



2022 Community Reinvestment Act Statement



#PeopleFirst

 Member FDIC.



Choice Bank (a division of Choice Financial Group) adopts and publishes this Community Reinvestment Act Statement in compliance with the Community Reinvestment Act of 1977.

BRANCH LOCATIONS & HOURS

Location	Address	Phone Number(s)	Lobby Hours	Drive-Up Hours
Belfield, ND	201 Main Street N Belfield, ND 58622	Bank (701) 575-8282 Insurance (701) 575-8178	Monday – Friday 9:00AM – 3:00PM	Monday – Friday 8:00AM – 5:00PM
Beulah, ND (Wealth Management Only)	117 Highway 49 N Beulah, ND 58523	Wealth Management (701) 873-4117	Monday – Friday 9:00AM – 3:00PM	N/A
Bismarck, ND	1313 Skyline Boulevard Bismarck, ND 58503	Bank (701) 224-9200	N/A	Monday – Friday 8:30AM – 4:00PM
Bismarck, ND	207 E Front Avenue Bismarck, ND 58504	Bank (701) 258-3300 Insurance (701) 224-7044	Monday – Friday 9:00AM – 3:00PM	Monday – Friday 7:30AM – 6:00PM Saturday 9:00AM – 1:00PM
Bloomington, MN	4470 W. 78th St. Circle, Bloomington, MN 55435	Bank & Insurance (952) 830-9999	Monday – Friday 9:00AM – 3:00PM	N/A
Dickinson, ND	323 18th Street W Dickinson, ND 58601	Bank (701) 483-8282 Insurance (701) 483-1864	Monday – Friday 9:00AM – 3:00PM	Monday – Friday 7:30AM – 5:00PM Saturday 9:00AM – 12:00PM
Eagan, MN	2640 Eagan Woods Drive, Suite 100 Eagan, MN 55121	Bank (651) 289-2222	Monday – Friday 9:00AM – 3:00PM	N/A
Ellendale, ND	83 Main Street Ellendale, ND 58436	Bank (701) 349-8282	Monday – Friday 8:00AM – 3:00PM	N/A
Fargo, ND	4501 23rd Avenue S Fargo, ND 58104	Bank (701) 356-9700 Insurance (701) 356-9895	Monday – Friday 9:00AM – 3:00PM	Monday-Friday 7:30AM – 6:00PM Saturday 9:00AM – 12:00PM
Fargo, ND (Wealth Management and Insurance)	3050 Sienna Drive S Fargo, ND 58104	Wealth Management (701) 282-3100 Insurance (701) 356-9895	Monday – Friday 9:00AM – 3:00PM	N/A

BRANCH LOCATIONS & HOURS CONTINUED

Location	Address	Phone Number(s)	Lobby Hours	Drive-Up Hours
Fargo, ND	3175 Sienna Drive S Fargo, ND 58104	Insurance (701) 356-9895	Monday – Friday 9:00AM – 3:00PM	N/A
Golden Valley, MN	6210 Wayzata Boulevard Golden Valley, MN 55416	Bank (763) 398-3333	Monday – Friday 9:00AM – 3:00PM	N/A
Grafton, ND	645 Hill Avenue Grafton, ND 58237	Bank (701) 352-0242 Insurance (701) 352-0242	Monday – Friday 9:00AM – 3:00PM	Monday-Friday 8:00AM – 5:00PM Saturday 9:00AM – 12:00PM
Grand Forks, ND	1697 S 42nd Street Grand Forks, ND 58201	Bank (701) 746-6010 Wealth Management (701) 775-8666	Monday – Friday 9:00AM – 3:00PM	Monday-Friday 8:00AM – 6:00PM Saturday 9:00AM – 12:00PM
Grand Forks, ND	4501 S Washington Street Grand Forks, ND 58201	Bank (701) 738-4300 Wealth (701) 738-4330	Monday – Friday 9:00AM – 3:00PM	Monday-Friday 8:00AM – 6:00PM
LaMoure, ND	119 South Main Street LaMoure, ND 58458	Bank (701) 883-8282 Insurance (701) 883-7777	Monday – Friday 9:00AM – 3:00PM	Monday – Friday 8:00AM – 4:30PM
Langdon, ND	210 Eighth Avenue Langdon, ND 58249	Bank (701) 256-2141 Insurance (701) 256-2101	Monday – Friday 9:00AM – 3:00PM	Monday-Friday 8:00AM – 5:00PM Saturday 9:00AM – 12:00PM
Moorhead, MN	801 Main Avenue, Suite 103 Moorhead, MN 56560	Bank (218) 359-3600	Monday – Friday 9:00AM – 3:00PM	Night Drop Monday-Friday 7:00AM – 9:00PM Saturday-Sunday 8:00AM – 5:00PM

BRANCH LOCATIONS & HOURS *CONTINUED*

Location	Address	Phone Number(s)	Lobby Hours	Drive-Up Hours
Roseville, MN	2100 West County Road C – Roseville, MN 55113	Bank (651) 900-8888	Monday – Friday 9:00AM – 3:00PM	N/A
Steele, ND	115 Broadway E – Steele, ND 58482	Bank (701) 475-2301 Insurance (701) 475-2360	Monday – Friday 9:00AM – 3:00PM	Monday – Friday 8:00AM – 5:00PM
Walhalla, ND	407 12th Street – Walhalla, ND 58282	Bank (701) 549-3761 Insurance (701) 549-3761	Monday – Friday 9:00AM – 3:00PM	Monday-Friday 8:00AM – 5:00PM Saturday 9:00AM – 12:00PM
West Fargo, ND	210 Sheyenne Street – West Fargo, ND 58078	Bank (701) 277-9258	By Appointment Only	Monday-Friday 7:30AM – 6:00PM

Closed branches in the prior two calendar years.

