

Grand Valley Bank

CRA Public File

2025

CRA Public Comments

The table below lists the public comments received each year (if any).

	Number of Comments	Response
2024	No CRA related public comments were received	N/A
2023	No CRA related public comments were received	N/A
2022	No CRA related public comments were received	N/A

PUBLIC DISCLOSURE

October 16, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Grand Valley Bank
Certificate Number: 24922

2 South Main Street
Heber City, Utah 84032

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas (AAs), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending-related activities), given the bank's size, financial condition, and AAs' credit needs.
- A majority of loans and other lending related activities are in the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, excellent penetration among individuals of different income levels and businesses of different sizes.
- The bank did not receive any Community Reinvestment Act (CRA)-related complaints during the evaluation period; therefore, this criterion did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

The institution's community development performance demonstrates adequate responsiveness to community development needs in its AAs through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's AAs.

DESCRIPTION OF INSTITUTION

Grand Valley Bank (GVB), headquartered in Heber City, Utah, began operations in 1983. Sagebrush Partners, LLLP, Grand Junction, Colorado, owns 51 percent of Grand Valley Corporation, Grand Junction, Colorado, a one-bank holding company that wholly owns GVB. No affiliates or subsidiaries were considered at this CRA evaluation. GVB received a Satisfactory rating, based on Federal Financial Institutions Examination Council (FFIEC) Intermediate Small Institution CRA Examination Procedures at its previous FDIC performance evaluation, dated February 8, 2021.

The bank functions as a retail bank operating from its main office and 8 full-service branch offices located in Utah and Colorado. The institution's branch offices operate in Park City, Vernal, and Midway, Utah and Fruita, Collbran, Grand Junction, and Palisade, Colorado. Since the previous evaluation, the bank did not open or close any branches or participate in any merger or acquisition activity.

GVB offers a full line of loan products including agriculture, home mortgage, commercial, and consumer loans, primarily focusing on commercial lending. The institution also offers construction loans. The bank continues to originate loans internally, but also participates in secondary market lending. Further, GVB also provides a variety of deposit services including consumer and commercial checking, savings accounts, certificates of deposits, and individual retirement accounts. Alternative delivery systems include online banking, mobile banking, bill pay services, and nine automated teller machines (ATMs) Operating hours are typical for the communities served with extended hours available at drive-up facilities.

As of June 30, 2023, the institution reported total assets of \$576.6 million, total loans of \$282.6 million, and total deposits of \$534.3 million. Since the prior evaluation, total assets increased by 6.5 percent, total loans increased by 38.4 percent, and total deposits increased by 9.9 percent. The following table illustrates the loan portfolio as of June 30, 2023, reflecting a distribution representative of the institution's commercial focus.

Loan Portfolio Distribution as of 06/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	62,332	22.0
Secured by Farmland	52,294	18.4
Secured by 1-4 Family Residential Properties	52,609	18.6
Secured by Multifamily (5 or more) Residential Properties	8,164	2.9
Secured by Nonfarm Nonresidential Properties	79,905	28.2
Total Real Estate Loans	255,304	90.0
Commercial and Industrial Loans	6,623	2.3
Agricultural Production and Other Loans to Farmers	20,022	7.1
Consumer Loans	1,581	0.6
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	13	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	957	0.0
Total Loans	282,586	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0</i>		

Examiners did not identify any financial, legal, or other impediments that affected the institution’s ability to meet its AAs’ credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its CRA performance. As noted in the following table, GVB designated two assessment areas in two states, Colorado and Utah. Both areas conform to CRA regulatory requirements. The individual rated and assessment area sections of this performance evaluation provide information on each area. The bank did not eliminate or add any assessment areas since the prior evaluation. The following lists each assessment area and its corresponding rated area.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Colorado MSA	Grand Junction	33	5
Utah Non-MSA	Wasatch, Uintah, Summit	32	4
<i>Source: 2020 US Census Data, Bank Data</i>			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated February 8, 2021, to the current evaluation dated October 16, 2023. Examiners used Intermediate Small Bank Procedures to evaluate CRA performance. These procedures include the Lending Test and the Community

Development Test, which are described in detail in the appendix. The rated areas and applicable assessment area description sections of this evaluation note the areas reviewed and the procedures performed for each area.

The following table shows that, for the rated areas considered and for loans originated inside the assessment areas for the loan categories reviewed, the State of Colorado had the majority of loans, deposits, and branches. Consequently, examiners weighed performance in the State of Colorado heavier when arriving at applicable overall conclusions and ratings.

Rated Area Breakdown of Loans, Deposits, and Branches						
Rated Areas	Loans*		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
State of Colorado	22,806	59.7	351,573	65.8	5	55.6
State of Utah	15,371	40.3	182,728	34.2	4	44.4
Total	38,177	100.0	534,301	100.0	9	100.0

*Source: Bank Data; FDIC Summary of Deposits (6/30/2023) *Excludes CD loans considered at this evaluation*

Activities Reviewed

Intermediate Small Bank Procedures require examiners to determine the bank’s major product lines from which to review. The following table shows the bank’s overall lending activity for 2022.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	78,738	40.0	114	18.8
Secured by Farmland	17,274	8.8	36	6.0
Secured by 1-4 Family Residential Properties	42,520	21.6	150	24.8
Multi-Family (5 or more) Residential Properties	1,025	0.5	2	0.3
Commercial Real Estate Loans	35,454	18.0	52	8.6
Commercial and Industrial Loans	4,627	2.4	48	7.9
Agricultural Loans	15,202	7.7	108	17.9
Consumer Loans	1,873	1.0	95	15.7
Other Loans	0	0.0	0	0.0
Total Loans	196,714	100.0	605	100.0

Source: Bank Data

Consumer loans do not comprise a sufficient dollar volume to be considered for review at this evaluation.

Home Mortgage Disclosure Act (HMDA) reporting requirements apply to GVB and, since the bank elects to collect and report small business and small farm loan data, examiners considered all reported home mortgage, small business, and small farm loan data for all full calendar years since the prior evaluation, including the year of that evaluation.

Home Mortgage Loans:

- 2021: 126 loans totaling \$41.2 million
- 2022: 72 loans totaling \$25.7 million

Small Business Loans:

- 2021: 87 loans totaling \$15.4 million
- 2022: 96 loans totaling \$20.3 million

Small Farm Loans:

- 2021: 86 loans totaling \$11.3 million
- 2022: 155 loans totaling \$18.9 million

Since no trends exist between the different years' data that materially affect conclusions or ratings, unless otherwise noted, this evaluation only presents loan data for the most recent year for which aggregate data exists as of this evaluation date. Reported aggregate data for 2022 provide the comparable data for the home mortgage loans. Reported aggregate data for 2021 small business and small farm provide the comparable data for the small business and small farm loans.

The following table illustrates the loan volume and relative percentages of lending activity for home mortgage, small business, and small farm loans.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Home Mortgage (2022)	20,127	52.7	72	29.4
Small Business* (2021)	12,586	33.0	87	35.5
Small Farm (2021)	5,464	14.3	86	35.1
Total Loans	38,177	100.0	245	100.0
<i>Source: 2022 & 2021 Bank records. *Excludes community development loans considered at this evaluation</i>				

Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. Examiners considered the universes of the dollar volume and number of loans originated in the years considered for the loan categories reviewed as well as management's stated business strategy to determine the weighting applied to those categories when evaluating the applicable performance factors. Based on this information, this evaluation weighs home mortgage lending heavier than small business lending, followed by small farm lending.

For the Community Development Test, the institution's management provided data on community development loans, qualified investments, and community development services since the previous CRA evaluation. Examiners evaluated the community development activity quantitatively based on the financial capacity of the institution as well as qualitatively based on the institution's ability and capacity to meet the needs of the AAs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

This section presents information for the bank as a whole regarding the Loan-to-Deposit Ratio and Assessment Area Concentration performance factors under the Lending Test, and regarding the Community Development Test. The rated area sections of this performance evaluation contain the data regarding the other Lending Test performance factors and CD activities benefitting the specific assessment areas.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AAs' credit needs. The institution recorded an average net LTD ratio of 44.0 percent over the past 10 calendar quarters since the prior evaluation, decreasing from the 50.1 percent reflected at the prior evaluation. The ratio fluctuated slightly over the evaluation period, ranging from a low of 40.3 percent on March 31 2022, to a high of 52.0 percent on June 30, 2023.

Examiners identified two comparable institutions based on asset size, lending emphasis, and branching network, all of which were located outside the AAs. As illustrated in the following table, Grand Valley Bank's average net LTD ratio reflects similar performance to comparable institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 06/30/2023 (\$000s)	Average Net LTD Ratio (%)
Grand Valley Bank, Heber City, Utah	576,581	44.0
Points West Community Bank, Windsor, CO	783,872	52.5
Stockmens Bank, Colorado Springs, CO	510,860	90.9

Source: Reports of Condition and Income 03/31/2021 – 06/30/2023

Assessment Area Concentration

A majority of loans by number and dollar volume are in the institution's AAs. The following table shows the bank originated a majority of home mortgage and small business loans by number and dollar volume within the AA. Furthermore, the table shows the bank originated a majority of small farm loans by number within the AAs, but the dollar volume is less than a majority.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	108	85.7	18	14.3	126	34,733	84.3	6,448	15.7	41,182
2022	53	73.6	19	26.4	72	20,127	78.4	5,552	21.6	25,678
Subtotal	161	81.3	37	18.7	198	54,860	82.1	12,000	17.9	66,860
Small Business										
2021	71	81.6	16	18.4	87	12,586	81.8	2,799	18.2	15,385
2022	81	84.4	15	15.6	96	17,477	86.0	2,855	14.0	20,332
Subtotal	152	83.1	31	16.9	183	30,063	84.2	5,654	15.8	35,717
Small Farm										
2021	49	57.0	37	43.0	86	5,464	48.2	5,867	51.8	11,331
2022	88	56.8	67	43.2	155	8,862	46.9	10,033	53.1	18,895
Subtotal	137	56.8	104	43.2	241	14,326	47.4	15,900	52.6	30,226
<i>Source: HMDA Reported Data; CRA Reported Data</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. The bank’s reasonable performance in the States of Colorado and Utah support this conclusion. Examiners focused on the percentage of loans in LMI census tracts in the AAs when arriving at conclusions for this performance factor. Refer to the individual rated area discussions for more details.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AAs, excellent penetration among individuals of different income levels and businesses and farms of different sizes. The excellent performance in the State of Utah and the State of Colorado supports this conclusion. Examiners focused on loans made to LMI borrowers in the AA and the percentage of loans to businesses and farms with gross annual revenues of \$1 million or less when arriving at conclusions for this performance factor. Refer to the individual rated area discussions for more details.

Response to Complaints

The institution has not received any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

The institution’s community development performance demonstrates adequate responsiveness to community development needs in its AAs through community development loans, qualified investments, and community development services, as appropriate, considering the institution’s

capacity and the need and availability of such opportunities for community development in the institution's AAs.

Community Development Loans

The institution originated 19 community development loans totaling approximately \$7.1 million. This lending level equates to 1.2 percent of average total assets of \$579.9 million, and 3.0 percent of average net loans of \$236.0 million since the prior evaluation. These numbers represent a decrease over the 3.9 percent of average total assets and the 8.8 percent of average net loans recorded at the last evaluation. However, the prior evaluation is not representative of the institution's community development lending on a normal basis. At the prior evaluation, the institution originated a large volume of Paycheck Protection Program (PPP) loans during the COVID-19 Pandemic which greatly increased the volume of community development loans. For reference, two evaluation cycles ago, the institution was 0.50 percent of average total assets and the 1.20 percent of average net loans. The following table illustrates the community development loans by year and purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	1	4,000	0	0	11	479	4	108	16	4,587
2022	0	0	0	0	0	0	1	1,600	1	1,600
YTD 2023	0	0	1	877	1	20	0	0	2	897
Total	1	4,000	1	877	12	499	5	1,708	19	7,084

Source: Bank Data

The following table illustrates the community development loans by rated area and purpose.

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of Colorado	0	0	1	877	1	207	5	1,708	7	2,792
State of Utah	1	4,000	0	0	11	292	0	0	12	4,292
Total	1	4,000	1	877	12	499	5	1,708	19	7,084

Source: Bank Data

Refer to the individual rated areas Community Development Test sections for community development loans specific to each AA.

Qualified Investments

The following table shows that the bank made use of 8 QIs totaling over \$6.7 million. The total dollar volume equates to 1.2 percent of average total assets and 2.2 percent of average securities since the prior evaluation. These levels represent a slight decrease over the 1.7 percent of average

total assets and 3.3 percent of average securities reported at the prior evaluation. .

The following table illustrates the qualified investments by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	1	1,146	0	0	6	4,968	7	6,114
2021	0	0	0	0	0	0	1	561	1	561
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	0	0	0	0
Qualified Grants & Donations	0	0	0	0	0	0	0	0	0	0
Total	0	0	1	1,146	0	0	7	5,529	8	6,675
<i>Source: Bank Data</i>										

The following table illustrates the qualified investments by rated area and purpose.

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of Colorado	0	0	1	1,146	0	0	3	3,652	4	4,798
State of Utah	0	0	0	0	0	0	4	1,877	4	1,877
Total	0	0	1	1,146	0	0	7	5,529	8	6,675
<i>Source: Bank Data</i>										

Refer to the individual rated area Community Development Test sections for qualified investments specific to each AA.

Community Development Services

During the evaluation period, bank employees provided 224 instances of financial expertise or technical assistance to various organizations that serve the bank-wide AA. Considering the length of time since the prior evaluation and the average number of full-service offices operated, this figure equates to an average of 6.8 CD services provided by each office per year. This level increased from the 77 CD services noted at the prior evaluation. However, there were no CD services provided in the State of Utah reflecting a lack of responsiveness to a community development need.

The following table illustrates the community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	60	0	0	18	78
2022	52	0	5	24	81
YTD 2023	40	0	9	16	65
Total	152	0	14	58	224

Source: Bank Data

The following table further illustrates the community development services by rated area and purpose.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
State of Colorado	152	0	14	58	224
State of Utah	0	0	0	0	0
Total	152	0	14	58	224

Source: Bank Data

Refer to the individual rated area Community Development Test sections for community development services by assessment area.

The bank has two offices and two ATMs located in moderate-income tracts within the assessment areas, enhancing service and credit availability access to low- and moderate- income individuals. The following table shows that, in low-income census tracts, the bank does not have any branches or ATMs. However, the one low-income census tracts in the bank's AAs contain a small percentage of the area's total population. The bank holds 22.2 percent of its branches in moderate-income census tracts, which exceeds that of demographics by 1.6 percentage points.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	1.5	3,115	1.2	0	0.0	0	0.0
Moderate	12	18.5	55,195	20.6	2	22.2	2	22.2
Middle	26	40.0	116,545	43.4	5	55.6	5	55.6
Upper	25	38.5	93,593	34.9	2	22.2	2	22.2
NA	1	1.5	20	0.0	0	0.0	0	0.0
Total	65	100.0	268,468	100.0	9	100.0	9	100.0

Source: 2020 U.S. Census; Bank Data

Besides its office locations, the bank provides adequate alternative delivery systems that help avail the bank's services to low- and moderate-income individuals or geographies. Those systems include the bank's ATMs, internet and mobile banking, electronic bill pay, remote deposit capture, and bank-by-phone.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

STATE OF COLORADO – Full-Scope Review

CRA RATING FOR COLORADO: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF COLORADO

The Colorado rated area is comprised of the entirety Mesa County in western Colorado, which comprises the Grand Junction Metropolitan Statistical Area Assessment Area (Grand Junction MSA AA). The bank did not add any new or eliminate any assessment areas in this state during the review period. The area conforms to CRA regulatory requirements.

Economic and Demographic Data

Based on 2020 U.S. Census Data, the AA is comprised of 1 low-income, 10 moderate-income, and 14 middle-income, and 8 upper-income tracts. Although this AA did not change since the prior evaluation, changes in demographic data based on 2020 U.S. Census Data increased the number of low-income, moderate-income, and upper-income census tracts in the AA and decreased the number of middle-income tracts. Overall, the number of tracts increased to 33 compared to 29 noted at the previous evaluation. The following table presents relevant demographic data for the AA.

Demographic Information of the Assessment Area Grand Junction MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	3.0	30.3	42.4	24.2	0.0
Population by Geography	155,703	2.0	30.8	44.8	22.4	0.0
Housing Units by Geography	64,244	1.2	30.8	44.8	23.1	0.0
Owner-Occupied Units by Geography	41,270	0.2	25.3	46.6	28.0	0.0
Occupied Rental Units by Geography	18,480	3.3	45.0	39.7	12.0	0.0
Vacant Units by Geography	4,494	2.2	24.0	49.5	24.3	0.0
Businesses by Geography	26,371	2.1	24.0	48.5	25.4	0.0
Farms by Geography	1,007	0.9	12.4	60.6	26.1	0.0
Family Distribution by Income Level	37,528	19.4	18.8	22.3	39.5	0.0
Household Distribution by Income Level	59,750	24.1	16.1	17.9	41.8	0.0
Median Family Income Non-MSAs - CO		\$72,740	Median Housing Value			\$257,693
			Median Gross Rent			\$993
			Families Below Poverty Level			8.5%
<i>Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Federal Emergency Management Agency (FEMA) issued a disaster declaration on March 28, 2020, which ran through May 11, 2023, affecting all counties in the AA due to the COVID-19 pandemic.

According to the Grand Junction Economic Partnership website, the area’s major employers include Mesa County Valley School District, St. Mary’s Hospital, Colorado Mesa University, VA Western Colorado Health Care System, and City of Grand Junction. Additionally, 57.8 percent of businesses and farms in the AA operate with 1 to 4 employees, and 94.6 percent of businesses and farms operate from a single location, indicating a large presence of small business and farm operations in the area. As of June 30, 2023, Grand Junction MSA had an unemployment rate of 3.1 percent, which is slightly higher than the Colorado unemployment rate of 2.8 percent.

Examiners use the FFIEC-estimated median family income levels to analyze home mortgage loans under the borrower profile criterion. As an example, the following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2022 median family income of \$83,500 applicable to the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Grand Junction MSA Median Family Income (24300)				
2022 (\$83,500)	<\$41,750	\$41,750 to <\$66,800	\$66,800 to <\$100,200	≥\$100,200
<i>Source: FFIEC</i>				

Competition

The area reflects a low level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2023, 13 financial institutions operate 37 full-service offices within the AA. Of these institutions, Grand Valley Bank ranked 5th with 9.5 percent deposit market share.

The Home Mortgage Disclosure Act (HMDA) Institution Market Share Report compiled from 2022 HMDA Aggregate data reveals that 6,920 HMDA-reportable loans were originated or purchased in the AA in 2022 by 307 HMDA reporters. This data indicates a high demand for home mortgage loans within the AA and strong competition among financial institutions. Grand Valley Bank captured less than 0.6 percent of the 2022 market share in terms of total home mortgage loans originated or purchased in the AA. The top 10 HMDA reporters captured a combined 38.3 percent of the total market share.

Community Contact(s)

As part of the evaluation process, examiners obtain information from third parties knowledgeable of the AA to assist in identifying credit and community development needs of the area. This information not only helps in identifying credit and community development needs and opportunities, but also assists in determining whether local financial institutions are responsive to those needs.

Examiners reviewed an existing contact of an economic development organization that serves the AA. The contact identified the ongoing need of small business lending to local businesses. The contact mentioned the smaller to mid-size financial institutions in the assessment area are primarily making efforts to offering loan products to support local small business lending needs. From an overall perspective, the contact states the assessment area is well banked and community projects are receiving funding by the local financial institutions to meet the assessment area community credit needs.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic data, examiners determined that home mortgage, small business, and small farm lending represent the primary credit needs in the Grand Junction MSA AA.

