

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping meet the credit needs of this community consistent with safe and sound operations. The Comptroller 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, the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller, and a list of services provided at our branches. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make the request to us: (1) A map showing the assessment area containing this branch, which is the area in which the Comptroller evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at our locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments.
- If you would like to review information about our CRA performance, the public file for our entire bank is available at McCurtain County National Bank located at 1501 SE Washington, Idabel, Oklahoma. This public file also includes information about our facilities located at: 20 N Park Dr, Broken Bow, OK 74728; 101 W Wilson, Valliant, Ok 74764; 50 Pinyon Road, Broken Bow, OK 74728; and 101 Highway 271, Antlers, Ok 74523.
- At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, 500 N Akard, Suite 1600, Dallas, Texas 75201-3342.
- You may send written comments about our performance in helping meet community needs to:

**John B. Callaham, President/CEO
McCurtain County National Bank,
20 N Park Dr, Broken Bow, Ok 74728
PO Box 359, Idabel, OK 74745**

and the Deputy Comptroller, 500 N Akard, Suite 1600, Dallas, Texas 75201-3342. Your letter, together with any response by us, will be considered by the comptroller in evaluating our CRA performance and 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.

McCurtain County National Bank

McCurtain County National Bank, Idabel, Oklahoma, offers the following services:

Regular Checking Account	McCurtain Club Account
Statement Checking Account	Student Checking Account
Free Checking Account	Business Checking Account
Priority Checking Account	Money Market Checking Account
NOW Account	Certificates of Deposit
Star Saver Savings Account	Safety Deposit Boxes
Savings Account	Automated Teller Machine (ATM) –Withdrawal Only
IRA	Mobile Banking
Internet Banking	

Business Days: Monday-Saturday (Excluding Federal Holidays)

Bank Hours:

Lobby: Monday-Friday 9:00 a.m. - 4:00 p.m.

Drive-thru: Monday-Friday 8:00 a.m. - 6:00 p.m.

Saturday 8:00 a.m-12:00 p.m.

5 Drive-thru lanes available.

McCurtain County National Bank, Broken Bow, Oklahoma, offers the following services:

Regular Checking Account	McCurtain Club Account
Statement Checking Account	Student Checking Account
Free Checking Account	Business Checking Account
Priority Checking Account	Money Market Checking Account
NOW Account	Certificates of Deposit
Star Saver Savings Account	Safety Deposit Boxes
Savings Account	Automated Teller Machine (ATM) –Withdrawal Only
IRA	Mobile Banking
Internet Banking	

Business Days: Monday-Saturday (Excluding Federal Holidays)

Bank Hours:

Lobby: Monday-Friday 9:00 a.m. - 4:00 p.m.

Drive-thru: Monday-Friday 8:00 a.m. - 6:00 p.m.

Saturday 8:00 a.m-12:00 p.m.

4 Drive-thru lanes available.

McCurtain County National Bank, Valliant, Oklahoma, offers the following services:

Regular Checking Account	McCurtain Club Account
Statement Checking Account	Student Checking Account
Free Checking Account	Business Checking Account
Priority Checking Account	Money Market Checking Account
NOW Account	Certificates of Deposit
Star Saver Savings Account	Safety Deposit Boxes
Savings Account	Automated Teller Machine (ATM) –Withdrawal Only
IRA	Mobile Banking
Internet Banking	

Business Days: Monday-Saturday (Excluding Federal Holidays)

Bank Hours:

Lobby: Monday-Friday 9:00 a.m. - 4:00 p.m.

Drive-thru: Monday-Friday 8:00 a.m. - 6:00 p.m.

Saturday 8:00 a.m-12:00 p.m.

4 Drive-thru lanes available.

McCurtain County National Bank, Hochatown, Oklahoma, offers the following services:

Regular Checking Account	McCurtain Club Account
Statement Checking Account	Student Checking Account
Free Checking Account	Business Checking Account
Priority Checking Account	Money Market Checking Account
NOW Account	Certificates of Deposit
Star Saver Savings Account	Safety Deposit Boxes
Savings Account	Automated Teller Machine (ATM) –Withdrawal/Deposit
IRA	Mobile Banking
Internet Banking	

Business Days: Monday-Saturday (Excluding Federal Holidays)

Bank Hours:

Lobby: Monday-Friday 9:00 a.m. - 4:00 p.m.

Drive-thru: Monday-Friday 8:00 a.m. - 6:00 p.m.

Saturday 8:00 a.m-12:00 p.m.

