

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Bank of Kansas City evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Federal Reserve Bank of Kansas City 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 Federal Reserve Bank of Kansas City; 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 Federal Reserve Bank of Kansas City publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198.
- You may send written comments about our performance in helping to meet community credit needs to:

**PRESIDENT
FIRST BANK AND TRUST OF FULLERTON
230 BROADWAY, P.O. BOX 580
FULLERTON, NEBRASKA**

and to the Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198.

Your letter, together with any response by us, will be considered by the Federal Reserve Bank of Kansas City in evaluating our CRA performance and may be made public.

- You may ask to look at any comments received by the Federal Reserve Bank of Kansas City.
- You may also request from the Federal Reserve Bank of Kansas City an announcement of our applications covered by the CRA filed with the Federal Reserve Bank of Kansas City.

We are an affiliate of First National Holding Company, Inc., a bank holding company. You may request from Assistant Vice President, Applications, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198, an announcement of applications covered by the CRA filed by bank holding companies.

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- < You may send written comments about our performance in helping to meet community credit needs to: President, First Bank and Trust of Fullerton, 230 Broadway, P.O. Box 580, Fullerton, NE 68638 and to the Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198.

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- < You may also request from the Federal Reserve Bank of Kansas City an announcement of our applications covered by the CRA filed with the Federal Reserve Bank of Kansas City.

We are an affiliate of First National Holding Company, Inc., a bank holding company. You may request from Assistant Vice President of Consumers Affairs, Application, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198, an announcement of applications covered by the CRA filed by bank holding companies.

LOAN TO DEPOSIT RATIOS
FIRST BANK AND TRUST OF FULLERTON

2006	First Quarter	98.50%
2006	Second Quarter	103.96%
2006	Third Quarter	112.95%
2006	Fourth Quarter	95.93%
2007	First Quarter	99.42%
2007	Second Quarter	101.90%
2007	Third Quarter	101.87%
2007	Fourth Quarter	99.93%
2008	First Quarter	88.11%
2008	Second Quarter	83.99%
2008	Third Quarter	85.88%
2008	Fourth Quarter	79.11%
2009	First Quarter	77.33%
2009	Second Quarter	84.37%
2009	Third Quarter	86.90%
2009	Fourth Quarter	79.65%
2010	First Quarter	76.66%
2010	Second Quarter	89.57%
2010	Third Quarter	90.19%
2010	Fourth Quarter	78.11%
2011	First Quarter	76.17%
2011	Second Quarter	83.35%
2011	Third Quarter	93.82%
2011	Fourth Quarter	81.20%
2012	First Quarter	77.24%
2012	Second Quarter	85.68%
2012	Third Quarter	98.85%
2012	Fourth Quarter	89.69%
2013	First Quarter	81.66%
2013	Second Quarter	87.34%
2013	Third Quarter	101.62%
2013	Fourth Quarter	92.83%
2014	First Quarter	89.65%
2014	Second Quarter	90.46%
2014	Third Quarter	100.36%
2014	Fourth Quarter	98.80%
2015	First Quarter	89.01%
2015	Second Quarter	102.29%
2015	Third Quarter	115.99%
2015	Fourth Quarter	104.13%
2016	First Quarter	101.28%
2016	Second Quarter	110.71%
2016	Third Quarter	121.52%
2016	Fourth Quarter	100.90%
2017	First Quarter	101.66%
2017	Second Quarter	115.16%
2017	Third Quarter	120.42%
2017	Fourth Quarter	110.16%
2018	First Quarter	104.73%
2018	Second Quarter	108.84%
2018	Third Quarter	111.49%
2018	Fourth Quarter	104.84%

2019	First Quarter	100.11%
2019	Second Quarter	96.10%
2019	Third Quarter	104.02%
2019	Fourth Quarter	92.52%
2020	First Quarter	102.23%
2020	Second Quarter	107.70%
2020	Third Quarter	108.20%
2020	Fourth Quarter	98.65%
2021	First Quarter	95.83%
2021	Second Quarter	100.01%
2021	Third Quarter	101.45%
2021	Fourth Quarter	95.55%
2022	First Quarter	81.68%
2022	Second Quarter	85.95%
2022	Third Quarter	92.76%
2022	Fourth Quarter	84.66%
2023	First Quarter	76.62%
2023	Second Quarter	84.89%
2023	Third Quarter	94.01%
2023	Fourth Quarter	84.15%
2024	First Quarter	82.80%
2024	Second Quarter	84.18%
2024	Third Quarter	92.23%
2024	Fourth Quarter	87.47%

First Bank & Trust of Fullerton Bank

Address: 230 Broadway St, Fullerton

Phone Number (800) 658-4069 and (308) 536-2492

Census Tract Number: 9661.00

LOBBY AREA:

Monday-Friday 8:00-3:00
 Saturday Closed

DRIVE UP:

Monday-Friday 7:30-4:00
 Saturday Closed

St. Edward Branch Bank

Address: 205 Beaver Street, St. Edward

Phone Number: (877) 658-4069 and (402) 678-2344

Census Tract Number: 9601 .00

LOBBY AREA:

Monday-Friday 8:00-3:00
 Saturday Closed

DRIVE UP

Monday-Friday 8:00-4:00
 Saturday Closed

24 Hour ATM Locations:

Subway – 700 S. Johnson Street, Fullerton NE

Bank Drive-up – 205 Beaver Street, St. Edward NE

RATE CHART

First Bank & Trust of Fullerton
 PO Box 580
 230 Broadway
 Fullerton, NE 68638-0580
 February 28, 2025

