



**Main Branch**  
209 Central Ave North  
PO Box 468  
Hazen, ND 58545  
701.748.2233

**Beulah Branch**  
512 West Main  
PO Box 609  
Beulah, ND 58523  
701.873.2221

**Stanton Branch**  
105 Harmon Ave  
PO Box 69  
Stanton, ND 58571  
701.745.3245

877.684.2233  
BetterState.com

Reviewed 02.09.2024  
Approved 02.21.2024

## 2024 Community Reinvestment Act Statement

**Union State Bank**, its main office located at 209 Central Avenue, Hazen, ND, adopts and publishes this Community Reinvestment Act Statement in compliance with the Federal Community Reinvestment Act (CRA).

### 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 Mercer County (census tracts 9616, 9617, and 9618), and Oliver County (census tract 9612), North Dakota.

### 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:

#### Consumer Loans

New Construction Loans  
Refinancing  
Personal Loans  
Automobile Loans  
Recreation Vehicle Loans  
Ready Reserve (Overdraft Protection)  
Real Estate Loans

#### Business Loans

Business Start-Up Loans  
Business Acquisition Loans  
Operating Line of Credit  
Construction  
Fixed Assets  
Operating Line  
Real Estate  
Rental Property Loans  
SBA Loans

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## 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. See attached pamphlet of Union State Bank's Deposit Products.

## FEES

Account Balancing Assistance	\$25.00 per hour
Account Inquiry Snapshot Statement	\$ 2.00
Account Statement Copy	\$ 3.00
Account Research (1 hour minimum)	\$25.00 per hour
ATM/Debit Card	No Charge
Replacement Card	\$ 5.00
ATM Non Customer Transaction	\$ 3.50
Auditing of Books – 1 <sup>st</sup> hour	\$30.00
Additional Hours	\$20.00 per hour
Bank Wire Transfer (incoming/outgoing)	\$20.00
USB Customer Incoming	No Charge
Bank to Bank International Wires	\$60.00
Outgoing ACH Payments	\$ 5.00
** Cashier's Checks	\$ 5.00
Check Collection Fee	\$15.00
Counter Checks	\$ 1.00 per page
Dormant Account Fee	\$ 3.00 per month
Savings & HiFi Early Account Closing	\$20.00
Fee (within 90 days)	
** Money Orders	
\$1.00 - \$100.00	\$ 2.00
\$101.01 - \$500.00	\$ 3.00
\$501.01 - \$1,000.00	\$ 4.00
Non Customer Check Cashing Fee	\$ 1.00 per \$100.00
Notary Fees	No Charge
Overdraft Paid Item Fee:	\$25.00 per item
Return Item Fee:	\$25.00 per item
Daily Limit – No Maximum	
Safe Deposit Box Annual Fee	
(\$5.00 discount for Senior Citizens)	
3 X 5	\$15.00
5 X 5	\$20.00
3 X 9	\$30.00
5 X 9	\$37.00
10 X 9	\$50.00
Safe Deposit Box Drilling Fee	\$200.00

Key Deposit	\$ 5.00 (lost key Non-Refundable)
Stop Payment (\$5.00 discount for Senior Citizens)	\$25.00 per request
Zipper Bag	\$ 5.00
Locking Night Depository Bag	\$25.00 + \$5.00 Key Deposit

\*\* free to Senior Citizens

### LOAN TO DEPOSIT RATIOS

3/31/23	50.52%
6/30/23	53.57%
9/30/23	53.70%
12/31/23	52.43%

### HOURS

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

#### **Hazen Main Office & ATM**

Monday – Friday	8:30 A.M. to 5:00 P.M.
Saturday	8:30 A.M. to 12:00 P.M.
ATM	24 Hours

#### **Krause's Market Location & ATM**

Monday – Friday	10:00 A.M. to 6:00 P.M.
ATM	Store Hours

#### **Beulah & ATM**

Monday – Friday	8:30 A.M. to 5:00 P.M.
Saturday (Drive Up Only)	8:30 A.M. to 12:00 P.M.
ATM	24 Hours

#### **Stanton**

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