FSB

First State Bank

of Uvalde

COMMUNITY REINVESTMENT ACT

PUBLIC FILE

First State Bank
of Uvalde

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC 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 FDIC, and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Federal Deposit Insurance Corporation, 1601 Bryan Street, 38th Floor Dallas, Texas 75201. You may send written comments about our performance in helping to meet community credit needs to Sonja Ruiz, First State Bank of Uvalde, 200 E. Nopal St., Uvalde, Texas 78801; and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at *www.fdic.gov/regulations/cra*. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director, an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Briscoe Ranch Inc., a bank holding company. You may request from the Director – Applications Division, Federal Reserve Bank of Dallas, 2200 N. Pearl Street, Dallas, Texas 75201, an announcement of applications covered by the CRA filed by bank holding companies.

03/2026

First State Bank of Uvalde

MEMO TO CRA PUBLIC FILE

First State Bank of Uvalde has received six Customer Complaints from the public relating to the bank's performance in helping meet community needs for the most recent two years. See Attached for further details and supporting documents.

Customer Complaint Summary

Employee Who Received Complaint:	Date Received:	Date Resolved:	Alleged Violation:	Review Results:	Review Performed By:	Action Taken:
Kelsey West, Vice President, Loan Operations	01.05.24	01.05.24	The customer was unhappy with the communication from our Mortgage Loan Officer. The customer expressed their concern at the lack of follow through and customer care regarding their forbearance agreement and default. The customer explicitly requested to no longer communicate with the Mortgage Loan Officer regarding their mortgage loan or any other bank business.	The bank recognized the delay in providing the forbearance agreement and the miscommunication. The bank will assign a separate loan officer and have them reach out the customer to discuss their mortgage.	Roy Kothmann, Executive Vice President & Kelsey West, Vice President, Loan Operations	Mr. Kothmann & Ms. West contacted the customer regarding her concerns on her forbearance and default. Mr. Kothmann offered a workout to help relieve the customer. The customer agreed to the terms and signed documentation
Sonja Ruiz, Vice President, Audit & Compliance Manager	02.05.24	02.16.24	Customer stated the bank was holding him responsible for unauthorized transactions on his account. Customer also stated the bank should have reached out to him when the fraud occurred on his account. (Reg E violation)	The bank responded to TXDOB and FDIC complaint filed by the customer. The bank informed the customer that an email was sent when their email was changed in the system through online banking and then account was locked later when it was discovered other unusual transactions. The bank consulted legal council who in turn informed the bank that Reg E does state the customer is not responsible for the fraudulent transactions within the first 60 days following the issue of the periodic statement.	Legal Council, Executive Management, Roxanne Hernandez, Sr. Vice President, Retail Operations, T. Martinez, Vice President, BSA & Fraud Officer, Sonja Ruiz, Vice President, Audit & Compliance Manager	Legal council advised to return the fraudulent transactions that occurred within the first 60 days of the periodic statement. Funds were returned to customer account and the account was closed. Letter was mailed to customer and filed with TXDOB and FDIC.

Customer Complaint Summary

Sonja Ruiz, Vice President, Audit & Compliance Manager	08.08.24	08.26.24	Customer stated they thought the installement loan was CD secured and the bank inadvertently ran their credit. Customer also wanted to refinance the loan due to attempting to purchase a home.	The bank responded to FDIC complaint filed by the customer via the CFPB who passed to the FDIC. The bank informed the customer the loan was partially secured via the savings account and provided the documentation signed by the customer reflecting the savings account being used. The bank also provided the signed documentation allowing the bank to obtain a consumer credit report for the unsecured portion of the loan. The bank did communicate the customer should contact the bank to speak on reworking the current loan agreement.	Emilio Navarro, Vice President, Consumer Lending Manager	A formal letter with related documentation was sent to the customer explaining the details of the loan. The bank has offered to rework the loan agreement in place for the customer.
Roxanne Hernandez, EVP & Director of Retail, Sales & Service	03.17.25	03.17.25	Customer stated that when withdrawing from the ATM, the screen stated the charge for overdrawing was $0.01 and his account was charged $32.50.	The bank tested the ATM and the screen initially did not show a $ amount if test account went into an overdraft. After further research it was discovered that the screen has a dynamic display that would populate charges based on certain parameters being met.	Roxanne Hernandez, EVP & Director of Retail, Sales & Service, Emilio Navarro, Vice President, Consumer Lending Mgr. & Branch Liaison	The bank reversed overdraft fees assessed to the account due to the incorrect disclosed amount on the ATM screen.
Roxanne Hernandez, EVP & Director of Retail, Sales & Service	Nov-25	Nov-25	Survey stated that customer came through drive thru to obtain daily night deposit slip. After several exchanges with the tube system, teller stated they were unable to find original slip and would reprint.	It was discovered the teller who originally worked the night deposit for that customer failed to place the original receipt in the assigned place. Additionally it was discovered that the tube being sent back and forth was due to not having a pen inside for the customer to utilize.	Roxanne Hernandez, EVP & Director of Retail, Sales & Service	Teller staff where reminded to place night deposit reciepts in the assigned area so it is easily obtainable for other staff. Bank is also evaluating how to secure pens inside tubes for customers.

Customer Complaint Summary

Monica Gonzales, Ex. Secretary to President & CEO	12.15.25	12.16.25	Customer called stating he was denied a loan due to race and wanted to speak with Mr. Stary. Customer also stated he wanted to close his accounts.	In speaking with loans officers involved it was discovered that the customers wife had applied for a consumer loan and did not meet the credit qualification for the loan requested.	Roxanne Hernandez, EVP & Director of Retail, Sales & Service	The customer was contacted in regards to the loan appplication. Additionallay, letters were mailed to the customer explaining denial reasons and credit bureau information obtained and contact information.

[redacted]

Reference: Texas Department of Banking Bank & Trust Consumer Complaint Form

Dear [redacted],

We are writing to you in response to the complaint you filed with the Texas Department of Banking on February 5, 2024 regarding First State Bank of Uvalde ("Bank"). Please see below for an explanation of the events and our proposed resolution.

On January 16, 2024, you visited our branch at 200 East Nopal Street, Uvalde, Texas 78801, and requested bank statements for your account. You then told a Bank representative several unauthorized transactions had been made from your account starting in July. The representative reported this to her immediate supervisor, Maria Vasquez. Maria reviewed the unauthorized transactions with you and the representative. Maria informed you that we had locked your account back in December for possible fraud activity after we were unable to reach you via phone. Maria asked if you remembered a call from us and you stated that you just had not had a chance to call us back. Maria also brought up the change to your online banking profile and the email you received notifying you of the change. The email notification explicitly instructs the receiver to notify the bank if the change was not authorized. Maria asked if you responded to the email notifying the Bank that the changes made to your online banking profile were fraudulent and you stated you did not respond.

You also spoke with Tony Martinez and me in my office to further discuss the unauthorized ACH activity. We went over the changes to your email on your online banking profile and the email you received notifying you of the changes. You did recall the email but stated that we should have called you when you did not respond or reply to the email. We also let you know that, on December 15, 2023, we attempted to reach you via phone to inform you of possible fraudulent transactions on your account. You brought up issues with using our mobile application internationally but stated that you were able to use online banking via desktop.

On January 17, 2024, you came back into the bank to close your account and open a new account. Additionally, you signed off on all the written statements of unauthorized ACH for the ACH transactions. Over the course of a few days, Tony Martinez attempted to make contact with the financial institutions to request late returns. Tony reached out to [redacted]. He was unable to reach a live person with [redacted] to discuss the situation. Both [redacted] spoke in very general terms since he was not their customer but advised that any fraud claims had to be handled via normal banking channels and time frames. [redacted] did give Tony the email address for fraud claims.

P.O. DRAWER 1908 * 200 E. NOPAL • UVALDE. TEXAS 78802-1908 • (830)278-6231 • FAX: (830) 278-1432 • www.fsbuvalde.com

We received a call from you on January 30, 2024 and left a message for me to call you back. I called you back and discussed that the banks did not honor our returns listed above. You then stated that you would be taking legal action and alerting the media regarding the unauthorized transactions. You stated that you would be reporting the bank to FDIC and the Texas Department of Banking. I explained that we send out monthly statements for your review to check for unauthorized activity and we have limited time to return unauthorized transactions. You let us know that we should have contacted you when the unauthorized transactions occurred and you have never had issues with the other financial institutions you bank with. I asked my COO Raul Rivas to join me on the call. Raul and I then spoke to you via phone went over the activity with you again.

On February 1, 2024, I had a conversation with you regarding two transactions you wanted to further discuss. You asked about an ACH that cleared on 11/17/2023 in the amount of $748.00 you stated was within 60 days. We provided a credit to your account on February 7, 2024 in the amount of $748.36 (ACH from [redacted]). You also discussed a $300.00 transaction as well. The $300.00 transaction from [redacted] was returned on January 17, 2024 Account Frozen since the account had been locked from December. Attached as Exhibit A is a summary of all the transactions you have identified as unauthorized transactions on your account and the resolutions thereof. The reject/return for the $300.00 is also attached as Exhibit B.

In an attempt to settle this matter, and after additional research and consultation with compliance consultants and legal counsel, Bank is prepared to, in good faith, credit $61,940.00 to your account, which represents the sum of all unauthorized ACH transactions on your account before September 30, 2023, the date which is 60 days after the first periodic statement containing an unauthorized transfer was sent to you (a periodic statement which included the July 27, 2023 unauthorized transaction from [redacted] in the amount of $24,950.00 ("Periodic Statement"), the first unauthorized ACH transaction on your account, was sent to you on August 1, 2023). This amount is in addition to the $748.36 that has already been credited to your account. However, because you failed to notify Bank of the unauthorized ACH transactions within 60 days of the date the Periodic Statement was sent to you, you are liable for any unauthorized transactions on your account after September 30, 2023. Therefore, Bank will not be refunding to you the $500.00 transaction from [redacted] that cleared your account on October 19, 2023.

Thank you,

Roxanne Hernandez

Roxanne Hernandez
SVP Director of Retail Operations
First State Bank of Uvalde
rhernandez@fsbuvalde.com

EXHIBIT A

Resolution of Transactions

Date	Merchant	Amount	Debit or Credit	Resolution
7/13/2023	[redacted]	$ 0.20	Credit	Offset
7/13/2023	[redacted]	$ 0.57	Credit	Offset
7/13/2023	[redacted]	$ (0.77)	Debit	Offset
7/25/2023	[redacted]	$ 0.19	Credit	Offset
7/25/2023	[redacted]	$ 0.38	Credit	Offset
7/25/2023	[redacted]	$ (0.57)	Debit	Offset
7/27/2023	[redacted]	$ (24,950.00)	Debit	Refund
7/28/2023	[redacted]	$ 0.06	Credit	Offset
7/28/2023	[redacted]	$ 0.38	Credit	Offset
7/28/2023	[redacted]	$ (0.44)	Debit	Offset
8/2/2023	[redacted]	$ 0.22	Credit	Offset
8/2/2023	[redacted]	$ 0.23	Credit	Offset
8/2/2023	[redacted]	$ (0.45)	Debit	Offset
8/7/2023	[redacted]	$ 0.37	Credit	Offset
8/7/2023	[redacted]	$ 0.45	Credit	Offset
8/7/2023	[redacted]	$ (0.82)	Debit	Offset
8/8/2023	[redacted]	$ (500.00)	Debit	Refund
8/8/2023	[redacted]	$ (10,500.00)	Debit	Refund
8/9/2023	[redacted]	$ (24,990.00)	Debit	Refund
8/14/2023	[redacted]	$ 0.25	Credit	Offset
8/14/2023	[redacted]	$ 0.30	Credit	Offset
8/14/2023	[redacted]	$ (0.55)	Debit	Offset
8/21/2023	[redacted]	$ (500.00)	Debit	Refund
8/24/2023	[redacted]	$ 0.14	Credit	Offset
8/24/2023	[redacted]	$ 0.37	Credit	Offset
8/24/2023	[redacted]	$ (0.51)	Debit	Offset
9/20/2023	[redacted]	$ (500.00)	Debit	Refund
10/17/2023	[redacted]	$ 0.14	Credit	Offset
10/17/2023	[redacted]	$ 0.48	Credit	Offset
10/17/2023	[redacted]	$ (0.62)	Debit	Offset
10/19/2023	[redacted]	$ 0.39	Credit	Offset
10/19/2023	[redacted]	$ 0.41	Credit	Offset
10/19/2023	[redacted]	$ (0.80)	Debit	Offset
10/19/2023	[redacted]	$ (500.00)	Debit	No refund issued
10/20/2023	[redacted]	$ (2,000.00)	Debit	Offset
10/25/2023	[redacted]	$ 2,000.00	Credit	Offset
11/17/2023	[redacted]	$ (748.36)	Debit	Refund issued 02/07/2024

EXHIBIT B

[redacted] 300.00 Dr Roj Rtn-Lckd 0 01/17/2024 [redacted]
RI6 Account Frozen

First State Bank

COPY

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT (ACH)

Account/Transaction Information:

Name(s) on Account:

[redacted]

Account Number:

[redacted]

Unauthorized Debit Information:

Party Debiting Account	Amount of Debit	Date of Debit
[redacted]	$ 300.00	01/16/2024

Statement:

I, (the undersigned), hereby attest that (1) I have reviewed the circumstances of the above electronic (ACH) debit to my account, (2) the debit was not authorized, and (3) the following, to the best of my ability to identify, is the reason for that conclusion:

- [x] I did not authorize the company listed above to debit my account.
- [ ] I revoked the authorization I had given to the company to debit my account before the debit was initiated on ________________.
- [ ] My account was debited before the date I authorized.
- [ ] My account was debited for an amount different than I authorized.
- [ ] My draft or check was improperly processed electronically.
- [ ] Other (Please describe your reason in detail) ________________________________

Signature(s):

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I attest that the debit transaction above was not originated with fraudulent intent by me or any person acting in concert with me.

I have read this statement in its entirety, and attest that the Information provided on this statement is

[redacted]

FSB FIRST STATE BANK OF UVALDE
MEMBER FDIC
CAMP WOOD • CARRIZO SPRINGS • CONCAN • LEAKEY • SABINAL • UTOPIA • MAIN STREET UVALDE

First State Bank of Uvalde
P.O. Box 1908
Uvalde, TX 78801

August 26, 2024

[redacted]

[redacted]

Dear [redacted]:

Thank you for taking the time to contact the CFPB to explain your concerns over the issues you felt had occurred. We regret to hear of any inconvenience you may have experienced, and we assure you that we are dedicated to customer satisfaction.

We have reviewed the information that was provided to us and conducted a full investigation with the intention of resolving any issues fairly. Upon review, we determined that you entered into a loan agreement with our institution on July 1, 2019, in the amount of $29,084.70 to be partially secured by a savings account held with our institution. Attached you will find a signed copy of the Promissory Note and Assignment of Deposit/Share Account. These documents indicate that the loan held a savings account as collateral from inception, and also stated the interest rate that was being applied to the loan. Additionally, the bank did pull credit in the underwriting process to determine whether you qualified for the unsecure portion of the loan. Attached you will find a signed copy of your loan application, which indicates that the bank received your authorization to pull credit.

We will gladly work with you to reach your desired resolution of reworking your current loan agreement. Please feel free to come by any of our branch locations, give us a call, send a message through our secure messaging system via online banking, or email me directly at enavarro@fsbuvalde.com to discuss this matter. We appreciate your business and hope to hear from you soon.

Sincerely,

Emilio Navarro
VP, Consumer Lending Manager

LOAN NUMBER	LOAN NAME	ACCT. NUMBER	NOTE DATE	INITIALS
[redacted]	[redacted]	0	07/01/19	RRC
NOTE AMOUNT	INDEX (w/Margin)	RATE	MATURITY DATE	LOAN PURPOSE
$29,084.70	Not Applicable	4.046%	11/03/31	Consumer
		Creditor Use Only		

PROMISSORY NOTE AND TRUTH-IN-LENDING DISCLOSURES

(Consumer - Closed End)

DATE AND PARTIES. The date of this Promissory Note and Truth-In-Lending Disclosures (Note) is July 1, 2019. The parties and their addresses are:

LENDER:
FIRST STATE BANK OF UVALDE
200 E. NOPAL ST.
P. O. BOX 1908
UVALDE, TX 78802-1908
Telephone: (830) 278-6231

BORROWER:
[redacted]

1. DEFINITIONS. As used in this Note, the terms have the following meanings:

A. Pronouns. The pronouns "I," "me," and "my" refer to each Borrower signing this Note, individually and together with their heirs, successors and assigns, and each other person or legal entity (including guarantors, endorsers, and sureties) who agrees to pay this Note. "You" and "Your" refer to the Lender, any participants or syndicators, successors and assigns, or any person or company that acquires an interest in the Loan.

B. Note. Note refers to this document, and any extensions, renewals, modifications and substitutions of this Note.

C. Loan. Loan refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications, security agreements, disclosures or notes, and this Note.

D. Loan Documents. Loan Documents refer to all the documents executed as a part of or in connection with the Loan.

E. Property. Property is any property, real, personal or intangible, that secures my performance of the obligations of this Loan.

F. Percent. Rates and rate change limitations are expressed as annualized percentages.

G. Dollar Amounts. All dollar amounts will be payable in lawful money of the United States of America.

2. FEDERAL TRUTH-IN-LENDING DISCLOSURES.

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost me.	AMOUNT FINANCED The amount of credit provided to me or on my behalf.	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments.
4.081%	$7,976.63	$29,034.70	$37,011.33

Payment Schedule. My payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
147	$250.00	Monthly beginning August 3, 2019
1	$261.33	November 3, 2031

Security. I am giving a security interest in:

Deposit/Share Accounts

My deposit accounts and other rights I may have to the payment of money from you.

Late Charge. If a payment is more than 10 days late, I will be charged 5.000 percent of the Amount of Payment.

Prepayment. If I pay off early, I will not have to pay a penalty.

Contract Documents. I will see my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

3. PROMISE TO PAY. For value received, I promise to pay you or your order, at your address, or at such other location as you may designate, the principal sum of $29,084.70 (Principal) plus interest from July 1, 2019 on the unpaid Principal balance until this Note matures or this obligation is accelerated.

4. INTEREST. Interest will accrue on the unpaid Principal balance of this Note at the rate of 4.046 percent (Interest Rate).

A. Post-Maturity Interest. After maturity or acceleration, interest will accrue on the unpaid Principal balance of this Note at the Interest Rate in effect from time to time, until paid in full.

B. Maximum Interest Amount. Any amount assessed or collected as interest under the terms of this Note will be limited to the maximum lawful amount of interest allowed by applicable law. Amounts collected in excess of the maximum lawful amount will be applied first to the unpaid Principal balance. Any remainder will be refunded to me.

C. Statutory Authority. The amount assessed or collected on this Note is authorized by the Texas usury laws under Tex. Fin. Code, Ch. 303.

D. Accrual. Interest accrues using an Actual/365 days counting method.

5. ADDITIONAL CHARGES. As additional consideration, I agree to pay, or have paid, these additional fees and charges.

A. Nonrefundable Fees and Charges. The following fees are earned when collected and will not be refunded if I prepay this Note before the scheduled maturity date.

Consumer Loan Processing. A(n) Consumer Loan Processing fee of $50.00 payable from the loan proceeds.

6. REMEDIAL CHARGES. In addition to interest or other finance charges, I agree that I will pay these additional fees based on my method and pattern of payment. Additional remedial charges may be described elsewhere in this Note.

A. Late Charge. If a payment is more than 10 days late, I will be charged 5.000 percent of the Amount of Payment. I will pay this late charge promptly but only once for each late payment.

B. Returned Payment Charge. I agree to pay a fee not to exceed $30.00 for each check, electronic payment, negotiable order of withdrawal or draft I issue in connection with the Loan that is returned because it has been dishonored.

7. PAYMENT. I agree to pay this Note in 148 payments. I will make 147 payments of $250.00 beginning on August 3, 2019, and on the 3rd day of each month thereafter. A single "balloon payment" of the entire unpaid balance of Principal and interest will be due November 3, 2031.

Payments will be rounded to the nearest $.01. With the final payment I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf. Payments scheduled to be paid on the 29th, 30th or 31st day of a month that contains no such day will, instead, be made on the last day of such month.

Each payment I make on this Note will be applied first to interest that is due, then to principal that is due, and finally to late charges that are due. No late charge will be assessed on any payment when the only delinquency is due to late fees assessed on earlier payments and the payment is otherwise a full payment. You may change how payments are applied in your sole discretion without notice to me. The actual amount of my final payment will depend on my payment record.

8. PREPAYMENT. I may prepay this Note in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until I pay in full.

9. LOAN PURPOSE. The purpose of this Loan is [redacted]

10. SECURITY. The Loan is secured by separate security instruments prepared together with this Note as follows:

Document Name	Parties to Document
[redacted]	[redacted]

11. LIMITATIONS ON CROSS-COLLATERALIZATION. The cross-collateralization clause on any existing or future loan, but not including this Loan, is void and ineffective as to this Loan, including any extension or refinancing.

The Loan is not secured by a previously executed security instrument if a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Real Estate Settlement Procedures Act, (Regulation X), that are required for loans secured by the Property or if, as a result, the other debt would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act, (Regulation Z), that are required for loans secured by the Property.

12. DEFAULT. I will be in default if any of the following events (known separately and collectively as an Event of Default) occur:

A. Payments. I fail to make a payment in full when due.

B. Insolvency or Bankruptcy. The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me or any co-signer, endorser, surety or guarantor of this Note or any other obligations I have with you.

C. Death or Incompetency. I die or am declared legally incompetent.

D. Failure to Perform. I fail to perform any condition or to keep any promise or covenant of this Note.

E. Other Documents. A default occurs under the terms of any other Loan Document.

F. Other Agreements. I am in default on any other debt or agreement I have with you.

G. Misrepresentation. I make any verbal or written statement or provide any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.

