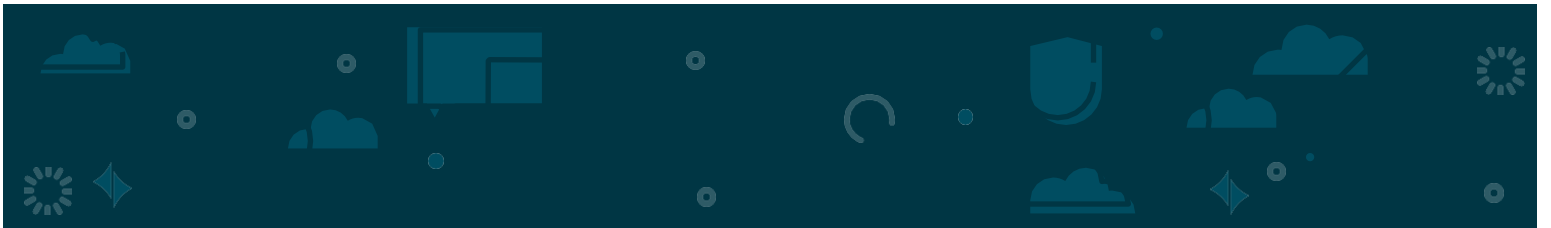




2026 Community Reinvestment Act Statement



#PeopleFirst



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

Belfield, ND

201 Main Street N – Belfield,
ND 58622

Bank

(701) 575-8282

Toll-Free

(888) 894-1357

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Drive-Up Hours

Monday – Friday
8:00AM – 5:00PM

Night Deposit

North side in drive-up lane

Bismarck, ND

1050 East Interstate Avenue,
Suite 120 – Bismarck, ND

58503

Bank

(701) 258-3300

Lobby Hours

Monday – Friday
9:00AM – 4:00PM
4:00PM – 5:00PM by
Appointment

Drive-Up Hours

Monday – Friday
8:00AM – 5:00PM

Saturday

9:00AM – 12:00PM

Night Deposit

South Side by ATM

Bloomington, MN

4470 W 78th Street Circle,
Suite 100 – Bloomington, MN

55435

Bank

(952) 830-9999

Fax

(952) 830-8218

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Night Drop

East side of building

Dickinson, ND

323 18th Street W – Dickin:
ND 58601

Bank

(701) 483-8282

Wealth Management

(701) 495-0160

Toll-Free

(888) 894-1357

Lobby Hours

Monday – Friday
9:00AM-3:00PM.

Drive-Up Hours

Monday – Friday
7:30AM – 5:00PM

Saturday

9:00AM – 12:00PM

Night Deposit

East side in drive-up lane

Eagan, MN

2640 Eagan Woods Drive –
Eagan, MN 55121

Bank

(651) 289-2222

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Night Deposit

South side to right of entrance

Ellendale, ND

83 Main Street – Ellendale, ND
58436

Bank

(701) 347-7373

Fax

(701) 349-3507

Lobby Hours

Monday – Friday
8:00AM – 3:30PM

Night Deposit

West of front entrance, past
the window

Fargo, ND

(23rd Ave)

4501 23rd Avenue S – Fargo,
ND 58104

Bank

(701) 356-9700

Wealth Management

(701) 282-3100

Fax

(701) 356-6460

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Drive-Up Hours

Monday-Friday
8:00AM – 6:00PM

Saturday

9:00AM – 12:00PM

Night Deposit

West side in drive-up lane

Fargo, ND

(Sienna Dr)

3050 Sienna Drive S – Fargo,
ND 58104

Wealth Management

(701) 282-3100

Lobby Hours

Monday – Friday
9:00AM – 4:00PM



BRANCH LOCATIONS & HOURS *CONTINUED*

Golden Valley, MN

6210 Wayzata Boulevard –
Golden Valley, MN 55416

Bank

(763) 398-3333

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Night Deposit

South side on left of entrance

Grafton, ND

645 Hill Avenue – Grafton, ND
58237

Bank

(701) 352-0242

Fax

(701) 352-0103

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Drive-Up Hours

Monday-Friday
8:00AM – 5:00PM

Saturday

9:00AM – 12:00PM

Night Deposit

South side near drive-up

Grand Forks, ND

(42nd St)

1697 S 42nd Street – Grand
Forks, ND 58201

Bank

(701) 746-6010

Wealth Management

(701) 775-8666

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Drive-Up Hours

Monday-Friday

8:00AM – 6:00PM

Saturday

9:00AM – 12:00PM

Night Deposit

Northeast side in drive-up

Grand Forks, ND

(Washington St)

