	Moderate
1015.00	Moderate
1021.00	Moderate
1022.00	Moderate
1023.00	Moderate
1024.00	Moderate
1033.00	Moderate
1039.00	Moderate
1042.00	Moderate
1044.00	Moderate
1045.00	Moderate
1047.00	Moderate
1048.00	Moderate
1053.00	Moderate
1055.00	Moderate
1059.03	Moderate
1059.04	Moderate
1059.05	Moderate
1059.06	Moderate
1062.00	Moderate
1063.02	Moderate
1064.03	Moderate
1065.02	Moderate
1066.01	Moderate
1066.02	Moderate
1066.07	Moderate
1066.11	Moderate

Tract Code	Tract Income Level
1067.02	Moderate
1067.09	Moderate
1067.10	Moderate
1068.01	Moderate
1068.03	Moderate
1068.04	Moderate
1069.02	Moderate
1069.10	Moderate
1069.13	Moderate
1069.16	Moderate
1070.01	Moderate
1070.02	Moderate
1071.03	Moderate
1072.06	Moderate
1072.12	Moderate
1072.13	Moderate
1072.16	Moderate
1072.17	Moderate
1072.18	Moderate
1072.19	Moderate
1072.20	Moderate
1072.21	Moderate
1072.22	Moderate
1072.23	Moderate
1072.25	Moderate
1072.26	Moderate
1073.03	Moderate
1074.05	Moderate
1076.01	Moderate
1076.04	Moderate
1076.05	Moderate
1077.04	Moderate

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

Census Tract List for Oklahoma County, Oklahoma (cont.)

Tract Code	Tract Income Level
1077.05	Moderate
1077.06	Moderate
1077.07	Moderate
1078.04	Moderate
1078.05	Moderate
1078.06	Moderate
1078.07	Moderate
1078.10	Moderate
1079.00	Moderate
1080.08	Moderate
1080.09	Moderate
1080.10	Moderate
1080.11	Moderate
1082.03	Moderate
1082.08	Moderate
1083.01	Moderate
1083.10	Moderate
1083.14	Moderate
1083.21	Moderate
1083.22	Moderate
1083.26	Moderate
1088.05	Moderate
1089.00	Moderate
1098.00	Moderate
1002.01	Middle
1002.02	Middle
1002.03	Middle
1012.00	Middle
1020.00	Middle
1051.01	Middle
1060.00	Middle
1061.00	Middle

Tract Code	Tract Income Level
1063.03	Middle
1066.06	Middle
1066.08	Middle
1066.09	Middle
1067.04	Middle
1067.05	Middle
1068.02	Middle
1069.03	Middle
1069.06	Middle
1069.07	Middle
1069.09	Middle
1069.11	Middle
1069.14	Middle
1072.07	Middle
1072.14	Middle
1072.24	Middle
1074.01	Middle
1074.04	Middle
1074.06	Middle
1074.07	Middle
1076.08	Middle
1077.03	Middle
1078.01	Middle
1078.08	Middle
1078.09	Middle
1080.05	Middle
1080.06	Middle
1080.07	Middle
1082.01	Middle
1082.04	Middle
1082.15	Middle
1082.16	Middle

Tract Code	Tract Income Level
1082.17	Middle
1082.26	Middle
1082.30	Middle
1082.36	Middle
1082.38	Middle
1083.02	Middle
1083.04	Middle
1083.07	Middle
1083.19	Middle
1083.20	Middle
1084.02	Middle
1084.03	Middle
1084.04	Middle
1085.06	Middle
1085.08	Middle
1085.14	Middle
1085.15	Middle
1085.21	Middle
1085.24	Middle
1085.25	Middle
1085.26	Middle
1085.27	Middle
1086.04	Middle
1087.06	Middle
1087.07	Middle
1087.08	Middle
1088.02	Middle
1088.04	Middle
1090.01	Middle
1090.03	Middle
1092.02	Middle
1093.00	Middle

Tract Code	Tract Income Level
1099.00	Middle
1004.00	Low
1005.00	Low
1010.00	Low
1013.00	Low
1041.00	Low
1043.00	Low
1046.00	Low
1049.00	Low
1052.01	Low
1052.02	Low
1054.00	Low
1056.00	Low
1059.07	Low
1063.01	Low
1069.12	Low
1069.17	Low
1071.04	Low
1072.15	Low
1073.02	Low
1073.06	Low
1080.03	Low
1082.07	Low
1083.09	Low
1088.03	Low
1095.00	Low
1100.00	Low
1014.00	Unknown
1050.00	Unknown
1066.10	Unknown
1067.06	Unknown
1071.01	Unknown

FIDELITY BANK | OKLAHOMA FIDELITY BANK
COMMUNITY REINVESTMENT ACT PUBLIC FILE

Census Tract List for Oklahoma County, Oklahoma (cont.)

