

INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE
JANUARY 2025

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- I. WRITTEN COMMENTS ON CRA PERFORMANCE RECEIVED DURING THIS YEAR OR THE PRIOR TWO CALENDAR YEARS

None Received.

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II. PUBLIC SECTION OF MOST RECENT CRA PERFORMANCE EVALUATION

See Performance Evaluation link on website.

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III. BANK BRANCHES AND HOURS

Traditional Branches

Lobby Hours: M-F 9 a.m. to 6 p.m.
(Unless Otherwise Noted) Sat 9 a.m. to 12 p.m.

Drive Up Hours: M-F 8 a.m. to 6 p.m.
(Unless Otherwise Noted) Sat 9 a.m. to 12 p.m.

21st & Amidon (North) Census Tract 84.00 Middle Income
2005 W. 21st St Sedgwick County 173
Wichita, KS 67203 Kansas 20
Wichita MSA 48620

21st & Rock (Tallgrass) Census Tract 101.08 Upper Income
8202 E. 21st St. N Sedgwick County 173
Wichita, KS 67206 Kansas 20
Wichita MSA 48620

31st & Seneca (South) Census Tract 51.00 Moderate Income
1010 W. 31st St. S Sedgwick County 173
Wichita, KS 67217 Kansas 20
Wichita MSA 48620

37th & Rock (Willowbend) Census Tract 101.06 Middle Income
3801 N. Rock Road Sedgwick County 173
Wichita, KS 67226 Kansas 20
Wichita MSA 48620

Andover Census Tract 202.07 Middle Income
308 W. Central Ave Butler Co. 015
Andover, KS 67002 Kansas 20
Wichita MSA 48620

Augusta Census Tract 208.00 Moderate Income
112 W. 7th Ave Butler Co. 015
Augusta, KS 67010 Kansas 20
Lobby Hours: Wichita MSA 48620
M – F 9 a.m. to 5 p.m.
Drive Up Hours:
M – F 9 a.m. to 6 p.m.

Central & Rock (East) Census Tract 73.01 Upper Income
7800 E. Central Ave. Sedgwick Co. 173
Wichita, KS 67206 Kansas 20
Wichita MSA 48620

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III. BANK BRANCHES AND HOURS
(Continued)

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Central & Rutan 3433 E. Central Ave Wichita, KS 67208 | Census Tract 19.00 Middle Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
| Central & Tyler (West) 8601 W. Central Ave Wichita, KS 67212 | Census Tract 93.03 Middle Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
| Derby 1501 N. Rock Road Derby, KS 67037 | Census Tract 100.07 Upper Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
| Douglas & Main (Main Lobby & Drive) 105 N. Main St Wichita, KS 67202 Lobby Hours: M-F 8 a.m. to 5 p.m. Drive Up Hours: No Saturday Hours | Census Tract 43.01 Upper Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
| Edmond 1450 S. Kelly Ave. Edmond, OK 73003 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 1082.04 Middle Income Oklahoma Co. 109 Oklahoma 40 Oklahoma City MSA 36420 |
| El Dorado (Main) 100 S. Main St El Dorado, KS 67042 Lobby Hours: M-F 9 a.m. to 5 p.m. Drive Up Hours: No Saturday Hours | Census Tract 204.00 Moderate Income Butler Co. 015 Kansas 20 Wichita MSA 48620 |
| El Dorado (West) 2723 W. Central Ave El Dorado, KS 67042 | Census Tract 205.00 Middle Income Butler Co. 015 Kansas 20 Wichita MSA 48620 |
| Georgetown 1655 S. Georgetown Wichita, KS 7218 Lobby Hours: Wed & Fri 10am to 12pm No Drive Thru | Census Tract 63.00 Middle Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |

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III. BANK BRANCHES AND HOURS

(Continued)

| | |
|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Harry & Webb (Southeast) 1544 S. Webb Rd Wichita, KS 67207 | Census Tract 72.08 Middle Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
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| | |
|-------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Haysville 107 S. Wayne Ave Haysville, KS 67060 | Census Tract 55.02 Middle Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
|-------------------------------------------------------------|----------------------------------------------------------------------------------------|

| | |
|-----------------------------------------------------------|------------------------------------------------------------------------------------------|
| Hesston 347-A N Old Hwy 81 Hesston, KS 67062 | Census Tract 305.00 Middle Income Harvey County 079 Kansas 20 Wichita MSA 48620 |
|-----------------------------------------------------------|------------------------------------------------------------------------------------------|

No Drive-Up

| | |
|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Junction City Main 121 N. Washington St Junction City, KS 66441 Lobby Hours: M-F 9a.m. to 5 p.m. | Census Tract 5.00 Middle Income Geary Co. 061 Kansas 20 Manhattan MSA 31740 |
|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|

| | |
|--------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Larksfield 7373 E. 29 th Street N. Wichita, KS 67226 Lobby Hours: T & Th 10am to 12pm No Drive Thru | Census Tract 101.07 Middle Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
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| | |
|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Lawrence Columbia 544 Columbia Dr Lawrence, KS 66049 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 6.04 Middle Income Douglas Co. 045 Kansas 20 Douglas Co. MSA 29940 |
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| | |
|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Lawrence Vermont 901 Vermont St Lawrence, KS 66044 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 3.01 Unknown Income Douglas Co. 045 Kansas 20 Douglas MSA 29940 |
|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|

| | |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Manhattan Anderson 2706 Anderson Ave Manhattan, KS 66502 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 3.04 Middle Income Riley Co. 161 Kansas 20 Manhattan MSA 31740 |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|

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| | |
|----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Manhattan Humboldt 630 Humboldt St Manhattan, KS 66502 Lobby: M-F 9 a.m. to 5 p.m. (Continued) | Census Tract 8.01 Moderate Income Riley Co. 161 Kansas 20 Manhattan MSA 31740 |
| Maple & 119th (West Lake Center) 405 S. 119th St N Wichita, KS 67235 | Census Tract 95.10 Upper Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
| Moore 100 S. Broadway Ave Moore, OK 73160 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 2021.02 Middle Income Cleveland Co. 027 Oklahoma 40 Oklahoma City MSA 36420 |
| Mustang 500 N. Mustang Rd. Mustang, OK 73064 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 3014.10 Middle Income Canadian Co. 017 Oklahoma 40 Oklahoma City MSA 36420 |
| Central Park & Maize (New Market Square) 2735 N. Maize Rd Wichita, KS 67205 | Census Tract 95.15 Upper Income Sedgwick Co. 173 Kansas 20 Wichita MSA 48620 |
| Newton Main 128 E. Broadway Newton, KS 67114 Lobby Hours: M-F 9a.m. to 5 p.m. | Census Tract 301.00 Middle Income Harvey County 079 Kansas 20 Wichita MSA 48620 |
| Newton South 1404 S. Kansas Ave. Newton, KS 67114 | Census Tract 304.00 Middle Income Harvey County 079 Kansas 20 Wichita MSA 48620 |
| Norman 501 36th Ave NW Norman, OK 73072 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 2015.12 Middle Income Cleveland Co. 027 Oklahoma 40 Oklahoma City MSA 36420 |

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III. BANK BRANCHES AND HOURS

(Continued)

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Oklahoma City (Leader Square) 211 N Robinson Ave, Ste 100 S Oklahoma City, OK 73102 Lobby Hours: M-F 9 a.m. to 4 p.m. No Drive-Up | Census Tract 9800.07 Upper Income Oklahoma Co. 109 Oklahoma 40 Oklahoma City MSA 36420 |
| Oklahoma City (Main) 5100 NW 10th St Oklahoma City, OK 73127 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 1069.13 Moderate Income Oklahoma Co. 109 Oklahoma 40 Oklahoma City MSA 36420 |
| Oklahoma City (North) 8402 NW Expressway Oklahoma City, OK 73162 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 1085.26 Middle Income Oklahoma Co. 109 Oklahoma 40 Oklahoma City MSA 36420 |
| Olathe 18225 W. 106 th St. Olathe, KS 66061 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 9800.01 Unknown Income Johnson Co. 091 Kansas 20 Kansas City, MO-KS MSA 28140 |
| Overland Park 8682 W. 133 rd St Overland Park, KS 66213 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 531.09 Upper Income Johnson Co. 091 Kansas 20 Kansas City, MO-KS MSA 28140 |
| Prairie Village (Johnson Co Main) 4000 Somerset Dr Prairie Village, KS 66208 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 514.00 Upper Income Johnson Co. 091 Kansas 20 Kansas City, MO-KS MSA 28140 |
| Rogers 3300 Market, Suite 130 Rogers, AR 72758 Lobby Hours: M-F 8 a.m. to 5 p.m. Or by appointment No Drive-Up | Census Tract 204.05 Upper Income Benton Co. 007 Arkansas 05 Fayetteville-Springdale-Rogers, AR-MO MSA 22220 |

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III. BANK BRANCHES AND HOURS
(Continued)

| | |
|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Shawnee (Parkway Village) 19501 W 65 th Ter Shawnee, KS 66218 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 525.02 Upper Income Johnson Co. 091 Kansas 20 Kansas City MSA, MO-KS 28140 |
|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|

| | |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Topeka 1035 SW Topeka Blvd Topeka, KS 66612 Lobby Hours: M-F 9 a.m. to 5 p.m. | Census Tract 40.00 Moderate Income Shawnee Co. 177 Kansas 20 Topeka, KS MSA 45820 |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|

| | |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| Valley Center 142 N Ash St Valley Center, KS 67147 | Census Tract 102.01 Middle Income Sedgwick Co. 173 Kansas 20 Wichita KS MSA 48620 |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------|

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IV. LISTING OF BRANCHES OPENED OR CLOSED DURING THE CURRENT YEAR OR PRIOR TWO CALENDAR YEARS

OPENED:

| | |
|-----------------------------------|-----------------------------------|
| Opened 9/3/2024 | |
| Oklahoma City (Leadership Square) | Census Tract 9800.07 Upper Income |
| 211 N Robinson Ave, Ste 100 S | Oklahoma Co. 109 |
| Oklahoma City, OK 73102 | Oklahoma 40 |
| Lobby Hours: | Oklahoma City MSA 36420 |
| M-F 9 a.m. to 4 p.m. | |
| No Drive-Up | |

CLOSED:

None

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V. PRODUCTS AND SERVICES

LOAN PRODUCTS

Personal Loans

- Home Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Auto Loans
- Unsecured Loans

Commercial Loans

- Commercial Loans
- Commercial Lines of Credit
- Commercial Real Estate Loans
- Small Business Loans
- Agri-Business Loans
- Letters of Credit

DEPOSIT PRODUCTS

Personal Deposit Accounts

- Free Checking
- Safeguard Spending
- Advantage Checking
- Elite Checking
- Regular Savings
- Money Market Savings
- Youth Savings
- Regular Certificate of Deposits
- Jumbo Certificate of Deposits
- High Yield Certificate of Deposits
- Traditional IRAs
- Roth IRAs
- Coverdell Educational Savings Accounts
- Health Savings Accounts

Cards

- Debit Cards

Personal Services

- Foreign Currency Exchange
- Wire Transfers

Business Deposit Accounts

- Free Small Business Checking
- Business Checking
- Business Interest Checking
- Treasury Management Checking
- Business Regular Savings
- Business Money Market Savings
- Regular Certificate of Deposits
- Jumbo Certificate of Deposits
- High-Yield Certificate of Deposits

Business Services

- Treasury Management
- International Banking
- Correspondent Banking
- Wealth Management
- Corporate Retirement

Wealth Management Services

- Total Solution Retirement Plans
- Advisory Services
- Asset Management

***Information about our ATM location, online and mobile services, and customer service department can be found on our website intrustbank.com.**

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VI. FEES AND SERVICE CHARGES

Click on the following links to review features for INTRUST Bank personal checking accounts and to review the current fee schedule:

<https://www.intrustbank.com/personal/checking>

<https://www.intrustbank.com/disclosure/personal-accounts-fee-schedule>

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VII. ASSESSMENT AREAS AND MAPS

INTRUST Bank, N. A. has five (5) assessment areas within the state of Kansas, one assessment area in the state of Oklahoma, and one assessment area within the state of Arkansas. These are:

- **Sedgwick County, Butler County, and Harvey County** of the Wichita, Kansas MSA #48620;
- **Johnson County, Kansas** of the Kansas City, MO-KS MSA #28140;
- **Douglas County**, of the Lawrence, Kansas MSA #29940;
- **Riley County and Geary County**, of the Manhattan, Kansas MSA #31740;
- **Shawnee County**, of the Topeka, Kansas MSA #45820;
- **Oklahoma County, Canadian County, and Cleveland County** of the Oklahoma City MSA #36420;
- **Benton County**, of the Fayetteville-Springdale-Rogers, Arkansas MSA #22220

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VII. ASSESSMENT AREAS AND MAPS

Census Tract List Wichita KS MSA
State = 20 MSA 48620

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|--------|-------------|------------|--------------------|----------|-------------|------------|--------------------|
| Butler | 15 | 201.01 | Middle | Harvey | 79 | 306.02 | Middle |
| Butler | 15 | 201.02 | Middle | Sedgwick | 173 | 1.00 | Moderate |
| Butler | 15 | 202.04 | Upper | Sedgwick | 173 | 2.00 | Middle |
| Butler | 15 | 202.05 | Middle | Sedgwick | 173 | 3.00 | Moderate |
| Butler | 15 | 202.06 | Upper | Sedgwick | 173 | 4.00 | Moderate |
| Butler | 15 | 202.07 | Middle | Sedgwick | 173 | 6.00 | Low |
| Butler | 15 | 202.08 | Upper | Sedgwick | 173 | 7.00 | Moderate |
| Butler | 15 | 202.09 | Upper | Sedgwick | 173 | 8.00 | Low |
| Butler | 15 | 202.10 | Upper | Sedgwick | 173 | 9.00 | Moderate |
| Butler | 15 | 203.00 | Middle | Sedgwick | 173 | 10.00 | Moderate |
| Butler | 15 | 204.00 | Moderate | Sedgwick | 173 | 11.00 | Moderate |
| Butler | 15 | 205.00 | Middle | Sedgwick | 173 | 14.00 | Middle |
| Butler | 15 | 206.01 | Upper | Sedgwick | 173 | 15.00 | Moderate |
| Butler | 15 | 206.02 | Middle | Sedgwick | 173 | 18.00 | Low |
| Butler | 15 | 207.00 | Middle | Sedgwick | 173 | 19.00 | Middle |
| Butler | 15 | 208.00 | Moderate | Sedgwick | 173 | 20.00 | Upper |
| Butler | 15 | 209.01 | Upper | Sedgwick | 173 | 22.00 | Upper |
| Butler | 15 | 209.02 | Middle | Sedgwick | 173 | 23.00 | Moderate |
| Butler | 15 | 209.03 | Middle | Sedgwick | 173 | 24.00 | Unknown |
| Harvey | 79 | 301.00 | Middle | Sedgwick | 173 | 26.00 | Moderate |
| Harvey | 79 | 302.00 | Middle | Sedgwick | 173 | 27.00 | Low |
| Harvey | 79 | 303.00 | Middle | Sedgwick | 173 | 28.00 | Moderate |
| Harvey | 79 | 304.00 | Middle | Sedgwick | 173 | 29.00 | Middle |
| Harvey | 79 | 305.00 | Middle | Sedgwick | 173 | 30.00 | Moderate |
| Harvey | 79 | 306.01 | Middle | Sedgwick | 173 | 31.00 | Moderate |

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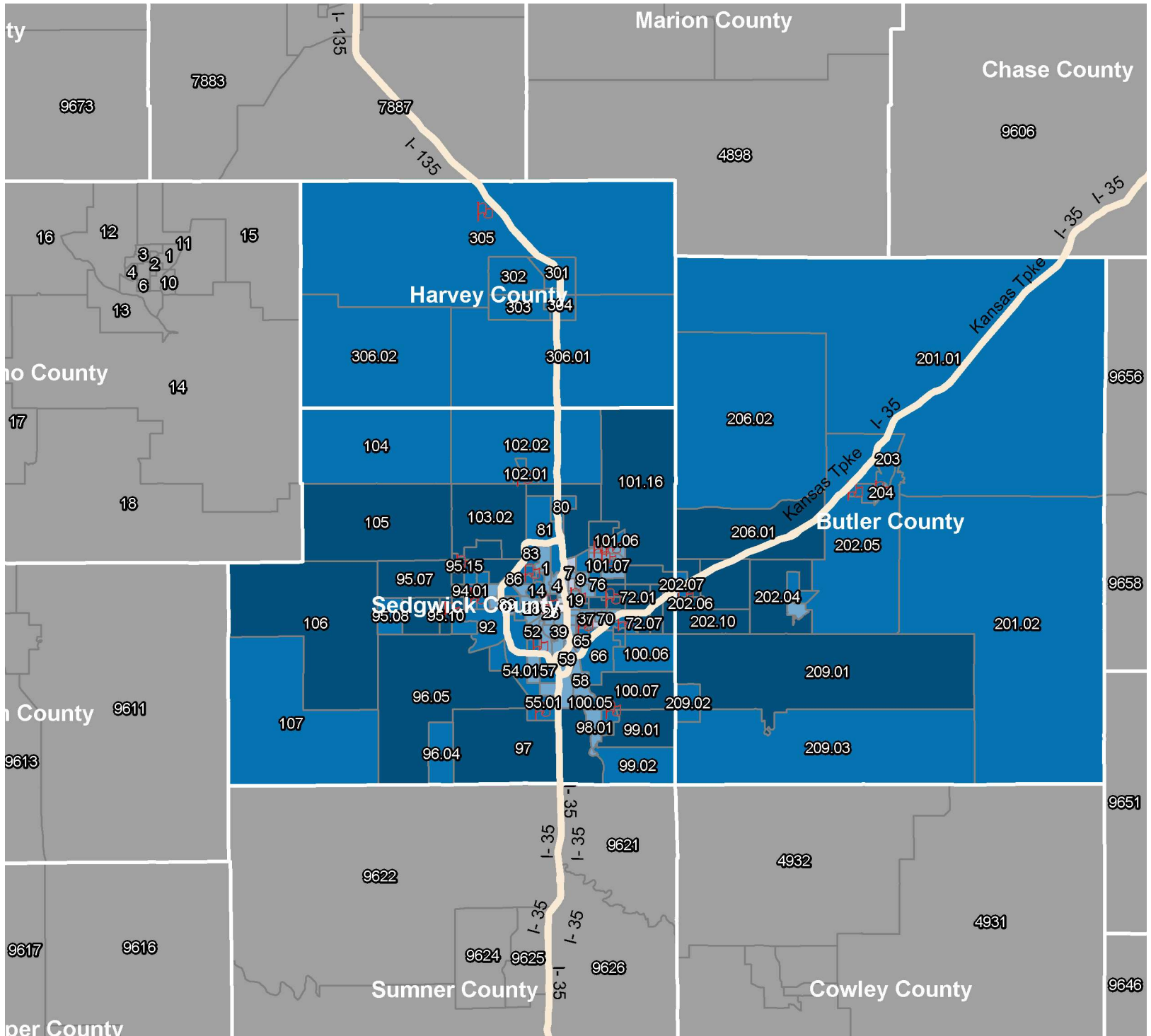
| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Sedgwick | 173 | 32.00 | Moderate | Sedgwick | 173 | 69.00 | Moderate |
| Sedgwick | 173 | 34.00 | Moderate | Sedgwick | 173 | 70.00 | Moderate |
| Sedgwick | 173 | 35.00 | Moderate | Sedgwick | 173 | 71.01 | Moderate |
| Sedgwick | 173 | 36.00 | Moderate | Sedgwick | 173 | 71.02 | Middle |
| Sedgwick | 173 | 37.00 | Low | Sedgwick | 173 | 72.01 | Upper |
| Sedgwick | 173 | 38.00 | Moderate | Sedgwick | 173 | 72.05 | Middle |
| Sedgwick | 173 | 39.00 | Moderate | Sedgwick | 173 | 72.06 | Upper |
| Sedgwick | 173 | 40.00 | Moderate | Sedgwick | 173 | 72.07 | Upper |
| Sedgwick | 173 | 43.01 | Upper | Sedgwick | 173 | 72.08 | Middle |
| Sedgwick | 173 | 43.02 | Unknown | Sedgwick | 173 | 73.01 | Upper |
| Sedgwick | 173 | 51.00 | Moderate | Sedgwick | 173 | 73.02 | Upper |
| Sedgwick | 173 | 52.00 | Moderate | Sedgwick | 173 | 75.00 | Moderate |
| Sedgwick | 173 | 53.00 | Middle | Sedgwick | 173 | 76.00 | Middle |
| Sedgwick | 173 | 54.01 | Middle | Sedgwick | 173 | 77.01 | Middle |
| Sedgwick | 173 | 54.02 | Moderate | Sedgwick | 173 | 77.02 | Middle |
| Sedgwick | 173 | 55.01 | Middle | Sedgwick | 173 | 78.00 | Low |
| Sedgwick | 173 | 55.02 | Middle | Sedgwick | 173 | 80.00 | Middle |
| Sedgwick | 173 | 56.00 | Moderate | Sedgwick | 173 | 81.00 | Middle |
| Sedgwick | 173 | 57.00 | Middle | Sedgwick | 173 | 82.00 | Moderate |
| Sedgwick | 173 | 58.00 | Moderate | Sedgwick | 173 | 83.00 | Middle |
| Sedgwick | 173 | 59.00 | Moderate | Sedgwick | 173 | 84.00 | Middle |
| Sedgwick | 173 | 60.00 | Moderate | Sedgwick | 173 | 85.00 | Middle |
| Sedgwick | 173 | 61.00 | Moderate | Sedgwick | 173 | 86.00 | Middle |
| Sedgwick | 173 | 62.00 | Moderate | Sedgwick | 173 | 87.00 | Moderate |
| Sedgwick | 173 | 63.00 | Middle | Sedgwick | 173 | 88.00 | Middle |
| Sedgwick | 173 | 64.00 | Middle | Sedgwick | 173 | 89.00 | Moderate |
| Sedgwick | 173 | 65.00 | Low | Sedgwick | 173 | 90.00 | Middle |
| Sedgwick | 173 | 66.00 | Middle | Sedgwick | 173 | 91.00 | Middle |
| Sedgwick | 173 | 67.00 | Middle | Sedgwick | 173 | 92.00 | Middle |
| Sedgwick | 173 | 68.00 | Low | Sedgwick | 173 | 93.01 | Moderate |