With respect to the area's CD needs, demographic data show that 33.3 percent of the area's census tracts received low- or moderate-income designations as well as 38.2 percent of the area's families reporting low or moderate incomes. Demographic figures suggest a need for activities that benefit projects or organizations that provide a community development purpose targeted to these families, especially in light of market factors regarding the high cost of housing which suggest a high need for affordable housing for those families. Opportunities also exist for spurring economic development to support opportunities in the designated Enterprise and Opportunity Zones.

SCOPE OF EVALUATION – STATE OF COLORADO

For the State of Colorado, examiners considered the same review period and same lending products discussed at the institution level. Consequently, examiners considered the universes of reported home mortgage, small business, and small farm loans originated in the Grand Junction MSA AA during 2021-2022, presenting the home mortgage data for 2022 and the small business and small farm data for 2021, the most recent years for which aggregate data exists as of the evaluation.

Examiners weighed loan products consistent with what was noted at the institution level. As noted, the institution only operates in the Grand Junction MSA AA in the State of Colorado; therefore, examiners performed a full-scope review of this area and it received all the weight when arriving at applicable conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE STATE OF COLORADO

LENDING TEST

GVB demonstrated a satisfactory record in the State of Colorado regarding the Lending Test. Reasonable geographic loan distributions and excellent borrower profile penetration support this conclusion. The appendices list the Lending Test's criteria.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Grand Junction MSA AA. The bank's reasonable home mortgage, small business, and small farm lending performance supports this conclusion. Demographic data and aggregate performance in the sole low-income census tract is less than 1 percent indicating limited opportunity, thus examiners primarily considered the bank's performance in the moderate-income census tracts in the Grand Junction-MSA AA.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Grand Junction MSA AA. The bank's level is within a reasonable range of 4.9 percentage points of the aggregate figure, thereby reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans Grand Junction MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.2	0.4	0	0.0	0	0.0
Moderate	25.3	29.9	10	25.0	2,348	18.4
Middle	46.6	48.3	24	60.0	7,833	61.3
Upper	28.0	21.4	6	15.0	2,608	20.4
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	40	100.0	12,789	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects a reasonable dispersion throughout the Grand Junction MSA AA. The following table shows the bank's level is falls 9.4 percentage points short of the aggregate figure, which reflects reasonable performance.

Geographic Distribution of Small Business Loans Grand Junction MSA AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	17.5	16.5	3	7.1	276	4.3
Middle	56.2	57.7	25	59.5	4,891	76.1
Upper	26.3	25.8	14	33.3	1,264	19.7
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	42	100.0	6,431	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion throughout the Grand Junction MSA AA. While the institution did not originate any small farm loans in the moderate-income census tract in the Grand Junction MSA AA, performance is just 3.3 percentage points below the aggregate figure indicating limited opportunity. As noted, the table below shows no small farm lending opportunities in low- income census tracts.

Geographic Distribution of Small Farm Loans Grand Junction MSA AA						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	11.7	3.3	0	0.0	0	0.0
Middle	45.6	49.3	20	54.1	1,319	36.8
Upper	42.8	47.4	17	45.9	2,267	63.2
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	37	100.0	3,586	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area(s), excellent penetration among individuals of different income levels (including low- and moderate-income) and businesses and farms of different sizes.

Home Mortgage Loans

The distribution of home mortgage loans based on the borrowers' profiles reflects reasonable penetration among individuals of different income levels in the Grand Junction MSA AA. Examiners focused on the comparison to aggregate lending to low- and moderate-income borrowers when arriving at the conclusion.

The following table shows the bank's lending to low-income borrowers trails aggregate by only 1 percentage point reflecting reasonable performance. Similarly, bank lending to moderate-income borrowers trails aggregate performance by just 1.3 percentage points further reflecting reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level Grand Junction MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.4	8.5	3	7.5	485	3.8
Moderate	18.8	21.3	8	20.0	1,434	11.2
Middle	22.3	24.8	9	22.5	3,123	24.4
Upper	39.5	31.8	17	42.5	6,522	51.0
Not Available	0.0	13.6	3	7.5	1,225	9.6
Totals	100.0	100.0	40	100.0	12,789	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of small business loans based on the borrowers' profiles reflects excellent penetration among businesses of different sizes in the Grand Junction MSA AA. Excellent performance to businesses with gross annual revenues of \$1 million or less primarily supports this conclusion.

The following table shows that to businesses with gross annual revenues of \$1 million or less in the Grand Junction MSA AA, the bank's level lands substantially above the aggregate figure, given the ratios' overall levels. The bank's level rises 29.0 percentage points higher, thereby reflecting an excellent level.

Distribution of Small Business Loans by Gross Annual Revenue Category Grand Junction MSA AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	90.6	54.3	35	83.3	5,155	80.2
>\$1,000,000	2.5	--	3	7.1	1,097	17.1
Revenue Not Available	6.9	--	4	9.5	179	2.8
Totals	100.0	100.0	42	100.0	6,431	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Farm Loans

The distribution of small farm loans based on the borrowers' profiles reflects excellent penetration among farms of different sizes in the Grand Junction MSA AA. Excellent performance to farms with gross annual revenues of \$1 million or less primarily supports this conclusion.

The following table shows that to farms with gross annual revenues of \$1 million or less in the Grand Junction MSA AA, the bank's level lands well above the aggregate figure, given the ratios' overall levels. The bank's level rises 14.6 percentage points higher, thereby reflecting an excellent level.

Distribution of Small Farm Loans by Gross Annual Revenue Category Grand Junction MSA AA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	98.8	80.9	35	94.6	3,344	93.3
>\$1,000,000	0.7	--	1	2.7	173	4.8
Revenue Not Available	0.5	--	1	2.7	69	1.9
Totals	100.0	100.0	37	100.0	3,586	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

COMMUNITY DEVELOPMENT TEST

The institution's community development performance demonstrates adequate responsiveness to community development needs in the Grand Junction MSA AA through community development loans, qualified investments, and community development services, as appropriate considering the institution's capacity and the need and availability of such opportunities for community development in the institution's AAs.

Community Development Loans

The following table shows that since the last evaluation the bank originated 7 CD loans totaling \$2.8 million in the Grand Junction MSA AA. While these levels decreased from the 148 CD loans totaling \$10.1 million reported for this area in the prior evaluation, it is noted that the prior evaluation considered a large volume of Paycheck Protection Program (PPP) loans. At the 2018 performance evaluation, the institution originated 10 CD loans totaling \$1.2 million. Furthermore, the current dollar amount equates to 41.6 percent of the bank's overall level of CD loans. As noted, this state contributed 59.7 percent of the bank's total reported loans. Community development loans primarily helped to provide revitalization and stabilization efforts in the area and were made in three of the four community development categories, representing the bank's responsiveness to community development needs.

Community Development Lending – State of Colorado										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	0	0	0	0	1	207	4	108	5	315
2022	0	0	0	0	0	0	1	1,600	1	1,600
YTD 2023	0	0	1	877	0	0	0	0	1	877
Total	0	0	1	877	1	207	5	1,708	7	2,792
<i>Source: Bank Data</i>										

The following is an example of a community development loan in the Grand Junction MSA AA.

- **Revitalize or Stabilize** – GVB made a \$1.6 million loan to help an essential hospital located in a moderate-income tract expand its operations. The loan helps to retain or attract residents

in this moderate-income tract by being able to offer more essential services to people living in that tract.

Qualified Investments

The following table shows that the bank made use of 4 QIs totaling approximately \$4.8 million in this state. These levels increased over the \$4.4 million reported for this state in the prior evaluation. The current dollar amount equates to 71.9 percent of the bank’s overall adequate level of QIs. As noted, this state contributed 65.8 percent of the bank’s total deposits. Overall, the current dollar amount of QIs in the State of Colorado equates to an adequate contribution of QIs given the bank’s capacity, its other activity levels in this state, and the assessment area’s needs and opportunities.

Qualified Investments – State of Colorado										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	1	1,146	0	0	2	3,091	3	4,237
2021	0	0	0	0	0	0	1	561	1	561
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	0	0	0	0
Qualified Grants & Donations	0	0	0	0	0	0	0	0	0	0
Total	0	0	1	1,146	0	0	3	3,652	4	4,798
<i>Source: Bank Data</i>										

The following are examples of the institution’s qualified investment activity in this area.

- **Community Services** – The bank had maintained an outstanding investment that provides much needed improvements to multiple public stadiums that provide services and programs to LMI students and families located around Lincoln Park.

Community Development Services

During the evaluation period, the bank provided 224 CD services which is a sharp increase compared to the 66 CD services performed in the State of Colorado at the prior evaluation. This level represents 100.0 percent of the overall level of community development services, while the AA accounts for 55.6 percent of the bank’s offices.

Community Development Services – State of Colorado					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	60	0	0	18	78
2022	52	0	5	24	81
YTD 2023	40	0	9	16	65
Total	152	0	14	58	224
<i>Source: Bank Data</i>					

The following is an example of a community development service benefitting the Grand Junction MSA AA.

- **Affordable Housing** – A bank representative helps provide financial oversight for a local housing organization primarily benefitting low- and moderate-income families. Thus, the activity benefits an organization that helps provide affordable housing to low- and moderate-income families.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	3.0	3,115	2.0	0	0.0	0	0.0
Moderate	10	30.3	48,005	30.8	2	40.0	2	40.0
Middle	14	42.4	69,726	44.8	3	60.0	4	60.0
Upper	8	24.2	34,857	22.4	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
Total	33	100.0	155,703	100.0	5	100.0	0	100.0
<i>Source: 2020 U.S. Census Data; Bank Data</i>								

The bank operates two branches and two ATMs in moderate-income census tracts in the State of Colorado. Given that the percentage of the bank’s branches in these moderate-income tracts exceed population demographic percentage by 9.2 percent, the bank branch distribution in these supplement the institution’s excellent responsiveness to the CD needs in the State of Colorado. Additionally, while the bank does not have a branch in the sole low-income tract, the bank has a branch adjacent to that tract which presumably helps service the individuals living in that tract. The availability of alternative delivery systems in the State of Colorado remains consistent with that discussed at the institution level.

STATE OF UTAH – Full-Scope Review

CRA RATING FOR UTAH: SATISFACTORY

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF UTAH

The Utah Non Metropolitan Statistical Area (Utah Non-MSA AA) is comprised of Summit, Wasatch, and Uintah counties in north central Utah. The bank did not add any new or eliminate any assessment areas in this state during the review period. The area conforms to CRA regulatory requirements.

Economic and Demographic Data

Based on 2020 U.S. Census Data, the AA is comprised of 0 low-income, 2 moderate-income, 12 middle-income, 17 upper-income tracts, and 1 census tract where income information is unavailable. Although this AA did not change since the prior evaluation, changes in demographic data based on 2020 U.S. Census Data increased the number of moderate-income tracts by 2, increased the number of middle-income tracts by 2, and increased the number of upper-income census tracts 5. Overall, the number of tracts increased to 32 compared to 23 noted at the previous evaluation. The following table presents relevant demographic data for the AA.

Demographic Information of the Assessment Area Utah Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	0.0	6.3	37.5	53.1	3.1
Population by Geography	112,765	0.0	6.4	41.5	52.1	0.0
Housing Units by Geography	55,907	0.0	5.8	34.1	60.1	0.0
Owner-Occupied Units by Geography	27,304	0.0	4.2	41.2	54.6	0.0
Occupied Rental Units by Geography	8,414	0.0	12.6	34.3	53.1	0.0
Vacant Units by Geography	20,189	0.0	5.2	24.3	70.5	0.0
Businesses by Geography	22,926	0.0	4.5	24.4	70.8	0.4
Farms by Geography	720	0.0	3.3	36.5	60.0	0.1
Family Distribution by Income Level	26,282	11.5	13.2	19.5	55.8	0.0
Household Distribution by Income Level	35,718	15.7	13.4	16.3	54.6	0.0
Median Family Income Non-MSAs - UT		\$73,027		Median Housing Value		\$582,276
				Median Gross Rent		\$1,277
				Families Below Poverty Level		5.0%
<i>Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Federal Emergency Management Agency (FEMA) issued a disaster declaration on March 28, 2020, which ran through May 11, 2023, affecting all counties in the AA due to the Coronavirus Disease 2019 (COVID-19) pandemic.

According to the Utah state government website, the area’s major employers include Wasatch School District, Wal-Mart, Deer Valley Resort Company, Uintah School District, and Park City School District. Additionally, 59.1 percent of businesses and farms in the AA operate with 1 to 4 employees, and 95.5 percent of businesses and farms operate from a single location, indicating a large presence of small business and farm operations in the area. As of June 30, 2023, the Utah Non-MSA AA had an aggregate unemployment rate of 2.9 percent which is just slightly higher than the state unemployment rate of 2.4 percent. Of the three counties that make-up the aggregate unemployment rate, Uintah County had the highest unemployment rate at 3.5 percent which is still lower than the national unemployment rate of 3.6 percent. Overall, the economy is relatively strong in the Utah Non-MSA AA.

Examiners use the FFIEC-estimated median family income levels to analyze home mortgage loans under the borrower profile criterion. As an example, the following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2022 median family income of \$83,200 applicable to the area

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
UT Non-MSA Median Family Income (99999)				
2022 (\$83,500)	<\$41,600	\$41,600 to <\$66,560	\$66,560 to <\$99,840	≥\$99,840
<i>Source: FFIEC</i>				

Competition

The area reflects a low level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2023, 9 financial institutions operate 23 full-service offices within the AA. Of these institutions, Grand Valley Bank ranked 5th with 5.6 percent deposit market share.

The Home Mortgage Disclosure Act (HMDA) Institution Market Share Report compiled from 2022 HMDA Aggregate data reveals that 6,435 HMDA-reportable loans were originated or purchased in the AA in 2022 by 296 HMDA reporters. This data indicates a high demand for home mortgage loans within the AA and strong competition among financial institutions. Grand Valley Bank captured less than 0.2 percent of the 2022 market share in terms of total home mortgage loans originated or purchased in the AA. The top 10 HMDA reporters captured a combined 50.0 percent of the total market share.

Community Contact(s)

As part of the evaluation process, examiners obtain information from third parties knowledgeable of the AA to assist in identifying credit and community development needs of the area. This information not only helps in identifying credit and community development needs and

opportunities, but also assists in determining whether local financial institutions are responsive to those needs.

Examiners reviewed an existing contact of an economic development and housing development organization this is a part of the Summit County government. The contact indicated the need for affordable housing. Since much of the industry in the county is leisure and hospitality and given that these jobs are normally not high paying, much of the labor has to commute into Summit County to work because they are unable to afford the cost of living. The contact acknowledged that many of the factors contributing to the high cost of housing are beyond the control of local financial institutions. The contact suggested special financing options for borrowers who are unable to qualify under traditional underwriting criteria.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic data, examiners determined that home mortgage, small business, and small farm lending represent the primary credit needs in the Utah Non-MSA AA.

With respect to the area's CD needs, the previous demographic information showing a high median housing value, \$582,276, and a high median gross rent, \$1,277 suggests a need for affordable housing for low- and moderate-income families. Further, demographic data showing that 24.7 percent of the area's families report low or moderate incomes suggest a need for activities that benefit organizations that provide community services targeted to these families.

SCOPE OF EVALUATION – STATE OF UTAH

For the State of Utah, examiners considered the same review period and same lending products discussed at the institution level. Consequently, examiners considered the universes of reported home mortgage, small business, and small farm loans originated in the Utah Non-MSA AA during 2021-2022, presenting the home mortgage data for 2022 and the small business and small farm data for 2021, the most recent years for which aggregate data exists as of the evaluation.

Examiners weighed loan products consistent with what was noted at the institution level. As noted, the institution only operates in the Utah Non-MSA AA in the State of Utah; therefore, examiners performed a full-scope review of this area and it received all the weight when arriving at applicable conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF UTAH

LENDING TEST

GVB demonstrated a satisfactory record in the State of Utah regarding the Lending Test. Reasonable geographic loan distributions and excellent borrower profile penetration to support this conclusion. The appendices list the Lending Test's criteria.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Utah Non-MSA AA. Examiners considered the bank's performance in the moderate-income census tracts in the Utah Non-MSA AA, given the absence of low-income census tracts in the Utah Non-MSA AA. Additionally, examiners noted no small businesses or small farms operated in moderate-income census tracts in the Utah MSA AA. Consequently, the geographic distribution of loan conclusion only considered home mortgage lending performance.

Home Mortgage Loans

The geographic distribution of home mortgage loans represents a reasonable dispersion throughout the Grand Junction MSA AA. The bank's level of lending in moderate-income tracts is 2.8 percentage points above the aggregate figure, thereby reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans Utah Non-MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	4.2	4.9	1	7.7	2,544	34.7
Middle	41.2	30.8	9	69.2	2,490	33.9
Upper	54.6	64.3	3	23.1	2,304	31.4
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	13	100.0	7,338	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area(s), excellent penetration among individuals of different income levels (including low- and moderate-income) and businesses and farms of different sizes.

Home Mortgage Loans

The distribution of home mortgage loans based on the borrowers' profiles reflects excellent penetration among individuals of different income levels in the Utah Non-MSA AA. When arriving at the conclusion, examiners focused on the comparison to aggregate data in the low- and moderate-income levels with comparison to the moderate-income levels weighed slightly heavier given the larger volume of loans to those borrowers by HMDA reporters and the fact that it comprises a larger percentage of the population in the AA.

As shown in the following table, lending in the low-income level trails aggregate by 3.2 percentage points while lending in the moderate-income level exceeds aggregate by only 13.9 percentage points. Excellent penetration to moderate-income families sufficiently uplifts reasonable penetration to low-income families, thereby reflecting excellent performance.

Distribution of Home Mortgage Loans by Borrower Income Level Utah Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	11.5	3.2	0	0.0	0	0.0
Moderate	13.2	9.2	3	23.1	376	5.1
Middle	19.6	13.4	1	7.7	268	3.7
Upper	55.8	63.5	6	46.2	3,645	49.7
Not Available	0.0	10.8	3	23.1	3,049	41.6
Totals	100.0	100.0	13	100.0	7,338	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of small business loans based on the borrowers' profiles reflects excellent performance in the Utah Non-MSA AA. Excellent performance to businesses with gross annual revenues of \$1 million or less primarily supports this conclusion.

The following table shows that to businesses with gross annual revenues of \$1 million or less in the Utah Non-MSA AA, the bank's level lands substantially above the aggregate figure, given the ratios' overall levels. The bank's level rises 18.5 percentage points higher, thereby reflecting an excellent level.

Distribution of Small Business Loans by Gross Annual Revenue Category Utah Non-MSA AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	89.6	47.0	19	65.5	2,809	45.6
>\$1,000,000	3.0	--	10	34.5	3,346	54.4
Revenue Not Available	7.3	--	0	0.0	0	0.0
Totals	100.0	100.0	29	100.0	6,155	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Farm Loans

The distribution of small farm loans based on the borrowers' profiles reflects excellent performance in the Grand Junction MSA AA. Excellent performance to farms with gross annual revenues of \$1 million or less primarily supports this conclusion.

The following table shows that to farms with gross annual revenues of \$1 million or less in the Utah Non-MSA AA, the bank's level lands well above the aggregate figure, given the ratios' overall levels. The bank's level rises 23.5 percentage points higher, thereby reflecting an excellent level.

Distribution of Small Farm Loans by Gross Annual Revenue Category Utah Non-MSA AA						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	97.5	68.2	11	91.7	1,478	78.7
>\$1,000,000	1.6	--	1	8.3	400	21.3
Revenue Not Available	0.9	--	0	0.0	0	0.0
Totals	100.0	100.0	12	100.0	1,878	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

COMMUNITY DEVELOPMENT TEST

The institution's community development performance demonstrates adequate responsiveness to community development needs in the Utah Non-MSA AA through community development loans, qualified investments, and community development services, as appropriate considering the institution's capacity and the need and availability of such opportunities for community development in the institution's AAs.