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.
 Our branch location is in St. Edward, PO Box 205, St. Edward NE, 68660-0205

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
91 Day Certificate of Deposit ^a	\$ 500.00		1.50%	1.50%
182 day Certificate of Deposit ^a	\$ 500.00		1.65%	1.65%
5 Month Certificate of Deposit ^a	\$ 2,500.00		4.15%	4.20%
7 Month Certificate of Deposit ^a	\$ 2,500.00		4.00%	4.03%
9 month Certificate of Deposit ^a	\$ 500.00		3.85%	3.91%
12 month Certificate of Deposit ^a	\$ 500.00		2.25%	2.27%
17 month Certificate of Deposit ^a	\$ 500.00		3.45%	3.48%
18 month Certificate of Deposit ^a	\$ 500.00		2.25%	2.26%
24 month Certificate of Deposit ^a	\$ 500.00		2.25%	2.26%
30 month Certificate of Deposit ^a	\$ 500.00		2.25%	2.26%
30 Month Option Certificate of Deposit ^{a,b}	\$ 1,000.00		3.00%	3.02%
48 month Certificate of Deposit ^a	\$ 500.00		2.50%	2.51%
60 month Certificate of Deposit ^a	\$ 500.00		2.50%	2.51%
IRA Accounts ^b			3.75%	3.79%
Passbook Savings ^b			0.20%	0.20%
SUPER NOW CHECKING ^b			0.10%	0.10%
1st Heritage Club Super Now ^b			0.10%	0.10%
Money Market (HIFI) ^b				
Average Daily Balances of:				
up to \$2,499.99			0.10%	0.10%
\$2,500.00-24,999.99			1.50%	1.51%
\$25,000.00-99,999.99			2.50%	2.53%
\$100,000.00 and up			3.50%	3.56%
1st Heritage Club Money Market (HIFI) ^b				
Average Daily Balances of:				
up to \$2,499.99			0.10%	0.10%
\$2,500.00-24,999.99			1.50%	1.51%
\$25,000.00-99,999.99			2.50%	2.53%
\$100,000.00 and up			3.50%	3.56%

a) A penalty will be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

Fees could reduce the earnings on the account.
 Interest Rates and Annual Percentage Yields are current as of 02-28-2025.
 For current rate information call (308) 536-2492.

Member
FDIC

FIRST BANK AND TRUST OF FULLERTON, NEBRASKA
BASE LENDING RATES
EFFECTIVE – January 2, 2025

BANK AG RATE 9.65%

Borrower's rate will vary off of base index rate based on financial strength, officer discretion and committee approval

FARM & BUSINESS OPERATIONS & FEEDER CATTLE—See Above

COW NOTES OR MACHINERY & EQUIPMENT NOTES –
 1 year – 7.25% to Base 3 year – 7.50% to Base 5 Year – 7.90% to Base

REAL ESTATE

70% of Appraised Value or Purchase Price whichever is less
 (Down payment requirements - Case by Case) Based on loan to appraised value:

	<u>LESS THAN 50% LOAN TO VALUE</u>	<u>51-80% LOAN TO VALUE</u>
5 yr Adj Rate	7.35% to Base (5 year fixed/annual variable)	7.85% to Base (5 year fixed/annual variable)
3 yr Adj Rate	7.15% to Base (3 year fixed/annual variable)	7.65% to Base (3 year fixed/annual variable)
1 yr Adj Rate	7.15% to Base (annual variable)	7.65% to Base (annual variable)

SPREAD DETERMINED BY TERM OF NOTE-OFF OF BANK AG RATE

***All Variable Rate Ag/Commercial Loans will have a minimum floor rate of 5.50% per September 2024 Loan Officer Meeting

AG LTV BASED OFF RECENT APPRAISALS/EVALUATIONS

INTERNAL LIMIT OF \$1,500-PASTURE; \$3,500-DRYLAND AND \$5,000-IRRIGATED

CONSUMER

Single Pay (under one year) and Amortized Loans-

Up-to 12 months	10.75%
13-24 months	11.25%
25-36 months	11.70%

Fixed rate Personal Loan (Secured) or 10% of Net worth Unsecured - Amortized with approved credit

HOME LOANS:

***EFFECTIVE JUNE 1, 2024 LONG TERM, PRIMARY RESIDENCE FINANCING
 WILL BE COMPLETED THRU ROCKET MORTGAGE***

Residential Real Estate – 5-7 years fixed with Balloon Payment Amortized up to 30 years
 Rates for New Home Purchases and Refinances will be priced below the high-priced mortgage

<http://www.ffiec.gov/ratespread/newcalc.aspx>

ORIGINATION CHARGE OF \$500 ON ALL NEW HOME LOANS & CASH OUT REFINANCES

Down Payment requirements – 20% unless exceptions approved by the Lending Committee

CONSTRUCTION OR BRIDGE LOANS UP TO 12 MONTHS WITH ADEQUATE COLLATERAL

7.00% Fixed

ADEQUATE LIFE INSURANCE ---CASE BY CASE

EMPLOYEE RATES:

NON REG O EMPLOYEES - AS POSTED

REG O OFFICERS: RATES AS POSTED SUBJECT TO REG O PROVISIONS.