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| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Sedgwick | 173 | 93.03 | Middle | Sedgwick | 173 | 100.02 | Upper |
| Sedgwick | 173 | 93.04 | Moderate | Sedgwick | 173 | 100.03 | Middle |
| Sedgwick | 173 | 94.01 | Middle | Sedgwick | 173 | 100.05 | Middle |
| Sedgwick | 173 | 94.02 | Middle | Sedgwick | 173 | 100.06 | Middle |
| Sedgwick | 173 | 95.04 | Middle | Sedgwick | 173 | 100.07 | Upper |
| Sedgwick | 173 | 95.05 | Upper | Sedgwick | 173 | 101.06 | Middle |
| Sedgwick | 173 | 95.06 | Upper | Sedgwick | 173 | 101.07 | Middle |
| Sedgwick | 173 | 95.07 | Upper | Sedgwick | 173 | 101.08 | Upper |
| Sedgwick | 173 | 95.08 | Middle | Sedgwick | 173 | 101.09 | Moderate |
| Sedgwick | 173 | 95.09 | Upper | Sedgwick | 173 | 101.10 | Upper |
| Sedgwick | 173 | 95.10 | Upper | Sedgwick | 173 | 101.11 | Upper |
| Sedgwick | 173 | 95.11 | Middle | Sedgwick | 173 | 101.13 | Upper |
| Sedgwick | 173 | 95.12 | Upper | Sedgwick | 173 | 101.15 | Upper |
| Sedgwick | 173 | 95.13 | Middle | Sedgwick | 173 | 101.16 | Upper |
| Sedgwick | 173 | 95.14 | Upper | Sedgwick | 173 | 102.01 | Middle |
| Sedgwick | 173 | 95.15 | Upper | Sedgwick | 173 | 102.02 | Middle |
| Sedgwick | 173 | 96.03 | Middle | Sedgwick | 173 | 103.01 | Upper |
| Sedgwick | 173 | 96.04 | Middle | Sedgwick | 173 | 103.02 | Upper |
| Sedgwick | 173 | 96.05 | Upper | Sedgwick | 173 | 104.00 | Middle |
| Sedgwick | 173 | 97.00 | Upper | Sedgwick | 173 | 105.00 | Upper |
| Sedgwick | 173 | 98.01 | Moderate | Sedgwick | 173 | 106.00 | Upper |
| Sedgwick | 173 | 98.03 | Middle | Sedgwick | 173 | 107.00 | Middle |
| Sedgwick | 173 | 98.04 | Upper | Sedgwick | 173 | 108.01 | Moderate |
| Sedgwick | 173 | 99.01 | Upper | Sedgwick | 173 | 108.02 | Moderate |
| Sedgwick | 173 | 99.02 | Middle | Sedgwick | 173 | 109.00 | Upper |
| Sedgwick | 173 | 100.01 | Upper | | | | |

INTRUST BANK, NA - 2025 CRA - ASSESSMENT AREA INCOME MAP

Wichita KS AA



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

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VII. ASSESSMENT AREAS AND MAPS

Census Tract List Johnson County Kansas AA
State = 20 MSA 28140

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------|-------------|------------|--------------------|---------|-------------|------------|--------------------|
| Johnson | 91 | 0500.00 | Upper | Johnson | 91 | 0518.08 | Low |
| Johnson | 91 | 0501.00 | Middle | Johnson | 91 | 0519.02 | Middle |
| Johnson | 91 | 0502.00 | Middle | Johnson | 91 | 0519.04 | Middle |
| Johnson | 91 | 0503.01 | Middle | Johnson | 91 | 0519.07 | Middle |
| Johnson | 91 | 0503.02 | Middle | Johnson | 91 | 0519.08 | Middle |
| Johnson | 91 | 0504.00 | Middle | Johnson | 91 | 0519.09 | Middle |
| Johnson | 91 | 0505.00 | Middle | Johnson | 91 | 0519.10 | Middle |
| Johnson | 91 | 0506.00 | Upper | Johnson | 91 | 0519.11 | Moderate |
| Johnson | 91 | 0507.00 | Upper | Johnson | 91 | 0519.12 | Middle |
| Johnson | 91 | 0508.00 | Upper | Johnson | 91 | 0520.01 | Middle |
| Johnson | 91 | 0509.00 | Upper | Johnson | 91 | 0520.04 | Moderate |
| Johnson | 91 | 0510.00 | Upper | Johnson | 91 | 0520.05 | Moderate |
| Johnson | 91 | 0511.00 | Middle | Johnson | 91 | 0520.06 | Moderate |
| Johnson | 91 | 0512.00 | Middle | Johnson | 91 | 0521.01 | Middle |
| Johnson | 91 | 0513.00 | Middle | Johnson | 91 | 0521.02 | Middle |
| Johnson | 91 | 0514.00 | Upper | Johnson | 91 | 0522.01 | Middle |
| Johnson | 91 | 0515.00 | Upper | Johnson | 91 | 0522.02 | Middle |
| Johnson | 91 | 0516.00 | Upper | Johnson | 91 | 0523.04 | Middle |
| Johnson | 91 | 0517.00 | Upper | Johnson | 91 | 0523.05 | Middle |
| Johnson | 91 | 0518.01 | Upper | Johnson | 91 | 0523.06 | Upper |
| Johnson | 91 | 0518.03 | Middle | Johnson | 91 | 0523.07 | Middle |
| Johnson | 91 | 0518.04 | Middle | Johnson | 91 | 0523.08 | Moderate |
| Johnson | 91 | 0518.05 | Middle | Johnson | 91 | 0524.10 | Upper |
| Johnson | 91 | 0518.06 | Upper | Johnson | 91 | 0524.11 | Upper |
| Johnson | 91 | 0518.07 | Middle | Johnson | 91 | 0524.14 | Upper |

