

# **FIDELITY BANK & OKLAHOMA FIDELITY BANK**

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**COMMUNITY REINVESTMENT  
ACT PUBLIC FILE**

# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## COMMUNITY REINVESTMENT ACT PUBLIC FILE

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# 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.

# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## 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.

*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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0043.01 (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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0084.00 (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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0095.15 (Upper)
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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0101.09 (Moderate)
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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0072.01 (Upper)
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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0073.01 (Upper)
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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0095.13 (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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0051.00 (Moderate)
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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0063.00 (Middle)
37th and Woodlawn	3641 North Woodlawn Street 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 – 8:00 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 – 8:00 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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0534.13 (Upper)

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## 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 – 8:00 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 – 8:00 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 – 8:00 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 – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	1083.18 (Upper)
Utica	2222 South Utica Place, Suite 350 Tulsa, OK 74114	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM)	0043.01 (Upper)

### ALTERNATIVE DELIVERY CHANNELS

Channel Name	Hours of Operation	Phone or Website	Services Provided
Retail Banking Contact Center	Mon. – Fri. (7:30 AM – 8:00 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	<a href="http://www.fidelitybank.com">http://www.fidelitybank.com</a> <a href="http://www.okfidelitybank.com">http://www.okfidelitybank.com</a>	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.

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## 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 - Twin Lakes*	2265 N. Amidon Ave.	Wichita	KS	67204
Fidelity Bank - NewMarket*	2251 N. Maize Rd.	Wichita	KS	67205
Fidelity Bank - Bradley Fair*	2111 N. Bradley Fair Pkwy	Wichita	KS	67206
Fidelity Bank - Crestview*	12715 E. Central Ave.	Wichita	KS	67206
Fidelity Bank - Woodlawn*	1306 N. Woodlawn St.	Wichita	KS	67208
Fidelity Bank - Northwest*	8442 W. 13th St.	Wichita	KS	67212
Fidelity Bank - South Seneca*	3128 S. Seneca St.	Wichita	KS	67217
Fidelity Bank - East Harry*	3525 E. Harry St.	Wichita	KS	67218
Fidelity Bank - 37th & Woodlawn*	3641 N. Woodlawn St.	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 - 150 & Western*	1020 NW 150th St.	Edmond	OK	73013
Fidelity Bank - Revolustia*	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
Utica	2222 South Utica Place, Suite 350 Tulsa, OK 74114	October 25, 2021	0043.01 (Upper)
Graham	125 East Graham Avenue Pryor, OK 74361	October 25, 2021	0401.00 (Moderate)
Elliott	1913 South Elliott Street Pryor, OK 74361	October 25, 2021	0402.00 (Middle)

### BRANCHES CLOSED

Branch Name	Street Address	Closed Date	Census Tract
Tulsa	624 South Boston Avenue, Suite 100 Tulsa, OK 74119	July 15, 2022	0025.00 (Middle)
Westlink	9300 West Central Avenue Wichita, KS 67212	August 19, 2022	0094.01 (Middle)
Edmond	1127 East 2nd Street Edmond, OK 73034	April 29, 2022	1082.07 (Middle)
Cherry Creek	7711 East Harry Street Wichita, KS 67207	August 19, 2022	0072.05 (Middle)
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)
Revolustia	2721 East Central Avenue, Suite 119 Wichita, KS 67214	July 31, 2023	0019.00 (Middle)



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## 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 8:00 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 8:00 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 8:00 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 – 8:00 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
- Personal Overdraft Privilege
- Personal Savings Accounts
  - Statement Savings
  - High Interest Savings
  - Children's Savings
  - Health Savings Accounts
  - Personal Money Market
  - Superior Money Market
  - Relationship Money Market
- Certificates of Deposit
  - Common maturities available:
    - 12-month, 18-month, 24-month,
    - 36-month, or 60-month
- Individual Retirement Accounts
  - Traditional and Roth IRAs
  - Contributory IRA: 23-month
  - Fixed Rate Certificate of Deposit common maturities available: 12-month, 18-month, 24-month, 36-month, or 60-month
- VISA Debit Cards
- 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 Intranbank 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

# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## COMMUNITY REINVESTMENT ACT PUBLIC FILE

### TRANSACTION FEES

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

# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## COMMUNITY REINVESTMENT ACT PUBLIC FILE

### ASSESSMENT AREAS

Fidelity Bank (including Oklahoma Fidelity Bank, a division of Fidelity Bank) delineates CRA 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, comprised of four total counties, contain all of Fidelity Bank and Oklahoma Fidelity Bank's branches.