Medina - 101 Second Avenue SW; Medina, ND (closed 07.30.2021)

LOCAL COMMUNITY ASSESSMENT AREA *CONTINUED*

The bank seeks to meet the credit needs of individuals and firms living and doing business within its communities. The bank has the following 7 assessment areas defined:

Bismarck

- Burleigh County
- Morton County (201, 202, and 203)

Dickinson

- Billings County
- Stark County

Fargo

- Cass County, ND
- Clay County, MN

Grafton

- Cavalier County
- Pembina County
- Walsh County

Grand Forks

- Grand Forks County, ND
- Polk County, MN

LaMoure

- Kidder County
- Stutsman (9670 and 9672)
- Dickey County
- LaMoure County

Minneapolis/St. Paul

- Anoka County
- Carver County
- Chisago County
- Dakota County
- Hennepin County
- Isanti County
- Ramsey County
- Scott County
- Sherburne County
- Washington County
- Wright County

Maps of these assessment areas can be found on Addendum A

CREDIT NEEDS AND PRODUCTS

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

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

- Agricultural loans
- Commercial loans
- Loans to nonprofit organizations
- Construction loans
- Small business loans
- Home purchase loans
 - 1-4 family unit loans
 - 5+ family unit loans
- Home equity loans
- Community development loans
- Consumer loans, including but not limited to:
 - Auto and recreational vehicle loans
 - Home improvement loans
 - Debt consolidation loans
 - Personal loans
 - Overdraft protection loans

The bank's thorough participation with a third party provider makes Visa credit card applications available.

The bank also has a mortgage department that offers VA (Veteran's Administration), FHA (Federal Housing Association), First-Time Homebuyers, Rural Housing, Minnesota Housing Loans and North Dakota Housing loans.

The bank participates with the SBA (Small Business Administration), FSA (Farm Service Agency) MEDA (Metropolitan Economic Development Association) and BND (Bank of North Dakota).

The bank offers leases through Choice Leasing, a division of Choice Financial Group.

The bank offers insurance through Choice Insurance, a division of Choice Financial Group.

The bank offers investments and wealth management services through Choice Wealth, a division of Choice Financial Group.

DEPOSIT PRODUCTS

Choice Basic Checking

- \$100 minimum opening deposit
- No fees or monthly service charges

Choice Plus Checking

- \$500 minimum opening deposit; Interest earned on balances of \$500 or more
- No fees or monthly service charges
- Interest is compounded and credited monthly

First Choice Savings

- No minimum opening deposit; Interest earned on balances of \$200 or more
- Fees/Limitations: No more than 6 covered transactions per month. There is an excessive transaction fee of \$5 per month for each covered withdrawal after the month's sixth withdrawal
- Interest is compounded and credited quarterly

Money Market Savings

- \$1,000 minimum opening deposit; Interest earned on balances of \$1000 or more
- Fees/Limitations: No more than 6 pre-authorized transactions per month. There is an excessive transaction fee of \$5 per month for each covered transaction after the month's sixth transaction
- Interest is compounded and credited monthly

Adventure Club

- Ages 14 and under
- \$25 minimum opening deposit; Interest earned on entire balance
- No fees or monthly service charges
- Interest is compounded and paid quarterly

Certificate of Deposit

- 3, 6, 12, 24, 36, 48, and 60 month terms available
- \$1000 minimum opening deposit
- A penalty may be imposed for early withdrawal

Individual Retirement Accounts

- 3, 6, 12, 24, 36, 48, and 60 month terms available
- \$100 minimum opening deposit
- A penalty may be imposed for early withdrawal

Health Savings Accounts

- No minimum opening deposit; Interest earned on every dollar
- Fees: A monthly service charge of \$2.50 is assessed for each month for accounts with balances of \$0-\$2999. The fee is waived for balances of \$3000 or more
- Interest is credited and compounded monthly

In addition, IntraFi Network Deposits, formerly known as CDARS, are available.

CONSUMER FEE SCHEDULE

GENERAL CHARGES

Account Research	\$50/hour + \$1/ item (\$50 min)
Cashier's Checks	\$10
Deposit Item Return-Chargeback Fee	\$4
Check Cashing for Non-Customer	2% (\$10 minimum)
Check Images with Paper Statement	\$2
Checkbook Reconciliation	\$75/hour
Check Printing Fees	Price Varies
Collection Incoming	\$35
Collection (Including Outgoing & Foreign)	\$35 + costs
Copies of Statement Items	\$1
Counter Checks 4 checks/page	\$1/page
Deposit Adjustments	\$3
Deposited/Cashed Item Return Fee	\$4
Fax Service	\$1/page
Foreign Check Cashing Fee (Customer/Non-Customer)	\$10
Foreign Draft	\$25 + costs
Garnishment/Levy	\$75
Money Order (limited to \$500) Available to customers only	\$2
Notary Public (Non-Customer)	\$5
One Time Dormancy Fee	\$30
Paper Statement Fee	\$2/month
Photocopies	\$1/page
Stop Payment Submitted in Online Banking	\$34 \$30

WIRE TRANSFER SERVICES

Incoming Wire Transfer	
Domestic	\$10
International	\$20
Outgoing Wire Transfer	
Domestic	\$30
International	\$50

CARD SERVICES

ATM/Debit Card Int'l Exchange Fee	1%
Debit Card Replacement Card Fee	\$10
Debit Card Replacement Fee - Rush	\$35/50

CURRENCY SERVICES

Coin Counting/Rolling	1% (\$5 minimum)
Foreign Currency Exchange	\$12 shipping + costs

OVERDRAFTS

Overdraft/NSF Fee	\$34/item
(Daily Overdraft Fee Cap \$204) An overdraft may be created by check, in-person withdrawal, or other electronic means. Choice Bank will not assess any overdraft fees on ATM or one-time debit card transactions made with your Choice Bank Debit Card which overdraw your account. As a courtesy to our customers, Choice Bank will waive an overdraft fee on an account overdrawn by \$5 or less.	
Recurring Overdraft Charge	\$50
(for each 7 calendar day period account remains overdrawn)	
Returned Item Fee	\$34/item

SAFE DEPOSIT BOXES

Safe Deposit Box	Ask for rates
Key Deposit	\$25
Key Replacement	\$25
Late Payment Fee	\$20

BUSINESS PRODUCTS

Checking Accounts

- Options are designed to serve a broad range of organizations, from start-ups to nonprofits and corporations. We customize checking solutions based on business needs.