Community Development Loans

The following table shows that since the last evaluation the bank originated 12 CD loans totaling \$4.3 million in the Utah Non-MSA AA. While these levels decreased from the 114 CD loans totaling \$7.4 million reported for this area in the prior evaluation. At the 2018 performance evaluation, the institution originated 1 CD loan totaling \$800,000. Furthermore, the current dollar amount equates to 60.7 percent of the bank's overall level of CD loans. As noted, this state contributed 40.3 percent of the bank's total reported loans.

Community Development Lending – State of Utah										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	1	4,000	0	0	10	272	0	0	11	4,272
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	1	20	0	0	1	20
Total	1	4,000	0	0	11	292	0	0	12	4,292
<i>Source: Bank Data</i>										

The following is an example of a community development loan in the Utah Non-MSA AA.

- **Affordable Housing** – GVB made a \$4 million loan to a nonprofit affordable housing association to help construct a 49-unit deed restricted affordable housing structure specifically geared towards providing affordable housing to essential workers in Wasatch County a noted community development need in the Utah Non-MSA AA.

Qualified Investments

The following table shows that the bank made use of 4 QIs totaling approximately \$1.9 million in this state. These levels decreased over the 23 QIs totaling \$3.0 reported for this state in the prior evaluation. However, the current dollar amount equates to 28.1 percent of the bank’s overall adequate level of QIs. As noted, this state contributed 34.2 percent of the bank’s total deposits. Overall, the current dollar amount of QIs in the State of Utah equates to an adequate contribution of QIs given the bank’s capacity, its other activity levels in this state, and the assessment area’s needs and opportunities.

Qualified Investments – State of Utah										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	4	1,877	4	1,877
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	0	0	4	1,877
Qualified Grants & Donations	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	4	1,877
<i>Source: Bank Data</i>										

Community Development Services

During the evaluation period, the bank did not provide any instances of financial expertise or technical assistance to various community development related organizations and people in the State of Utah. This lack of services reflects a lack of responsiveness to community needs through community development services.

As indicated, in the following table, the bank does not have any branches or ATMs in moderate-income census tracts in the State of Utah. However, there are only two moderate-income census tracts and the bank has a branch adjacent to those tracts; thus, the institution can reasonably help service those tracts. The availability of alternative delivery systems in the State of Utah remains consistent with that discussed at the institution level.

Branch and ATM Distribution by Geography Income Level – State of Utah								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	6.3	7,190	6.4	0	0.0	0	0.0
Middle	12	37.5	46,819	41.5	2	50.0	2	50.0
Upper	17	53.1	58,736	52.1	2	50.0	2	50.0
NA	1	3.1	20	0.0	0	0.0	0	0.0
Total	32	100.0	112,765	100.0	4	100.0	0	100.0
<i>Source: 2020 U.S. Census; Bank Data</i>								

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
State of Colorado	Satisfactory	Satisfactory	Satisfactory
State of Utah	Satisfactory	Satisfactory	Satisfactory

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

**GRAND VALLEY BANK COLORADO BRANCHES
CRA PUBLIC FILE INFORMATION 2025**

MAIN OFFICE
(Opened 12/13/1983)

925 North Seventh Street, P. O. Box 848, Grand Junction, CO. 81502-0848
Phone: (970) 241-4400 Toll-Free 1-877-859-6040 Fax: (970) 241-3039

The Bank **Assessment Area** for this branch includes all of Mesa County. The Bank's Assessment Area also includes all of Wasatch County (for the Heber City & Midway, Utah Branches), all of Summit County (for the Park City, Utah branch) and all of Uintah County (for the Vernal, Utah Branch). See the attached maps.

Branch Hours:

Monday - Thursday
Friday
Saturday

Lobby

9:00 a.m. - 4:00 p.m.
9:00 a.m. - 5:00 p.m.
Closed

Walk-Up

7:30 a.m. - 5:30 p.m.
7:30 a.m. - 6:00 p.m.
8:30 a.m. - 12:00 p.m.

Drive-Up

7:30 a.m. - 5:30 p.m.
7:30 a.m. - 6:00 p.m.
8:30 a.m. - 12:00 p.m.

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Safe Deposit Boxes:

Various sizes are available. See a New Account Representative for fee schedule.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

**GRAND VALLEY BANK COLORADO BRANCHES
CRA PUBLIC FILE INFORMATION 2025**

25 ROAD BRANCH
(Opened 12/15/2003)

570 25 Road, Grand Junction, CO. 81505
Phone: (970) 242-9100 Toll-Free 1-877-859-6040 Fax: (970) 242-5047

The Bank **Assessment Area** for this branch includes all of Mesa County. The Bank's Assessment Area also includes all of Wasatch County (for the Heber City & Midway, Utah Branches), all of Summit County (for the Park City, Utah branch) and all of Uintah County (for the Vernal, Utah Branch). See the attached maps.

Branch Hours:

Monday - Thursday
Friday
Saturday

Lobby

9:00 a.m. - 4:00 p.m.
9:00 a.m. - 5:00 p.m.
Closed

Drive-Up*

7:30 a.m. – 5:30 p.m.
7:30 a.m. – 6:00 p.m.
Closed

*Drive-Up ATM is open 7 days a week, 24 hours a day

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

**GRAND VALLEY BANK COLORADO BRANCHES
CRA PUBLIC FILE INFORMATION 2025**

FRUITA BRANCH
(Opened 08/28/1995)

452 South Maple Street, P. O. Box 250, Fruita, CO. 81521
Phone: (970) 858-7555 Fax: (970) 858-0546

The Bank **Assessment Area** for this branch includes all of Mesa County. The Bank's Assessment Area also includes all of Wasatch County (for the Heber City & Midway, Utah Branches), all of Summit County (for the Park City, Utah branch) and all of Uintah County (for the Vernal, Utah Branch). See the attached maps.

Branch Hours:

Monday - Thursday
Friday
Saturday

Lobby

9:00 a.m. - 4:00 p.m.
9:00 a.m. - 5:00 p.m.
Closed

Drive-Up

7:30 a.m. - 5:30 p.m.
7:30 a.m. - 6:00 p.m.
8:30 a.m. - 12:00 p.m.

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Safe Deposit Boxes:

Various sizes are available. See a New Account Representative for fee schedule.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

**GRAND VALLEY BANK COLORADO BRANCHES
CRA PUBLIC FILE INFORMATION 2025**

COLLBRAN BRANCH
(Opened 08/22/1996)

106 Main Street, P. O. Box 130, Collbran, CO. 81624
Phone: (970) 487-0202 Fax: (970) 487-0203

The Bank **Assessment Area** for this branch includes all of Mesa County. The Bank's Assessment Area also includes all of Wasatch County (for the Heber City & Midway, Utah Branches), all of Summit County (for the Park City, Utah branch) and all of Uintah County (for the Vernal, Utah Branch). See the attached maps.

Branch Hours:

Monday - Thursday
Friday
Saturday

Lobby

9:00 a.m. - 5:00 p.m.
9:00 a.m. - 5:00 p.m.
Closed

Drive-Up

9:00 a.m. - 5:00 p.m.
9:00 a.m. - 5:00 p.m.
9:00 a.m. - 12:00 p.m.

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Safe Deposit Boxes:

Various sizes are available. See a New Account Representative for fee schedule.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

GRAND VALLEY BANK COLORADO BRANCHES
CRA PUBLIC FILE INFORMATION 2025
PALISADE BRANCH
(Opened 04/29/2019)

600 West 8th Street, Palisade, CO. 81526
Phone: (970) 464-5701 Fax: (970) 464-0555

The Bank **Assessment Area** for this branch includes all of Mesa County. The Bank's Assessment Area also includes all of Wasatch County (for the Heber City & Midway, Utah Branches), all of Summit County (for the Park City, Utah branch) and all of Uintah County (for the Vernal, Utah Branch). See the attached maps.

Branch Hours:

Monday - Thursday
Friday
Saturday

Lobby

9:00 a.m. - 4:00 p.m.
9:00 a.m. - 5:00 p.m.
Closed

Drive-Up

7:30 a.m. - 5:30 p.m.
7:30 a.m. - 6:00 p.m.
8:30 a.m. - 12:00 p.m.

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Safe Deposit Boxes:

Various sizes are available. See a New Account Representative for fee schedule.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

**GRAND VALLEY BANK UTAH BRANCHES
CRA PUBLIC FILE INFORMATION 2025**

HEBER CITY BRANCH
(Opened 05/01/2000)

2 South Main Street, Suite 1A, P. O. Box 245, Heber City, Utah 84032
Phone: (435) 654-7400 Toll-Free 1-877-859-6040 Fax: (435) 654-7028

The Bank **Assessment Area** for this branch includes all of Wasatch County. The Bank's Assessment Area also includes all of Uintah County (for the Vernal, Utah Branch), all of Summit (for the Park City, Utah branch) and all of Mesa County (for the Colorado branches). See the attached maps.

Branch Hours:

Monday - Thursday
Friday
Saturday

Lobby

9:00 a.m. - 5:00 p.m.
9:00 a.m. - 5:00 p.m.
closed

Walk-Up

8:30 a.m. - 5:30 p.m.
8:30 a.m. - 6:00 p.m.
9:00 a.m. - 12:00 p.m.

Drive-Up

8:30 a.m. - 5:30 p.m.
8:30 a.m. - 5:30 p.m.
9:00 a.m. - 12:00 p.m.

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Safe Deposit Boxes:

Various sizes are available. See a New Account Representative for fee schedule.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

**GRAND VALLEY BANK UTAH BRANCHES
CRA PUBLIC FILE INFORMATION 2025**

**MIDWAY BRANCH
(Opened September, 2007)**

92 West Main Street, Utah 84049

Phone: (435) 654-7000 Toll-Free 1-877-859-6040 Fax: (435) 654-7027

The Bank **Assessment Area** for this branch includes all of Wasatch County. The Bank's Assessment Area also includes all of Uintah County (for the Vernal, Utah Branch), all of Summit (for the Park City, Utah branch) and all of Mesa County (for the Colorado branches). See the attached maps.

Branch Hours:

Monday - Thursday
Friday
Saturday

Lobby

9:00 a.m. - 5:30 p.m.
9:00 a.m. - 5:30 p.m.
9:00 a.m. - 12:00 p.m.

Drive-Up

9:00 a.m. - 5:30 p.m.
9:00 a.m. - 5:30 p.m.
9:00 a.m. - 12:00 p.m.

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Safe Deposit Boxes:

Various sizes are available. See a New Account Representative for fee schedule.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

**GRAND VALLEY BANK UTAH BRANCHES
CRA PUBLIC FILE INFORMATION 2025**

VERNAL BRANCH
(Opened 07/01/2005)

121 West Main Street, P. O. Box 1050, Vernal, Utah 84178
Phone: (435) 781-1001 Toll-Free 1-877-859-6040 Fax: (435) 781-1018

The Bank **Assessment Area** for this branch includes all of Uintah County. The Bank's Assessment Area also includes all of Wasatch County (for the Heber City & Midway, Utah Branches), all of Summit County (for the Park City, Utah branch) and all of Mesa County (for the Colorado branches). See the attached maps.

Branch Hours:

Monday - Thursday
Friday
Saturday

Lobby

9:00 a.m. - 5:00 p.m.
9:00 a.m. - 5:00 p.m.
Closed

Drive-Up*

8:00 a.m. - 5:30 p.m.
8:00 a.m. - 6:00 p.m.
9:00 a.m. - 12:00 p.m.

*Drive-Up ATM is open 7 days a week, 24 hours a day

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

**GRAND VALLEY BANK UTAH BRANCHES
CRA PUBLIC FILE INFORMATION 2025**

PARK CITY BRANCH
(Acquired December 7, 2012)

1225 Deer Valley Drive, Park City, Utah 84060
Phone: (435)615-2265 Toll-Free 1-877-859-6040 Fax: (435) 615-2266

The Bank **Assessment Area** for this branch includes all of Summit County. The Bank's Assessment Area also includes all of Wasatch County (for the Heber City & Midway Branches) and all of Uintah County (for the Vernal, Utah Branch) and all of Mesa County (for the Colorado branches). See the attached maps.

Branch Hours:

Monday - Friday
Saturday

Lobby

9:00 a.m. - 5:00 p.m.
Closed

Drive-Up

9:00 a.m. - 5:30 p.m.
9:00 a.m. - 12:00 p.m.

Branch Services:

Personal Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing and non-interest bearing.

Business Deposit Accounts including:

- Certificates of Deposit,
- Money Market and Statement Savings Accounts,
- Checking accounts both interest bearing (as permitted by law) and non-interest bearing.

Safe Deposit Boxes:

Various sizes are available. See a New Account Representative for fee schedule.

Loan Products:

Real Estate:

- Construction,
- Residential mortgages including VA, FHA,
- Home improvement,
- Home Equity Lines of Credit,
- Land acquisition for residential, recreational or commercial property.

Agricultural:

- Crop production,
- Equipment,
- Livestock,
- Land acquisition, or improvement.

Commercial:

- Operating capital,
- Equipment,
- Business start-up, acquisition, or expansion.

SBA Approved Lender.

Consumer:

- Personal, family, & household needs,
- Auto loans,
- OverDraft Protection.

GRAND VALLEY BANK-CRA PUBLIC FILE INFORMATION 2025

List of Branches Opened or Closed During the Prior Two Calendar Years

Grand Valley Bank has not opened or closed any branches during the prior two years.

GRAND VALLEY BANK-CRA PUBLIC FILE INFORMATION 2025

BANK OWNED ATM LOCATIONS

Colorado:		
Main Office	925 N. Seventh Street, Front of Bank Building	Grand Junction, CO
Fruita Branch	452 s. Maple Street, Front of Bank Building	Fruita, CO
Collbran Branch	106 Main Street, Front of Bank Building	Collbran, CO
	11011 Highway 65 (Across the street from the post office)	Mesa, CO
25 Road Branch*	570 25 Road Drive-up ATM – North Side	Grand Junction, CO
Palisade Branch	600 West 8th Street 130 West 3rd Street	Palisade, CO Palisade, CO
Utah:		
Heber Branch*	2 S Main Street Drive-Up ATM – South Side	Heber City, UT
Midway Branch	92 w main street Drive-Up ATM – North Side	Midway, UT
Vernal Branch*	121 w main street Drive-Up ATM – South Side	Vernal, UT
Park City Branch*	1225 Deer Valley Drive Drive-Up ATM	Park City, UT
Galleria Mall	At Bank Building Location 580 Main Street	Park City, UT

*Drive-Up ATM is open 7 days a week, 24 hours a day

GRAND VALLEY BANK-CRA PUBLIC FILE INFORMATION 2025

The Bank Assessment Area (geographies):

The Colorado branches of Grand Valley Bank have chosen to use all of Mesa County as their delineated assessment (service) area.

There are thirty three (33) census tracts in Mesa County, ten of which are moderate-income tracts. The 2020 census updated and added several tracts within the county. There were many changes in income level designations within these tracts, with the 2024 median family income increasing to \$86,400 from \$67,700 in 2020. There is one¹ low-income census tract in Mesa County. The entire county is delineated as our assessment area. The branches at 7th Street, 25 Road, Fruita, Palisade, and Collbran are located within Mesa County. This assessment area also encompasses the ATMs that the Bank presently owns in Colorado.

Grand Junction, Colorado is the largest population center in Mesa County and the Western Slope of the state. Colorado Mesa University has a current enrollment of approximately 10,157 students².

The following table shows by Census Tract, the Populations, Median Family Incomes and Low, Moderate, Middle, Upper or High Income Designation. Income figures in the table have been updated using current information from the FFIEC Geo Code Web Site.

<i>(2020 Census Info.)</i>	<i>Population</i>	<i>Median Family Income \$ Estimated 2024</i>	<i>Income Designation</i>
<u>Mesa County Tract Code</u>	<u>155,703</u>	<u>\$86,400</u>	<u>N/A</u>
2	2009	\$73,103	Middle
3*	1381	\$65,327	Moderate
4*	3465	\$77,034	Middle
5	3115	\$42,483	Low
6.01	4444	\$63,374	Moderate
6.02	5062	\$51,192	Moderate
7	4350	\$55,382	Moderate
8.01	3907	\$81,821	Middle
8.02	5114	\$66,545	Moderate
9	4417	\$72,671	Middle
10.01	4973	\$107,024	Upper
10.02	6912	\$99,982	Middle
11.02	4954	\$88,932	Middle
11.03	3390	\$120,442	Upper
11.04	5267	\$66,087	Moderate
12	2083	\$117,046	Upper
13.02	5652	\$90,962	Middle
13.03	2798	\$64,187	Moderate
13.04	6219	\$74,987	Middle
14.02	6419	\$109,417	Upper
14.03	3638	\$106,894	Upper
14.04	5199	\$121,884	Upper
15.02	8100	\$97,632	Middle
15.03	6251	\$91,973	Middle
15.04*	7184	\$57,715	Moderate
16	3997	\$130,127	Upper
17.02*	4296	\$83,955	Middle
17.03	4614	\$89,476	Middle
17.05	5820	\$76,749	Middle
17.06	6072	\$58,061	Moderate
17.07	6333	\$56,877	Moderate
18*	3110	\$94,219	Middle
19	5158	\$114,212	Upper

*Bank office (with ATM) located in this census tract.

¹ Summary Demographics for Mesa County as reported in the 2024 FFIEC Census Report.

² Colorado Mesa University website Fast Facts Enrollment Data

GRAND VALLEY BANK-CRA PUBLIC FILE INFORMATION 2025

The Heber & Midway Branches have chosen to use all of Wasatch County as their delineated assessment (service) area.

The 2020 Census updated/renumbered and added three tracts within Wasatch County. There are only middle and upper income tracts with no Low or Moderate-income tracts in the county.

The following table shows by Census Tract the Populations³, Median Family Incomes and Low, Moderate, Middle, Upper or High Income Designation. Income figures in the table have been updated using current information from the FFIEC Geo Code Web Site.

Heber & Midway BAA

Wasatch County Tracts	Population	Median Family Income \$ Estimated 2024	Income Designation
Wasatch County Tracts	34,788	\$89,800	N/A
9405.01	4026	\$121,829	Upper
9601.00*	5016	\$79,201	Middle
9602.01	4252	\$79,653	Middle
9602.02	5236	\$100,625	Upper
9602.03	4017	\$96,875	Upper
9602.04	3976	\$98,494	Upper
9604.01	3066	\$89,426	Upper
9604.02	4121	\$129,375	Upper
9605.00	1058	\$132,917	Upper

*Bank office (with ATM) located in this census tract.

³ Summary Demographics for Wasatch County as reported in the 2024 FFIEC Census Report.

GRAND VALLEY BANK-CRA PUBLIC FILE INFORMATION 2025

The Vernal Branch has chosen to use all of Uintah County as its delineated assessment (service) area.

The 2020 Census updated/renumbered and added two tracts within Uintah County. There are now eight tracts, with six middle income tracts and two Moderate income tracts. Uintah County has no Low income tracts.

The following table shows by Census Tract the Populations⁴, Median Family Incomes and Low, Moderate, Middle, Upper or High Income Designation. Income figures in the table have been updated using current information from the FFIEC Geo Code Web Site.

Vernal BAA

	<i>Population</i>	<i>Median Family Income \$ Estimated 2024</i>	<i>Income Designation</i>
<u>Uintah County Tracts</u>	<u>35,620</u>	<u>\$83,200</u>	<u>N/A</u>
9402.01	5552	\$80,227	Middle
9682.01	4912	\$96,023	Middle
9682.02	3586	\$100,226	Middle
9683.01	5921	\$102,632	Middle
9683.02	4752	\$103,557	Middle
9684.01	3589	\$70,825	Moderate
9684.03*	3707	\$82,392	Middle
9684.04	3601	\$65,976	Moderate

* Bank office (with ATM) located in this census tract.

