

FIDELITY BANK & OKLAHOMA FIDELITY BANK

**COMMUNITY REINVESTMENT ACT
PUBLIC FILE**

FIDELITY BANK | OKLAHOMA FIDELITY BANK COMMUNITY REINVESTMENT ACT PUBLIC FILE

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COMMUNITY REINVESTMENT ACT PUBLIC NOTICE

COMMUNITY REINVESTMENT ACT PUBLIC NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Office of the Comptroller of the Currency; and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available at www.fidelitybank.com or www.okfidelitybank.com.

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comment received by us that specifically relate to the needs and opportunities of a given 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.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Western District, Office of the Comptroller of the Currency, 1225 17th Street, Suite 300, Denver, Colorado 80202. You may send written comments regarding the needs and opportunities of any of the bank's assessment areas to CRA Officer, Fidelity Bank, 100 E. English Street, Wichita, Kansas 67202 and OCC Deputy Comptroller, Western District, Office of the Comptroller of the Currency, 1225 17th Street, Suite 300, Denver, Colorado 80202. Your comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Fidelity Financial Corporation, a bank holding company. You may request from the Supervision and Regulation Division, Federal Reserve Bank of Kansas, 1 Memorial Dr., Kansas City, MO, 64198, an announcement of applications covered by the CRA filed by bank holding companies.

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PUBLIC WRITTEN COMMENTS

This section of the file includes all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the Bank's performance relating to assessment area needs and opportunities and any response to the comments by the Bank.

Fidelity Bank and Oklahoma Fidelity Bank did not receive any comments during the current period.

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KANSAS BRANCH LOCATIONS AND HOURS OF OPERATION

Branch Name	Street Address	Hours of Operation	Census Tract
Downtown (Main Office)	100 East English Street Wichita, KS 67202	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0043.00 (Moderate)
Twin Lakes	2265 North Amidon Avenue Wichita, KS 67204	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0084.00 (Middle)
NewMarket Square	2251 North Maize Road Wichita, KS 67205	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0095.03 (Upper)
Bradley Fair	2111 North Bradley Fair Parkway Wichita, KS 67206	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0101.09 (Moderate)
Crestview	12715 East Central Avenue Wichita, KS 67206	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0072.01 (Middle)
Cherry Creek	7711 East Harry Street Wichita, KS 67207	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0072.03 (Middle)
Woodlawn	1306 North Woodlawn Street Wichita, KS 67208	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0073.01 (Upper)
Westlink	9300 West Central Avenue Wichita, KS 67212	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0094.01 (Middle)
Northwest	8442 West 13th Street Wichita, KS 67212	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0095.13 (Upper)
South Seneca	3128 South Seneca Street Wichita, KS 67217	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0051.00 (Moderate)
East Harry	3525 East Harry Street Wichita, KS 67218	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0063.00 (Moderate)
37th and Woodlawn	3641 North Woodlawn Street Wichita, KS 67220	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0108.02 (Middle)
Revolustia	2721 East Central Avenue Wichita, KS 67214	Lobby: Mon.- Fri. (10:00 AM – 4:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0019.00 (Moderate)
Derby	255 North Rock Road Derby, KS 67037	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0098.02 (Upper)
Metcalfe	14435 Metcalfe Avenue Overland Park, KS 66223	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0534.13 (Upper)

OKLAHOMA BRANCH LOCATIONS AND HOURS OF OPERATION

Branch Name	Street Address	Hours of Operation	Census Tract
OFB Headquarters	9400 North Broadway Extension Oklahoma City, OK 73114	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	1083.01 (Moderate)
Hefner	2225 West Hefner Road Oklahoma City, OK 73120	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	1066.08 (Upper)
Rockwell	6901 West Hefner Road Oklahoma City, OK 73162	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	1085.29 (Upper)
150th & Western	1020 Northwest 150th Street Edmond, OK 73013	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	1083.18 (Upper)
Edmond	1127 East 2nd Street Edmond, OK 73034	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	1082.07 (Middle)
Tulsa	624 South Boston Avenue Suite 100 Tulsa, OK 74119	Lobby: Mon.- Fri. (9:00 AM – 5:00 PM); Sat. (9:00 AM – 12:00 PM) Drive-Up: Mon.- Fri (7:30 AM – 8:00 PM); Sat. (9:00 AM – 5:00 PM)	0025.00 (Middle)

ALTERNATIVE DELIVERY CHANNELS

Channel Name	Hours of Operation	Phone or Website	Services Provided
Retail Banking Call Center	Mon. – Fri. (7:30 AM – 8:00 PM) Sat. (9:00 AM – 6:00 PM)	Kansas: (800) 658-1637 Oklahoma: (800) 757-0464	Account information services; including, but not limited to, balance information, transactional information, and account to account transfers
Mortgage Servicing Call Center	Mon. – Fri. (8:00 AM – 5:00 PM)	(800) 304-6161	Account information and payment services; including, but not limited to, balance information, payoff information, transactional information, and assistance requests.
Smart Voice Telebanking	24 hours per day	(316) 268-7333 (800) 616-6333	Account information services; including, but not limited to, balance information, transactional information, and account to account transfers
Online Banking	24 hours per day	http://www.fidelitybank.com http://www.okfidelitybank.com	Account access service that includes, but is not limited to, balance and transactional information with the ability to transfer to from internal accounts and external accounts, and access mortgage information.
Mobile Banking	24 hours per day	NA	Account access service that includes, but is not limited to, balance and transactional information with the ability to transfer to from internal accounts and external accounts, mobile wallet applications (Apple Pay, Samsung Pay, Android Pay), mobile check deposit, and cardless cash features.
ATM/Visa Debit Card with EMV Chip Technology	24 hours per day	NA	Account access for cash deposit, withdrawal or internal transfer at any ATM or debit/credit transactional purchase with added EMV Chip security technology for in-person transactions.

