CITIZENS STATE BANK
P.O. Box 728 • 601 S. Main • Hugoton, KS 67951-0728
Phone 620-544-4331 • Fax 620-544-4134
csbks.com

Community Reinvestment Act Notice

The Federal Community Reinvestment Act (CRA) requires the Federal Deposit Insurance Corporation to evaluate our performance in helping to meet the credit needs of this community and to take this evaluation into account when the Federal Deposit Insurance Corporation on certain applications submitted by us. Your involvement is encouraged.

You should know that:

- You may obtain our current CRA statement for this community in this office.
- You may send signed written comments about our CRA statement(s) or our performance in helping to meet community credit needs to: President, Citizens State Bank, PO Box 728, Hugoton, KS 67951, and the Reginal Director, Federal Deposit Insurance Corporation, 1100 Walnut Street, Suit 2100, Kansas City, Missouri, 64106.
- You may look at a file of all signed written comments received by us within the past two years, any responses we have made to the comments, and all CRA statements in effect during the past two years at our office located at 601 S Main St, Hugoton, Kansas.
- You may ask to look at any comments received by the Regional Director of Federal Deposait Insuranbxe Corporation, 1100 Walnut St. Suite 2100. Kanbsas City, Missouri, 64106 (physical address).
- You may also request from the Federal Deposit Insurance Corporation, 550 17th St., Washington DC, 20429, an announcement of applications covered by the CRA filed with the Federal Deposit Insurance Corporation.
- CSB is a subsidiary of Hugoton Bancshares, Inc., a bank holding company. You may request from the Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri, 64198-0001, an announcement of applications covered by the CRA filed by bank holding companies.

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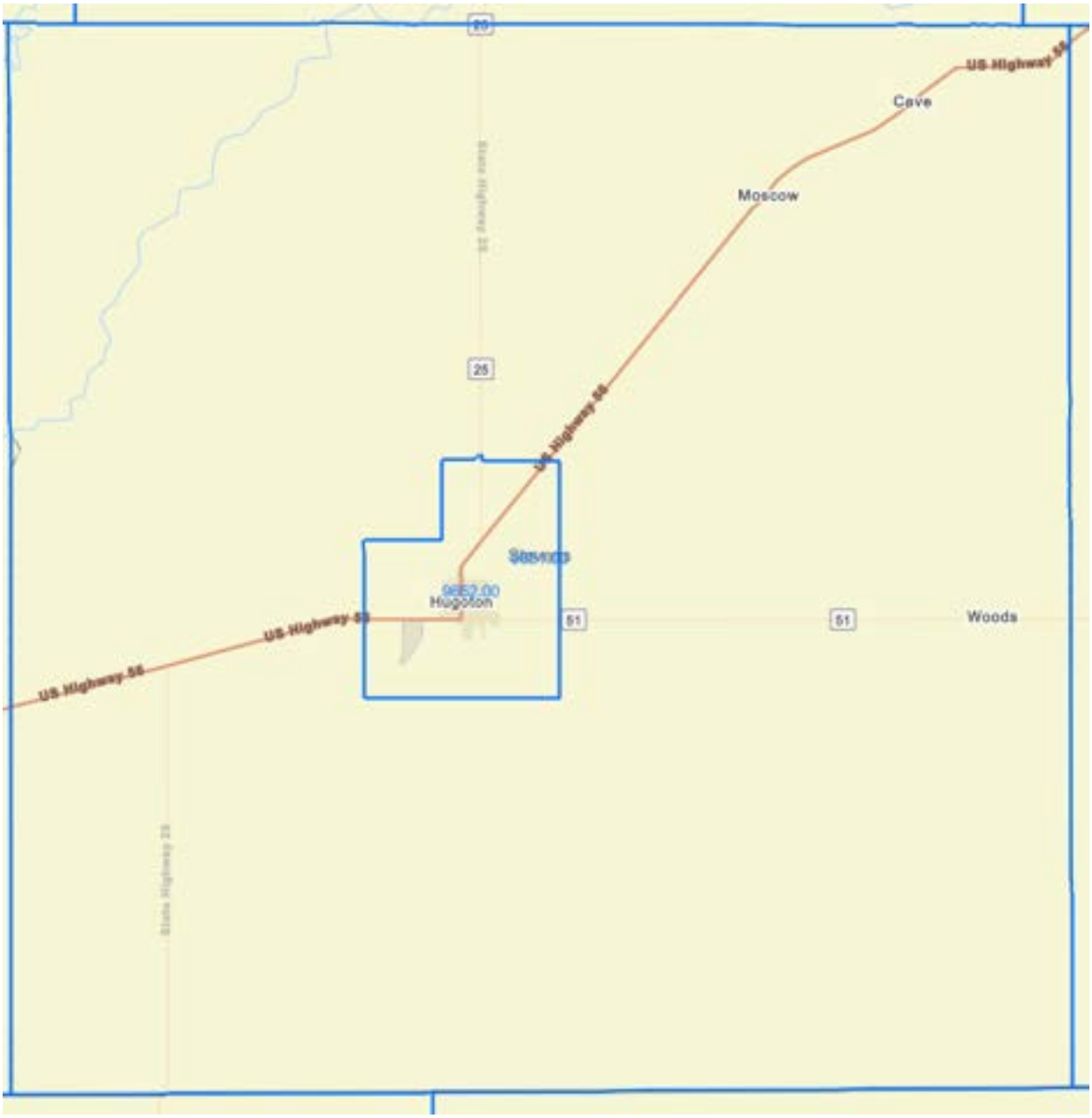

Assessment Areas

Stevens County 9651 & 9652

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Service Listing

Personal Checking	Commercial Checking	Interest Bearing Accounts
Passport Savings Accounts	Christmas Club Accounts	Certificate of Deposits
Individual Retirement Accounts	Safe Deposit Box	Wire Transfers
Cashier's Checks	Money Orders	Agriculture Loans
Commercial Loans	Consumer Loans	Residential Real Estate Loans
Savings Bond Redemption	Notary Public	Coin Counting
Internet Banking	Escrow Services	

CITIZENS STATE BANK
COMMUNITY REINVESTMENT ACT

LOAN-TO-DEPOSIT RATIO

The Bank's loan-to-deposit ratio for each quarter of the prior calendar year is as follows:

	2025
March	58.13
June	66.15
September	72.30
December	65.33

WRITTEN COMMENTS AND RESPONSES

Written comments received from the public for the current year and each of the prior two calendar years relating to the Bank's performance in helping meet community credit needs and responses to these comments by the Bank are contained in this file.

CRA PERFORMANCE

A copy of the public section of the Bank's most recent CRA Performance Evaluation prepared by the FDIC is contained in this file.

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Locations & Hours

Main Office

Physical Address
601 S. Main Street
Hugoton, KS 67951

Mailing Address
P.O. Box 728
Hugoton, KS 67951

Office Hours

Lobby
Monday - Thursday: 9 am - 4 pm
Friday: 9 am - 5:30 pm

Drive-Thru
Monday - Thursday: 8 am - 5 pm
Friday: 8 am - 5:30 pm

ATM Locations

Main Street ATM

601 S. Main
Front door vestibule
Hugoton, KS

Washington Street ATM

Drive-through
1010 S. Washington
Hugoton, KS