⁴ Summary Demographics for Wasatch County as reported in the 2022 FFIEC Census Report.

GRAND VALLEY BANK-CRA PUBLIC FILE INFORMATION 2025

The Park City Branch has chosen to use all of Summit County as its delineated assessment (service) area.

The 2020 Census updated/renumbered and added designated census tracts in Summit County. There are fourteen tracts; all are either middle or upper-income tracts. There are no Moderate or Low income tracts in Summit County.

The following table shows by Census Tract the Populations⁵, Median Family Incomes and Low, Moderate, Middle, Upper or High Income Designation. Income figures in the table have been updated using current information from the FFIEC Geo Code Web Site.

Park City Branch BAA

Summit County Tracts	Population	Median Family Income \$ Estimated 2024	Income Designation
	42,357	\$89,800	N/A
9641.01	2269	\$106,332	Middle
9641.03	1308	\$146,482	Upper
9641.04	2222	\$105,174	Middle
9642.01	4438	\$107,886	Middle
9642.02	3216	\$110,777	Upper
9642.03	192	\$99,283	Middle
9643.03	3276	\$245,181	Upper
9643.04	5531	\$156,297	Upper
9643.05	2285	\$137,825	Upper
9643.06	3397	\$179,133	Upper
9643.07	5382	\$212,476	Upper
9643.08	3238	\$207,357	Upper
9644.01	1473	\$166,184	Upper
9644.02	4130	\$137,008	Upper

* Bank office (with ATM) located in this census tract.

⁵ Summary Demographics for Wasatch County as reported in the 2022 FFIEC Census Report.

GRAND VALLEY BANK

CRA PUBLIC FILE MAPS

**Bank Assessment Areas
By County
2025**

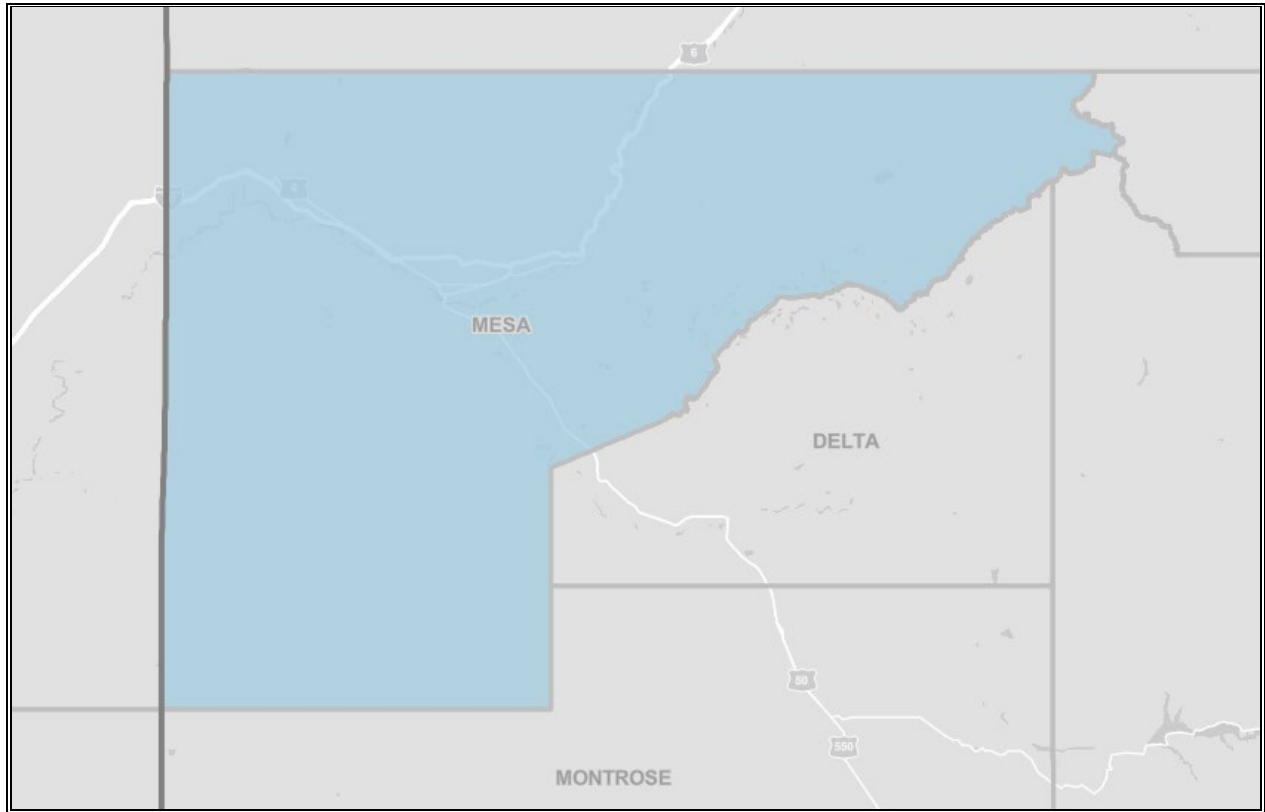
The maps on the following pages show each of the four Bank Assessment Areas by County and include the income designation and adult population for each of the Census Tracts within the County based on 2020 Census Data as released in 2024 by the FFIEC.

GRAND VALLEY BANK

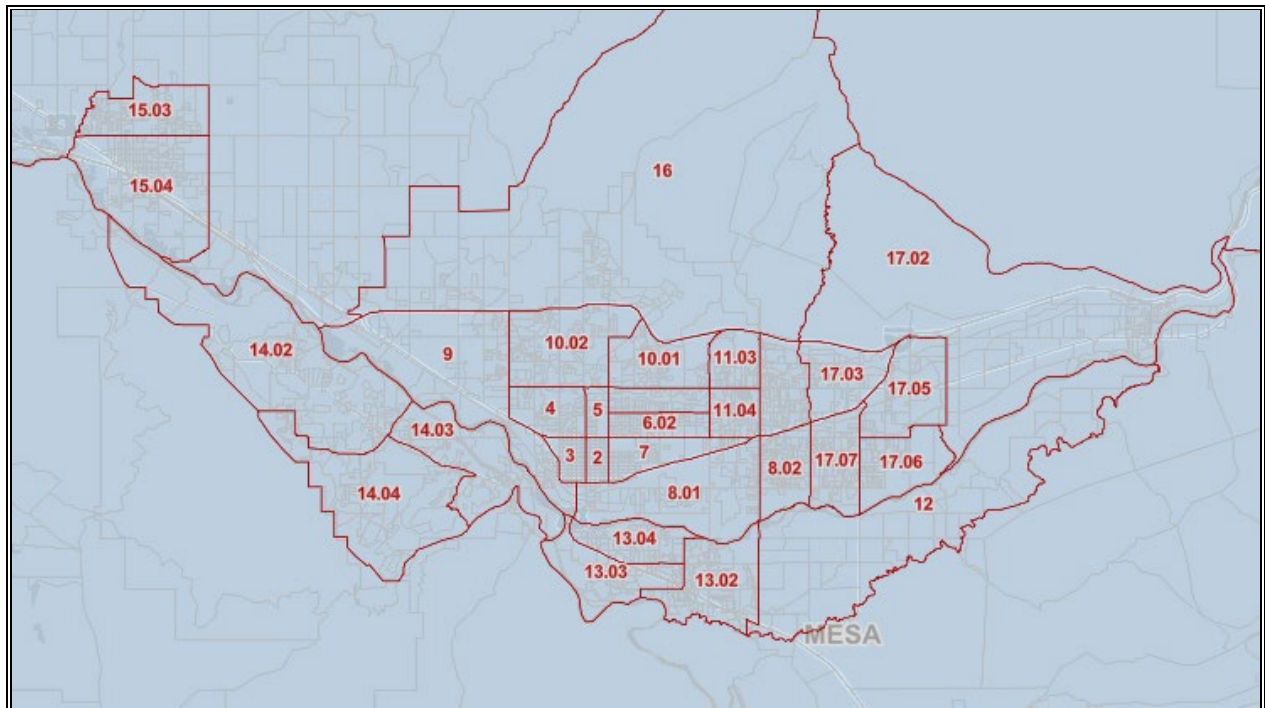
TRACT MAPS WITH TOTAL POPULATIONS PER THE 2020 CENSUS

MESA COUNTY BANK ASSESSMENT AREA (BAA)

ADULT POPULATION 155,703

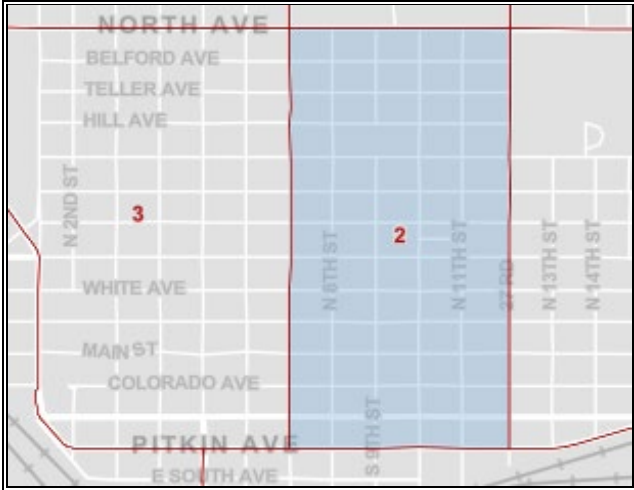


Census Tracts in Mesa County



GRAND VALLEY BANK

Census Tract 2.00 (Middle) – Population 2,009



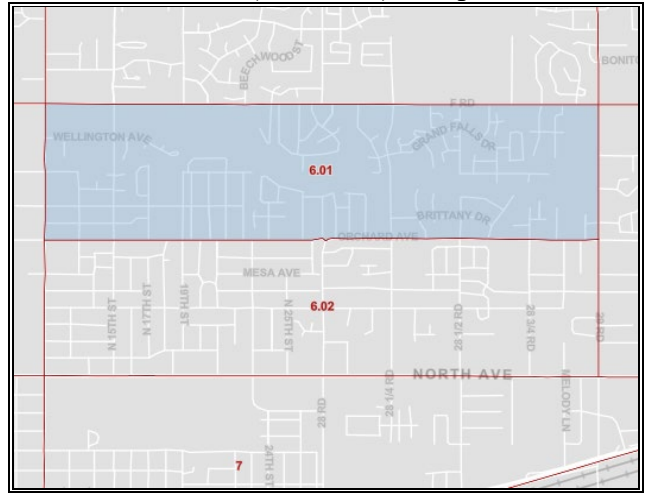
Census Tract 5.00 (Low) – Population 3,115



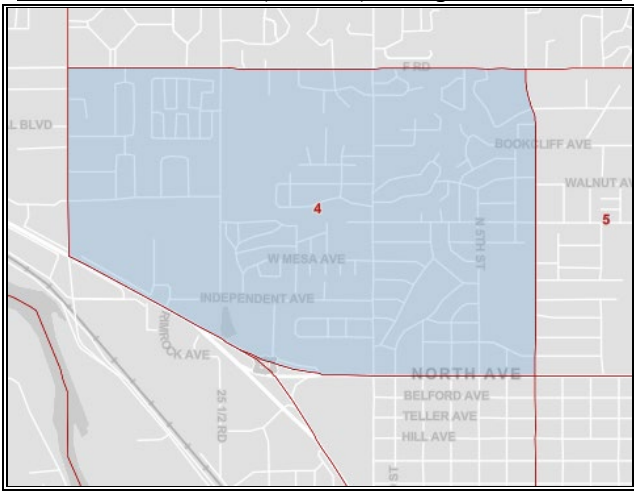
Census Tract 3.00 (Moderate) – Population 1,381



Census Tract 6.01 (Moderate) – Population 4,444



Census Tract 4.00 (Middle) – Population 3,456

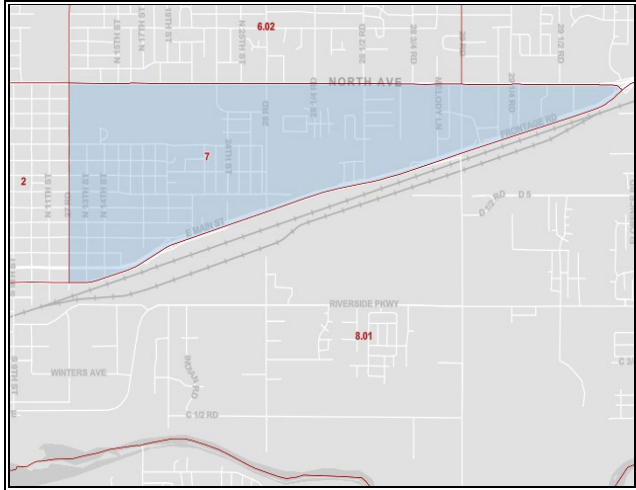


Census Tract 6.02 (Moderate) – Population 5,062

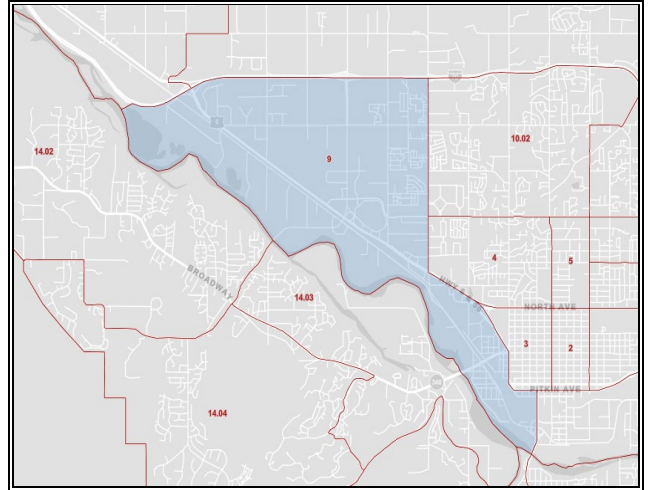


GRAND VALLEY BANK

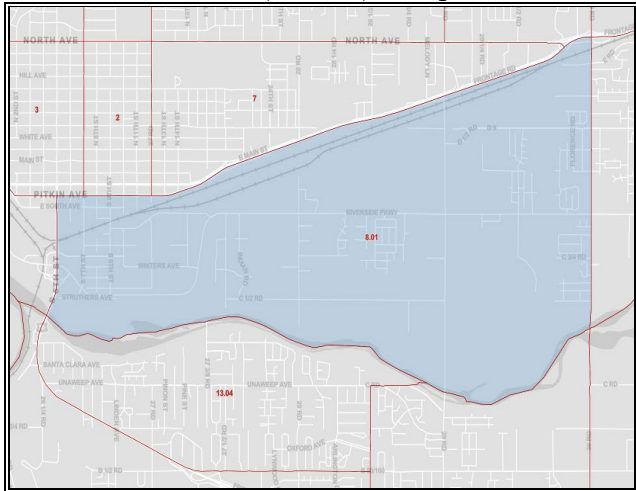
Census Tract 7.00 (Moderate) – Population 4,350



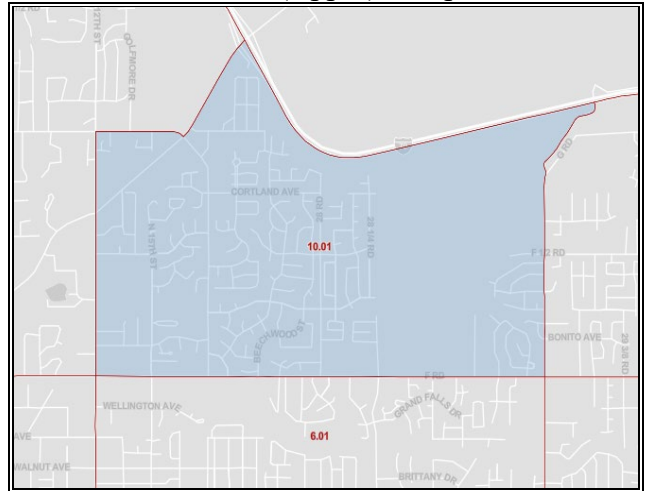
Census Tract 9.00 (Middle) – Population 4,417



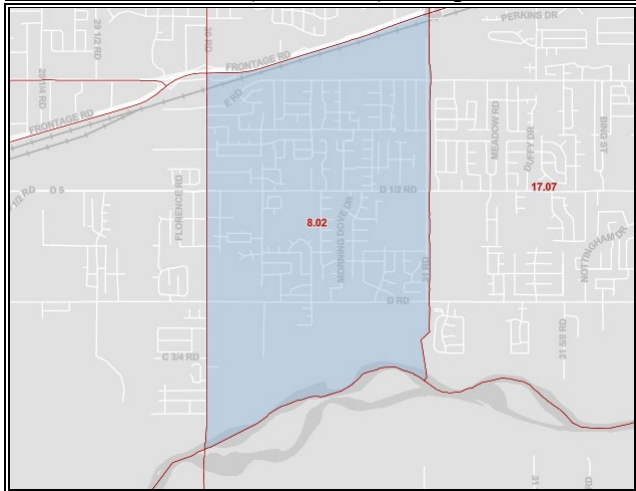
Census Tract 8.01 (Middle) – Population 3,907



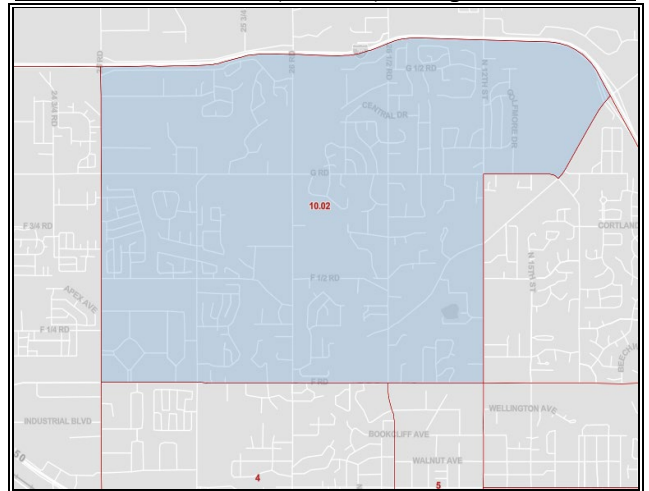
Census Tract 10.01 (Upper) – Population 4,973