H. Judgment. I fail to satisfy or appeal any judgment against me.

I. Forfeiture. The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.

J. Name Change. I change my name or assume an additional name without notifying you before making such a change.

K. Property Transfer. I transfer all or a substantial part of my money or property.

L. Property Value. You determine in good faith that the value of the Property has declined or is impaired.

M. Insecurity. You determine in good faith that a material adverse change has occurred in my financial condition from the conditions set forth in my most recent financial statement before the date of this Note or that the prospect for payment or performance of the Loan is impaired for any reason.

13. DUE ON SALE OR ENCUMBRANCE. You may, at your option, declare the entire balance of this Note to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

14. WAIVERS AND CONSENT. To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate and notice of dishonor.

A. Additional Waivers By Borrower. In addition, I, and any party to this Note and Loan, to the extent permitted by law, consent to certain actions you may take, and generally waive defenses that may be available based on these actions or based on the status of a party to this Note.

(1) You may renew or extend payments on this Note, regardless of the number of such renewals or extensions.

(2) You may release any Borrower, endorser, guarantor, surety, accommodation maker or any other co-signer.

(3) You may release, substitute or impair any Property securing this Note.

(4) You, or any Institution participating In this Note, may invoke your right of set-off.

(5) You may enter Into any sales, repurchases or participations of this Note to any person in any amounts and I waive notice of such sales, repurchases or participations.

(6) I agree that any of us signing this Note as a Borrower Is authorized to modify the terms of this Note or any instrument securing, guarantying or relating to this Note.

B. No Waiver By Lender. Your course of dealing, or your forbearance from, or delay in, the exercise of any of your rights, remedies, privileges or right to insist upon my strict performance of any provisions contained in this Note, or any other Loan Document, shall not be construed as a waiver by you, unless any such waiver is in writing and is signed by you.

15. REMEDIES. After I default, and after you give any legally required notice and opportunity to cure the default, you may at your option do any one or more of the following.

A. Acceleration. You may make all or any part of the amount owing by the terms of this Note immediately due.

B. Sources. You may use any and all remedies you have under state or federal law or in any Loan Document.

C. Insurance Benefits. You may make a claim for any and all insurance benefits or refunds that may be available on my default.

D. Payments Made On My Behalf. Amounts advanced on my behalf will be immediately due and may be added to the balance owing under the terms of this Note, and accrue interest at the highest post-maturity interest rate.

E. Set-Off. You may use the right of set-off. This means you may set-off any amount due and payable under the terms of this Note against any right I have to receive money from you.

My right to receive money from you includes any deposit or share account balance I have with you; any money owed to me on an item presented to you or in your possession for collection or exchange; and any repurchase agreement or other non-deposit obligation. "Any amount due and payable under the terms of this Note" means the total amount to which you are entitled to demand payment under the terms of this Note at the time you set-off.

Subject to any other written contract, if my right to receive money from you is also owned by someone who has not agreed to pay this Note, your right of set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement.

Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity. It also does not apply to any Individual Retirement Account or other tax-deferred retirement account.

You will not be liable for the dishonor of any check when the dishonor occurs because you set-off against any of my accounts. I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off.

F. Waiver. Except as otherwise required by law, by choosing any one or more of these remedies you do not give up your right to use any other remedy. You do not waive a default if you choose not to use a remedy. By electing not to use any remedy, you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again.

16. COLLECTION EXPENSES AND ATTORNEYS' FEES. On or after the occurrence of an Event of Default, to the extent permitted by law, I agree to pay all expenses of collection, enforcement or protection of your rights and remedies under this Note or any other Loan Document. Expenses include, but are not limited to, reasonable attorneys' fees, court costs, and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Note. All fees and expenses will be secured by the Property I have granted to you, if any. In addition, to the extent permitted by the United States Bankruptcy Code, I agree to pay the reasonable attorneys' fees incurred by you to protect your rights and interests in connection with any bankruptcy proceedings initiated by or against me.

17. COMMISSIONS. I understand and agree that you (or your affiliate) will earn commissions or fees on any insurance products, and may earn such fees on other services that I buy through you or your affiliate.

18. WARRANTIES AND REPRESENTATIONS. I have the right and authority to enter into this Note. The execution and delivery of this Note will not violate any agreement governing me or to which I am a party.

19. INSURANCE. I agree to obtain the insurance described in this Loan Agreement.

A. Optional Credit Insurance. The insurance listed below is not required to obtain credit and you will not provide the insurance unless I sign and agree to pay the additional cost. If I want the insurance, you will obtain it for me if I qualify for coverage. Your quotes reflect ONLY the coverages I have chosen to purchase.

TYPE	INSURED	COST	TERM
Single Credit Life	[redacted]	$1325.20	120 months
Single Credit Accident and Health	[redacted]	$709.50	60 months 2 days

My signature below means I want the insurance coverage quoted above. If none are quoted, I have declined any coverage you offered.

____ Date________________

[redacted]

B. Prepayment. If I prepay in full or if I default and you demand payment of the unpaid balance, I may be entitled to a partial refund credit of any prepaid, unearned insurance premiums. This refund may be obtained from you or from the insurance company named in my policy or certificate of insurance.

20. APPLICABLE LAW. This Note is governed by the laws of Texas, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law.

21. JOINT AND SEVERAL LIABILITY AND SUCCESSORS. My obligation to pay the Loan is independent of the obligation of any other person who has also agreed to pay it. You may sue me alone, or anyone else who is obligated on the Loan, or any number of us together, to collect the Loan. Extending the Loan or new obligations under the Loan, will not affect my duty under the Loan and I will still be obligated to pay the Loan. This Note shall inure to the benefit of and be enforceable by you and your successors and assigns and shall be binding upon and enforceable against me and my personal representatives, successors, heirs and assigns.

22. AMENDMENT, INTEGRATION AND SEVERABILITY. This Note may not be amended or modified by oral agreement. No amendment or modification of this Note is effective unless made in writing. This Note and the other Loan Documents are the complete and final expression of the agreement. If any provision of this Note is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable. No present or future agreement securing any other debt I owe you will secure the payment of this Loan if, with respect to this loan, you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if, as a result, this Loan would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

23. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Note.

24. NOTICE, FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Borrower will be deemed to be notice to all Borrowers. I will inform you in writing of any change in my name, address or other application information. I will provide you any correct and complete financial statements or other information you request. I agree to sign, deliver, and file any additional documents or certifications that you may consider necessary to perfect, continue, and preserve my obligations under this Loan and to confirm your lien status on any Property. Time is of the essence.

25. CREDIT INFORMATION. I agree to supply you with whatever information you reasonably request. You will make requests for this information without undue frequency, and will give me reasonable time in which to supply the information.

26. ERRORS AND OMISSIONS. I agree, if requested by you, to fully cooperate in the correction, if necessary, in the reasonable discretion of you of any and all loan closing documents so that all documents accurately describe the loan between you and me. I agree to assume all costs including by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to reasonably comply with your requests within thirty (30) days.

27. AGREEMENT TO ARBITRATE. You or I may submit to binding arbitration any dispute, claim or other matter in question between or among you and me that arises out of or relates to this Transaction (Dispute), except as otherwise indicated in this section or as you and I agree to in writing. For purposes of this section, this Transaction includes this Note and the other Loan Documents, and proposed loans or extensions of credit that relate to this Note. You or I will not arbitrate any Dispute within any "core proceedings" under the United States bankruptcy laws.

You and I must consent to arbitrate any Dispute concerning a debt secured by real estate at the time of the proposed arbitration. You may foreclose or exercise any powers of sale against real property securing a debt underlying any Dispute before, during or after any arbitration. You may also enforce a debt secured by this real property and underlying the Dispute before, during or after any arbitration.

You or I may, whether or not any arbitration has begun, pursue any self-help or similar remedies, including taking property or exercising other rights under the law; seek attachment, garnishment, receivership or other provisional remedies from a court having jurisdiction to preserve the rights of or to prevent irreparable injury to you or me; or foreclose against any property by any method or take legal action to recover any property. Foreclosing or exercising a power of sale, beginning and continuing a judicial action or pursuing self-help remedies will not constitute a waiver of the right to compel arbitration.

The arbitrator will determine whether a Dispute is arbitrable. A single arbitrator will resolve any Dispute, whether individual or joint in nature, or whether based on contract, tort, or any other matter at law or in equity. The arbitrator may consolidate any Dispute with any related disputes, claims or other matters in question not arising out of this Transaction. Any court having jurisdiction may enter a judgment or decree on the arbitrator's award. The judgment or decree will be enforced as any other judgment or decree.

You and I acknowledge that the agreements, transactions or the relationships which result from the agreements or transactions between and among you and me involve interstate commerce. The United States Arbitration Act will govern the interpretation and enforcement of this section.

The American Arbitration Association's Commercial Arbitration Rules, in effect on the date of this Note, will govern the selection of the arbitrator and the arbitration process, unless otherwise agreed to in this Note or another writing.

28. WAIVER OF TRIAL FOR ARBITRATION. You and I understand that the parties have the right or opportunity to litigate any Dispute through a trial by judge or Jury, but that the parties prefer to resolve Disputes through arbitration instead of litigation. If any Dispute is arbitrated, you and I voluntarily and knowingly waive the right to have a trial by jury or Judge during the arbitration.

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND, TO THE EXTENT PERMITTED BY LAW, MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

29. SIGNATURES. By signing, I agree to the terms contained in this Note. I also acknowledge receipt of a copy of this Note.

BORROWER:

[redacted] Date 7/1/19

ITEMIZATION OF AMOUNT FINANCED

DATE AND PARTIES. The date of this Itemization of Amount Financed (Itemization) is July 1, 2019. The parties and their addresses are:

LENDER:
FIRST STATE BANK OF UVALDE
200 E. NOPAL ST.
P. O. BOX 1908
UVALDE, TX 78802-1908
Telephone: (830) 278-6231

BORROWER:
[redacted]

1. DEFINITIONS. As used in this Itemization, the terms have the following meanings. The pronouns "I", "me" and "my" refer to all Borrowers signing this Itemization, individually and together with their heirs, successors and assigns.

ITEMIZATION OF AMOUNT FINANCED

NOTE AMOUNT			**$29,084.70**
Amount given to me directly:			
CHK - Draft/Check	$27,000.00		
Total amount given to me directly	$27,000.00		
Amount paid on my account	$0.00		
Amount paid to Lender for:			
Prepaid finance charge paid to Lender			
Consumer Loan Processing		**$50.00**	
Total prepaid finance charge amount paid to Lender		**$50.00**	
Amount paid to others on my behalf*:			
MINNESOTA LIFE INSURANCE (Financed)	$1,325.20		
MINNESOTA LIFE ASSURANCE COMPANY OF FLORIDA (Financed)	$709.50		
LESS: PREPAID FINANCE CHARGE			**$50.00**
AMOUNT FINANCED			**$29,034.70**

* Lender may retain or receive portions of these amounts.

[redacted]

DISBURSEMENT AUTHORIZATION

DATE AND PARTIES. The date of this Disbursement Authorization is July 1, 2019. The parties and their addresses are:

LENDER:
FIRST STATE BANK OF UVALDE
200 E. NOPAL ST.
P. O. BOX 1908
UVALDE, TX 78802-1908
Telephone: (830) 278-6231

BORROWER:
[redacted]

Loan Number: [redacted]

1. DEFINITIONS. As used in this Disbursement Authorization, the terms have the following meanings:

A. Pronouns. The pronouns "I", "me" and "my" refer to all Borrowers signing this Disbursement Authorization, individually and together. "You" and "Your" refer to the Lender.

B. Loan. "Loan" refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications, security agreements, disclosures or notes, and this Disbursement Authorization.

2. DISBURSEMENT SUMMARY. The following summarizes the disbursements from the Loan.

Loan		$29,084.70
Cash Paid In	$0.00	
Amount Contributed by Borrower	$0.00	
Total Cash Received		$0.00
Disbursed to Borrowers	$27,000.00	
Disbursed to Lender	$50.00	
Disbursed to Other Payees	$2,034.70	
Total Amounts Disbursed		$29,084.70
Amount Remaining To Be Disbursed		$0.00
Undisbursed Fees/Charges		$0.00

3. DISBURSEMENT AUTHORIZATION. I authorize you to disburse the following amounts from my Loan.

DISBURSED TO:	**DATE:**			**AMOUNT DISBURSED:**
Disbursements to Borrower:				$27,000.00
[redacted]	07/01/2019		$27,000.00	
Disbursements to Lender:				$50.00
Fees & Charges:	07/01/2019		$50.00	
Consumer Loan Processing		$50.00		
Disbursements to third parties:				$2,034.70
MINNESOTA LIFE ASSURANCE COMPANY OF FLORIDA	07/01/2019		$709.50	
MINNESOTA LIFE INSURANCE	07/01/2019		$1,325.20	
TOTAL DISBURSED:				$29,084.70

Amount remaining to be disbursed, if any: $0.00

I acknowledge receipt of a copy of this Disbursement Authorization on July 1, 2019.

[redacted]

FEDERAL SALE OF INSURANCE DISCLOSURE

I am purchasing the following insurance product or annuity (Product) from you:

The Product is **NOT A DEPOSIT ACCOUNT OR OTHER OBLIGATION** of any depository institution or any affiliate of any depository institution.
The Product is **NOT GUARANTEED OR INSURED** by any depository institution or any affiliate of any depository institution.
The Product is **NOT INSURED** by the Federal Deposit Insurance Corporation (FDIC).
The Product, except in the case of Federal Flood Insurance or Federal Crop Insurance, is **NOT INSURED** by any federal government agency.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless these disclosures are provided electronically or I have purchased the Product by mail, I also acknowledge that you have provided these disclosures to me orally.

BORROWER:

[redacted]

ASSIGNMENT OF DEPOSIT/SHARE ACCOUNT

DATE AND PARTIES. The date of this Assignment Of Deposit/Share Account (Agreement) is July 01, 2019. The parties and their addresses are:

SECURED PARTY:
FIRST STATE BANK OF UVALDE
200 E. NOPAL ST.
P. O. BOX 1908
UVALDE, TX 78802-1908

OWNER:
[redacted]

1. DEFINITIONS. For the purposes of this document, the following terms have the following meanings.

"Loan" refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction.

The pronouns "you" and "your" refer to the Secured Party. The pronouns "I," "me" and "my" refer to each person or entity signing this Agreement as Owner and agreeing to give the Property described in this Agreement as security for the Secured Debts. Depository is the financial institution holding or issuing the Property.

2. SECURED DEBTS. The term "Secured Debts" includes and this Agreement will secure each of the following:

A. Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement [redacted] dated July 1, 2019, from me to you, in the amount of $29,084.70.

B. All Debts. All present and future debts from me to you, even if this Agreement is not specifically referenced, the future debts are also secured by other collateral, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Agreement, each agrees that it will secure debts incurred either individually or with others who may not sign this Agreement. Nothing in this Agreement constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing.

This Agreement will not secure any debt which is also secured by real property or for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. In addition, this Agreement will not secure any other debt if, with respect to such other debt, you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if, as a result, the other debt would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

C. Sums Advanced. All sums advanced and expenses incurred by you under the terms of this Agreement.

Loan Documents refer to all the documents executed in connection with the Secured Debts.

3. LIMITATIONS ON CROSS-COLLATERALIZATION. The cross-collateralization clause on any existing or future loan, but not including this Loan, is void and ineffective as to this Loan, including any extension or refinancing.

The Loan is not secured by a previously executed security instrument if a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Real Estate Settlement Procedures Act, (Regulation X), that are required for loans secured by the Property or if, as a result, the other debt would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

The Loan is not secured by a previously executed security instrument if you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act, (Regulation Z), that are required for loans secured by the Property.

4. ASSIGNMENT. To secure the payment and performance of the Secured Debts, I assign and grant a security interest to you in all of the Property described in this Agreement that I own or have sufficient rights in which to transfer an interest, now or in the future, wherever the Property is or will be located, and all additions, proceeds, and products of the Property (including, but not limited to, all replacements, modifications or substitutions to the Property). Property is all the collateral given as security for the Secured Debts and described in this Agreement, and includes all obligations that support the payment or performance of the Property. "Proceeds" includes anything acquired upon the sale, lease, license, exchange, or other disposition of the Property; any rights and claims arising from the Property, and any collections and distributions on account of the Property.

Property also includes any original evidence of ownership. I will deliver any evidence of ownership and properly execute all items as necessary to reflect your security interest.

This Agreement remains in effect until terminated in writing, even if the Secured Debts are paid and you are no longer obligated to advance funds to me under any loan or credit agreement.

5. PROPERTY DESCRIPTION. The Property is described as follows:

A. Deposit/Share Accounts: [redacted] which is held at First State Bank of Uvalde located at 200 E. NOPAL ST. P. O. BOX 1908, UVALDE, Texas 78802-1908 .

6. WARRANTIES AND REPRESENTATIONS. I have the right and authority to enter into this Agreement. The execution and delivery of this Agreement will not violate any agreement governing me or to which I am a party.

My name indicated in the DATE AND PARTIES section is my exact legal name. If I am an individual, my address is my principal residence. If I am not an individual, my address is the location of my chief executive offices or sole place of business. If I am an entity organized and registered under state law, my address is located in the state in which I am registered, unless otherwise provided in writing to you. I will provide verification of registration and location upon your request. I will provide you with reasonable notice of any change in my name, address, or state of organization or registration.

I represent that I own all of the Property. Your claim to the Property is ahead of the claims of any other creditor, except as disclosed in writing to you prior to any advance on the Secured Debts.

While this Agreement is in effect, no one else but you will withdraw any part of the Property.

7. AUTHORITY TO PERFORM. I authorize you to indorse any evidence of the Property. You are authorized to take all necessary steps to secure the Property including, but not limited to, placing a hold or imposing a freeze on the Property.

Your authorization to perform for me will not create an obligation to perform and your failure to perform will not preclude you from exercising any other rights under the law or this Agreement.

8. DEFAULT. I will be in default if any of the following events (known separately and collectively as an Event of Default) occur:

A. Payments. I fail to make a payment in full when due.

B. Insolvency or Bankruptcy. The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me, Borrower, or any co-signer, endorser, surety or guarantor of this Agreement or any other obligations Borrower has with you.

C. Death or Incompetency. I die or am declared legally incompetent.

D. Failure to Perform. I fail to perform any condition or to keep any promise or covenant of this Agreement.

E. Other Documents. A default occurs under the terms of any other Loan Document.

F. Other Agreements. I am in default on any other debt or agreement I have with you.

G. Misrepresentation. I make any verbal or written statement or provide any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.

H. Judgment. I fail to satisfy or appeal any judgment against me.

I. Forfeiture. The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.

J. Name Change. I change my name or assume an additional name without notifying you before making such a change.

K. Property Transfer. I transfer all or a substantial part of my money or property.

L. Property Value. You determine in good faith that the value of the Property has declined or is impaired.

M. Insecurity. You determine in good faith that a material adverse change has occurred in my financial condition from the conditions set forth in my most recent financial statement before the date of this Agreement or that the prospect for payment or performance of the Secured Debts is impaired for any reason.

9. REMEDIES. After I default, and after you give any legally required notice and opportunity to cure the default, you may at your option do any one or more of the following.

A. Acceleration. You may make all or any part of the amount owing by the terms of the Secured Debts immediately due.

B. Sources. You may use any and all remedies you have under state or federal law or in any Loan Document.

C. Payments Made On My Behalf. Amounts advanced on my behalf will be immediately due and may be added to the Secured Debts.

D. Withdrawal of Property. You may withdraw all or any part of the Property even if the withdrawal causes a penalty. You may apply what you receive from the withdrawal of the Property to your expenses, your attorneys' fees and legal expenses (where not prohibited by law), and any debt I owe you. If what you receive from the withdrawal of the Property does not satisfy the debt, I will be liable for the deficiency (where permitted by law). You will provide me with any required explanation of deficiency calculation. In some cases, you may keep the Property to satisfy the debt.

Where a notice is required, I agree that ten days prior written notice sent by first class mail to my address listed in this Agreement will be reasonable notice to me under the Texas Uniform Commercial Code.

E. Waiver. By choosing any one or more of these remedies you do not give up your right to use any other remedy. You do not waive a default if you choose not to use a remedy. By electing not to use any remedy, you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again.

10. WAIVER OF CLAIMS. I waive all claims for loss or damage caused by your acts or omissions where you acted reasonably and in good faith.

11. APPLICABLE LAW. This Agreement is governed by the laws of Texas, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law.

12. JOINT AND SEVERAL LIABILITY AND SUCCESSORS. Each Owner's obligations under this Agreement are independent of the obligations of any other Owner. You may sue each Owner individually or together with any other Owner. You may release any part of the Property and I will still be obligated under this Agreement for the remaining Property. I agree that you and any party to this Agreement may extend, modify or make any change in the terms of this Agreement or any evidence of debt without my consent. Such a change will not release me from the terms of this Agreement. If you assign any of the Secured Debts, you may assign all or any part of this Agreement without notice to me or my consent, and this Agreement will inure to the benefit of your assignee to the extent of such assignment. You will continue to have the unimpaired right to enforce this Agreement as to any of the Secured Debts that are not assigned. This Agreement shall inure to the benefit of and be enforceable by you and your successors and assigns and any other person to whom you may grant an interest in the Secured Debts and shall be binding upon and enforceable against me and my personal representatives, successors, heirs and assigns.

13. AMENDMENT, INTEGRATION AND SEVERABILITY. This Agreement may not be amended or modified by oral agreement. No amendment or modification of this Agreement is effective unless made in writing. This Agreement and the other Loan Documents are the complete and final expression of the understanding between you and me. If any provision of this Agreement is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

14. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Agreement.

