

2026 Community Reinvestment Act Statement

The First United Bank, its main office located at 503 Briggs Ave. S., Park River, ND 58270 with branches at:

- 300 Main St., Adams, ND 58210
- 105 First St. E. #6, Michigan, ND 58259
- 202 South 5th Street, Petersburg, ND 58272
- 1011 W. 11th St., Grafton, ND 58237
- 234 2nd Street, Hoople, ND 58243
- 600 6th Street, Crystal, ND 58222
- 205 Main Avenue, Aneta, ND 58212
- 312 Main Street, Sharon, ND 58277
- 406 9th Street SW, Cooperstown, ND 58425
- 407 5th Ave, Cando, ND 58324
- 200 Main Street West, Cavalier, ND 58220
- 300 4th Street NE, Devils Lake, ND 58301
- 3232 25th Street S, Fargo, ND 58104
- 104 Central, Maddock, ND 58348
- 319 S Main, Rugby, ND 58368

The bank adopts and publishes this Community Reinvestment Act Statement in compliance with the Community Reinvestment Act of 1977.

LOCAL COMMUNITY

The bank seeks to meet the credit needs of individuals and firms living and doing business within its community. The community is delineated on the attached "CRA Assessment Area" page and its accompanying maps. Our offices are located in the following census tracts:

| <u>Office</u> | <u>County</u> | <u>Tract#</u> |
|----------------------|----------------------|----------------------|
| Park River | Walsh | 9582 |
| Adams | Walsh | 9583 |
| Michigan | Nelson | 9590 |
| Petersburg | Nelson | 9590 |
| Grafton | Walsh | 9580 |
| Hoople | Walsh | 9581 |
| Crystal | Pembina | 9506 |
| Aneta | Nelson | 9590 |
| Sharon | Steele | 9687 |
| Cooperstown | Griggs | 9686 |
| Devils Lake | Ramsey | 9576 |
| Cando | Towner | 9515 |
| Cavalier | Pembina | 9506 |

| <u>Office</u> | <u>County</u> | <u>Tract#</u> |
|---------------|---------------|---------------|
| Fargo | Cass | 103.06 |
| Maddock | Benson | 9567 |
| Rugby | Pierce | 9561 |

CREDIT PRODUCTS

The bank seeks to meet the credit needs of individuals and firms living and doing business within its assessment area by making the following types of loans available to qualified borrowers on the basis of demonstrated proper purpose and borrower qualifications:

- Agricultural Loans
- Commercial Loans
- Construction Loans
- Small Business Loans
- Home Purchase Loans
 - 1-4 Family Unit Loans
 - 5 or more Family Unit loans
- Community Development Loans
- Consumer Loans, including, but not limited to
 - Vehicle Loans
 - Home Improvement
 - Debt Consolidation/Personal Loans
 - Overdraft Protection Loans
 - Home Equity

The bank, through participation with a third-party provider, makes available Mastercard credit card applications and Debit/Check Cards to its customers.

COMMUNITY CREDIT NEEDS

The bank currently participates in and will continue to participate in a broad range of community-based programs designed to meet the credit needs of its local community through credit services, direct personal involvement of its employees, and cooperation with community officials and agencies.

DEPOSIT PRODUCTS

The bank seeks to make available deposit products that would be available to segments of our assessment area. The following are some of the products the bank offers:

Privilege Checking –

- No minimum balance
- Fees: No monthly service charge

Privilege Interest Checking –

Must maintain \$500 minimum daily balance or \$1,000 average balance or \$5,000 CD or savings.

Fees: If minimum balance criteria are not met, a \$3 plus .25/debit monthly maintenance fee will be assessed.

Privilege Plus Checking –

Must maintain \$10,000 minimum average daily balance, or \$10,000 CD or \$10,000 savings account

Fees: If balance criteria are not met, a \$10 monthly maintenance fee will be assessed.

Statement Savings –

You First Money Market Savings –

\$1,000 minimum balance to open this account

Fees: If balance drops below \$1,000, a \$10 monthly maintenance fee will be assessed.

Certificates of Deposit –

\$500 minimum deposit,

A penalty may be imposed for early withdrawal.

Individual Retirement Accounts –

LOAN TO DEPOSIT RATIO

| | |
|----------|--------|
| 03/31/25 | 77.88% |
| 06/30/25 | 83.32% |
| 09/30/25 | 85.44% |
| 12/31/25 | 84.58% |

HOURS

The bank is available to conduct transactions and for assistance to its customers and the community during the following hours.

Park River (701) 284-7244
(877) 284-7244

| | | |
|-----------------|-----------------------------|---|
| Lobby | Monday – Friday | 9:00 A.M. - 5:00 P.M. |
| Drive-Up | Monday - Friday Saturday | 8:00 A.M. - 5:00 P.M. 8:30 A.M. – 11:00 A.M. |

Adams (701) 944-2231

Lobby Monday – Friday 8:30 A.M. - 4:00 P.M.

Michigan (701) 259-2112

Lobby Monday – Friday 8:30 A.M. - 4:00 P.M.

Petersburg (701)345-8282

Lobby Monday – Friday 8:30 A.M – 4:00 P.M.

Grafton (701) 352-3668

Lobby Monday – Friday 9:00 A.M. - 4:00 P.M.
Drive Up Monday - Friday 8:00 A.M. - 5:00 P.M.
Saturday Discontinued March 30, 2024

Hoople (701) 894-6123

Lobby Monday – Friday 8:30 A.M. – 12:00 P.M.

Crystal (701) 657-2168

Lobby Monday – Friday 1:00 P.M. – 4:00 P.M.