Census Tract 8.02 (Moderate) – Population 5,114

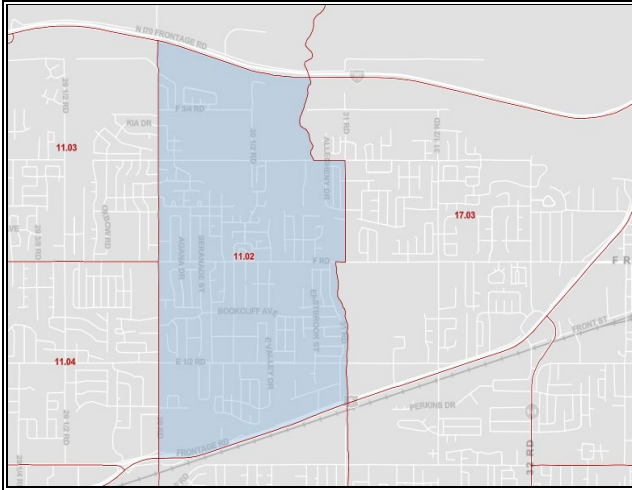


Census Tract 10.02 (Middle) – Population 6,912

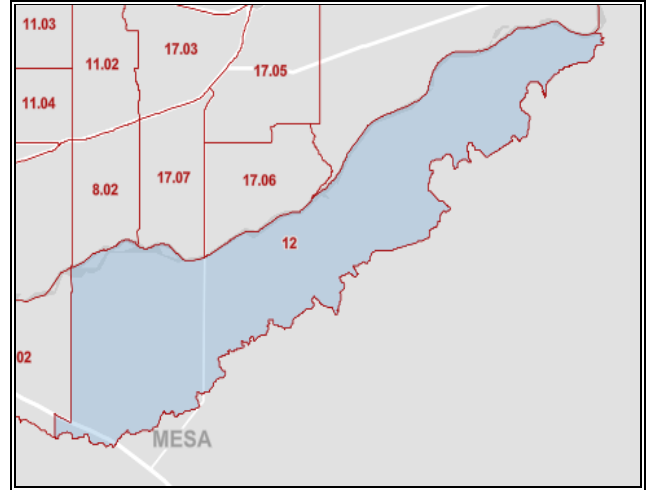


GRAND VALLEY BANK

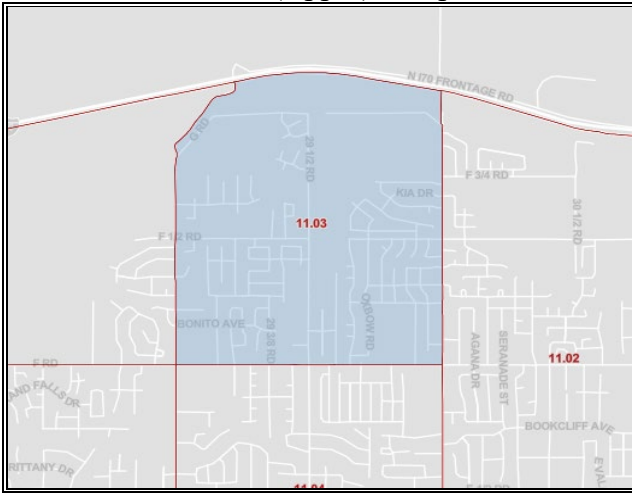
Census Tract 11.02 (Middle) – Population 4,954



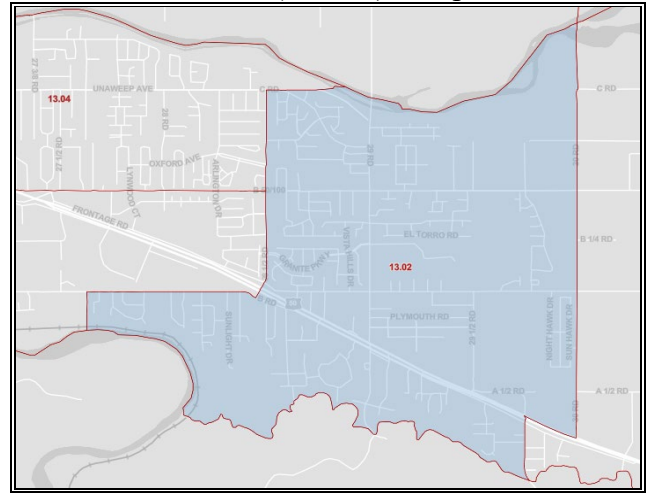
Census Tract 12.00 (Upper) – Population 2,083



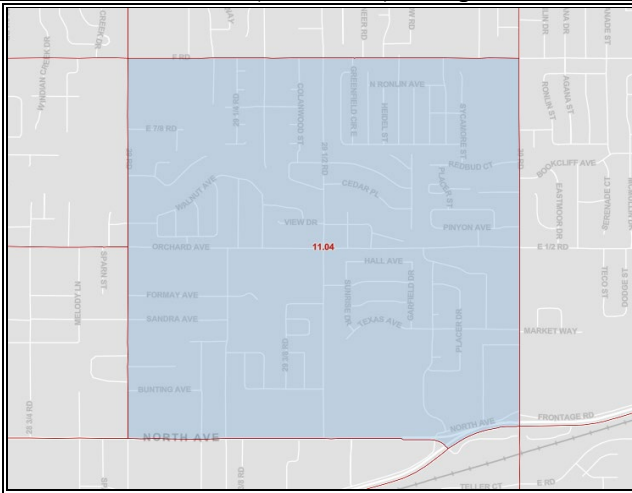
Census Tract 11.03 (Upper) – Population 3,390



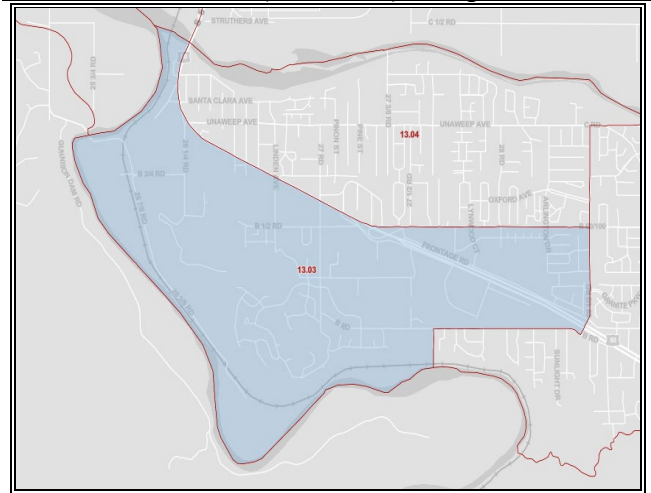
Census Tract 13.02 (Middle) – Population 5,652



Census Tract 11.04 (Moderate) – Population 5,267

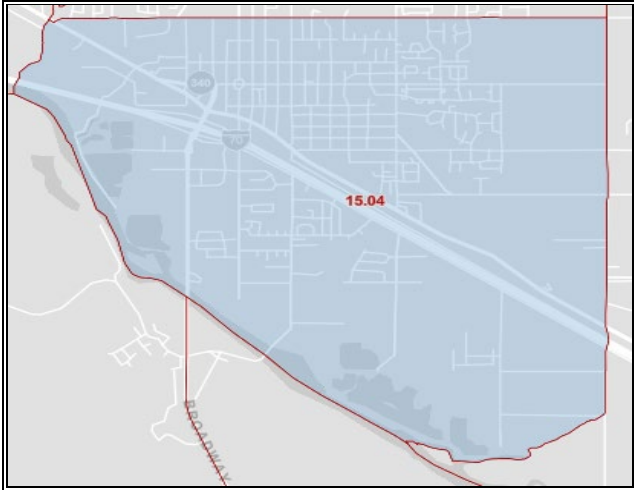


Census Tract 13.03 (Moderate) – Population 2,798

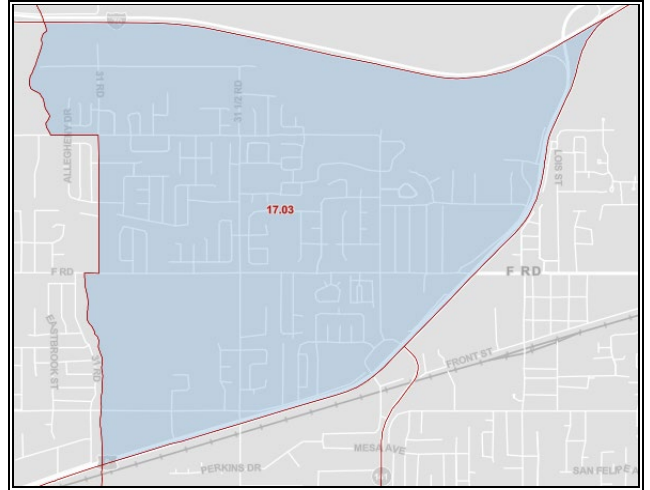


GRAND VALLEY BANK

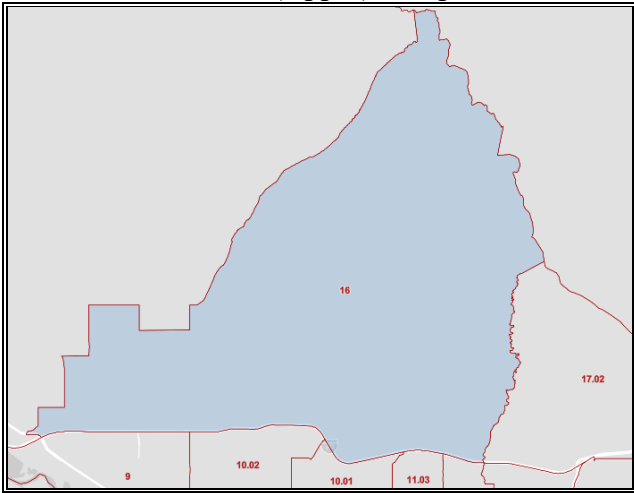
Census Tract 15.04 (Moderate) – Population 7,184



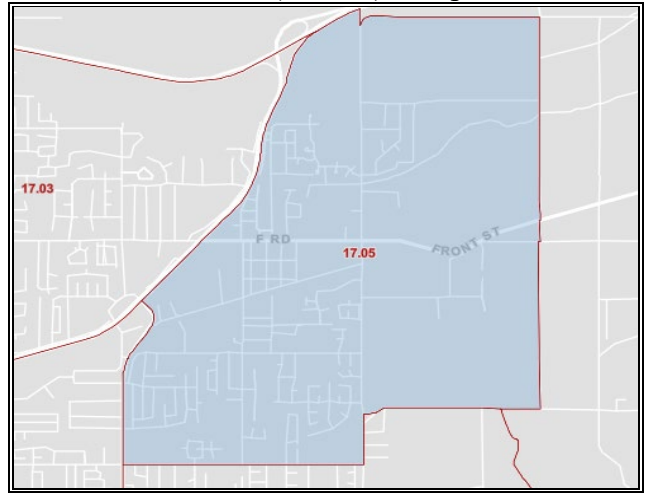
Census Tract 17.03 (Middle) – Population 4,614



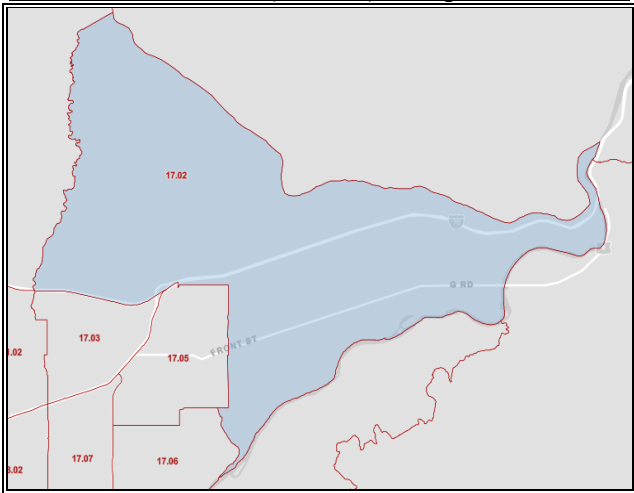
Census Tract 16.00 (Upper) – Population 3,997



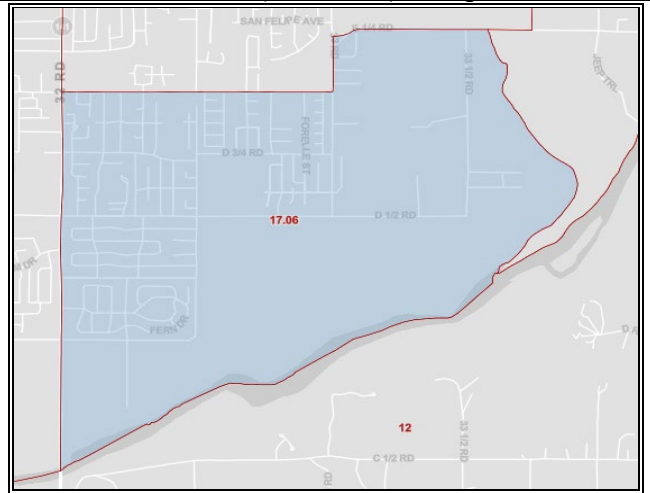
Census Tract 17.05 (Middle) – Population 5,820



Census Tract 17.02 (Middle) – Population 4,296

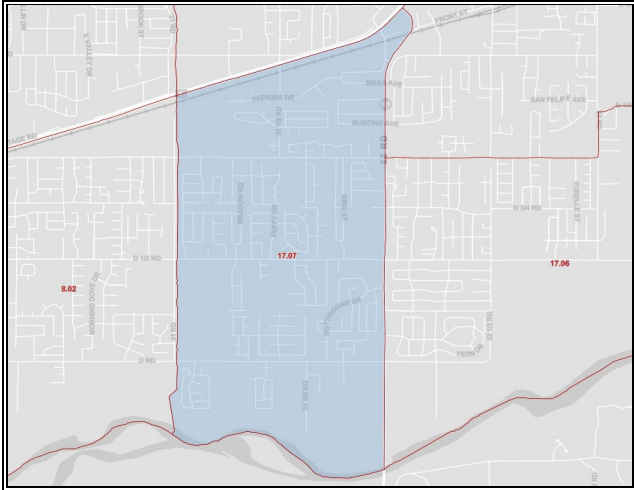


Census Tract 17.06 (Moderate) – Population 6,072

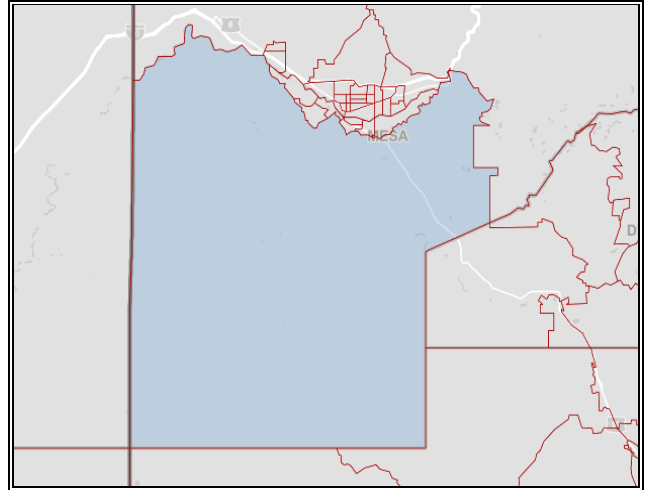


GRAND VALLEY BANK

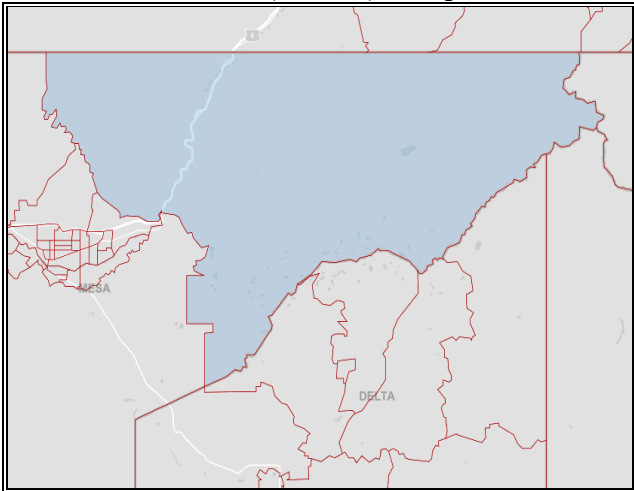
Census Tract 17.07 (Moderate) – Population 6,333



Census Tract 19.00 (Upper) – Population 5,158

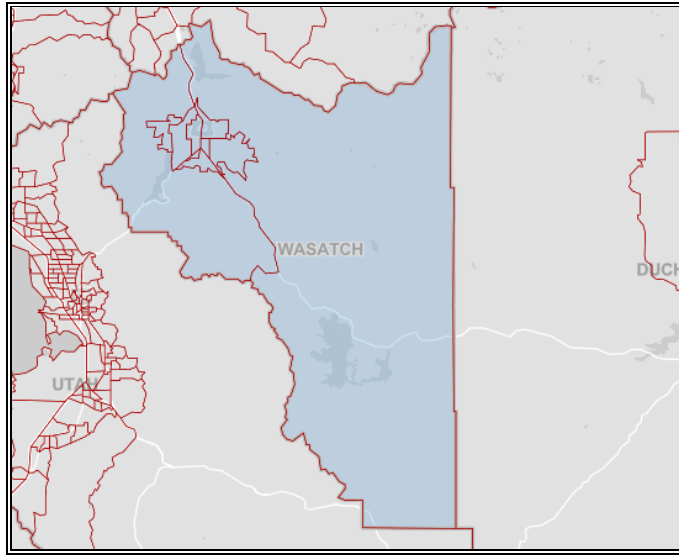


Census Tract 18.00 (Middle) – Population 3,110

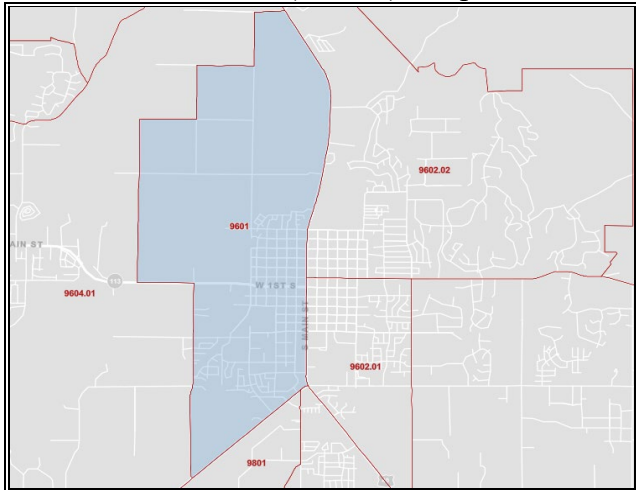


GRAND VALLEY BANK

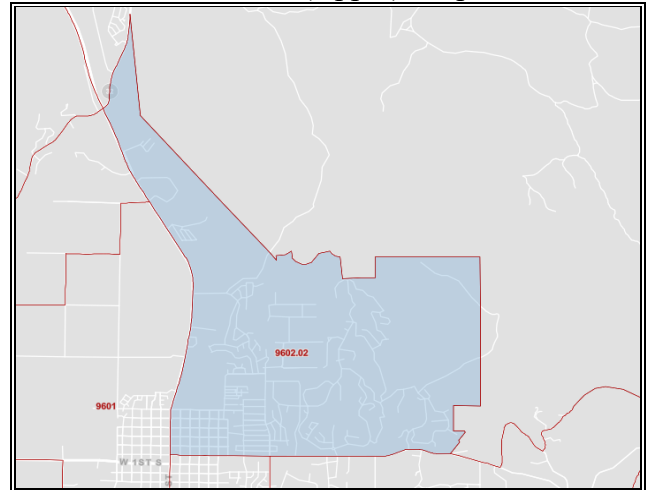
WASATCH COUNTY
ADULT POPULATION 34,788



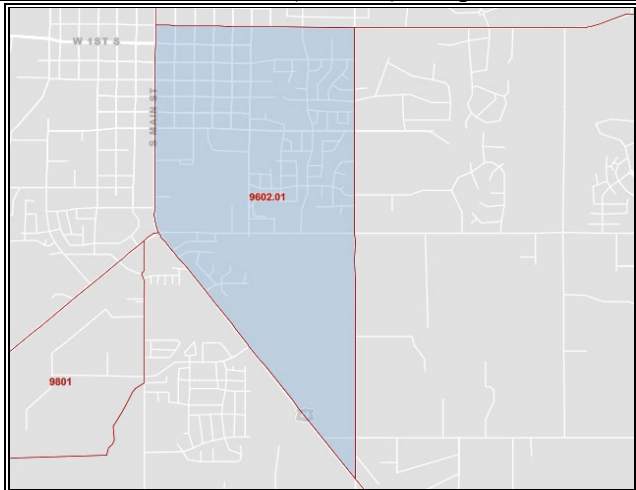
Census Tract 9601.00 (Middle) - Population 5,016