4501 S Washington Street –
Grand Forks, ND 58201

Bank

(701) 738-4300

Wealth Management

(701) 738-4330

Fax

(701) 738-4359

Lobby Hours

By Appointment Only

Drive-Up Hours

Monday – Friday

9:00AM – 5:00PM

Night Deposit

West side in drive-up

LaMoure, ND

119 South Main Street –
LaMoure, ND 58458

Bank

(701) 890-1200

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Drive-Up Hours

Monday – Friday
8:00AM – 4:30PM

Night Deposit

South side in drive-up

Langdon, ND

210 Eighth Avenue – Langdon,
ND 58249

Bank

(701) 256-2141

Lobby Hours

Monday-Friday
9:00AM – 3:00PM

Drive-Up Hours

Monday-Friday
8:00AM – 5:00PM

Saturday

9:00AM – 12:00PM

Night Deposit

North side inside front
entrance

Moorhead, MN

801 Main Ave, Suite 103 –
Moorhead, MN 56560

Bank

(701) 356-9682

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Night Deposit

Vestibule on East Side

Monday-Friday

7:00AM – 9:00PM

Saturday-Sunday

8:00AM – 5:00PM

Roseville, MN

2100 West County Road C –
Roseville, MN 55113

Bank

(651) 900-8888

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Night Deposit

Located to the east of the
main entrance

BRANCH LOCATIONS & HOURS CONTINUED

Steele, ND

115 Broadway E – Steele, ND
58482

Bank

(701) 475-2301

Lobby Hours

Monday – Friday
9:00AM – 4:00PM

Drive-Up Hours

Monday – Friday
8:00AM – 5:00PM

Night Deposit

West side in drive-up

Walhalla, ND

407 12th Street – Walhalla, ND
58282

Bank

(701) 549-3761

Fax

(701) 549-3622

Lobby Hours

Monday – Friday
9:00AM – 3:00PM

Drive-Up Hours

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

Lobby Hours

By Appointment Only
Schedule an appointment by
calling 701.277.9258

Drive-Up Hours

Monday-Friday
8:30AM – 6:00PM
Saturday
Closed

CUSTOMER SUPPORT HOURS

General Help Line

(888) 894-1357

*Live Help 8:00 AM – 5:00 PM (CST)
Monday – Friday*

Cash Management Team

(844) 677-3655

*Live Help 8:00 AM – 5:00 PM (CST)
Monday – Friday*

Debit Card Helpline

(877) 865-1680

Available 24/7

ATM MACHINE LOCATIONS

Bismarck, ND	105 E Interstate 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	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	210 8th Ave (Bank Entrance)
Steele, ND	115 E Broadway (Bank Entrance)
West Fargo, ND	210 Sheyenne St (Bank Drive-Up)

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), and BND (Bank of North Dakota).

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

The bank offers insurance through Choice Insurance, a division of Vizance Company.

DEPOSIT PRODUCTS

Choice Basic Checking

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

Choice Plus Checking

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

First Choice Savings

- No minimum opening deposit
- No monthly service charges
- Interest is compounded and credited quarterly

Money Market Savings

- \$1,000 minimum opening deposit; Interest earned on balances of \$1000 or more
- Interest is compounded and credited monthly

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

In addition, IntraFi Network's ICS and CDARS services are available.

Further deposit account details available: [Personal Checking & Savings Accounts | Choice Bank](#)

CONSUMER FEE SCHEDULE

GENERAL CHARGES

Account Research (Hourly)	\$50 (\$50 min)
Account Research (Per Item)	\$1
Check Cashing (Non-Customer)	2% (\$10 min)
Check Printing Fee	Quote
Collections (Incoming, Outgoing, Foreign)	\$35+Cost
Counter Checks (4 checks / page)	\$1
Debtor in Possession Monthly Fee	\$100
Deposit Adjustments	\$3
Deposit Item Returned - Chargeback Fee	\$4
Escheatment Fee	\$50
Fax Services (Per)	\$1
Foreign Check Cashing Fee*	\$10+Cost
Foreign Check Deposit (Per Item)*	\$5+Cost
Foreign Check Draft*	\$25+Cost
Funds Recovery	Varies
Legal Fee: Garnishment / Levy	\$150
Notary Public (Non-customers)	\$5
Paper Statement Fee	\$2
Reconciliation Services (Hourly)	\$75
Statement Special Cutoff (Monthly, Per Account)	\$5
Stop Payment - Phone / In-Branch (Per)	\$35
Submitted in Online Banking (Per)	\$30

CARD SERVICES

Debit Card Replacement Fee	\$10
Debit Card Replacement Fee - Expedited	\$40
International Exchange Fee	1%

CURRENCY SERVICES

Coin & Currency Counting / Rolling	1% (\$5 min)
Foreign Currency Exchange Fee	\$12+Cost

OFFICIAL BANK CHECKS

Cashier's Checks	\$10
Money Order (Limited to \$500)	\$5

OVERDRAFTS

Overdraft Fee (Per Item)	\$34
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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 will waive an overdraft fee on an account overdrawn by \$50 or less.