4 Drive-thru lanes available.

McCurtain County National Bank, Antlers, Oklahoma, offers the following services:

Regular Checking Account	McCurtain Club Account
Statement Checking Account	Student Checking Account
Free Checking Account	Business Checking Account
Priority Checking Account	Money Market Checking Account
NOW Account	Certificates of Deposit
Star Saver Savings Account	Safety Deposit Boxes
Savings Account	Automated Teller Machine (ATM) –Withdrawal/Deposit
IRA	Mobile Banking
Internet Banking	

Business Days: Monday-Saturday (Excluding Federal Holidays)

Bank Hours:

Lobby: Monday-Friday 9:00 a.m. - 4:00 p.m.

Drive-thru: Monday-Friday 8:00 a.m. - 6:00 p.m.

Saturday 8:00 a.m.-12:00 p.m.

4 Drive-thru lanes available.

McCurtain County National Bank (Idabel/Broken Bow/Valliant/Hochatown/Antlers), makes the following loans:

Auto Loans	Debt Consolidation
Home Improvement Loans	Personal Loans
Real Estate Mortgage Loans	Recreational Vehicle Loans
Construction Loans	Agriculture Loans
Commercial Loans	

McCurtain County National Bank Staff offers seminars and informational activities such as: balancing checkbooks, loan application procedures, and preparing financial statements.

McCurtain County National Bank also makes available a meeting room at no charge for organizations in the community to hold their meetings.

McCurtain County National Bank also welcomes classroom tours of the Bank.

For more information on McCurtain County National Bank's seminars and tours, call:

(580)-286-6647

(580)-584-6262

(580)-933-7777

(580)-494-7777

(580)-982-5555

Idabel Branch

Broken Bow Branch

Valliant Branch

Hochatown Branch

Antlers Branch

**IMPORTANT ACCOUNT INFORMATION FOR OUR
CUSTOMERS**

from

**McCurtain County National Bank #490554 - 1
1501 SE Washington
Idabel, OK 74745
(580)286-6647**

REGULAR CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Minimum Balance - If your balance falls below \$300.00 on any day in the monthly statement cycle, we will impose a service charge fee of \$8.00 once during the statement cycle.

If your balance is at least \$300.00 on every day in the monthly statement cycle but falls below \$400.00 on any day during the monthly statement cycle, we will impose a service charge of \$7.00 once during the statement cycle.

If your balance is at least \$400.00 on every day in the monthly statement cycle but falls below \$500.00 on any day during the monthly statement cycle, we will impose a service charge of \$6.00 once during the statement cycle.

If your balance is at least \$500.00 on every day in the monthly statement cycle but falls below \$700.00 on any day during the monthly statement cycle, we will impose a service charge of \$5.00 once during the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

TISA DISCLOSURE

OK/1 21.021.05237

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**IMPORTANT ACCOUNT INFORMATION FOR OUR
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from

**McCurtain County National Bank #490554 - 1
1501 SE Washington
Idabel, OK 74745
(580)286-6647**

FREE CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

• **Paper Statement Fee:** A \$5.00 Paper Statement Fee will be charged for mailed statements.

Additional Terms - The following additional terms apply to this account: Must meet E-Sign Requirements, and be able to access statements electronically to be exempt from the \$5.00 Paper Statement Fee.



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Idabel, OK 74745
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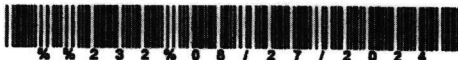
STATEMENT CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

• **Paper Statement Fee:** A \$5.00 Paper Statement Fee will be charged for mailed statements.



**IMPORTANT ACCOUNT INFORMATION FOR OUR
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**McCurtain County National Bank #490554 - 1
1501 SE Washington
Idabel, OK 74745
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PRIORITY CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Minimum Balance - A service charge fee of \$3.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: This account is for ages 55 and over.



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**McCurtain County National Bank #490554 - 1
1501 SE Washington
Idabel, OK 74745
(580)286-6647**

NOW ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 2.290% with an annual percentage yield of 2.31%.

The interest rate(s) and annual percentage yield(s) are accurate as of February 16, 2024. If you would like more current rate and yield information, please call us at (580)286-6647. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Minimum Balance - A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.



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from

McCurtain County National Bank #490554 - 1

1501 SE Washington

Idabel, OK 74745

(580)286-6647

MCCURTAIN CLUB ACCOUNT

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

• **Maintenance Fee: \$9.85 each statement cycle**

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from

**McCurtain County National Bank #490554 - 1
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(580)286-6647**

STUDENT CHECKING

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: You must produce a transcript of 12 hours or more for proof of student status.



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**McCurtain County National Bank #490554 - 1
1501 SE Washington
Idabel, OK 74745
(580)286-6647**

MONEY MARKET ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 3.150% with an annual percentage yield of 3.20%.

