2026 Community Reinvestment Act Statement

Aspire Bank with its main office located at 5195 45th St S, Fargo , ND 58104, with a branch office located at 415 7th St, Hatton, ND 58240, adopts and establishes this Community Reinvestment Act Statement in compliance with the Community Reinvestment Act.

LOCAL COMMUNITY

The bank seeks to meet the credit needs of individuals and firms living and doing business within its community and delineated by the attached map. Our assessment areas include Census Tracts (CT) 9701 and 9702 in Traill County, ND; CT 9687 in Steele County, ND in addition to the Fargo-Moorhead Metropolitan Statistical Area in Cass County, ND and Clay County, MN. The Hatton office is located in CT 9701; the Fargo office is located in CT 0405. On June 16, 2017 the Fargo Office moved from 902 28th St S. Suite 1, Fargo ND 58103 to 5195 45th St S, Fargo ND 58104.

CREDIT PRODUCTS

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

- Agricultural Loans
- Commercial Loans
- Construction Loans
- Small Business Loans
- Housing Rehabilitation Loans
- Home Purchase Loans, including:
  - 1-4 Family dwellings
  - 5 or more family dwellings
- Home Improvement Loans
- Home Equity Loans
- Community Development Loans
- Consumer Loans, including but not limited to:
  - Vehicle Loans
  - Debt Consolidation/Personal Loans

The bank also makes available for the customer's convenience Internet Banking, Mobile Banking, Bill Pay, including Account to Account transfers and Person to Person transfers and Remote Deposit.

COMMUNITY CREDIT NEEDS

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

DEPOSIT PRODUCTS

The bank seeks to make available Deposit products that would be available to segments of our assessment area. The following are the products the bank offers:

Free Checking

$50 minimum deposit to open the account.

NOW Account

$1,500 minimum deposit to open the account.
You must maintain a minimum balance of $1,500 in the account each day of the cycle to obtain the disclosed annual percentage yield (APY).
If the account falls below $1,500 any day of the statement cycle, a $10 service charge in addition to a per item charge of $0.15 will be assessed.

Executive Checking

$100 minimum deposit to open the account
If the account falls below $5,000 any day of the cycle, a $10 service charge will be assessed

Passbook Savings Account

$50 minimum deposit to open the account.

Money Market Savings Account

$2,500 minimum deposit to open the account.
You must maintain a minimum balance of $2,500 in the account each day of the cycle to obtain the disclosed annual percentage yield (APY).
If the account falls below $2,500 any day of the statement cycle, a $10 service charge in addition to a per item charge of $0.15 will be assessed.

Certificates of Deposit

$1,000 minimum deposit to open certificates with a maturity of 3 and 6 Months.
$1,000 minimum deposit to open certificates with a maturity of 9 Months.
$1,000 minimum deposit to open certificates with a maturity of 12 Months and greater.

FEES

Statement Reconciliation	$20/hour
Records Research	$30/hour
Statement Reprinting	$ 10.00
Stop Payment	$ 25.00
Overdraft Fee	$30/Occurrence
Returned Item Fee	$30/Occurrence
Return Deposit Item Fee	$ 5.00
Debit Card Replacement	$ 10.00
Pin Number Replacement	$ 5.00
Collection/Bond Item	$35/item
Bank Bag (Locking)	$ 25.00
Bank Bag (Non-locking)	$ 5.00
Cashier's Check Fee	$ 5.00
Money Order Fee	$ 3.00
Outgoing Wire Fee (Domestic)	$ 25.00
Outgoing Wire Fee (Intl)	$ 60.00
Incoming Wire Fee	$ 10.00
Legal Processing (Levy Garnishments... Etc)	$ 50.00
Photo Copy	$.25/Copy
Fax (Send or Receive)	$ 5.00
Notary (Non-Customer)	$ 5.00
Coin Counting (Customer Only)	No Charge
Safe Box Rental (Annual Based on Size)	$ 25-80
Safe Box- Replacement Key	$ 25.00
Drill Safe Box	Min $300 – Varies
Safe Deposit Late Fee	$2/Month
Dormant Fee	$5/Month
Escheatment Fee	$ 50.00
Undeliverable Statement	$5/Month
External Transfer Set-Up	$ 5.00

LOAN FEES

Consumer Loan Origination Fee	$100.00
Home Equity Origination Fee	$250
First Mortgage Origination Fee	1%
Filing Fee	Exact cost of filing.
Late Payment Fee	5% of Payment
Mortgage Loans	Exact cost of Abstract, Attorney's Opinions, etc.

NET LOAN TO DEPOSIT RATIO

03-31-2026	**108.09%**	**03-31-2025**	**95.89%**	**03-31-2024**	**88.86%**
06-30-2026	**109.75%**	**06-30-2025**	**109.30%**	**06-30-2024**	**92.90%**
09-30-2026	**113.71%**	**09-30-2025**	**110.88**	**09-30-2024**	**96.83%**
		12-31-2025	**104.71%**	**12-31-2024**	**101.06%**

HOURS

The bank is available to conduct transactions and for assistance for its customers and the community during the following hours.

Hatton Office

Lobby	Monday – Friday	9:00 A.M. to 4:00 P.M.

Fargo Office

Lobby & Drive-up	Monday – Friday	8:00 A.M. to 5:00 P.M.

The bank also offers access to its accounts via its website, http://aspirebanks.com.

COMPLAINTS

None in the last 36 months

CLOSED AND OPENED BRANCHES

None in the last 36 months