PRINTING SERVICES

Photocopies (Per Page)	\$1
Printing Services - Check Copies (Per)	\$1

SAFE DEPOSIT BOXES

Annual Lease Fee	Quote
Box Drilling	Quote
Key Replacement	\$25
Late Payment Fee	\$20

WIRE TRANSFERS

Incoming Wire Transfer	
Domestic	\$10
International	\$20
Outgoing Wire Transfer	
Manual/Phone Wire Transfer - Domestic (Per)	\$35
Manual/Phone Wire Transfer - International (Per)	\$55
Wire Drawdown Instruction Setup (Per)	\$15

*Additional fees assessed by Foreign Banks will be deducted from the time of processing. Exchange rate adjustments will apply on each item from the time of processing.

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 Positive Pay
- Bill Pay
- Business Debit Cards
- Business Online Banking
- Check Positive Pay
- International Banking Services
- Lockbox
- Merchant Card Services
- Mobile Banking
- Mobile Deposit
- Purchasing Cards
- Remote Deposit
- Wire Transfers
- Zero Balance Accounts

In addition, IntraFi Network's ICS and CDARS services are available.

Further Business account details available: [Business Checking & Business Savings Accounts | Choice Bank](#)

BUSINESS FEE SCHEDULE

GENERAL CHARGES

Account Replacement <i>(if not using Secure Account Package)</i>	
Replacement Fee	\$50
Monthly Monitoring Fee	\$150
<i>(Provided for a maximum of 2 months)</i>	
Account Research <i>(Hourly)</i>	\$50 <i>(\$50 min)</i>
Account Research <i>(Per Item)</i>	\$1
Audit Confirmation*	\$25
Check Cashing <i>(Non-Customer)</i>	2% <i>(\$10 min)</i>
Check Printing Fee	Quote
Collections <i>(Incoming, Outgoing, Foreign)</i>	\$35+Cost
Counter Checks <i>(4 checks / page)</i>	\$1
Debtor in Possession Monthly Fee	\$100
Deposit Adjustments	\$3
Deposit Item Returned - Chargeback Fee	\$4
Deposit Item Returned - Special Handling* <i>(Monthly)</i>	\$50
Escheatment Fee	\$50
Fax Services <i>(Per)</i>	\$1
Foreign Check Cashing Fee	\$10
Foreign Check Deposit <i>(Per Item)</i>	\$5
Foreign Check Deposit - Additional Costs	Cost
Foreign Check Draft	\$25+Cost
Funds Recovery	Varies
Legal Fee: Garnishment / Levy	\$150
Money Service Business Designation Fee	Quote
Notary Public <i>(Non-customers)</i>	\$5
Paper Statement Fee*	\$10
Reconciliation Services <i>(Hourly)</i>	\$75
Statement Special Cutoff <i>(Monthly, Per Account)</i>	\$5
Stop Payment - Phone / In-Branch <i>(Per)</i>	\$35

CARD SERVICES

Debit Card Replacement Fee	\$10
Debit Card Replacement Fee - Expedited	\$40
International Exchange Fee	1%

CURRENCY SERVICES

Coin & Currency Monthly Fee	\$150
Coin & Currency Counting / Rolling	1% <i>(\$5 min)</i>

CURRENCY SERVICES *(CONTINUED)*

Coin & Currency Deposited* <i>(Per \$100)</i>	\$0.25
Coin Purchase* <i>(Per Roll)</i>	\$0.15
Currency Purchase* <i>(Per/Custom Strap)</i>	\$0.60
Foreign Currency Exchange Fee	\$12+Cost

NIGHT DEPOSIT SERVICES

Night Depository Lock Bags	
Per Bag	\$25
Lost Key	\$15
Non-Lock Deposit Bags	\$10

OFFICIAL BANK CHECKS

Cashier's Checks	\$10
Money Order <i>(Limited to \$500)</i>	\$5

OVERDRAFTS

Overdraft Fee <i>(Per Item)</i>	\$34
<i>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 will waive an overdraft fee on an account overdrawn by \$50 or less.</i>	

PRINTING SERVICES

Photocopies, Per Page	\$1
Printing Services - Check Copies <i>(Per)</i>	\$1

SAFE DEPOSIT BOXES

Annual Lease Fee	Quote
Box Drilling	Quote
Key Replacement	\$25
Late Payment Fee	\$20

WIRE TRANSFERS

Incoming Wire Transfer	
Domestic	\$10
International	\$20
Outgoing Wire Transfer	
Manual/Phone Wire Transfer - Domestic <i>(Per)</i>	\$35
Manual/Phone Wire Transfer - International <i>(Per)</i>	\$55
Wire Drawdown Instruction Setup <i>(Per)</i>	\$15