The interest rate(s) and annual percentage yield(s) are accurate as of February 16, 2024. If you would like more current rate and yield information, please call us at (580)286-6647. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Minimum Balance - A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.



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BASIC BUSINESS

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Minimum Balance - A service charge fee of \$10.00 will be imposed every statement cycle if the balance in the accounts falls below \$1,000.00 any day of the cycle. A per item charge fee of \$0.15 will be imposed for each item (debit or credit) if the balance in the account falls below \$1,000.00 any day of the statement cycle and there are 150 or fewer items during the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

Per Item Charge: \$0.10 for each item (debit or credit) exceeding 150 during a statement cycle



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1501 SE Washington
Idabel, OK 74745
(580)286-6647**

ACTIVE BUSINESS

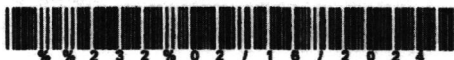
Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Minimum Balance - A service charge fee of \$20.00 will be imposed every statement cycle if the balance in the accounts falls below \$5,000.00 any day of the cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

• Per Item Charge: \$0.10 for each item (debit or credit) exceeding 350 during a statement cycle



**IMPORTANT ACCOUNT INFORMATION FOR OUR
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from

**McCurtain County National Bank #490554 - 1
1501 SE Washington
Idabel, OK 74745
(580)286-6647**

SAVINGS ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 2.600% with an annual percentage yield of 2.63%.

The interest rate(s) and annual percentage yield(s) are accurate as of February 16, 2024. If you would like more current rate and yield information, please call us at (580)286-6647. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Minimum balance to avoid Minimum Balance - A service charge fee of \$8.00 will be imposed every quarter if the balance in the account falls below \$50.00 any day of the quarter.

Deposit limitations - You may make an unlimited number of deposits into your account.

TISA DISCLOSURE
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**IMPORTANT ACCOUNT INFORMATION FOR OUR
CUSTOMERS**

from

**McCurtain County National Bank #490554 - 1
1501 SE Washington
Idabel, OK 74745
(580)286-6647**

STAR SAVER ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 2.660% with an annual percentage yield of 2.69%.

The interest rate(s) and annual percentage yield(s) are accurate as of February 16, 2024. If you would like more current rate and yield information, please call us at (580)286-6647. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$10.00.

Deposit limitations - You may not deposit more than \$500.00 into this account.

Additional Terms - The following additional terms apply to this account: This account is for children ages 10 and under.



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**McCurtain County National Bank #490554 - 1
1501 SE Washington
Idabel, OK 74745
(580)286-6647**

IRA

Rate information - The interest rate on this account is 3.980% with an annual percentage yield of 4.04%.

The interest rate(s) and annual percentage yield(s) are accurate as of February 16, 2024. If you would like more current rate and yield information, please call us at (580)286-6647. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Time requirements - This account matures 18 month(s) after account opening.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one month's interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any).

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

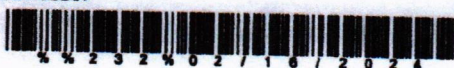
Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Deposit limitations - You may make an unlimited number of deposits into your account.

Effect on maturity - The maturity date for this account will remain the same after additional deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term, subject to penalty. You can withdraw interest anytime during the term after it is credited to your account.

TISA DISCLOSURE
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Designated Lending Area



New Branch Opened October 2023:



MCNB of Antlers, Antlers, Oklahoma

101 Highway 271

Antlers, OK 74523

Ph. (580)-982-5555

Deposit-taking ATMs at this location.

MCCURTAIN COUNTY NATIONAL BANK
List of Branches

McCurtain County National Bank, Idabel, Oklahoma

1501 SE Washington
Idabel, OK 74745
Ph. (580) 286-6647

McCurtain County National Bank, Broken Bow, Oklahoma

20 N Park
Broken Bow, OK 74728
Ph. (580) 584-6262

McCurtain County National Bank, Valliant, Oklahoma

101 W Wilson
Valliant, OK 74764
Ph. (580) 933-7777

McCurtain County National Bank, Hochatown, Oklahoma

50 Pinyon Rd
Broken Bow, OK 74728
Ph. (580) 494-7777
Deposit-taking ATMs at this location.

MCNB of Antlers, Antlers, Oklahoma

101 Highway 271
Antlers, OK 74523
Ph. (580)-982-5555
Deposit-taking ATMs at this location.

McCurtain County National Bank

Loan to Deposit Average Ratio

First Quarter 2024

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	163,475,307.34	299,947,932.03	54.50%
February	162,323,166.83	299,612,018.73	54.17%
March	162,560,221.15	308,767,377.84	52.65%