#### 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

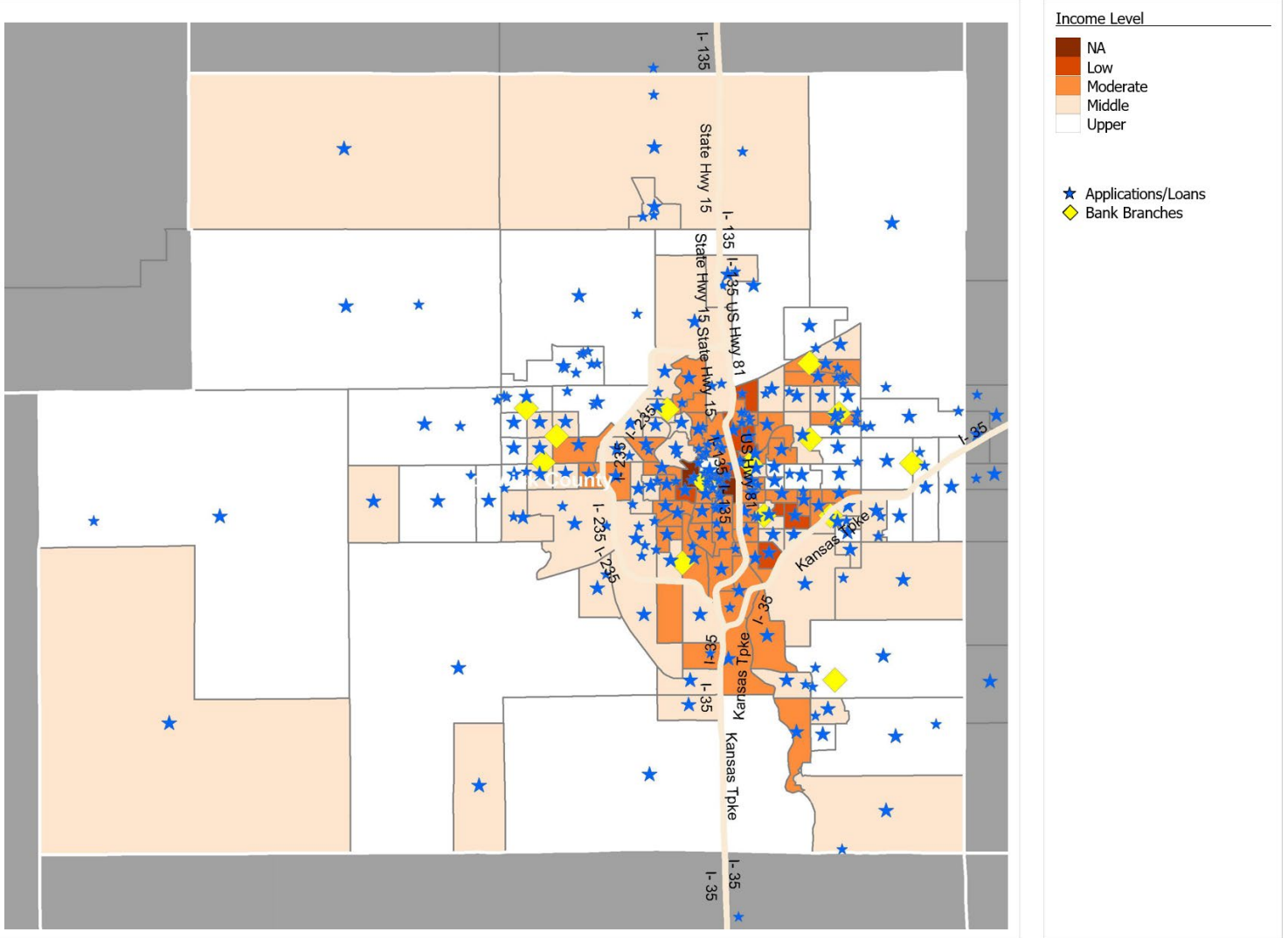
This assessment area contains one Oklahoma Fidelity Bank location in Tulsa. Tulsa County was designated as an assessment area for Fidelity Bank as of August 1, 2020. Tulsa County is coded as county #143 and is part of the Tulsa Metropolitan Statistical Area (MSA #46140). The Tulsa MSA also includes the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

# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## COMMUNITY REINVESTMENT ACT PUBLIC FILE

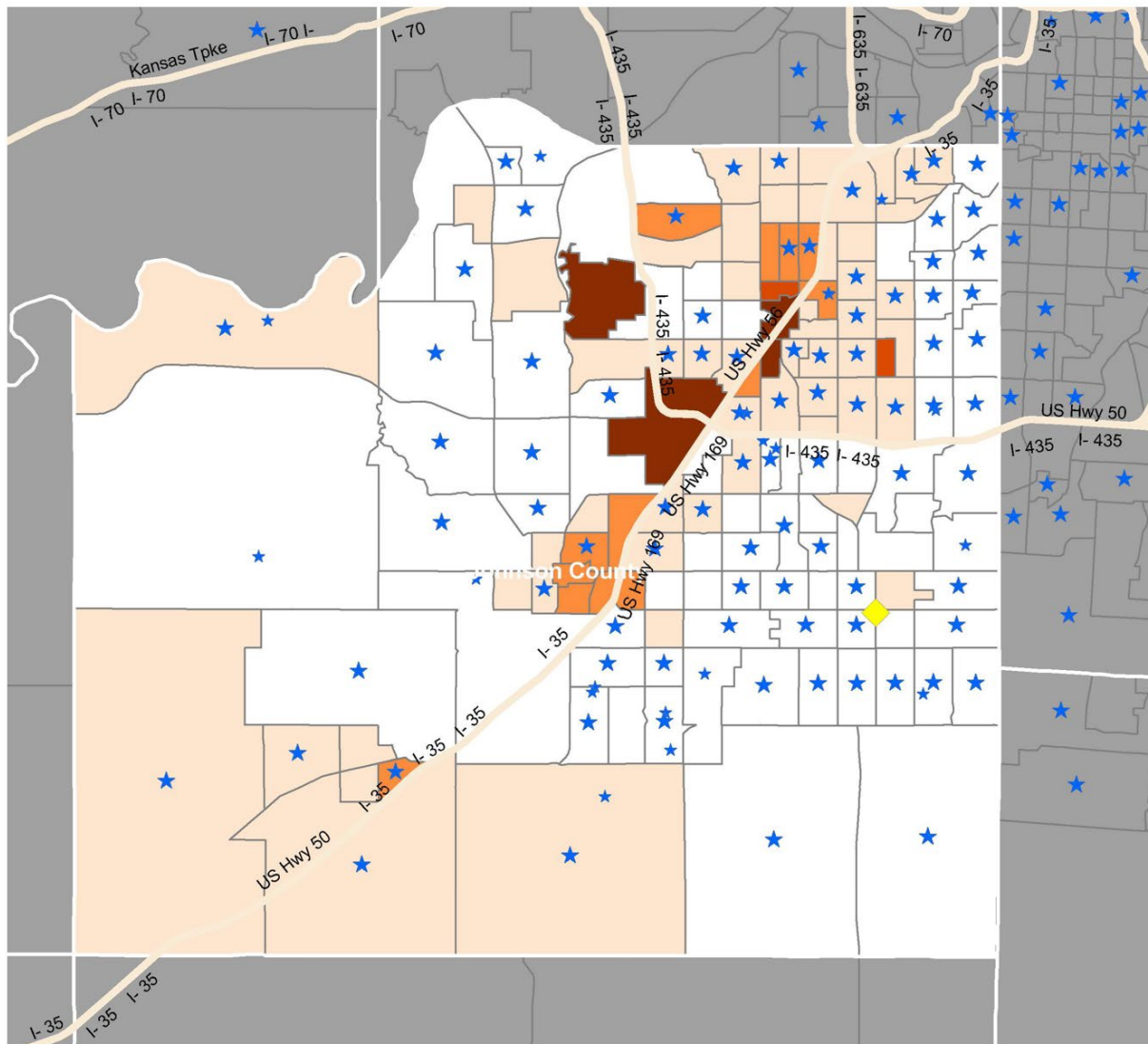
### ASSESSMENT AREAS MAPS: Sedgwick County, Kansas



# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## COMMUNITY REINVESTMENT ACT PUBLIC FILE