*Please Note: 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	2022	2023	2024	2025
03/31	88.31%	62.79%	68.40%	62.38%
06/30	96.26%	65.20%	70.60%	64.40%
09/30	91.33%	67.41%	71.70%	62.76%
12/31	74.49%	68.75%	66.10%	61.20%

ONLINE SERVICES

The bank has a website – www.bankwithchoice.com

Services available include:

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



LOCAL COMMUNITY ASSESSMENT AREA

The bank seeks to meet the credit needs of individuals and firms living and doing business within its communities. The bank has the following 8 assessment areas defined:

Bismarck

- Burleigh County
- Morton County

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

Steele

- Kidder County

LaMoure

- Dickey County
- LaMoure County

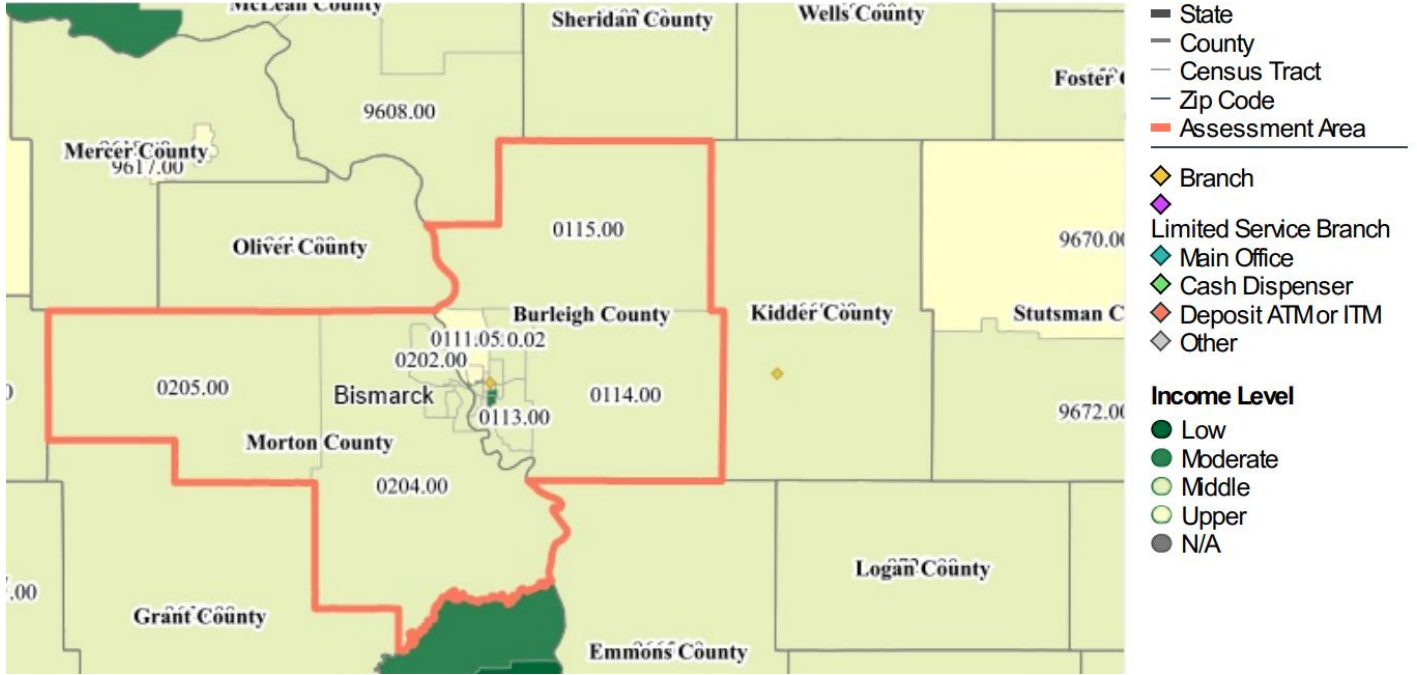
Minneapolis/St. Paul

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

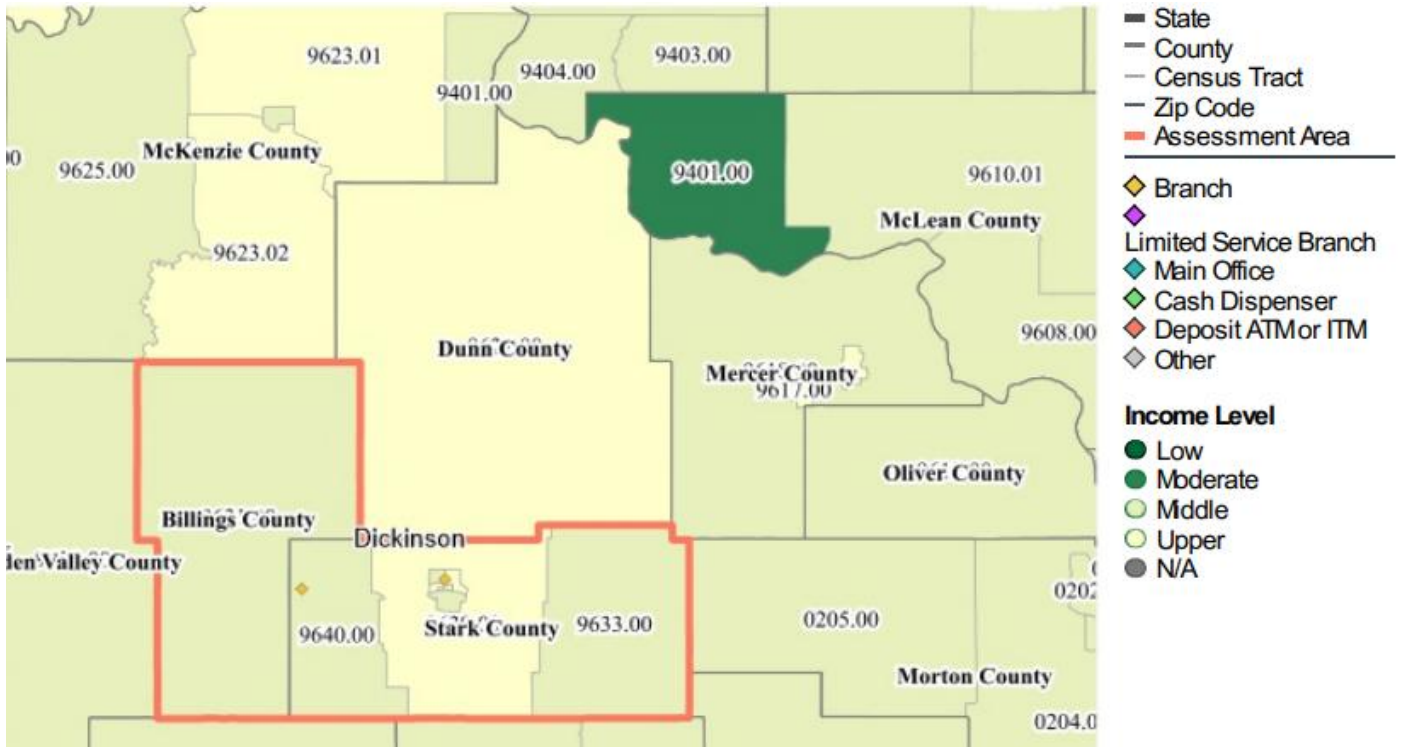
Maps of these assessment areas can be found on Addendum A