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FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS

Census Tract List for Johnson County, Kansas

State = 20, MSA = 28140, County = 091

Tract Code	Tract Income Level
0500.00	Upper
0506.00	Upper
0507.00	Upper
0508.00	Upper
0509.00	Upper
0510.00	Upper
0514.00	Upper
0515.00	Upper
0516.00	Upper
0517.00	Upper
0518.01	Upper
0518.06	Upper
0523.06	Upper
0524.10	Upper
0524.11	Upper
0524.14	Upper
0524.21	Upper
0525.02	Upper
0525.05	Upper
0525.06	Upper
0526.04	Upper
0526.07	Upper
0526.08	Upper
0526.09	Upper
0526.10	Upper
0526.12	Upper
0526.13	Upper
0527.02	Upper
0528.04	Upper
0528.05	Upper
0528.06	Upper
0528.07	Upper

Tract Code	Tract Income Level
0529.10	Upper
0530.05	Upper
0530.06	Upper
0530.08	Upper
0530.09	Upper
0530.10	Upper
0530.11	Upper
0530.12	Upper
0530.13	Upper
0531.01	Upper
0531.02	Upper
0531.08	Upper
0531.09	Upper
0531.10	Upper
0532.01	Upper
0532.02	Upper
0532.03	Upper
0533.01	Upper
0533.02	Upper
0534.03	Upper
0534.09	Upper
0534.11	Upper
0534.13	Upper
0534.15	Upper
0534.17	Upper
0534.18	Upper
0534.19	Upper
0534.21	Upper
0534.22	Upper
0534.23	Upper
0534.25	Upper
0534.26	Upper

Tract Code	Tract Income Level
0534.27	Upper
0534.28	Upper
0534.29	Upper
0534.30	Upper
0534.31	Upper
0535.06	Upper
0535.08	Upper
0535.09	Upper
0535.10	Upper
0535.58	Upper
0535.59	Upper
0535.60	Upper
0536.03	Upper
0537.11	Upper
0538.03	Upper
0538.04	Upper
0519.11	Moderate
0520.04	Moderate
0520.05	Moderate
0520.06	Moderate
0523.08	Moderate
0524.23	Moderate
0529.05	Moderate
0529.06	Moderate
0535.02	Moderate
0535.55	Moderate
0535.56	Moderate
0535.57	Moderate
0537.05	Moderate
0501.00	Middle
0502.00	Middle
0503.01	Middle

Tract Code	Tract Income Level
0503.02	Middle
0504.00	Middle
0505.00	Middle
0511.00	Middle
0512.00	Middle
0513.00	Middle
0518.03	Middle
0518.04	Middle
0518.05	Middle
0518.07	Middle
0519.02	Middle
0519.04	Middle
0519.07	Middle
0519.08	Middle
0519.09	Middle
0519.10	Middle
0519.12	Middle
0520.01	Middle
0521.01	Middle
0521.02	Middle
0522.01	Middle
0522.02	Middle
0523.04	Middle
0523.05	Middle
0523.07	Middle
0524.15	Middle
0524.16	Middle
0524.17	Middle
0524.19	Middle
0524.22	Middle
0525.07	Middle
0526.06	Middle

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

Census Tract List for Johnson County, Kansas (cont.)

Tract Code	Tract Income Level
0526.11	Middle
0527.01	Middle
0528.03	Middle
0529.04	Middle
0529.07	Middle
0529.08	Middle
0530.04	Middle
0530.07	Middle
0531.05	Middle
0534.14	Middle
0535.07	Middle
0536.01	Middle
0536.04	Middle
0537.01	Middle
0537.03	Middle
0537.07	Middle
0537.09	Middle
0537.12	Middle
0538.01	Middle
0518.08	Low
0524.18	Low
9800.01	Unknown
9800.03	Unknown
9800.04	Unknown
9800.05	Unknown
9801.00	Unknown