15. NOTICE AND ADDITIONAL DOCUMENTS. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Owner will be deemed to be notice to all Owners. I will inform you in writing of any change in my name, address or other application information. I will provide you any other, correct and complete information you request to effectively grant a security interest on the Property. I agree to sign, deliver, and file any additional documents or certifications that you may consider necessary to perfect, continue, and preserve my obligations under this Agreement and to confirm your lien status on any Property. Time is of the essence.

16. AGREEMENT TO ARBITRATE. You or I may submit to binding arbitration any dispute, claim or other matter in question between or among you and me that arises out of or relates to this Transaction (Dispute), except as otherwise indicated in this section or as you and I agree to in writing. For purposes of this section, this Transaction includes this Agreement and the other Loan Documents, and proposed loans or extensions of credit that relate to this Agreement. You or I will not arbitrate any Dispute within any "core proceedings" under the United States bankruptcy laws.

You or I may, whether or not any arbitration has begun, pursue any self-help or similar remedies, including taking property or exercising other rights under the law; seek attachment, garnishment, receivership or other provisional remedies from a court having jurisdiction to preserve the rights of or to prevent irreparable injury to you or me; or foreclose against any property by any method or take legal action to recover any property. Foreclosing or exercising a power of sale, beginning and continuing a judicial action or pursuing self-help remedies will not constitute a waiver of the right to compel arbitration.

The arbitrator will determine whether a Dispute is arbitrable. A single arbitrator will resolve any Dispute, whether individual or joint in nature, or whether based on contract, tort, or any other matter at law or in equity. The arbitrator may consolidate any Dispute with any related disputes, claims or other matters in question not arising out of this Transaction. Any court having jurisdiction may enter a judgment or decree on the arbitrator's award. The judgment or decree will be enforced as any other judgment or decree.

You and I acknowledge that the agreements, transactions or the relationships which result from the agreements or transactions between and among you and me involve interstate commerce. The United States Arbitration Act will govern the interpretation and enforcement of this section.

The American Arbitration Association's Commercial Arbitration Rules, in effect on the date of this Agreement, will govern the selection of the arbitrator and the arbitration process, unless otherwise agreed to in this Agreement or another writing.

17. WAIVER OF TRIAL FOR ARBITRATION. You and I understand that the parties have the right or opportunity to litigate any Dispute through a trial by judge or jury, but that the parties prefer to resolve Disputes through arbitration instead of litigation. If any Dispute is arbitrated, you and I voluntarily and knowingly waive the right to have a trial by jury or judge during the arbitration.

SIGNATURES. By signing, I agree to the terms contained in this Agreement. I also acknowledge receipt of a copy of this Agreement.

[redacted]

RRC

CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your ^entity tou may be asked several questions and to provide one or more forms of identification tc fulfill this requirement In some instances we may use outside sources to confirm me information ine information you provide is protected by our privacy policy ana federal law

TYPE OF CREDIT REQUESTED

IMPORTANT Check UZ) the appropriate boxes below and complete the applicable sections

3 INDIVIDUAL CREDIT - relying solely on my income cr assets

33 SECURED

INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources

33 UNSECLRED

31 JOINT CREDIT - We intend to apply for joint credit, (initials) ____________ ____________

FOR CREDITOR USE

DATE ________ CLASS NO ________

ACCOUNT NO ________

APPROVED ☐ BY ________

DECLINED ☐ BY ________

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY	PROCEEDS OF LOAN TO BE USED FOR
$ 1000.CO			☐ MONTHLY ☐	[redacted]

SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last. First. Middle) [redacted] [redacted]

MAILING ADDRESS	TELEPHONE NO	DRVER'S LICENSE NO.	NO. DEPENDENTS 3 AGES
[redacted]	[redacted]	[redacted]	[redacted]

PHYSICAL ADDRESS (Street. City. State & Zip)	COUNTY	Do you ☐ own or ☐ rent7	HOW LONG
[redacted]			30

[redacted]

PREVIOUS EMPLOYER (Company Name & Address,	HOW LONG

NAME AND ADDRESS Of NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO (include Aca Cede

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under O Court Order 31 Written Agreement 31 Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH
	S

Is any income listed in this Section likely to be reduced before the credit request is paid off? [VI No ☐ Yes (Explain)

H^ve you previously received credit from us? Q No 31 Yes - When?

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if. for joint credit, for individual credit relying on income or assets from ether sources, or applicant is morned and resides in a community property state

(CHECK ONE) O JOINT APPLICANT 3) CO-SIGNER 31 GUARANTOR

NAME (Last First, Middle)	DATE OF BIRTH	SOCIAL SECURITY NO

MAILING ADDRESS	TELEPHONE NO	DRIVER'S LICENSE NO	NO DEPENDENTS 3 AGES

RELATIONSHIP TO APPLICANT (If Any)	PRESENT PHYSICAL ADDRESS (Street. City. Stale a Zip)	HOW LONG

EMPLOYER (Company Name & Address)	HOW LONG

BUSINESS PHONE Ext	POSITION OR TITLE	SALARY PER MONTH
		GROSS 5 NET $

PREVIOUS EMPLOYER (Company Names Address)	HOW LONG

Alimony, child support, or separate maintenance income need not bo rovoaled if you do not wish to have it considered as a basis lor repaying this obligation.

Alimony, child support separate maintenance received under ☐ Court Order ☐ Wnlton Agreement ☐ Oral Understanding

SOURCES OF OTHER INCOME	AMOLJNT PER MONTH
	$

Is any income fisted in this Section likely to be reduced before the creoit requested is paid off7 31 No 31 Yes (Explain)

Has Joint Applicant or Other Party ever reccivud cred1 horn us7 ☐ No ☐ Yes - When?

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying On property located in such a state as a basis for repayment of the credit requested.

APPLICANT	☐ Married	☐ Separated	☒ Unmarried (including single, divorced, and widowed)
OTHER PARTY	☐ Married	☐ Separated	☐ Unmarried (including single, divorced, and widowed)

SECTION D - ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where) FSO			$ 100 -
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type no. of shares)			
REAL ESTATE (location date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			$

OUTSTANDING DEBTS (Including charge accounts installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	☐ Rent Payment ☒ Mortgage		(OMIT RENT) $	(OMIT RENT) $	$ 375.00
AUTOMOBILES (describe)					
TOTAL DEBTS			$	$	$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? ☒ No ☐ Yes

If yes, to (Name & Address) ______ Amt. per month $ ______

Are you a co-maker, endorser, or guarantor on any loan or contract? ☒ No ☐ Yes If yes, for whom? ______ To whom? ______

Are there any unsatisfied judgments against you? ☒ No ☐ Yes If yes, to whom owed? ______ Amount $ ______

Have you been declared bankrupt in the last 10 years? ☒ No ☐ Yes If yes, where? ______ Year? ______

SECTION E - SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any).

SECTION F - NOTICES

Notice to all Applicants. A Consumer Report may be requested in connection with this application for credit or any future update, renewal, or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

Notice to Ohio Residents. The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Wisconsin Residents - Marital Property Agreement Notice. No provision of any marital property agreement, unilateral statement under Wisconsin Statutes Section 766.59 or court decree under Wisconsin Statutes Section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

SIGNATURES- I certify that everything I have stated in this application and on any [redacted]attachments is correct. Lender may keep this application whether or not it [redacted]ory and to answer questions others may ask Lender about my credit record [redacted]cial condition changes.

Other Signature (Where Applicable) Date

First State Bank of Uvalde

Customer Satisfaction Surveys

Retail Operations

<table>
<tr><th>Month</th><th colspan="2">Nov-25</th></tr>
<tr><td>Overall Surveys Completed</td><td colspan="2">28</td></tr>
<tr><td rowspan="5">Overall Customer Experience</td><td>26</td><td>Excellent</td></tr>
<tr><td>0</td><td>Very Good</td></tr>
<tr><td>0</td><td>Good</td></tr>
<tr><td>0</td><td>Poor</td></tr>
<tr><td>2</td><td>Very Poor</td></tr>
<tr><td colspan="3">Branch Results</td></tr>
<tr><td>Headquarters (Branch 1)</td><td colspan="2">"Sylvia is always friendly, I'm glad when she is there"
"Katherine Torres was absolutely amazing. Best visit yet." - Jazmine Sanmiguel</td></tr>
<tr><td>Camp Wood (Branch 2)</td><td colspan="2">"Charlotte, Martha & Holly are amazing and friendly."
"Holly was great!" - William Ballard
"Chance first, he is handsome, that's priority, that's first. Quite efficient and entertaining and that's important with his job!" - Ellen Barefoot</td></tr>
<tr><td>Sabinal Branch (Branch 3)</td><td colspan="2">"Sabinal has great customer service. Amy and Cyndi are awesome and makes me feel like family when I come in."
"Amy is the best and very hard working, gets the job done quickly, best employee ever!"</td></tr>
<tr><td>Utopia (Branch 4)</td><td colspan="2">No customer feedback</td></tr>
<tr><td>East Main Branch (Branch 5)</td><td colspan="2">No customer feedback</td></tr>
<tr><td>Concan (Branch 6)</td><td colspan="2">No surveys completed</td></tr>
<tr><td>Carrizo Springs (Branch 7)</td><td colspan="2">"The team in Carrizo always give great, fast and efficient service" - Katherine Salazar</td></tr>
<tr><td>Leakey Branch (Branch 8)</td><td colspan="2">"We received great personal service!" - Kathy Robertson</td></tr>
</table>

Customer Product Requests

Branch 1 - Headquarters
Same day automatic deposits, tap to pay

Branch 2 - Camp Wood
Longer hours in Camp Wood, Hot Chocolate

Branch 3 - Sabinal Branch
We would like to the ATM,
cash deposits and checks

Branch 8 - Leakey Branch
HSA Health Savings Account,Debit Card
machine for Leakey

Comments of Concern

Branch 1 - Headquarters

"Came in for daily deposit slip. After sending tube back and forth for the third time, Ethan finally said he could not find deposit slip and had to wait for another print out."

Branch 5 - East Main

"Only one cashier working and a line of people waiting . I didn't have time to wait so I left thatwas 12/01/2025 about 11:10am i came back about 12:15 to the same thing only one cashierworking and a line so I left again and drove back to camp wood to do my banking . That was the branch on hwy 90 in Uvalde" Willie Hein. ***Due to training at Main Bank, vacations and account openings during the lunch hours, there were limited tellers this day. We can continue to monitor schedules to prevent multpile out at the same time.***

Branch 1 - A commercial customer came to the drive thru to pick up their night drop receipt. The teller that worked the deposit that day did not place the reciept in the appropriate place and was not found so it was reprinted. There was no pen in the tube when the log was sent to be signed and needed to be resent. We will be looking at more chain pens to adhere to the tubes (previously installed ones were taken) A discussion with the teller will take place to ensure they are completing all steps when working the night drop.

Sonja L. Ruiz

From: Roxanne C. Hernandez
Sent: Tuesday, December 16, 2025 3:36 PM
To: Chad Stary; Sonja L. Ruiz
Subject: RE: Vanessa Guillen- Phone Call

Follow Up Flag: Follow up
Flag Status: Completed

Sonja,

[redacted]

I spoke with [redacted] this morning and he explained that he was unable to obtain a loan despite being a long time customer and being in business for 20 years. He stated that he's had multiple loans with FSB and they have not been reported as paid off and cited this as the reason for his bad credit. [redacted] stated that his wife spoke with Ramon in our Mortgage department and no longer wanted to speak with Frank regarding the loan. He mentioned he would be contacting an attorney.

I spoke with Frank Aguilar after the call and he stated that there was a denial for [redacted], and due to [redacted] credit score, [redacted] was unable to qualify for the loan amount requested. Additionally, I spoke with Ramon Castro in our Mortgage department and he also stated that the customer did not qualify for the loan [redacted] had requested and had sent a denial late the day before.

Please let me know if you have any questions.

Thank you,

Roxanne Hernandez
Executive Vice President / Director of Retail Operations
First State Bank of Uvalde
P.O. Box 1908
Uvalde, TX 78802-1908
Main: (830)278-6231 Ext. 1292
Direct: (830)333-7164
Mobile: (830)279-1248
Fax: (830)278-1432
www.fsbuvalde.bank

First State Bank
of Uvalde
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From: Chad Stary <cstary@fsbuvalde.bank>
Sent: Tuesday, December 16, 2025 7:06 AM
To: Sonja L. Ruiz <sruiz@fsbuvalde.bank>; Roxanne C. Hernandez <RHernandez@fsbuvalde.bank>
Subject: FW: Vanessa Guillen- Phone Call
Importance: High

What do I need to do with this?

Thanks

Chad D. Stary
President & CEO
First State Bank of Uvalde
P.O. Box 1908 / 200 E. Nopal Street
Uvalde, Texas 78802-1908
MLO # 689777
Direct: 830-278-6210
Main:: 830-278-6231
Fax: 830-278-1432
Cell: 830-900-6255
www.fsbuvalde.bank

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of Uvalde
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From: Monica Gonzales <mgonzales@fsbuvalde.bank>
Sent: Monday, December 15, 2025 9:45 AM
To: Chad Stary <cstary@fsbuvalde.bank>
Subject: Fw: Vanessa Guillen- Phone Call
Importance: High

Monica Gonzales
Executive Assistant to the President and CEO/Secretary to the Board of Directors
Banking Officer
First State Bank of Uvalde
PO Box 1908
Uvalde, Texas 78802-1908
Direct: 830-278-6219
Cell: 830-279-1366
Main: 830 278-6231 Ext. 1241
Fax: 830 278-1432
www.fsbuvalde.bank

FSB
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of Uvalde
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From: Vanessa Guillen <vguillen@fsbuvalde.bank>
Sent: Monday, December 15, 2025 9:11 AM
To: Monica Gonzales <mgonzales@fsbuvalde.bank>
Subject: Vanessa Guillen- Phone Call

CAUTION: NOTICE: THIS MESSAGE IS FROM AN INTERNAL SOURCE. PLEASE REVIEW BEFORE OPENING ANY LINKS OR ATTACHMENTS COULD BE POTENTIALLY HARMFUL. .

NOTICE: Please be aware that First State Bank of Uvalde has transitioned from fsbuvalde.com to fsbuvalde.bank for our email. Please update your email records.

Good morning, this is Vanessa Guillen in the Carrizo Branch. At 8:21am I answered a call from a customer wanting to speak to the President. He seemed upset asking who was our President of the bank. I put the call on hold to ask my Lobby manager Veronica what I could say. She told me to tell him that our President of the Bank is Mr. Stary but he was in a meeting that I could get a name and number. So I went back to my call and I told the customer that Mr. Stary was the president but he was in a meeting. When I told him he was like so he's not there, I said yes sir he is but he step away and is in a meeting. He got upset because he was wanting to get a loan and also said about us not wanting to give a loan to someone because of their color. He also let me know that he's been banking with us so long and has gotten loans with us. I am not sure why he said that but I put him a brief hold. And then the call hung up. I got another call right after him and it was the same person asking wanting to close his account, I asked if I could please have the last four number of his social. He said no and after I told him I needed to look up the account and he told me will you be the one to close my account. I told him I am sorry but to close an account you would have to come in person. He said okay I'll go back and close them and also so speak to the president. I never got a name or last four of social but did a power search with the phone number that was on the caller ID [redacted] With the search it shows the number belongs to [redacted].

Vanessa Guillen

Personal Banker

First State Bank of Uvalde

Carrizo Springs Branch

P o Box 158 / 302 Pena St.

Carrizo Springs, Texas 78834

Phone: (830) 278-6231 or (830) 876-3593 ext. 1352

www.fsbuvalde.bank

First State Bank of Uvalde
"The best is yet to come!"™
Since 1907

PUBLIC DISCLOSURE

August 4, 2025

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

First State Bank of Uvalde
Certificate Number: 9978

200 East Nopal Street
Uvalde, Texas 78801

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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

TABLE OF CONTENTS

INSTITUTION RATING

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

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

PERFORMANCE LEVELS	**PERFORMANCE TESTS**		
	Lending Test*	**Investment Test**	**Service Test**
Outstanding		X	
High Satisfactory			X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

* *The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.*

The Lending Test is rated Low Satisfactory.

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- An adequate percentage of loans are made in the institution's assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among retail customers of different income levels and business customers of different sizes.
- The institution exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and/or very small businesses.
- The institution makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs.

- The institution has made an adequate level of community development loans.

The Investment Test is rated Outstanding.

- The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

- The institution exhibits excellent responsiveness to credit and community development needs.

- The institution rarely uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated High Satisfactory.

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.

- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

- Services (including where appropriate, business hours) are tailored to the convenience and needs of the assessment areas, particularly low- and moderate-income geographies and/or individuals.

- The institution provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

First State Bank of Uvalde, headquartered in Uvalde, Texas, began operations in 1907. The bank received a Satisfactory rating at its previous August 11, 2022, Federal Deposit Insurance Corporation (FDIC) CRA Performance Evaluation based on Federal Financial Institutions Examination Council (FFIEC) Large Institution CRA Examination Procedures.

Briscoe Ranch, Inc., a bank holding company, partially owns First State Bank of Uvalde. Through some level of common and majority ownership, affiliates include Security State Bank, Pearsall, Texas and Zavala County Bank, Crystal City, Texas. This evaluation does not consider any affiliate or subsidiary lending or community development activities.

First State Bank of Uvalde functions as a retail bank operating seven full-service offices in South

Texas. Since the previous evaluation, the bank has not opened or closed any branches or participated in any merger or acquisition activity.

The bank offers a variety of lending products including commercial, agricultural, construction, residential, and consumer. First State Bank of Uvalde's various deposit offerings consist of consumer and commercial checking and savings accounts as well as debit cards. Alternative delivery systems include remote deposit capture, online and mobile banking with bill pay capabilities, telephone banking, drive-thru facilities, and 15 automated teller machines (ATMs).

As of the June 30, 2025, Consolidated Reports of Condition and Income, the bank reported total assets of approximately $1.8 billion, total loans of $695.9 million, and total deposits of $1.6 billion. Since the prior evaluation, total assets decreased by 3.2%, net loans increased by 8.9%, and total deposits decreased by 4.5%.

As seen in the following table, the mix of outstanding loans as of March 31, 2025, shows that commercial lending including loans secured by nonfarm nonresidential properties and commercial and industrial loans, represents the largest loan category.

Loan Portfolio Distribution as of 06/30/2025		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	95,702	13.7
Secured by Farmland	21,530	3.1
Secured by 1-4 Family Residential Properties	132,698	19.1
Secured by Multifamily (5 or more) Residential Properties	9,525	1.4
Secured by Nonfarm Nonresidential Properties	307,880	44.2
Total Real Estate Loans	**567,335**	**81.5**
Commercial and Industrial Loans	72,835	10.5
Agricultural Production and Other Loans to Farmers	19,930	2.9
Consumer Loans	12,513	1.8
Obligations of State and Political Subdivisions in the U.S.	22,932	3.3
Other Loans	370	0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**695,915**	**100.0**
Source: Reports of Condition and Income *Due to rounding, totals may not equal 100.0*		

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

DESCRIPTION OF ASSESSMENT AREA

First State Bank of Uvalde designated two assessment areas (AA): 1) Dimmit Non-Metropolitan Statistical Area (non-MSA) AA consisting of Dimmit County, and 2) Uvalde non-MSA AA consisting of Real and Uvalde Counties. Dimmit County lies directly south of Uvalde County, while contiguous Real and Uvalde Counties are east of San Antonio, Texas, in South Texas. Due to their similar demographic and economic characteristics, this evaluation combines the areas for analysis and presentation. The combined non-MSA AA conforms to CRA regulatory requirements. The following table provides additional details regarding the composition of each AA.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of Census Tracts**	**# of Branches**
Dimmit non-MSA AA	Dimmit	3	1
Uvalde non-MSA AA	Real, Uvalde	7	6
Source: Bank Data; 2020 U.S. Census			

Economic and Demographic Data

Based on 2020 U.S. Census, the assessment area's ten census tracts reflect the following income designations: two moderate-, six middle-, one upper-income, and one with no available income designation. The following table provides select demographic characteristics for the non-MSA AA.

Demographic Information of the Assessment Area Non-MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	10	0.0	20.0	60.0	10.0	10.0
Population by Geography	35,937	0.0	17.4	66.7	9.3	6.6
Housing Units by Geography	18,319	0.0	17.0	67.3	8.4	7.3
Owner-Occupied Units by Geography	9,313	0.0	16.7	68.0	8.1	7.2
Occupied Rental Units by Geography	4,040	0.0	22.0	61.4	15.1	1.6
Vacant Units by Geography	4,966	0.0	13.5	70.8	3.5	12.2
Businesses by Geography	2,719	0.0	10.5	68.3	16.3	4.9
Farms by Geography	188	0.0	8.5	72.3	13.3	5.9
Family Distribution by Income Level	9,478	33.1	13.8	19.4	33.7	0.0
Household Distribution by Income Level	13,353	36.3	12.6	15.9	35.3	0.0
Texas Non-MSA Median Family Income		$61,785	Median Housing Value			$ 99,485
			Median Gross Rent			$772
			Families Below Poverty Level			19.6%
Source: 2020 Census and 2023 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

Major employers include Southwest Texas Junior College, Aveanna Healthcare, Uvalde Memorial Hospital, along with the respective county and city governments and local school districts.

According to business demographics, service industries represent the largest portion of the area's business at 39.8 percent, followed by non-classifiable establishments at 18.0 percent, and retail trade at 8.9 percent.

The Texas Workforce Commission reported unemployment rates of 6.7 percent for Dimmit County, 4.5 percent for Real County, and 4.1 percent for Uvalde County, as of May 2025. Such rates for Dimmit and Real counties are above both the State of Texas' rate and the national rate of 4.2 and 4.1 percent, respectively for the same period. Uvalde County unemployment rate lands below the Texas unemployment rate and it's equal to the national unemployment rate for the same period.