ADDENDUM A - MAPS

Bismarck Assessment Area

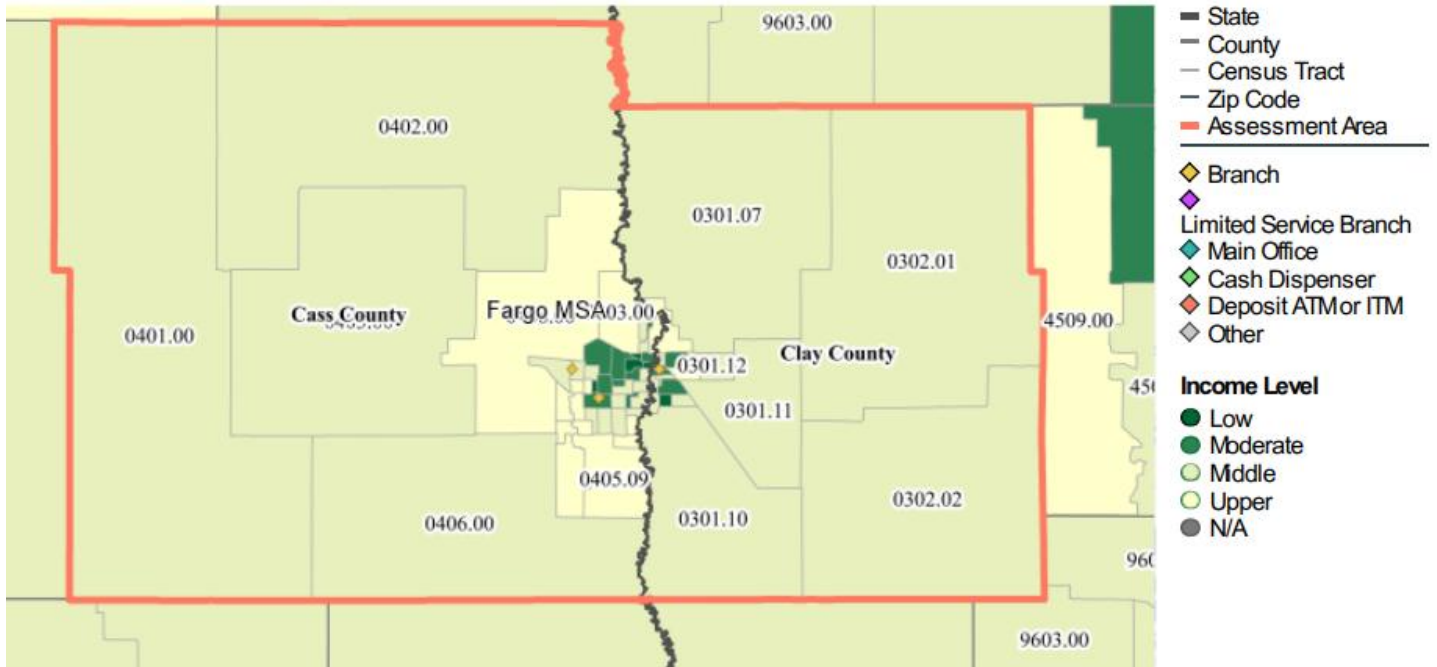


Dickinson Assessment Area

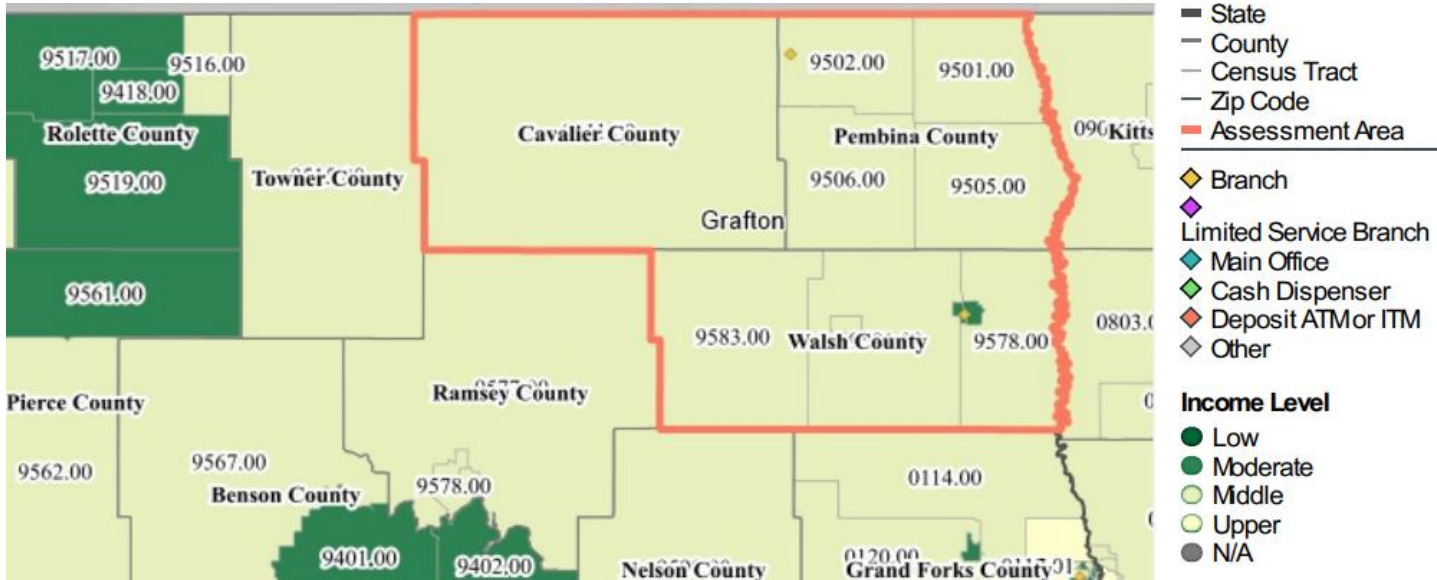


ADDENDUM A - MAPS