Average Loan to Deposit Ratio: 53.77%

McCurtain County National Bank
2024 Loan to Deposit Average Ratio
Second Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
April	161,767,678.83	302,059,780.40	53.55%
May	160,773,936.75	303,315,628.32	53.01%
June	159,708,640.60	305,189,228.51	52.33%

Average Loan to Deposit Ratio: 52.96%

McCurtain County National Bank
2024 Loan to Deposit Average Ratio
Third Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
July	\$160,064,298.97	\$295,649,260.19	54.14%
August	\$159,722,446.05	\$295,383,574.71	54.07%
September	\$158,977,126.24	\$295,624,789.78	53.78%

Average Loan to Deposit Ratio: 54.00%

McCurtain County National Bank

2023 Loan to Deposit Ratio

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	162,195,187.42	314,031,426.79	51.65%
February	161,931,625.78	310,976,794.74	52.07%
March	163,664,546.06	313,516,745.74	52.20%
April	164,537,773.85	305,555,483.81	53.85%
May	164,051,052.47	305,227,970.41	53.75%
June	163,327,706.97	304,245,890.29	53.68%
July	163,449,849.79	291,759,308.96	56.02%
August	164,808,423.13	292,613,952.17	56.32%
September	164,539,403.53	290,197,396.68	56.70%
October	164,959,899.87	290,779,500.71	56.73%
November	163,333,925.86	296,604,830.45	55.07%
December	165,341,753.63	307,497,920.75	53.77%

Average Loan to Deposit Ratio: 54.32 %

McCurtain County National Bank
2023 Loan to Deposit Average Ratio
First Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	162,195,187.42	314,031,426.79	51.65%
February	161,931,625.78	310,976,794.74	52.07%
March	163,664,546.06	313,516,745.74	52.20%

Average Loan to Deposit Ratio: 51.97%

McCurtain County National Bank
2023 Loan to Deposit Average Ratio
Second Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
April	164,537,773.85	305,555,483.81	53.85%
May	164,051,052.47	305,227,970.41	53.75%
June	163,327,706.97	304,245,890.29	53.68%

Average Loan to Deposit Ratio: 53.76%

McCurtain County National Bank
2023 Loan to Deposit Average Ratio
Third Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
July	163,449,849.79	291,759,308.96	56.02%%
August	164,808,423.13	292,613,952.17	56.32%
September	164,539,403.53	290,197,396.68	56.70%

Average Loan to Deposit Ratio: 56.35%

McCurtain County National Bank

2023 Loan to Deposit Average Ratio

Fourth Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
October	164,959,899.87	290,779,500.71	56.73%
November	163,333,925.86	296,604,830.45	55.07%
December	165,341,753.63	307,497,920.75	53.77%

Average Loan to Deposit Ratio: 55.19%

McCurtain County National Bank
2022 Loan to Deposit Average Ratio

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	156,868,734.53	308,692,248.57	50.82%
February	156,180,932.03	315,799,929.83	49.46%
March	154,952,937.90	324,389,875.54	47.77%
April	157,056,382.10	321,083,646.59	48.91%
May	155,573,063.34	323,702,590.48	48.06%
June	156,928,939.50	329,890,818.91	47.57%
July	157,499,713.21	329,109,078.39	47.86%
August	158,712,833.06	324,764,021.17	48.87%
September	161,021,305.71	319,909,377.82	50.33%
October	161,526,989.87	317,314,008.89	50.90%
November	162,249,378.29	313,142,346.49	51.81%
December	162,404,902.32	315,457,146.09	51.48%

Average Loan to Deposit Ratio: 49.49 %

McCurtain County National Bank
2022 Loan to Deposit Average Ratio
First Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	156,868,734.53	308,692,248.57	50.82%
February	156,180,932.03	315,799,929.83	49.46%
March	154,952,937.90	324,389,875.54	47.77%

Average Loan to Deposit Ratio: 49.35%

McCurtain County National Bank
2022 Loan to Deposit Average Ratio
Second Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
April	157,056,382.10	321,083,646.59	48.91%
May	155,573,063.34	323,702,590.48	48.06%
June	156,928,939.50	329,890,818.91	47.57%

Average Loan to Deposit Ratio: 48.18 %

McCurtain County National Bank
2022 Loan to Deposit Average Ratio
Third Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
July	157,499,713.21	329,109,078.39	47.86%
August	158,712,833.06	324,764,021.17	48.87%
September	161,021,305.71	319,909,377.82	50.33%

Average Loan to Deposit Ratio: 49.02 %

McCurtain County National Bank
2022 Loan to Deposit Average Ratio
Fourth Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
October	161,526,989.87	317,314,008.89	50.90%
November	162,249,378.29	313,142,346.49	51.81%
December	162,404,902.32	315,457,146.09	51.48%