### ASSESSMENT AREAS MAPS: Johnson County, Kansas



#### Income Level

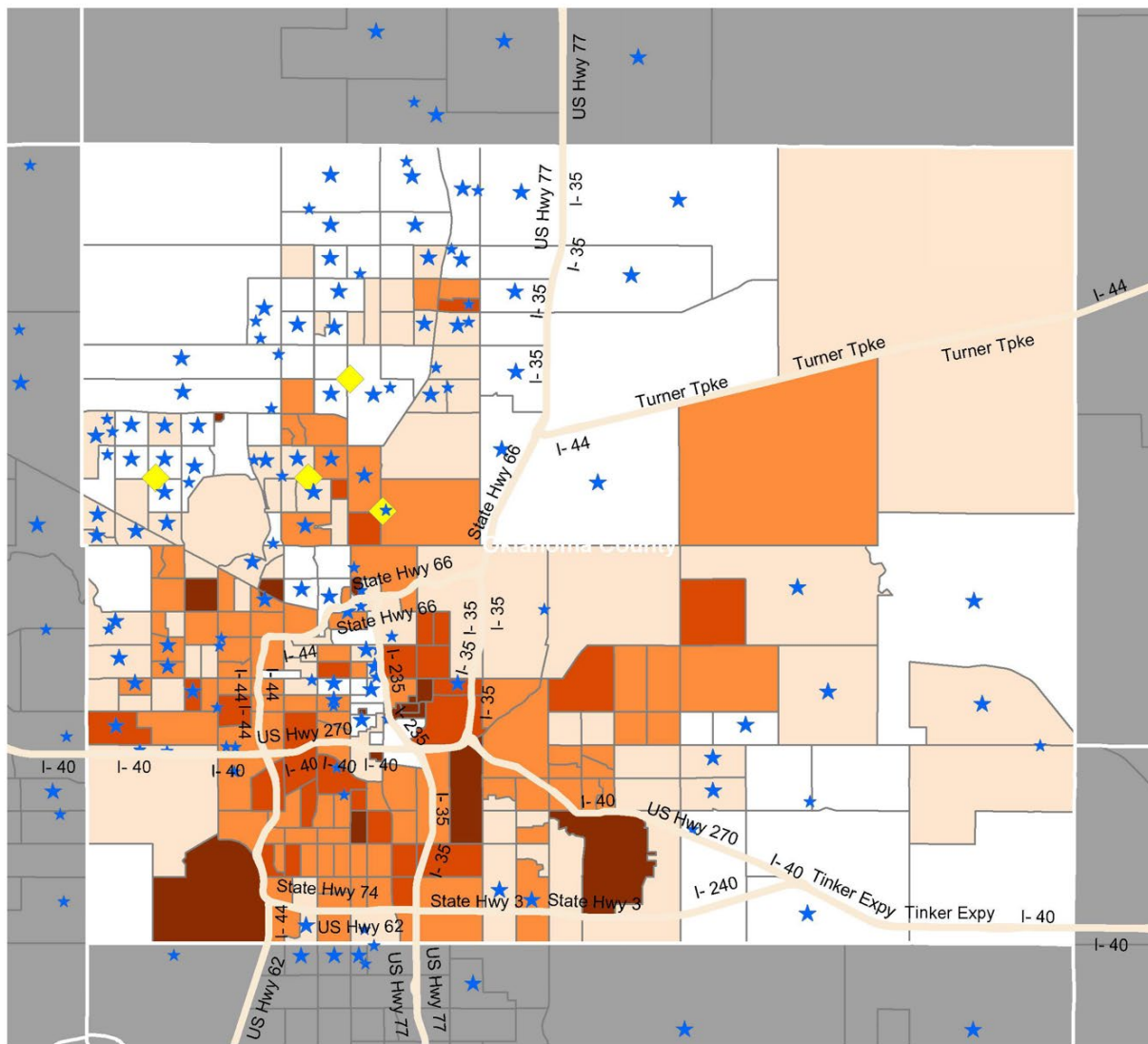
- NA
- Low
- Moderate
- Middle
- Upper

- ★ Applications/Loans
- ◆ Bank Branches

# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## COMMUNITY REINVESTMENT ACT PUBLIC FILE

