



COMMUNITY REINVESTMENT ACT
PUBLIC FILE

REVISED
March 2024

LOCATIONS

BRANCHES

OLD PARKLAND

Freedom Place at Old Parkland
4143 Maple Avenue, Suite 100
Dallas, TX 75219
972-698-5760

LOBBY HOURS Monday-Friday: 9am-4pm

SERVICES Full Service

LOCATION	COUNTY	CENSUS TRACT	INCOME LEVEL	MSA
	Dallas	0005.002	UPPER	Dallas-Plano-Irving, TX
	ESTABLISHED			
	11/1/2017			

TULSA

Southern Hills Tower
2431 East 61st Street; Suite 150
Tulsa, OK 74136
866-698-5760

LOBBY HOURS Monday-Friday: 10am-3pm

DRIVE-THRU Monday-Friday: 9am-5pm

SERVICES Full Service

LOCATION	COUNTY	CENSUS TRACT	INCOME LEVEL	MSA
	Tulsa	0087.00	UPPER	Tulsa, OK
	ESTABLISHED			
	4/1/2018			

BRANCHES OPENED OR CLOSED

FOLLOWING IS A RECAP OF FACILITIES CHANGES FOR THE CURRENT AND TWO PRIOR YEARS.

RELOCATIONS

None

LOCATIONS OPENED

None

LOCATIONS CLOSED



PARKSIDE

Parkside Tower
3500 Maple Avenue; Suite 700
Dallas, TX 75219
866-698-5760

LOBBY HOURS Monday-Friday: 9am-5pm

SERVICES Full Service

LOCATION	COUNTY Dallas	CENSUS TRACT 0005.02	INCOME LEVEL UPPER	MSA Dallas-Plano-Irving, TX
	ESTABLISHED 6/1/2020	CLOSED 6/1/2022		

SERVICES AND FEES

PERSONAL

CHECKING

- *MapleMark Checking*
- *Gold Checking*
- *Platinum Checking*

SAVINGS

- *MapleMark Savings*
- *Gold Money Market Savings*
- *Platinum Money Market Savings*
- *Certificates of Deposit*

LOANS

Personal lending products to meet a variety of consumer needs; including –

- *Personal Lines of Credit*
- *Mortgages*
- *Home Equity Loans*
- *Home Equity Lines of Credit*
- *Automobile Loans*
- *Aircraft Loans*
- *Boat Loans*

SERVICES

- *Online Banking*
- *Mobile Banking and Deposits*
- *Telephone Banking*
- *Wire Transfers*
- *External Transfers*
- *Bill Payment*
- *Debit Cards*
- *Commercial Credit Cards*
- *Money Orders*
- *Cashier's Checks*
- *Treasury Management Solutions*
 - *ACH Origination*
 - *Online Wire Origination*
 - *Remote Deposit Capture*
 - *Sweeps*
 - *Positive Pay*

BUSINESS

CHECKING

- *Business Checking*
- *Commercial Analysis Checking*

SAVINGS

- *MapleMark Savings*
- *Gold Money Market Savings*
- *Platinum Money Market Savings*
- *Certificates of Deposit*

LOANS

Wide variety of commercial credit facilities available to meet the needs of a diverse and complex business community; including –

- *Revolving Lines of Credit*
- *Term Commercial and Industrial Loans*
- *Equipment and Machinery Financing*
- *Aviation Financing*
- *Owner-Occupied Real Estate*
- *Letters of Credit*
- *Interim Construction Loans*
- *Term Real Estate Loans*
- *USDA Loans*
- *Small Business Loans and Lines of Credit*