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BRANCHES OPENED

Branch Name	Street Address	Open Date	Census Tract
Revolustia	2721 East Central Avenue Wichita, KS 67214	September 9, 2019	0019.00 (Moderate)
Tulsa	624 South Boston Avenue, Suite 100 Tulsa, OK 74119	August 1, 2020	0025.00 (Middle)

BRANCHES CLOSED

Branch Name	Street Address	Closed Date	Census Tract
Northwest Expressway	4035 NW Expressway OKC, OK 73116	October 31, 2020	1066.08 (Upper)
Moore Branch	320 Southwest 19th Street Moore, OK 73160	March 15, 2019	2022.03 (Middle)

BRANCHES RELOCATED

Branch Name	Street Address	Closed Date	Census Tract
Derby	255 North Rock Road Derby, KS 67037	January 15, 2018	0098.02 (Upper)

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SERVICE AVAILABILITY

Fidelity Bank offers a variety of ways to deliver products and information to customers. Fidelity currently has 15 locations spread throughout Wichita, Derby and Overland Park, Kansas. Branches have lobby hours of Monday through Friday 9:00 AM to 5:00 PM and drive-up hours of 7:30 AM to 8:00 PM which accommodates many customers who need to do their banking before or after work. These branches also have Saturday hours of 9:00 AM to 12:00 Noon for the lobby and drive-up hours of 9:00 AM to 5:00 PM. The Metcalf branch has lobby hours of Monday through Friday 9:00 AM to 5:00 PM and drive-up hours of 7:30 AM to 8:00 PM. This branch also has Saturday hours for the drive-up of 9:00 AM to 5:00 PM.

Oklahoma Fidelity Bank, a division of Fidelity Bank, has five locations in metro Oklahoma City, Oklahoma and one location in Tulsa, Oklahoma. The lobby hours for the Oklahoma City locations are Monday through Friday from 9:00 AM to 5:00 PM and Saturday from 9:00 AM to 12:00 Noon. Drive-up hours for these locations are 7:30 AM to 8:00 PM on Monday through Friday and 9:00 AM to 5:00 PM on Saturdays. The Tulsa location is Monday through Friday from 9:00 AM to 5:00 PM.

Interactive Banking Machines (IBM) connect our customers via screen with a live interactive banker to assist with conducting transactions. Nearly all transactions that can be performed through a traditional drive-thru can be handled quickly and efficiently with Interactive Banking. Customers may deposit checks and cash or cash a check and receive both bills and coins, they are also able to make payments towards loans and transfer between Fidelity Bank accounts.

Drive-Up Hours are Monday – Friday 7:30 AM – 8:00 PM and Saturday 9:00 AM – 5:00 PM to reflect the extended hours the IBMs are available to Fidelity customers, except for the Tulsa location where the IBM is located within the bank branch and is accessible during branch hours. The accessibility of these IBMs is added value for customers. Fidelity has 60 IBMs covering our four assessment areas. 55 of these IBMs are located at 22 branch locations, with the other 5 IBMs located at various non-Fidelity Bank branch locations. These include a location in front of Walmart on Pawnee and Broadway in Wichita (Low Income), Wichita State University on Fairmont Street in Wichita (Moderate Income), WSU Tech South Campus on Harry Street in Wichita (Moderate Income), Sam's Club on West Kellogg in Wichita (Middle Income), Friends University on West University in Wichita (Middle Income).

Other service delivery channels allow Fidelity customers to utilize the SmartVoice telebanking system, Fidelity Bank's Online Banking system, or Mobile Banking application. The SmartVoice system provides interactive telephone service to verify account data such as balances, interest earnings and deposits. Funds can also be transferred between accounts and Fidelity loan payments can be made via telephone using the SmartVoice system.

The bank's Online Banking system provides deposit balances and account statements, balance transfers, automatic bill payments and loan applications for some loan products. The banking services these systems provide are available 24 hours a day.

The bank's free mobile banking application, available 24 hours per day, also provides deposit balances as well as mobile check deposit and account transfers (internal and external). Additional features of the Mobile Banking application include a mobile wallet that allows payment via Apple Pay, Samsung Pay, and Android Pay at the merchant's point of sale if enabled. Customers can also use their smartphone to access cash at a Fidelity Bank ATM via cardless cash rather than through an ATM card. Fidelity Bank's debit cards can be used at any ATM or merchant that accepts VISA. Cellular service is readily available in each of Fidelity Bank's markets.

Fidelity Bank's call center is open Monday through Friday from 7:30 a.m. to 8:00 p.m. and Saturdays from 9:00 a.m. to 6:00 p.m.

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LOAN SERVICES

- Consumer Loans
 - Automobile
 - Home Improvement
 - Other Secured
 - Unsecured
- Personal Mortgage Loans
 - Conventional
 - Adjustable Rate
 - Government (FHA / VA)
- Commercial and Industrial Loans
- Participations
- Small Business Administration Loan
- Line of Credit
- Real Estate Loans
 - Commercial
 - Construction
 - Equity
 - Equity Line of Credit
- Credit Cards
 - Classic
 - Platinum
 - Business

DEPOSIT SERVICES

- Personal Checking Accounts
 - Just Checking
- Personal Overdraft Privilege
- Personal Savings Accounts
 - Statement Savings
 - High Interest Savings
 - Premier Statement Savings
 - Looney Tunes Savings
 - Money Market
- Certificates of Deposit
 - Common maturities available:
91-day, 182-day, 1-year, 18-month,
2-year, 3-year, and 5-year
- Individual Retirement Accounts
 - Traditional and Roth IRAs
 - Fixed Rate Certificates of Deposit common
maturities available:
1-year, 2-year, 3-year, 5-year
- VISA Debit Cards
- VISA Gift Cards
- Commercial Checking Accounts
 - Free Small Business Checking
 - Commercial Analyzed Checking
 - Right Now Checking
 - Business Select Checking
- Commercial Savings Accounts
 - Business Savings
 - Corporate Money Market
- Health Savings Accounts
- Online Banking
 - Account Balance Information
 - Balance Alert Messages
 - Downloadable Account Information
 - Detailed Transaction Reporting
 - Intrabank Transfers
 - Bill Payment
 - Electronic Statements
 - Stop Payment Requests
 - Cash Order Service
 - Check Order Service
 - Account Research Service
 - ACH Origination
 - Electronic Federal Tax Payments
 - Multiple User Security
 - Secure E-Mail to Fidelity Bank
- Treasury Management Services
 - Remote Deposit Service (eZDepositor)
 - Wire Transfers
 - Merchant Card Services
 - Cash and Coin Services
 - Payroll Direct Deposit
 - Zero Balance Accounts
 - VISA Business Debit Cards

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TRANSACTION FEES

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

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AUTOMATED TELLER MACHINES – No Service Charge or Surcharge