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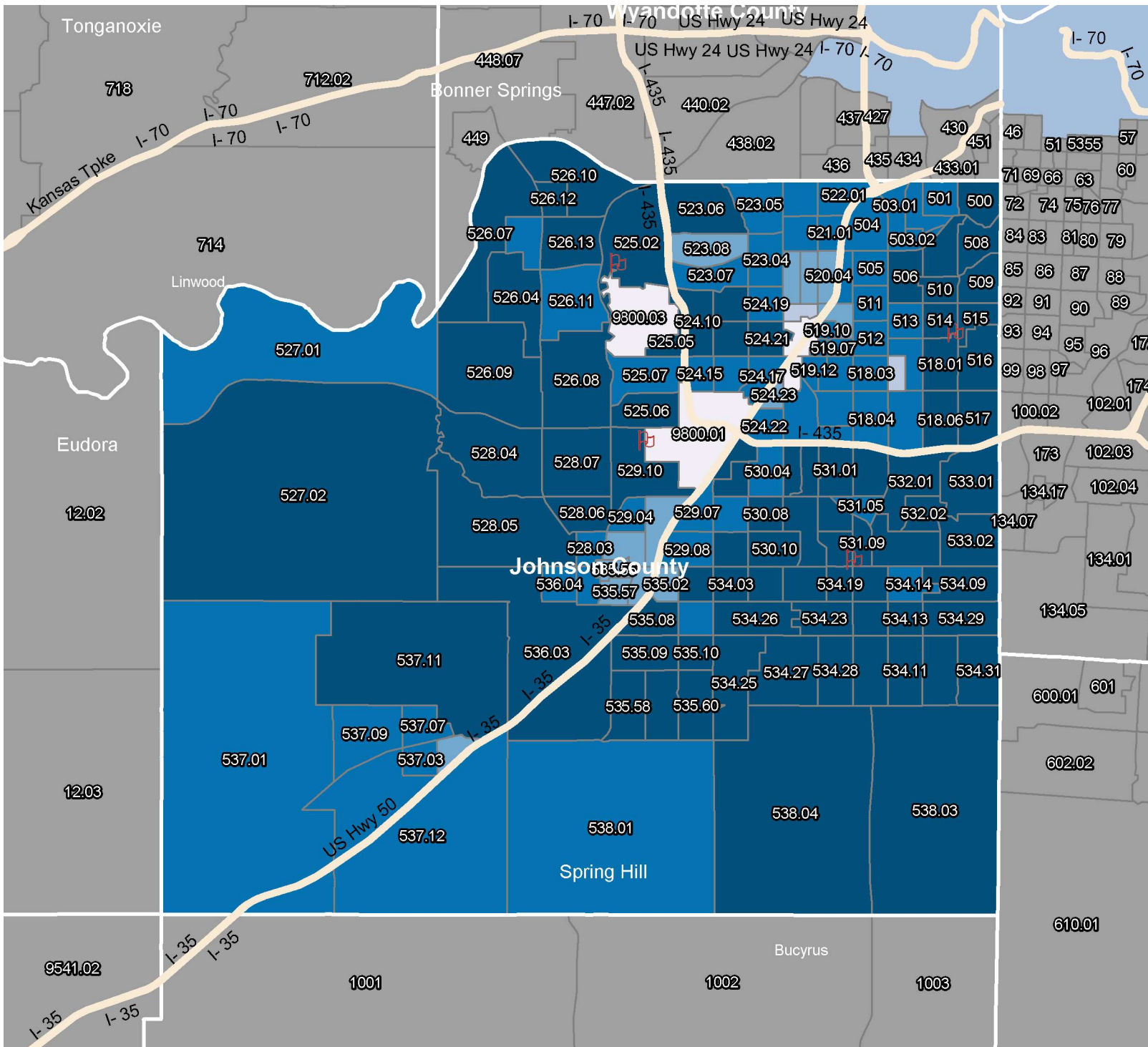
| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Johnson | 91 | 0524.15 | Middle | Johnson | 91 | 0529.04 | Middle |
| Johnson | 91 | 0524.16 | Middle | Johnson | 91 | 0529.05 | Moderate |
| Johnson | 91 | 0524.17 | Middle | Johnson | 91 | 0529.06 | Moderate |
| Johnson | 91 | 0524.18 | Low | Johnson | 91 | 0529.07 | Middle |
| Johnson | 91 | 0524.19 | Middle | Johnson | 91 | 0529.08 | Middle |
| Johnson | 91 | 0524.21 | Upper | Johnson | 91 | 0529.10 | Upper |
| Johnson | 91 | 0524.22 | Middle | Johnson | 91 | 0530.04 | Middle |
| Johnson | 91 | 0524.23 | Moderate | Johnson | 91 | 0530.05 | Upper |
| Johnson | 91 | 0525.02 | Upper | Johnson | 91 | 0530.06 | Upper |
| Johnson | 91 | 0525.05 | Upper | Johnson | 91 | 0530.07 | Middle |
| Johnson | 91 | 0525.06 | Upper | Johnson | 91 | 0530.08 | Upper |
| Johnson | 91 | 0525.07 | Middle | Johnson | 91 | 0530.09 | Upper |
| Johnson | 91 | 0526.04 | Upper | Johnson | 91 | 0530.10 | Upper |
| Johnson | 91 | 0526.06 | Middle | Johnson | 91 | 0530.11 | Upper |
| Johnson | 91 | 0526.07 | Upper | Johnson | 91 | 0530.12 | Upper |
| Johnson | 91 | 0526.08 | Upper | Johnson | 91 | 0530.13 | Upper |
| Johnson | 91 | 0526.09 | Upper | Johnson | 91 | 0531.01 | Upper |
| Johnson | 91 | 0526.10 | Upper | Johnson | 91 | 0531.02 | Upper |
| Johnson | 91 | 0526.11 | Middle | Johnson | 91 | 0531.05 | Middle |
| Johnson | 91 | 0526.12 | Upper | Johnson | 91 | 0531.08 | Upper |
| Johnson | 91 | 0526.13 | Upper | Johnson | 91 | 0531.09 | Upper |
| Johnson | 91 | 0527.01 | Middle | Johnson | 91 | 0531.10 | Upper |
| Johnson | 91 | 0527.02 | Upper | Johnson | 91 | 0532.01 | Upper |
| Johnson | 91 | 0528.03 | Middle | Johnson | 91 | 0532.02 | Upper |
| Johnson | 91 | 0528.04 | Upper | Johnson | 91 | 0532.03 | Upper |
| Johnson | 91 | 0528.05 | Upper | Johnson | 91 | 0533.01 | Upper |
| Johnson | 91 | 0528.06 | Upper | Johnson | 91 | 0533.02 | Upper |
| Johnson | 91 | 0528.07 | Upper | Johnson | 91 | 0534.03 | Upper |

INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE
JANUARY 2025

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Johnson | 91 | 0534.09 | Upper | Johnson | 91 | 0535.55 | Moderate |
| Johnson | 91 | 0534.11 | Upper | Johnson | 91 | 0535.56 | Moderate |
| Johnson | 91 | 0534.13 | Upper | Johnson | 91 | 0535.57 | Moderate |
| Johnson | 91 | 0534.14 | Middle | Johnson | 91 | 0535.58 | Upper |
| Johnson | 91 | 0534.15 | Upper | Johnson | 91 | 0535.59 | Upper |
| Johnson | 91 | 0534.17 | Upper | Johnson | 91 | 0535.60 | Upper |
| Johnson | 91 | 0534.18 | Upper | Johnson | 91 | 0536.01 | Middle |
| Johnson | 91 | 0534.19 | Upper | Johnson | 91 | 0536.03 | Upper |
| Johnson | 91 | 0534.21 | Upper | Johnson | 91 | 0536.04 | Middle |
| Johnson | 91 | 0534.22 | Upper | Johnson | 91 | 0537.01 | Middle |
| Johnson | 91 | 0534.23 | Upper | Johnson | 91 | 0537.03 | Middle |
| Johnson | 91 | 0534.25 | Upper | Johnson | 91 | 0537.05 | Moderate |
| Johnson | 91 | 0534.26 | Upper | Johnson | 91 | 0537.07 | Middle |
| Johnson | 91 | 0534.27 | Upper | Johnson | 91 | 0537.09 | Middle |
| Johnson | 91 | 0534.28 | Upper | Johnson | 91 | 0537.11 | Upper |
| Johnson | 91 | 0534.29 | Upper | Johnson | 91 | 0537.12 | Middle |
| Johnson | 91 | 0534.30 | Upper | Johnson | 91 | 0538.01 | Middle |
| Johnson | 91 | 0534.31 | Upper | Johnson | 91 | 0538.03 | Upper |
| Johnson | 91 | 0535.02 | Moderate | Johnson | 91 | 0538.04 | Upper |
| Johnson | 91 | 0535.06 | Upper | Johnson | 91 | 9800.01 | Unknown |
| Johnson | 91 | 0535.07 | Middle | Johnson | 91 | 9800.03 | Unknown |
| Johnson | 91 | 0535.08 | Upper | Johnson | 91 | 9800.04 | Unknown |
| Johnson | 91 | 0535.09 | Upper | Johnson | 91 | 9800.05 | Unknown |
| Johnson | 91 | 0535.10 | Upper | Johnson | 91 | 9801.00 | Unknown |

INTRUST BANK, NA - 2025 CRA - ASSESSMENT AREA INCOME MAP

KC Area KS AA



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

 Bank Branches

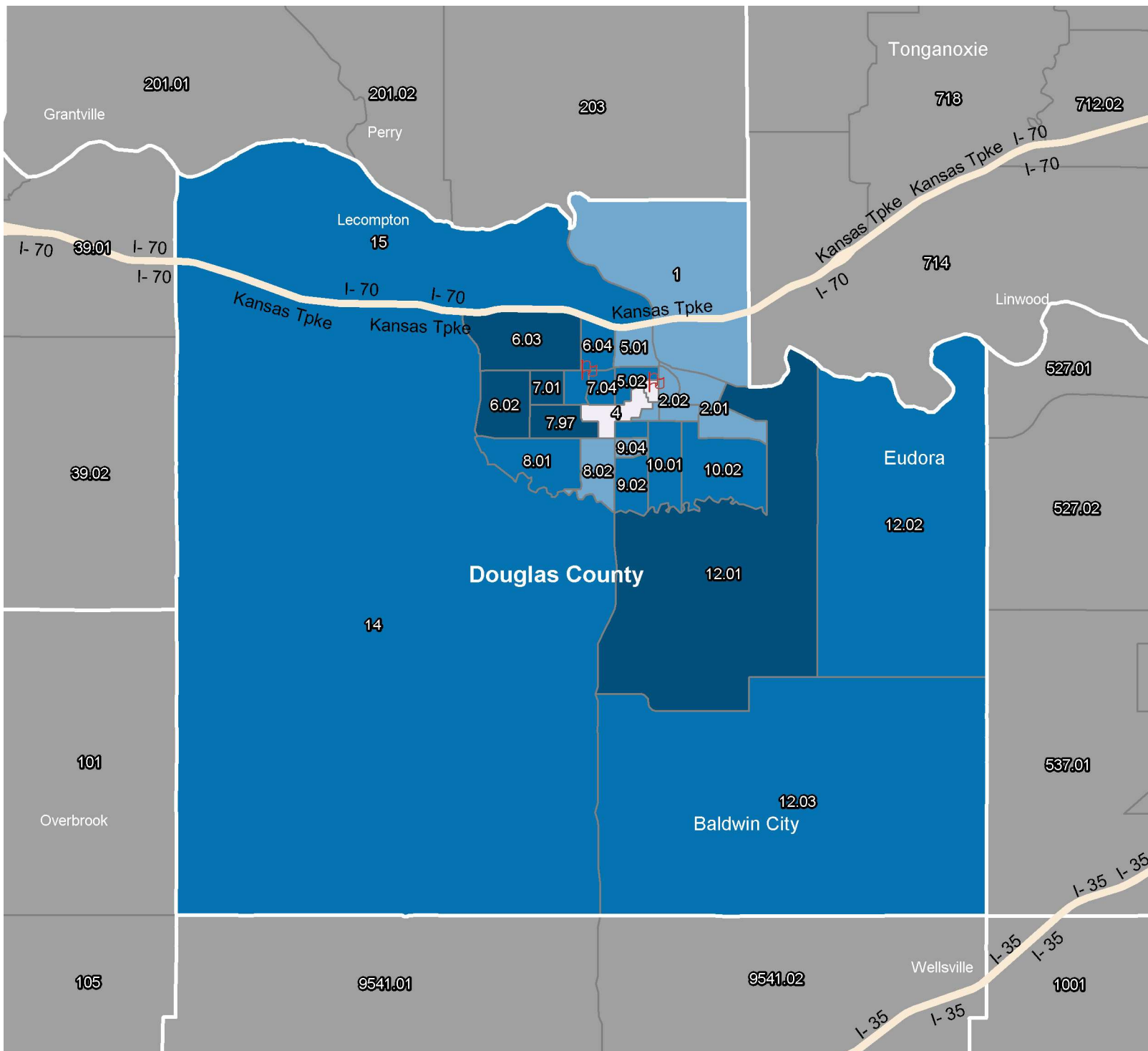
INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE
JANUARY 2025