FEES

- *See attached Fee Schedule.*



RATE AND FEE SCHEDULE For Personal and Business Accounts

DATE LAST UPDATE
RATES **February 13, 2024**
FEES **March 23, 2023**

TREASURY AND COMMERCIAL ANALYSIS CUSTOMERS, PLEASE SEE YOUR MAPLEMARK BANKER FOR PRICING

RATE SHEET AND SERVICE CHARGE SCHEDULE

	MINIMUM BALANCE TO OPEN	MINIMUM BALANCE ¹ TO OBTAIN APY	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	MONTHLY SERVICE CHARGE	MINIMUM BALANCE ¹ TO AVOID SERVICE CHARGE
PERSONAL ACCOUNTS						
CHECKING						
CHECKING	\$200	NON INTEREST-BEARING				
GOLD CHECKING	\$5,000	\$.01 AND GREATER	0.05 %	0.05%		
PLATINUM CHECKING	\$25,000	\$25,000 - \$49,999.99 \$50,000 AND GREATER	0.05 % 0.05 %	0.05% 0.05%		
SAVINGS AND MONEY MARKET						
SAVINGS	\$100	\$.01 AND GREATER	0.10%	0.10%		
PLATINUM MONEY MARKET	\$25,000	\$.01 - \$249,999.99 \$250,000 AND GREATER	2.00% 2.00%	1.98% 1.98%		
BUSINESS ACCOUNTS						
CHECKING						
BUSINESS CHECKING	\$500	NON INTEREST-BEARING			\$10	\$500
COMMERCIAL ANALYSIS	\$0	EARNINGS CREDIT			\$25	N/A
SAVINGS AND MONEY MARKET						
SAVINGS	\$100	\$.01 AND GREATER	0.10%	0.10%		
GOLD MONEY MARKET	\$10,000	\$.01 AND GREATER	2.00%	1.98%		
TRADITIONAL CERTIFICATES OF DEPOSIT (CDs)						
MINIMUM BALANCE TO OPEN	IN BRANCH \$1,000	IN BRANCH \$25,000	ONLINE ² \$25,000			
MINIMUM BALANCE TO OBTAIN APY	\$.01 - \$24,999.99	\$25,000 AND GREATER	\$25,000 AND GREATER			
	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE
90 DAYS	0.15%	0.15%	4.00%	3.93%	-	-
6 MONTHS	0.15%	0.15%	5.30%	5.18%	-	-
9 MONTHS	0.15%	0.15%	5.05%	4.94%	-	-
12 MONTHS	0.15%	0.15%	5.10%	4.98%	5.10%	4.98%
18 MONTHS	0.15%	0.15%	4.50%	4.41%	4.50%	4.41%
24 MONTHS	0.15%	0.15%	4.00%	3.93%	4.00%	3.93%
36 MONTHS	0.15%	0.15%	3.50%	3.45%	-	-

¹ The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

² Daily balance (the amount of principal in the account each day). Interest is compounded and credited monthly.

³ Available for consumers only. Accounts may not be opened in the name of a business, trust or other legal entity or by a fiduciary (e.g., executor, conservator, guardians, trustees, etc.).