Location	Address	City	State	Zip	Census Tract	Tract Income Level
Fidelity Bank - Downtown	100 E. English St.	Wichita	KS	67202	0043.00	Moderate
Fidelity Bank - Downtown Drive Up*	100 E. English St.	Wichita	KS	67202	0043.00	Moderate
Fidelity Bank - Twin Lakes*	2265 N. Amidon Ave.	Wichita	KS	67204	0084.00	Middle
Fidelity Bank - NewMarket*	2251 N. Maize Rd.	Wichita	KS	67205	0095.03	Upper
Fidelity Bank - Bradley Fair*	2111 N. Bradley Fair Pkwy	Wichita	KS	67206	0101.09	Moderate
Fidelity Bank - Crestview*	12715 E. Central Ave.	Wichita	KS	67206	0072.01	Middle
Fidelity Bank - Cherry Creek*	7711 E. Harry St.	Wichita	KS	67207	0072.03	Middle
Fidelity Bank - Woodlawn*	1306 N. Woodlawn St.	Wichita	KS	67208	0073.01	Upper
Fidelity Bank - Westlink*	9300 W. Central Ave.	Wichita	KS	67212	0094.01	Middle
Fidelity Bank - Northwest*	8442 W. 13th St.	Wichita	KS	67212	0095.13	Upper
Fidelity Bank - South Seneca*	3128 S. Seneca St.	Wichita	KS	67217	0053.00	Moderate
Fidelity Bank - East Harry*	3525 E. Harry St.	Wichita	KS	67218	0063.00	Moderate
Fidelity Bank - 37th & Woodlawn*	3641 N. Woodlawn St.	Wichita	KS	67220	0108.02	Middle
Fidelity Bank - Revolustia*	2721 E Central Ave., Ste. 119	Wichita	KS	67214	0019.00	Moderate
Fidelity Bank - Derby*	2542 N. Rock Rd.	Derby	KS	67037	0098.02	Upper
Fidelity Bank - Metcalf*	14435 Metcalf Ave.	Overland Park	KS	66223	0534.13	Upper
Oklahoma Fidelity Bank - Broadway*	9400 North Broadway Ext.	Oklahoma City	OK	73114	1083.01	Moderate
Oklahoma Fidelity Bank - Hefner*	2225 W. Hefner Rd.	Oklahoma City	OK	73120	1083.07	Middle
Oklahoma Fidelity Bank - Rockwell*	6901 W. Hefner Rd.	Oklahoma City	OK	73162	1085.29	Upper
Oklahoma Fidelity Bank - 150 & Western*	1020 NW 150th St.	Edmond	OK	73013	1083.18	Upper
Oklahoma Fidelity Bank - Edmond*	1127 E. 2nd St.	Edmond	OK	73034	1082.07	Middle
Oklahoma Fidelity Bank - Tulsa*	624 S. Boston Ave., Ste. 100	Tulsa	OK	74119	0025.00	Middle

ATMs Located at Other Locations

Location	Address	City	State	Zip	Census Tract	Tract Income Level
Wal-Mart Pawnee & Broadway Pkg Lot*	2456 South Broadway	Wichita	KS	67211	0040.00	Low
Wichita State University*	1845 N Fairmont St.	Wichita	KS	67260	0009.00	Moderate
WSU Tech South Campus*	3821 E Harry St.	Wichita	KS	67218	0063.00	Moderate
Sam's Club*	6206 West Kellogg	Wichita	KS	67209	0092.00	Middle
Mel Hambelton Ford	11771 West Kellogg	Wichita	KS	67209	0095.11	Middle
Friends University*	2100 W University St	Wichita	KS	67213	0028.00	Middle

* These ATMs also accept deposits.

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ASSESSMENT AREAS

Fidelity Bank (including Oklahoma Fidelity Bank, a division of Fidelity Bank) delineates CRA assessment areas which the Office of the Comptroller of the Currency uses to evaluate Fidelity's record of helping to meet the credit needs of its communities. Fidelity's assessment areas consist of three separate counties which contain all of Fidelity Bank and Oklahoma Fidelity Bank's branches.

1. Sedgwick County, Kansas

This assessment area contains fourteen of Fidelity Bank's branches that are located in Wichita and Derby. Sedgwick County is coded as county #173 and is part of the Wichita Metropolitan Statistical Area (MSA #48620) which also includes the counties of Butler, Harvey and Sumner in Kansas. Wichita is the major city that is located in Sedgwick County.

2. Oklahoma County, Oklahoma

This assessment area contains six of Oklahoma Fidelity Bank's branches that are located in Oklahoma. Oklahoma County was designated as an assessment area for Fidelity Bank as of January 13, 2004 as a result of Fidelity Bank's acquisition of Bridgeview Bank, N.A. in Oklahoma City, Oklahoma. Oklahoma County is part of the Oklahoma City Metropolitan Statistical Area (MSA #36420) which also includes the counties of Canadian, Cleveland, Grady, Lincoln, Logan, and McClain in Oklahoma. Oklahoma City is the major city that is located in Oklahoma County.

3. Johnson County, Kansas

This assessment area contains the Fidelity Bank branch that is located in Overland Park. Johnson County was designated as an assessment area for Fidelity Bank as of April 28, 2014 as a result of Fidelity Bank's acquisition of a branch of Bank SNB. Johnson County is coded as county #091 and is part of the Kansas City Metropolitan Statistical Area (MSA #28140). The Kansas City MSA also includes the counties of Franklin, Leavenworth, Linn, Miami, and Wyandotte in Kansas and Bates, Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte and Ray in Missouri.