Average Loan to Deposit Ratio: 51.40 %

McCurtain County National Bank

2021 Loan to Deposit Ratio

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	145,604,175.35	273,595,729.28	53.22%
February	144,284,640.01	276,322,438.22	52.22%
March	144,123,636.70	283,278,851.98	50.88%
April	147,341,774.08	289,964,757.69	50.81%
May	148,043,419.70	293,377,242.50	50.46%
June	146,876,083.47	298,444,268.02	49.21%
July	148,133,149.08	302,171,446.98	49.02%
August	149,675,030.41	297,353,184.04	50.34%
September	153,250,209.08	299,960,589.08	51.09%
October	154,426,038.74	301,533,802.51	51.21%
November	154,301,130.23	302,036,588.03	51.09%
December	156,925,192.49	310,639,159.20	50.52%

Average Loan to Deposit Ratio: 50.84%

McCurtain County National Bank
2021 Loan to Deposit Average Ratio
First Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	145,604,175.35	273,595,729.28	53.22%
February	144,284,640.01	276,322,438.22	52.22%
March	144,123,636.70	283,278,851.98	50.88%

Average Loan to Deposit Ratio: 52.11%

McCurtain County National Bank
2021 Loan to Deposit Average Ratio
Second Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
April	147,341,774.08	289,964,757.69	50.81%
May	148,043,419.70	293,377,242.50	50.46%
June	146,876,083.47	298,444,268.02	49.21%

Average Loan to Deposit Ratio: 50.16 %

McCurtain County National Bank
2021 Loan to Deposit Average Ratio
Third Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
July	148,133,149.08	302,171,446.98	49.02%
August	149,675,030.41	297,353,184.04	50.34%
September	153,250,209.08	299,960,589.08	51.09%

Average Loan to Deposit Ratio: 50.15%

McCurtain County National Bank
2021 Loan to Deposit Average Ratio
Fourth Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
October	154,426,038.74	301,533,802.51	51.21%
November	154,301,130.23	302,036,588.03	51.09%
December	156,925,192.49	310,639,159.20	50.52%

Average Loan to Deposit Ratio: 50.94%

McCurtain County National Bank
2020 Loan to Deposit Average Ratio

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	138,287,878.34	232,964,891.16	59.36%
February	139,245,644.36	233,370,587.48	59.67%
March	138,675,250.10	237,371,596.82	58.42%
April	142,345,893.67	247,249,860.73	57.57%
May	142,762,879.35	252,734,007.72	56.49%
June	143,154,507.42	261,487,981.74	54.75%
July	144,305,799.98	262,936,803.00	54.88%
August	145,083,549.68	264,882,172.44	54.77%
September	145,437,035.15	263,855,432.80	55.12%
October	145,402,302.39	267,932,266.90	54.27%
November	146,276,243.24	269,768,052.03	54.22%
December	144,921,481.74	273,457,430.99	53.00%

Average Loan to Deposit Ratio: 56.04 %

McCurtain County National Bank
2020 Loan to Deposit Average Ratio
First Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	138,287,878.34	232,964,891.16	59.36%
February	139,245,644.36	233,370,587.48	59.67%
March	138,675,250.10	237,371,596.82	58.42%

Average Loan to Deposit Ratio: 59.15 %

McCurtain County National Bank
2020 Loan to Deposit Average Ratio
Second Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
April	142,345,893.67	247,249,860.73	57.57%
May	142,762,879.35	252,734,007.72	56.49%
June	143,154,507.42	261,487,981.74	54.75%

Average Loan to Deposit Ratio: 56.27 %

McCurtain County National Bank
2020 Loan to Deposit Average Ratio
Third Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
July	144,305,799.98	262,936,803.00	54.88%
August	145,083,549.68	264,882,172.44	54.77%
September	145,437,035.15	263,855,432.80	55.12%

Average Loan to Deposit Ratio: 54.92 %

McCurtain County National Bank
2020 Loan to Deposit Average Ratio
Fourth Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
October	145,402,302.39	267,932,266.90	54.27%
November	146,276,243.24	269,768,052.03	54.22%
December	144,921,481.74	273,457,430.99	53.00%

Average Loan to Deposit Ratio: 53.83 %

McCurtain County National Bank
2019 Loan to Deposit Average Ratio

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	129,211,899.56	223,671,136.69	57.77%
February	130,404,787.23	222,654,726.50	58.57%
March	131,398,559.90	224,814,776.78	58.45%
April	133,703,698.65	219,463,006.29	60.92%
May	135,384,078.28	219,484,536.88	61.68%
June	135,296,378.83	220,905,124.85	61.25%
July	136,657,979.29	221,832,568.22	61.60%
August	137,348,271.06	222,565,239.99	61.71%
September	136,851,192.55	221,182,913.76	61.87%
October	137,282,549.77	225,522,061.74	60.87%
November	137,495,878.58	224,829,794.27	61.16%
December	138,372,642.58	230,082,835.46	60.14%

