



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 North, 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 the Metropolitan Statistical Areas of Hazen (Census Tract 9616), Beulah (Census Tract 9617), Rural Mercer County (Census Tract 9618) and Oliver County (Census Tract 9612).

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 per request
Account Statement Copy	\$ 3.00
Account Research (1 hour minimum)	\$25.00 per hour (1 hour minimum)
ATM/Debit Card	No Charge
Replacement Card	\$ 5.00
ATM Non Customer Transaction	\$ 3.50
Auditing of Books – 1 st 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
** Cashier's Checks	\$ 5.00
Counter Checks	\$ 1.00 per page
Dormant Account Fee	\$ 3.00 per month
Savings & HiFi Early Account Closing	\$20.00
Fee (within 90 days of acct. opening)	
** 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 Fees:	\$25.00 per item
Return Item Fees:	\$25.00 per item
Daily Limit – No Maximum	
Safe Deposit Box Annual Fee	
(\$5.00 discount for Senior Citizens 62 & older)	
3 X 5	\$15.00 yearly
5 X 5	\$20.00 yearly
3 X 9	\$30.00 yearly
5 X 9	\$37.00 yearly
10 X 9	\$50.00 yearly
Safe Deposit Box Forced Entry Fee	\$200.00 yearly
Key Deposit	\$ 5.00 (lost key Non-Refundable)
Stop Payment	\$25.00 per request

(\$5.00 discount for Senior Citizens)
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 of 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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