Aneta (701)-326-4545

Lobby Monday – Friday 8:30 A.M. - 4:00 P.M.
Drive Up Monday – Friday 8:30 A.M. - 4:00 P.M.

Cooperstown (701)-797-3050

Lobby Monday – Friday 8:30 A.M. - 4:00 P.M.
Drive Up Monday – Friday 8:30 A.M. - 4:00 P.M.

Sharon (701)-524-1420

Lobby Monday – Friday 8:30 A.M. - 4:00 P.M.

Devils Lake (701-662-4024)
(800-726-0124)

| | | |
|-----------------|---------------|-----------------------|
| Lobby | Monday-Friday | 8:30 A.M. - 5:00 P.M. |
| Drive Up | Monday-Friday | 7:30 A.M. – 5:30 P.M. |
| Drive Up | Saturday | 9:00 A.M - 12:00 P.M |

Fargo (701-280-2292)
(888-301-2292)

| | | |
|-----------------|---------------|-----------------------------|
| Lobby | Monday-Friday | 8:00 A.M. - 5:00 P.M. |
| Drive Up | Monday-Friday | 8:00 A.M - 5:00 P.M. |
| Drive Up | Saturday | Discontinued March 30, 2024 |

Maddock (701-438-2828)

| | | |
|--------------|---------------|-----------------------|
| Lobby | Monday-Friday | 9:00 A.M. - 4:00 P.M. |
|--------------|---------------|-----------------------|

Rugby (701-776-5766)

| | | |
|-----------------|---------------|-----------------------------|
| Lobby | Monday-Friday | 9:00 A.M. - 4:00 P.M. |
| Drive Up | Monday-Friday | 8:30 A.M. - 5:00 P.M. |
| Drive Up | Saturday | Discontinued March 20, 2024 |

Cando (701-768-3322)

| | | |
|--------------|---------------|-----------------------|
| Lobby | Monday-Friday | 8:00 A.M. - 4:30 P.M. |
|--------------|---------------|-----------------------|

Cavalier (701-265-8473)

| | | |
|-----------------|---------------|-----------------------------|
| Lobby | Monday-Friday | 8:00 A.M - 4:00 P.M. |
| Drive Up | Monday-Friday | 8:00 A.M - 5:00 P.M. |
| Drive Up | Saturday | Discontinued March 20, 2024 |

The bank offers internet banking. The bank's website is: www.firstunitedonline.com

First United Bank Schedule of Fees

Effective April 1st, 2026

| Deposit Account Fees | |
|--|--|
| Counter Checks | \$1/check |
| Overdraft Charge - This fee is imposed when an NSF condition is created by check, in-person withdrawal, ATM withdrawal or other electronic means | \$35/presentment |
| NSF Returned Presentment Fee | \$35/presentment |
| Total Overdraft Charges or NSF Returned Presentment Fees | \$210 per day maximum |
| Continuous Overdraft Fee – Begins the 3 rd consecutive business day account is overdrawn | \$5/business day |
| Account Inactivity Fee - Fee imposed after 12 months of no customer activity | \$5/month |
| Stop Payment / Stop Payment Renewal Request | \$35/item |
| Locked Night Drop Bags | \$25/bag |
| Debit Card Fees | |
| Surcharge at any ATM | Free at any MoneyPass ATM |
| Excessive Debit Card Replacement – over 3 times/year | \$10/card |
| Foreign Exchange Rate Adjustment – You make card purchases or ATM withdrawals in a currency other than US dollars. | Up to 3% of withdrawal amount after conversion to US dollars |
| Online Banking Fees | |
| Bill Pay – Stop Payment | \$35/item |
| Bill Pay – Overnight ACH Payment | \$9.95 |
| Bill Pay – Overnight Check Payment | \$14.95 |
| Transfer Now – Standard | No Charge |
| Transfer Now – Next Day | \$2.50/transaction |
| Foreign Transaction Fees | |
| Canadian Check Processing Fee | \$2/deposit |
| Canadian Transit Item Exchange | Market Rates |
| Foreign Currency Orders (Other than Canadian) | \$35 plus exchange – additional delivery fees may apply |
| Service Fees | |
| Account Balancing Assistance | \$20 minimum or \$40/hour |
| Account Research | \$20 minimum or \$40/hour |
| Automatic Transfer Fee – Outgoing to another bank only | \$5 setup / \$1 per transaction |
| Check Cashing Fee (Non-Customer / Not On-Us Check) | Less than \$1000 = \$20 More than \$1000 = \$50 |
| Duplicate Paper Statement | \$5/statement |
| Multiple Mailing Statement – Paper statements only | \$2 each additional statement |
| Escheatment Fee - Imposed after 5 years of inactivity when the account is turned over to the applicable state's unclaimed property division | \$50/account |
| Garnishment / Levy | \$25 |
| Gift Card | \$2/card |
| Gift Card – Large Orders - 15 or more cards | \$2/card plus additional \$10 |
| ID TheftSmart | \$3/month |
| ID TheftSmart Plus | \$5/month |
| ID TheftSmart Plus with Minor Monitoring - up to 4 minors | \$8/month |
| Direct Collection Item – Negotiable item sent for collection by First United Bank | \$30/domestic item \$95/foreign item |
| Official Check | \$5/check |
| Safe Deposit Box Fees | |
| Late Charge Fee | \$5 |
| Lost Key Charge | \$25 |
| Safe Deposit Box Drilling | Actual Replacement Cost + \$50.00 |
| Wire Transfer Fees | |
| Incoming Wire Fee | \$10 |
| Domestic Outgoing Wire Fee | \$25 |
| Foreign Outgoing Wire Fee | \$70 |