Census Tract List Lawrence KS AA
State = 20 MSA 29940

| County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|
| Douglas | 45 | 0001.00 | Moderate |
| Douglas | 45 | 0002.01 | Moderate |
| Douglas | 45 | 0002.02 | Moderate |
| Douglas | 45 | 0003.01 | Unknown |
| Douglas | 45 | 0003.02 | Moderate |
| Douglas | 45 | 0004.00 | Unknown |
| Douglas | 45 | 0005.01 | Moderate |
| Douglas | 45 | 0005.02 | Middle |
| Douglas | 45 | 0006.02 | Upper |
| Douglas | 45 | 0006.03 | Upper |
| Douglas | 45 | 0006.04 | Middle |
| Douglas | 45 | 0007.01 | Upper |
| Douglas | 45 | 0007.03 | Middle |
| Douglas | 45 | 0007.04 | Middle |
| Douglas | 45 | 0007.97 | Upper |
| Douglas | 45 | 0008.01 | Middle |
| Douglas | 45 | 0008.02 | Moderate |
| Douglas | 45 | 0009.02 | Middle |
| Douglas | 45 | 0009.03 | Middle |
| Douglas | 45 | 0009.04 | Moderate |
| Douglas | 45 | 0010.01 | Middle |
| Douglas | 45 | 0010.02 | Middle |
| Douglas | 45 | 0012.01 | Upper |
| Douglas | 45 | 0012.02 | Middle |
| Douglas | 45 | 0012.03 | Middle |
| Douglas | 45 | 0014.00 | Middle |
| Douglas | 45 | 0015.00 | Middle |


INTRUST BANK, NA - 2025 CRA - ASSESSMENT AREA INCOME MAP

Lawrence KS AA



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

 Bank Branches

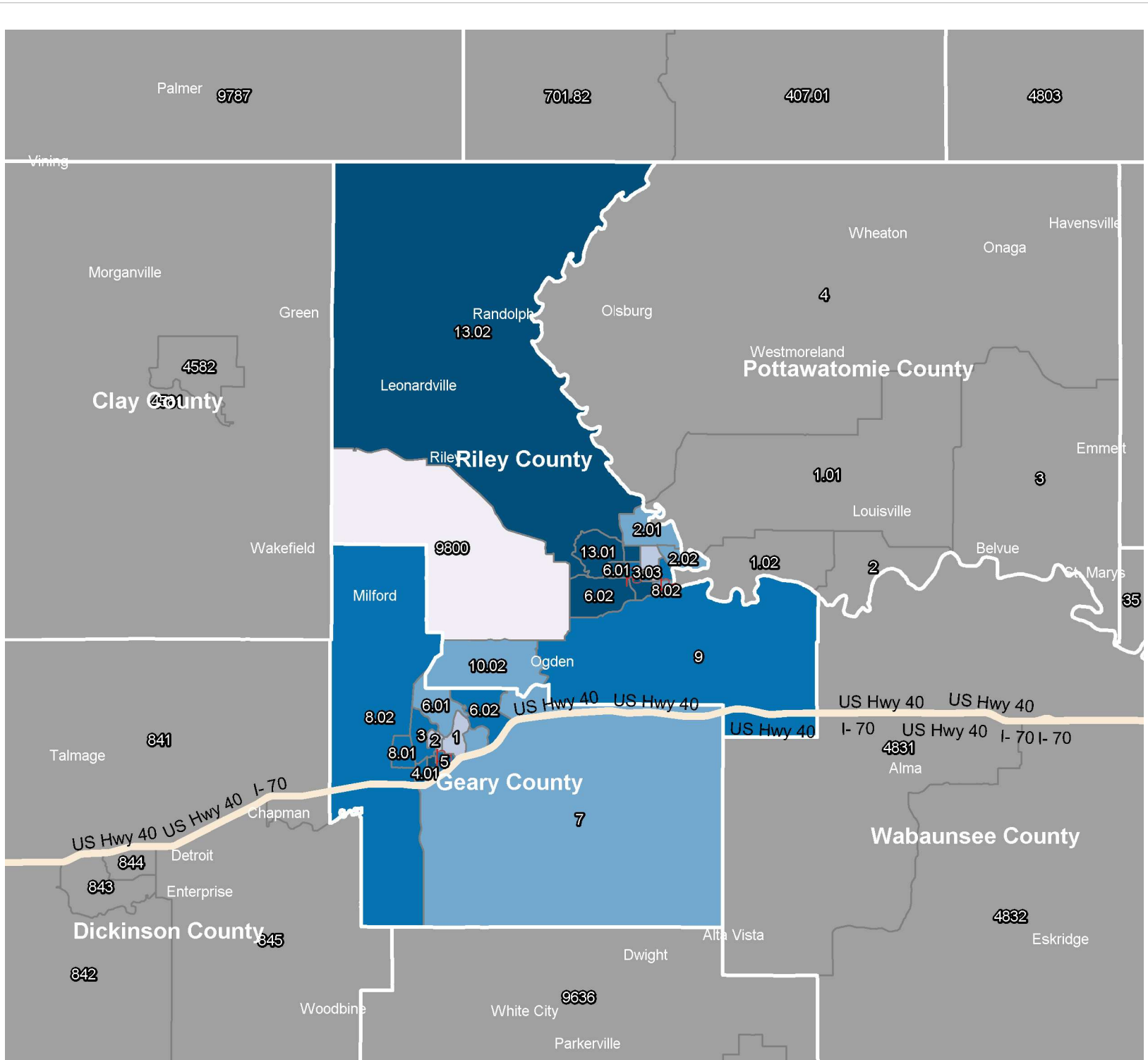
INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE
JANUARY 2025

Census Tract List Man-JunCity KS AA
 State = 20 MSA 31740

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|--------|-------------|------------|--------------------|--------|-------------|------------|--------------------|
| Geary | 61 | 0001.00 | Low | Riley | 161 | 0002.01 | Moderate |
| Geary | 61 | 0002.00 | Low | Riley | 161 | 0002.02 | Moderate |
| Geary | 61 | 0003.00 | Middle | Riley | 161 | 0003.03 | Unknown |
| Geary | 61 | 0004.01 | Middle | Riley | 161 | 0003.04 | Middle |
| Geary | 61 | 0004.02 | Upper | Riley | 161 | 0005.00 | Middle |
| Geary | 61 | 0005.00 | Middle | Riley | 161 | 0006.01 | Upper |
| Geary | 61 | 0006.01 | Moderate | Riley | 161 | 0006.02 | Upper |
| Geary | 61 | 0006.02 | Middle | Riley | 161 | 0007.00 | Upper |
| Geary | 61 | 0007.00 | Moderate | Riley | 161 | 0008.01 | Moderate |
| Geary | 61 | 0008.01 | Middle | Riley | 161 | 0008.02 | Middle |
| Geary | 61 | 0008.02 | Middle | Riley | 161 | 0009.00 | Middle |
| | | | | Riley | 161 | 0010.02 | Moderate |
| | | | | Riley | 161 | 0011.01 | Low |
| | | | | Riley | 161 | 0011.02 | Upper |
| | | | | Riley | 161 | 0013.01 | Upper |
| | | | | Riley | 161 | 0013.02 | Upper |
| | | | | Riley | 161 | 9800.00 | Unknown |
| | | | | Riley | 161 | 0013.02 | Upper |
| | | | | Riley | 161 | 9800.00 | Unknown |