Competition

The area contains competition from other chartered banks based on its population, with each of the 12 offices from the counties' financial institutions serving about 2,995 people, on average. Of the 12 offices operating in the assessment area, eight of those belong to First State Bank of Uvalde. The bank ranks first in deposit market share by capturing 89.9 percent of the area's deposits based on FDIC's June 30, 2023, Deposit Market Share Report.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community needs. This information helps determine financial institutions' responsiveness to these needs and shows available credit opportunities.

Examiners contacted a community member, during the evaluation, knowledgeable of the area's economic, demographic, and business environments. The contact represents an organization that promotes and works in meeting the needs of the general population in the assessment area. The contact noted the area contains few job opportunities with many individuals employed in the agricultural industry. The contact also noted big retailers, local school districts, city, and county governments employ many individuals in the assessment area. Additionally, the contact noted that the interest rate increases in the housing market combined with the lack of housing inventory have increased the area's rental rates; thereby decreasing the affordability to rent and buy houses. The contact indicated opportunities exist for financial institution participation in small business and home mortgage lending. The contact further indicated that local financial institutions are actively involved in the community and responsive to the area's credit needs.

Credit and Community Development Needs and Opportunities

The AA creates a limited loan demand for a narrow variety of loan categories, with much of the demand centering on small business and small farm lending. Considering information obtained from the community contact, bank management, as well as demographic and economic data, examiners concluded the primary credit needs in the AA include small business and small farm loans. Furthermore, as indicated by the community contact as well as demographic and economic data, the assessment area's community development needs primarily include efforts that revitalize and stabilize the area. Additionally, given the percentage of the population reporting low- and moderate-income, community development needs include services that benefit organizations or programs that provide community services targeted to low- and moderate-income individuals.

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the last evaluation dated August 11, 2022, to the current evaluation dated August 4, 2025. To assess performance, examiners applied the Federal Financial Institutions Examination Council (FFIEC) Large Institution CRA Examination Procedures, which include the Lending, Investment, and Service Tests. The appendices define each test's criteria.

As previously noted, for the purposes of this evaluation, examiners combined the two non-metropolitan assessment areas for analysis and presentation purposes. Consequently, examiners performed a full-scope review of the combined non-MSA AA.

Activities Reviewed

For the Lending Test, CRA Large Institution procedures require examiners to consider a bank's reported home mortgage, small business, and small farm loans, as well as all reported community development loans originated since the prior evaluation. Consequently, this evaluation considers the following loans, based on readily available information, reported according to CRA data collection reporting requirements:

Small Business Loans
- 2022: 430 loans totaling $43.4 million
- 2023: 439 loans totaling $46.1 million
- 2024: 472 loans totaling $42.7 million

Small Farm Loans
- 2022: 228 loans totaling $21.6 million
- 2023: 180 loans totaling $19.1 million
- 2024: 144 loans totaling $17.0 million

Community Development Loans
- August 11, 2022 – August 4, 2025: 38 loans totaling $13.3 million

Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, unless otherwise noted, this evaluation only presents 2023 data, the most recent year for which aggregate data exists as of this evaluation date. However, examiners presented all years of loan data since the prior evaluation in the assessment area concentration criterion. Examiners primarily compared the bank's performance to applicable aggregate data when reaching overall conclusions and ratings although this evaluation also includes demographic data based on the 2020 U.S. Census and 2023 D&B business demographic data.

Given that the bank does not collect data regarding home mortgages and consumer loans, and these products do not represent a majority of the bank's loans by dollar volume, representing only 9.3 percent and 4.2 percent of the dollar volume of loans originated during 2024, respectively, examiners did not consider them.

Examiners considered the universe of loans reviewed by number and dollar volume as well as management's stated business strategy to determine the weighting applied to the loan products reviewed. Given these considerations, examiners placed more weight on small business loans when arriving at applicable conclusions.

This evaluation also reviewed the bank's qualified investments and community development services for the period since the previous CRA evaluation through August 4, 2025. Qualified investments included new investments and donations, as well as outstanding qualified investments from prior to this evaluation. Finally, the evaluation encompassed a review of delivery systems, including branches and alternative delivery systems, and the impact of any branch openings and closings, as well as a review of retail banking products and services targeted at low- and moderate-income individuals or small businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

First State Bank of Uvalde demonstrated a low satisfactory record for the bank as a whole under the Lending Test. Excellent lending activity, adequate community development lending, excellent borrower profile lending distribution coupled with an adequate percentage of loans made in the bank's assessment areas, and adequate geographic loan distribution somewhat lifted the limited use of innovative or flexible lending practices to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to the assessment area credit needs. Excellent small business lending performance and excellent small farm lending performance support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment areas' credit needs when arriving at this conclusion.

Small Business Loans

The level of small business lending activity reflects excellent responsiveness to assessment's area credit needs. Excellent overall market ranking primarily supports this conclusion. First State Bank of Uvalde captured a 37.5 percent market share of the total number of small business loans and a 55.5 percent market share of the total dollar volume of loans. According to 2023 aggregate CRA data, First State Bank of Uvalde ranked 1st out of 62 reporting lenders inside its assessment areas, reflecting excellent performance. This ranking considers the total number and dollar volume of loans made by each institution.

Small Farm Loans
The level of small farm lending activity reflects excellent responsiveness to assessment area credit needs. Excellent overall market ranking primarily supports this conclusion. First State Bank of Uvalde captured a 76.1 percent market share of the total number of small farm loans and an 86.9 percent market share of the total dollar volume of loans. According to 2023 aggregate CRA data, First State Bank of Uvalde ranked 1st out of 15 lenders reporting small farm loans inside its assessment area, reflecting excellent performance. This ranking considers the total number and dollar volume of loans made by each institution.

Assessment Area Concentration

The following table shows the institution originated an adequate percentage of its small business and small farm loans by number and dollar volume inside its assessment areas. Adequate percentages of small business and small farm loans originated inside the bank's assessment areas support this conclusion. Examiners considered the bank's asset size and office structure, as well as the loan categories reviewed relative to the areas' combined size and economy when arriving at this conclusion. adequate number of

Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Small Business										
2022	314	73.0	116	27.0	430	26,004	59.9	17,378	40.1	43,382
2023	331	75.4	108	24.6	439	27,459	59.5	18,684	40.5	46,143
2024	350	74.2	122	25.8	472	24,367	57.0	18,358	43.0	42,725
Subtotal	**995**	**74.2**	**346**	**25.8**	**1,341**	**77,830**	**58.9**	**54,420**	**41.1**	**132,250**
Small Farm										
2022	150	65.8	78	34.2	228	16,740	77.4	4,901	22.6	21,641
2023	127	70.6	53	29.4	180	14,253	74.6	4,859	25.4	19,112
2024	103	71.5	41	28.5	144	10,877	64.0	6,120	36.0	16,997
Subtotal	**380**	**68.8**	**172**	**31.2**	**552**	**41,870**	**72.5**	**15,880**	**27.5**	**57,750**

Source: CRA Reported Data (2022-2024)
Due to rounding, totals may not equal 100.0%

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. Adequate performance regarding small business and small farm loans in the bank's sole assessment area supports this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Adequate performance in moderate-income census tracts support this conclusion. As shown in the following table, the bank's performance in moderate-income census tracts falls 3.4 percentage points below aggregate data, reflecting adequate performance. Further, the table shows that the bank's levels in moderate-income geographies land within adequate ranges of available D&B data.

Geographic Distribution of Small Business Loans Non-MSA AA						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	10.5	11.6	27	8.2	1,290	4.7
Middle	68.3	71.5	271	81.9	22,211	80.9
Upper	16.3	8.5	19	5.7	3,177	11.6
Not Available	4.9	8.4	14	4.2	781	2.8
Total	**100.0**	**100.0**	**331**	**100.0**	**27,459**	**100.0**
Source: 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Farm Loans

The geographic distribution of small farm loans reflects adequate penetration throughout the assessment area. Adequate performance in moderate-income census tracts support this conclusion. As shown in the following table, the bank's performance in moderate-income census tracts falls 0.4 percentage points below aggregate data, reflecting adequate performance. Further, the table shows that the bank's levels in moderate-income geographies land within adequate ranges of available D&B data.

Geographic Distribution of Small Farm Loans Non-MSA AA						
Tract Income Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	8.5	3.6	4	3.2	465	3.3
Middle	72.3	93.9	120	94.5	13,580	95.3
Upper	13.3	2.4	3	2.4	208	1.5
Not Available	5.9	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**127**	**100.0**	**14,253**	**100.0**
Source: 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among business and farm customers of different sizes in the assessment area. Excellent performance regarding small business loans lifted the adequate performance regarding small farm loans in the bank's sole assessment area to support this conclusion.

Small Business Loans

The distribution of borrowers reflects excellent penetration of small business loans among businesses of different sizes. An excellent record of lending to businesses with gross annual revenues of $1 million or less primarily supports this conclusion. As shown in the following table, the bank's level of lending to businesses with gross annual revenues of $1 million or less falls below demographic data but exceeds aggregate performance by 19.6 percent, reflecting excellent performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Non-MSA AA						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	84.4	55.6	249	75.2	14,927	54.4
>$1,000,000	3.5	--	67	20.2	11,429	41.6
Revenue Not Available	12.1	--	15	4.5	1,103	4.0
Totals	**100.0**	**100.0**	**331**	**100.0**	**27,459**	**100.0**
Source: 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Farm Loans

The distribution of borrowers reflects adequate penetration of small farm loans among farms of different sizes. An adequate record of lending to farms with gross annual revenues of $1 million or less primarily supports this conclusion. As shown in the following table, the bank's level of lending to farms with gross annual revenues of $1 million or less is lower than farm demographic data but exceeds aggregate performance by 7.6 percentage points, reflecting adequate performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category Non-MSA AA						
Gross Revenue Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	95.2	49.1	72	56.7	7,473	52.4
>$1,000,000	2.7	--	55	43.3	6,780	47.6
Revenue Not Available	2.1	--	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**127**	**100.0**	**14,253**	**100.0**
Source: 2023 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Innovative or Flexible Lending Practices

The institution makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs. The number and dollar volume of innovative loan products and flexible lending practices, including the bank's Small Dollar Loan Program, primarily supports this conclusion.

Since the prior evaluation, the bank originated 422 innovative and/or flexible loans totaling $485 thousand. This dollar figure level of activity equates to 0.03 percent of average total assets of $1.9 billion since the last performance evaluation and 0.07 percent of average net loans of $648.9 million for the same period. This activity level reflects a significant decrease in both number and dollar amount from the previous evaluation when the bank originated 729 loans totaling $31.7 million, which represented 1.7 percent of average total assets and 7.2 percent of average net loans.

Further, the bank's innovative and/or flexible lending practices reflect an adequate degree of serving low- and moderate-income borrowers. As noted, First State Bank of Uvalde focuses on small business and agricultural lending relative to its home mortgage lending. Typically, more innovative or flexible lending opportunities exist for home mortgage loans, such as government-guaranteed or -insured loan programs. Thus, examiners focused more on the Small Dollar Loan Program activity, which provides consumer loans, in amounts up to $1,500, primarily benefitting low- and moderate- income individuals through a streamlined underwriting process.

Community Development Loans

The institution has made an adequate level of community development loans. The dollar volume of community development loans and the community development loans' adequate responsiveness support this conclusion.

During the evaluation period, First State Bank of Uvalde originated 38 community development loans totaling $13.3 million. This level of activity represents 0.7 percent of average total assets of $1.9 billion and 2.1 percent of average net loans of $648.9 million. This activity reflects a decrease in dollar volume from the previous evaluation when the bank originated 72 loans totaling $81.4 million, which represented 4.3 percent of average total assets and 18.4 percent of average net loans.

Community development loans reflect adequate responsiveness to the assessment areas' community development needs. As detailed in the following table, 56.6 percent of the dollar volume of all community development loans revitalize or stabilize qualifying geographies. In addition, the percentage of community development loans originated in the bank's AA promote community services, as defined by the regulation. As previously noted, activities that revitalize or stabilize qualifying geographies represent a primary community development need in the bank's assessment areas, while activities that benefit community services target at low- and moderate-income individuals also reflect a community development need in the assessment areas. The following table shows the bank's community development lending by assessment area and purpose.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Non-MSA AA	1	82	23	2,830	1	1,630	8	841	**33**	**5,383**
Statewide/Regional	0	0	0	0	1	1,231	4	6,687	**5**	**7,918**
Total	**1**	**82**	**23**	**2,830**	**2**	**2,861**	**12**	**7,528**	**38**	**13,301**
Source: Bank Data										

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
2022	0	0	0	0	1	1,231	2	1,932	**3**	**3,163**
2023	1	82	15	1,600	1	1,630	10	5,596	**27**	**8,908**
2024	0	0	0	0	0	0	0	0	**0**	**0**
YTD 2025	0	0	8	1,230	0	0	0	0	**8**	**1,230**
Total	**1**	**82**	**23**	**2,830**	**2**	**2,861**	**12**	**7,528**	**38**	**13,301**
Source: Bank Data										

The following are notable examples of community development loan activity.

- ***Economic Development*** – The bank originated a loan for $1.6 million to a small business in Uvalde. The business will provide four to six new jobs for low- and moderate-income individuals.

- ***Community Service*** – The Bank renewed a $250,000 line of credit for a non-profit health care organization that provides health services targeted to low- and moderate-income individuals and families in the assessment area.

INVESTMENT TEST

First State Bank of Uvalde demonstrated an outstanding record regarding the Investment Test. An excellent level of qualified community development investments and donations and excellent responsiveness to credit and community development needs outweigh the rare use of innovative and/or complex investments to support this conclusion.

Investment and Grant Activity

The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. The dollar volume of qualified investments primarily supports this conclusion. The bank made use of 223 qualified investments and donations totaling $139.7 million. This represents 7.4 percent of average total assets of $1.9 billion and 18.2 percent of average total securities of $768.9 million.

These levels reflect a decrease from the 10.9 percent of average total assets and the 20.7 percent of average total securities reported in the prior evaluation. The tables below summarize the bank's qualified investments and donations by assessment area and purpose.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Non- MSA AA	0	0	79	508	0	0	32	14,540	**111**	**15,048**
Statewide/Regional	0	0	14	42,262	0	0	98	82,398	**112**	**124,660**
Total	**0**	**0**	**93**	**42,770**	**0**	**0**	**130**	**96,938**	**223**	**139,708**
Source: Bank Data										

The following is a notable example of a qualified investment activity.

- ***Revitalize or Stabilize*** – The bank purchased five municipal bonds totaling $6.6 million for the purchase, acquisition, construction, or improvement of school buildings located in qualifying geographies, thus, helping to attract new, or retain existing, businesses or residents through the improvements to local schools.

Responsiveness to Credit and Community Development Needs

The institution exhibits excellent responsiveness to credit and community development needs. As reflected in the above table, a substantial majority of the dollar volume of all qualified investments and donations funded revitalization and stabilization activities, which is an identified community development need. Further, the bank's qualified investments funded community services, also an identified community development need.

Community Development Initiatives

The institution rarely uses innovative and/or complex investments to support community development initiatives. Since the prior evaluation, the bank primarily invested in municipal bonds, which are generally not complex or innovative.

SERVICE TEST

First State Bank of Uvalde demonstrated a high satisfactory record regarding the Service Test for the bank as a whole. A relatively high level of community development services and services tailored to the convenience and needs of the assessment area primarily support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment area. Reasonably accessible alternative delivery systems and branch distribution support this conclusion.

The following table illustrates the distribution of the bank's branches and ATMs by geography income level for 2023. The table shows that in moderate-income geographies, the percentages of branches and ATMs fall below but within adequate ranges of the percentage of the assessment areas' population residing in those areas, thereby reflecting reasonable accessibility. As noted under Description of Assessment Area, the middle-income geographies in which five of the bank branches lie received distressed or underserved designations due to their poverty levels or remote locations.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	20.0	6,253	17.4	1	14.3	3	20.0
Middle	6	60.0	23,970	66.7	5	71.4	10	66.7
Upper	1	10.0	3,342	9.3	1	14.3	2	13.3
NA	1	10.0	2,372	6.6	0	0.0	0	0.0
Total	**10**	**100.0**	**35,937**	**100.0**	**7**	**100.0**	**15**	**100.0**

Source: 2023 Census Data; Bank Data
Due to rounding, totals may not equal 100.0

The institution makes its alternative delivery systems readily accessible to all portions of the assessment areas. In addition to its ATMs, the bank offers a variety of alternative systems that prove effective in delivering retail banking services in low- and moderate-income geographies or to low- and moderate-income individuals. Further, First State Bank of Uvalde offers free 24-hour customer access to accounts via a local telephone number. This free service allows customers to access balance and deposit information, make account transfers, and obtain information on checks cleared by the bank. First State Bank of Uvalde provides this service in both English and Spanish. First State Bank of Uvalde's customers make extensive use of this service, logging an average of 5,717 calls per month.

In addition, First State Bank of Uvalde provides an internet website that allows customers to view products, locate branches and ATMs, access their accounts, and pay bills free of charge 24 hours a day. First State Bank of Uvalde has 16,843 consumer customers as well as 2,728 business customers utilizing online banking. First State Bank of Uvalde's mobile application allows online banking customers the ability to check balances, make transfers, and find branch and ATM locations from cellular phones or personal electronic devices.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. As previously stated, the bank did not open or close any branches during the review period.

Reasonableness of Business Hours and Services

Services (including where appropriate, business hours) are tailored to the convenience and needs of the assessment area, particularly low- and moderate-income geographies and/or individuals. Hours and services typically seen in institutions of this size support this conclusion.

The institution maintains hours generally consistent with the area and industry's norms. Five full-service offices maintain lobby hours from 9:00 am to 3:00, one office located in a middle-income tract has lobby hours from 9:00 am to 4:pm, and the only office in a moderate-income census tract has lobby hours from 9:00 am to 5:00 pm, the bank also offers drive-through services in these locations. Four drive-thru locations offer extended hours and/or Saturday hours as well.

As previously discussed, the bank provides many services designed to meet the needs of low- and moderate-income areas and individuals as well as smaller sized businesses. The range of services covers a wide variety of products and services including consumer checking, savings, money market, certificates of deposit, and individual retirement accounts trust services, as well as consumer and mortgage loans.

The presence of Spanish-speaking personnel in many offices helps ensure the provision of the bank's services to its served areas. For its Spanish-speaking customer base, First State Bank of Uvalde offers product brochures and disclosures translated into Spanish.

Community Development Services

The institution provides a relatively high level of community development services. The extent, or number, of community development services primarily supports this conclusion.

The following table shows that First State Bank of Uvalde provided 66 community development services since the prior evaluation, a slight decrease from the 68 community development services recorded at the previous evaluation. The services all involve bank personnel's use of technical expertise to benefit organizations or projects with a primary purpose of community development, as defined by CRA regulations. In addition to the extent, community development services exhibit adequate responsiveness to available opportunities as illustrated by the level of addressing community services as identified community development needs in the AA. The following tables summarize the community development service activity by assessment area, purpose, and year.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Non-MSA AA	0	41	13	4	**58**
Statewide/Regional	0	0	8	0	**8**
Total	**0**	**41**	**21**	**4**	**66**
Source: Bank Data					

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2022 (Partial)	0	5	5	1	**11**
2023	0	16	6	1	**23**
2024	0	12	7	1	**20**
YTD 2025	0	8	3	1	**12**
Total	**0**	**41**	**21**	**4**	**66**
Source: Bank Data					

The following are notable examples of the bank's qualified community development services.

- ***Community Services*** – Several bank employees provide financial literacy training to area schools where a majority of the students qualify for free or reduced-priced meals under the USDA's National School Lunch Program. Thus, the activities benefit a project that provides community services to low- and moderate-income individuals.

- ***Economic Development***– A bank employee served as a Board member for an organization the encourages local governments to join and cooperate with representatives of major economic interests, citizen groups and groups experiencing economic distress to improve the health, safety, and general welfare of their citizens and to plan for the future development of the region.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
    i. The proportion of the bank's lending in the bank's assessment area(s);
    ii. The dispersion of lending in the bank's assessment areas(s); and
    iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
    i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
    ii. Small business and small farm loans to businesses and farms with gross annual revenues of $1 million or less;
    iii. Small business and small farm loans by loan amount at origination; and
    iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.,* RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

1) The extent to which the bank provides community development services; and
2) The innovativeness and responsiveness of community development services.