Savings Accounts

- With our varied account and interest options, we can help manage your excess cash.

Certificate of Deposits

- We will work with you to structure the right terms and maturity dates, as well as interest payment methods and maturity laddering to meet your cash flow needs.

Business Services

- Account Analysis Statements
- ACH Services
- ACH Verify
- Bill Pay
- Business Debit Cards
- Business Online Banking
- Check Verify
- International Banking Services
- Lockbox
- Merchant Card Services
- Mobile Banking
- Mobile Deposit
- Purchasing Cards
- Remote Deposit
- Wire Transfers
- Zero Balance Accounts



BUSINESS FEE SCHEDULE

GENERAL CHARGES

Account Replacement (if not using Secure Account Package)	
Replacement Fee	\$50
Monthly Monitoring Fee (Provided for a maximum of 2 months)	\$150

Account Research	\$50/hour + \$1/ item (\$50 min)
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*Additional Statements	\$10/month
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*Audit Confirmation	\$25
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Cashier's Checks	\$10
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Deposit Item Return-Chargeback Fee	\$4
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Check Cashing (Non-Customer)	2% (\$10 minimum)
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Checkbook Reconciliation	\$75/hour
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Collection Incoming	\$35
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Collection (Including Outgoing & Foreign)	\$35 + costs
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Copies of Statement Items	\$1
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Counter Checks 4 checks/page	\$1/page
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Deposit Adjustments	\$3
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*Deposit Return Item Special Handling	\$50 Min (Obtain Quote)
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Fax Service	\$1/page
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Foreign Currency Exchange	\$5 + BND costs
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Foreign Deposit Items	\$5 per item + costs
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Foreign Draft	\$25 + costs
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Garnishment/Levy	\$150
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Money Order (limited to \$500) Available to customers only	\$2
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Money Service Business Designation Fee	Obtain Quote
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Notary Public (Non-Customer)	\$5
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One Time Dormancy Fee	\$30
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Photocopies	\$1/page
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*Reject Item	\$0.50
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Stop Payment	\$34
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DEBIT CARD SERVICES

International Exchange Fee	1%
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Replacement Card Fee	\$10
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Debit Card Replacement Fee - Rush	\$35/50
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CURRENCY SERVICES

Coin & Currency Monthly Sweep Fee	\$150
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Coin Counting/Rolling	1% (\$5 minimum)
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*Coin Purchase	\$0.15/roll
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*Currency & Coin Deposited Per \$100	\$0.25
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*Currency Purchase Per strap/partial strap	\$0.60
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*Non Standard Currency Purchase Custom straps	\$2.50
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NIGHT DEPOSIT SERVICES

Key Deposit	\$15
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Night Depository Lock Bags Per Bag	\$25
Lost Key	\$15

Non-Lock Deposit Bags	\$10
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OVERDRAFTS

Overdraft/NSF Fee	\$34/item
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No maximum fee per day. An overdraft may be created by check, in-person withdrawal, or other electronic means. Choice Bank will not assess any overdraft fees on ATM or one-time debit card transactions made with your Choice Bank Debit Card which overdraw your account. As a courtesy to our customers, Choice Bank will waive an overdraft fee on an account overdrawn by \$5 or less.

Recurring Overdraft Charge (for each 7 calendar day period account remains overdrawn)	\$50
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Additional Overdraft Fees

Tiered Overdraft Balance Fee if the resulting Balance is:	
\$10,000-\$19,999	\$100 daily
\$20,000+	200 daily

Returned Item Fee	\$34/item
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SAFE DEPOSIT BOXES

Safe Deposit Box

Box Fee	Ask for rates
Box Drilling	Ask for rates
Key Deposit	\$25
Key Replacement	\$25
Late Payment Fee	\$20

*These fees will be charged via analysis for all analyzed checking accounts. If fees are assessed to a non-analyzed account, fees will be hard charged.

LOAN TO DEPOSIT RATIO

Date	2020	2021
03/31	97.44%	88.09%
06/30	99.06%	79.83%
09/30	100.97%	86.40%
12/31	93.78%	85.54%

HOURS

The bank has a toll free help line available Monday-Friday from the hours of 8:00AM – 5:00PM (CST) – (888) 894-1357

The debit card helpline is available 24 hours a day/7 days a week – (877) 865-1680

ONLINE SERVICES

The bank has a website – bankwithchoice.com

Services available include:

- Online banking
- Bill pay
- Apple and Android mobile app
- Text banking
- E-statements