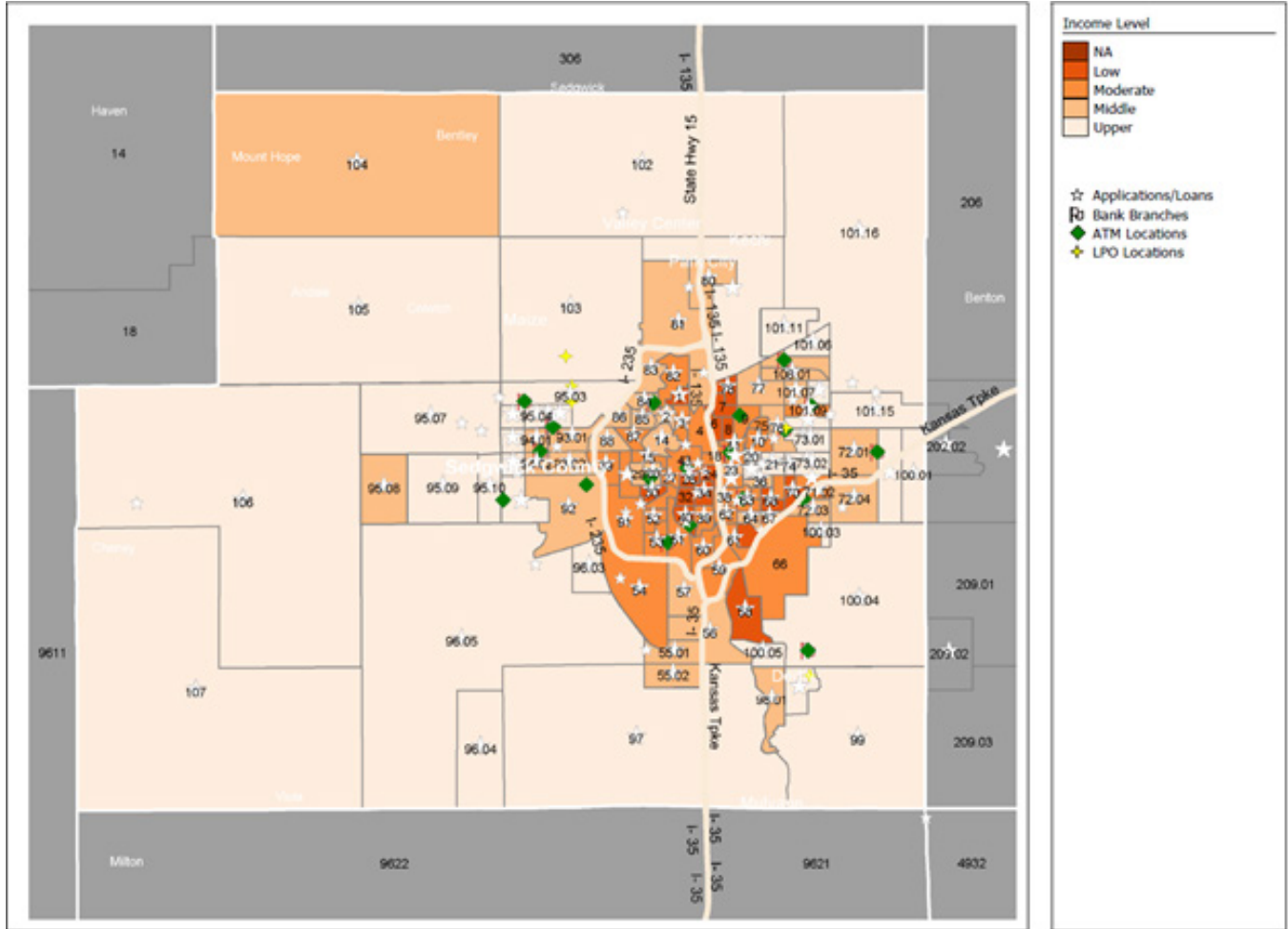
4. Tulsa County, Oklahoma

This assessment area contains the Oklahoma Fidelity Bank branch that is located in Tulsa. Tulsa County was designated as an assessment area for Fidelity Bank as of August 1, 2020. Tulsa County is coded as county #143 and is part of the Tulsa Metropolitan Statistical Area (#46140). The Tulsa MSA also includes the counties of Creek, Okmulgee, Osage, Pawnee, Rogers, and Wagoner.

All census tracts in Sedgwick County, Kansas, Oklahoma County, Oklahoma, Johnson County, Kansas, and Tulsa County, Oklahoma are included in Fidelity Bank and Oklahoma Fidelity Bank's assessment areas.

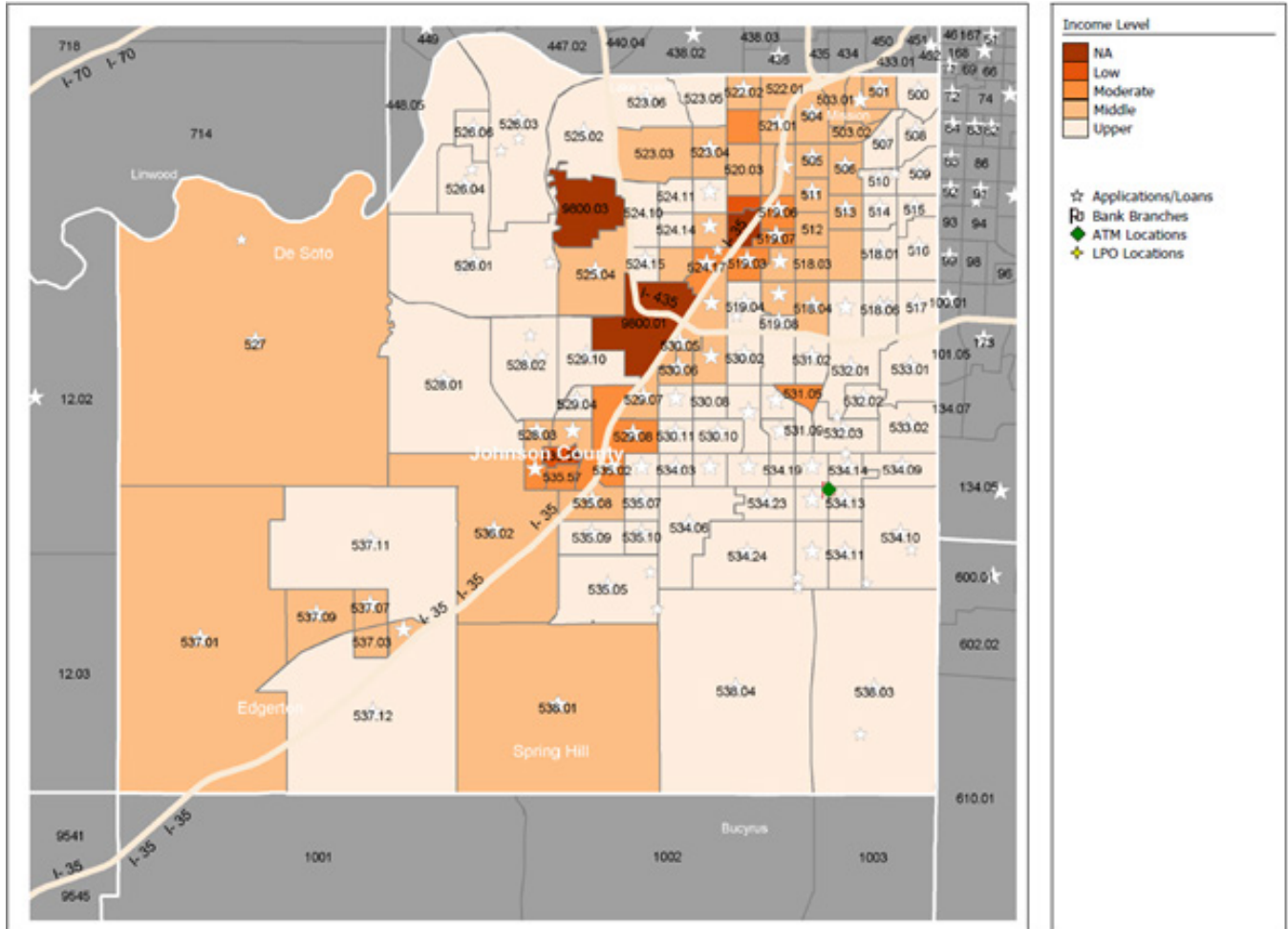
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ASSESSMENT AREAS MAPS: Sedgwick County, Kansas



