



BANK STATEMENT ON CRA

The Board of Directors and Senior Management at Global Innovations Bank (“Bank”) feel very definitively that the economic health of the community and surrounding area has a direct bearing on the success of the Bank. Management and staff are dedicated to helping the community strengthen this whole area. The goal is to have a pleasant area to live in and have ample employment and services available for area customers. To do this, we need businesses to provide services and adequate housing for the residents. The Bank would like to stabilize the community and establish a base for growth to occur. To accomplish this, the Bank realizes that it is very important to make use of local deposits by loaning these funds out to area individuals and businesses to help develop their economic plans for growth.

PUBLIC FILE

Global Innovations Bank will maintain a public file that is available to the public for inspection. The following things will be included in this file:

- a) Any written, public comments received for the current year and for the previous two calendar years specifically relating to the Bank’s performance in helping to meet community credit needs and any Bank responses made to the public comments. ¹
- b) A copy of the public section of the Bank’s most recent CRA Performance Evaluation prepared by the Board.
- c) A list of the Bank’s branches, their street addresses, and geographies.
- d) A list of branches opened or closed by the Bank during the current year and each of the prior two calendar years, their street addresses, and geographies.
- e) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the Bank’s branches and descriptions of material differences in the availability or cost of services at particular branches, if any.

¹ These files shall not contain any comments or responses that reflect adversely upon the good name or reputation of any person other than the Bank or publication of which would violate specific provisions of the law.



Global Innovations Bank
101 North Main Street
Kiester, MN 56051

- f) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.
 - g) The Bank's loan-to-deposit ratio for each quarter of the prior calendar year.
1. These files shall be maintained by the Bank as follows:
 - a) All materials at the Banking house in Kiester.
 - b) On the Bank's website at www.gibank.com.

TRAINING PROGRAM

The Senior Officers of the Bank will attend seminars and short courses available from banking organizations on the CRA regulations. Staff and Officers will gain information from periodic banking bulletins regarding changes in regulations and rules. Annually at a staff meeting the officers and staff will discuss items relating to current topics on CRA from informational bulletins and staff will be encouraged to attend training sessions for training on CRA.