### ASSESSMENT AREAS MAPS: Oklahoma County, Oklahoma



**Income Level**

- NA
- Low
- Moderate
- Middle
- Upper

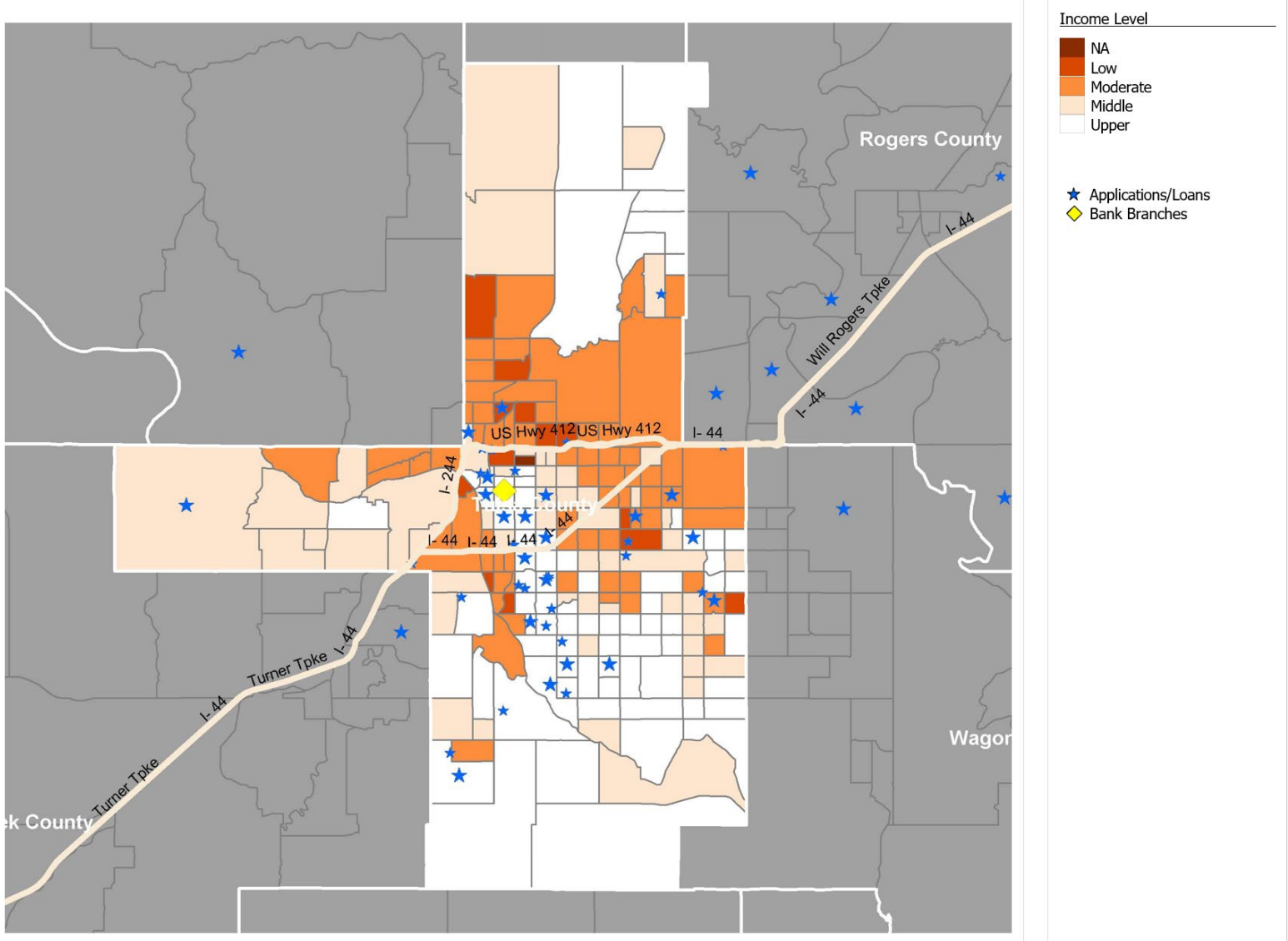
★ Applications/Loans  
◆ Bank Branches



# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## COMMUNITY REINVESTMENT ACT PUBLIC FILE

### ASSESSMENT AREAS MAPS: Tulsa County, Oklahoma



# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## 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



# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## 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

### 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

### 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



# FIDELITY BANK | OKLAHOMA FIDELITY BANK

## COMMUNITY REINVESTMENT ACT PUBLIC FILE

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

The Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA) data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. 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](http://www.consumerfinance.gov/hmda)) and FFIEC websites (<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](mailto:CustomerCare@FidelityBank.com).