ATM MACHINE LOCATIONS

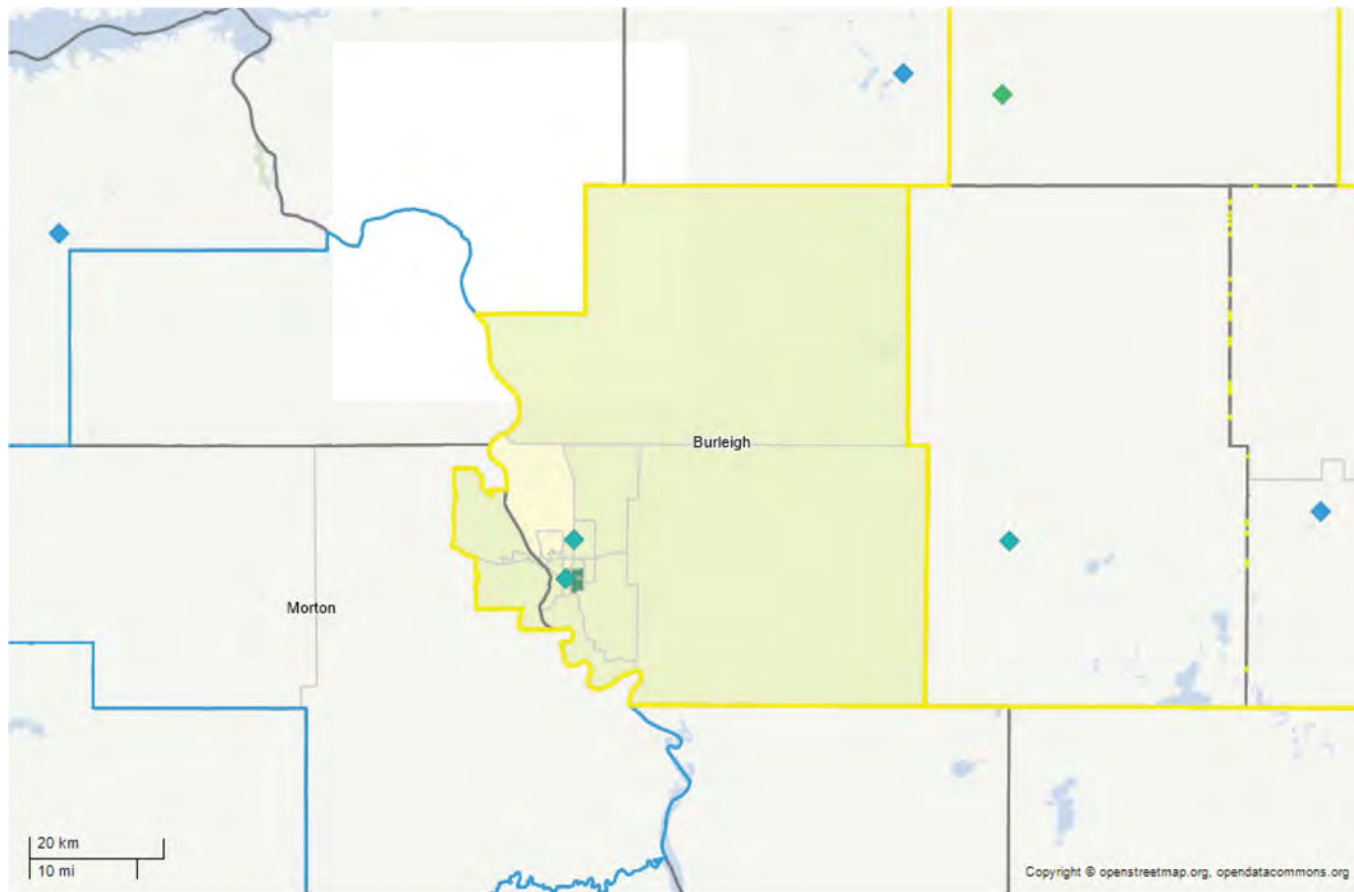
The bank has a toll free help line available Monday-Friday from the hours of 8:00 AM – 6:00 PM (CST) – (888) 894-1357

The debit card helpline is available 24 hours a day/7 days a week – (877) 865-1680

Belfield, ND	803 Hwy 85 N (Rendezvous Lounge)
Belfield, ND	801 Hwy 85 N (Trappers Kettle)
Bismarck, ND	1313 Skyline Blvd (Bank Drive-Up)
Bismarck, ND	207 E Front Ave (Bank Drive-Up)
Dickinson, ND	323 18th St W (Bank Drive-Up)
Ellendale, ND	83 Main St (Bank Entrance)
Fargo, ND	4501 23rd Ave S (Bank Drive-Up)
Grafton, ND	645 Hill Ave (Bank's East Entrance)
Grand Forks, ND	4401 S 11th St (Choice Health & Fitness)
Grand Forks, ND	4501 S Washington S (Bank Drive-Up)
Grand Forks, ND	1697 S 42nd St (Bank Drive-Up)
LaMoure, ND	119 Main St SE (Bank Drive-Up)
Langdon, ND	9245 Hwy 1 (Farmer's Union)
Langdon, ND	210 8th Ave (Bank Entrance)
Steele, ND	115 E Broadway (Bank Entrance)
Walhalla, ND	1700 Hwy 32 N (Walhalla Co-op)
West Fargo, ND	210 Sheyenne St (Bank Entrance)