Vehicle Financing – Values to be Based off of Purchase Price or NADA Retail Value

Value > \$20k	Value > \$10k and < \$20k	Value < \$10k
< 60% LTV Rate	60% - 80% LTV	< 60% LTV Rate
< 36 months 8.00%	< 36 months 8.50%	< 36 months 10.00%
> 36 months 8.50%	> 36 months 9.00%	> 36 months 10.50%

Boats, ATVs, Motorcycle, Campers, Misc Recreational Vehicles Financing

Value > \$20k	Value > \$10k and < \$20k	Value < \$10k
< 60% LTV Rate	60% - 80% LTV	< 60% LTV Rate
< 36 months 8.75%	< 36 months 9.25%	< 36 months 10.75%
> 36 months 9.25%	> 36 months 9.75%	> 36 months 11.25%

*Qualification based on credit review/history

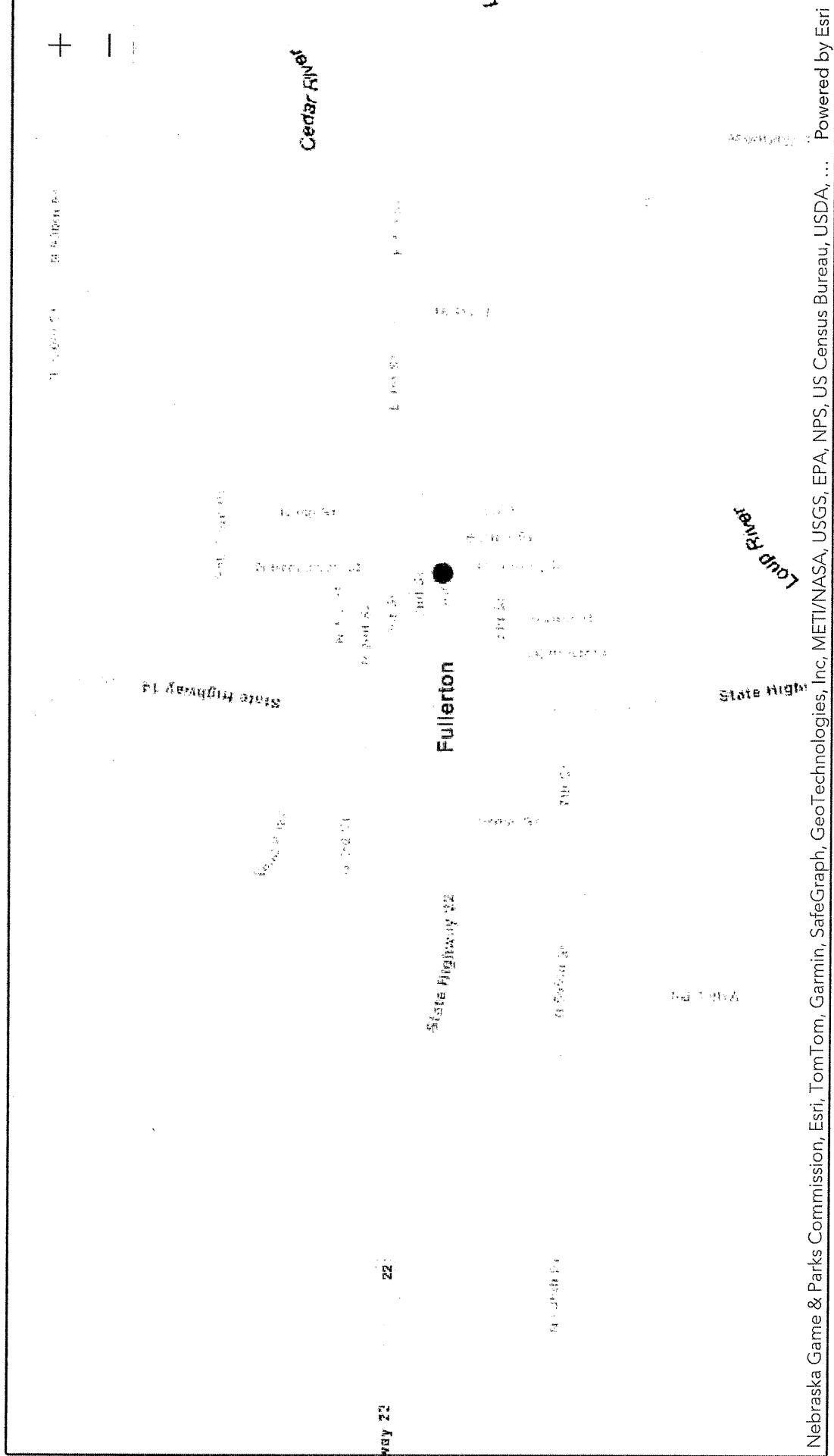
**Down payment subject to credit review-80% LTV or 20% of purchase price/retail NADA (whichever Is less)

***Automatic payments from an FBT Account may qualify for an additional (.25%) Reduction in rate

****Any exceptions to policy must be approved by Loan Committee

*****If vehicle over 5 years old loan officer to consider term of 36 months or less and upon inspection of vehicle

*****RATES MAY VARY – Based on Officer's Discretion with Approval by Loan Committee



Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, ...
Matched Address: 230 Broadway St, Fullerton, Nebraska, 68638
MSA: NA - NA (Outside of MSA) || State: 31 - NEBRASKA || County: 125 - NANCE COUNTY || Tract Code: 9661.00
Powered by Esri

Selected Tract
MSA: || State: || County: || Tract Code:

Matched Address: 230 Broadway St, Fullerton, Nebraska, 68638
 MSA: NA - NA (Outside of MSA)
 State: 31 - NEBRASKA
 County: 125 - NANCE COUNTY
 Tract Code: 9661.00

Summary Census Demographic Information

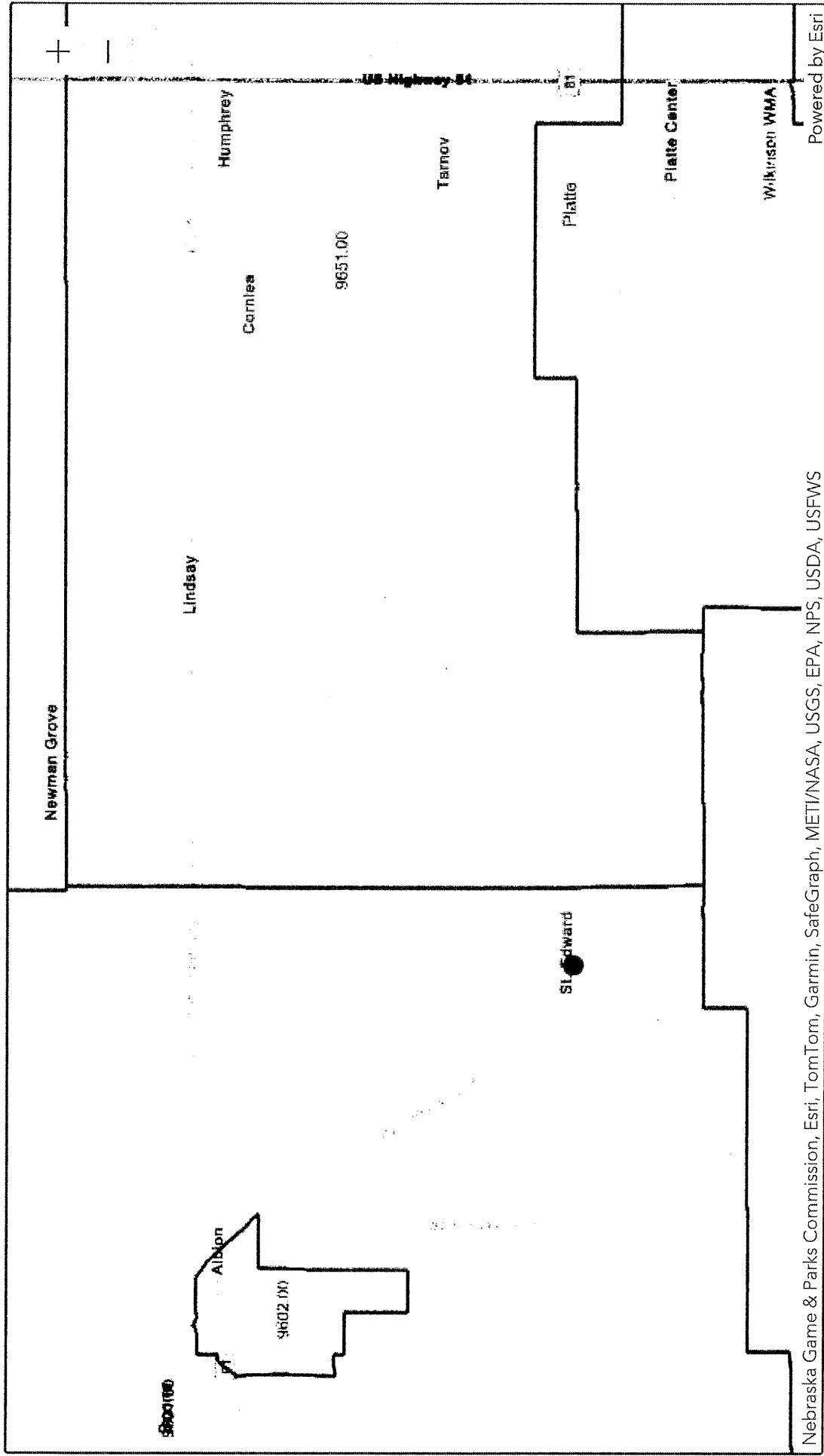
Census Population Information	
Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Tract Income Level	Estimated Tract Median Family Income
Underserved or Distressed Tract	2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income
2020 Tract Median Family Income	2025 Estimated Tract Median Family Income
Tract Median Family Income %	2020 Tract Median Family Income
Tract Population	Tract Population
Tract Minority %	Tract Minority %
Tract Minority Population	Tract Minority Population
Owner-Occupied Units	Owner-Occupied Units
1- to 4- Family Units	1- to 4- Family Units

Census Income Information

Census Housing Information	
Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Tract Income Level	Estimated Tract Median Family Income
2020 MSA/MD/statewide non-MSA/MD Median Family Income	2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income
% below Poverty Line	% below Poverty Line
Tract Median Family Income %	Tract Median Family Income %
2020 Tract Median Family Income	2020 Tract Median Family Income
2025 Estimated Tract Median Family Income	2025 Estimated Tract Median Family Income
2020 Tract Median Household Income	2020 Tract Median Household Income



Matched Address: 205 Beaver St, Saint Edward, Nebraska, 68660
 MSA: NA - NA (Outside of MSA)
 State: 31 - NEBRASKA
 County: 011 - BOONE COUNTY
 Tract Code: 9601.00