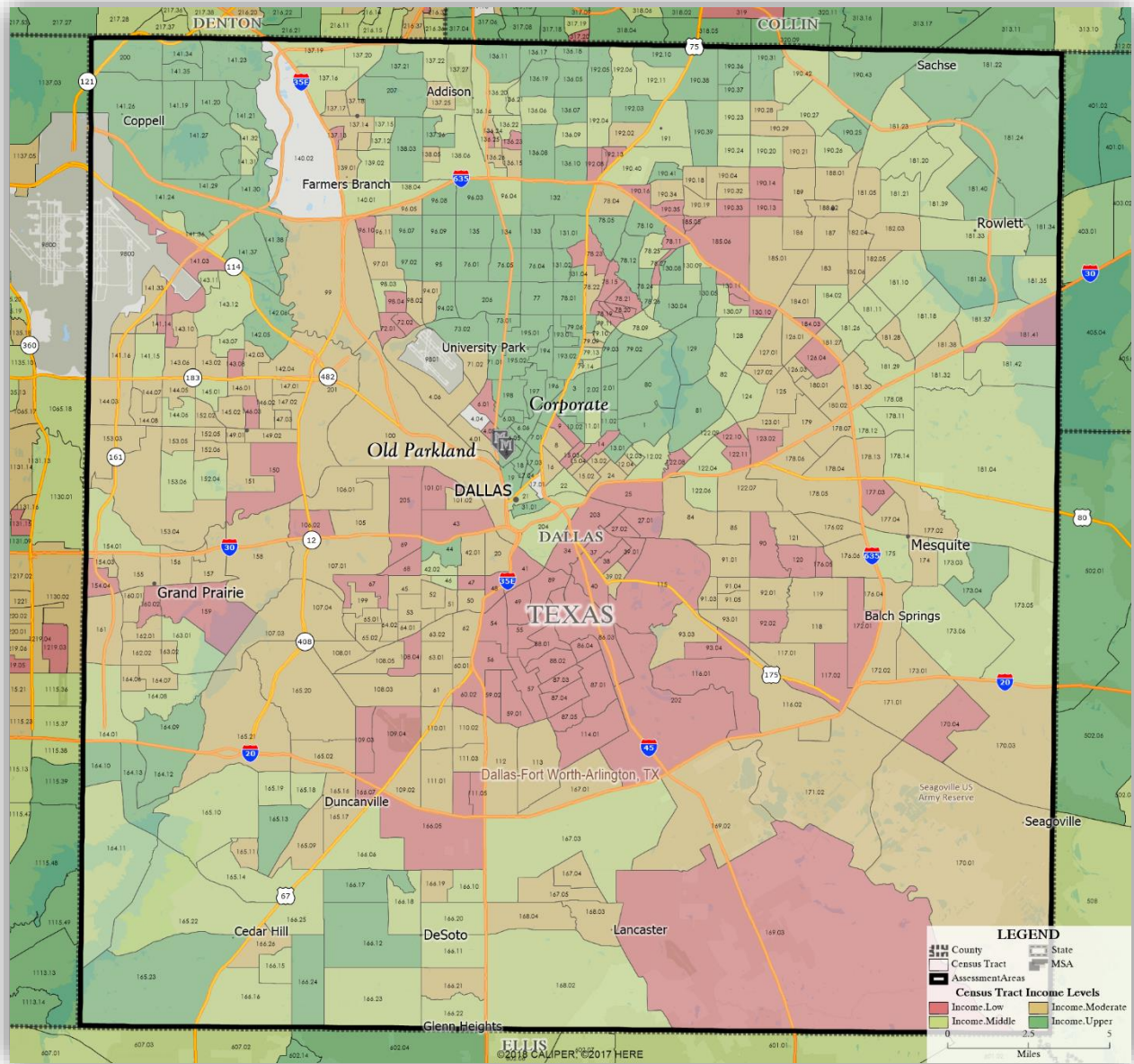
FEE SCHEDULE

ACCOUNT CLOSURE WITHIN 60 DAYS OF OPENING				INSUFFICIENT FUNDS	PER ITEM
CHECKING OR SAVINGS		\$	10	OVERDRAFT FEE	\$ 35
GOLD CHECKING OR MONEY MARKET		\$	25	<i>The categories of transactions for which an overdraft fee may be imposed are those by any of the following: check, in person withdrawal, ATM withdrawal, or other electronic means.</i>	
PLATINUM CHECKING OR MONEY MARKET		\$	75	DEPOSIT ITEM RETURN [CHARGEBACK] FEE	\$ 8
ATM AND CARD FEES				BUSINESS CHECKING ACCOUNT FEES	PER TRANSACTION
ATM FOREIGN INQUIRY OR TRANSACTION			COMPLIMENTARY	BUSINESS CHECKING PER ITEM FEE	\$.35
ACCOUNT SPECIAL HANDLING				WIRE TRANSFERS	
ACCOUNT DOCUMENTATION REVISIONS - PER REQUEST		\$	50	INCOMING	COMPLIMENTARY
