

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. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Banner Capital Bank, Nebraska located at 205 State Street, P.O. Box 87, Harrisburg, NE 69345.

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 Regional Manager, FDIC National Center for Consumer and Deposit Assistance, Consumer Response Unit, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106, Phone 1-800-202-7459. You may send written comments about our performance in helping to meet community credit needs to Mr. Don H Ehrke, President & CEO, Banner Capital Bank, PO Box 87, 205 State St, Harrisburg NE 69345 and the FDIC Regional Manager. 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 Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Banner County Ban Corporation, a bank holding company. You may request from the Vice President, Federal Reserve Bank of Kansas City, 1 Memorial Dr., Kansas City MO 64198 an announcement of applications covered by the CRA filed by bank holding companies.

[Codified to 12 C.F.R. Part 345, Appendix BJ

[Appendix B to Part 345 added at 60 Fed. Reg. 22213, May 4, 1995, effective July 1, 1995; amended at 67 Fed. Reg. 71069, November 29, 2002]

TO THE PUBLIC
ANNUAL DISCLOSURE STATEMENT
FOR 2022 AND 2023 AVAILABILITY

The Federal Deposit Insurance Corporation requires that all State chartered banks that are not members of the Federal Reserve System are to prepare and make available to the public on request, a year-end Annual Disclosure Statement.

The Regulation requires that Bank's Disclosed Statements include the financial papers for the two preceding years. The Federal Deposit Insurance Corporation and its' intent is to improve public awareness and understanding of the financial condition of individual banks.

You should know:

You may obtain our current Annual Disclosure Statement in this office by written request directed to:

Don Ehrke, President & CEO
Banner Capital Bank
PO Box 220
Alma, NE 68920
308-928-8900

Your request, together with any response by us, may be made public.

You may look at a file of all signed, written requests received by us for the past two years, any responses which we made to the requests, and all Annual Disclosure Statement for the past two years. The Federal Deposit Insurance Corporation has not verified or confirmed the accuracy of the information presented.

Banner Capital Bank
205 State St.
PO Box 87
Harrisburg, NE 69345

**Community Reinvestment Act
Banner Capital Bank
As of December 31, 2023
Public File**

ASSESSMENT AREA

BANNER CAPITAL BANK'S assessment area in the State of Nebraska includes the following Counties and Census Tracts (CT): Banner (9540), Scotts Bluff (9529,9530,9531,9532,9533,9534,9535,9536,9537,9538,9539), Kimball (9545), Morrill (9525), Furnas (9639) and Harlan (9642). Assessment areas for the State of Wyoming includes the following Counties and Census Tracts (CT): Goshen County (9577, 9578, 9579, 9580), Laramie County (2, 3, 4.01, 4.03,4.04 5.02,5.03, 6.01,6.02, 7.01,7.02, 8, 8.01, 9, 10, 11, 12, 13.01,13.02, 14.01,14.02, 15.01, 14.02, 15.01,15.02, 19.01, 19.02, 20.01,20.02, 9808.01) (Many of the Laramie County CT are in the Cheyenne MSA), Niobrara County (9572) and Platte County (9594.01, 9594.02 and 9591).

According to 2023 Census reports from the FFIEC, the assessment area has a population of 176,538 people; of which 0% are low income, 64.03% are middle income, 18.16% are moderate income, and 17.79% are upper income. The 2023 estimated Tract Median Family Incomes for these assessment areas range from \$46,899 to \$138,032 and an average of \$85,980.

Banner Capital Bank now offers the following types of credit to its creditworthy customers without discrimination to-wit:

Agricultural Loans	Commercial Loans	Consumer Loans
Agricultural Real Estate Loans	Commercial Real Estate Loans	Consumer Real Estate Loans

Banner Capital Bank has determined that the following types of credit are the most in demand in these communities:

<u>Agriculture:</u>	<u>Commercial:</u>	<u>Consumer:</u>
Operating Expense	Operating Expense	Vehicle
Livestock	Equipment	Recreational
Equipment	Real Estate	Nebraska Energy Office Loans
Real Estate	Business Acquisition	Personal Expense
FSA Guaranty	SBA Guaranty & 504	Personal Residence Real Estate
USDA Guaranty	USDA Guaranty	Home Equity Lines of Credit
		Personal Reserve Line of Credit

WRITTEN COMMENTS

Banner Capital Bank has received no written comments from the public that relate to the bank's performance in helping to meet the credit needs of these communities.

PUBLIC DISCLOSURE

Banner Capital Bank's latest "Public Disclosure" is dated November 30, 2020 and was given a Satisfactory Rating. The Community Reinvestment Act Performance Evaluation - Public Disclosure prepared by the FDIC on November 30, 2020 is enclosed.

BANK BRANCHES AND ADDRESSES

Harrisburg, NE

Physical Address:	205 State Street	Hours of Operation:
Geography Unit	9540	Lobby 9:00 a.m. to 3:00 p.m.
Mailing Address:	PO Box 87	Days - Monday thru Friday except Legal Holidays
City, State, Zip:	Harrisburg, NE 69345	
Telephone:	308-436-5024	
Fax:	308-436-5025	

Beaver City, NE

Physical Address:	401 9th Street	Hours of Operation:
Geography Unit	9639	Lobby 8:00 a.m. to 4:00 p.m.
Mailing Address:	PO Box 10	Days - Monday thru Friday except Legal Holidays
City, State, Zip:	Beaver City, NE 68926	
Telephone:	308-268-2875	
Fax:	308-268-5201	

Alma, NE

Physical Address:	14 South Jewel St	Hours of Operation:
Geography Unit	9642	Lobby 8:00 a.m. to 4:00 p.m.
Mailing Address:	PO Box 220	Drive Up 8:00 a.m. to 4:00 p.m.
City, State, Zip:	Alma, NE 68920	Days - Monday thru Friday except Legal Holidays
Telephone:	308-928-8900	
Fax:	308-928-8903	

Guernsey, WY

Physical Address: 17 N Wyoming
 Geography Unit 9591
 Mailing Address: PO Box219
 City, State, Zip: Guernsey, WY 82214
 Telephone: 307-836-2344
 Fax: 307-836-2346

Hours of Operation:
 Lobby 9:00 a.m. to 5:00 p.m.
 Drive Up 8:00 a.m. to 5:00 p.m.
 Days - Monday thru Friday except Legal Holidays

Cheyenne, WY

Physical Address: 4007 Greenway Street
 Geography Unit 5.03
 Mailing Address: PO Box 20090
 City, State, Zip: Cheyenne, WY 82003
 Telephone: 307-433-1555
 Fax: 307-433-1565

Hours of Operation:
 Lobby 9:00 a.m. to 5:00 p.m.
 Drive Up 8:00 a.m. to 5:00 p.m.
 Days - Monday thru Friday except Legal Holidays

Website: www.bcbank.net
 Online Banking: www.bcbank.net

Lusk State Bank - a Division of Banner Capital Bank**Lusk, WY**

Physical Address: 415 S. Main
 Geography Unit 9572
 Mailing Address: PO Box 1400
 City, State, Zip: Lusk, WY 82225
 Telephone: 307-334-2500
 Fax: 307-334-2695
 Website: www.luskstatebank.com
 Online Banking: www.luskstatebank.com

Hours of Operation:
 Lobby 9:00 a.m. to 4:00 p.m.
 Drive Up 8:00 a.m. to 5:00 p.m.
 Days - Monday thru Friday except Legal Holidays

BRANCHES THAT HAVE BEEN OPENED OR CLOSED

Banner Capital Bank has opened one branch office(s) within the last 5 years (1 - F/K/A Lusk State Bank 2023).