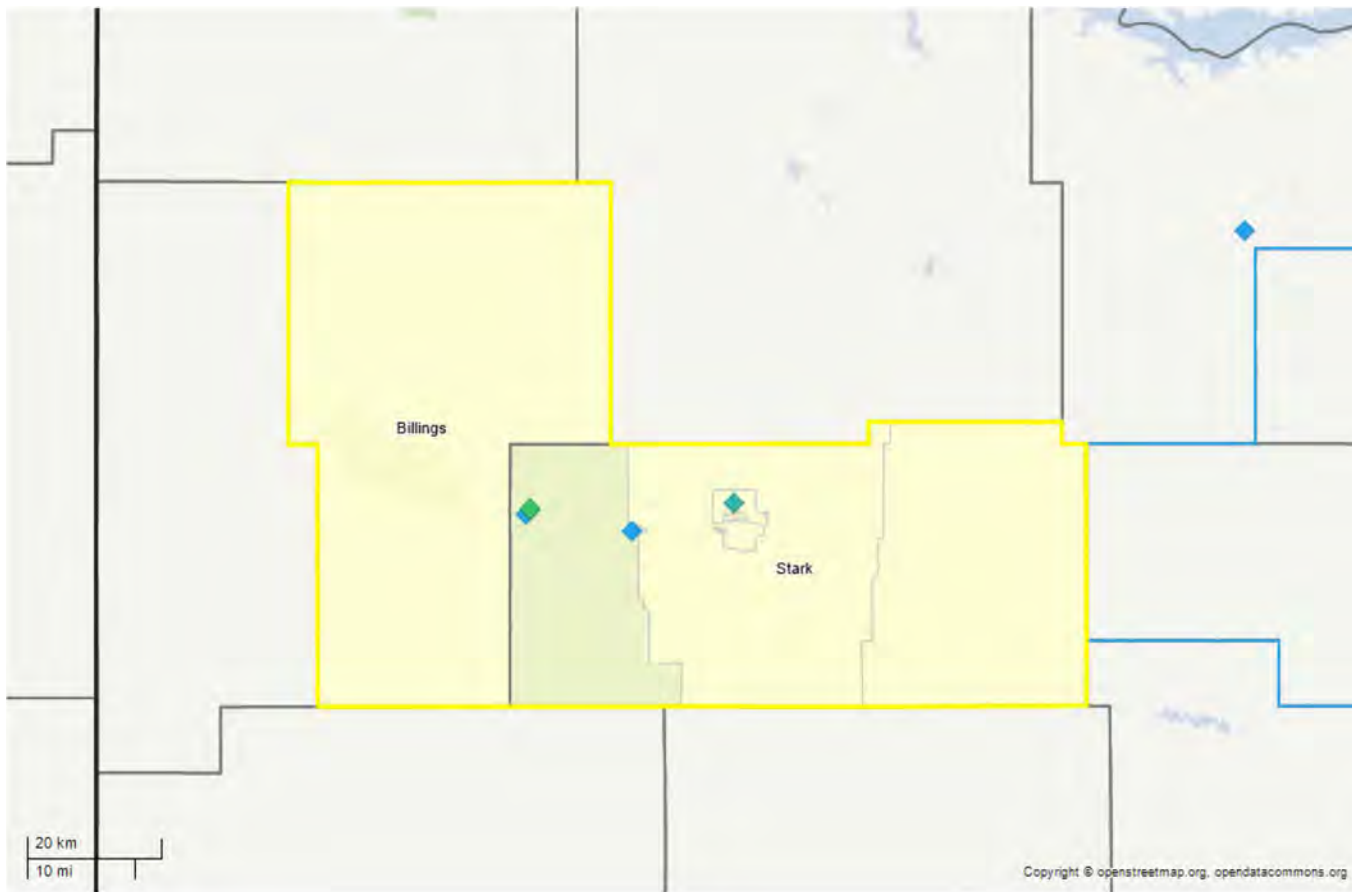
ADDENDUM A - MAPS

Bismarck Assessment Area



ADDENDUM A - MAPS

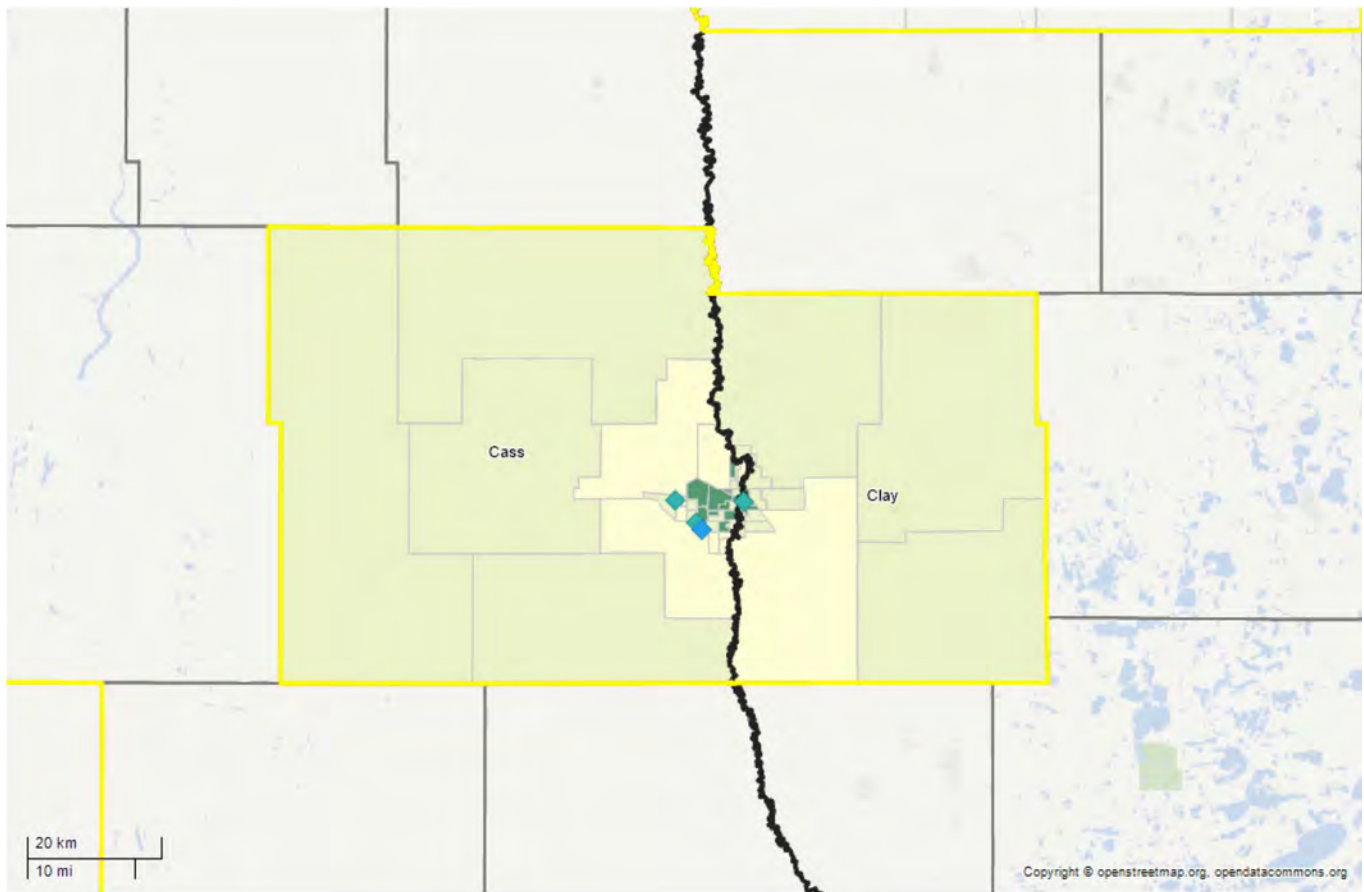
Dickinson Assessment Area



- State
 - County
 - - - Census Tract
 - ... Zip Code
 - Assessment Area
 - ▭ NSA
-
- ◆ Branch
 - ◆ ATM
 - ◆ Branch w/ ATM or Main Office
 - ◆ LPO
 - ◆ Other
-
- Income Level**
- Low
 - Moderate
 - Middle
 - Upper
 - N/A