ACCOUNT RESEARCH - PER HOUR (1 HOUR MINIMUM)		\$	35	OUTGOING - DOMESTIC	ONLINE \$ 15 MANUAL \$ 20
ACCOUNT RESEARCH - PER ITEM		\$	1	OUTGOING - INTERNATIONAL	ONLINE \$ 35 MANUAL \$ 45
COLLECTION AGENCY FEE - PER ITEM		\$	25	OUTGOING - INTERNATIONAL (FX)	\$ 50
COLLECTION ITEM - DOMESTIC - IN OR OUT, PER ITEM		\$	15	STOP PAYMENT FEE	\$ 25
COLLECTION ITEM - INTERNATIONAL	ACTUAL COST; MINIMUM	\$	65	DEBIT CARD REPLACEMENT OR RE-PIN	\$ 7.50
LEGAL PROCESS FEE [GARNISHMENT, LEVY OR EQUIVALENT] - PER ITEM		\$	100	CASHIER'S CHECKS OR MONEY ORDERS	\$ 3

ASSESSMENT AREA MAPS

DALLAS | DALLAS COUNTY

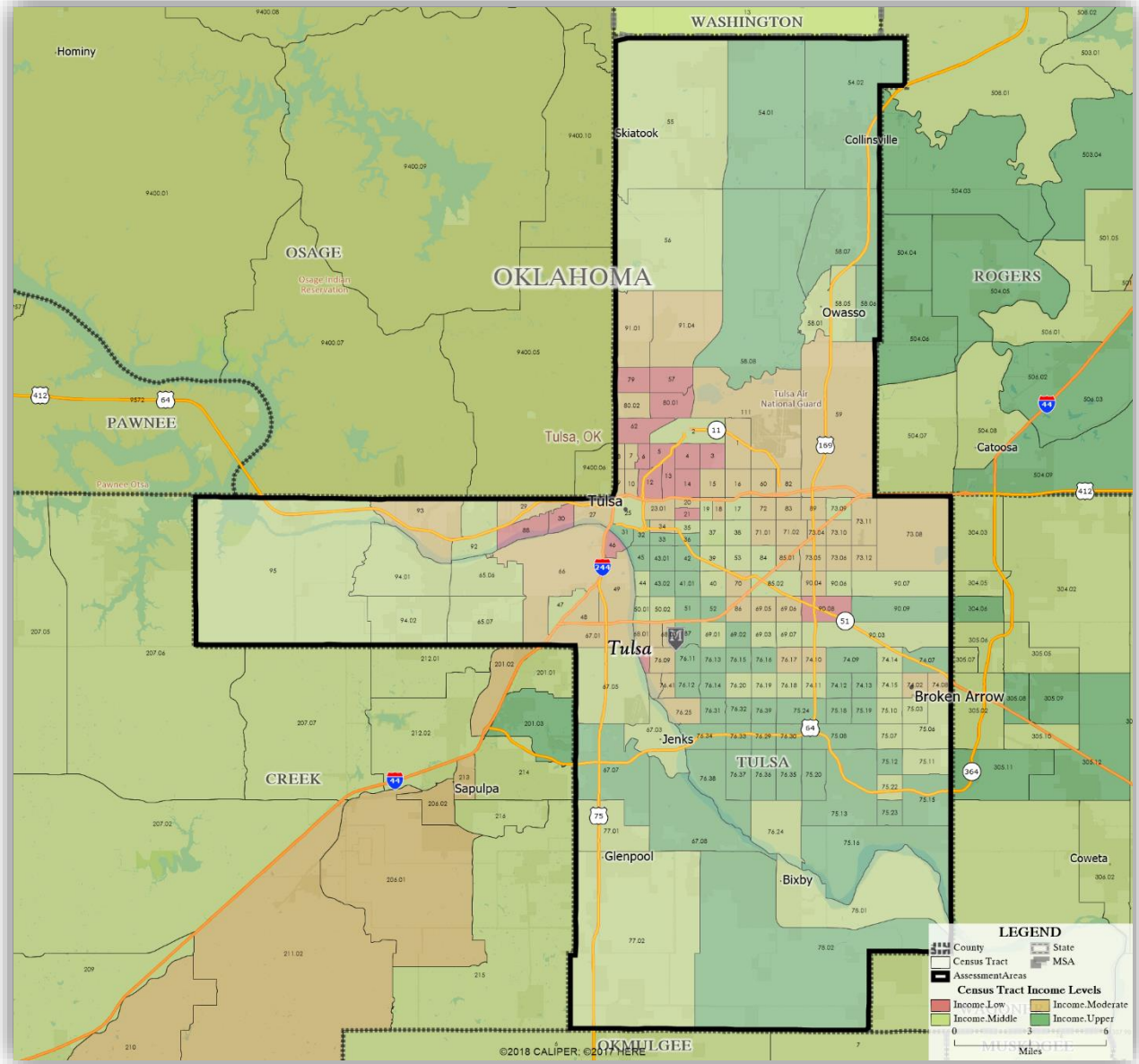
The Dallas market Assessment Area is comprised of the totality of Dallas County, Texas.



