

2024 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, 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	9511
Aneta	Nelson	9590
Sharon	Steele	9687
Cooperstown	Griggs	9686
Devils Lake	Ramsey	9576
Cando	Towner	9515
Cavalier	Pembina	9503

<u>Office</u>	<u>County</u>	<u>Tract#</u>
Fargo	Cass	103.06
Maddock	Benson	9566
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 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 –

First United Bank Schedule of Fees	
Deposit Account Fees	
Check Printing	Fee depends on style of check ordered
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/presentation
NSF Returned Presentment Fee	\$35/presentation
Total Overdraft Charges or NSF Returned Presentment Fees per day	\$210 per day maximum
Continuous Overdraft Fee Begins the 3rd consecutive business day account is overdrawn.	\$5/business day

Account Inactivity Fee (This fee is imposed when there is no customer initiated activity for 12 months. After five years of no customer activity, the account is considered Dormant and banks are required to turn the account over to the applicable states unclaimed property division.)	\$5/month
Closed Account Fee (open less than 90 days)	\$10
Retirement Account Closed (within 3 years of opening)	\$30/plan
Stop Payment	\$35/item
Stop Payment Renewal Request	\$35/item
Debit Card Fees	
Surcharge at any ATM (Some banks may assess a fee (surcharge) if you decide to use their ATM. The surcharge could happen at any ATM not included in Money Pass.)	Free at any Money Pass ATM
Debit Card	No charge
Excessive Debit Card Replacement (over 3 times/year)	\$10/card
ATM Card	\$20/card
No Card Activity for One Year	\$10/year
Currency Exchange Rate - A currency exchange rate used by MasterCard may change daily and comes from a standard financial publication.	Varies
Online Banking Fees	
Online Banking (includes free bill pay)	No Charge
Bill Pay - Stop Payment	\$35
Bill Pay - Overnight ACH Payment	\$9.95
Bill Pay - Overnight Check Payment	\$14.95
Foreign Transaction Fees	
Canadian Check Processing Fee	\$2/deposit
Canadian Transit Item Exchange	Market Rates
Foreign Currency Orders (Other than Canadian) *Additional fees may apply for delivery.	\$35 plus exchange*
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 fee / \$1 per transaction

Check Cashing Fee (Checked cashed for a Non-customer / Not On-Us check.)	<\$1000 = \$20 >\$1000 = \$50
Coin and Currency Charge - For Non-Customers	\$5 Minimum or 10% of Amount
Copy Fee	\$.25/page
Copy of Statement Service Charge (1st month free)	\$5/statement
Escheatment Fee (A charge imposed when we are required to turn over your abandoned property to the applicable states unclaimed property division.)	\$50/account
Fax Fee	\$2/fax
Garnishment/Levy	\$25
Gift Card	\$5
Gift Card - Large Orders (15 cards or more) *There is an additional charge of \$10.00 for orders under 25 cards.	\$3/card
ID Theft Smart	\$3/mo.
ID Theft Smart Plus ID Theft Smart Plus w/Minor Monitoring	\$5/mo. & 8/mo.
Indemnity Bond - Lost Certificate of Deposit	\$10
Invalid Address Fee	\$5/statement
Over-the-Counter Collection of NSF Item	\$5/check
Direct Collection Item (Negotiable item sent for collection by First United Bank)	\$30/domestic item \$95/foreign item
Medallion Signature	Starting at \$25
Notary Fee	No Charge
Official Check	\$5
Statement Multiple Mailing Charge (Paper statements only)	\$2 each additional statement
Safe Deposit Box Fees	
Annual 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

Business Account Fees	
Locked Night Drop bags	\$25/bag
Vinyl Deposit bags	1st bag no charge, \$5/each
Statement Print Service Charge - Duplicate statement or specific cycle date requests.	\$2/statement

LOAN TO DEPOSIT RATIO

03/31/23	64.46%
06/30/23	73.75%
09/30/23	79.50%
12/31/23	78.39%

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.
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Michigan (701) 259-2112

Lobby	Monday – Friday	8:30 A.M. - 4:00 P.M.
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Petersburg (701)345-8282

Lobby	Monday – Friday	8:30 A.M – 4:00 P.M.
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Grafton (701) 352-3668

Lobby	Monday – Friday	9:00 A.M. - 4:00 P.M.
Drive Up	Monday - Friday Saturday	8:00 A.M. - 5:00 P.M. 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 8:00 A.M - 12:00 P.M

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

Lobby Monday-Friday 8:00 A.M. - 6:00 P.M.
Drive Up Monday-Friday 7:30 A.M - 6:00 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