Summary Census Demographic Information

Census Population Information
Tract Population
Tract Minority %
Number of Families
Number of Households
Non-Hispanic White Population
Tract Minority Population
American Indian Population
Asian/Hawaiian/Pacific Islander Population
Black Population
Hispanic Population
Other/two or More Races Population

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Tract Median Family Income %
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Tract Minority %
Tract Minority Population
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1- to 4- Family Units

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Census Housing Information
Total Housing Units
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Median House Age (Years)
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Inside Principal City?
Vacant Units

Census Housing Information

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2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income
% below Poverty Line
Tract Median Family Income %
2020 Tract Median Family Income
2025 Estimated Tract Median Family Income
2020 Tract Median Household Income

REG E DISCLOSURE

March 25, 2025

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

Direct Deposit

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- * Accept direct deposits from the U.S. Treasury Department to your checking or savings account.

Fees and Charges:

- * We charge for pre-authorized withdrawals from any type of account the same fee as any other debit.

Point of Sale Card

Types of Transactions: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. Your Primary Account number and information may be obtained from the POS Request Form.

Limitations on Frequency and Amount:

- * You may purchase up to a maximum of \$500.00 worth of goods and services per day, inclusive of ATM withdrawals.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using this Point of Sale service.

Fees and Charges:

- * We do not charge for any POS transactions.

First Bank & Trust of Fullerton Visa Debit Card

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a VISA symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs.
- * You may purchase up to a maximum of \$500.00 worth of goods and services per day, exclusive of ATM withdrawals.
- * Determined at application for Visa Debit Card.

Fees and Charges:

- * We do not charge for ATM transactions at the present time.
- * There is a Replacement Card Fee of \$10.00 per card.
- * We do not charge for any POS transactions.

ATM Fees. 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).

"First Access" Telephone Banking Services

24-Hour Phone Banking Service

Types of Audio Response Services: You may access your deposit accounts by using a separate personal identification number (PIN) assigned to you and your account number in our audio response system. At the present time you may use the system to:

- * Transfer funds between your deposit accounts.
- * Obtain balance information on your deposit accounts.
- * Verify the last date and amount of your payroll deposit.
- * Determine if a particular check has cleared your account.

Limitations on Frequency and Amount:

- * There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.

Fees and Charges for Audio Response Transactions:

- * We do not charge for any Audio Response Transactions.

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transaction types as described below.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

Liability for Unauthorized VISA Debit Card Transactions. The following limitations may be applicable to your accounts, except as provided by law:

The zero liability limit described below only applies to debit cards that are United States issued VISA Consumer Cards or VISA Business Cards for transactions processed through a VISA network or, for ATM transactions, a Plus network. The zero liability limit described below does not apply to: (a) other types of VISA commercial debit cards that are not VISA Business Cards; (b) transactions using your personal identification number that are not processed through a VISA network; and (c) ATM transactions which are not sent over VISA or Plus networks.

Tell us **AT ONCE** if you believe your VISA debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your VISA debit card. Your liability for unauthorized VISA debit card transactions that are processed through a VISA or Plus network, as applicable, will be zero dollars (\$0.00). However, to the extent allowed under applicable law (see for example the **Liability for Unauthorized Transfers** paragraph below) we may hold you liable for the entire amount of an unauthorized transaction if we find, based on substantial evidence, that you have been negligent or fraudulent in the handling of your deposit account or VISA debit card.

For VISA Business Cards: An "unauthorized transaction" does not include any transaction allegedly conducted by (a) a business co-owner, (b) the cardholder or person authorized by the cardholder, or (c) any other person with an interest in or authority to transact business on the account.

To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience.

VISA is a registered trademark of Visa in the United States and other countries.

In addition to the limitations set forth above, the following limitations may be applicable to your consumer accounts:

Liability for Unauthorized Transfers. Tell us **AT ONCE** if you believe your card, ATM PIN, POS card or PIN, or Audio Response PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. 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 tell us within two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or 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, including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that 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. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (308) 536-2492, or write us at First Bank & Trust of Fullerton, PO Box 580, Fullerton, NE 68638-0580. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

The above limitations do not apply to business accounts, unless otherwise required by law. You accept responsibility for implementing commercially reasonable security measures to safeguard your business account card, ATM PIN, or POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN from unauthorized use. If you authorize employees, agents, or others to use your card or code, you shall be liable for transactions conducted by such additional users. You are responsible for promptly examining your statement each statement period and reporting any unauthorized transaction within a reasonable time, not to exceed Thirty (30) calendar days after the statement is made available. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (308) 536-2492.

Illegal Transactions. You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days. For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

Documentation.

Periodic Statement. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit.

Terminal Receipt. You can get a receipt at the time you make a transfer to or from your account using one of our ATMs or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same

person or company, you can call us at (308) 536-2492 to find out whether or not the deposit has been made.

Our Liability for Failure to Make Transfers. For consumer accounts, 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 money in your account is subject to legal process or other claim restricting such transfer.
- * If the transfer would go over the credit limit on your overdraft line.
- * If the ATM where you are making the transfer does not have enough cash.
- * If the terminal or system 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 transaction, despite reasonable precautions that we have taken.
- * There may be other exceptions stated in our agreement with you.

For business accounts, refer to your account agreement(s) with us.

In Case of Errors or Questions About Your Electronic Transfers. For consumer accounts, telephone us at **(308) 536-2492**, or write us at First Bank & Trust of Fullerton, PO Box 580, Fullerton, NE 68638-0580 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 sixty (60) days after we sent 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 question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (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 ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) 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.