GLOSSARY

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

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

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

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

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

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

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:
- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

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

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

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

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

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

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

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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

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

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

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

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

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

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

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

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

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

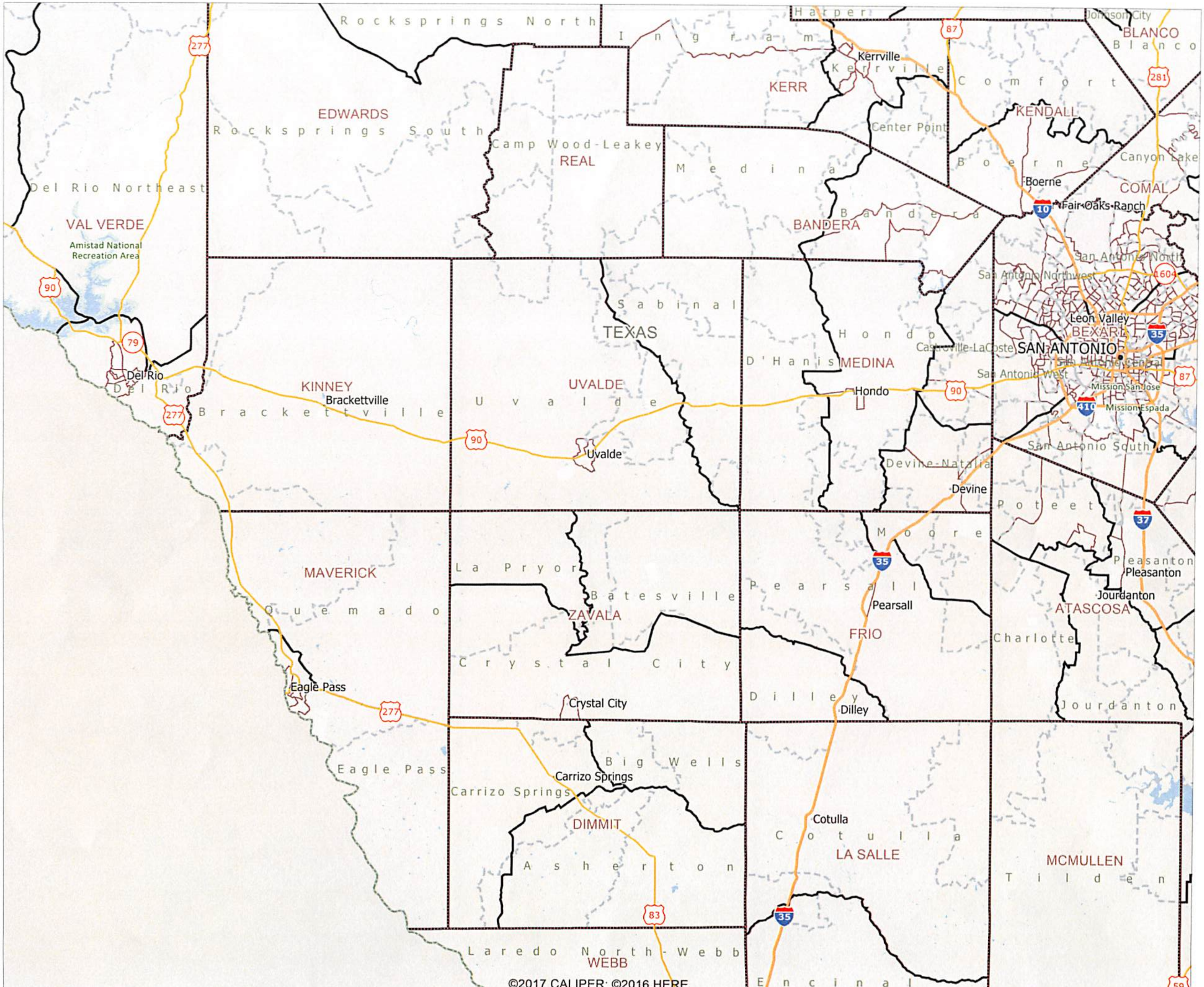
First State Bank
of Uvalde

Assessment Areas

Dimmit County

Real County

Uvalde County



TEXAS
VAL VERDE
EDWARDS
REAL
KERR
KENDALL
BLANCO
COMAL
BANDERA
KINNEY
UVALDE
MEDINA
BEXAR
SAN ANTONIO
MAVERICK
ZAVALA
FRIO
ATASCOSA
DIMMIT
LA SALLE
MCMULLEN
WEBB
Del Rio
Brackettville
Uvalde
Hondo
Devine
Pearsall
Dilley
Cotulla
Crystal City
Carrizo Springs
Eagle Pass
Pleasanton
Jourdanton
Kerrville
Boerne
Fair Oaks Ranch
Leon Valley
Center Point
Amistad National Recreation Area
Mission San Jose
Mission Espada

First State Bank
of Uvalde

ASSESSMENT AREA:
DIMMIT COUNTY

Cities in Dimmit County:

Asherton

Big Wells

Brundage

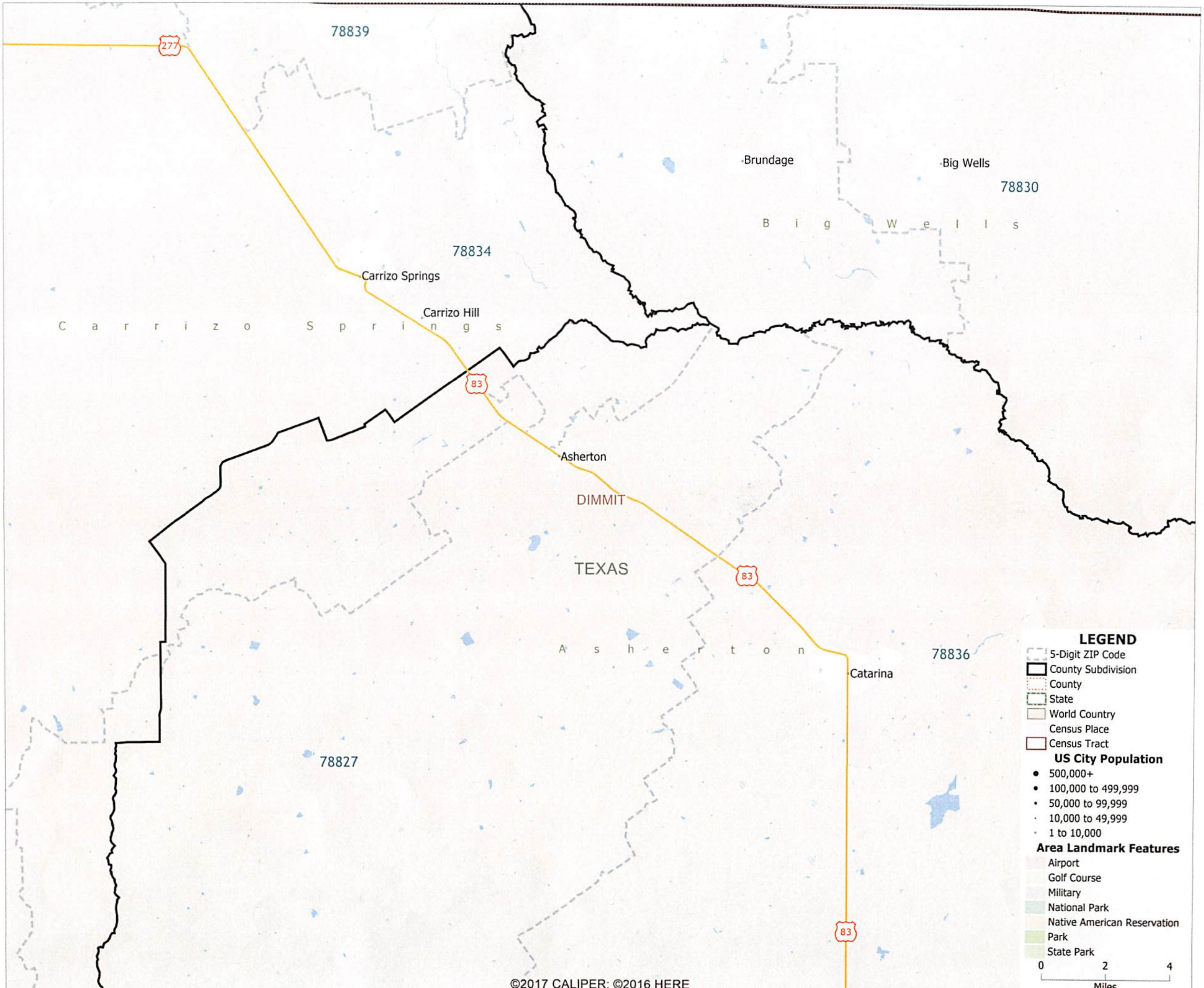
Carrizo Springs

Catarina

State Code: 48

County Code: 127

Census Tracts: 9502.01, 9502.02, 9504.00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78834
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78836
78827
Brundage
Big Wells
B i g W e l l s
Carrizo Springs
Carrizo Hill
C a r r i z o S p r i n g s
Asherton
DIMMIT
TEXAS
A s h e r t o n
Catarina
277
83
LEGEND
5-Digit ZIP Code
County Subdivision
County
State
World Country
Census Place
Census Tract
US City Population
500,000+
100,000 to 499,999
50,000 to 99,999
10,000 to 49,999
1 to 10,000
Area Landmark Features
Airport
Golf Course
Military
National Park
Native American Reservation
Park
State Park
0
2
4
Miles
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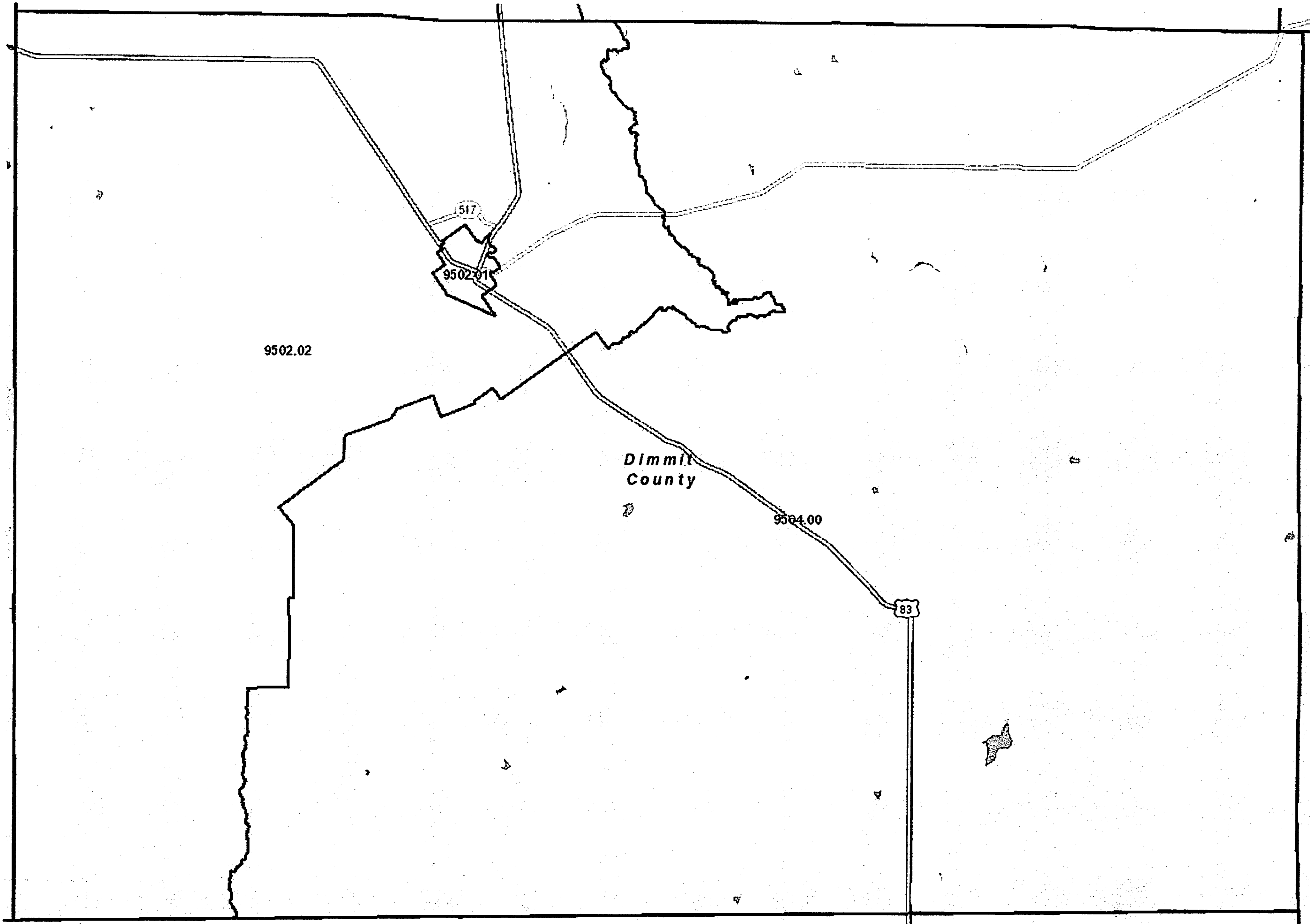


517
9502.01
9502.02
Dimmit
County
9504.00
83

First State Bank
of Uvalde

ASSESSMENT AREA:
REAL COUNTY

Cities in Real County:

Camp Wood

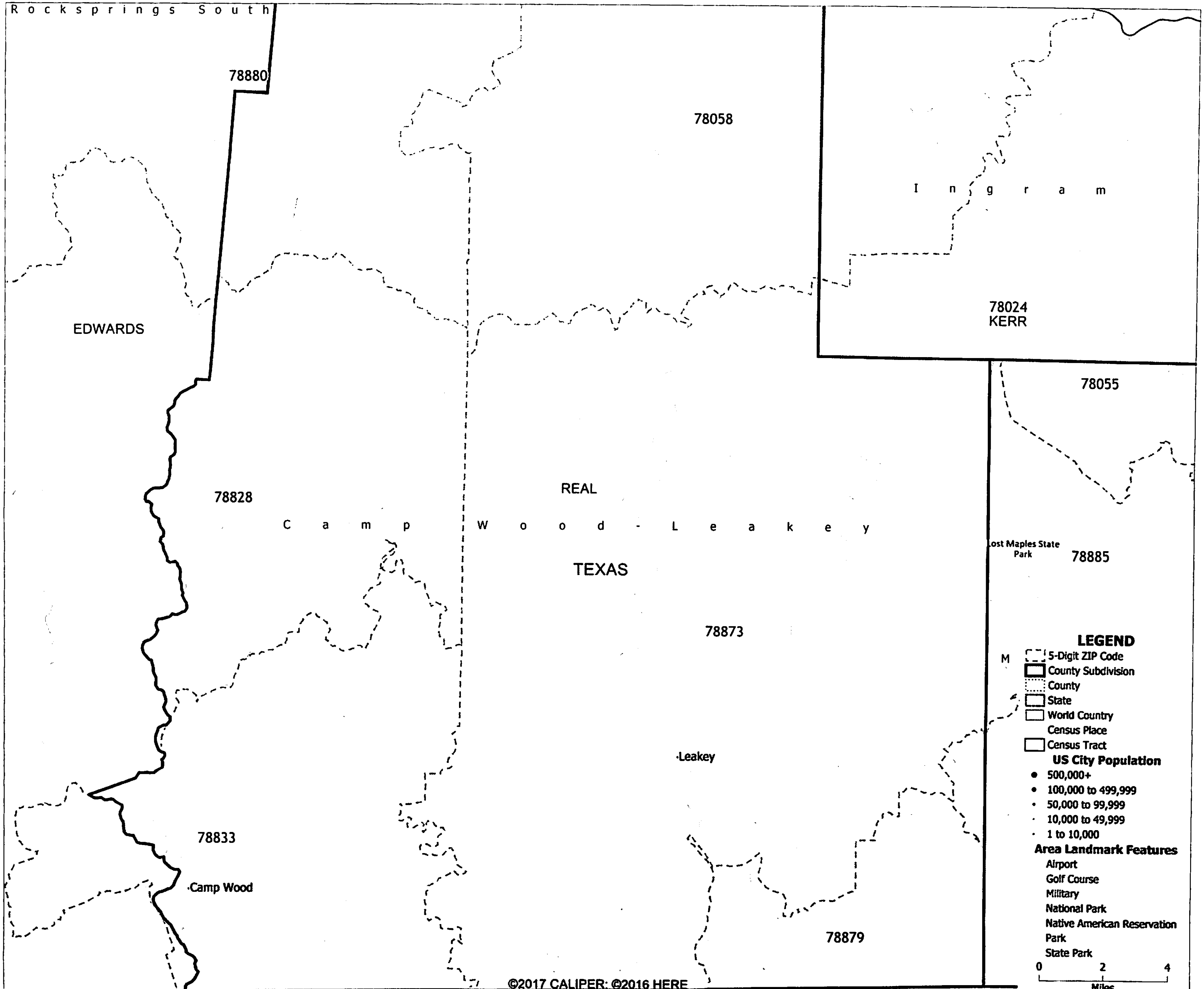
Leakey

Rio Frio

State Code: 48

County Code: 385

Census Tracts: 9501.00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78058
Ingram
78024
KERR
EDWARDS
78055
78828
REAL
Camp Wood-Leakey
TEXAS
Lost Maples State Park
78885
78873
M
LEGEND
5-Digit ZIP Code
County Subdivision
County
State
World Country
Census Place
Census Tract
US City Population
500,000+
100,000 to 499,999
50,000 to 99,999
10,000 to 49,999
1 to 10,000
Area Landmark Features
Airport
Golf Course
Military
National Park
Native American Reservation
Park
State Park
0
2
4
Miles
Leakey
78833
Camp Wood
78879
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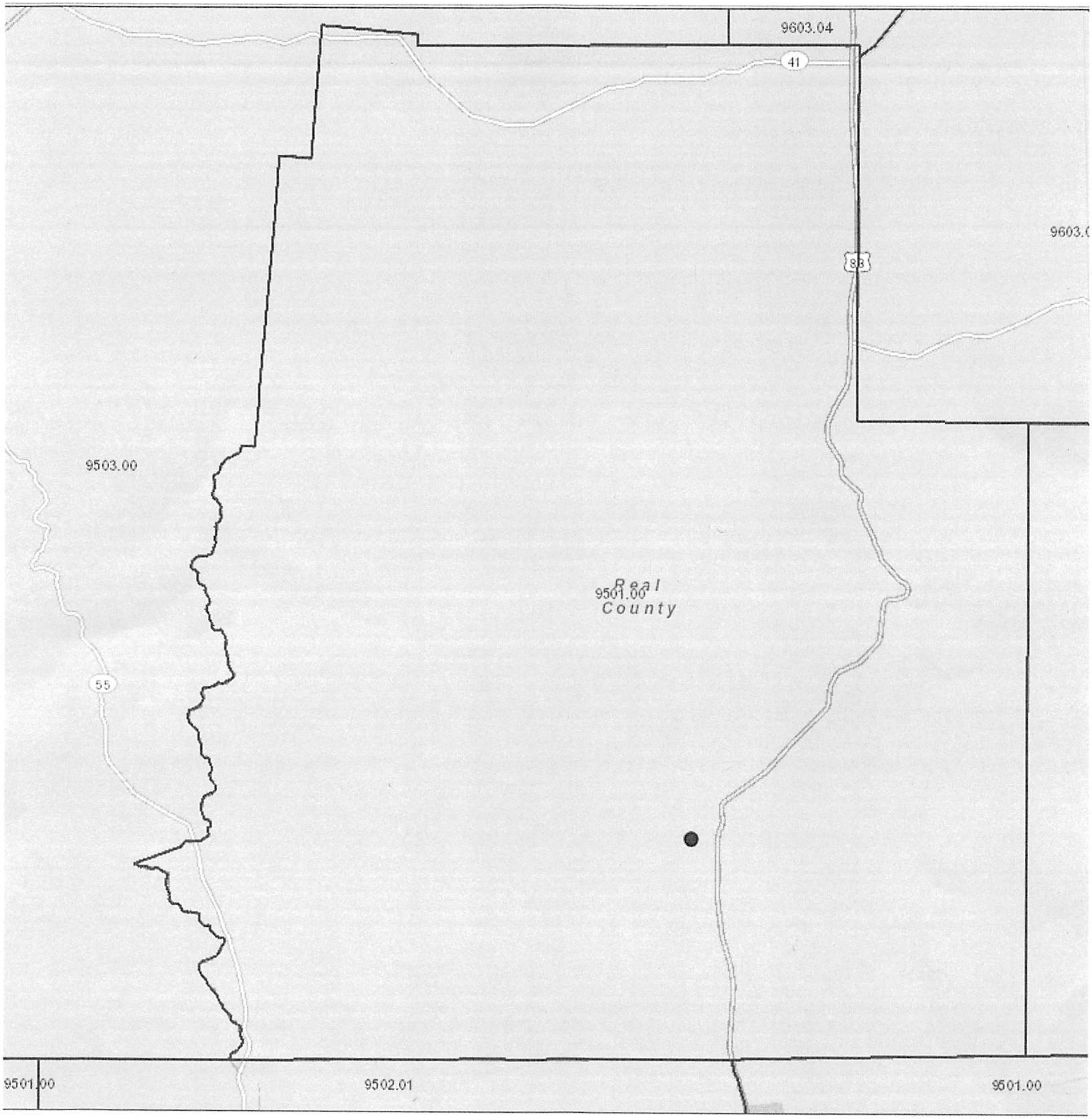

9603.04
41
9603.0
83
9503.00
Real
9501.00
County
55
9501.00
9502.01
9501.00

First State Bank

of Uvalde

ASSESSMENT AREA:

UVALDE COUNTY

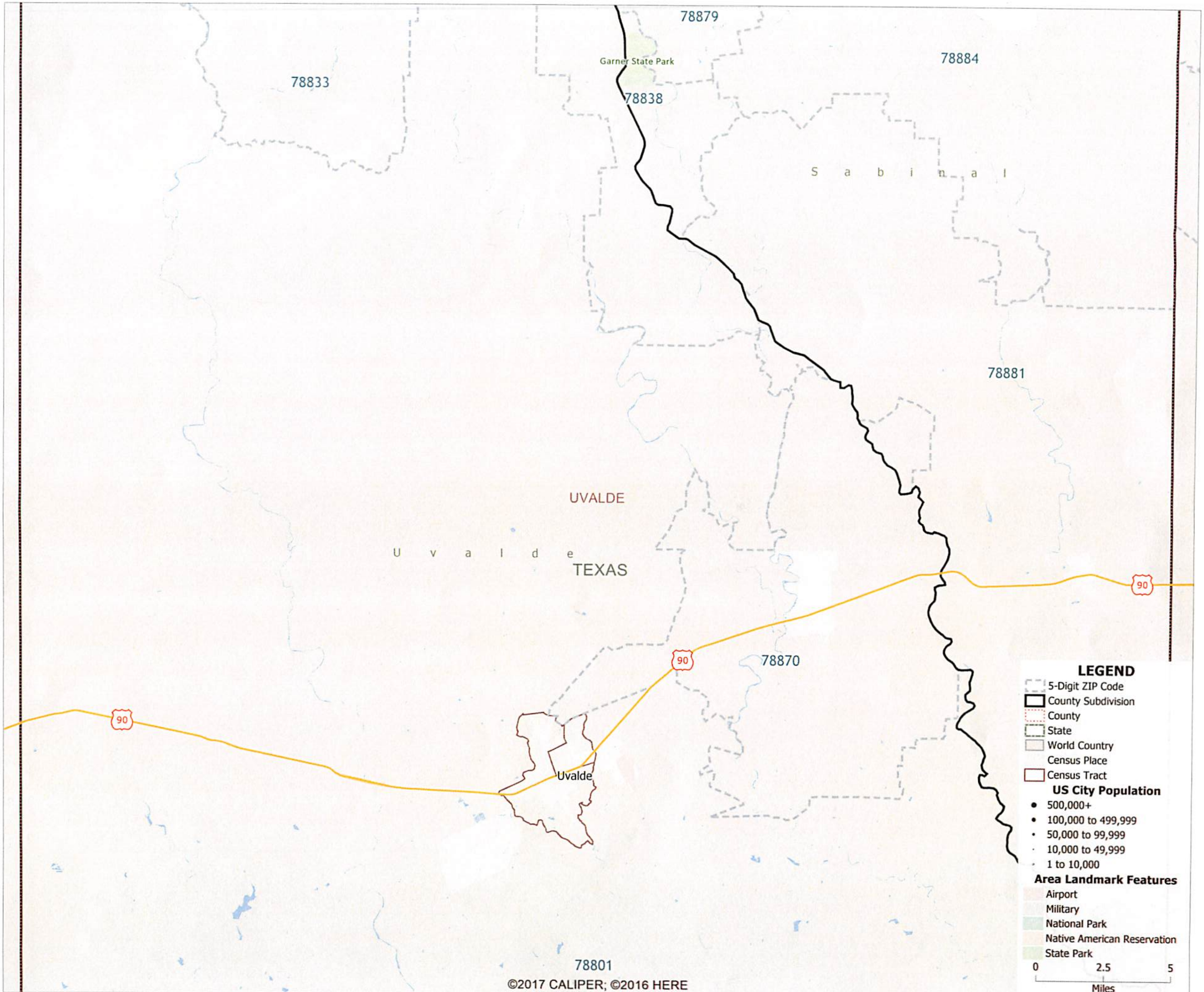
Cities in Uvalde County:

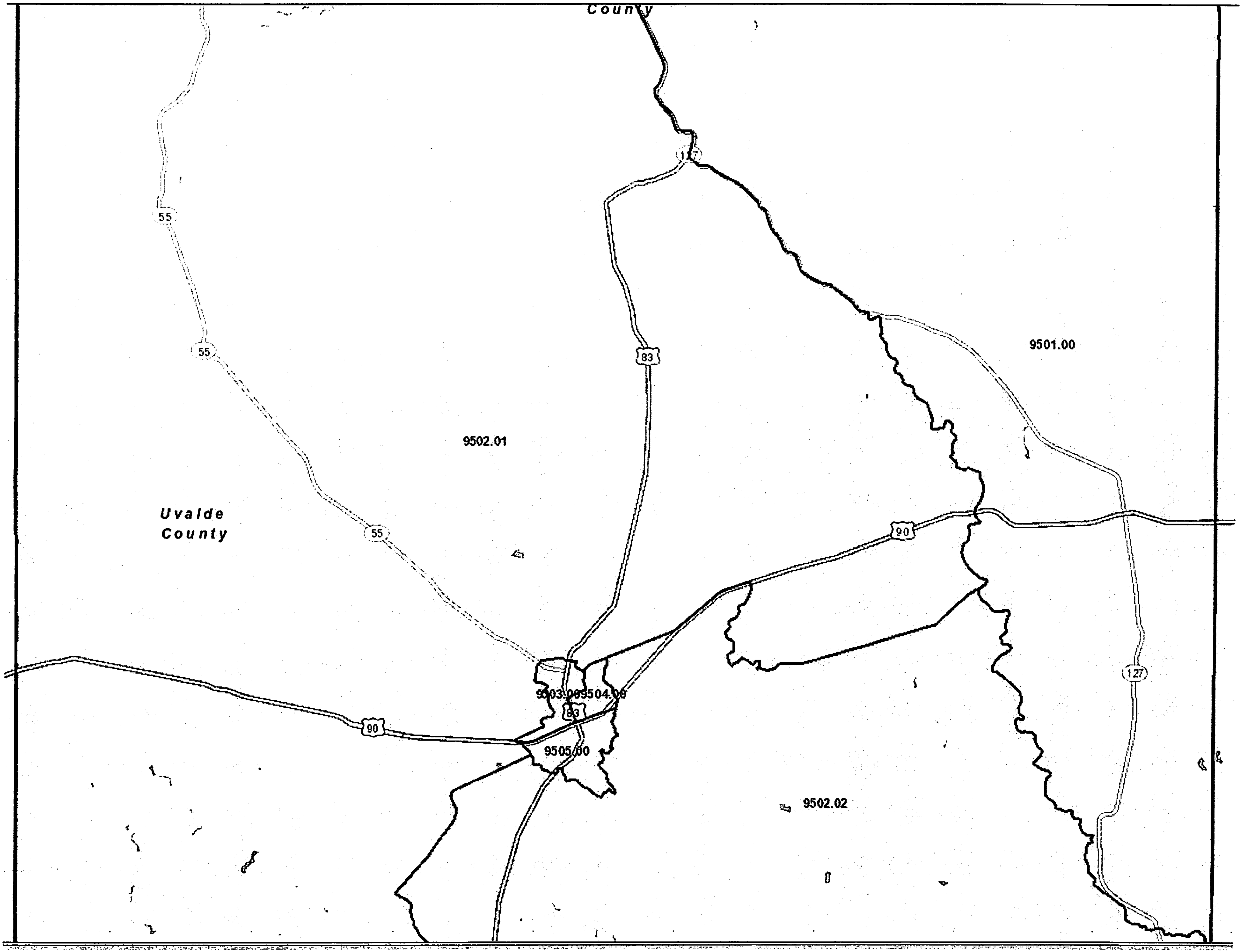
- Concan
- Knippa
- Sabinal
- Utopia
- Uvalde

State Code: 48

County Code: 463

Census Tracts: 9501.00, 9502.01, 9502.02, 9503.00, 9504.00, 9505.00


78879
Garner State Park
78884
78833
78838
S a b i n a l
78881
UVALDE
U v a l d e
TEXAS
90
78870
Uvalde
LEGEND
5-Digit ZIP Code
County Subdivision
County
State
World Country
Census Place
Census Tract
US City Population
500,000+
100,000 to 499,999
50,000 to 99,999
10,000 to 49,999
1 to 10,000
Area Landmark Features
Airport
Military
National Park
Native American Reservation
State Park
0 2.5 5
Miles
78801


County
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Uvalde
County
9501.00
9503.00
9504.00
9505.00
9502.02
55
83
90
127

First State Bank
of Uvalde

Listing of
Branch and ATM Locations

First State Bank of Uvalde

MEMO TO CRA PUBLIC FILE

The following is a list of this institution's branch locations, ATM locations, and their geographies:

BANK OFFICE w/24 HR DEPOSIT ACCEPTING ATM ACCESS LOCATIONS:

Main Office Location w/ATM:
200 E Nopal Street
Uvalde, Texas 78801
Located in Census Tract #9504.00 of Uvalde County

Camp Wood Branch Location w/ATM:
308 N Nueces Street
Camp Wood, Texas 78833
Located in Census Tract #9501.00 of Real County

Sabinal Branch Location w/ATM:
504 N Center Street
Sabinal, Texas 78881
Located in Census Tract #9501.00 of Uvalde County

Utopia Branch Location w/ATM:
870 Main Street
Utopia, Texas 78884
Located in Census Tract #9501.00 of Uvalde County

Uvalde Main Street Branch Location w/ATM:
2065 E Main Street
Uvalde, Texas 78801
Located in Census Tract #9504.00 of Uvalde County

Concan Branch Location w/ATM:
21238 TX Hwy 127
Concan, Texas 78838
Located in Census Tract #9501.00 of Uvalde County

Updated May 19, 2026

BANK OFFICE w/24 HR DEPOSIT ACCEPTING ATM ACCESS LOCATIONS (cont'd)

Carrizo Springs Branch Location w/ATM:
302 Pena Street
Carrizo Springs, Texas 78834
Located in Census Tract #9502.01 of Dimmit County

Frio Canyon – Leakey Branch Location w/ATM:
243 S Evergreen Street
Leakey, Texas 78873
Located in Census Tract #9501.00 of Real County

First State Bank of Uvalde

24 HR ATM ACCESS LOCATIONS (independent from branch locations):

Uvalde Memorial Hospital ATM:
1025 Garner Field Road
Uvalde, Texas 78801
Located in Census Tract #9505.00 of Uvalde County

Uvalde County Fairplex ATM:
215 Veterans Lane
Uvalde, Texas 78801
Located in Census Tract #9505.00 of Uvalde County

Soe Beverage Barn Deposit Accepting ATM:
821 US Highway 83
Leakey, TX 78873
Located in Census Tract #9501.00 of Real County

Dimmit Regional Hospital ATM:
704 Hospital Drive
Carrizo Springs, Texas 78834
Located in Census Tract #9502.01 of Dimmit County

Carrizo Springs Deposit Accepting ATM:
1200 N 1st Street
Carrizo Springs, Texas 78834
Located in Census Tract #9502.01 of Dimmit County

Updated May 19, 2026

First State Bank
of Uvalde

MEMO TO CRA PUBLIC FILE

The following is a list of branches opened or closed by First State Bank of Uvalde for 2024 – current year:

Branches Opened:

N/A

Branches Closed:

N/A

Reviewed March 1, 2026

First State Bank
of Uvalde

MEMO TO CRA PUBLIC FILE

The following is a list of available loan and deposit products offered at each location including hours of operation.

Reviewed March 23, 2026

MEMO TO THE CRA PUBLIC FILE

Uvalde Main Bank Location
200 East Nopal Street Uvalde, Texas 78801

Hours of Operation:

Lobby:
Monday - Friday 9:00 a.m. - 3:00 p.m.
Drive-thru:
Monday - Friday 9:00 a.m. - 6:00 p.m.

Drive-Thru Facilities - Yes

24 - Hour Deposit Accepting ATM Services - Yes

Available Loan Products - This office accepts loan applications, which are to be assessed in a timely manner. All of the following loan products are offered at the main office, including the following:

- Consumer Loans
- Auto Loans
- Household Goods Loans
- Personal Loans
- Residential Mortgage Loans for 1-4 Family Dwelling Units
- Residential Loans for 5 Dwelling Units and Over
- Commercial Loans
- Farm and Ranch Loans
- Small Business Loans
- Community Development Loans
- And, Other Types of Loans to Qualified Applicants

Available Deposit Products - The following is a list of deposit products (more information and related transaction fees can be found in the Account Brochure):

- Star Checking
- Star Plus Checking
- Advantage Checking
- Premier Checking
- Premier Money Market Checking
- Personal Savings
- Young Savers *(Children Under 18yrs of age)*
- Savings IRA
- Certificates of Deposit
- Basic Business
- Now Commercial
- Superfirst Commercial
- Savings Commercial
- Analyzed Checking ***(Commercial only)***
- Advantage Checking NP
- Transfer Overdraft Protection
- CDIRA
- Safe Deposit Boxes

Updated March 23, 2026

MEMO TO THE CRA PUBLIC FILE

Uvalde Main Street Branch
2065 East Main Street Uvalde, Texas 78801

Hours of Operation:

Lobby	
Monday - Friday	9:00 a.m. - 5:00 p.m.
Saturday	9:00 a.m. - 1:00 p.m.
Drive-Thru	
Monday-Friday	9:00 a.m. - 6:00 p.m.
Saturday	9:00 a.m. - 1:00 p.m.

Drive-thru Facilities- Yes

24 - Hour Deposit Accepting ATM Services - Yes

Available Loan Products - This branch accepts loan applications, which are submitted to the main location to be assessed in a timely manner. All loan products that are offered at the main office are also offered at this branch location including the following:

- Consumer Loans
- Auto Loans
- Household Goods Loans
- Personal Loans
- Residential Mortgage Loans for 1-4 Family Dwelling Units
- Residential Loans for 5 Dwelling Units and Over
- Commercial Loans
- Farm and Ranch Loans
- Small Business Loans
- Community Development Loans
- And, Other Types of Loans to Qualified Applicants

Available Deposit Products - The following is a list of deposit products (more information and related transaction fees can be found in the Account Brochure):

- Star Checking
- Star Plus Checking
- Advantage Checking
- Premier Checking
- Premier Money Market Checking
- Personal Savings
- Young Savers *(Children Under 18yrs of age)*
- Savings IRA
- Certificates of Deposit
- Basic Business
- Now Commercial
- Superfirst Commercial
- Savings Commercial
- Analyzed Checking ***(Commercial only)***
- Advantage Checking NP
- Transfer Overdraft Protection
- CDIRA
- Safe Deposit Boxes

MEMO TO THE CRA PUBLIC FILE

Concan Branch
21238 Highway 127 West Concan, Texas 78838

Hours of Operation:

Lobby & Drive-thru
Monday - Friday 9:00 a.m. - 3:00 p.m.

Drive-thru Facilities - Yes

24 - Hour Deposit Accepting ATM Services - Yes

Available Loan Products - This office accepts loan applications, which are to be assessed in a timely manner. All of the following loan products are offered at the main office, including the following:

- Consumer Loans
- Auto Loans
- Household Goods Loans
- Personal Loans
- Residential Mortgage Loans for 1-4 Family Dwelling Units
- Residential Loans for 5 Dwelling Units and Over
- Commercial Loans
- Farm and Ranch Loans
- Small Business Loans
- Community Development Loans
- And, Other Types of Loans to Qualified Applicants

Available Deposit Products - The following is a list of deposit products (more information and related transaction fees can be found in the Account Brochure):

- Star Checking
- Star Plus Checking
- Advantage Checking
- Premier Checking
- Premier Money Market Checking
- Personal Savings
- Young Savers *(Children Under 18yrs of age)*
- Savings IRA
- Certificates of Deposit
- Basic Business
- Now Commercial
- Superfirst Commercial
- Savings Commercial
- Analyzed Checking ***(Commercial only)***
- Advantage Checking NP
- Transfer Overdraft Protection
- CDIRA
- Safe Deposit Boxes

Updated March 23, 2026

MEMO TO THE CRA PUBLIC FILE

.. **Sabinal Branch**
504 North Center Street Sabinal, Texas 78881

Hours of Operation:

Lobby:
Monday - Friday 9:00 a.m. - 3:00 p.m.
Drive-thru:
Monday – Friday 9:00 a.m. – 4:00 p.m.

Drive-thru Facilities - Yes

24 - Hour Deposit Accepting ATM Services - Yes

Available Loan Products-This office accepts loan applications, which are to be assessed in a timely manner. All of the following loan products are offered at the main office, including the following:

- Consumer Loans
- Auto Loans
- Household Goods Loans
- Personal Loans
- Residential Mortgage Loans for 1-4 Family Dwelling Units
- Residential Loans for 5 Dwelling Units and Over
- Commercial Loans
- Farm and Ranch Loans
- Small Business Loans
- Community Development Loans
- And, Other Types of Loans to Qualified Applicants

Available Deposit Products - The following is a list of deposit products (more information and related transaction fees can be found in the Account Brochure):

- Star Checking
- Star Plus Checking
- Advantage Checking
- Premier Checking
- Premier Money Market Checking
- Personal Savings
- Young Savers *(Children Under 18yrs of age)*
- Savings IRA
- Certificates of Deposit
- Basic Business
- Now Commercial
- Superfirst Commercial
- Savings Commercial
- Analyzed Checking ***(Commercial only)***
- Advantage Checking NP
- Transfer Overdraft Protection
- CDIRA
- Safe Deposit Boxes

Updated March 23, 2026

MEMO TO THE CRA PUBLIC FILE

Frio Canyon Branch- Leakey
243 South Evergreen Street Leakey, Texas 78873

Hours of Operation:

Lobby:
Monday - Friday 9:00 a.m. - 4 :00 p.m.
Drive-thru:
Monday - Friday 9:00 a.m. - 4 :00 p.m.
Saturday 9:00 a.m. - 12:00 noon

Drive-thru Facilities - Yes

24 - Hour Deposit Accepting ATM Services - Yes

Available Loan Products-This office accepts loan applications, which are to be assessed in a timely manner. All of the following loan products are offered at the main office, including the following:

- Consumer Loans
- Auto Loans
- Household Goods Loans
- Personal Loans
- Residential Mortgage Loans for 1-4 Family Dwelling Units
- Residential Loans for 5 Dwelling Units and Over
- Commercial Loans
- Farm and Ranch Loans
- Small Business Loans
- Community Development Loans
- And, Other Types of Loans to Qualified Applicants

Available Deposit Products - The following is a list of deposit products (more information and related transaction fees can be found in the Account Brochure):

- Star Checking
- Star Plus Checking
- Advantage Checking
- Premier Checking
- Premier Money Market Checking
- Personal Savings
- Young Savers *(Children Under 18yrs of age)*
- Savings IRA
- Certificates of Deposit
- Basic Business
- Now Commercial
- Superfirst Commercial
- Savings Commercial
- Analyzed Checking ***(Commercial only)***
- Advantage Checking NP
- Transfer Overdraft Protection
- CDIRA
- Safe Deposit Boxes

MEMO TO THE CRA PUBLIC FILE

<u>Utopia Branch</u>
870 Main Street Utopia, Texas 78884

Hours of Operation:

<u>Lobby:</u>
Monday - Friday 9:00 a.m. - 3:00 p.m.
<u>Drive-thru:</u>
Monday – Friday 9:00 a.m. – 4:00 p.m.

Drive-thru Facilities - Yes

24 - Hour Deposit Accepting ATM Services - Yes

Available Loan Products - This office accepts loan applications, which are to be assessed in a timely manner. All of the following loan products are offered at the main office, including the following:

- Consumer Loans
- Auto Loans
- Household Goods Loans
- Personal Loans
- Residential Mortgage Loans for 1-4 Family Dwelling Units
- Residential Loans for 5 Dwelling Units and Over
- Commercial Loans
- Farm and Ranch Loans
- Small Business Loans
- Community Development Loans
- And, Other Types of Loans to Qualified Applicants

Available Deposit Products - The following is a list of deposit products (more information and related transaction fees can be found in the Account Brochure):

- Star Checking
- Star Plus Checking
- Advantage Checking
- Premier Checking
- Premier Money Market Checking
- Personal Savings
- Young Savers *(Children Under 18yrs of age)*
- Savings IRA
- Certificates of Deposit
- Basic Business
- Now Commercial
- Superfirst Commercial
- Savings Commercial
- Analyzed Checking ***(Commercial only)***
- Advantage Checking NP
- Transfer Overdraft Protection
- CDIRA
- Safe Deposit Boxes

Updated March 23, 2026

MEMO TO THE CRA PUBLIC FILE

Camp Wood Branch
308 North Nueces Camp Wood, Texas 78833

Hours of Operation:

Lobby:
Monday - Friday 9:00 a.m. - 3:00 p.m.
Drive-thru:
Monday – Friday 9:00 a.m. - 4:00 p.m.

Drive-thru Facilities - Yes

24 - Hour Deposit Accepting ATM Services - Yes

Available Loan Products - This office accepts loan applications, which are to be assessed in a timely manner. All of the following loan products are offered at the main office, including the following:

- Consumer Loans
- Auto Loans
- Household Goods Loans
- Personal Loans
- Residential Mortgage Loans for 1-4 Family Dwelling Units
- Residential Loans for 5 Dwelling Units and Over
- Commercial Loans
- Farm and Ranch Loans
- Small Business Loans
- Community Development Loans
- And, Other Types of Loans to Qualified Applicants

Available Deposit Products - The following is a list of deposit products (more information and related transaction fees can be found in the Account Brochure):

- Star Checking
- Star Plus Checking
- Advantage Checking
- Premier Checking
- Premier Money Market Checking
- Personal Savings
- Young Savers *(Children Under 18yrs of age)*
- Savings IRA
- Certificates of Deposit
- Basic Business
- Now Commercial
- Superfirst Commercial
- Savings Commercial
- Analyzed Checking ***(Commercial only)***
- Advantage Checking NP
- Transfer Overdraft Protection
- CDIRA
- Safe Deposit Boxes

MEMO TO THE CRA PUBLIC FILE

Carrizo Springs Branch
302 Pena Street Carrizo Springs, Texas 78834

Hours of Operation:

Lobby:

Monday - Thursday	9:00 a.m. - 3:00 p.m.
Friday	9:00 a.m. - 4:30 p.m.

Drive-thru:

Monday - Friday	9:00 a.m. - 6:00 p.m.
Saturday	9:00 a.m. - 1:00 p.m.