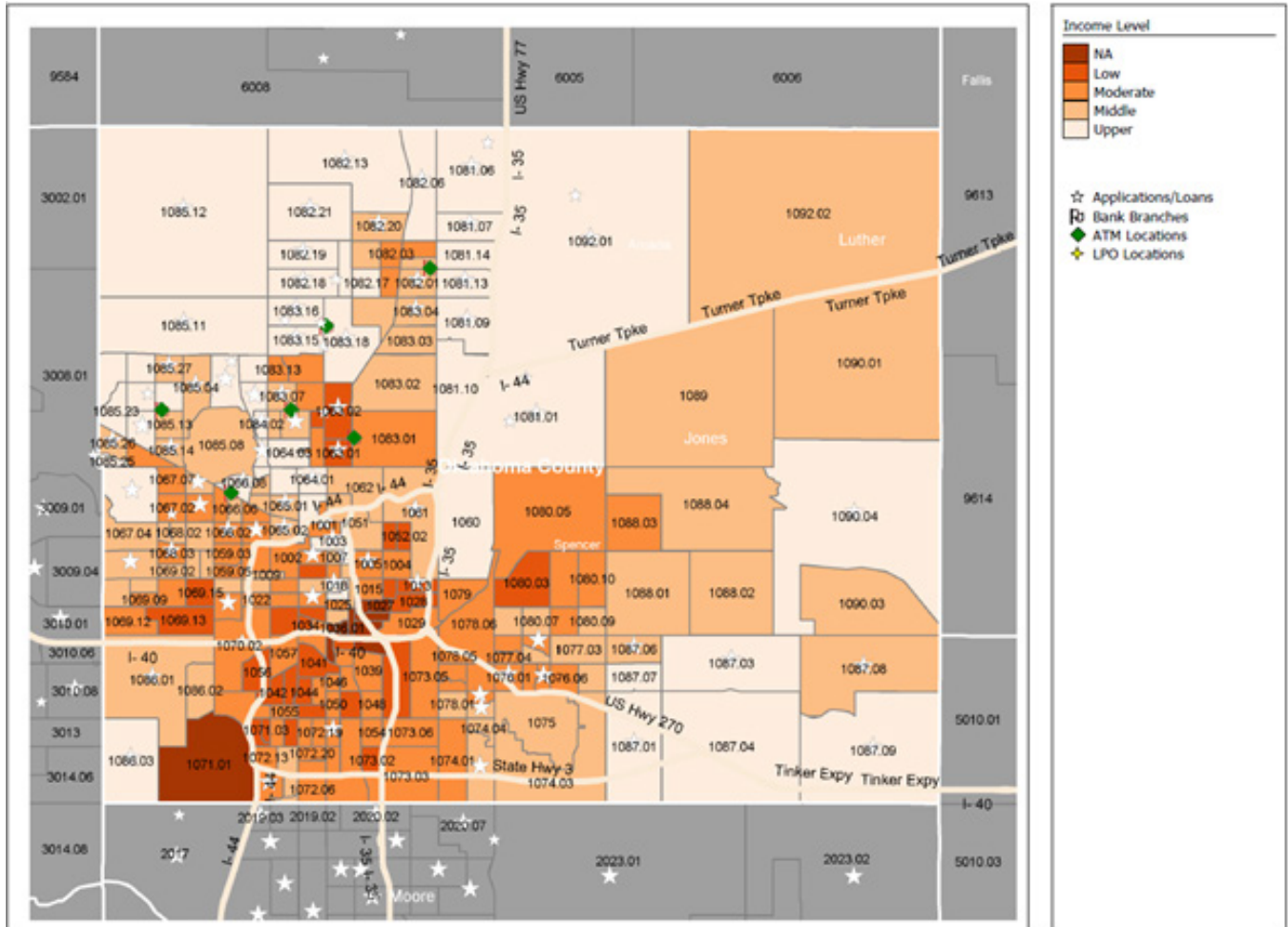
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ASSESSMENT AREAS MAPS: Johnson County, Kansas