For business accounts, we will generally follow the procedures for error resolution described above, but we are not required to process a claim if you do not notify us within Thirty (30) calendar days after the statement is made available, to give provisional credit, or to investigate your claim within the time periods described above.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- * To complete transfers as necessary;
- * To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- * To comply with government agency or court orders; or
- * If you give us your written permission.

Personal Identification Number (PIN). The ATM PIN, POS PIN or Audio Response PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN(s). You agree not to disclose or otherwise make your ATM PIN, POS PIN or Audio Response PIN available to anyone not authorized to sign on your accounts.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

Enforcement. In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

Termination of ATM, POS and Audio Response Services. You agree that we may terminate this Agreement and your use of the ATM Card, POS or Audio Response services, if:

- * You or any authorized user of your ATM PIN, POS card or PIN or Audio Response PIN breach this or any other agreement with us;
- * We have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN or Audio Response PIN;
- * We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Preauthorized Electronic Fund Transfers. For preauthorized electronic fund transfers on consumer accounts, the following provisions apply:

Stop Payment Rights. If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us at the telephone number or address set forth above, in time for us to receive your request three (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 fourteen (14) days after you call. We will charge you \$ 20.00 for each stop payment order you give.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, ten (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.

Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop one of these payments three (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.

For preauthorized electronic fund transfers on business accounts, you may stop payment by notifying us in such time and manner as to allow us a reasonable opportunity to act upon the stop payment order prior to acting on the transfer. If your stop payment order is made verbally, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$ 20.00 for each stop payment order you give.

Other Provisions. There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited at ATMs. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator and/or by the automated transfer network.

Account Reconciliation:

\$10.00 per hour

The following fee applies to 1st Free Checking ; and 1st

Heritage Club Super Now Accounts:

1st Free checking

overdraft fee :

\$25.00 per check

MISCELLANEOUS FEES AND CHARGES

Teller Service Fees

International Wire Transfer Fee - Outgoing: \$15.00 plus

outside bank costs

Wire Transfer Fee - Outgoing: \$15.00 per wire

Safety Deposit Box Rental

Safety Deposit Box Rental Fees: 3 x 5 \$5.00 per year

4 x 5 \$10.00 per year

5 x 10 \$20.00 per year

\$15.00 per year

5 x 10 \$25.00 per year

10 x 10 \$50.00 per year

5 x 5 \$30.00 per year

Drive-up Window: Drill Deposit Box (lost key) BANK COST

Escrow Account Fees

Escrow Fee (Set-up): \$50.00 per account

Escrow Fee (Annual): \$25.00 per account

Other Services

Cashiers Checks: \$5.00 per check

Personal Money Orders: \$2.00 per check

Photocopying: \$0.10 per copy after 35 copies

Drive-up Window: No Charge

Notary Public Services: No Charge

1st National Community Room: No Charge

Federal Tax Deposits: No Charge

Bank by Mail Service: No Charge

Night Depository Service: No Charge

Fax Machine: No Charge

VISA/MasterCard Cash Advances: No Charge

Cash Advance for non customers: \$2.00

MasterCard Debit Card: No Charge

Mobile Banking: No Charge

Online Banking: No Charge

Member

FDIC

Annual Disclosure Statement

December 31, 2024

FFIEC 051

First Bank & Trust of Fullerton
Fullerton, NE 68638

I, the undersigned officer, attest to the correctness of this statement and declare that it has been examined by me and to the best of my knowledge and belief has been prepared in accordance with instructions issued by the appropriate Federal regulatory authority and is true and correct.

Kurt G. Fink, President
Signature

01/28/2025
Date

Consolidated Report of Income

December 31, 2024

	Dollar Amounts in Thousands	
	Prior Year 2023	Current Year 2024
Interest income:		
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties.....	5	3
All other loans secured by real estate.....	1,901	2,006
Commercial and industrial loans.....	235	252
Loans to individuals for household, family, and other personal expenditures:		
Credit cards.....	0	0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	58	69
All other loans.....	1,315	1,798
Total interest and fee income on loans.....	3,514	4,128
Income from lease financing receivables.....	0	0
Interest income on balances due from depository institutions.....	284	209
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	137	136
Mortgage-backed securities.....	134	147
All other securities (includes securities issued by states and political subdivisions in the U.S.).....	326	358
Interest income on federal funds sold and securities purchased under agreements to resell.....	0	0
Other interest income.....	72	69
Total interest income.....	4,467	5,047
Interest expense:		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	19	22
Nontransaction accounts:		
Savings deposits (includes MMDAs).....	241	306
Time deposits of \$250,000 or less.....	690	1,219
Time deposits of more than \$250,000.....	115	149
Expense of federal funds purchased and securities sold under agreements to repurchase.....	0	0
Other interest expense.....	434	346
Total interest expense.....	1,499	2,042
Net interest income.....	2,968	3,005
Provisions for credit losses.....	0	0
Noninterest income:		
Income from fiduciary activities.....	0	0
Service charges on deposit accounts.....	70	67
Income from securities-related and insurance activities:		
Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	0	0
Income from insurance activities.....	0	0