PRODUCTS & SERVICES

Deposit Accounts

[Super Now Checking](#)[Goal Getter Money Market](#)[Premier Money Market](#)[Simply Free Checking](#)[Checking with Interest](#)[Senior Checking with Interest](#)[Corporate Commercial Checking](#)[Regular Business Checking](#)[Government Checking with Interest](#)[Regular Savings](#)[Christmas Club Savings](#)[Time Certificate of Deposit](#)[CESA Account](#)[Health Savings Account](#)[Individual Retirement Account](#)[Online & Mobile Banking](#)

See attached Limits and Fees Disclosure Sheet

LOAN TO DEPOSIT RATIO

	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023	9/30/2023	12/31/2023
Net Loans (\$1,000's)	\$ 185,399	\$ 197,778	\$ 199,882	\$ 198,684	\$ 199,222	\$ 253,115	\$ 263,325	\$ 266,856
Total Deposits (\$1,000's)	\$ 200,757	\$ 210,909	\$ 205,700	\$ 219,474	\$ 216,805	\$ 264,395	\$ 284,487	\$ 286,279
L:D Ratio	92.35%	93.77%	97.17%	90.53%	91.89%	95.73%	92.56%	93.22%

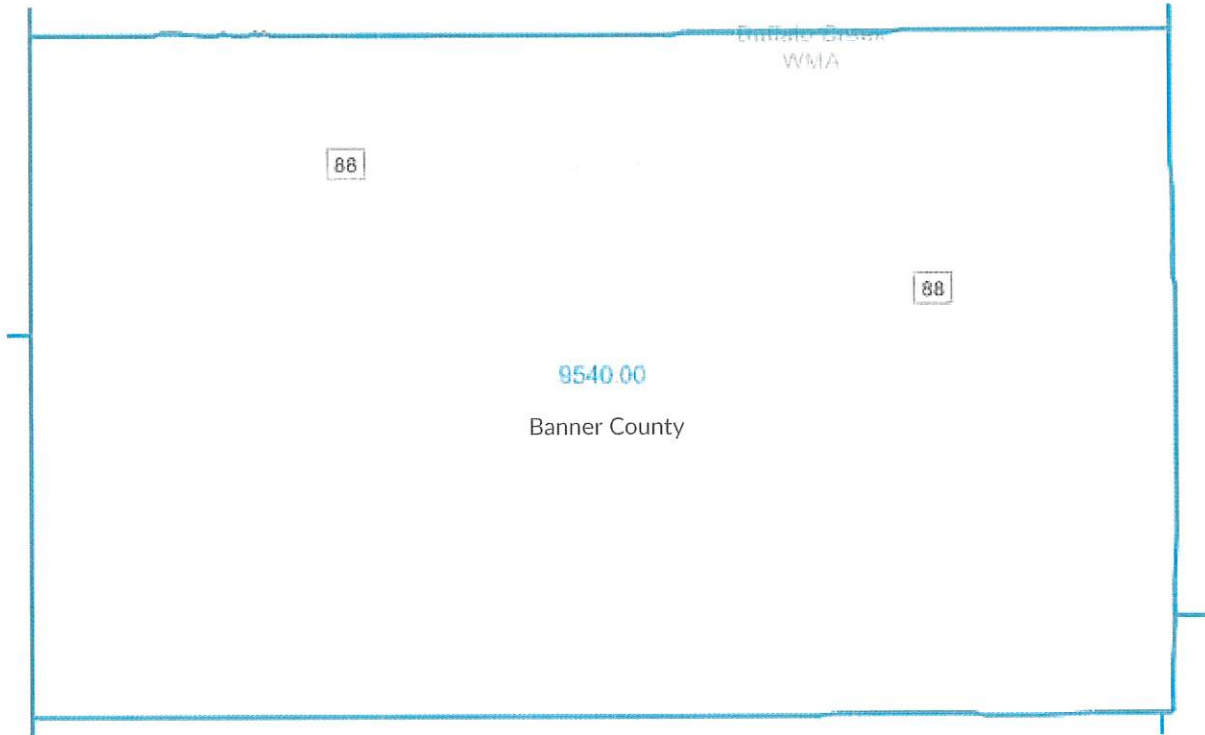
2023 FFIEC

As of December 31, 2023

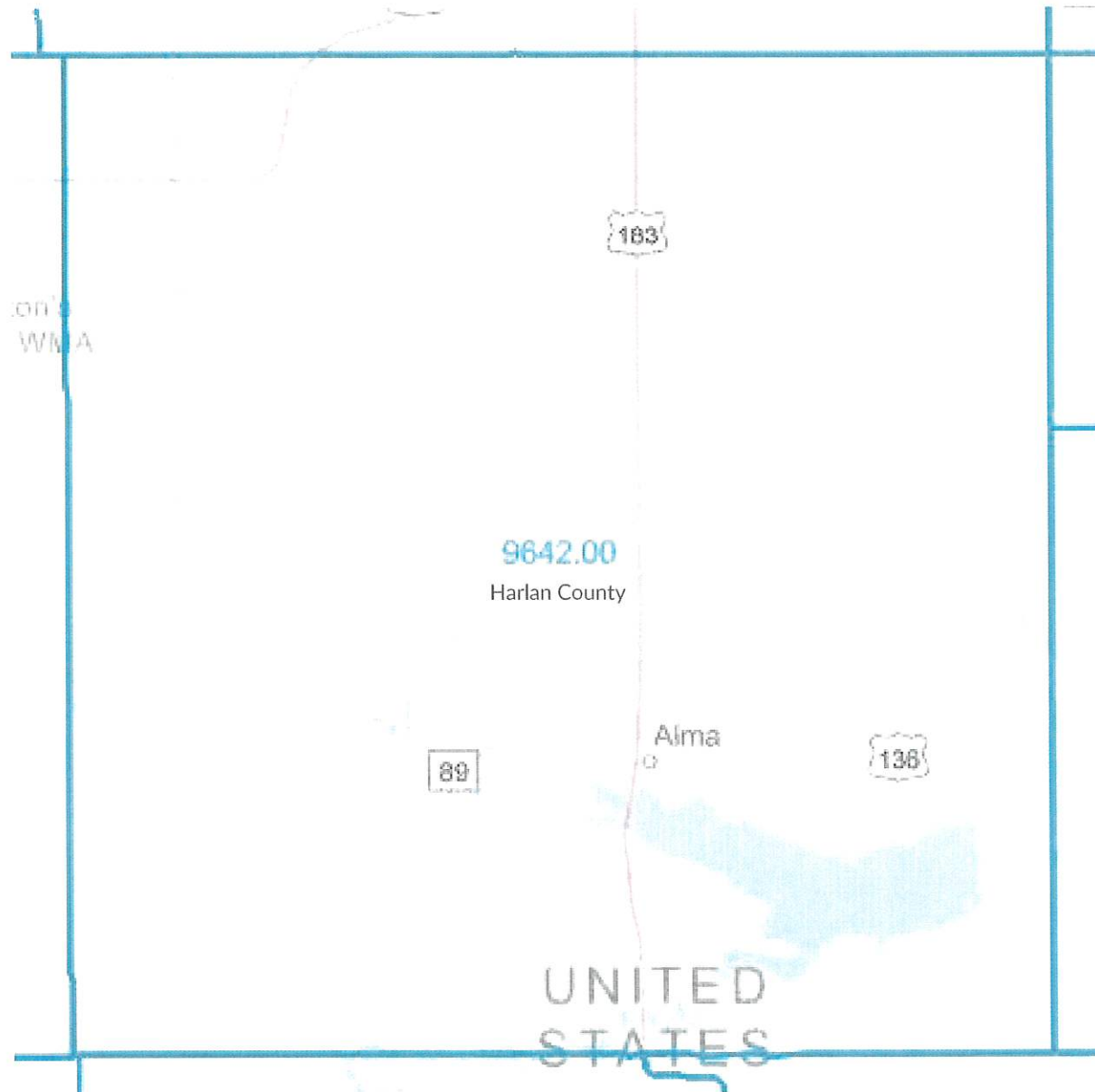
County	Tract Code	Population	Low/Mid/Mod/Upper	12/31/2023	Distressed or Underserved
Banner	9540	674	Middle	\$70,773	Yes
Scottsbluff	9529	2731	Middle	\$85,642	No
Scottsbluff	9530	3017	Middle	\$77,164	No
Scottsbluff	9531	2232	Middle	\$87,887	No
Scottsbluff	9532	1566	Middle	\$94,164	No
Scottsbluff	9533	3407	Moderate	\$59,228	No
Scottsbluff	9534	3166	Upper	\$120,153	No
Scottsbluff	9535	2959	Middle	\$74,291	No
Scottsbluff	9536	2972	Middle	\$76,210	No
Scottsbluff	9537	3812	Moderate	\$57,460	No
Scottsbluff	9538	4890	Middle	\$80,099	No
Scottsbluff	9539	5332	Middle	\$103,322	No
Kimball	9545	3434	Middle	\$77,898	Yes
Morrill	9525	4555	Middle	\$80,806	Yes
Furnas	9639	4636	Middle	\$81,814	Yes
Harlan	9642	3073	Middle	\$96,162	Yes
Goshen	9577	1715	Middle	\$80,155	No
Goshen	9578	3415	Middle	\$77,865	No
Goshen	9579	4580	Moderate	\$75,150	No
Goshen	9580	2788	Middle	\$88,110	No
Platte	9591	2176	Middle	\$93,209	Yes
Platte	9594.01	4633	Middle	\$79,275	Yes
Platte	9594.02	1796	Middle	\$112,252	Yes
Laramie	2	4584	Moderate	\$55,226	No
Laramie	3	4012	Middle	\$95,484	No
Laramie	4.01	4959	Middle	\$76,413	No
Laramie	4.03	3530	Moderate	\$46,899	No
Laramie	4.04	2650	Moderate	\$48,814	No
Laramie	5.02	3111	Upper	\$138,032	No
Laramie	5.03	4875	Middle	\$88,147	No
Laramie	6.01	2594	Middle	\$80,315	No
Laramie	6.02	3382	Middle	\$99,130	No
Laramie	7.01	2894	Moderate	\$72,153	No
Laramie	7.02	1274	Moderate	\$61,601	No
Laramie	8	1738	Middle	\$94,293	No
Laramie	9	2757	Upper	\$110,754	No
Laramie	10	2842	Middle	\$85,417	No
Laramie	11	2863	Moderate	\$70,468	No
Laramie	12	5142	Upper	\$121,681	No
Laramie	13.01	3031	Middle	\$103,221	No
Laramie	13.02	5532	Upper	\$120,775	No
Laramie	14.01	3841	Middle	\$100,815	No
Laramie	14.02	2655	Middle	\$96,601	No
Laramie	15.01	5735	Middle	\$95,291	No
Laramie	15.02	5360	Middle	\$86,754	No
Laramie	19.01	5582	Upper	\$134,744	No
Laramie	19.02	4862	Middle	\$109,297	No
Laramie	20.01	4571	Middle	\$81,542	No
Laramie	20.02	6124	Upper	\$123,129	No
Laramie (CYS airport)	9808.01	12	unknown	\$0	No
Niobrara	9572	2467	Moderate	\$58,898	No
Totals		176538	Avg	\$85,980	