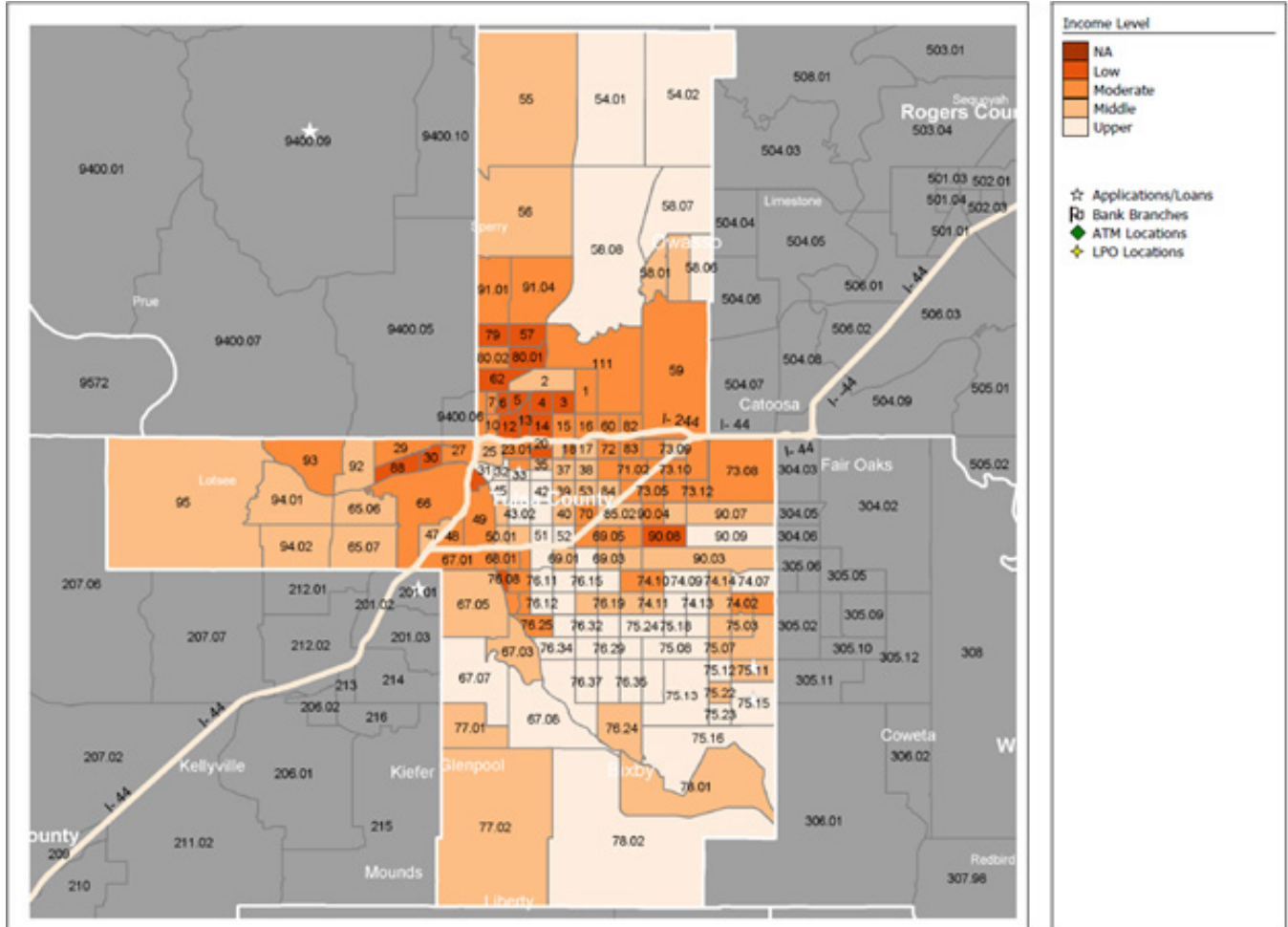
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ASSESSMENT AREAS MAPS: Oklahoma County, Oklahoma



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ASSESSMENT AREAS MAPS: Tulsa County, Oklahoma



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ASSESSMENT AREAS

Census Tract List for Sedgwick County, Kansas

State = 20, MSA = 48620, County = 173

Tract Code	Tract Income Level
0107.00	Upper
0106.00	Upper
0105.00	Upper
0095.07	Upper
0095.09	Upper
0095.10	Upper
0096.05	Upper
0096.04	Upper
0097.00	Upper
0069.03	Upper
0095.11	Upper
0095.12	Upper
0095.05	Upper
0095.06	Upper
0095.04	Upper
0095.13	Upper
0095.03	Upper
0103.00	Upper
0102.00	Upper
0101.13	Upper
0101.11	Upper
0101.06	Upper
0101.16	Upper
0101.08	Upper
0101.15	Upper
0101.10	Upper
0073.01	Upper
0073.02	Upper
0074.00	Upper
0021.00	Upper
0022.00	Upper

Tract Code	Tract Income Level
0020.00	Upper
0100.02	Upper
0100.01	Upper
0100.03	Upper
0100.04	Upper
0100.05	Upper
0099.00	Upper
0104.00	Middle
0095.08	Middle
0098.01	Middle
0055.02	Middle
0055.01	Middle
0056.00	Middle
0057.00	Middle
0092.00	Middle
0093.02	Middle
0094.02	Middle
0094.01	Middle
0093.01	Middle
0088.00	Middle
0086.00	Middle
0029.00	Middle
0028.00	Middle
0014.00	Middle
0002.00	Middle
0085.00	Middle
0084.00	Middle
0083.00	Middle
0081.00	Middle
0080.00	Middle
0023.00	Middle

Tract Code	Tract Income Level
0036.00	Middle
0064.00	Middle
0077.00	Middle
0108.02	Middle
0108.01	Middle
0101.07	Middle
0072.03	Middle
0072.04	Middle
0072.01	Middle
0054.00	Moderate
0059.00	Moderate
0066.00	Moderate
0061.00	Moderate
0060.00	Moderate
0051.00	Moderate
0053.00	Moderate
0091.00	Moderate
0052.00	Moderate
0039.00	Moderate
0062.00	Moderate
0067.00	Moderate
0071.02	Moderate
0071.01	Moderate
0069.00	Moderate
0063.00	Moderate
0038.00	Moderate
0035.00	Moderate
0031.00	Moderate
0090.00	Moderate
0089.00	Moderate
0015.00	Moderate

Tract Code	Tract Income Level
0027.00	Moderate
0043.00	Moderate
0018.00	Moderate
0019.00	Moderate
0010.00	Moderate
0011.00	Moderate
0004.00	Moderate
0003.00	Moderate
0082.00	Moderate
0101.09	Moderate
0037.00	Moderate
0087.00	Moderate
0009.00	Moderate
0075.00	Moderate
0058.00	Low
0065.00	Low
0070.00	Low
0068.00	Low
0040.00	Low
0032.00	Low
0034.00	Low
0024.00	Low
0026.00	Low
0030.00	Low
0008.00	Low
0006.00	Low
0007.00	Low
0001.00	Low
0078.00	Low

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS

Census Tract List for Oklahoma County, Oklahoma
 State = 40, MSA = 36420, County = 109

Tract Code	Tract Income Level
1085.12	Upper
1085.11	Upper
1085.24	Upper
1085.28	Upper
1085.29	Upper
1085.30	Upper
1085.15	Upper
1085.25	Upper
1067.08	Upper
1086.03	Upper
1066.08	Upper
1085.19	Upper
1085.20	Upper
1085.06	Upper
1084.02	Upper
1085.07	Upper
1064.03	Upper
1064.02	Upper
1064.01	Upper
1065.03	Upper
1003.00	Upper
1006.00	Upper
1018.00	Upper
1017.00	Upper
1083.18	Upper
1083.15	Upper
1083.16	Upper
1082.18	Upper
1082.19	Upper
1082.21	Upper
1082.13	Upper
1082.06	Upper
1082.15	Upper
1082.17	Upper
1081.06	Upper
1081.07	Upper