Consolidated Report of Income

December 31, 2024

	Dollar Amounts in Thousands	Prior Year 2023	Current Year 2024
Noninterest income (continued):			
Net servicing fees.....		0	0
Net gains (losses) on sales of loans and leases.....		0	0
Net gains (losses) on sales of other real estate owned.....		0	0
Net gains (losses) on sales of other assets.....		0	24
Other noninterest income.....		128	173
Total noninterest income.....		198	264
Realized gains (losses) on held-to-maturity securities.....		0	0
Realized gains (losses) on available-for-sale debt securities.....		34	0
Noninterest expense:			
Salaries and employee benefits.....		1,201	1,311
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		190	188
Goodwill impairment losses.....		0	0
Amortization expense and impairment losses for other intangible assets.....		0	0
Other noninterest expense.....		703	747
Total noninterest expense.....		2,094	2,246
Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations.....		1,106	1,023
Change in net unrealized holding gains (losses) on equity securities not held for trading.....		0	0
Income (loss) before applicable income taxes and discontinued operations.....		1,106	1,023
Applicable income taxes.....		188	152
Income (loss) before discontinued operations.....		918	871
Discontinued operations, net of applicable income taxes.....		0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests.....		918	871
LESS: Net income (loss) attributable to noncontrolling (minority) interests.....		0	0
Net income (loss) attributable to bank.....		918	871
Memoranda			
Income on tax-exempt loans and leases to states and political subdivisions in the U.S.....		0	0
Income on tax-exempt securities issued by states and political subdivisions in the U.S.....		277	303
Number of full-time equivalent employees at end of current period (round to the nearest whole number).....		Number	Number
		13	11
<i>The following item is to be completed by:</i>			
• banks with \$300 million or more in total assets, and			
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans.			
Interest and fee income on loans to finance agricultural production and other loans to farmers.....		1,314	1,798

Consolidated Report of Income

December 31, 2024

	Dollar Amounts in Thousands	Prior Year 2023	Current Year 2024
Memoranda (continued)		YES / NO	YES / NO
Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....		NO	NO
<i>The following items are to be completed by institutions with \$1 billion or more in total assets and offer one or more consumer deposit account products.</i>			
Components of service charges on deposit accounts:			
Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		NR	NR
Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		NR	NR
Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		NR	NR
All other service charges on deposit accounts.....		NR	NR

Consolidated Report of Income

December 31, 2024

	Dollar Amounts in Thousands	
	Prior Year 2023	Current Year 2024
Changes in Bank Equity Capital		
Total bank equity capital most recently reported for the December 31, 2023 Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	11,874	12,530
Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	(122)	0
Balance end of previous calendar year as restated.....	11,752	12,530
Net income (loss) attributable to bank.....	918	871
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	0	0
Treasury stock transactions, net.....	0	0
Changes incident to business combinations, net.....	0	0
LESS: Cash dividends declared on preferred stock.....	0	0
LESS: Cash dividends declared on common stock.....	333	432
Other comprehensive income.....	193	(148)
Other transactions with stockholders (including a parent holding company).....	0	0
Balance end of current period.....	12,530	12,821
Changes in Allowances for Credit Losses		
Loans and Leases Held for Investment		
Balance most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	815	960
Recoveries.....	1	0
LESS: Charge-offs.....	0	1
LESS: Write-downs arising from transfers of financial assets.....	0	0
Provisions for credit losses.....	(10)	0
Adjustments.....	154	0
Balance end of current period.....	960	959
Changes in Allowances for Credit Losses		
Held-to-Maturity Debt Securities		
Balance most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	0	0
Recoveries.....	0	0
LESS: Charge-offs.....	0	0
LESS: Write-downs arising from transfers of financial assets.....	0	0
Provisions for credit losses.....	0	0
Adjustments.....	0	0
Balance end of current period.....	0	0

Consolidated Report of Income

December 31, 2024

	Dollar Amounts in Thousands	Prior Year 2023	Current Year 2024
Changes in Allowances for Credit Losses			
Available-for-Sale Debt Securities			
Balance most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		0	0
Recoveries.....		0	0
LESS: Charge-offs.....		0	0
LESS: Write-downs arising from transfers of financial assets.....		0	0
Provisions for credit losses.....		0	0
Adjustments.....		0	0
Balance end of current period.....		0	0
Memoranda			
Provisions for credit losses on other financial assets measured at amortized cost.....		0	0
Allowance for credit losses on other financial assets measured at amortized cost.....		0	0
Provisions for credit losses on off-balance-sheet credit exposures.....		10	0

Consolidated Report of Condition

December 31, 2024

	Dollar Amounts in Thousands	
	Prior Year 2023	Current Year 2024
Assets		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin.....	1,869	2,097
Interest-bearing balances.....	6,494	4,804
Securities:		
Held-to-maturity securities.....	0	0
Available-for-sale debt securities.....	20,232	20,719
Equity securities with readily determinable fair values not held for trading.....	2	2
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold.....	0	0
Securities purchased under agreements to resell.....	0	0
Loans and lease financing receivables:		
Loans and leases held for sale.....	0	0
Loans and leases held for investment.....	67,440	70,229
LESS: Allowance for credit losses on loans and leases.....	960	959
Loans and leases held for investment, net of allowance.....	66,480	69,270
Trading assets.....	0	0
Premises and fixed assets (including right-of-use assets).....	336	379
Other real estate owned.....	0	0
Investments in unconsolidated subsidiaries and associated companies.....	0	0
Direct and indirect investments in real estate ventures.....	0	0
Intangible assets.....	0	0
Other assets.....	6,988	6,800
Total assets.....	102,401	104,071
Liabilities		
Deposits:		
In domestic offices:.....	79,003	79,193
Noninterest-bearing.....	12,803	12,030
Interest-bearing.....	66,200	67,163
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased.....	0	0
Securities sold under agreements to repurchase.....	0	0
Trading liabilities.....	0	0
Other borrowed money (includes mortgage indebtedness).....	10,069	11,089
Subordinated notes and debentures.....	0	0
Other liabilities.....	799	968
Total liabilities.....	89,871	91,250
Equity Capital		
Bank Equity Capital		
Perpetual preferred stock and related surplus.....	0	0
Common stock.....	150	150
Surplus (excludes all surplus related to preferred stock).....	12,175	12,175
Retained earnings.....	1,520	1,959
Accumulated other comprehensive income.....	(1,315)	(1,463)
Other equity capital components.....	0	0
Total bank equity capital.....	12,530	12,821
Noncontrolling (minority) interests in consolidated subsidiaries.....	0	0
Total equity capital.....	12,530	12,821
Total liabilities and equity capital.....	102,401	104,071