ADDENDUM A - MAPS

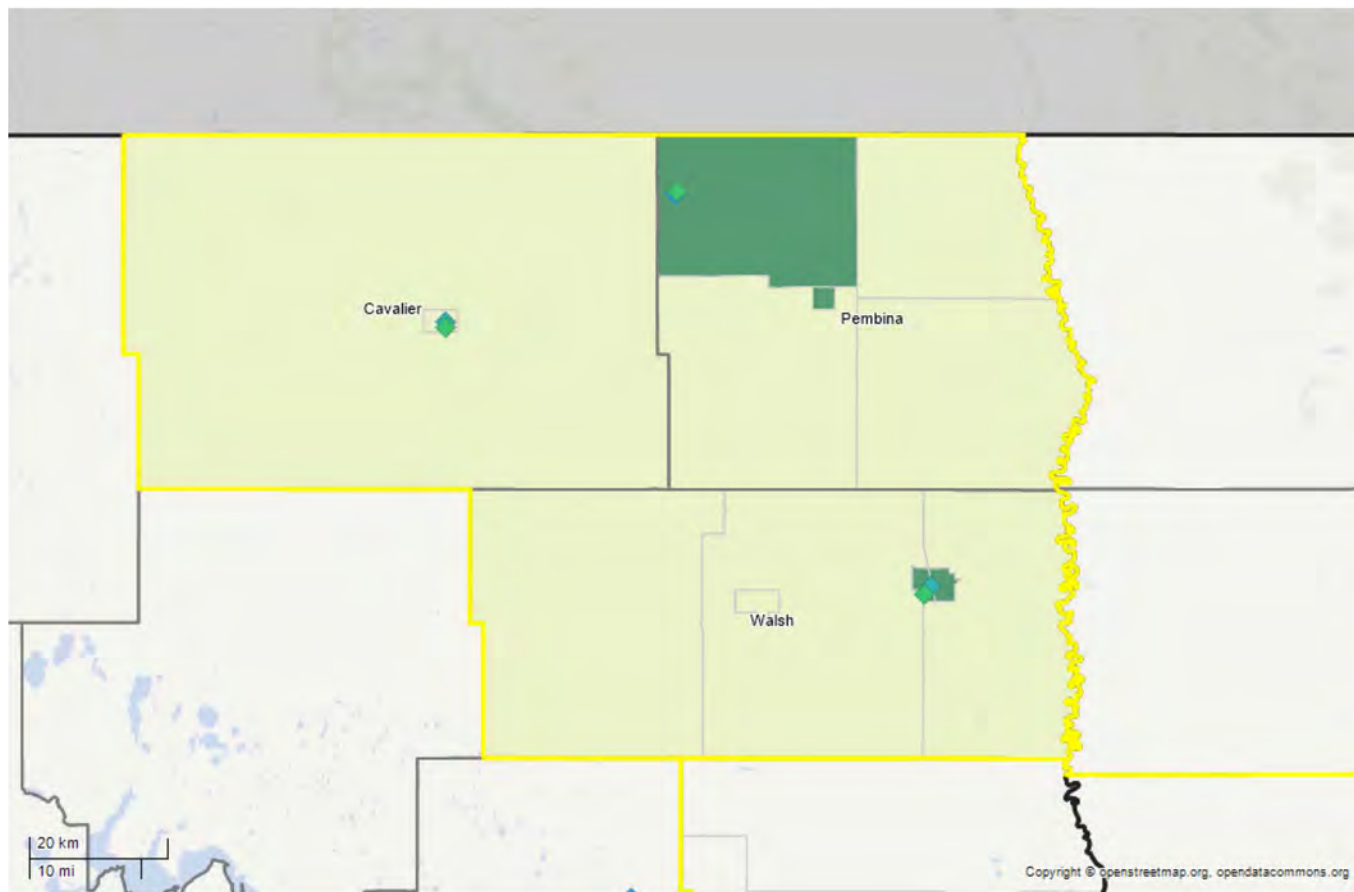
Fargo Assessment Area



- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
 - MSA
-
- ◆ Branch
 - ◆ ATM
 - ◆ Branch w/ ATM or Main Office
 - ◆ LPO
 - ◆ Other
-
- Income Level**
- Low
 - Moderate
 - Middle
 - Upper
 - N/A