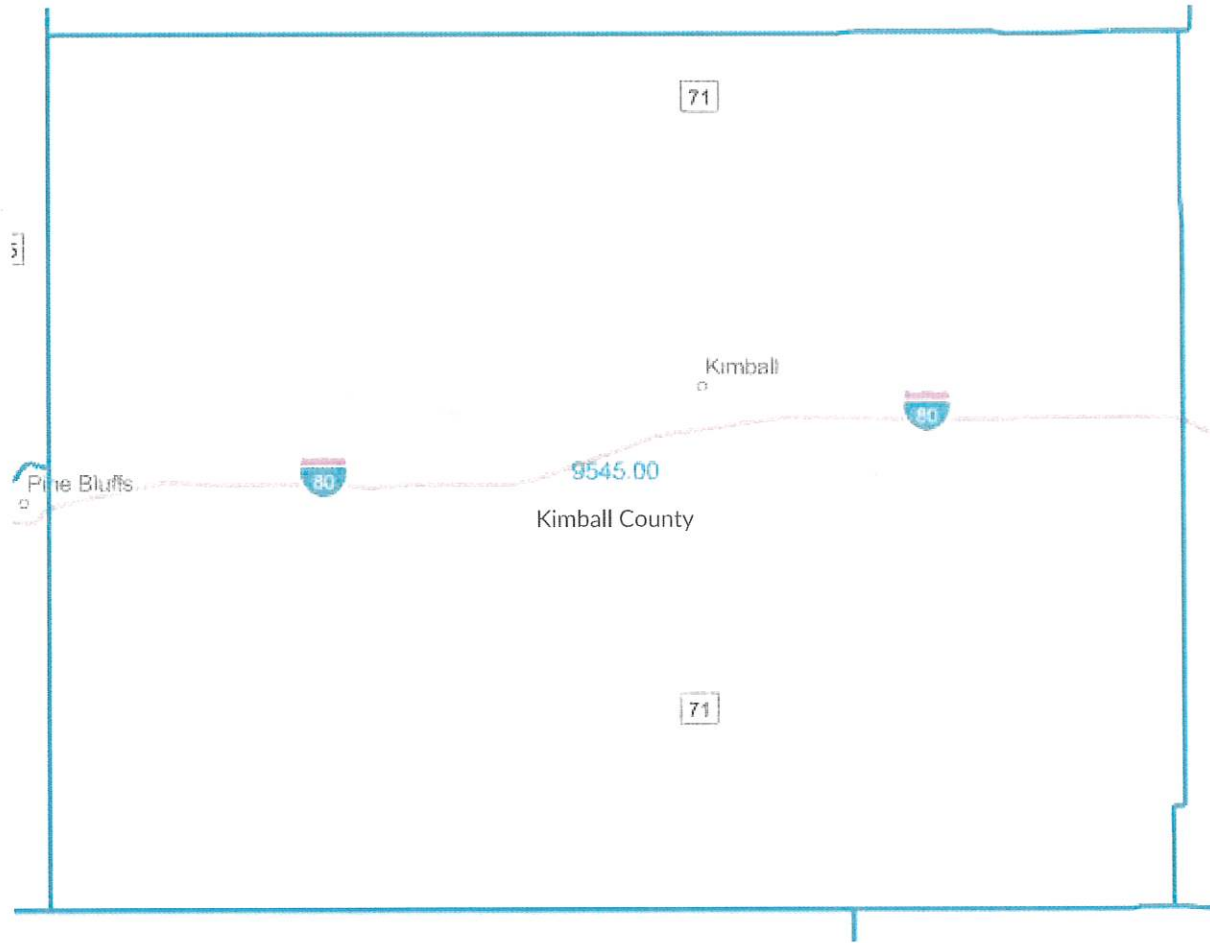
Unknown	0.0004	12		
Low	0.00%	0	High	\$138,032
Middle	64.0378%	113051	Low	\$46,899
Moderate	18.1610%	32061	Average	\$85,980
Upper	17.7945%	31414		
	100%	176538		