Fargo Assessment Area

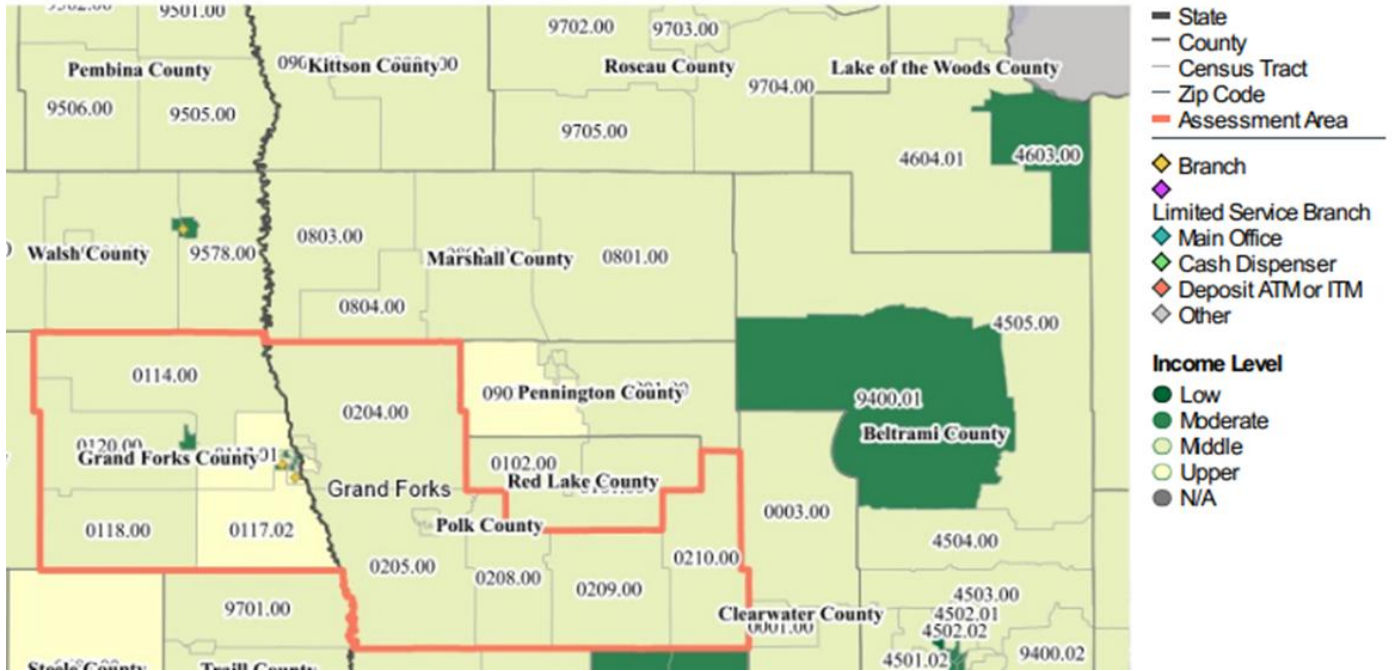


Grafton Assessment Area

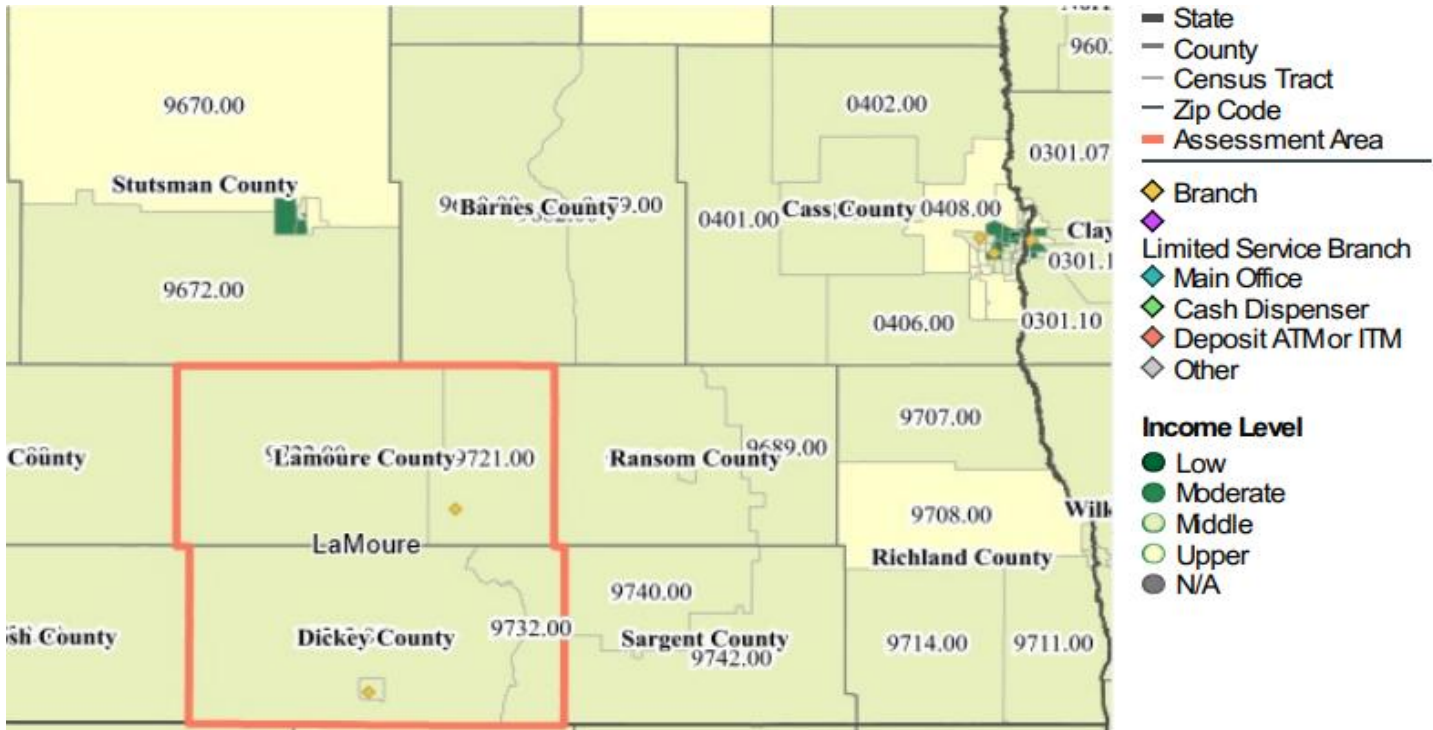


ADDENDUM A - MAPS

Grand Forks Assessment Area