Drive-thru Facilities - Yes

24 - Hour Deposit Accepting ATM Services - Yes

Available Loan Products - This office accepts loan applications, which are to be assessed in a timely manner. All of the following loan products are offered at the main office, including the following:

- Consumer Loans
- Auto Loans
- Household Goods Loans
- Personal Loans
- Residential Mortgage Loans for 1-4 Family Dwelling Units
- Residential Loans for 5 Dwelling Units and Over
- Commercial Loans
- Farm and Ranch Loans
- Small Business Loans
- Community Development Loans
- And, Other Types of Loans to Qualified Applicants

Available Deposit Products - The following is a list of deposit products (more information and related transaction fees can be found in the Account Brochure):

- Star Checking
- Star Plus Checking
- Advantage Checking
- Premier Checking
- Premier Money Market Checking
- Personal Savings
- Young Savers *(Children Under 18yrs of age)*
- Savings IRA
- Certificates of Deposit
- Basic Business
- Now Commercial
- Superfirst Commercial
- Savings Commercial
- Analyzed Checking ***(Commercial only)***
- Advantage Checking NP
- Transfer Overdraft Protection
- CDIRA
- Safe Deposit Boxes

YOUR DEPOSIT ACCOUNT BROCHURE

Truth in Savings   Privacy Notice   Electronic Transfers   Funds Availability

Unlawful Internet Gambling Transactions   Check 21

LOCATIONS, PHONE NUMBERS AND BANKING HOURS

FIRST STATE BANK OF UVALDE
200 East Nopal Street
Uvalde, Texas 78801
(830) 278-6231
Lobby: 9:00 am - 3:00 pm Monday - Friday
Drive-In: 9:00 am - 6:00 pm Monday - Friday

CARRIZO SPRINGS BRANCH
302 Pena Street
Carrizo Springs, Texas 78834
(830) 876-3593
Lobby: 9:00 am - 3:00 pm Monday - Thursday
9:00 am - 4:30 pm Friday
Drive-In: 9:00 am - 6:00 pm Monday - Friday
9:00 am - 1:00 pm Saturday

FRIO CANYON BRANCH - LEAKEY
243 South Evergreen Street
Leakey, Texas 78873
(830) 232-5224
Lobby: 9:00am - 4:00pm Monday - Friday
Drive-In: 9:00am - 4:00pm Monday - Friday
9:00am - 12:00pm Saturday

SABINAL BRANCH
504 North Center Street
Sabinal, Texas 78881
(830) 988-2465
Lobby: 9:00 am - 3:00 pm Monday - Friday
Drive In: 9:00am- 4:00pm Monday - Friday

24 HOUR PHONE BANK
Uvalde: (830) 278-4400
Carrizo Springs: (830) 876-5100

Online Banking & Bill Pay
www.fsbuvalde.bank

CAMP WOOD BRANCH
308 North Nueces Street
Camp Wood, Texas 78833
(830) 597-2288
Lobby: 9:00 am - 3:00 pm Monday - Friday
Drive In: 9:00am - 4:00pm Monday - Friday

CONCAN BRANCH
21238 Highway 127 West
Concan, Texas 78838
(830) 232-4490
Lobby & Drive -In:
9:00 am - 3:00 pm Monday - Friday

MAIN STREET BRANCH
2065 East Main Street
Uvalde, Texas 78801
(830) 278-6231
Lobby: 9:00 am - 5:00 pm Monday - Friday
9:00 am - 1:00 pm Saturday
Drive In: 9:00am - 6pm Monday - Friday

UTOPIA BRANCH
870 Main Street
Utopia, Texas 78884
(830) 966-3522
Lobby: 9:00 am - 3:00 pm Monday - Friday
Drive In: 9:00am - 4:00pm Monday - Friday

ATM Locations - Not on Bank Premises
Uvalde
Uvalde County Fairplex - 215 Veterans Ln.
Uvalde Memorial Hospital - 1025 Garner Field Rd.

Carrizo Springs
Dimmit Regional Hospital - 704 Hospital Drive
Carrizo Springs ATM - 1200 North 1st St.

Leakey
SOE Beverage Barn - 821 US-83

Dear Customer:
It is our pleasure to welcome you to First State Bank of Uvalde. Thank you for opening and keeping an account with us. We take great pride in being your local bank and look forward to many opportunities that lie ahead to help you achieve your financial goals. Since 1907, First State Bank of Uvalde has maintained a reputation of integrity and stability, with a commitment to relationship banking, community outreach and added value service. We remain strong, sound, and secure. Federal and State banking laws govern much of our relationship with you. In particular, laws concerning negotiable instruments, deposit accounts and how we treat activity of these accounts. Complete disclosures of our fees and charges are in this brochure. Please read and retain this brochure for future reference.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

TRUTH IN SAVINGS ACT
The FDIC Improvement Act of 1991 contained within it the Truth in Savings Act. The purpose of this act is to enable consumers to make informed decisions about deposit accounts in depository institutions.

Personal Accounts

Star Checking

Account may be opened and maintained by individuals for their personal/non-business purpose

Minimum Opening Deposit....................$100.00
Monthly Service Charge....................$5.00
Miscellaneous Estatement Requirement Fee....................$5.00
Statement Period: Monthly (Non-Imaged Statement)

Conditions to waive monthly service charge:

12 or more point-of-sale transactions **<u>and any of the following</u>:**
One or more ACH Debits (checks converted to electronic ACH transactions do not count towards qualifier)
One or more ACH Credits
$50 or greater transfer to your savings account

Account Features:

Internet Banking
Bill Pay
PhoneBank Access
Debit MasterCard® (Transaction Fees May Apply)

Conditions: If there is no activity in this account for 60 days and the balance is less than $100.00, the bank has the option to close the account, returning the balance to the owner.

Star Plus Checking

Account may be opened and maintained by individuals for their personal/non-business purpose

Minimum Opening Deposit....................$100.00
Monthly Service Charge....................$8.00
Miscellaneous Estatement Requirement Fee....................$5.00
Statement Period: Monthly (Non-Imaged Statement)

Conditions to waive monthly service charge:

Balance in account greater than an average of $500.00 **or**
Greater than $2,000.00 deposit relationship balance **or**
Age is less than 24 years old

Account Features:

Internet Banking
Bill Pay
PhoneBank Access
Debit MasterCard® (Transaction Fees May Apply)

Cash Rewards:

$5.00 Per Statement Cycle if the following qualifiers are met:
12 or more point-of-sale transactions **<u>and any two of the followng:</u>**
One ACH debit or credit (checks converted to electronic ACH transactions do not count towards qualifier)
$50 or greater transfer to your savings account
Automatic loan payment for your First State Bank of Uvalde loan

Conditions: If there is no activity in this account for 60 days and the balance is less than $100.00, the bank has the option to close the account, returning the balance to the owner.

Advantage Checking

Account may be opened and maintained by individuals for their personal/non-business purpose.

Minimum Opening Deposit......$100.00
Service Charge......None
Minimum Balance Requirement......None
Miscellaneous Estatement Requirement Fee......$5.00
Copies of Items Posted......$2.00 each (Free through Internet Banking)
Inactivity Fee*......$5.00 (per statement cycle)

Statement Period: Monthly (Non-Imaged Statement)**

Account Features:

Unlimited Check Writing (Not eligible for complimentary checks)
Internet Banking
Bill Pay
Phone Bank Access
Free Debit MasterCard® (Transaction Fees May Apply)

Conditions:

After 3 consecutive months of no activity and the balance is less than $100.00, the bank has the option to close the account, returning the balance to the account owner.

**The inactivity fee will be assessed after 90 days of no customer initiated activity.*

***Apply for your free eStatement when you log on to Online Banking. From the profile tab, choose Electronic Statements and then choose eStatements for each of your accounts.*

Premier Checking

Account may be opened and maintained by individuals for their personal/non-business purpose

Minimum Opening Deposit......$100.00
Monthly Service Charge......$15.00
Miscellaneous Estatement Requirement Fee......None
Interest Rate......See Rate Sheet
Additional Interest Above Rate Sheet Upon Qualifications......0.25 BPS (Basis Points)
Annual Percentage Yield (APY)......See Rate Sheet
Interest compounded ......Daily
Interest credited......Monthly
Interest computation method......Daily Balance*

Statement Period: Monthly (Imaged Statement)

If you close your account before interest is credited, you will not receive the accrued interest.
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
Interest begins to accrue on the business day you deposit cash items (for example, checks).

** The daily balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.*

Conditions to waive monthly service charge:

Greater than $50,000.00 total relationship balance

Additional Interest Above Rate Sheet Upon Qualifications:

15 or more point-of-sale transactions
Average balance greater than $20,000.00 in Savings and Money Market
Greater than $1,000.00 direct deposit
Greater than $20,000.00 First State Bank of Uvalde loan relationship

Account Features:

Internet Banking
Bill Pay
PhoneBank Access
Debit MasterCard® (Transaction Fees May Apply)

Conditions: If there is no activity in this account for 60 days and the balance is less than $100.00, the bank has the option to close the account, returning the balance to the owner.

Premier Money Market Checking
(Premier MMK)

Account may be opened and maintained by individuals for their personal/non-business purpose

Minimum Opening Deposit..$100.00
Monthly Service Charge..$10.00
Miscellaneous Estatement Requirement Fee..None
Interest Rate..See Rate Sheet
Additional Interest Above Rate Sheet Upon Qualifications..0.25 BPS (Basis Points)
Annual Percentage Yield (APY)..See Rate Sheet
Interest compounded ....Daily
Interest credited..Monthly
Interest computation method..Daily Balance*
Statement Period: Monthly (Imaged Statement)

If you close your account before interest is credited, you will not receive the accrued interest.
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
Interest begins to accrue on the business day you deposit cash items (for example, checks).

** The daily balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.*

Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. There will be a $7.00 charge for each debit item exceeding the stated limits. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations.

Conditions to waive monthly service charge:
Greater than $10,000.00 total balance

Additional Interest Above Rate Sheet Upon Qualifications:
Average balance greater than $1,000.00 in Relationship Checking **and**
Balance greater than $50,000.00 in Money Market

Account Features:
Internet Banking
Bill Pay
PhoneBank Access

Conditions: If there is no activity in this account for 60 days and the balance is less than $100.00, the bank has the option to close the account, returning the balance to the owner.

Personal SuperFirst

Account may be opened and maintained by individuals for their personal/non-business purpose.

Minimum Opening Deposit..$100.00
Monthly Service Charge.......................$10.00 if daily balance drops below $1,500 any day of the month (waived for 1st statement period)
Interest Rate..See Rate Sheet
Annual Percentage Yield (APY)..See Rate Sheet
Minimum balance required to obtain APY as listed..$1,500.00
Interest compounded..Daily
Interest credited..Monthly
Interest computation method..Daily Balance*
Statement Period: Monthly (Imaged Statement)

If you close your account before interest is credited, you will not receive the accrued interest.
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
Interest begins to accrue on the business day you deposit cash items (for example, checks).

**The daily balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day. No interest is paid for those days your account falls below $1,500.00.*

(Continued on next page)

Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. There will be a $7.00 charge for each debit item exceeding the stated limits. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations.

Account Features:

Internet Banking
Bill Pay
PhoneBank Access
Free Standard Printed Checks (Limited to 1 order per year)

Personal Savings

Account may be opened and maintained by individuals for their personal/non-business purpose.

Minimum Opening Deposit.......................................$100.00
Service Charge.......................................$3.00 if daily balance drops below $200.00 during the month (waived for 1st statement period)
Interest Rate.......................................See Rate Sheet
Annual Percentage Yield (APY).......................................See Rate Sheet
Minimum balance required to obtain APY as listed.......................................$.01
Interest Computation Method.......................................Daily Balance*
Interest will be compounded.......................................Daily
Interest credited.......................................Quarterly
Statement Period: Quarterly

If you close your account before interest is credited, you will not receive the accrued interest.
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest begins to accrue on the business day you deposit cash items (for example, checks).

** The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.*

Transaction Limitations: 2 free withdrawals per month, excess withdrawals are $2.00 each.

Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations.

Account Features:

Internet Banking
PhoneBank Access

Young Savers
(Children under age 18)

Account may be opened and maintained by individuals for their personal/non-business purpose.

Minimum Opening Deposit.......................................$25.00
Service Charge.......................................$1.00 if daily balance drops below $100.00 during the month (waived for 1st statement period)
Interest Rate.......................................See Rate Sheet
Annual Percentage Yield (APY).......................................See Rate Sheet
Minimum balance required to obtain APY as listed.......................................$.01
Interest Computation Method.......................................Daily Balance*
Interest will be compounded.......................................Daily
Interest credited.......................................Monthly
Statement Period: Monthly

(Continued on next page)

If you close your account before interest is credited, you will not receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Interest begins to accrue on the business day you deposit cash items (for example, checks).

**The daily balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.*

Transaction Limitations: 2 free withdrawals per month, excess withdrawals are $2.00 each.

Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations.

Conditions:

The Young Savers Account is not eligible for an ATM or Debit Card.

Account must be in the name of the youth and an adult co-owner with the youth being the primary owner.

When the child reaches their 18th birthday, the account becomes a Personal Savings account, subject to the terms and conditions of such account

Account Features:

Internet Banking

PhoneBank Access

COMMERCIAL ACCOUNTS

BASIC BUSINESS

Minimum Opening Balance……..$100.00
150 items free per statement cycle, then $ .30 each (items include Debits, Credits, Items Deposited)
Service Charge..........................$10.00 if daily balance drops below $500.00 any day of the month (waived for 1st statement period)
Statement Period: Monthly (Imaged Statement)
Bank pays postage both ways on Bank-by-Mail deposits.
Higher volume or extended service needs accounts (including currency & coin) may be converted to Analyzed Checking by the bank.

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free Bill Pay
- Free Debit MasterCard® (Transaction Fees May Apply)
- Free PhoneBank Access

NOW COMMERCIAL

Minimum Opening Deposit….. .... $100.00
Account may be opened and maintained by individuals, sole proprietorships and non-profit organizations. Partnerships, Limited Liability Partnerships (LLPs), Corporations and Limited Liability Companies (LLCs) are restricted from maintaining this type of account.
150 items free per statement cycle, then $ .30 each (items include Debits, Credits, Items Deposited)
Service Charge......................$12.00 if daily balance drops below $1,500.00 any day of the month (waived for 1st statement period)
Interest Rate...See Rate Sheet
Annual Percentage Yield (APY)..See RateSheet
Minimum balance required to obtain APY, as listed...$1,500.00
Interest Computation Method..Daily Balance*
Interest compounded ....Daily
Interest credited..Monthly
If you close your account before interest is credited, you will not receive the accrued interest.
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
Statement Period: Monthly (Imaged Statement)
Bank pays postage both ways for Bank-by-Mail deposits.
Higher volume or extended service needs accounts (including currency & coin) may be converted to Analyzed Checking by the bank.
Interest begins to accrue on the business day you deposit cash items (for example, checks).
* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.
* No interest paid for those days your account balance falls below $1,500.00.

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free Bill Pay
- Free PhoneBank Access
- Free Debit MasterCard® (Transaction Fees May Apply)

SUPERFIRST COMMERCIAL

Minimum Opening Deposit...... ....$100.00
50 items free per statement cycle, then $ .50 each (items include Debits, Credits, Items Deposited)
Service Charge.................$12.00 if daily balance drops below $2,000.00 any day of the month (waived for 1st statement period)
Interest Rate ....See Rate Sheet
Annual Percentage Yield (APY) ....See Rate Sheet
Minimum balance required to obtain APY as listed $2,000.00
Interest compounded ....Daily
Interest credited ....Monthly
Interest computation method ....Daily Balance*
If you close your account before interest is credited, you will not receive the accrued interest.
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
Statement Period: Monthly (Imaged Statement)
Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. There will be a $10.00 charge for each debit item exceeding the stated limits. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations.Bank pays postage both ways for Bank-by-Mail deposits.
Higher volume or extended service needs accounts (including currency & coin) may be converted to Analyzed Checking by the bank.
Interest begins to accrue on the business day you deposit cash items (for example, checks).
* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.
* No interest paid for those days your account balance falls below $2,000.00.

- Free Standard Printed Checks (Limited to 1 order per year)
- Free Internet Banking Access
- Free PhoneBank Access

SAVINGS COMMERCIAL

Minimum Opening Deposit..$100.00
Service Charge..$3.00 if daily balance drops below $500.00 during the month (waived for 1st statement period)
Interest Rate ....See Rate Sheet
Annual Percentage Yield (APY)..See Rate Sheet
Minimum balance required to obtain APY as listed .... $ .01
Interest compounded ....Daily
Interest credited ....Monthly
Interest computation method ....Daily Balance*
If you close your account before interest is credited, you will not receive the accrued interest.
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
Statement Period: Monthly
Transaction Limitations: 2 free withdrawals per month, excess withdrawals are $2.00 each.
Federal Regulatory Limits: Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, drafts, and third party debit card or other similar transactions from your account per month or statement cycle. Preauthorized transfers include but are not limited to those processed through First Phone Bank, FSB Online Banking or FSB Mobile. If transaction limits are exceeded three times within a twelve month period, the account may be closed or reclassified as a transaction account as required by FDIC regulations.
Bank pays postage both ways on Bank-by-Mail deposits.
Higher volume or extended service needs accounts (including currency & coin) may be converted to Analyzed Checking by the bank.
Interest begins to accrue on the business day you deposit cash items (for example, checks).

*The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

- Free Internet Banking Access
- Free PhoneBank Access

ANALYZED CHECKING: COMMERCIAL ACCOUNTS ONLY

Minimum Opening Balance..$100.00
Service Charge..$15.00 (waived for 1st statement period)
Earnings Credit: an earnings credit is paid to reduce or eliminate monthly service charges. The earnings credit rate is set at the discretion of FSB and may change at any time.
Debits:..$ .20 each
Credits:..$ .40 each
Per Item Deposited: ....$ .10 each
Strapped Currency:..$ .45 each
Rolled Coin:..$ .15 each
Deficient Balance Charge Use of Uncollected Funds ....NY Prime + 3%
Statement Period: Monthly (Imaged Statement)
Bank pays postage both ways on Bank-by-Mail deposits.

- Free Internet Banking Access
- Free Bill Pay
- Free PhoneBank Access

ADVANTAGE CHECKING - NP

Account may be opened and maintained by non-profit clubs, organizations or associations that are for a non-business purpose.
Minimum Opening Deposit..$100.00
Unlimited Check Writing
Service Charge.. None
Minimum Balance Requirement ....None
Statement Period: Monthly (Text Statement with No Check Images) - eStatements are required. Apply for your free eStatement when you log on to Online Banking. From the profile tab, choose Electronic Statements and then choose eStatements for each of your accounts.
Paper Statement Fee..$5.00 (per statement cycle)
Copies of Items posted..$2.00 each, Free through Internet Banking
An Inactivity Fee of $5.00 per statement period will be charged after 90 days of no customer initiated debits or credits.
Bank pays postage both ways on Bank-by-Mail deposits.
Conditions: If there is no activity in this account for 60 days and the balance is less than $100.00, the bank has the option to close the account, returning balance to the account owner. This account is not eligible for complimentary checks.

- Free Bill Pay
- Free PhoneBank Access
- Free Debit MasterCard® (Transaction Fees May Apply)

INDIVIDUAL RETIREMENT ACCOUNTS

SAVINGS IRA

Minimum Opening Deposit…….. $1,000.00
Make contributions throughout the year
Interest rate……...See Rate Sheet
Annual Percentage Yield (APY)* ....See Rate Sheet
Minimum balance required to obtain APY as listed $1,000.00
Interest Computation Method...Daily Balance **
Interest will be compounded..Daily
Interest credited……..Quarterly
If you close your account before interest is credited, you will receive the accrued interest.
Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.
Statement Period: Annually
Penalty for early withdrawal equal to three months of interest, may apply. Renewal Policy: This IRA will automatically renew unless the depositor notifies the bank of his intention not to renew within the grace period of ten days after the maturity date or the bank mails to the depositor written notice of its intention not to renew. If IRA automatically renews, it will be renewed at the rate in effect at this institution on the maturity date.
Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
*The Annual Percentage Yield (APY) assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings.
** The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

CD IRA

Minimum Opening Deposit……...$1,000.00
Interest rate...See Rate Sheet
Annual Percentage Yield (APY)* ……………………………....……………...See Rate Sheet
Minimum balance required to obtain APY as listed ……………………………………………………..……...…......……$1,000.00
Interest Computation Method...Daily Balance **
Interest will be compounded..Daily
Interest credited…… ....Quarterly
If you close your account before interest is credited, you will receive the accrued interest.
Statement Period: Annually
Penalty for early withdrawal equal to three months of interest, may apply. Renewal Policy: This IRA will automatically renew unless the depositor notifies the bank of his intention not to renew within the grace period of ten days after the maturity date or the bank mails to the depositor written notice of its intention not to renew. If IRA automatically renews, it will be renewed at the rate in effect at this institution on the maturity date.
Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
*The Annual Percentage Yield (APY) assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings.
** The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

We reserve the right to, at any time, require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

CERTIFICATES OF DEPOSITS

The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings. Interest will be credited to your account or paid to you monthly, quarterly, semi-annually, annually, at maturity or as agreed upon.

After the account is opened, you may not make any deposits into or withdrawals from the principal in the account until the maturity date. Interest begins to accrue on the business day you deposit any non-cash item (for example, checks).

PENALTY FOR EARLY WITHDRAWAL

Except as mentioned-below, you cannot withdraw any principal from this account before a maturity date without our consent and we may charge a penalty. We can only consent to an early withdrawal at the time you request it.

For an account with a term of 31 days or less, the penalty will be the greatest of: (1) all of the Interest earned on the amount withdrawn from the most recent date of deposit or last renewal, (2) all the Interest that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period, or (3) seven days interest on the amount withdrawn.

For an account with an original term of more than 31 days and up to and including one year, the penalty will be one month's interest on the amount withdrawn.

For an account with an original term of more than one year, the penalty will be three months Interest on the amount withdrawn. We will use the nominal (simple interest) rate in effect to calculate the penalty. We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

Renewal Policy- If your Certificate will AUTOMATICALLY RENEW, you will have a grace period of 10 days from the maturity date to present this certificate for payment without penalty. If the certificate automatically renews, IT WILL BE RENEWED AT THE RATE IN EFFECT AT THIS INSTITUTION ON THE DATE OF MATURITY.