ASSESSMENT AREA MAPS

TULSA | TULSA COUNTY

The Tulsa market Assessment Area is comprised of the totality of Tulsa County, Oklahoma.



LOAN TO DEPOSIT RATIO

	2023			
	Q1	Q2	Q3	Q4
LOANS	\$939,326	\$954,762	\$970,017	\$932,217
DEPOSITS	\$964,957	\$986,052	\$1,020,511	\$982,852
ASSETS	\$1,191,354	\$1,188,219	\$1,200,829	\$1,166,051
LTD	97.34%	96.83%	95.05%	94.85%

HOME MORTGAGE DISCLOSURE ACT

THE BANK'S HOME MORTGAGE DISCLOSURE ACT DISCLOSURE STATEMENT MAY BE OBTAINED ON THE CONSUMER FINANCIAL PROTECTION BUREAU'S WEBSITE AT:

WWW.CONSUMERFINANCE.GOV/HMDA

WRITTEN CRA COMPLAINTS OR RESPONSES

THE BANK HAS RECEIVED THREE WRITTEN COMPLAINTS OR RESPONSES RELATED TO ITS CRA PERFORMANCE FOR THE CURRENT AND TWO PRIOR YEARS. COPIES ARE ATTACHED.

CRA PERFORMANCE EVALUATION

THE BANK'S MOST RECENT CRA EVALUATION WAS COMPLETED IN NOVEMBER 2022. THE PUBLIC DISCLOSURE RESULTING FROM THE EXAMINATION IS ATTACHED.

EFFORTS TO IMPROVE COMMUNITY REINVESTMENT ACT PERFORMANCE

MAPLEMARK BANK HAS INSTITUTED A NUMBER OF MEASURES TO IMPROVE PERFORMANCE UNDER THE COMMUNITY REINVESTMENT ACT. SUCH MEASURES INCLUDE THE FOLLOWING

- Strategic Partnerships with Dallas County Community Development Corporations aimed at enhancing small business financial literacy for burgeoning entrepreneurs
- Special Purpose Credit Programs specifically tailored for small businesses in Tulsa and Dallas Counties
- Enhanced marketing efforts for small businesses inside Tulsa and Dallas Counties.
- Strategic partnerships with Tulsa and Dallas Habitats for Humanity for loan purchases, thereby increasing liquidity for the organizations to continue their mission
- Enhanced financial literacy education initiatives in Tulsa and Dallas Counties
- Numerous donation and grants benefiting community development organizations within Tulsa and Dallas Counties