Average Loan to Deposit Ratio: 60.50%

McCurtain County National Bank
2019 Loan to Deposit Average Ratio
First Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
January	129,211,889.56	223,671,136.69	57.77%
February	130,404,787.23	222,654,726.50	58.57%
March	131,398,559.90	224,814,776.78	58.45%

Average Loan to Deposit Ratio: 58.26%

McCurtain County National Bank
2019 Loan to Deposit Average Ratio
Second Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
April	133,703,698.65	219,463,006.29	60.92%
May	135,384,078.28	219,484,536.88	61.68%
June	135,296,378.83	220,905,124.85	61.25%

Average Loan to Deposit Ratio: 61.28 %

McCurtain County National Bank
2019 Loan to Deposit Average Ratio
Third Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
July	136,657,979.29	221,832,568.22	61.60%
August	137,348,271.06	222,565,239.99	61.71%
September	136,851,192.55	221,182,913.76	61.87%

Average Loan to Deposit Ratio: 61.73 %

McCurtain County National Bank
2019 Loan to Deposit Average Ratio
Fourth Quarter

<i>Month</i>	<i>Total Loans</i>	<i>Total Deposits</i>	<i>Percentage</i>
October	137,282,549.77	225,522,061.74	60.87%
November	137,495,878.58	224,829,794.27	61.16%
December	138,372,642.58	230,082,835.46	60.14%

Average Loan to Deposit Ratio: 60.72 %



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

April 10, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

McCurtain County National Bank
Charter Number 17269

20 North Park Drive
Broken Bow, Oklahoma 74728

Office of the Comptroller of the Currency
8282 South Memorial Drive, Suite 300
Tulsa, Oklahoma 74133

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The lending test is rated: **Outstanding**.

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA).
- A substantial majority of loans were originated or purchased inside the bank's AA.
- The bank exhibits excellent geographic distribution of loans in moderate-income census tracts (CTs).
- The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The bank did not receive any complaints related to the Community Reinvestment Act (CRA) during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

McCurtain County National Bank's (bank) quarterly LTD ratio since the previous CRA performance evaluation (PE) averaged 55.29 percent. The bank's LTD ratio had a high average of 61.73 percent in the third quarter of 2019 and low average of 49.14 percent in second quarter 2021. We compared the bank's LTD ratio to three similarly situated banks (peer group banks) in their market area and a nearby county ranging in total asset sizes of \$94 million to \$589 million. The aggregate average LTD ratio for competing banks was 77.99 percent, with a low average of 71.90 percent and a high average of 81.23 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs.

The bank originated 93 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019 - 2021	20	95.2	1	4.8	21	1,366	87.1	202	12.9	1,568
Subtotal	20	95.2	1	4.8	21	1,366	87.1	202	12.9	1,568
Small Business										
2019 - 2021	21	91.3	2	8.7	23	2,484	98.9	27	1.1	2,511
Subtotal	21	91.3	2	8.7	23	2,484	98.9	27	1.1	2,511
Total	41	93.1	3	6.9	44	3,850	94.4	229	5.6	4,079
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

McCurtain County National Bank (MCNB) is a single-state bank chartered in Broken Bow, Oklahoma, and a subsidiary of McCurtain County Bancshares, a one-bank holding company located at the main bank address. As of December 31, 2021, MCNB reported total assets of \$351 million, with loans of \$160 million (46 percent of total assets), and tier 1 capital of \$40 million. The bank's loan portfolio comprises 50 percent one- to four-family residential loans, 32 percent commercial loans, seven percent consumer loans, four percent automobile loans, four percent agricultural/farm loans, and three percent other loan products. The bank's primary focus remains centered in one- to four-family residential mortgage loans.

MCNB has designated one AA comprising eight CTs all located within McCurtain County in Oklahoma. There are no low-income CTs located within the bank's AA. The main banking facility, located at 1501 Southeast Washington Street, Idabel, Oklahoma is in a middle-income CT within McCurtain County. MCNB has three full-service branch locations with Automated Teller Machines located at 20 N Park Drive, Broken Bow, Oklahoma, in a moderate-income CT, 101 W Wilson Street, Valliant, Oklahoma, in a middle-income CT, and 50 Pinyon Road, Broken Bow, Oklahoma, also in a middle-income CT all within McCurtain County. The bank offers reasonable branch lobby hours Monday through Friday, with extended drive-thru hours at all full-service branch locations. There were no new branch openings or closings during the evaluation period.

