



## **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 Federal Deposit Insurance Corporation 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, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Federal Deposit Insurance Corporation; 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 Federal Deposit Insurance Corporation publishes a list of the banks that are scheduled for CRA examination by the Federal Deposit Insurance Corporation in that quarter. This list is available from the FDIC Regional Director, Division of Depositor and Consumer Protection, 1100 Walnut Street, Suite 2100. Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to the President, The Goose River Bank, 44 Main Street West, Mayville, ND 58257 and the FDIC, Regional Director. You may also submit comments electronically through the FDIC's Website at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the Federal Deposit Insurance Corporation 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 an affiliate of The Goose River Holding Company, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Minneapolis, 90 Hennepin Ave, Minneapolis, MN 55480-0291, an announcement of applications covered by the CRA filed by bank holding companies.

## 2026 COMMUNITY REINVESTMENT ACT STATEMENT

The Goose River Bank with its main office located at 44 West Main St, Mayville, ND 58257 and banking facilities located at 515 W. Caledonia Ave, Hillsboro, ND 58045 and 1009 Dakota Avenue, Hatton, ND 58240 adopts and publishes this Community Reinvestment Act Statement in compliance with the Community Reinvestment Act of 1977.

### 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 maps. Our assessment area includes the following Census Tracts in North Dakota: Traill County 9701, 9702, 9703, 9704, Steele County 9687 and Grand Forks County 117 and 118. The Mayville office is located in tract 9702, the Hillsboro office in tract 9704 and the Hatton office in tract 9701.

### Credit

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

- Agricultural Loans
- Commercial Loans
- Construction Loans
- Small Business Loans
- Home Purchase Loans
  - 1-4 Family Units
  - 5 or more Family Units
- Community Development Loans
- HELOC
- Consumer Loans, including but not limited to:
  - Vehicle Loans
  - Home Improvement Loans
  - Debt Consolidation/Personal Loans
  - Overdraft Protection Loans

We offer Internet and Mobile Banking to our customers for added convenience of banking from anywhere.

The Bank, through participation with an affiliate, makes available Visa/Master Card Credit applications and Instant Cash/Check cards to its customers.

## **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**

### **Checking Account (non-interest bearing checking)**

\$100.00 deposit required to open account.

No minimum balance, no monthly service charge, no per check charge.

No charge for first order personalized checks.

### **Business Checking Account (non-interest bearing checking)**

\$100 deposit required to open account.

No minimum balance, no monthly service charge, no interest earned, no per check charge

### **Interest Bearing checking Account**

\$500.00 deposit required to open account

Interest is compounded and credited monthly

\$10.00 service charge will be assessed if the daily balance falls below \$500.00 during the stmt cycle

### **Passbook Savings Account**

\$100.00 deposit required to open the account.

\$5.00 service charge will be assessed if the daily balance falls below \$100.00 during statement cycle.

### **Safe Money Market Deposit Account**

\$2,500 deposit required to open the account.

\$5.00 monthly service charge if the daily balance falls below \$2,500 any day of the statement cycle.

Limited transactions - 6 per month by pre-authorized or automatic transfer, telephone, check, and draft or debit card. Transfers and withdrawals in person are unlimited.

### **Certificates of Deposit Accounts (CD)**

\$1000.00 minimum balance requirement, terms seven days to five years.

A penalty may be imposed for early withdrawal.

### **Individual Retirement Accounts**

\$1000 deposit required to open the account.

A penalty may be imposed for early withdrawal.

## **Account Fees**

Collection Item Charge	\$35.00 per presentment
Stop Payment Charge	\$25.00 per item (range of items \$50)
Overdraft Fee	\$30.00per item/Maximum \$180.00 per day
Continuous Overdraft Fee	\$30.00 – every 5 business days
NSF Return Check Fee	\$32.00 per presentment/Maximum \$192 per day
Return Item Charge Back Fee	\$10.00
Dormant Account Fee	\$5.00
*DDA – After 12 Months (monthly)	
*SAV – After 24 Months (quarterly)	

Wire Transfer	
Incoming Domestic	No charge
Incoming Foreign	\$10.00
Outgoing Domestic	\$35.00 (Customer)
Outgoing Foreign	\$75.00 (Customer)
Cashier's Check	\$10.00 per check (customer only)
Money Order	\$5.00 per money order (customer only)
Records Research	\$50.00 per hour
Statement Reconciliation	\$15.00 per hour
Check cashing-non customer	\$1.00/\$100 - \$5.00 minimum
Debit card replacement fee	\$10.00 per card
Photocopying fee	\$ .25 per copy
Online Bill Pay	Free Basic

### **Loan to Deposit Ratio**

3/31/24	80.90%	3/31/25	84.57%
6/30/24	90.92%	6/30/25	93.25%
9/30/24	89.24%	9/30/25	86.09%
12/31/24	85.98%	12/31/25	83.97% (Internally Generated)

### **Banking Hours**

**Mayville** (701) 788-3110      **Hillsboro** (701) 636-5500      **Hatton** (701) 543-3013

**Lobby & Drive Hours:**      Monday through Friday      8:00 am – 4:00 pm