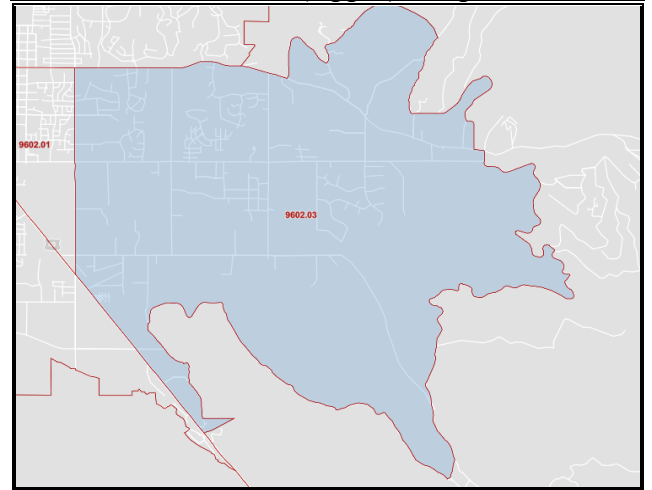
Census Tract 9602.02 (Upper) - Population 5,236



Census Tract 9602.01 (Middle) - Population 4,252

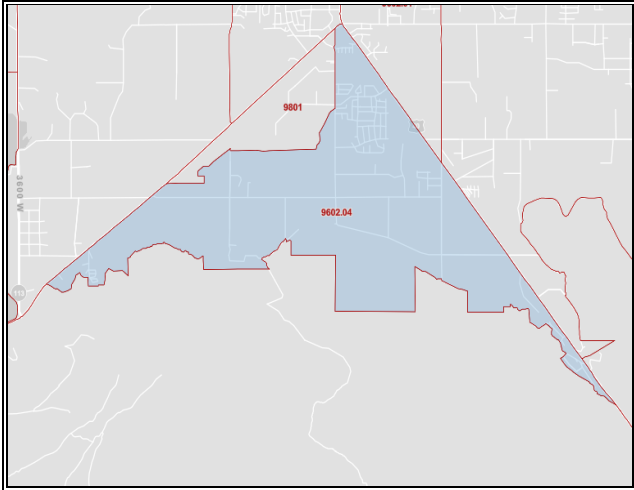


Census Tract 9602.03 (Upper) - Population 4,017

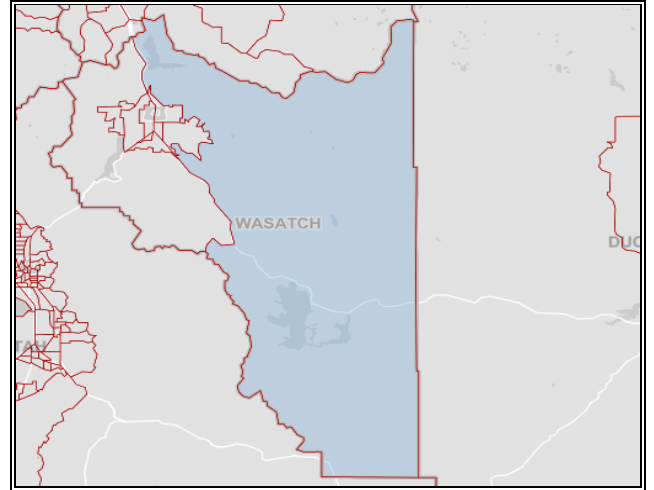


GRAND VALLEY BANK

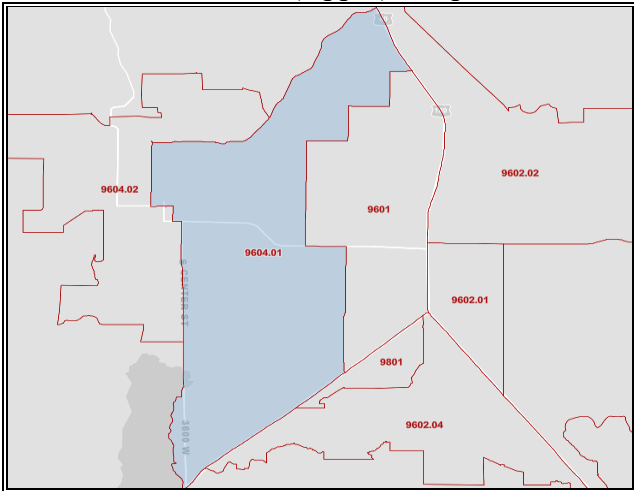
Census Tract 9602.04 (Upper) - Population 3,976



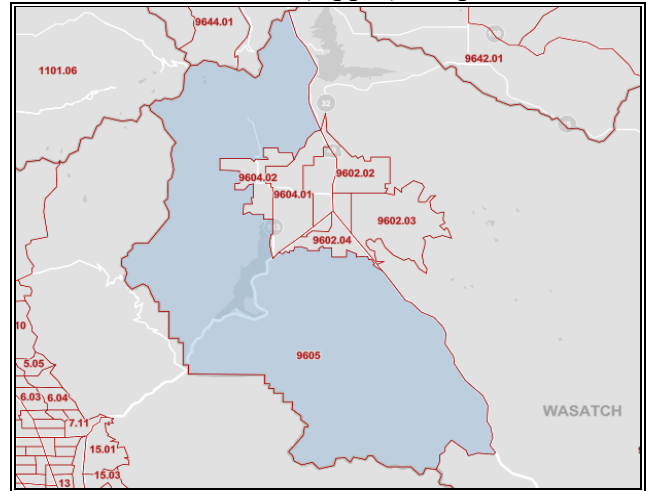
Census Tract 9405.01 (Upper) - Population 4,026



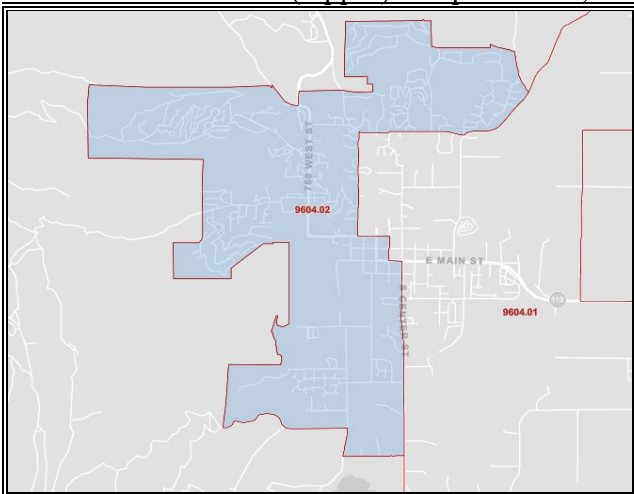
Census Tract 9604.01 (Upper) - Population 3,066



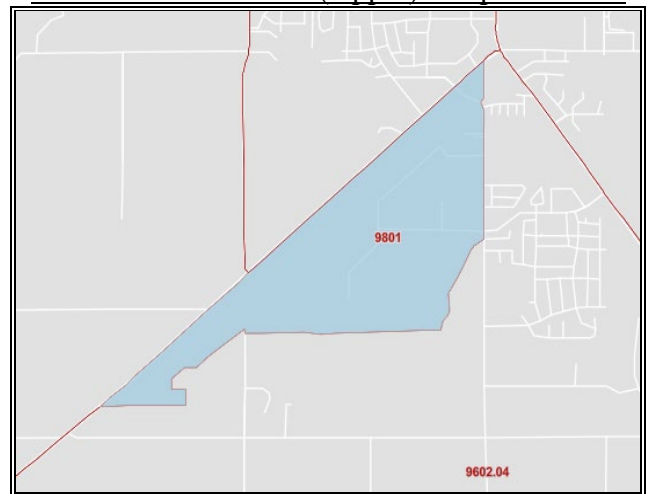
Census Tract 9605.00 (Upper) - Population 1,058



Census Tract 9604.02 (Upper) - Population 4,121

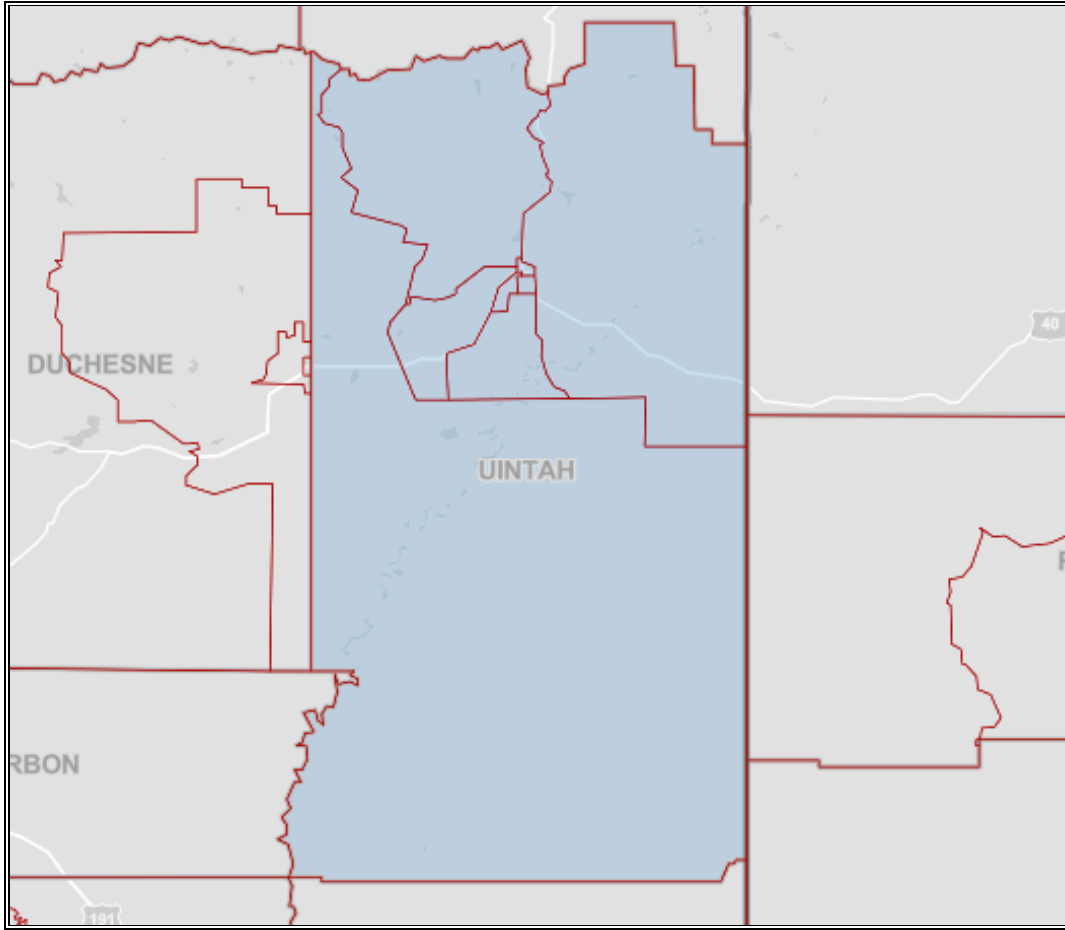


Census Tract 9801.00 (Upper) - Population 20

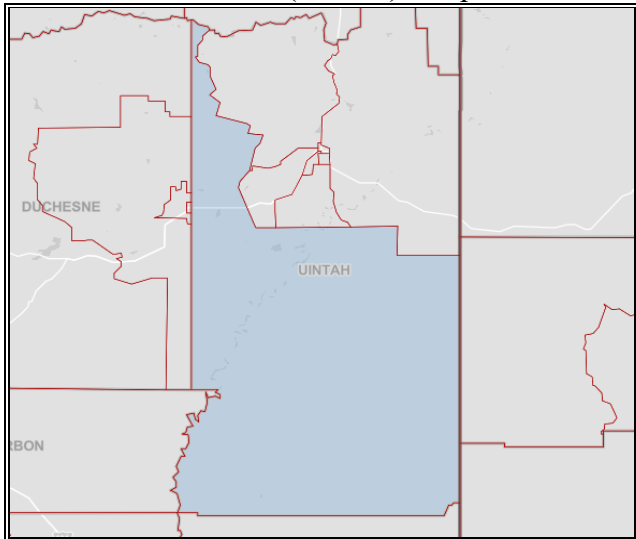


GRAND VALLEY BANK

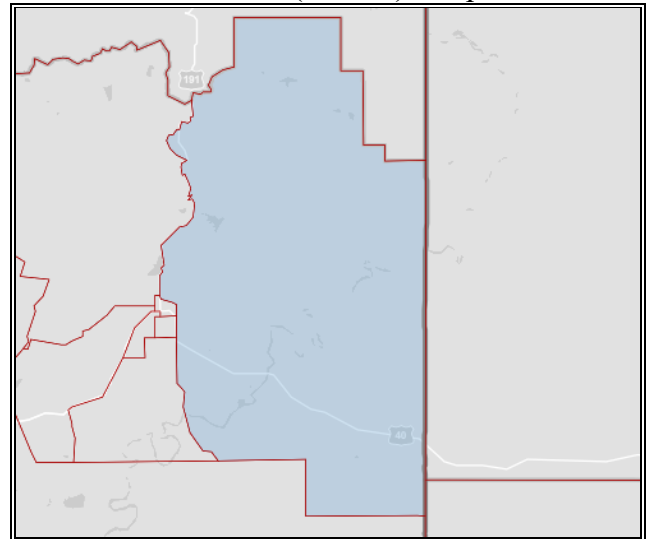
UINTAH COUNTY
ADULT POPULATION 35,620



Census Tract 9402.01 (Middle) - Population 5,552

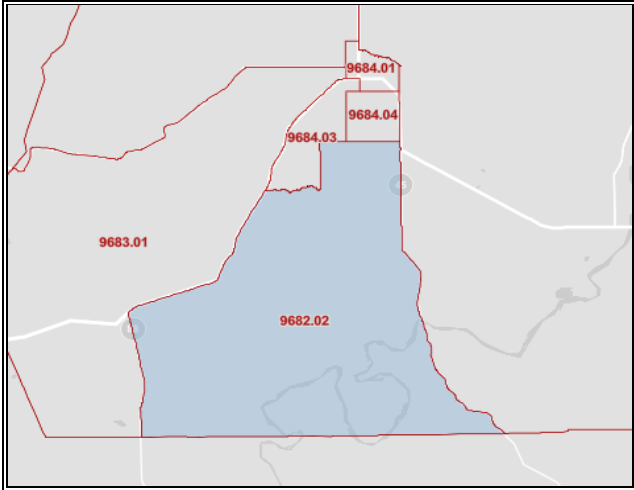


Census Tract 9682.01 (Middle) - Population 4,912

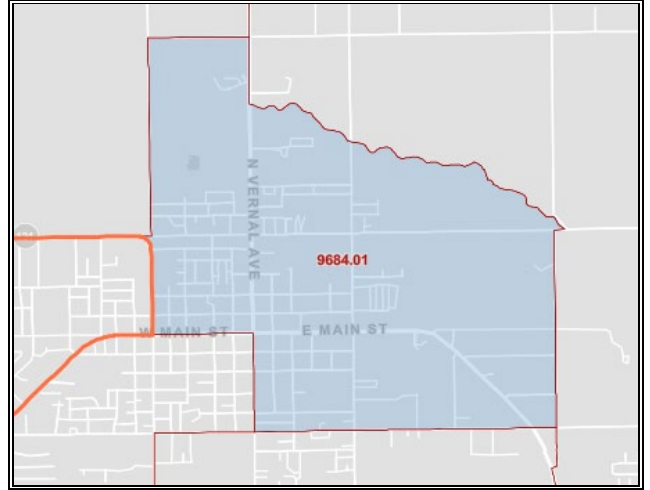


GRAND VALLEY BANK

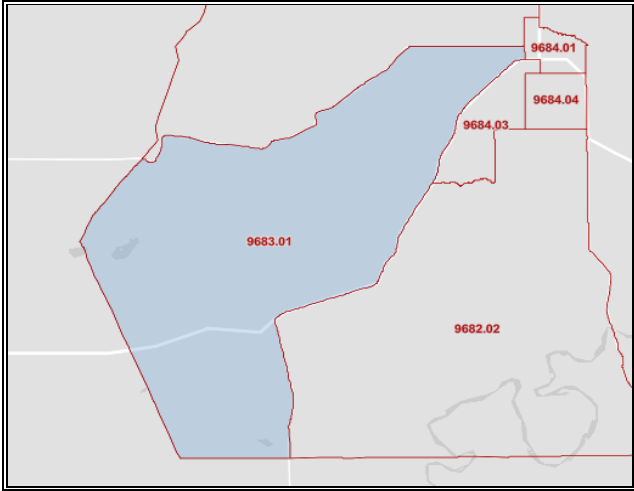
Census Tract 9682.02 (Middle) - Population 3,586



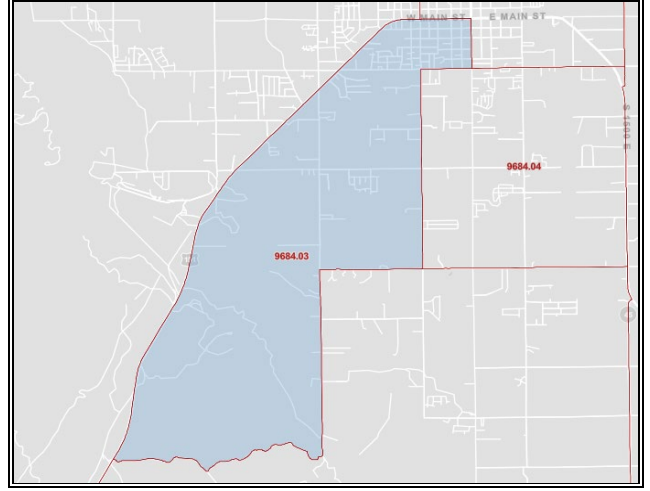
Census Tract 9684.01 (Moderate) - Population 3,589



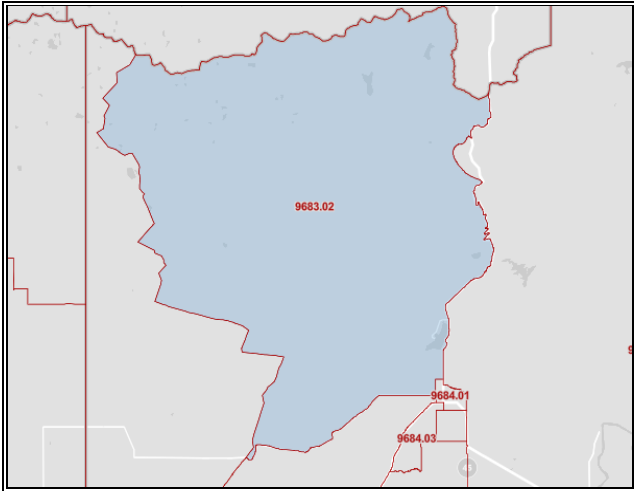
Census Tract 9683.01 (Middle) - Population 5,921



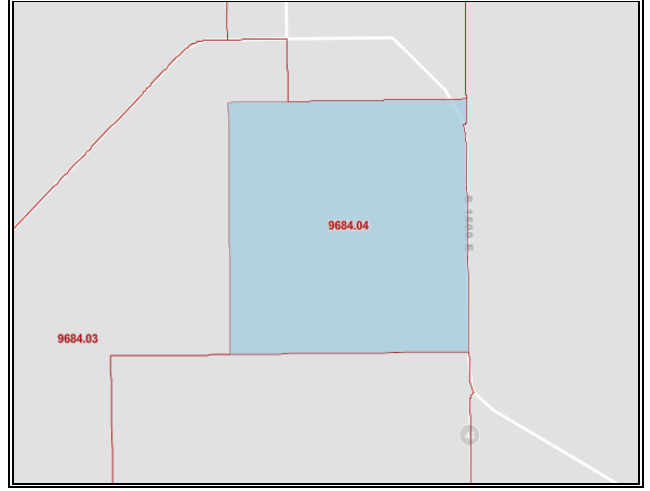
Census Tract 9684.03 (Moderate) - Population 3,707