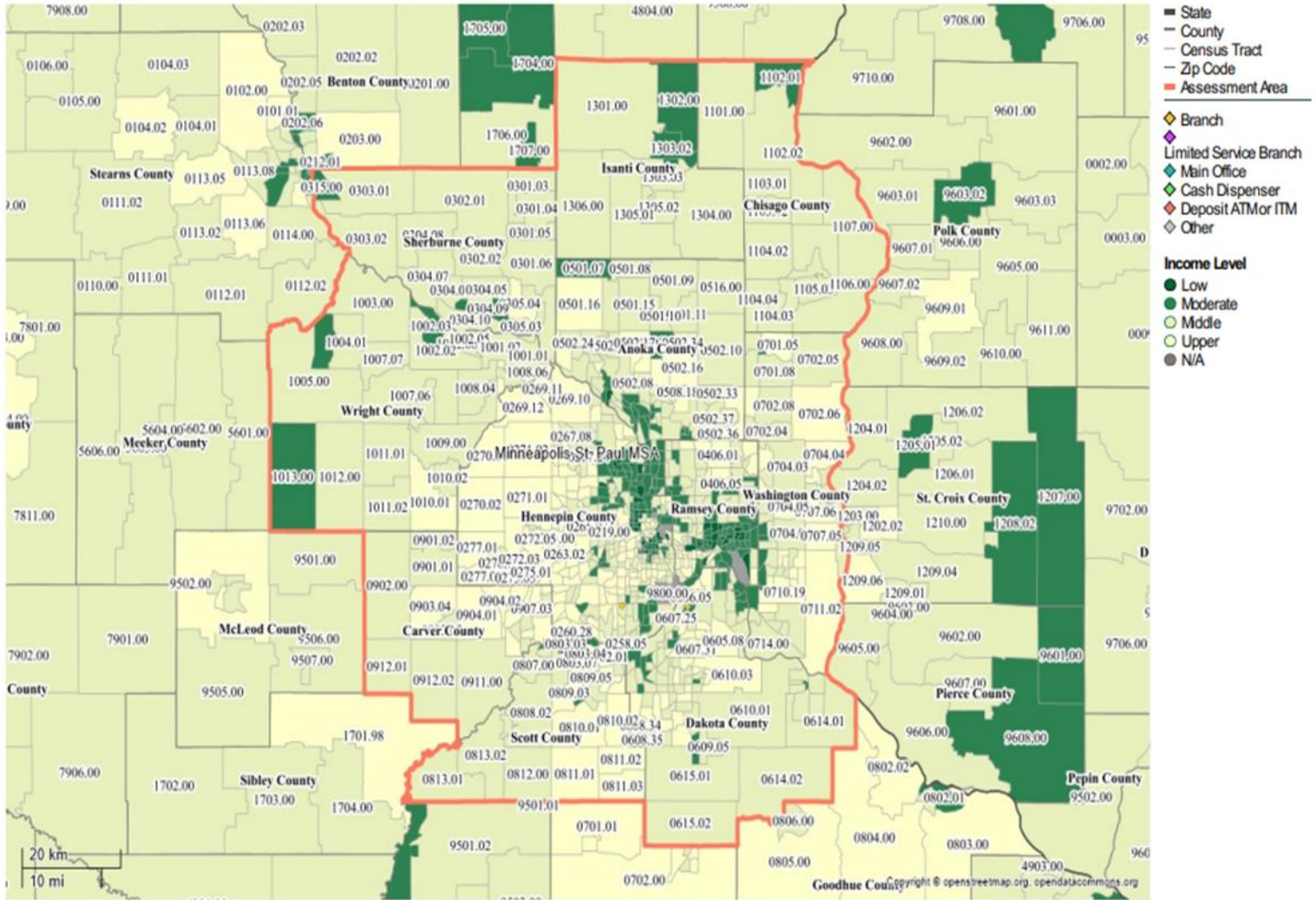


LaMoure Assessment Area



ADDENDUM A - MAPS

Minneapolis-St. Paul Assessment Area



ADDENDUM A - MAPS

Steele Assessment Area