INTRUST BANK, NA - 2025 CRA - ASSESSMENT AREA INCOME MAP

ManJCity KS AA



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

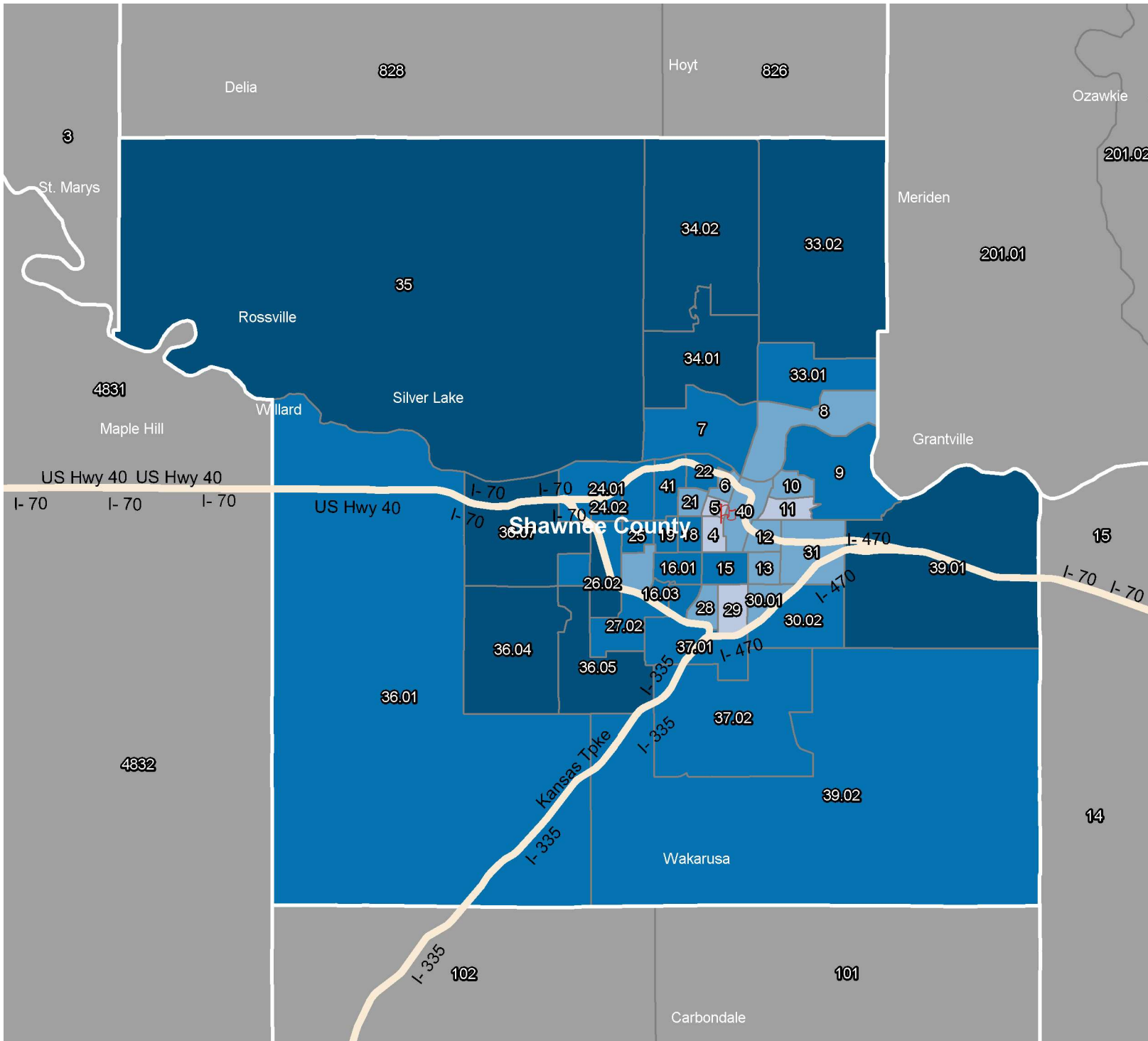
INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE
JANUARY 2025

Census Tract List Topeka KS AA
State = 20 MSA 45820

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------|-------------|------------|--------------------|---------|-------------|------------|--------------------|
| Shawnee | 177 | 0004.00 | Low | Shawnee | 177 | 0027.01 | Moderate |
| Shawnee | 177 | 0005.00 | Low | Shawnee | 177 | 0027.02 | Middle |
| Shawnee | 177 | 0006.00 | Moderate | Shawnee | 177 | 0028.00 | Moderate |
| Shawnee | 177 | 0007.00 | Middle | Shawnee | 177 | 0029.00 | Low |
| Shawnee | 177 | 0008.00 | Moderate | Shawnee | 177 | 0030.01 | Moderate |
| Shawnee | 177 | 0009.00 | Middle | Shawnee | 177 | 0030.02 | Middle |
| Shawnee | 177 | 0010.00 | Moderate | Shawnee | 177 | 0031.00 | Moderate |
| Shawnee | 177 | 0011.00 | Low | Shawnee | 177 | 0033.01 | Middle |
| Shawnee | 177 | 0012.00 | Moderate | Shawnee | 177 | 0033.02 | Upper |
| Shawnee | 177 | 0013.00 | Moderate | Shawnee | 177 | 0034.01 | Upper |
| Shawnee | 177 | 0015.00 | Middle | Shawnee | 177 | 0034.02 | Upper |
| Shawnee | 177 | 0016.01 | Middle | Shawnee | 177 | 0035.00 | Upper |
| Shawnee | 177 | 0016.03 | Middle | Shawnee | 177 | 0036.01 | Middle |
| Shawnee | 177 | 0016.04 | Middle | Shawnee | 177 | 0036.04 | Upper |
| Shawnee | 177 | 0018.00 | Middle | Shawnee | 177 | 0036.05 | Upper |
| Shawnee | 177 | 0019.00 | Middle | Shawnee | 177 | 0036.06 | Middle |
| Shawnee | 177 | 0021.00 | Moderate | Shawnee | 177 | 0036.07 | Upper |
| Shawnee | 177 | 0022.00 | Middle | Shawnee | 177 | 0037.01 | Middle |
| Shawnee | 177 | 0024.01 | Middle | Shawnee | 177 | 0037.02 | Middle |
| Shawnee | 177 | 0024.02 | Middle | Shawnee | 177 | 0039.01 | Upper |
| Shawnee | 177 | 0025.00 | Middle | Shawnee | 177 | 0039.02 | Middle |
| Shawnee | 177 | 0026.01 | Middle | Shawnee | 177 | 0040.00 | Moderate |
| Shawnee | 177 | 0026.02 | Upper | Shawnee | 177 | 0041.00 | Middle |

INTRUST BANK, NA - 2025 CRA - ASSESSMENT AREA INCOME MAP

Topeka KS AA



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE
JANUARY 2025

Census Tract List Oklahoma City AA
State = 40 MSA 36420

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|----------|-------------|------------|--------------------|-----------|-------------|------------|--------------------|
| Canadian | 17 | 3001.00 | Moderate | Canadian | 17 | 3010.15 | Moderate |
| Canadian | 17 | 3002.01 | Middle | Canadian | 17 | 3011.00 | Upper |
| Canadian | 17 | 3002.02 | Upper | Canadian | 17 | 3012.01 | Middle |
| Canadian | 17 | 3003.00 | Moderate | Canadian | 17 | 3012.02 | Upper |
| Canadian | 17 | 3004.00 | Low | Canadian | 17 | 3013.01 | Upper |
| Canadian | 17 | 3005.00 | Middle | Canadian | 17 | 3013.02 | Upper |
| Canadian | 17 | 3006.00 | Moderate | Canadian | 17 | 3014.06 | Upper |
| Canadian | 17 | 3007.01 | Middle | Canadian | 17 | 3014.07 | Upper |
| Canadian | 17 | 3007.02 | Upper | Canadian | 17 | 3014.08 | Upper |
| Canadian | 17 | 3008.02 | Upper | Canadian | 17 | 3014.09 | Middle |
| Canadian | 17 | 3008.03 | Upper | Canadian | 17 | 3014.10 | Middle |
| Canadian | 17 | 3008.04 | Upper | Cleveland | 27 | 2001.00 | Unknown |
| Canadian | 17 | 3008.05 | Upper | Cleveland | 27 | 2002.00 | Moderate |
| Canadian | 17 | 3008.06 | Upper | Cleveland | 27 | 2003.00 | Moderate |
| Canadian | 17 | 3009.01 | Middle | Cleveland | 27 | 2004.00 | Middle |
| Canadian | 17 | 3009.02 | Upper | Cleveland | 27 | 2005.00 | Middle |
| Canadian | 17 | 3009.04 | Moderate | Cleveland | 27 | 2006.02 | Unknown |
| Canadian | 17 | 3009.05 | Upper | Cleveland | 27 | 2006.03 | Low |
| Canadian | 17 | 3010.01 | Middle | Cleveland | 27 | 2006.04 | Middle |
| Canadian | 17 | 3010.03 | Middle | Cleveland | 27 | 2007.00 | Unknown |
| Canadian | 17 | 3010.06 | Middle | Cleveland | 27 | 2008.00 | Middle |
| Canadian | 17 | 3010.10 | Middle | Cleveland | 27 | 2009.00 | Middle |
| Canadian | 17 | 3010.11 | Middle | Cleveland | 27 | 2010.00 | Middle |
| Canadian | 17 | 3010.12 | Upper | Cleveland | 27 | 2011.02 | Upper |
| Canadian | 17 | 3010.13 | Upper | Cleveland | 27 | 2011.03 | Middle |
| Canadian | 17 | 3010.14 | Upper | Cleveland | 27 | 2011.04 | Upper |

INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
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| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Cleveland | 27 | 2012.01 | Low | Cleveland | 27 | 2019.04 | Middle |
| Cleveland | 27 | 2012.02 | Unknown | Cleveland | 27 | 2020.02 | Middle |
| Cleveland | 27 | 2012.04 | Moderate | Cleveland | 27 | 2020.04 | Middle |
| Cleveland | 27 | 2012.05 | Middle | Cleveland | 27 | 2020.05 | Middle |
| Cleveland | 27 | 2013.02 | Middle | Cleveland | 27 | 2020.06 | Moderate |
| Cleveland | 27 | 2013.03 | Moderate | Cleveland | 27 | 2020.07 | Middle |
| Cleveland | 27 | 2014.03 | Upper | Cleveland | 27 | 2020.08 | Upper |
| Cleveland | 27 | 2014.04 | Middle | Cleveland | 27 | 2021.02 | Middle |
| Cleveland | 27 | 2014.05 | Upper | Cleveland | 27 | 2021.04 | Middle |
| Cleveland | 27 | 2015.05 | Upper | Cleveland | 27 | 2021.05 | Middle |
| Cleveland | 27 | 2015.08 | Middle | Cleveland | 27 | 2021.06 | Middle |
| Cleveland | 27 | 2015.09 | Upper | Cleveland | 27 | 2021.07 | Upper |
| Cleveland | 27 | 2015.11 | Middle | Cleveland | 27 | 2022.01 | Upper |
| Cleveland | 27 | 2015.12 | Middle | Cleveland | 27 | 2022.03 | Middle |
| Cleveland | 27 | 2015.13 | Upper | Cleveland | 27 | 2022.05 | Middle |
| Cleveland | 27 | 2015.14 | Upper | Cleveland | 27 | 2022.07 | Middle |
| Cleveland | 27 | 2016.02 | Middle | Cleveland | 27 | 2022.08 | Middle |
| Cleveland | 27 | 2016.03 | Moderate | Cleveland | 27 | 2023.01 | Upper |
| Cleveland | 27 | 2016.04 | Middle | Cleveland | 27 | 2023.02 | Middle |
| Cleveland | 27 | 2016.07 | Upper | Cleveland | 27 | 2024.03 | Upper |
| Cleveland | 27 | 2016.09 | Upper | Cleveland | 27 | 2024.04 | Middle |
| Cleveland | 27 | 2016.10 | Upper | Cleveland | 27 | 2024.05 | Upper |
| Cleveland | 27 | 2016.11 | Upper | Cleveland | 27 | 2024.06 | Middle |
| Cleveland | 27 | 2016.12 | Middle | Cleveland | 27 | 2024.07 | Middle |
| Cleveland | 27 | 2017.00 | Upper | Cleveland | 27 | 2025.01 | Middle |
| Cleveland | 27 | 2018.01 | Upper | Cleveland | 27 | 2025.02 | Middle |
| Cleveland | 27 | 2018.02 | Middle | Cleveland | 27 | 2026.00 | Moderate |
| Cleveland | 27 | 2019.02 | Middle | Oklahoma | 109 | 1001.00 | Moderate |
| Cleveland | 27 | 2019.03 | Middle | Oklahoma | 109 | 1002.01 | Middle |

INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE
JANUARY 2025

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Oklahoma | 109 | 1002.02 | Middle | Oklahoma | 109 | 1046.00 | Low |
| Oklahoma | 109 | 1002.03 | Middle | Oklahoma | 109 | 1047.00 | Moderate |
| Oklahoma | 109 | 1003.00 | Upper | Oklahoma | 109 | 1048.00 | Moderate |
| Oklahoma | 109 | 1004.00 | Low | Oklahoma | 109 | 1049.00 | Low |
| Oklahoma | 109 | 1005.00 | Low | Oklahoma | 109 | 1050.00 | Unknown |
| Oklahoma | 109 | 1008.00 | Moderate | Oklahoma | 109 | 1051.01 | Middle |
| Oklahoma | 109 | 1009.00 | Upper | Oklahoma | 109 | 1052.01 | Low |
| Oklahoma | 109 | 1010.00 | Low | Oklahoma | 109 | 1052.02 | Low |
| Oklahoma | 109 | 1011.00 | Moderate | Oklahoma | 109 | 1053.00 | Moderate |
| Oklahoma | 109 | 1012.00 | Middle | Oklahoma | 109 | 1054.00 | Low |
| Oklahoma | 109 | 1013.00 | Low | Oklahoma | 109 | 1055.00 | Moderate |
| Oklahoma | 109 | 1014.00 | Unknown | Oklahoma | 109 | 1056.00 | Low |
| Oklahoma | 109 | 1015.00 | Moderate | Oklahoma | 109 | 1059.03 | Moderate |
| Oklahoma | 109 | 1018.00 | Upper | Oklahoma | 109 | 1059.04 | Moderate |
| Oklahoma | 109 | 1019.00 | Upper | Oklahoma | 109 | 1059.05 | Moderate |
| Oklahoma | 109 | 1020.00 | Middle | Oklahoma | 109 | 1059.06 | Moderate |
| Oklahoma | 109 | 1021.00 | Moderate | Oklahoma | 109 | 1059.07 | Low |
| Oklahoma | 109 | 1022.00 | Moderate | Oklahoma | 109 | 1060.00 | Middle |
| Oklahoma | 109 | 1023.00 | Moderate | Oklahoma | 109 | 1061.00 | Middle |
| Oklahoma | 109 | 1024.00 | Moderate | Oklahoma | 109 | 1062.00 | Moderate |
| Oklahoma | 109 | 1025.00 | Upper | Oklahoma | 109 | 1063.01 | Low |
| Oklahoma | 109 | 1032.00 | Upper | Oklahoma | 109 | 1063.02 | Moderate |
| Oklahoma | 109 | 1033.00 | Moderate | Oklahoma | 109 | 1063.03 | Middle |
| Oklahoma | 109 | 1039.00 | Moderate | Oklahoma | 109 | 1064.01 | Upper |
| Oklahoma | 109 | 1041.00 | Low | Oklahoma | 109 | 1064.02 | Upper |
| Oklahoma | 109 | 1042.00 | Moderate | Oklahoma | 109 | 1064.03 | Moderate |
| Oklahoma | 109 | 1043.00 | Low | Oklahoma | 109 | 1065.01 | Upper |
| Oklahoma | 109 | 1044.00 | Moderate | Oklahoma | 109 | 1065.02 | Moderate |
| Oklahoma | 109 | 1045.00 | Moderate | Oklahoma | 109 | 1065.03 | Upper |

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COMMUNITY REINVESTMENT ACT
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JANUARY 2025

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Oklahoma | 109 | 1066.01 | Moderate | Oklahoma | 109 | 1069.16 | Moderate |
| Oklahoma | 109 | 1066.02 | Moderate | Oklahoma | 109 | 1069.17 | Low |
| Oklahoma | 109 | 1066.06 | Middle | Oklahoma | 109 | 1070.01 | Moderate |
| Oklahoma | 109 | 1066.07 | Moderate | Oklahoma | 109 | 1070.02 | Moderate |
| Oklahoma | 109 | 1066.08 | Middle | Oklahoma | 109 | 1071.01 | Unknown |
| Oklahoma | 109 | 1066.09 | Middle | Oklahoma | 109 | 1071.03 | Moderate |
| Oklahoma | 109 | 1066.10 | Unknown | Oklahoma | 109 | 1071.04 | Low |
| Oklahoma | 109 | 1066.11 | Moderate | Oklahoma | 109 | 1072.06 | Moderate |
| Oklahoma | 109 | 1067.02 | Moderate | Oklahoma | 109 | 1072.07 | Middle |
| Oklahoma | 109 | 1067.04 | Middle | Oklahoma | 109 | 1072.12 | Moderate |
| Oklahoma | 109 | 1067.05 | Middle | Oklahoma | 109 | 1072.13 | Moderate |
| Oklahoma | 109 | 1067.06 | Unknown | Oklahoma | 109 | 1072.14 | Middle |
| Oklahoma | 109 | 1067.08 | Upper | Oklahoma | 109 | 1072.15 | Low |
| Oklahoma | 109 | 1067.09 | Moderate | Oklahoma | 109 | 1072.16 | Moderate |
| Oklahoma | 109 | 1067.10 | Moderate | Oklahoma | 109 | 1072.17 | Moderate |
| Oklahoma | 109 | 1068.01 | Moderate | Oklahoma | 109 | 1072.18 | Moderate |
| Oklahoma | 109 | 1068.02 | Middle | Oklahoma | 109 | 1072.19 | Moderate |
| Oklahoma | 109 | 1068.03 | Moderate | Oklahoma | 109 | 1072.20 | Moderate |
| Oklahoma | 109 | 1068.04 | Moderate | Oklahoma | 109 | 1072.21 | Moderate |
| Oklahoma | 109 | 1069.02 | Moderate | Oklahoma | 109 | 1072.22 | Moderate |
| Oklahoma | 109 | 1069.03 | Middle | Oklahoma | 109 | 1072.23 | Moderate |
| Oklahoma | 109 | 1069.06 | Middle | Oklahoma | 109 | 1072.24 | Middle |
| Oklahoma | 109 | 1069.07 | Middle | Oklahoma | 109 | 1072.25 | Moderate |
| Oklahoma | 109 | 1069.09 | Middle | Oklahoma | 109 | 1072.26 | Moderate |
| Oklahoma | 109 | 1069.10 | Moderate | Oklahoma | 109 | 1073.02 | Low |
| Oklahoma | 109 | 1069.11 | Middle | Oklahoma | 109 | 1073.03 | Moderate |
| Oklahoma | 109 | 1069.12 | Low | Oklahoma | 109 | 1073.05 | Unknown |
| Oklahoma | 109 | 1069.13 | Moderate | Oklahoma | 109 | 1073.06 | Low |
| Oklahoma | 109 | 1069.14 | Middle | Oklahoma | 109 | 1074.01 | Middle |

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COMMUNITY REINVESTMENT ACT
PUBLIC FILE
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| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Oklahoma | 109 | 1074.04 | Middle | Oklahoma | 109 | 1080.11 | Moderate |
| Oklahoma | 109 | 1074.05 | Moderate | Oklahoma | 109 | 1081.01 | Upper |
| Oklahoma | 109 | 1074.06 | Middle | Oklahoma | 109 | 1081.06 | Upper |
| Oklahoma | 109 | 1074.07 | Middle | Oklahoma | 109 | 1081.07 | Upper |
| Oklahoma | 109 | 1076.01 | Moderate | Oklahoma | 109 | 1081.09 | Upper |
| Oklahoma | 109 | 1076.04 | Moderate | Oklahoma | 109 | 1081.10 | Upper |
| Oklahoma | 109 | 1076.05 | Moderate | Oklahoma | 109 | 1081.13 | Upper |
| Oklahoma | 109 | 1076.08 | Middle | Oklahoma | 109 | 1081.14 | Upper |
| Oklahoma | 109 | 1077.03 | Middle | Oklahoma | 109 | 1082.01 | Middle |
| Oklahoma | 109 | 1077.04 | Moderate | Oklahoma | 109 | 1082.03 | Moderate |
| Oklahoma | 109 | 1077.05 | Moderate | Oklahoma | 109 | 1082.04 | Middle |
| Oklahoma | 109 | 1077.06 | Moderate | Oklahoma | 109 | 1082.07 | Low |
| Oklahoma | 109 | 1077.07 | Moderate | Oklahoma | 109 | 1082.08 | Moderate |
| Oklahoma | 109 | 1078.01 | Middle | Oklahoma | 109 | 1082.15 | Middle |
| Oklahoma | 109 | 1078.04 | Moderate | Oklahoma | 109 | 1082.16 | Middle |
| Oklahoma | 109 | 1078.05 | Moderate | Oklahoma | 109 | 1082.17 | Middle |
| Oklahoma | 109 | 1078.06 | Moderate | Oklahoma | 109 | 1082.22 | Upper |
| Oklahoma | 109 | 1078.07 | Moderate | Oklahoma | 109 | 1082.23 | Upper |
| Oklahoma | 109 | 1078.08 | Middle | Oklahoma | 109 | 1082.24 | Upper |
| Oklahoma | 109 | 1078.09 | Middle | Oklahoma | 109 | 1082.25 | Upper |
| Oklahoma | 109 | 1078.10 | Moderate | Oklahoma | 109 | 1082.26 | Middle |
| Oklahoma | 109 | 1079.00 | Moderate | Oklahoma | 109 | 1082.27 | Upper |
| Oklahoma | 109 | 1080.03 | Low | Oklahoma | 109 | 1082.28 | Upper |
| Oklahoma | 109 | 1080.05 | Middle | Oklahoma | 109 | 1082.29 | Upper |
| Oklahoma | 109 | 1080.06 | Middle | Oklahoma | 109 | 1082.30 | Middle |
| Oklahoma | 109 | 1080.07 | Middle | Oklahoma | 109 | 1082.31 | Upper |
| Oklahoma | 109 | 1080.08 | Moderate | Oklahoma | 109 | 1082.32 | Upper |
| Oklahoma | 109 | 1080.09 | Moderate | Oklahoma | 109 | 1082.33 | Upper |
| Oklahoma | 109 | 1080.10 | Moderate | Oklahoma | 109 | 1082.34 | Upper |