Census Tract 9683.02 (Middle) - Population 4,752

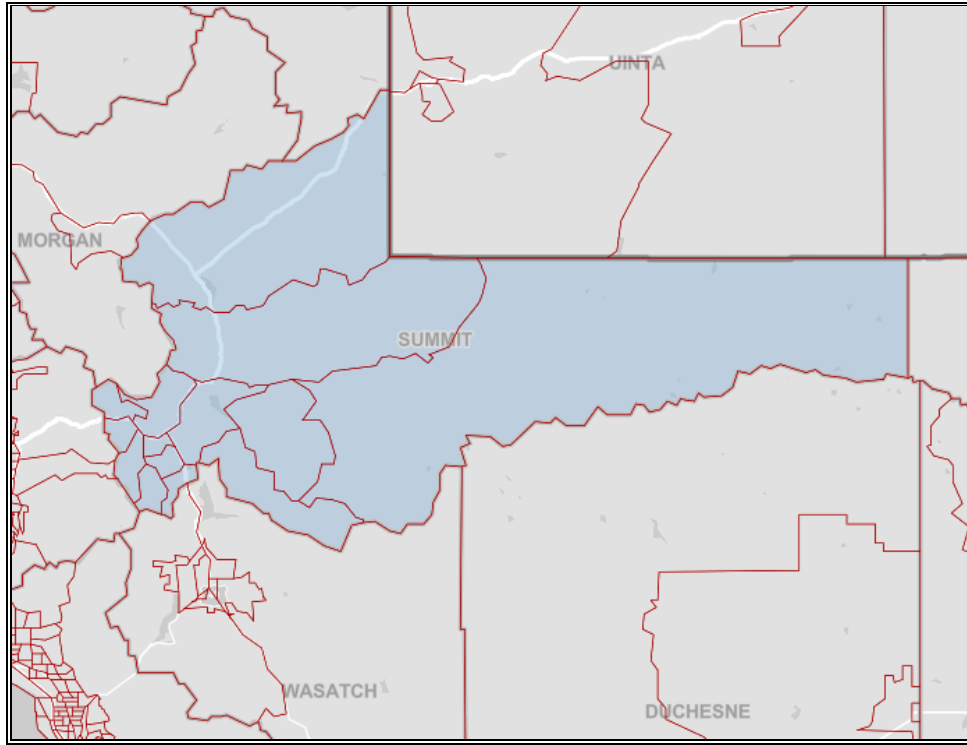


Census Tract 9684.04 (Moderate) - Population 3,601

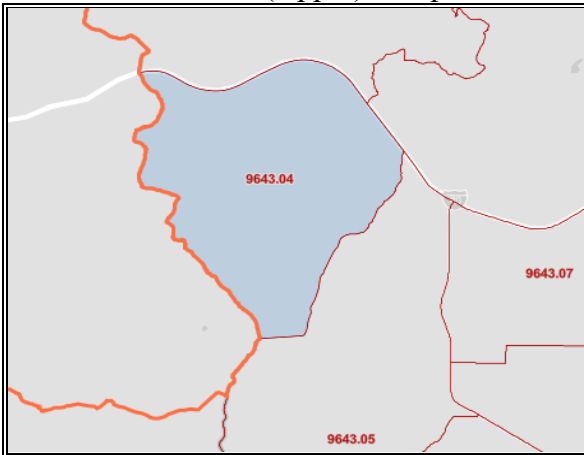


GRAND VALLEY BANK

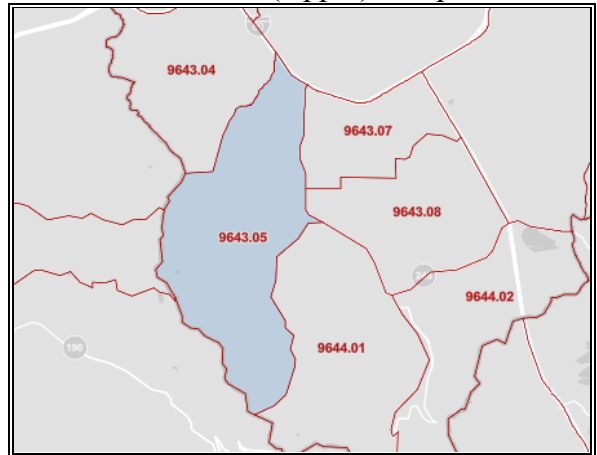
SUMMIT COUNTY
ADULT POPULATION 42,357



Census Tract 9643.04 (Upper) – Population 5,531

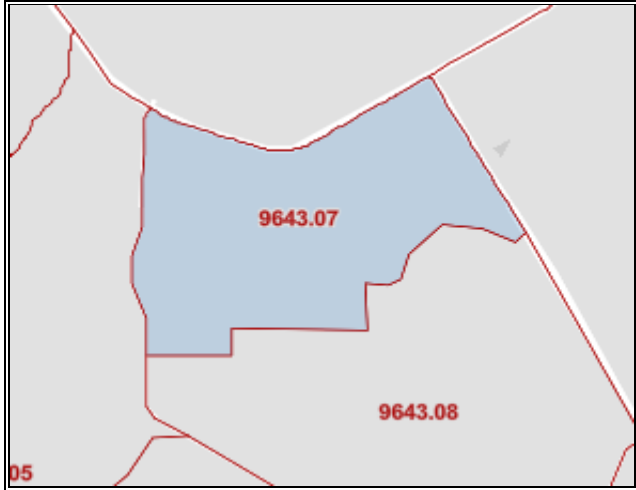


Census Tract 9643.05 (Upper) – Population 2,285

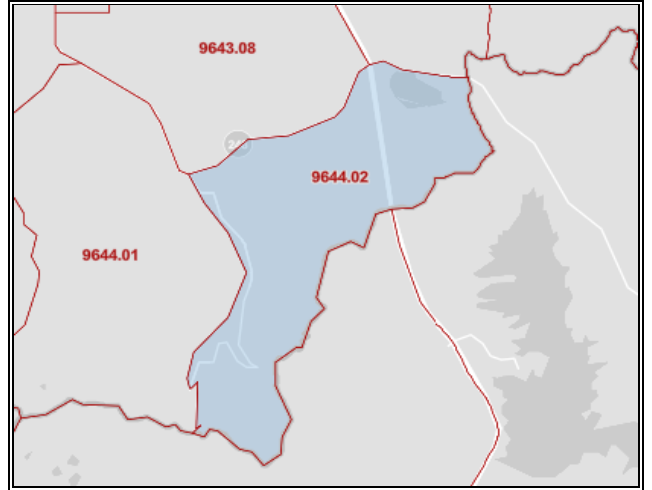


GRAND VALLEY BANK

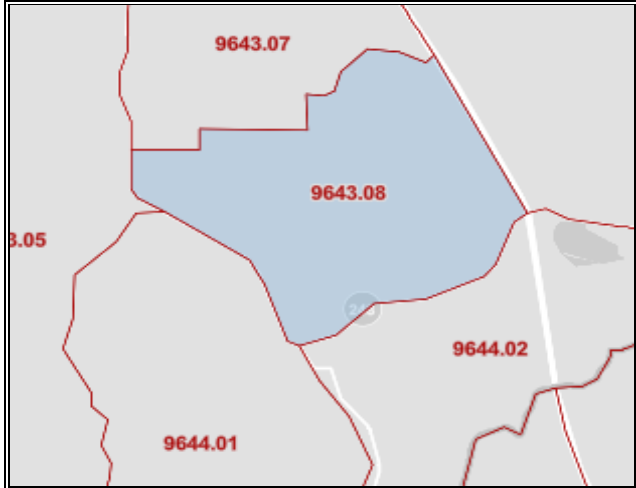
Census Tract 9643.07 (Upper) – Population 5,382



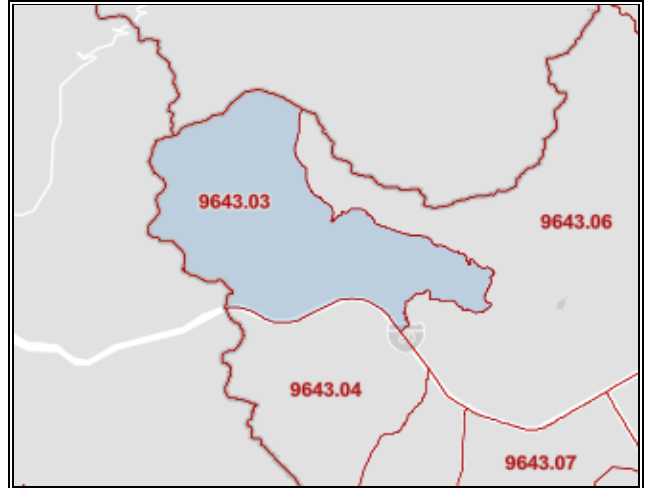
Census Tract 9644.02 (Upper) – Population 4,130



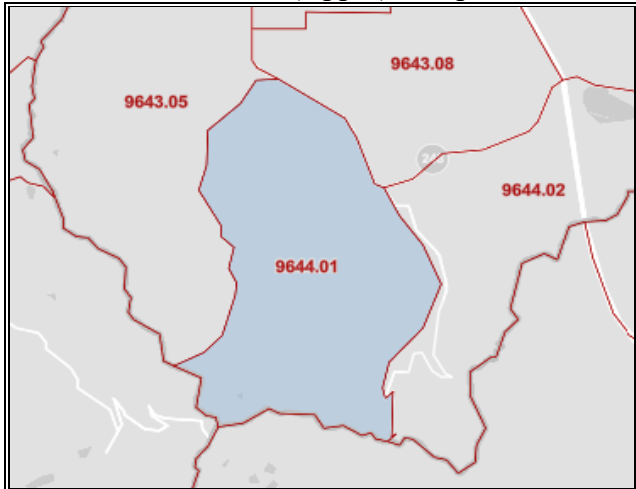
Census Tract 9643.08 (Upper) – Population 3,238



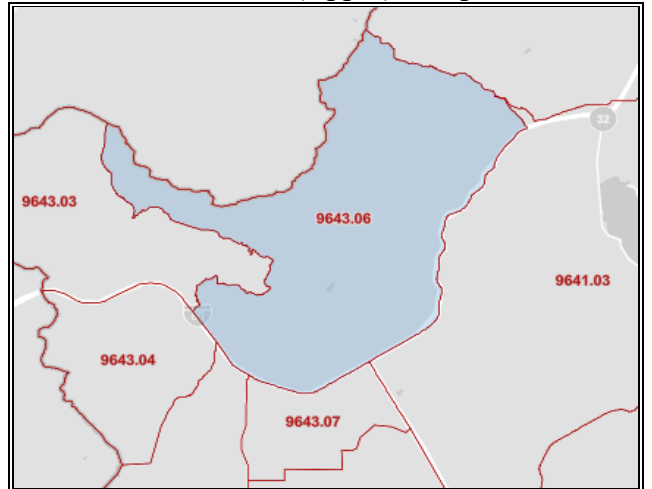
Census Tract 9643.03 (Upper) – Population 3,276



Census Tract 9644.01 (Upper) – Population 1,473

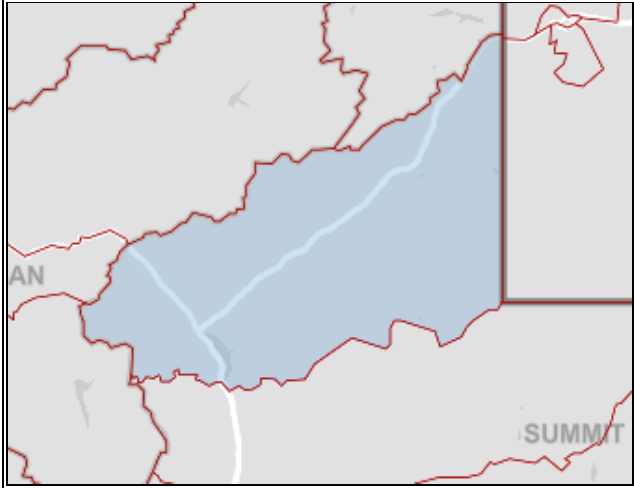


Census Tract 9643.06 (Upper) – Population 3,397

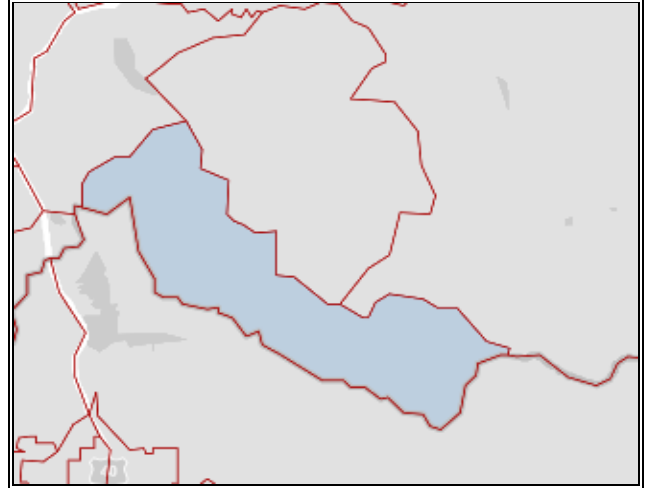


GRAND VALLEY BANK

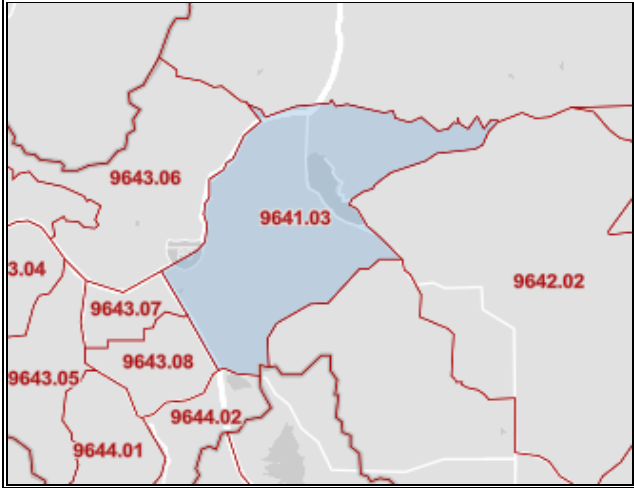
Census Tract 9641.01 (Middle) – Population 2,269



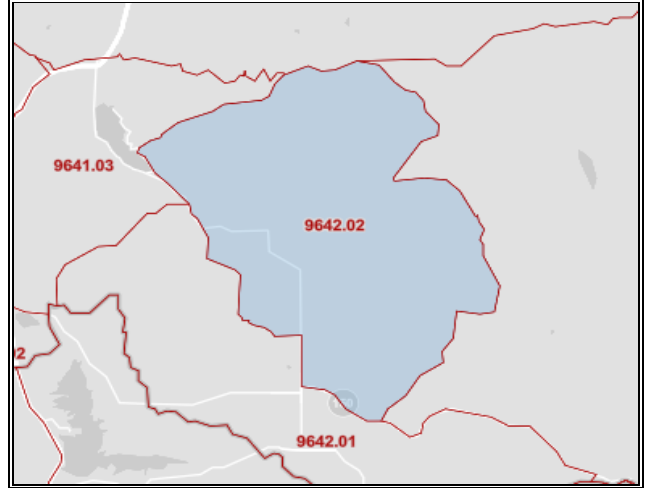
Census Tract 9642.01 (Middle) – Population 4,438



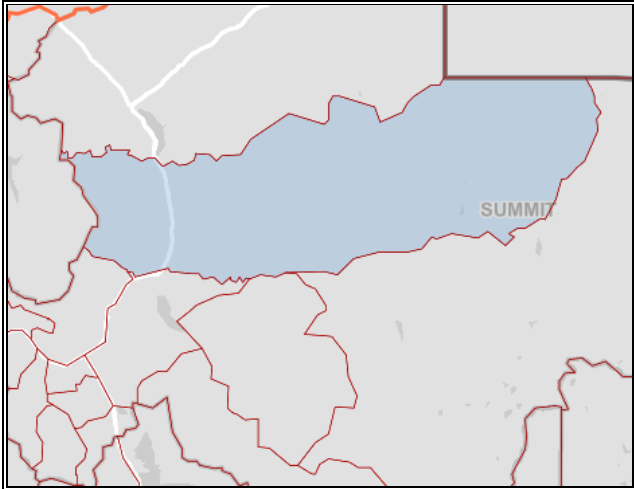
Census Tract 9641.03 (Upper) – Population 1,308



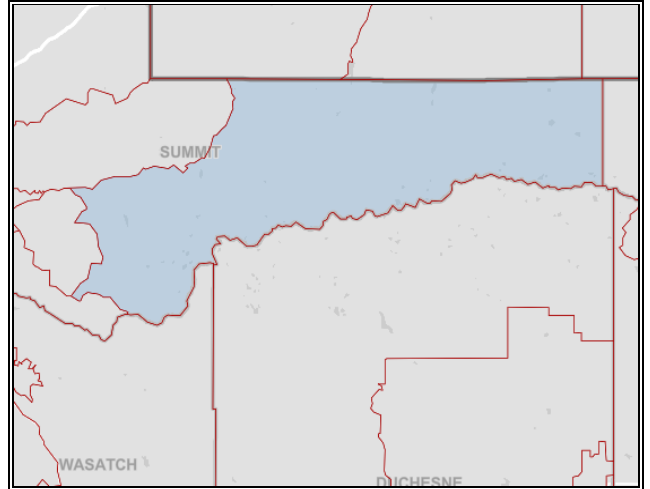
Census Tract 9642.02 (Upper) – Population 3,216



Census Tract 9641.04 (Middle) – Population 2,222



Census Tract 9642.03 (Middle) – Population 192



**GRAND VALLEY BANK
NET LOAN TO DEPOSIT RATIO
FIVE QUARTERS ENDING 12/31/24**

12/31/23	53.28%
03/31/24	51.32%
06/30/24	53.02%
09/30/24	51.01%
12/31/24	<u>51.09%</u>
AVERAGE LTD	51.94%

Grand Valley Bank
Truth in Savings Disclosures

Initial Truth in Savings Disclosures are provided for all deposit accounts offered. Disclosures are created and printed from our Streamline platform. A Common Fees Schedule is also included here and with each new account package in Streamline. Disclosures for Certificates of Deposit and IRA Certificates of Deposit are identical other than rate and term information; that information is included on the individual Certificate.