ADDENDUM A - MAPS

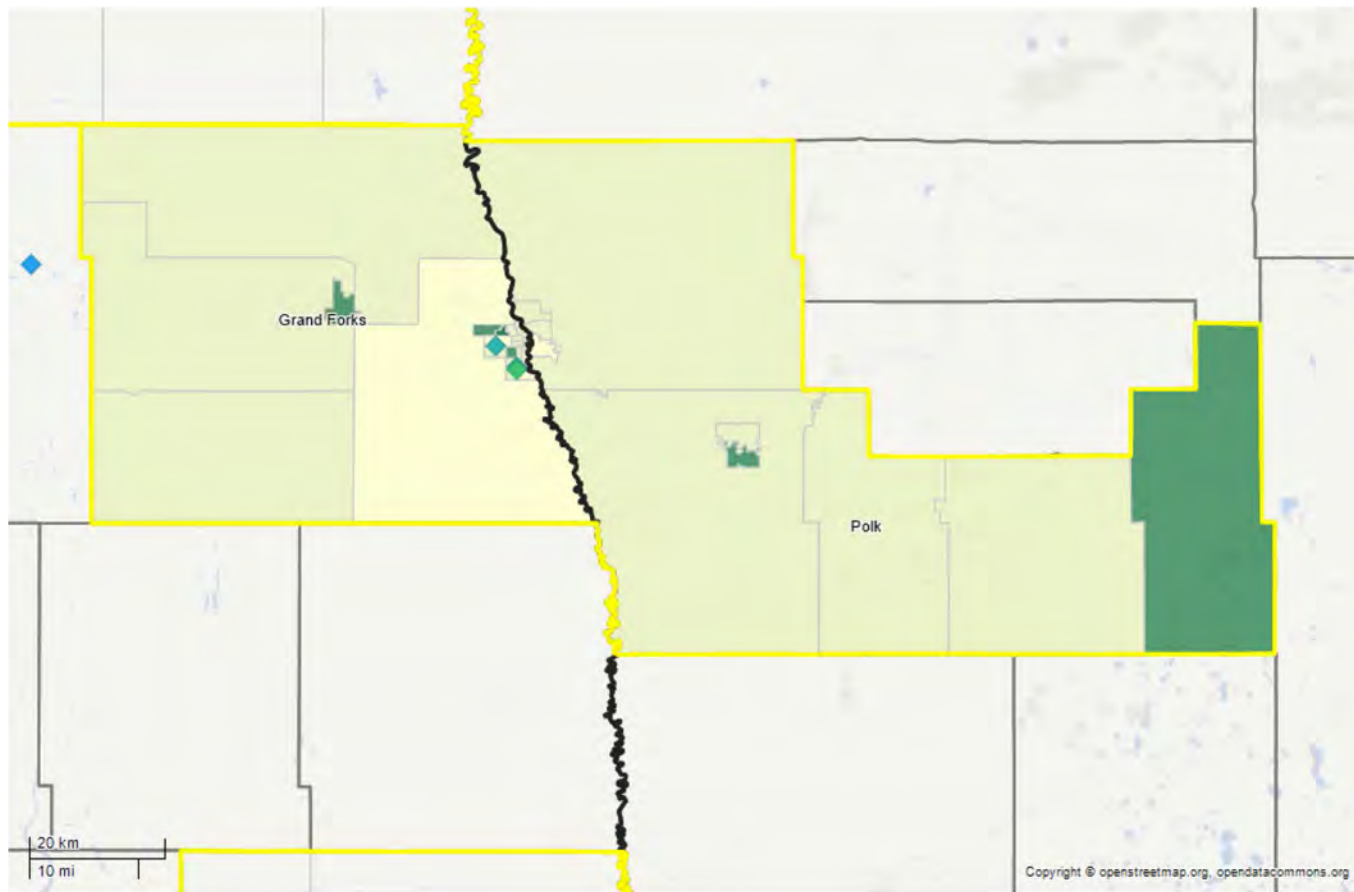
Grafton Assessment Area



- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
 - MSA
-
- ◆ Branch
 - ◆ ATM
 - ◆ Branch w/ ATM or Main Office
 - ◆ LPO
 - ◆ Other
-
- Income Level**
- Low
 - Moderate
 - Middle
 - Upper
 - N/A