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS

Census Tract List for Tulsa County, Oklahoma

State = 40, MSA = 46140, County = 143

Tract Code	Tract Income Level
0031.00	Upper
0032.00	Upper
0033.00	Upper
0035.00	Upper
0036.00	Upper
0041.01	Upper
0042.00	Upper
0043.01	Upper
0043.02	Upper
0045.00	Upper
0051.00	Upper
0052.00	Upper
0054.01	Upper
0054.04	Upper
0058.08	Upper
0058.09	Upper
0058.10	Upper
0058.11	Upper
0058.12	Upper
0065.06	Upper
0067.08	Upper
0067.09	Upper
0067.10	Upper
0067.12	Upper
0069.01	Upper
0069.02	Upper
0074.09	Upper
0074.12	Upper
0074.16	Upper
0074.17	Upper
0075.18	Upper
0075.19	Upper

Tract Code	Tract Income Level
0075.20	Upper
0075.23	Upper
0075.26	Upper
0075.27	Upper
0075.28	Upper
0075.29	Upper
0075.30	Upper
0075.31	Upper
0075.32	Upper
0075.33	Upper
0075.34	Upper
0075.35	Upper
0075.36	Upper
0076.11	Upper
0076.12	Upper
0076.13	Upper
0076.14	Upper
0076.16	Upper
0076.30	Upper
0076.31	Upper
0076.32	Upper
0076.33	Upper
0076.34	Upper
0076.36	Upper
0076.38	Upper
0076.39	Upper
0076.47	Upper
0076.49	Upper
0076.51	Upper
0076.52	Upper
0076.53	Upper
0076.54	Upper

Tract Code	Tract Income Level
0076.56	Upper
0077.03	Upper
0077.05	Upper
0078.03	Upper
0078.04	Upper
0087.00	Upper
0090.14	Upper
0090.15	Upper
0090.16	Upper
0090.18	Upper
0090.20	Upper
0002.00	Moderate
0003.00	Moderate
0008.00	Moderate
0010.00	Moderate
0012.00	Moderate
0013.00	Moderate
0014.00	Moderate
0017.00	Moderate
0027.00	Moderate
0029.00	Moderate
0030.00	Moderate
0048.00	Moderate
0049.00	Moderate
0050.01	Moderate
0057.00	Moderate
0058.01	Moderate
0058.13	Moderate
0059.00	Moderate
0060.00	Moderate
0062.00	Moderate
0067.01	Moderate

Tract Code	Tract Income Level
0067.03	Moderate
0068.01	Moderate
0068.03	Moderate
0068.04	Moderate
0069.05	Moderate
0069.06	Moderate
0070.00	Moderate
0071.01	Moderate
0071.02	Moderate
0072.00	Moderate
0073.04	Moderate
0073.06	Moderate
0073.08	Moderate
0073.10	Moderate
0073.11	Moderate
0073.12	Moderate
0073.14	Moderate
0074.02	Moderate
0074.10	Moderate
0074.11	Moderate
0074.14	Moderate
0075.25	Moderate
0076.15	Moderate
0076.17	Moderate
0076.42	Moderate
0076.43	Moderate
0076.44	Moderate
0076.46	Moderate
0076.50	Moderate
0077.04	Moderate
0079.00	Moderate
0080.02	Moderate

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Census Tract List for Tulsa County, Oklahoma (cont.)

Tract Code	Tract Income Level
0082.00	Moderate
0083.00	Moderate
0085.01	Moderate
0086.00	Moderate
0088.00	Moderate
0089.00	Moderate
0090.06	Moderate
0090.12	Moderate
0090.13	Moderate
0091.04	Moderate
0093.00	Moderate
0113.00	Moderate
0114.00	Moderate
0009.00	Middle
0018.00	Middle
0019.00	Middle
0020.00	Middle
0025.00	Middle
0034.00	Middle
0037.00	Middle
0038.00	Middle
0039.00	Middle
0040.00	Middle
0044.00	Middle
0047.00	Middle
0050.02	Middle
0053.00	Middle
0054.03	Middle
0055.00	Middle
0056.00	Middle
0058.05	Middle
0065.07	Middle

Tract Code	Tract Income Level
0066.00	Middle
0067.11	Middle
0067.13	Middle
0069.03	Middle
0069.07	Middle
0073.09	Middle
0073.13	Middle
0074.13	Middle
0074.15	Middle
0075.03	Middle
0075.07	Middle
0075.10	Middle
0075.11	Middle
0075.12	Middle
0075.22	Middle
0076.19	Middle
0076.29	Middle
0076.45	Middle
0076.48	Middle
0076.55	Middle
0077.06	Middle
0077.07	Middle
0078.01	Middle
0084.00	Middle
0085.02	Middle
0090.10	Middle
0090.17	Middle
0090.19	Middle
0090.21	Middle
0092.00	Middle
0094.01	Middle
0094.03	Middle

[illegible]

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