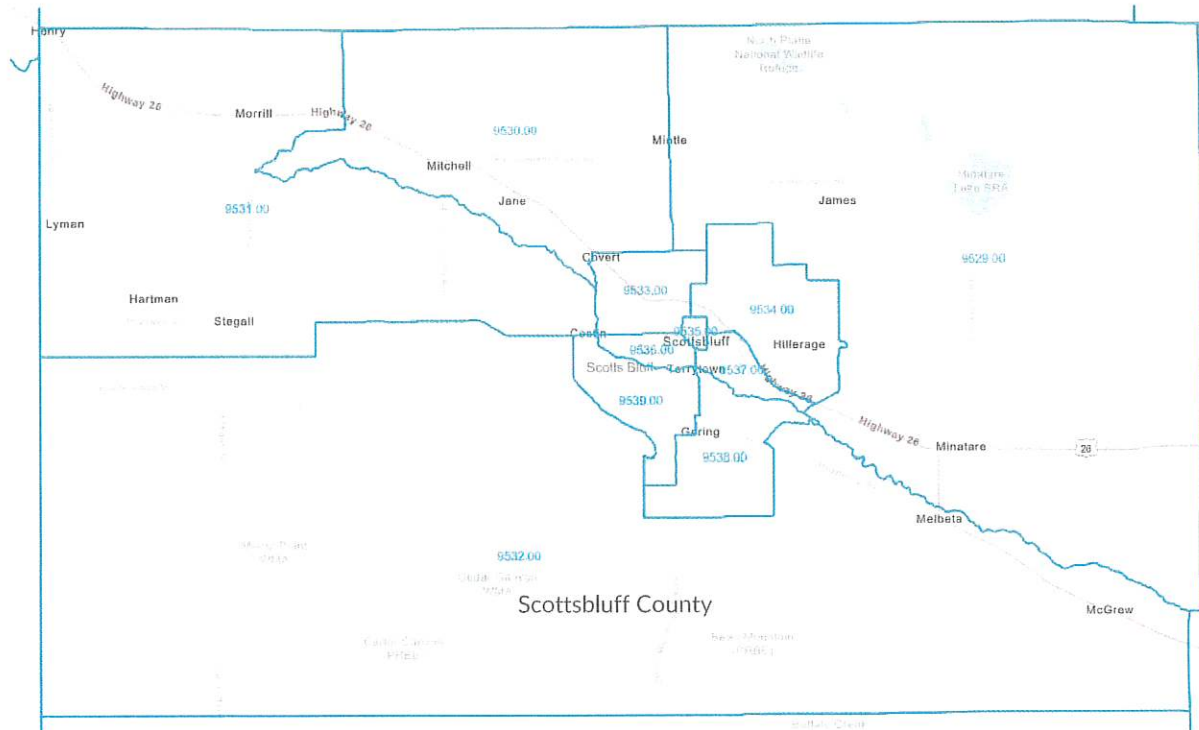
may 2023

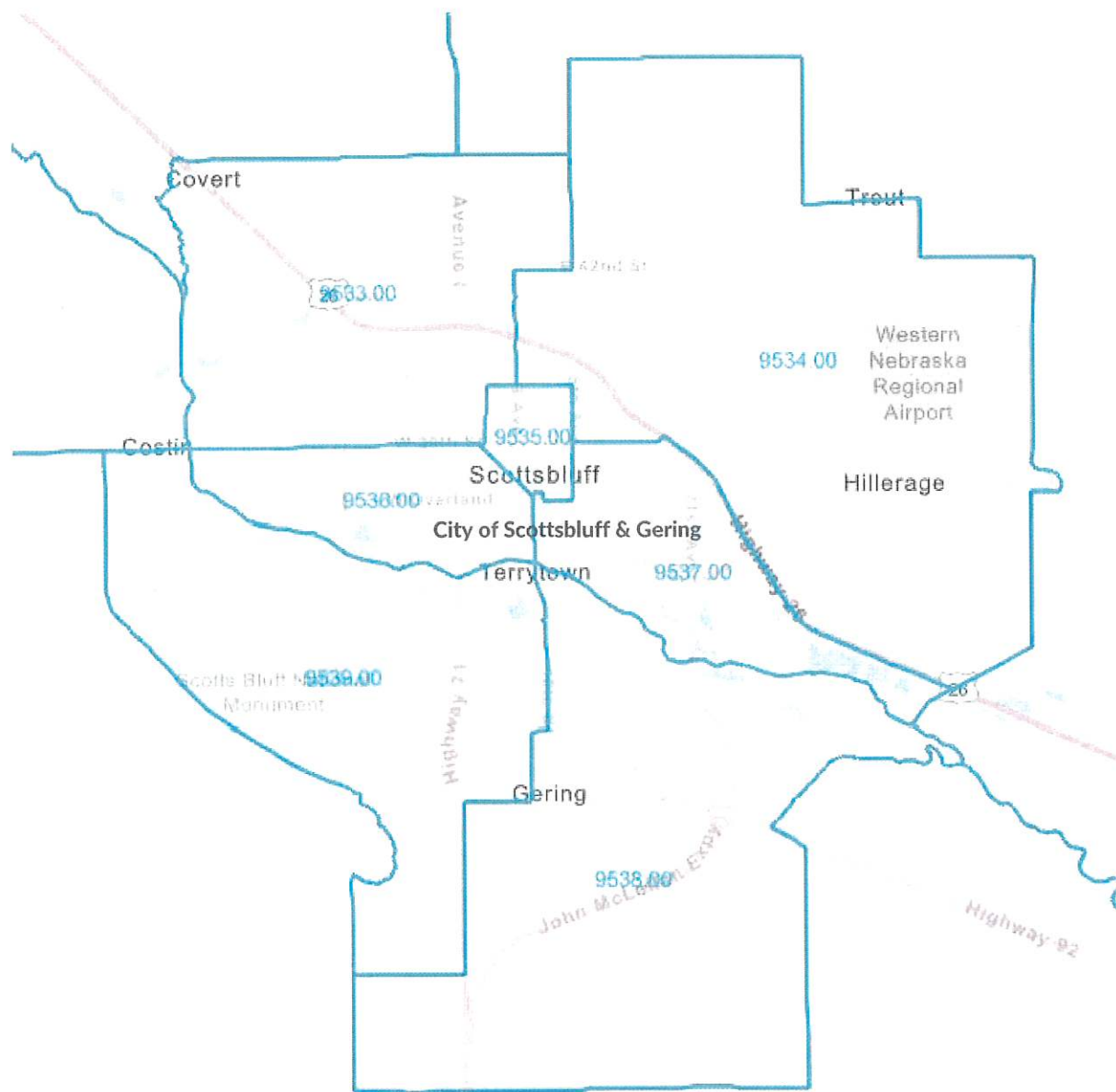


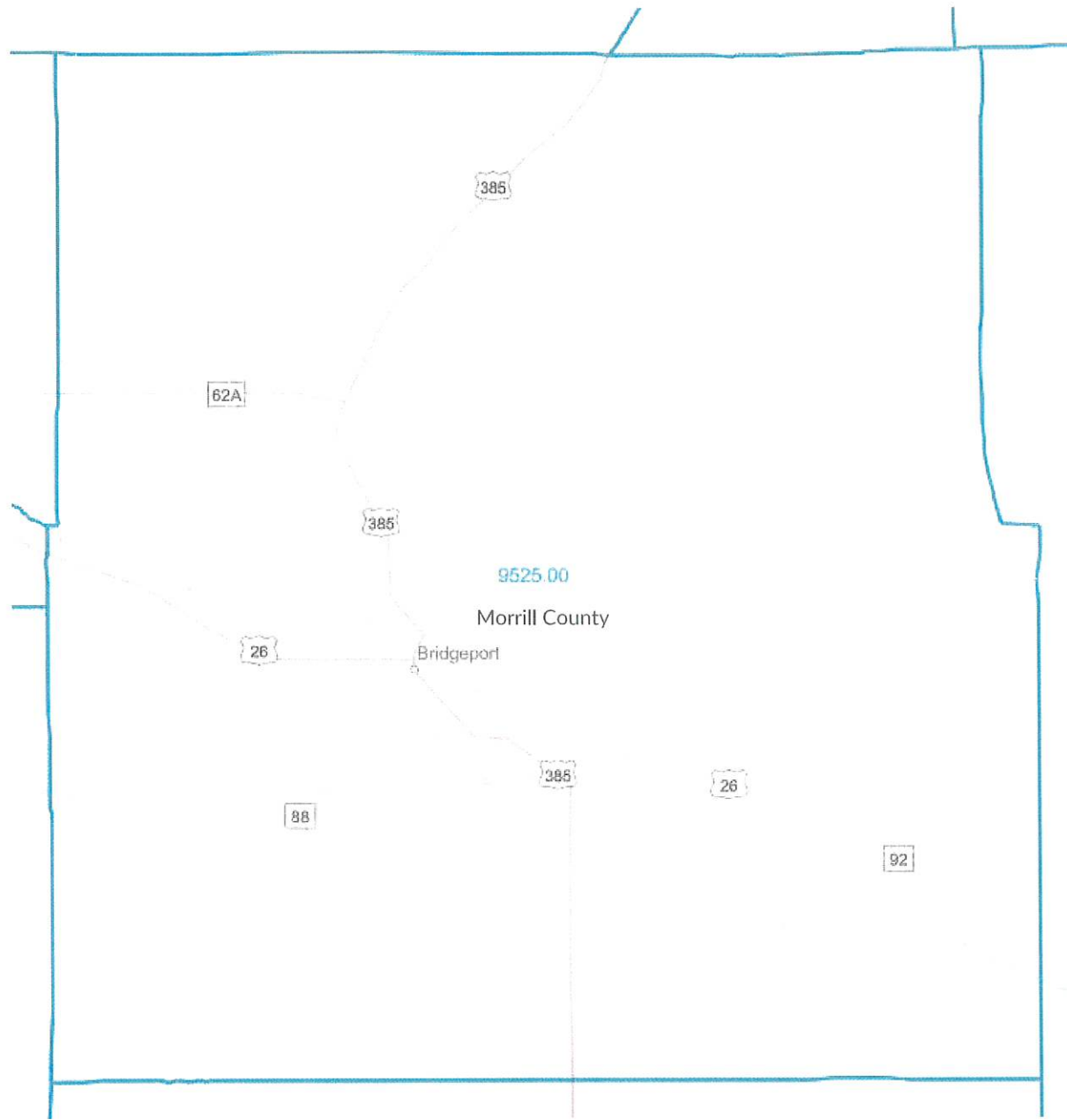