There is moderate competition for banking services to meet the credit and deposit needs of the AA. MCNB offers a diverse line of loan and deposit products, including savings and checking accounts and an internet banking product that provides customers with deposit, transfer, and bill payment opportunities when a bank facility is not convenient. MCNB's strategic lending remains residential real estate purchase, construction and land development, commercial real estate, general commercial and industrial, and consumer and automobile. The bank is not subject to the data collection and reporting requirements of the Home Mortgage Disclosure Act (HMDA).

There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs in its AA. The bank received an overall rating of "Satisfactory" at the previous CRA evaluation dated January 7, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a full-scope review of McCurtain County Bank's CRA activities in its AA under the Small Bank CRA procedures, which includes the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the bank's AAs through its lending activities.

The OCC compared bank loan data for all applicable years to demographic data using the U.S. Census American Community Survey (ACS), Federal Financial Institutions Examination Council (FFIEC) adjusted median family income, 2020 Dun and Bradstreet (D&B) small business demographic and small business data reported under CRA, and 2020 peer mortgage loan data reported under HMDA.

Conclusions regarding the lending performance are based on samples of one- to four-family residential real estate and small business loans originated for the period January 1, 2019, through December 31, 2021. When evaluating the bank's performance under the Lending Test, we place greater weight on one- to four-family residential real estate lending, as this is the bank's primary product. Home mortgage information was considered in context, as the analyses for non-HMDA reporting banks and small business loans are typically based on a sample of loans, rather than on total bank originations and purchases over the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

MCNB's AA includes all eight census tracts within McCurtain County. The bank serves its AA through branch facilities all located in McCurtain County. There are no limited scope review areas.

Ratings

The bank's overall rating is based primarily on performance in the AA. As of December 31, 2021, one- to four-family residential real estate loans represented 50 percent of total bank loans. For the Lending Test, we analyzed both home mortgage loans and small loans to businesses. We placed greater weight on home mortgage loans based on the percentage of loan activities, which is consistent with MCNB's lending strategy.

MCNB has only one AA in one state. Ratings are based solely on the results of this AA.

The state rating is based on performance in the bank AAs. Refer to the "Scope" section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The geographic distribution of loans reflects excellent distribution throughout the AA.
- The distribution of loans to individuals of different income levels and businesses of different sizes is reasonable.

Description of Institution's Operations in Oklahoma

MCNB has one AA in the state of Oklahoma, which meets the requirements of the regulation, and does not arbitrarily exclude low- and moderate-income geographies.

MCNB's AA consists of eight contiguous CTs, which includes all of McCurtain County. MCNB's AA consists of no low-income CTs, two moderate-income CTs, six middle-income CTs, and no upper income CTs. The bank's facilities are all located in McCurtain County.

Table A – Demographic Information of the Assessment Area						
Assessment Area: McCurtain County 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	25.0	75.0	0.0	0.0
Population by Geography	33,143	0.0	29.9	70.1	0.0	0.0
Housing Units by Geography	15,571	0.0	28.2	71.8	0.0	0.0
Owner-Occupied Units by Geography	8,902	0.0	22.2	77.8	0.0	0.0
Occupied Rental Units by Geography	4,006	0.0	46.4	53.6	0.0	0.0
Vacant Units by Geography	2,663	0.0	20.7	79.3	0.0	0.0
Businesses by Geography	2,131	0.0	29.0	71.0	0.0	0.0
Farms by Geography	110	0.0	22.7	77.3	0.0	0.0
Family Distribution by Income Level	9,103	31.8	18.7	21.7	27.8	0.0
Household Distribution by Income Level	12,908	32.5	18.4	16.7	32.4	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$73,474
			Median Gross Rent			\$555
			Families Below Poverty Level			20.7%
<i>Source: 2015 ACS and 2020 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition in the AA is adequate with eight other financial institutions in the surrounding area. According to the December 31, 2021, Federal Deposit Insurance Corporation (FDIC) deposit market share report in the state of Oklahoma, the bank has \$299 million in deposits with a deposit share of 38.9 percent. The bank ranks first in deposit market share out of five banks in the AA.

The table above summarize the demographic characteristics of the CTs that make up the AA. The table shows the demographic characteristics of the AA according to the 2015 ACS and 2020 D&B data. McCurtain County has a population of 33,143 and the average medium family income was \$51,491. As of December 31, 2021, the unemployment rate was 3 percent, and there are approximately 21 percent of families living below the poverty level.

Community Contact

The OCC relied on a community contact within the AA to gain a better understanding of the general community credit and development needs, as well as local economic conditions. The community contact included a housing authority organization that oversees both housing and voucher programs. The community contact stated that the conditions in the area are stable, the area has not experienced major layoffs, and there is anticipation of many job opportunities for small and large businesses in McCurtain County.