Method of Computation…..Daily Balance

Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO OBTAIN APY	COMPOUNDED
Under $100,000.00 Certificate of Deposit			
90 DAY CD	$1,000.00	$1,000.00	NONE
180 DAY CD	$1,000.00	$1,000.00	DAILY
1 YEAR CD	$1,000.00	$1,000.00	DAILY
18 MONTH CD	$1,000.00	$1,000.00	DAILY
24 MONTH CD	$1,000.00	$1,000.00	DAILY
30 MONTH CD	$1,000.00	$1,000.00	DAILY
36 MONTH CD	$1,000.00	$1,000.00	DAILY
48 MONTH CD	$1,000.00	$1,000.00	DAILY
60 MONTH CD	$1,000.00	$1,000.00	DAILY
SAVINGS IRA	$1,000.00	$1,000.00	DAILY
18 MONTH IRA CD	$1,000.00	$1,000.00	DAILY
Over $100,000.00 Certificate of Deposit			
30 DAY JUMBO CD	$100,000.00	$100,000.00	NONE
90 DAY JUMBO CD	$100,000.00	$100,000.00	NONE
180 DAY JUMBO CD	$100,000.00	$100,000.00	DAILY
1 YEAR JUMBO CD	$100,000.00	$100,000.00	DAILY
I8 MONTH JUMBO CD	$100,000.00	$100,000.00	DAILY
24 MONTH JUMBO CD	$100,000.00	$100,000.00	DAILY
30 MONTH JUMBO CD	$100,000.00	$100,000.00	DAILY
36 MONTH JUMBO CD	$100,000.00	$100,000.00	DAILY
48 MONTH JUMBO CD	$100,000.00	$100,000.00	DAILY
60 MONTH JUMBO CD	$100,000.00	$100,000.00	DAILY

Facts	WHAT DOES FIRST STATE BANK OF UVALDE DO WITH YOUR PERSONAL INFORMATION?
Why ?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What ?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ● Social Security Number ● Account balances ● Payment history ● Transaction history ● Credit history ● Checking Account Information ● Location services through FSBU Mobile Banking Application When you are *no longer* our customer, we continue to share your information as described in this notice.
How ?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons FIRST STATE BANK OF UVALDE chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank of Uvalde Share?	Can You Limit this Sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes-- to offer our products and services to you	NO	We Do Not Share
For joint marketing with other financial companies	NO	We Do Not Share
For our affiliates' everyday business purposes-- information about your transaction and experiences	NO	We Do Not Share
For our affiliates' everyday business purposes-- information about your creditworthiness	NO	We Do Not Share
For non-affiliates to market to you	NO	We Do Not Share

Questions ?	Call 830-278-6231 or go to www.fsbuvalde.bank

Who we are

Who is providing this notice?	First State Bank of Uvalde

What we do

How does First State Bank of Uvalde protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit acess to information to those employees for whom access is appropriate.
How does First State Bank of Uvalde collect my personal information?	We collect your personal information, for example, when you: ● Open an account or Provide employment information ● Provide account information or apply for financing ● Give us your contact information ● Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only: ● Sharing for affiliates' everyday business purposes - information about your creditworthiness ● Affiliates from using your information to market to you ● Sharing for nonaffiliates to market you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● *First State Bank of Uvalde does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● *First State Bank of Uvalde does not share with non-affiliates so they can market you.*
Joint Marketing	A formal agreement between nonaffiliates financial companies that together market financial products or services to you ● *First State Bank of Uvalde doesn't Jointly market.*

Other important information

For Texas Bank Customers. First State Bank of Uvalde is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against First State Bank of Uvalde should contact the Texas Department of Banking through one of the means indicated below:

First State Bank of Uvalde engages in money transmission and/or currency exchange business as an authorized delegate of Travelers Express Co., Inc. (MoneyGram) under Chapter 151 of the Texas Financial Code. After first contacting First State Bank of Uvalde, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking at:
In person, or by U.S. Mail:

2601 North Lamar Boulevard, Suite 300
Austin, Texas 78705-4294
Telephone No. (877) 276-5554 Fax No. (512) 475-1313
e-mail: consumer.complaints@dob.texas.gov
Website: www.dob.texas.gov

FEDERAL ELECTRONIC FUND
TRANSFER ACT DISCLOSURES
(Does Not Apply to Commercial Customers)

IMPORTANT INFORMATION for our customers who have authorized electronic fund transfers:
The Federal Electronic Fund Transfer Act and regulations adopted there under provide that we disclose pertinent information to you about electronic fund transfers to or from your account. By electronic fund transfers, we mean transactions initiated by you through the use of your debit card in an automated teller machine, preauthorized deposits to- and if applicable, transfers from your account with us.

TYPES OF TRANSFERS AVAILABLE

- Point of Sale Transfers
- Automated Teller Machine Transfers
- Electronic Check Conversion
- Direct Deposit or withdrawals of funds
- Transfer Initiated by telephone
- Online Banking Service
- All debit card transfers- whether or not initiated through an electronic terminal

I. AUTOMATED TELLER MACHINES, DEBIT CARDS AND POINT-OF-SALE TRANSFERS

A. ACCESSING YOUR ACCOUNT

- Withdraw cash from your checking or savings account
- Transfer funds between your checking and savings account
- Pay for purchases at places that have agreed to accept the card
- Some of these services may not be available at all terminals

B. ELECTRONIC CHECK CONVERSION (See Section IV for more information about electronic check conversion.) You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- Pay for purchase
- Pay bills

C. LIMITATIONS

- Limitations on frequency of transfers
  - There is no limitation on the frequency of transfers.
- Limitations on dollar amounts of transfers
  - You may withdraw up to $600.00 from our terminals each day.
  - You may buy up to $2,000.00 worth of goods or services each day with the consumer debit card and up to $3,000.00 with the commercial debit card.
- In addition to those limitations listed elsewhere, transfers from an Insured Money Market Account or from a savings account to another account or to third parties by preauthorized means, automatic or telephone transfers, checks, drafts, ATM, debit cards or similar transactions are limited to six per month or statement cycle.

D. CHARGES FOR TRANSFERS OR RIGHT TO MAKE TRANSFERS

There is no charge for transfers at an automatic teller machine that is owned by us.

E. ATM FEES BY OTHERS

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

F. RECEIPT FOR TRANSACTION

You will receive a written receipt at the time you make any transfer to or from your account using one of our automated teller machines, or point-of-sale terminals.

G. CUSTOMER LIABILITY

Debit MasterCard® Customer Liability Limits

Additional Limit on Liability for MasterCard® branded Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen MasterCard® branded card. MasterCard® Zero Liability for unauthorized transfers will apply to all transactions including PIN-based and POS transfers. To be covered by the zero liability limitation under the revised rule, promptly report loss or theft after becoming aware. If conditions are not met, regulatory liability limitations will apply as noted in this brochure.

For transactions on other networks, the liability decision is left to the financial institution that issued your card. The issuer has the option of extending the same protections afforded by MasterCard's Zero Liability policy.

Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than $50 if someone used your card without your permission.

The liability policy for unauthorized use on PIN transactions not processed by MasterCard® is below:

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as $500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time. If a good reason such as a long trip or a hospital stay kept you from telling us, we will extend the time periods.

H. HOW TO CONTACT US

If you believe that your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission or if for any reason you wish to contact us, telephone us at (830) 278-6231.

II. ONLINE BANKING SERVICES

Indicated below are the types of Online Banking Electronic Fund Transfers we are capable of handling and may be available for your account if you have signed up for our Online Banking Services. You may access your account(s) by computer at www.fsbuvalde.bank and using your account numbers to:

A. Types of Transfers

- Transfer funds from checking to checking
- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from savings to savings

B. Types of Bill Payments

- Make payments from checking to loan accounts with us
- Make payments from checking to third parties
- Make payments from savings to loan accounts with us
- Make payments from savings to third parties

C. Other Services: Obtain information about your account(s) such as: balance for checking, savings or loan accounts; checks that have cleared your account(s) in the last 90 days; automatic transfers; and account statement(s) for the last 12 months.

D. Fees - Except as indicated elsewhere, we do not charge for these electronic transfers.

E. Limitations on Frequency and Amount:

There are no limits on the frequency and amount of transfers you may make using Online Banking transfers.

The limits for transactions using BillPay are:

	Per Item Cap	Per Day Cap	
1. Email Payments	$ 2,500.00	$ 2,500.00	Rolling 30 Day Period: $5,000.00
2. Transfers	$ 25,000.00	$ 25,000.00	
3. Maximum Transaction	$ 25,000.00	$ 25,000.00	

The limits for transactions using Zelle: Daily: $2,000.00 & Rolling 30 Day Period: $5,000.00

III. DIRECT DEPOSIT OR PREAUTHORIZED WITHDRAWALS (Recurring Preauthorized EFTs)

A. DOCUMENTATION OF TRANSFERS

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the phone number listed in this disclosure to find out whether or not the deposit has been made.

B. LIMITATIONS

There is no charge for this service. There is no limitation on frequency of withdrawal transfer.

C. RIGHT TO STOP PAYMENT

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at the phone number, or write to the address on front of the brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. We will charge you $25.00 for each stop-payment order you give.

D. NOTICE OF TRANSFERS VARYING IN AMOUNT

If the preauthorized regular transfers from your account may vary in amount, the person you are going to pay should tell you 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

E. CUSTOMER LIABILITY

If your statement shows unauthorized transfers from you account, tell us at once. If you do not tell us within 60 days after we sent you the FIRST statement upon which the problem appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking money if you had told us in time.

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

F. HOW TO CONTACT US

If you believe that a transaction involving your account has been made without your permission or if for any reason you wish to contact us, telephone us at (830)278-6231, or in writing at P.O. Box 1908 Uvalde, TX 78802-1908 attention Account Services.

IV. ELECTRONIC CHECK CONVERSION (Non-recurring Preauthorized EFTS)

A. TYPES OF NON-RECURRING PREAUTHORIZED TRANSFERS:

- You purchase goods or pay for services with a check at the point of sale and authorize the merchant or service provider to convert your check into an EFT by capturing the routing, account and serial numbers to initiate the transfer by an electronic check conversion.
- You purchase goods or pay for services by mailing a check to the merchant, a lockbox or other payee that is later converted to an EFT by electronic check conversion.
- You make a payment through a bill-payment service available to you via a computer or other electronic means that initiates an ACH debit entry to your account using MICR information you have provided, without producing a paper draft, is an EFT by electronic check conversion.
- You are asked to authorize at the time you offer a check to a merchant or service provider to electronically collect a charge in the event the check is returned for insufficient funds. Paying such a fee electronically is an electronic fund transfer.

You authorize a one-time electronic fund transfer (in providing a check or the information from a check to a merchant or other payee for the MICR encoding); where the consumer receives notice that the transaction will be processed as an EFT and completes the transaction. Examples of notice include, but are not limited to, written statements and the posting of a sign.

B. LIMITATIONS

You may not exceed the amount available in your account. Federal regulations allow unlimited withdrawals or transfers to another account of yours within our bank by mail, messenger, ATM or in person. You may make no more than six preauthorized withdrawals payable to third parties, automatic or telephonic transfers, check, drafts, and third party debit card or similar transactions from your account per month or statement cycle.

V. TELEPHONE INITIATED TRANSFERS

A. ACCESSING YOUR ACCOUNT

For any authorized account you may use your telephone code to transfer funds between your checking and savings accounts whenever you request.

B. FREQUENCY OF TRANSFERS

There is no limitation on the frequency of transfers except as noted under limitations in Part I of this disclosure.

C. CHARGES

There is no charge for transfers initiated using our PHONEBANK telephone transfer service.

D. CUSTOMER LIABILITY

Tell us AT ONCE if you believe your code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit. If you believe your code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than $50.00 if someone used your code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your code, and we can prove we could have stopped someone from using your code without your permission if you had told us, you could lose as much as $500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

VI. DISCLOSURES WHICH APPLY TO ALL ELECTRONIC FUND TRANSFERS

A. PERIODIC STATEMENTS

CHECKING: You will get a monthly account statement.

SAVINGS: You will get a monthly account statement.

If there are no electronic transfers in a particular month, you will get a statement at least quarterly.

B. LIABILITY FOR FAILURE TO MAKE TRANSFERS

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

- If, through no fault of ours, you do not have enough money in your account to make the transfer
- If the transfer would go over the credit limit on your overdraft line, if any.
- If your account is frozen because of a court order or some similar reason.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

C. CONFIDENTIALITY- ACCOUNT INFORMATION DISCLOSURE

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

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

D. ERROR RESOLUTION PROCEDURES

In case of errors or questions about your electronic transfers: Telephone or write to us at the phone number or address given below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days, after we sent you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.

E. ERROR RESOLUTION NOTICE

We will determine whether an error occurred within 10 business days after we hear from you and we will correct any error promptly. If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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

F. EXTENSION OF THE TIME PERIOD

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or questions. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

G. MAILING ADDRESS, TELEPHONE NUMBER AND BUSINESS DAY DISCLOSURE

- Our mailing address is P.O. Box 1908, Uvalde, Texas 78802-1908.
- Our phone number is (830)278-6231.
- Our business days are Monday through Friday. Holidays are not included.

FUNDS AVAILABILITY POLICY DISCLOSURE:

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. At this time, you can withdraw the funds in cash and we will use the funds to pay checks you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

If you make a deposit before 6:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the above mentioned times, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first $275 of your deposits will be available on the first business day. If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

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

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you, the depositor. The excess over $6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

COMMERCIAL ACCOUNTS - PROHIBITION OF UNLAWFUL INTERNET GAMBLING TRANSACTIONS

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful internet gambling.

COMMERCIAL ACCOUNTS - UCC 4A DISCLOSURE

<u>Notice of Receipt of Entry:</u> Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

<u>Notice of Provisional Payment:</u> Credit given by us to you with respect to an Automated Clearing House ("ACH") credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry i.e., the originator of the entry shall not be deemed to have paid you the amount of such entry.

<u>Notice of Choice of Law:</u> We may accept on [your] behalf payments to your account which have been transmitted through one or more Automated Clearing House ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligation with respect to such payments shall be construed in accordance with and governed by the laws of the State of Texas as provided by the operating rules of the National Automated Clearing Houses Association, which are applicable to ACH transactions involving your account.

PAYMENT ORDER OF ITEMS -The law permits us to pay items (such as checks or drafts) drawn on your account in any order. It is our practice to pay items in the order of smallest dollar amount to highest dollar amount. The bank reserves the right to change the order of posting items to your account at any time without notice to you.

NOTICE

The Bank may make a change in your Checking Account that will not affect your available balance, interest earnings, FDIC insurance or bank statement. This account will consist of a checking sub account and a savings sub account. The bank may periodically transfer funds between these two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non interest bearing. The savings sub account will be governed by the rules governing our other savings accounts.

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

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

- Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility,
- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts.
- Do not leave receipts at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't lend your ATM card to anyone.
- Do not leave your card or any documents at a night deposit facility.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Do not share your PIN or provide anyone with information regarding your ATM card or PIN over the telephone. Additionally, do not write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problems, go to another ATM or night depository facility.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

TRANSFER OVERDRAFT PROTECTION

Pre-arrange to have funds transferred from one account to another to cover overdraft situations and avoid NSF "Non Sufficient Funds" fees. Transfers are made in $100.00 increments.

There is a $5.00 charge for each automatic transfer.

Note: Normal transaction fees associated with the affected accounts still apply.

ADDITIONAL FEES & SERVICES

Replacement Debit Cards…………………………………………………………………………………$10.00
Automatic Teller Machine Withdrawal Charge at any First State Bank of Uvalde ATM ……………………No Charge
Automatic Teller Machine Withdrawal Charge at all other ATMs- ATM or POS Trans Fee……………………$1.50 each
Check Card Rush Replacement Fee………………………………………………………………………$120.00
Requests for debit cards mailed to an alternate address…………………………………………………$20.00

Balancing of Account-

Deposit Correction (Including manual post ACH to new account)………………………………………………$3.00
Research & Reconciliation…………………………………………………………………………………$25.00
Per hour plus $2.00 per document/page-reproduced ($12.50 minimum)
Statement Retention Fee……………………………………………………………………………………$5.00
Special Statement Cutoff Fee………………………………………………………………………………$3.00
Return Mail Processing Fee (Returned Statements)…………………………………………………………$5.00
Legal processes which affect your account (i.e., Garnishments, Levies, or other) ……………………………$75.00
OD Acct Closed Fee (Account closed in Overdraft Position)…………………………………………………$25.00
Fee for accounts closed within 90 days of opening………………………………………………………$12.00
Check Cashing (only if telephone call required)……………………………………………………………$3.00
Cashier's Checks (FSB Customers & Requests to Close Accounts)…………………………………………$4.00
Cashier's Checks Replacement Fee………………………………………………………………………$35.00
Replacement after 90 days due to loss of item
Temporary Checks ……………………………………………………………………………$1.00 for 10 checks
Customer Wire Transfer (per item) Outgoing Domestic……………………………………………………$20.00
Customer Wire Transfer (per item) International……………………………………………………………$60.00
Additional third party fees will be passed on if applicable
Collection Items Domestic…………………………………………………………$20.00-plus external bank charges
Collection Items Foreign…………………………………………………$120.00 - plus external bank charges if applicable
Telephone Transfers………………………………………………………………………………………$3.00 each
Automatic Transfer Overdraft Feature Fee…………………………………………………………………$5.00 each
Document Copies ………………………………………………………………………………………$2.00 per page
Xerox copies…………………………………………………………………………………………50 cents per page
FAX Machine……………………………………………………………………………………………$2.00 per page
Snapshot Statement Printouts………………………………………………………………………………$4.00
Multiple monthly statements for the same account…………………………………………………………$2.00 each
Coin Processing for Commercial Accounts……………………………………………………1% (with $3.00 minimum)
Zipper Bags…………………………………………………………………………………………………$5.00 each
Night Depository Locked Bags ……………………………………………………………………………$28.00 each
Night Depository Transactions: Deposits made after 7:30 a.m. in our night depositories will be processed on the next business day.
Coin Wrapper/Bill Straps……………………………………………………………………………………$5.00 per box
Check Printing Fee depends on style and quantity of checks ordered.

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in person withdrawal, or ACH Debit. Items that have been previously returned may incur an overdraft fee upon representment if your account does not contain sufficient funds.
Items may be presented up to three (3) times for representment and may incur a fee each time.
NSF - Return Item Fee (Per item - Non sufficient funds checks and other debits returned unpaid)……………$32.50
Overdraft Fee (per item - Checks and other debits paid into overdraft)………………………………………$32.50
Stop Payment Charge (per item) …………………………………………………………………………$25.00
Dep Item Ret Chrg (per item - Deposited items returned unpaid) ………………………………………………$10.00

SAFE DEPOSIT BOXES

2x5	$17.00	4x10	$40.00
2.5x5	$17.00	4x10.5	$40.00
3x5	$22.50	5x10	$50.00
4x5	$25.00	5x10.5	$50.00
5x5	$31.00	8x10.5	$78.00
6x5	$37.00	10xl0	$85.00
2x10	$25.00	l0x15	$125.00
3x10	$37.50		

Safe Deposit Rental Late Fee (After 30 days)………………………………………………………………$10.00

- All sizes not available at every location.
- If applicable, Fees will be assessed to customers for the replacement of lost keys or for drilling a safe deposit box.
- The contents of your safe deposit box are not insured against loss by First State Bank or the FDIC.

MEMO TO CRA PUBLIC FILE

The following data is First State Bank of Uvalde's loan-to-deposit ratio for each quarter of the prior calendar year.

March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025
43.01%	41.96%	42.81%	42.19%

First State Bank of Uvalde has not been and is currently not a HMDA reporter, and is not required by regulation guidelines.

Reviewed March 1, 2026

FIRST STATE BANK OF UVALDE
COMMUNITY REINVESTMENT ACT DISCLOSURE STATEMENT

It is the purpose of First State Bank of Uvalde to serve the convenience and needs of its depositors and community. As well as deposit services, the bank has an affirmative objective in helping to meet legitimate credit needs of the community on a nondiscriminatory basis.

First State Bank of Uvalde considers its community to be Uvalde, Real, and Dimmit County. Delineation of this community of the bank does not mean that no loans will be made outside the area but means that a majority of the Bank's loans will be made within the described community.

Management of the bank shall endeavor to understand clearly the borrower's needs and attempt to meet them soundly within the framework of our loan policy. In the business of lending money, we are concerned with credit worthiness and credit usage and we shall not permit discrimination of any kind with respect to the borrower's race, creed, age, color, religion, national origin, marital status or sex. It is also our goal to establish such standards of credit and of lending performance that our lending personnel be leaders in the field of bank credits and bank loan services.

To accomplish this objective, First State Bank of Uvalde will solicit and originate loans through advertising with the local media, real estate agents and brokers. The processing and evaluation of loan applications, the origination and approval of loans, and the underlying terms and conditions of each loan will be in strict accordance with all applicable statutes and regulations, including those set forth under the Community Reinvestment Act of 1977 and the fair lending laws and regulations, and will be predicated upon safe and sound lending practices consistent with economical financing.

First State Bank of Uvalde encourages personal checking accounts, advantage checking accounts, savings accounts, certificate of deposit accounts, young savers accounts and loans including: consumer, auto, personal, residential, commercial, farm, small business, community development and more.

REVIEWED MARCH 1, 2026

Under the Federal Community Reinvestment Act (CRA), FDIC evaluates our record of helping to meet the credit needs of our delineated assessment area, consistent with safe and sound operations.

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 FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today. Your involvement is encouraged.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the FDIC, 1601 Bryan Street, Suite 1410 Dallas, Texas 75201. You may send written comments about our performance in helping community needs to Sonja Ruiz, P.O. Box 1908 Uvalde, TX 78802 and FDIC, 1601 Bryan Street, Suite 1410 Dallas, TX 75201. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC. We are an affiliate of Briscoe Ranch Inc., a bank holding company. You may also request from the FDIC an announcement of our applications covered by the CRA filed with FDIC, 1601 Bryan Street, Suite 1410 Dallas, Texas 75201.

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