Tract Code	Tract Income Level
1081.14	Upper
1081.13	Upper
1081.09	Upper
1081.10	Upper
1092.01	Middle
1081.01	Middle
1060.00	Upper
1087.07	Upper
1087.03	Upper
1087.01	Upper
1087.04	Upper
1087.09	Upper
1090.04	Upper
1092.02	Middle
1090.01	Middle
1089.00	Middle
1088.04	Middle
1088.01	Middle
1088.02	Middle
1090.03	Middle
1087.08	Middle
1087.06	Middle
1068.01	Middle
1068.02	Middle
1068.04	Middle
1069.02	Middle
1069.07	Middle
1074.03	Middle
1074.05	Middle
1075.00	Middle
1074.04	Middle
1076.07	Middle
1078.01	Middle
1080.06	Middle
1077.07	Middle
1077.03	Middle

Tract Code	Tract Income Level
1080.09	Middle
1080.07	Middle
1072.10	Middle
1072.11	Middle
1072.14	Middle
1086.02	Middle
1086.01	Middle
1069.11	Middle
1069.10	Middle
1069.03	Middle
1067.04	Middle
1085.26	Middle
1085.27	Middle
1085.04	Middle
1085.13	Middle
1085.14	Middle
1085.08	Middle
1067.05	Middle
1065.01	Middle
1065.02	Middle
1019.00	Middle
1032.00	Middle
1016.00	Middle
1069.06	Middle
1059.06	Middle
1021.00	Middle
1009.00	Middle
1066.06	Middle
1066.10	Middle
1066.09	Middle
1083.07	Middle
1084.03	Middle
1084.04	Middle
1012.00	Middle
1007.00	Middle
1051.00	Middle

Tract Code	Tract Income Level
1062.00	Middle
1061.00	Middle
1083.02	Middle
1083.03	Middle
1083.04	Middle
1082.01	Middle
1082.07	Middle
1082.20	Middle
1082.16	Middle
1083.17	Middle
1083.09	Low
1063.02	Low
1063.01	Low
1069.13	Low
1069.15	Low
1010.00	Low
1058.00	Low
1034.00	Low
1033.00	Low
1037.00	Low
1041.00	Low
1043.00	Low
1042.00	Low
1056.00	Low
1028.00	Low
1013.00	Low
1014.00	Low
1052.01	Low
1052.02	Low
1080.03	Low
1049.00	Low
1072.18	Low
1071.04	Low
1071.03	Low
1072.16	Low
1073.02	Low

Tract Code	Tract Income Level
1069.12	Moderate
1069.09	Moderate
1069.14	Moderate
1068.03	Moderate
1067.02	Moderate
1067.07	Moderate
1067.06	Moderate
1066.07	Moderate
1066.02	Moderate
1066.04	Moderate
1066.01	Moderate
1059.03	Moderate
1059.05	Moderate
1059.04	Moderate
1002.00	Moderate
1008.00	Moderate
1011.00	Moderate
1005.00	Moderate
1004.00	Moderate
1080.05	Moderate
1088.03	Moderate
1080.11	Moderate
1080.10	Moderate
1080.08	Moderate
1079.06	Moderate
1076.05	Moderate
1076.04	Moderate
1076.01	Moderate
1077.04	Moderate

Tract Code	Tract Income Level
1077.05	Moderate
1077.06	Moderate
1079.00	Moderate
1078.06	Moderate
1078.05	Moderate
1078.10	Moderate
1078.09	Moderate
1078.04	Moderate
1078.08	Moderate
1074.01	Moderate
1073.03	Moderate
1072.07	Moderate
1072.06	Moderate
1072.12	Moderate
1072.13	Moderate
1072.21	Moderate
1072.20	Moderate
1001.00	Moderate
1072.09	Moderate
1054.00	Moderate
1073.06	Moderate
1072.23	Moderate
1072.19	Moderate
1072.17	Moderate
1072.15	Moderate
1070.01	Moderate
1055.00	Moderate
1045.00	Moderate
1050.00	Moderate

Tract Code	Tract Income Level
1048.00	Moderate
1073.05	Moderate
1039.00	Moderate
1070.02	Moderate
1057.00	Moderate
1035.00	Moderate
1040.00	Moderate
1029.00	Moderate
1015.00	Moderate
1025.00	Moderate
1024.00	Moderate
1023.00	Moderate
1022.00	Moderate
1059.07	Moderate
1020.00	Moderate
1085.21	Moderate
1083.10	Moderate
1083.14	Moderate
1083.13	Moderate
1082.04	Moderate
1072.22	Moderate
1082.03	Moderate
1082.08	Moderate
1027.00	NA
1026.00	NA
1030.00	NA
1038.00	NA
1091.00	NA
1036.01	NA
1036.02	NA
1071.01	NA

FIDELITY BANK | OKLAHOMA FIDELITY BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS

Census Tract List for Johnson County, Kansas

State = 20, MSA = 28140, County = 091

Tract Code	Tract Income Level
0500.00	Upper
0508.00	Upper
0509.00	Upper
0515.00	Upper
0516.00	Upper
0517.00	Upper
0533.01	Upper
0533.02	Upper
0534.09	Upper
0534.10	Upper
0538.03	Upper
0538.04	Upper
0534.11	Upper
0534.13	Upper
0531.14	Upper
0532.03	Upper
0532.02	Upper
0532.01	Upper
0518.05	Upper
0518.06	Upper
0518.01	Upper
0514.00	Upper
0510.00	Upper
0507.00	Upper
0531.02	Upper
0531.09	Upper
0534.15	Upper
0534.17	Upper
0534.18	Upper
0534.24	Upper
0534.06	Upper
0535.05	Upper
0535.09	Upper
0535.10	Upper

Tract Code	Tract Income Level
0535.07	Upper
0535.06	Upper
0534.03	Upper
0534.21	Upper
0534.22	Upper
0534.19	Upper
0534.23	Middle
0531.10	Middle
0530.09	Upper
0530.10	Upper
0530.11	Upper
0530.07	Upper
0530.08	Upper
0531.08	Upper
0537.12	Upper
0519.08	Upper
0519.04	Upper
0524.15	Upper
0524.14	Upper
0524.10	Upper
0524.11	Upper
0524.19	Upper
0523.05	Upper
0526.06	Upper
0525.02	Upper
0526.03	Upper
0537.11	Upper
0526.07	Upper
0526.04	Upper
0526.01	Upper
0528.01	Upper
0528.02	Upper
0529.10	Upper
0529.04	Upper