ADDENDUM A - MAPS

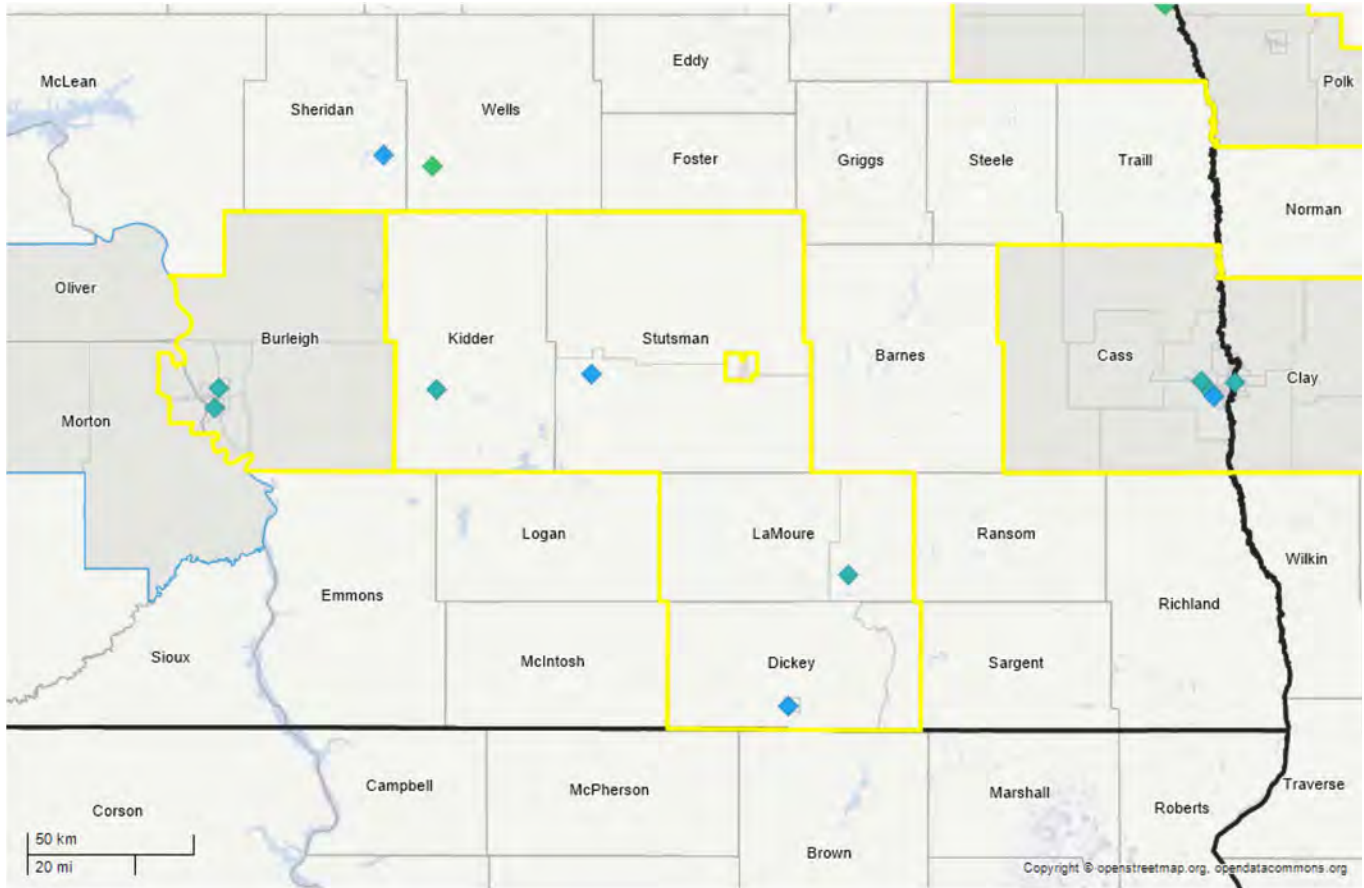
Grand Forks Assessment Area



- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
 - MSA
-
- ◆ Branch
 - ◆ ATM
 - ◆ Branch w/ ATM or Main Office
 - ◆ LPO
 - ◆ Other
-
- Income Level**
- Low
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 - Middle
 - Upper
 - N/A

ADDENDUM A - MAPS

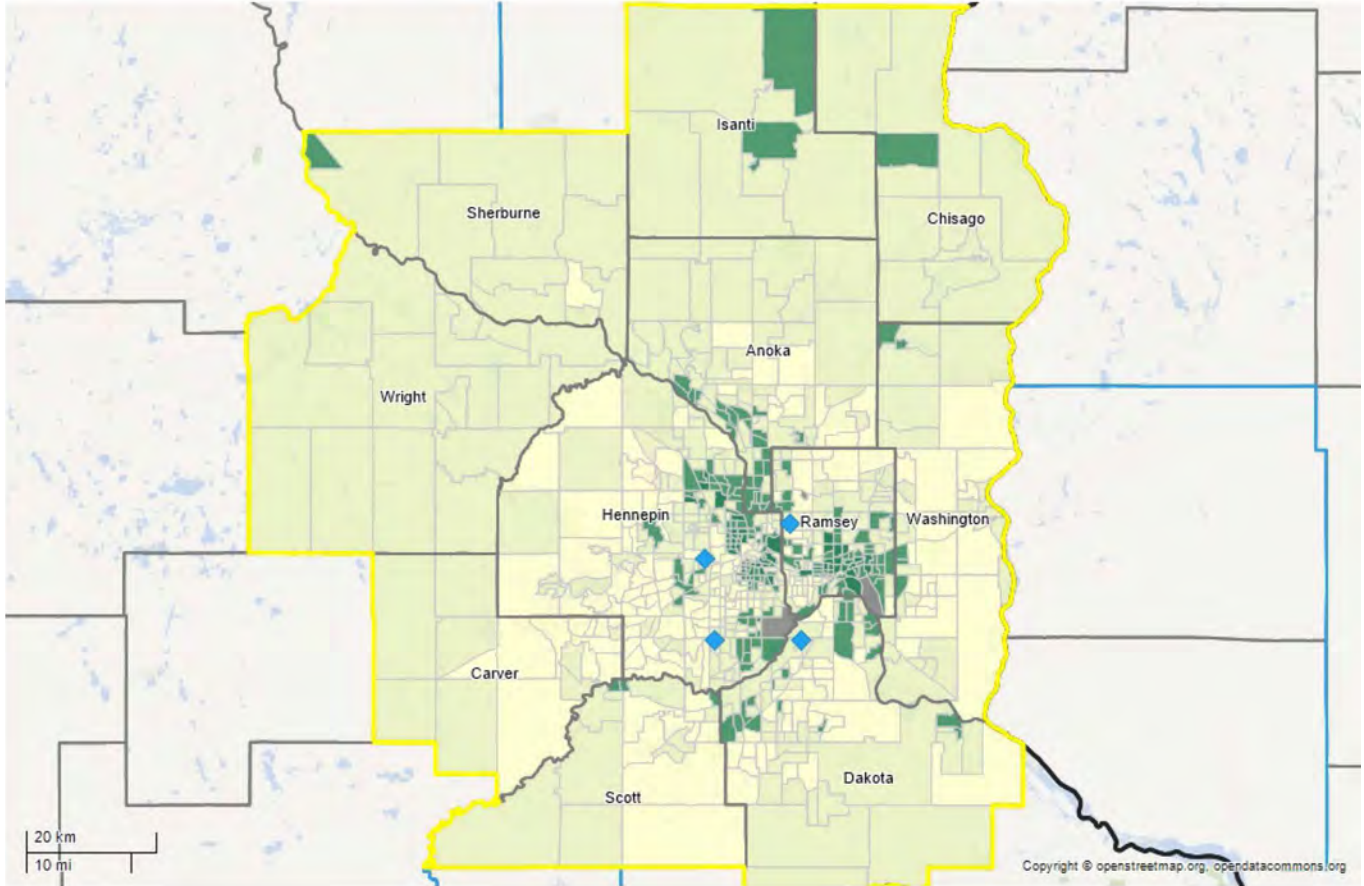
LaMoure Assessment Area



- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
 - MSA
-
- ◆ Branch
 - ◆ ATM
 - ◆ Branch w/ ATM or Main Office
 - ◆ LPO
 - ◆ Other

ADDENDUM A - MAPS

Minneapolis-St. Paul Assessment Area



- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
 - MSA
-
- ◆ Branch
 - ◆ ATM
 - ◆ Branch w/ ATM or Main Office
 - ◆ LPO
 - ◆ Other
-
- Income Level**
- Low
 - Moderate
 - Middle
 - Upper
 - N/A