

COMMUNITY REINVESTMENT ACT STATEMENT

Oak Bank is a state-chartered commercial bank with its office located at 5951 McKee Road in Fitchburg, WI 53719. Oak Bank services Dane County; however, the local service area is the City of Fitchburg and the City of Madison. These areas include low, moderate and high-income individuals interspersed throughout. Oak Bank will extend consumer loans, commercial or business loans and real estate loans. We will consider single and multiple family residential loans, constructions loans, home improvement loans and small business loans. General economic conditions as well as liquidity considerations may temporarily preclude Oak Bank from extending the aforementioned credits. Oak Bank helps meet the community's needs by working with the U.S. Small Business Administration, Madison Development Corp. and the City of Fitchburg and the City of Madison. The Community Reinvestment Act Notice is attached hereto for your perusal.

Approved by the Board of Directors
Of Oak Bank on
February 27, 2025

OAK BANK

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including information about the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 300 South Riverside Plaza, Ste 1700, Chicago, IL 60606. You may send written comments about our performance in helping to meet community credit needs to Terry D. Taylor, President at Oak Bank, 5951 McKee Road Fitchburg, WI, 53719 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are a subsidiary of Oak Financial Inc., a bank holding company. You may also request from the President, Federal Reserve Bank of Chicago, 230 S. LaSalle Street, Chicago, IL 60604, an announcement of applications covered by the CRA file by bank holding companies.

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