Tract Code	Tract Income Level
0527.00	Middle
0537.01	Middle
0537.09	Middle
0537.07	Middle
0537.03	Middle
0537.05	Middle
0538.01	Middle
0536.02	Middle
0535.08	Middle
0528.03	Middle
0529.06	Middle
0529.07	Middle
0530.06	Middle
0530.05	Middle
0530.04	Middle
0524.05	Middle
0525.04	Middle
0524.16	Middle
0524.21	Middle
0519.09	Middle
0516.04	Middle
0519.02	Middle
0518.03	Middle
0518.02	Middle
0512.00	Middle
0513.00	Middle
0511.00	Middle
0506.00	Middle
0505.00	Middle
0520.01	Middle
0520.04	Middle
0520.03	Middle
0523.04	Middle
0523.03	Middle

Tract Code	Tract Income Level
0524.21	Middle
0524.16	Middle
0525.04	Middle
0522.02	Middle
0520.03	Middle
0522.01	Middle
0521.01	Middle
0520.04	Middle
0520.01	Middle
0504.00	Middle
0503.01	Middle
0503.02	Middle
0502.00	Middle
0501.00	Middle
0536.01	Moderate
0535.57	Moderate
0535.56	Moderate
0535.02	Moderate
0529.08	Moderate
0529.05	Moderate
0531.05	Moderate
0524.17	Moderate
0519.03	Moderate
0519.07	Moderate
0519.06	Moderate
0521.02	Moderate
0535.55	Low
0524.18	Low
9800.01	NA
9800.02	NA
9800.03	NA

FIDELITY BANK | OKLAHOMA FIDELITY BANK COMMUNITY REINVESTMENT ACT PUBLIC FILE

ASSESSMENT AREAS

Census Tract List for Tulsa County, Oklahoma
State = 40, MSA = 46140, County = 143

Tract Code	Tract Income Level
0078.02	Upper
0075.16	Upper
0075.15	Upper
0075.13	Upper
0075.12	Upper
0075.20	Upper
0076.35	Upper
0076.36	Upper
0076.37	Upper
0076.38	Upper
0067.08	Upper
0067.07	Upper
0076.34	Upper
0076.33	Upper
0076.29	Upper
0076.30	Upper
0075.08	Upper
0075.18	Upper
0075.24	Upper
0076.39	Upper
0076.32	Upper
0076.31	Upper
0076.12	Upper
0076.14	Upper
0074.12	Upper
0074.13	Upper
0074.07	Upper
0074.09	Upper
0076.16	Upper
0076.15	Upper
0076.13	Upper
0076.11	Upper
0069.02	Upper
0087.00	Upper
0090.09	Upper
0052.00	Upper

Tract Code	Tract Income Level
0051.00	Upper
0041.01	Upper
0043.02	Upper
0042.00	Upper
0043.01	Middle
0045.00	Middle
0036.00	Upper
0033.00	Upper
0032.00	Upper
0031.00	Upper
0085.06	Upper
0058.08	Upper
0058.07	Upper
0054.02	Upper
0054.01	Upper
0058.06	Upper
0075.19	Upper
0075.23	Upper
0077.02	Middle
0078.01	Middle
0077.01	Middle
0076.24	Middle
0075.22	Middle
0075.11	Middle
0075.06	Middle
0075.07	Middle
0075.10	Middle
0067.03	Middle
0067.05	Middle
0076.20	Middle
0076.19	Middle
0076.18	Middle
0074.11	Middle
0074.15	Middle
0074.14	Middle

Tract Code	Tract Income Level
0090.03	Middle
0069.07	Middle
0069.03	Middle
0069.01	Middle
0050.01	Middle
0050.02	Middle
0044.00	Middle
0040.00	Middle
0085.02	Middle
0090.06	Middle
0090.07	Middle
0084.00	Middle
0053.00	Middle
0039.00	Middle
0038.00	Middle
0037.00	Middle
0035.00	Middle
0025.00	Middle
0019.00	Middle
0017.00	Middle
0073.09	Middle
0002.00	Middle
0058.05	Middle
0058.01	Middle
0056.00	Middle
0047.00	Middle
0065.07	Middle
0065.06	Middle
0092.00	Middle
0094.02	Middle
0094.01	Middle
0095.00	Middle
0076.25	Moderate
0076.42	Moderate
0076.41	Moderate
0074.02	Moderate

Tract Code	Tract Income Level
0074.08	Moderate
0074.10	Moderate
0076.17	Moderate
0076.09	Moderate
0068.03	Moderate
0068.04	Moderate
0068.01	Moderate
0067.01	Moderate
0048.00	Moderate
0049.00	Moderate
0086.00	Moderate
0069.05	Moderate
0069.06	Moderate
0090.04	Moderate
0070.00	Moderate
0066.00	Moderate
0093.00	Moderate
0029.00	Moderate
0027.00	Moderate
0023.01	Moderate
0034.00	Moderate
0020.00	Moderate
0018.00	Moderate
0072.00	Moderate
0071.01	Moderate
0071.02	Moderate
0083.00	Moderate
0089.00	Moderate
0073.04	Moderate
0073.05	Moderate
0073.06	Moderate
0073.10	Moderate
0073.11	Moderate
0073.12	Moderate
0073.08	Moderate
0059.00	Moderate

Tract Code	Tract Income Level
0082.00	Moderate
0060.00	Moderate
0016.00	Moderate
0015.00	Moderate
0010.00	Moderate
0009.00	Moderate
0008.00	Moderate
0007.00	Moderate
0001.00	Moderate
0111.00	Moderate
0080.02	Moderate
0091.01	Moderate
0091.04	Moderate
0076.08	Low
0090.08	Low
0046.00	Low
0030.00	Low
0088.00	Low
0021.00	Low
0014.00	Low
0013.00	Low
0012.00	Low
0003.00	Low
0004.00	Low
0005.00	Low
0006.00	Low
0062.00	Low
0080.01	Low
0057.00	Low
0079.00	Low

FIDELITY BANK | OKLAHOMA FIDELITY BANK COMMUNITY REINVESTMENT ACT PUBLIC FILE

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

The Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA) data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA and CRA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).