Consolidated Report of Condition

December 31, 2024

**Past Due and Nonaccrual Loans, Leases,
and Other Assets**

Dollar Amounts in Thousands	Prior Year - 2023		Current Year - 2024	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans secured by real estate:				
Construction, land development, and other land loans:				
1-4 family residential construction loans.....	0	0	0	0
Other construction loans and all land development and other land loans.....	0	0	0	0
Secured by farmland.....	0	0	0	0
Secured by 1-4 family residential properties:				
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	0	0	0
Closed-end loans secured by 1-4 family residential properties:				
Secured by first liens.....	0	0	0	0
Secured by junior liens.....	0	0	0	0
Secured by multifamily (5 or more) residential properties.....	0	0	0	0
Secured by nonfarm nonresidential properties:				
Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0	0
Loans secured by other nonfarm nonresidential properties.....	0	0	0	0
Loans to depository institutions and acceptances of other banks.....	0	0	0	0
Commercial and industrial loans.....	0	0	0	0
Loans to individuals for household, family, and other personal expenditures:				
Credit cards.....	0	0	0	0
Automobile loans.....	0	0	9	3
Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	0
All other loans.....	0	0	0	0
Lease financing receivables.....	0	0	0	0
Total loans and leases.....	0	0	9	3
Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0	0
Loans and leases reported in items above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	0	0	0	0
Guaranteed portion of loans and leases included in item above, excluding rebooked "GNMA loans"	0	0	0	0
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item above.....	0	0	0	0
Portion of covered loans and leases included in total above that is protected by FDIC loss-sharing agreements.....	0	0	0	0

Consolidated Report of Condition

December 31, 2024

**Past Due and Nonaccrual Loans, Leases,
and Other Assets**
Memoranda

Dollar Amounts in Thousands

	Prior Year - 2023		Current Year - 2024	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loan modifications to borrowers experiencing financial difficulty included in items above:				
Construction, land development, and other land loans:				
1-4 family residential construction loans.....	0	0	0	0
Other construction loans and all land development and other land loans.....	0	0	0	0
Loans secured by 1-4 family residential properties.....	0	0	0	0
Secured by multifamily (5 or more) residential properties.....	0	0	0	0
Secured by nonfarm nonresidential properties:				
Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0	0
Loans secured by other nonfarm nonresidential properties.....	0	0	0	0
Commercial and industrial loans.....	0	0	0	0
All other loans (include loans to individuals for household, family, and other personal expenditures).....	0	0	0	0
<i>Itemize loan categories included in item above that exceed 10% of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status:</i>				
Loans secured by farmland.....	0	0	0	0
Loans to individuals for household, family, and other personal expenditures:				
Credit cards.....	0	0	0	0
Automobile loans.....	0	0	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	0
<i>The following item is to be completed by:</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans				
Loans to finance agricultural production and other loans to farmers included in item above.....	0	0	0	0
Total loan modifications to borrowers experiencing financial difficulty included in items above.....	0	0	0	0
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in items above.....	0	0	0	0

Consolidated Report of Condition

December 31, 2024

**Past Due and Nonaccrual Loans, Leases,
and Other Assets**
Memoranda

Dollar Amounts in Thousands

The following item is to be completed by:

- Banks with \$300 million or more in total assets
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans

Loans to finance agricultural production and other loans to farmers (included in items above).....

Loans and leases held for sale (included in items above).....

	Prior Year - 2023		Current Year - 2024	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans to finance agricultural production and other loans to farmers (included in items above).....	0	0	0	0
Loans and leases held for sale (included in items above).....	0	0	0	0

	Dollar Amounts in Thousands	Prior Year	Current Year
		2023	2024
Additions to nonaccrual assets during the previous six months.....		0	3
Nonaccrual assets sold during the previous six months.....		0	0

	Prior Year - 2023		Current Year - 2024	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans to nondepository financial institutions included in "All other loans," above.....	NR	NR	0	0

2024 ANNUAL DISCLOSURE STATEMENT NOTICE OF AVAILABILITY

In accordance with Federal regulation, this bank will provide an Annual Disclosure Statement to our customers, shareholders, and the general public, upon request, containing the bank's financial information for the last two years. This information will be updated annually and made available on or before March 31, 2025.

To request a copy

of the Annual Disclosure Statement, please contact:

Kurt Pickrel/President
308-536-2492
First Bank & Trust of Fullerton
PO Box 580
Fullerton, NE 68638