The community contact indicated that the city of Hochatown, Oklahoma, which is in the bank's AA, is thriving and bringing many jobs opportunities. The contact stated that there's considerable business and housing development however, the homes being built are outside of the price range of low- and moderate-income families or individuals. The area's affordable housing stock is very limited.

The population in the area is increasing, primarily in Hochatown, Oklahoma, due to high income individuals purchasing lake cabins and houses. The cost of rent and housing in the area has drastically increased with the ongoing development. The contact's organization maintains a long waiting list of people desperate to get into the housing authorities' duplexes and triplexes. The organization maintains a rent to own program for low- and moderate-income families. The contact identified one area bank offering a low or no down payment home financing program. Other banks may also offer the same or similar programs as well. The community contact was not aware of any issues of individuals being denied credit opportunities based on gender, race, and/or ethnicity.

MCNB partners with the United States Department of Agriculture (USDA) Rural Housing Development Program to offer supervised accounts for USDA loans to allow low- and moderate-income households the opportunity to purchase, build, rehabilitate, and improve residential real estate in eligible rural areas. The program offers 100 percent financed, no money down mortgage loans to eligible low- and moderate-income applicants. The program allows lenders to work with low- and moderate-income households living in rural areas to make homeownership a reality.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OKLAHOMA

LENDING TEST

The bank's performance under the Lending Test in the state of Oklahoma is rated Outstanding.

Based on a full-scope review, the bank's lending performance in the state of Oklahoma is excellent when considering there are no low-income CTs, the percentage of families living below the poverty level, and the lack of affordable housing in the AA.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the AA.

There are no low-income CTs in the AA. The bank's performance is based on its lending in moderate-income CTs.

Home Mortgage Loans

The bank's geographic distribution of home mortgage is excellent.

Refer to table O in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations.

During the 2019-2021 analysis period, the distribution of home mortgage loans to moderate-income geographies was excellent. The percentage of loans in moderate-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate distribution.

Small Loans to Businesses

The bank's distribution of small loans to businesses is excellent.

Refer to table Q in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

During the 2019-2021 analysis period, the distribution of small loans to businesses in moderate-income geographies was excellent. The percentage of small loans to businesses exceeded both the percentage of businesses in moderate-income geographies and the aggregate distribution.

Distribution of Loans by Income Level of the Borrower

The bank exhibits reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

The bank's distribution of home mortgage loans is reasonable.

Refer to table P in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations.

During 2019-2021, the distribution of home mortgages to moderate-income borrowers was reasonable. The percentage of loans was somewhat lower than the percentage of moderate-income families and exceeds the aggregate distribution.

Small Loans to Businesses

The bank's distribution of small loans to businesses by revenue is reasonable.

Refer to table R in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

During 2019-2021, the distribution of the bank's loans to small businesses by revenue was reasonable. The percentage of loans was somewhat lower than the percentage of small businesses and exceeds the aggregate distribution of loans to those businesses.

Responses to Complaints

MCNB received no CRA-related complaints during the evaluation periods.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope."

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Home Mortgage and Small Business Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Oklahoma		
Non MSA	Full Scope	McCurtain County

Appendix B: Summary of MMSA and State Ratings

RATINGS – McCurtain County National Bank	
Overall Bank:	Lending Test Rating
McCurtain County National Bank	Outstanding
State:	
Oklahoma	Outstanding

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2019-2021

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
McCurtain County AA	20	1,366	100	854	0.0	--	0.0	22.2	55	17.4	77.8	45	82.6	0.0	--	0.0	0.0	--	0.0
Total	20	1,366	100	854	0.0	--	0.0	22.2	55	17.4	77.8	45	82.6	0.0	--	0.0	0.0	--	0.0

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data. "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2019-2021

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
McCurtain County AA	20	1,366	100	854	31.8	10	1.9	18.7	15	3.9	21.7	20	7.3	27.8	55	68.0	0.0	--	19.0
Total	20	1,366	100	854	31.8	10	1.9	18.7	15	3.9	21.7	20	7.3	27.8	55	68.0	0.0	--	19.0

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data. "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
McCurtain County AA	21	2,484	100	332	0.0	--	0.0	29.0	33.3	26.8	71.0	66.7	73.2	0.0	--	0.0	0.0	--	0.0
Total	21	2,484	100	332	0.0	--	0.0	29.0	33.3	26.8	71.0	66.7	73.2	0.0	--	0.0	0.0	--	0.0

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
McCurtain County AA	23	2,511	100	332	82.5	57.1	45.2	4.0	42.9	13.5	--
Total	23	2,511	100	332	82.5	57.1	45.2	4.0	42.9	13.5	--

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.