INTRUST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE
JANUARY 2025

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Oklahoma | 109 | 1082.35 | Upper | Oklahoma | 109 | 1085.15 | Middle |
| Oklahoma | 109 | 1082.36 | Middle | Oklahoma | 109 | 1085.20 | Upper |
| Oklahoma | 109 | 1082.37 | Upper | Oklahoma | 109 | 1085.21 | Middle |
| Oklahoma | 109 | 1082.38 | Middle | Oklahoma | 109 | 1085.23 | Upper |
| Oklahoma | 109 | 1083.01 | Moderate | Oklahoma | 109 | 1085.24 | Middle |
| Oklahoma | 109 | 1083.02 | Middle | Oklahoma | 109 | 1085.25 | Middle |
| Oklahoma | 109 | 1083.04 | Middle | Oklahoma | 109 | 1085.26 | Middle |
| Oklahoma | 109 | 1083.07 | Middle | Oklahoma | 109 | 1085.27 | Middle |
| Oklahoma | 109 | 1083.09 | Low | Oklahoma | 109 | 1085.28 | Upper |
| Oklahoma | 109 | 1083.10 | Moderate | Oklahoma | 109 | 1085.29 | Upper |
| Oklahoma | 109 | 1083.14 | Moderate | Oklahoma | 109 | 1085.30 | Upper |
| Oklahoma | 109 | 1083.17 | Upper | Oklahoma | 109 | 1085.31 | Upper |
| Oklahoma | 109 | 1083.18 | Upper | Oklahoma | 109 | 1085.32 | Upper |
| Oklahoma | 109 | 1083.19 | Middle | Oklahoma | 109 | 1085.33 | Upper |
| Oklahoma | 109 | 1083.20 | Middle | Oklahoma | 109 | 1085.34 | Upper |
| Oklahoma | 109 | 1083.21 | Moderate | Oklahoma | 109 | 1085.35 | Upper |
| Oklahoma | 109 | 1083.22 | Moderate | Oklahoma | 109 | 1085.36 | Upper |
| Oklahoma | 109 | 1083.23 | Upper | Oklahoma | 109 | 1085.37 | Upper |
| Oklahoma | 109 | 1083.24 | Upper | Oklahoma | 109 | 1085.38 | Upper |
| Oklahoma | 109 | 1083.25 | Upper | Oklahoma | 109 | 1086.03 | Upper |
| Oklahoma | 109 | 1083.26 | Moderate | Oklahoma | 109 | 1086.04 | Middle |
| Oklahoma | 109 | 1084.02 | Middle | Oklahoma | 109 | 1087.01 | Upper |
| Oklahoma | 109 | 1084.03 | Middle | Oklahoma | 109 | 1087.06 | Middle |
| Oklahoma | 109 | 1084.04 | Middle | Oklahoma | 109 | 1087.07 | Middle |
| Oklahoma | 109 | 1085.06 | Middle | Oklahoma | 109 | 1087.08 | Middle |
| Oklahoma | 109 | 1085.07 | Upper | Oklahoma | 109 | 1087.09 | Upper |
| Oklahoma | 109 | 1085.08 | Middle | Oklahoma | 109 | 1087.10 | Upper |
| Oklahoma | 109 | 1085.13 | Upper | Oklahoma | 109 | 1087.11 | Upper |
| Oklahoma | 109 | 1085.14 | Middle | Oklahoma | 109 | 1087.12 | Upper |

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| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|---------------|--------------------|-------------------|---------------------------|
| Oklahoma | 109 | 1087.13 | Upper | Oklahoma | 109 | 1094.00 | Upper |
| Oklahoma | 109 | 1088.02 | Middle | Oklahoma | 109 | 1095.00 | Low |
| Oklahoma | 109 | 1088.03 | Low | Oklahoma | 109 | 1096.00 | Unknown |
| Oklahoma | 109 | 1088.04 | Middle | Oklahoma | 109 | 1097.00 | Upper |
| Oklahoma | 109 | 1088.05 | Moderate | Oklahoma | 109 | 1098.00 | Moderate |
| Oklahoma | 109 | 1088.06 | Upper | Oklahoma | 109 | 1099.00 | Middle |
| Oklahoma | 109 | 1088.07 | Upper | Oklahoma | 109 | 1100.00 | Low |
| Oklahoma | 109 | 1089.00 | Moderate | Oklahoma | 109 | 9800.01 | Unknown |
| Oklahoma | 109 | 1090.01 | Middle | Oklahoma | 109 | 9800.02 | Unknown |
| Oklahoma | 109 | 1090.03 | Middle | Oklahoma | 109 | 9800.03 | Unknown |
| Oklahoma | 109 | 1090.04 | Upper | Oklahoma | 109 | 9800.04 | Unknown |
| Oklahoma | 109 | 1092.02 | Middle | Oklahoma | 109 | 9800.05 | Unknown |
| Oklahoma | 109 | 1092.03 | Upper | Oklahoma | 109 | 9800.06 | Unknown |
| Oklahoma | 109 | 1092.04 | Upper | Oklahoma | 109 | 9800.07 | Upper |
| Oklahoma | 109 | 1092.05 | Upper | Oklahoma | 109 | 9800.08 | Unknown |
| Oklahoma | 109 | 1093.00 | Middle | Oklahoma | 109 | 9800.09 | Unknown |

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Census Tract List Rogers AR AA
State = 05 MSA 22220

| County | County Code | Tract Code | Tract Income Level | County | County Code | Tract Code | Tract Income Level |
|--------|-------------|------------|--------------------|--------|-------------|------------|--------------------|
| Benton | 5 | 201.02 | Upper | Benton | 5 | 208.03 | Middle |
| Benton | 5 | 201.03 | Middle | Benton | 5 | 208.05 | Middle |
| Benton | 5 | 201.04 | Middle | Benton | 5 | 208.06 | Upper |
| Benton | 5 | 202.01 | Middle | Benton | 5 | 209.03 | Middle |
| Benton | 5 | 202.03 | Middle | Benton | 5 | 209.04 | Upper |
| Benton | 5 | 202.05 | Moderate | Benton | 5 | 209.05 | Middle |
| Benton | 5 | 202.06 | Moderate | Benton | 5 | 209.06 | Upper |
| Benton | 5 | 203.01 | Moderate | Benton | 5 | 210.01 | Moderate |
| Benton | 5 | 203.02 | Middle | Benton | 5 | 210.03 | Middle |
| Benton | 5 | 203.04 | Middle | Benton | 5 | 210.04 | Middle |
| Benton | 5 | 203.05 | Middle | Benton | 5 | 211.01 | Moderate |
| Benton | 5 | 204.01 | Middle | Benton | 5 | 211.02 | Middle |
| Benton | 5 | 204.02 | Middle | Benton | 5 | 212.01 | Middle |
| Benton | 5 | 204.04 | Middle | Benton | 5 | 212.02 | Moderate |
| Benton | 5 | 204.05 | Upper | Benton | 5 | 213.04 | Upper |
| Benton | 5 | 205.01 | Upper | Benton | 5 | 213.05 | Middle |
| Benton | 5 | 205.03 | Middle | Benton | 5 | 213.06 | Upper |
| Benton | 5 | 205.04 | Moderate | Benton | 5 | 213.08 | Upper |
| Benton | 5 | 206.04 | Upper | Benton | 5 | 213.12 | Moderate |
| Benton | 5 | 206.05 | Upper | Benton | 5 | 213.13 | Middle |
| Benton | 5 | 206.06 | Upper | Benton | 5 | 213.14 | Middle |
| Benton | 5 | 206.07 | Upper | Benton | 5 | 213.15 | Upper |
| Benton | 5 | 206.08 | Upper | Benton | 5 | 213.16 | Upper |
| Benton | 5 | 207.01 | Upper | Benton | 5 | 213.17 | Upper |
| Benton | 5 | 207.03 | Upper | Benton | 5 | 214.04 | Middle |
| Benton | 5 | 207.04 | Middle | Benton | 5 | 214.05 | Middle |
| Benton | 5 | 208.01 | Upper | Benton | 5 | 214.06 | Middle |

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| County | County Code | Tract Code | Tract Income Level |
|---------------|--------------------|-------------------|---------------------------|
| Benton | 5 | 214.07 | Upper |
| Benton | 5 | 214.08 | Moderate |
| Benton | 5 | 214.09 | Middle |

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VIII. OTHER INFORMATION

None

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IX.= HOME MORTGAGE DISCLOSURE ACT DISCLOSURE STATEMENTS

For **2016 and prior years** HMDA data, click on the FFIEC HMDA Disclosure Statements link below.

[FFIEC HMDA Disclosure Website](#)

All Pop-up Blockers must be disabled.

Select Year

Type: "Intrust Bank" for Institution Name

Agency: 1-OCC

Click: Retrieve Institutions

INTRUST BANK N.A. will appear highlighted

Click: Select Institution

Select an MSA

Click: Select All Tables for MSA/MD

HMDA Disclosure Statements for INTRUST Bank and HMDA data for **2017 and beyond** is available online at the Consumer Financial Protection Bureau's website. Click the link below.

[CFPB HMDA Disclosure Website](#)

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X. COMMUNITY REINVESTMENT ACT DISCLOSURE STATEMENTS

For INTRUST Bank CRA disclosure statements, click on the FFIEC CRA Disclosure Statements link below.

[FFIEC CRA Disclosure Statements Website](#)

All Pop-up Blockers must be disabled.

Select Year

Type: "Intrust Bank" for Institution Name

Agency: 1-OCC

Click: Retrieve by Institutions

INTRUST BANK N.A. will appear highlighted

Click: Retrieve All Tables