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Morrill County

Bridgeport

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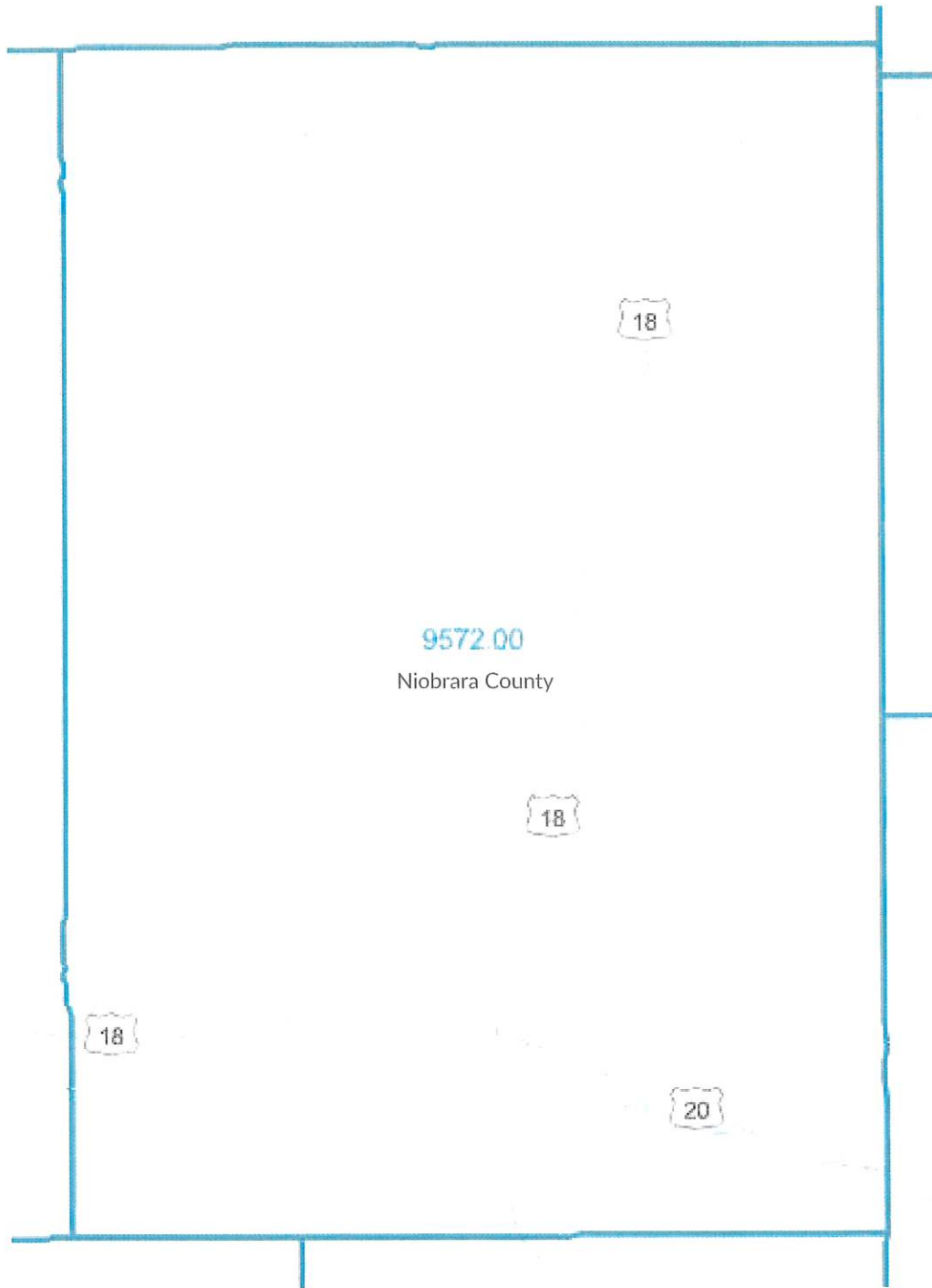
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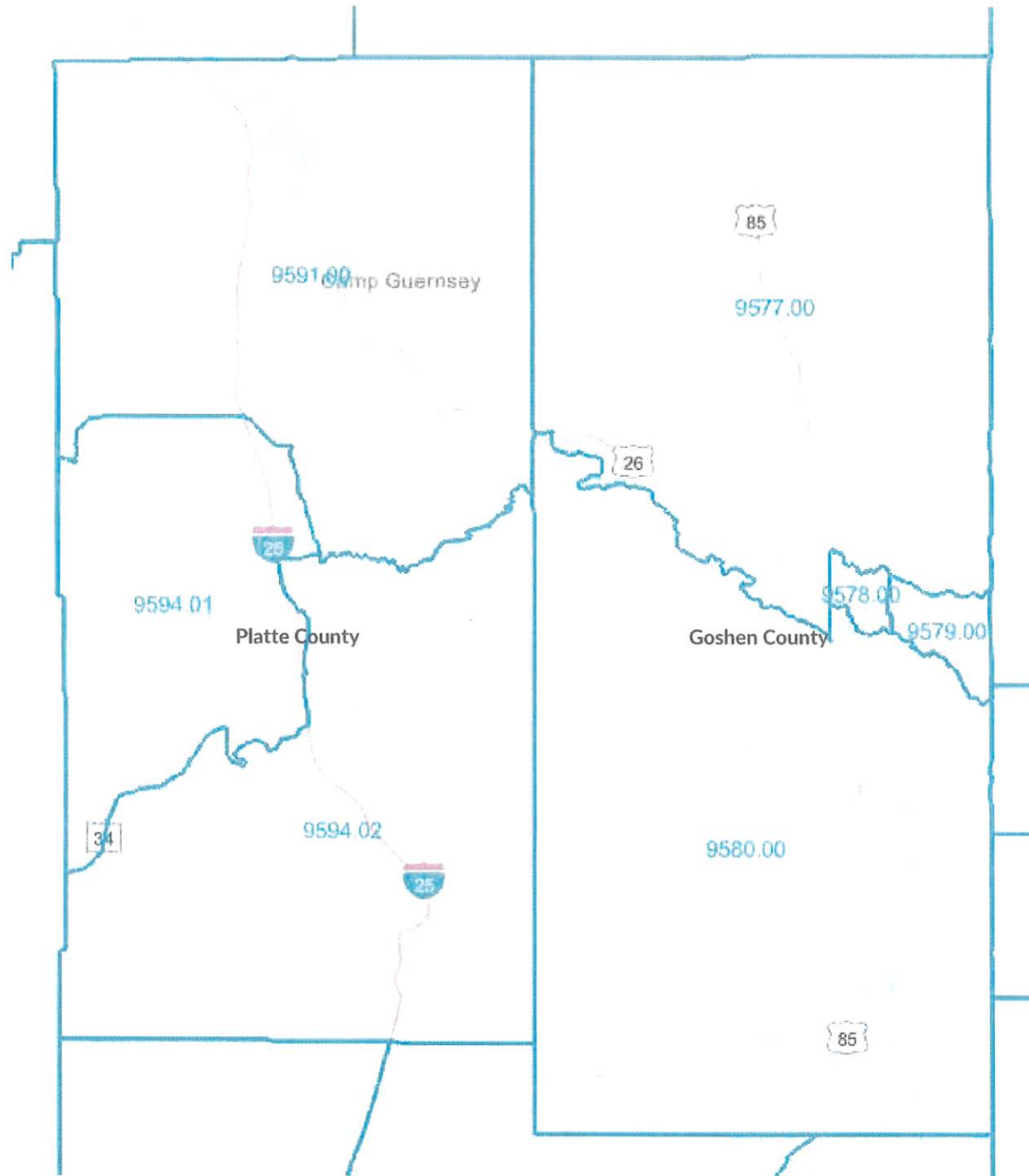
Niobrara County

