

COMMUNITY REINVESTMENT ACT

Services Offered at the Bank's Branches

Hours of Operation: Centera Bank CT 4631
119 S. Inman, P.O. Box 400
Sublette, KS 67877-0400
Phone: (620) 675-8611 Fax: (620) 675-8162
Hours: Monday-Thursday 9:00 a.m.-3:00 p.m.
Friday 9:00 a.m.-5:00 p.m.
Drive up window open 8:00 a.m.-5:00 p.m. Monday-Friday

Centera Bank CT 4631
218 N. Sequoyah, P.O. Box 39
Satanta, KS 67870-0039
Phone: (620) 649-2220 Fax: (620) 649-2481
Hours: Monday-Thursday 9:00 a.m.-3:00 p.m..
Friday 9:00 a.m.- 5:00 p.m.
Drive up window open 8:00 a.m.-5:00 p.m. Monday-Friday

Centera Bank CT 9691
135 S. Main
Greensburg, KS 67054
Phone: (620) 723-3356 Fax: (620) 723-2716
Hours: Monday-Friday 8:30 a.m.-3:00 p.m.
Drive up window open 8:30 a.m.-4:00 p.m. Monday-Thursday
8:30 a.m.-4:30 p.m. Friday

Centera Bank CT 9619
2200 N. 14th St.
Dodge City, KS 67801
Phone: (620) 227-6370 Fax: (620) 227-6878
Hours: Monday-Thursday 9:00 a.m.-4:00 p.m. Lobby
Friday 9:00 a.m.-5:00 p.m. Lobby
Drive up window open 8:00 a.m.-5:00 p.m. Monday-Friday

Centera Bank CT 9671
113 Main St.
Minneola, KS 67865
Phone: (620) 885-4221 Fax: (620) 885-4291
Hours: Monday-Friday 8:30 a.m.-4:00 p.m.
Drive up window open 8:00 a.m.-4:00 p.m. Monday-Thursday
8:00 a.m.-5:00 p.m. Friday

Loan Products Offered

This Bank is prepared to extend to any creditworthy applicant, within its local community, the following types of credit:

1. Agricultural/Farm Loans
 - Operating
 - Equipment
 - Real Estate
 - Livestock
 - FSA Guaranteed Loans
2. Commercial/Business Loans
 - Operating
 - Equipment
 - Real Estate (including Residential Rentals, 1-4 Family & 5+ Family)
 - SBA Guaranteed Loans
3. Consumer Loans
 - Personal/Unsecured
 - Vehicle
 - Educational
4. Residential Loans (In-House and Secondary Market)
 - Purchase or Refinance
 - Home Equity Lines of Credit (HELOC)
5. Community Development Loans
6. Leases

Deposit Products Offered

Certificates of Deposit:		Account Product	Minimum Opening Deposit
		30 day CD	\$500.00
		3 month CD	\$500.00
		6 month CD	\$500.00
		1 year CD	\$500.00
		2 year CD	\$500.00
		3 year CD	\$500.00
IRA's:		Account Product	Minimum Opening Deposit
		1 year IRA	\$100.00
		2 year IRA	\$100.00
		3 year IRA	\$100.00
		18 month variable IRA	\$100.00
Savings:		Account Product	Minimum Opening Deposit
		Regular Savings	\$ 10.00
		Special Savings	\$ 10.00
Checking:		Account Product	Minimum Opening Deposit
		Money Market Deposit	\$1,000.00
		Regular NOW	\$1,500.00
		Regular Checking	\$ 25.00
		Reward Checking	\$ 25.00
		Interest Bearing Business	\$1,500.00

Transaction Fees: Please see the attached page.

There is no material deviation in the availability or cost of services at particular branches.

Reviewed: November 24, 2025