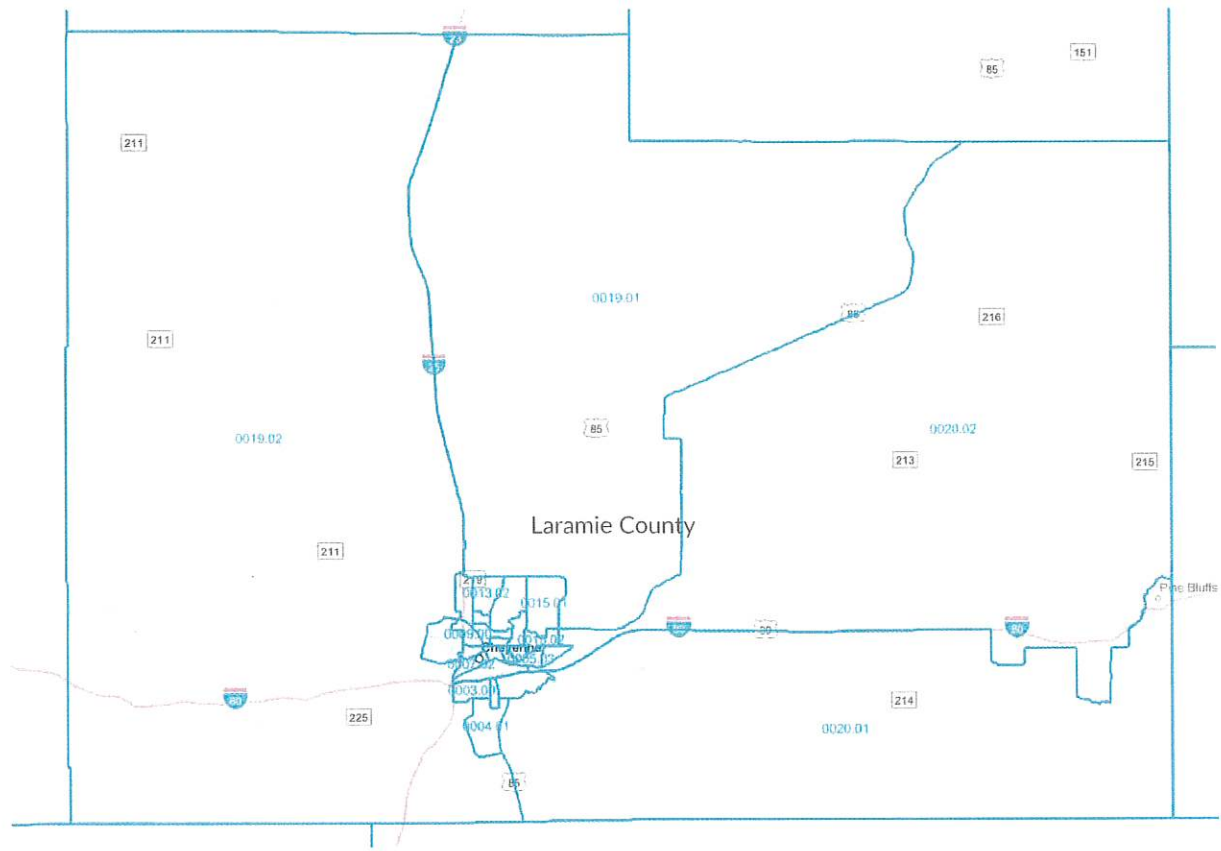
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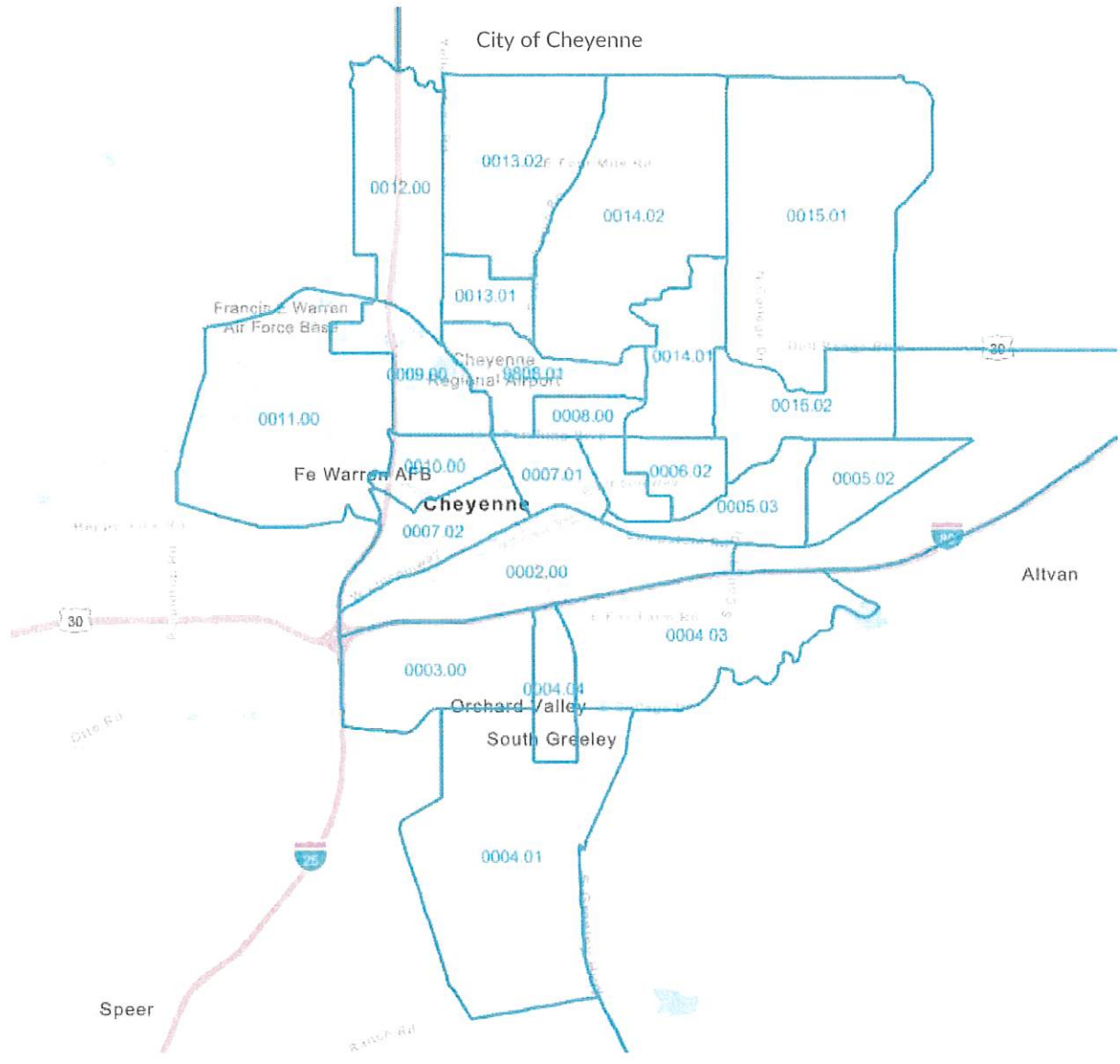
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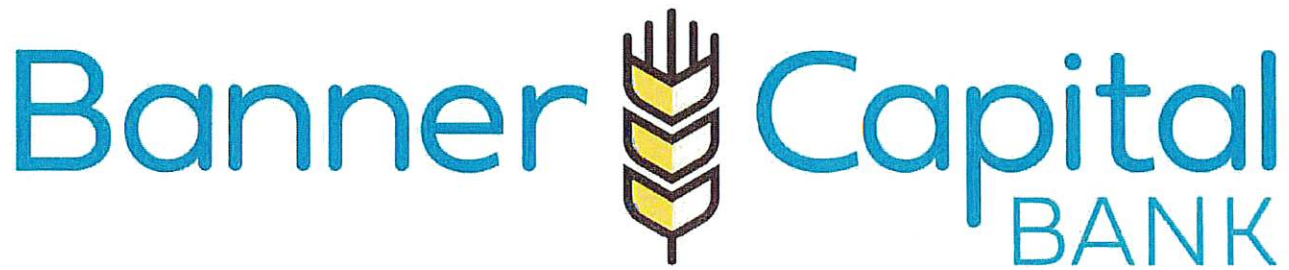
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HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available for review. The data show geographic distributions of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be reviewed:

Banner Capital Bank
PO Box 87
Harrisburg NE 69345

This data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

**From
Banner Capital Bank
and**

Lusk State Bank a Division of Banner Capital Bank

COMMON FEATURES

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

Account Activity Printout	\$2.00
Account Balancing Assistance - First Request	No charge
Repeat/Subsequent Requests- Minimum and Per Hour Charge \$25.00	
Account Research Fee-Minimum and Per Hour Charge	\$25.00
ACH Origination	\$15.00
Advantage Sweep Account Fee	\$5.00
Automatic Transfer-Transfer Between Accounts to Cover Overdraft	\$10.00
Bank Money Order/Cashier's Check Fee	\$5.00
Check Cashing Fee - Non-Customer	\$10.00
Check Printing Fee	Varies depending on style ordered
Coin Counting – non-customer - \$10.00 for under \$100.00/\$20.00 for over \$100.000	Varies
Collection Items-Per Item Fee (incoming or outgoing) (one transaction)	\$25.00
Copy of Cleared Check	\$2.00
Debit Card Replacement Fee: Each Occurrence	\$10.00
Dormant Account Fee - Per Month (for checking accounts)/Per Quarter (for savings accounts)	\$10.00
An account is dormant if for one year no deposits or withdrawals are made by you, no communication is received about the account, no communication is received about any other of your accounts from you, or your account statements are returned for an incorrect address.	
Early Account Closure Fee	Varies
An early account closure fee is subject to account type.	
Escrow Setup and Administration Fees-Setup Fee	\$100.00
Escrow Setup and Administration Fees-Per Payment Processing Fee	\$10.00
Fax Service Fee (Incoming or Outgoing)- Per Page	\$3.00
Fee-OD Protection LOC – This is an annual fee to participate in this plan/LOC.	\$35.00



Foreign Currency Order Fee	\$20.00
Foreign ATM Fee	\$2.00
Foreign Deposit Item - Deposit Drawn outside of the United States	\$5.00
Garnishment/Levy/Execution Fee	\$75.00
Lost Instruments-Bond of Indemnity Fee	\$30.00
May require insurance bond	
Miscellaneous Fee – as referenced on checking account statements and savings account statements could include the following: Return Item Charges, Paid Item Charges and Cross Border Fees	Varies
Negative Balance Fee (continuous overdraft fee) - Every 7 Business Days	\$35.00
<p>A Negative Balance Fee will be charged on the 7th consecutive business day an account is overdrawn. The day of the overdraft counts as day 1. Previously assessed bank fees including paid or return item charges or service charges may result in the charge of a negative balance fee. This negative balance fee will stop on the first day the account has a positive balance. For the purpose of stopping this negative balance fee, deposits made on a Saturday, Sunday or a holiday will post to the account on the next business day.</p>	
Night Deposit Bags/Deposit Zipper Bag Fees- Small Zipper Bag	each \$5.00
Night Deposit Bags/Deposit Zipper Bag Fees-First Locked Bag	each \$20.00
Night Deposit Bags/Deposit Zipper Bag Fees-Additional Locked Bags	each \$15.00
Night Deposit Bags/Deposit Zipper Bag Fees-Additional Keys	each \$5.00
Notary Fee - Customer/Non-Customer	\$2.00
Paid Item Charge/Return Item Charge (one transaction)	\$35.00
<p>The charge applies to Paid Item and/or Return Item Charges "created by check, in-person withdrawal, ATM withdrawal, or other electronic means excluding debit card transactions," as applicable. **Maximum Daily Paid Item Charges or Returned item Charges combined not to exceed \$175.00.</p>	
<p>All items that are presented for payment, as listed above, in the amount of \$10.00 or less that should cause an account to become overdrawn shall not be accessed a paid item/return item charge (one transaction).</p>	
Personal Money Order Fee	\$3.00
Photocopies (Regardless of number of copies)	\$2.00
Photocopies of Checks - First Five Photocopies	\$2.50
Photocopies of Checks Fee- After First Five Photocopies	each \$1.00
Reprint Statement (with images)	\$5.00
Safe Deposit Box Drilling Fee	Market Cost Plus \$50.00
Safe Deposit Box Annual Fee	Varies



Safe Deposit Boxes are available in all locations. Sizes vary at each location.

Stop Payment Fee - One Check Or ACH	\$25.00
Multiple Stop Payment Fee- Each Check or ACH	\$15.00
Temporary Checks Fee	each \$1.00
Each Check-Maximum of 10 Checks	
Incoming Wire from Federal Reserve	\$75.00
Domestic Wire Transfer Fee - Customer Incoming	\$10.00
Domestic Wire Transfer Fee - Non-Customer Incoming	\$20.00
Domestic Wire Transfer Fee - Customer Outgoing	\$20.00
Domestic Wire Transfer Fee - Non-Customer Outgoing	\$25.00
International Wire Transfer Fee - Customer Incoming	\$35.00
International Wire Transfer Fee - Customer Outgoing	\$50.00
Witness Fee	\$30.00
Unclaimed Property Fee	\$50.00