This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

STAR CHECKING

Truth-In-Savings Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. Pay no monthly maintenance fee when you keep a combined minimum balance of \$5,000.00 or more in your Grand Valley Bank Star account and other Checking, Savings, and Certificate of Deposit accounts. Pay only \$10.00 if your combined minimum balances are less.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

BENCHMARK CHECKING

Truth-In-Savings Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. Keep either a minimum balance of \$200.00 or an average daily balance of \$500.00 during the statement cycle to avoid a monthly maintenance fee. Pay only \$7.00 if your balance is less. Debits to your account are unlimited when you keep the average daily balance listed above. Otherwise, you may have 40 debits each month at no extra charge or pay only \$0.15 for each additional debit.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

- Overdraft (each debit paid): \$31.00
- Stop Payments: \$25.00
- Returned item (Non-sufficient Funds): \$31.00
- Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

EZ CHECKING

Truth-In-Savings Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00. A monthly fee of \$7.50 will be waived if you have 10 paid debit transactions during your statement cycle. (Note: pending items are not considered paid.) There is an additional \$2.50 paper statement fee if you do not enroll in e-statements and agree to receive electronic statements on this account. This account includes 5 free check transactions per month. Pay only \$0.25 for each additional check transaction.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

- Overdraft (each debit paid): \$31.00
- Stop Payments: \$25.00
- Returned item (Non-sufficient Funds): \$31.00
- Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

FREE SUMMIT CHECKING

Truth-In-Savings Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00. This account is available to anyone that is 55 or older.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Unlimited checks/debits; Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images); First order of checks free; 1/4% additional interest on CD's. Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

STAR PLUS

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.400% with an annual percentage yield of 0.40%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. Pay no monthly maintenance fee when you keep a combined minimum balance of \$10,000.00 or more in your Grand Valley Bank Star account and other Checking, Savings, and Certificate of Deposit accounts. Pay only \$15.00 if your combined minimum balances are less.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00



Continuous Overdraft Daily: \$5.00 (after 5 business days)

Returned item (Non-sufficient Funds: \$31.00)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images); No fee for Official Checks, Travel Cards & Telephone Transfers; Pay only shipping charges for 1 box of safety paper/wallet or carbon checks; Safe Deposit credit of \$20; 1/2% discount on Consumer loan rates (W.A.C); 1/8% reduction on Mortgage Loan Origination Fee (upon approval); Waive Home Equity Line of Credit annual fee (upon approval); Unlimited free debits. Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

STAR STUDENT

Truth-In-Savings Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$50.00. There is no monthly maintenance fee to this student checking account. It's available to students ages 14-18 with a parent or guardian as a joint owner.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555

MONEY MARKET

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 1.000% with a(n) annual percentage yield of 1.00%.

If your daily balance is \$25,000.00 or more, but less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 1.195% with a(n) annual percentage yield of 1.20%.

If your daily balance is \$100,000.00 or more, but less than or equal to \$249,999.99, the interest rate paid on the entire balance in your account will be 1.735% with a(n) annual percentage yield of 1.75%.

If your daily balance is \$250,000.00 or more, but less than or equal to \$999,999.99, the interest rate paid on the entire balance in your account will be 1.980% with a(n) annual percentage yield of 2.00%.

If your daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be 2.230% with a(n) annual percentage yield of 2.25%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.



Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. Keep an average daily balance of \$3500.00 during the statement cycle to avoid a monthly maintenance fee. Pay only \$10.00 if your balance is less. The average daily balance is figured by adding the balance in your account for each day of the monthly cycle and then dividing by the number of cycle days.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$31.00

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

SAVINGS

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 1.195% with a(n) annual percentage yield of 1.20%.

If your daily balance is \$100,000.00 or more, but less than or equal to \$249,999.99, the interest rate paid on the entire balance in your account will be 1.490% with a(n) annual percentage yield of 1.50%.

If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be 1.980% with a(n) annual percentage yield of 2.00%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.



Minimum Balance to Avoid a Fee. Pay no monthly maintenance fee when you keep either a minimum balance of \$200 or an average daily balance of \$500.00 during the month. Pay only \$4.00 a month when your balance is less. The average balance is figured by adding the balance in your account for each day of the month and then dividing the number of days in the month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Stop Payment: \$25.00

Overdraft (each debit paid): \$31.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Online Banking; Free Mobile Banking; Receive quarterly statements or monthly statements when there is EFT activity. Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

RISING STAR SAVINGS

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 1.195% with a(n) annual percentage yield of 1.20%.

If your daily balance is \$100,000.00 or more, but less than or equal to \$249,999.99, the interest rate paid on the entire balance in your account will be 1.490% with a(n) annual percentage yield of 1.50%.

If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be 1.980% with a(n) annual percentage yield of 2.00%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$50.00. This account is available to students ages 14-18, with a parent or guardian as joint owner.



Minimum Balance to Avoid a Fee. Pay no monthly maintenance fee when you keep either a minimum balance of \$100 or an average daily balance \$250.00 during the month. Pay only \$2.00 a month when your balance is less. The average balance is figured by adding the balance in your account for each day of the month and then dividing the number of days in the month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Stop Payment: \$25.00

Overdraft (each debit paid): \$31.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





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**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

MINOR SAVINGS

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 1.195% with a(n) annual percentage yield of 1.20%.

If your daily balance is \$100,000.00 or more, but less than or equal to \$249,999.99, the interest rate paid on the entire balance in your account will be 1.490% with a(n) annual percentage yield of 1.50%.

If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be 1.980% with a(n) annual percentage yield of 2.00%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$50.00. This account is available to customers under 18 years of age, with a parent or guardian as joint owner.



Minimum Balance to Avoid a Fee. Pay no monthly maintenance fee until the minor turns 18. After that time, the account will require you keep either a minimum balance of \$200 or an average daily balance of \$500.00 during the month. Pay only \$4.00 a month when your balance is less. The average balance is figured by adding the balance in your account for each day of the month and then dividing the number of days in the month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Stop Payment: \$25.00

Overdraft (each debit paid): \$31.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; Receive quarterly statements or monthly statements when there is EFT activity. Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

SMALL BUSINESS CHECKING

Non-Consumer Account Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. A minimum balance fee of \$8.00 will be imposed each statement cycle if the balance in the account falls below \$1,500.00 any day of the statement cycle. **Activity Fees:** There will be no charge for the first 40 debits and 10 credits to the account. In addition, the first 50 items deposited will not be charged. The fee for excess activity will be as follows: Credits and debits posted- \$.30 per item Deposited items- \$.20 per item

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Online Banking; Free Bill Pay (requires Online Banking); E-Statements (all statements include images) Rent waived on Deposit Box for the first year; Fee 24 hour Xpress Phone Banking at (877)778-8414.

Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.



This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

BUSINESS PLUS ACCOUNT

Non-Consumer Account Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The interest rate on this account is 0.400%.

The interest rate(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. No monthly maintenance fee will be assessed if you keep an average collected balance of \$5,000.00 or more. In months where your balance is less, pay a monthly maintenance fee of only \$10.00. Activity fees are \$0.20 per item posted and \$0.10 per item deposited regardless of the balance maintained.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00



Continuous Overdraft Daily: \$5.00 (after 5 business days)

Returned item (Non-sufficient Funds: \$31.00)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

COMMERCIAL CHECKING

Non-Consumer Account Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. Your monthly earnings credit at our current variable rate is calculated on collected daily balances. Earnings credit on sufficient balances may offset the service charge and activity costs as follows: The monthly maintenance fee is \$7.00. Activity fees are \$0.20 per item posted and \$0.10 per item deposited.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Online Banking; Free Bill Pay (requires Online Banking); E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555

NON PROFIT BUSINESS CHECKING

Non-Consumer Account Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. Your monthly earnings credit at our current variable rate is calculated on collected daily balances. Earnings credit on sufficient balances may offset the service charge and activity costs as follows: Activity fees are \$0.20 per item posted and \$0.10 per item deposited. The monthly maintenance fee of \$8.00 is waived for non-profit accounts.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Online Banking; Free Bill Pay (requires Online Banking); Images returned in paper statement; E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

INDUSTRIAL HEMP ACCOUNT

Non-Consumer Account Disclosures

Minimum Balance to Open. The minimum balance required to open this account is \$100.00. ****Monthly Hemp Account Monitoring Fee: \$20.00 (Earnings Credit does not apply.)**

Minimum Balance to Avoid a Fee. Your monthly earnings credit at our current variable rate is calculated on collected daily balances. Earnings credit on sufficient balances may offset the service charge and activity costs as follows: The monthly maintenance fee is \$7.00. Activity fees are \$0.20 per item posted and \$0.10 per item deposited.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images). Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals.



This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

BUSINESS MONEY MARKET

Non-Consumer Account Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 1.000%.

If daily balance is \$25,000.00 or more, but less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 1.195%.

If daily balance is \$100,000.00 or more, but less than or equal to \$249,999.99, the interest rate paid on the entire balance in your account will be 1.735%.

If daily balance is \$250,000.00 or more, but less than or equal to \$999,999.99, the interest rate paid on the entire balance in your account will be 1.980%.

If your daily balance is \$1,000,000.00 or more, the interest rate paid on the entire balance in your account will be 2.230%.

The interest rate(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.



Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Earn Interest.

Minimum Balance to Avoid a Fee. No monthly maintenance fee will be charged when you keep an average collected balance of \$3,500.00 during the statement cycle. A \$10.00 fee will be charged if your average balance drops below \$3,500.00 during the statement cycle. The average collected balance is figured by adding the balance in your account for each day of the month and then dividing by the number of days in the month. The activity fee is \$0.10 per item deposited.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

- Overdraft (each debit paid): \$31.00
- Stop Payments: \$25.00
- Returned item (Non-sufficient Funds): \$31.00
- Continuous Overdraft Daily: \$31.00

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; Images Returned in Paper Statement. Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.





This is important information about your account with:

**Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555**

BUSINESS SAVINGS

Non-Consumer Account Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$99,999.99, the interest rate paid on the entire balance in your account will be 1.195% with a(n) annual percentage yield of 1.20%.

If your daily balance is \$100,000.00 or more, but less than or equal to \$249,999.99, the interest rate paid on the entire balance in your account will be 1.490% with a(n) annual percentage yield of 1.50%.

If your daily balance is \$250,000.00 or more, the interest rate paid on the entire balance in your account will be 1.980% with a(n) annual percentage yield of 2.00%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.



Minimum Balance to Avoid a Fee. Pay no monthly maintenance fee when you keep either a minimum balance of \$200 or an average daily balance of \$500.00 during the month. Pay only \$4.00 a month when your balance is less. The average balance is figured by adding the balance in your account for each day of the month and then dividing the number of days in the month.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Stop Payment: \$25.00

Overdraft (each debit paid): \$31.00

Returned item (Non-sufficient Funds): \$31.00

Continuous Overdraft Daily: \$5.00 (after 5 business days)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; Receive quarterly statements or monthly statements when there is EFT activity. Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.



Certificate of Deposit

Date:

Number:

5 MONTHS STAR

Term: 5 Month(s)

Account Number:

This Certificate evidences an account in the original amount of: Ten thousand and 00/100 dollars

\$10,000.00

This Time Deposit is Issued to:

Issuer:

Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555

Not Negotiable.

Not Transferable. Disclosure and Additional Account Terms are below.

Date

NEW ACCOUNT REPRESENTATIVE

Truth-In-Savings Disclosures

Rate Information.

The interest rate on this account is 3.348% with an annual percentage yield of 3.40%.

You will be paid this rate until first maturity.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Time Requirements. Your account will mature on

Early Withdrawals. The penalty for early withdrawal will be the lesser of $\frac{1}{2}$ of the interest to be earned for the full term of the CD or 100% of the interest earned at the time of the early withdrawal. As a result, the penalty for early withdrawal will never reduce the amount of the principal balance of the CD.

In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of Interest Prior to Maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically Renewable Account. Your account will automatically renew at maturity.

6 Months

The rate for each renewal term will be determined by us or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. On accounts with

terms of longer than one month we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period.

You will have a grace period of 10 calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written or telephone notice from you before maturity of your intention not to renew.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$1,000.00.

Deposit(s) Limitations. After the account is opened, you may not make deposit(s) into the account until the maturity date stated on the account.

Withdrawal Limitations. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw interest credited in the term before maturity of that term without penalty.

You can withdraw interest anytime during the term after it is credited to your account.

We reserve the right to treat any withdrawal which would reduce the balance remaining in the account below the required minimum opening balance or minimum balance to maintain the account as a withdrawal of the entire account balance and to calculate the amount of any applicable early withdrawal penalty accordingly.

Additional Account Terms

Definitions. "We", "our", "us" mean the issuer of this account and "you" and "your" mean the depositor(s). "Account" means the original certificate as well as the deposit it evidences. "Transfer" means any change in ownership, withdrawal rights, or survivorship rights, including (but not limited to) any pledge or assignment of this account as collateral.

Applicable Law. This agreement is subject to applicable laws of the United States and Colorado. If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing.

Primary Agreement. You agree to keep your funds with us in this account until final maturity.

This account is void if the initial deposit is made by any method requiring collection (such as a check) and the deposit is not immediately collected in full. If any permitted addition is made or payable in a foreign currency, the amount will be adjusted to reflect final exchange into U.S. dollars.

We may change any term of this agreement. Rules governing changes in interest rates have been provided. For other changes we will give you reasonable notice in writing or by any other method permitted by law. If notice is necessary, you agree the notice is sufficient if we mail it to the address you provided on this document. You must notify us of any change.

Certificate. This certificate is a legal instrument and must be presented and endorsed to withdraw funds from the account. This document, along with any other account documentation provided to you, contains important information about your account. Keep this and your other account documentation in a safe place.

Ownership Of Account And Beneficiary Designation. These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. We make no



representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

SINGLE-PARTY ACCOUNT - Such an account is owned by one party.

MULTIPLE-PARTY ACCOUNT - Parties own account in proportion to net contributions unless there is clear and convincing evidence of a different intent.

RIGHTS AT DEATH - SINGLE-PARTY ACCOUNT - At the death of a party, ownership passes as part of the party's estate.

MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP - At death of party, ownership passes to surviving parties. If two or more parties survive and one is the surviving spouse of the deceased party, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving spouse. If two or more parties survive and none is the spouse of the decedent, the amount to which the deceased party, immediately before death, was beneficially entitled by law belongs to the surviving parties in equal shares, and augments the proportion to which each surviving party, immediately before the deceased party's death, was beneficially entitled under law, and the right of survivorship continues between the surviving parties.

MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP - At death of party, deceased party's ownership passes as part of deceased party's estate.

SINGLE-PARTY ACCOUNT WITH PAY-ON-DEATH DESIGNATION - At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND PAY- ON-DEATH DESIGNATION - At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

Additions. If we allow additions, we will give only provisional credit until collection is final for any items, other than cash, that we accept (including items drawn "on us"). We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next following business day that we are open.

Withdrawals and Transfers. You cannot transfer this account without first obtaining our written consent. Only those of you who sign the agreement may withdraw funds from this account. (In appropriate cases, an authorized legal representative, a beneficiary of a trust or a pay-on-death account whose right of withdrawal has matured, or a newly-appointed and authorized representative of a legal entity, as applicable, may also withdraw from this account.) Unless a number of endorsements or signatures required for withdrawal is explicitly provided in this agreement, you agree that only one authorized signature is required for withdrawal. This means, for example, that if two of you sign the agreement but only one endorsement is necessary for withdrawal, then either of you may request withdrawal of the entire account balance at any time. These same rules apply to define who can request our consent to a transfer.

Setoff. We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if:

1. it is an Individual Retirement Account or similar tax-deferred retirement account, or
2. the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or



This is important information about your account with:

Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555

HEALTH SAVINGS ACCOUNTS

Truth-In-Savings Disclosures

Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The initial rate(s) for your account are:

If your daily balance is less than or equal to \$2,999.99, the interest rate paid on the entire balance in your account will be 0.400% with a(n) annual percentage yield of 0.40%.

If your daily balance is \$3,000.00 or more, but less than or equal to \$5,999.99, the interest rate paid on the entire balance in your account will be 0.600% with a(n) annual percentage yield of 0.60%.

If your daily balance is \$6,000.00 or more, but less than or equal to \$19,999.99, the interest rate paid on the entire balance in your account will be 0.700% with a(n) annual percentage yield of 0.70%.

If your daily balance is \$20,000.00 or more, the interest rate paid on the entire balance in your account will be 0.900% with a(n) annual percentage yield of 0.90%.

The interest rate(s) and annual percentage yield(s) may change at any time.

Crediting Frequency. The interest will be credited into this account monthly.

Compounding Frequency. The interest will be compounded monthly.

Effect of Closing an Account. If you close your account before interest is credited, you will not receive the accrued interest.

Daily Balance Computation Method. The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

Accrual of Interest on Noncash Deposits. The interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum Balance to Open. The minimum balance required to open this account is \$100.00.

Minimum Balance to Avoid a Fee. Keep either a minimum balance of \$750.00 or an average daily balance of \$1,000.00 during the statement cycle to avoid a monthly maintenance fee. Pay only \$5.00 if your balance is less. Otherwise, you may have 5 debits each month at no extra charge or pay only \$0.25 for each additional debit. The average daily balance is figured by adding the balance in your account for each day of the monthly statement cycle and then dividing by the number of cycle days.

Deposit(s) Limitations. You may make an unlimited number of deposit(s) into your account.

Fees and Charges. The following fees and charges apply to this account:

Overdraft (each debit paid): \$31.00

Stop Payments: \$25.00



Continuous Overdraft Daily: \$5.00 (after 5 business days)

Returned item (Non-sufficient Funds: \$31.00)

Additional Terms. The following additional terms apply to this account: The following features are included as benefits: Free Notary Service; Free Debit Card; Free Online Banking; Free Bill Pay (requires Online Banking); Free Mobile Banking; E-Statements (all statements include images); Images returned in paper statement. Note: Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Please see the Common Fees schedule for other fees that may apply to this account. You are not charged fees for overdrafts created by one-time debit card transactions or ATM withdrawals. The associated fee for Overdraft and Non-Sufficient Funds (NSF) Return items will be charged each time an item is presented.



Common Features (Limits and Fees)

Grand Valley Bank
452 South Maple
Fruita, CO 81521
(970) 858-7555

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Overdraft Fee Categories. Overdrafts may be created by check, in-person withdrawal, ATM withdrawal, or other electronic means. The Bank does not charge fees for overdrafts created by payment of a one-time debit card transaction or ATM withdrawal where the funds were available at the time of authorization. The associated fee for Overdraft and Non-Sufficient (NSF) Return items will be charged each time an item is presented. See your Electronic Funds Disclosure for more information.

Replacement Debit or ATM Cards	\$10.00 per card
ATM Withdrawal Fees - GVB or Money Pass ATMs	FREE
All other ATMs	\$2.00 **Some ATM machine owners may assess a surcharge for use of ATMs they own. There will be a posted notice or you will be notified at the time of use if such a fee is in effect at the machine you are using.
Internet Banking	FREE
Bill Pay (Internet Bill Pay)	FREE
Money Orders & Disbursement Checks	Customer.....\$3.00 Non-Customer(Replacement items only).....\$6.00
Cashier's Checks	Customer.....\$5.00 Non-Customer(Replacement items only)....\$10.00



Canadian Checks Deposited-U.S. Funds	\$5.00
Canadian Checks Deposited-Canadian Funds	\$7.50
All other foreign checks will be processed as Foreign Collections	Domestic Collections Incoming and Outgoing.....\$16.00 Foreign Collections Incoming and Outgoing.....\$75.00
Foreign Currency Exchange (order or surrender)	\$10.00 Note: This fee applies in addition to the actual hard costs incurred by GVB to order or surrender the foreign currency. eff. 05/01/18
Traveler's Card (any amount)	\$9.95
Counter Checks (over 12)	\$.25 each
Wire Transfer	Incoming.....\$10.00 Outgoing Domestic.....\$20.00 Foreign.....\$50.00 ***Service not offered to non-account holders
Garnishments, Executions, Levies	\$200.00
Account Activity Printout/Special Cut-off Statement	One free, then \$2.00
Balancing Assistance/Account Research (per hour)	\$45.00
Telephone Transfer Request by Phone	\$2.00
Stop Payment Order (each)	\$25.00
Account Closed Within 6 Months of Opening	\$10.00
Return Item (each)	\$8.00
Balance Inquiries by Phone (over 5 per month) Xpress Phone (877-778-8414) or Online Banking	\$1.00 FREE
Return Mail (per item)	\$2.00
Verification of Deposit (other lenders)	\$5.00
Treasury check Cashing Non-Customers	2% of amount, \$6.00 minimum
Coin Counted Non-Customer	Greater of 2% or \$5.00
Coin Counted for Customers or Deposited	Greater of 1% or \$3.00
Sweep from Deposit Accounts	\$1.00
Check Copies (two free copies per month) additional copies	\$2.00



Account Inactivity Fee (monthly)

\$2.00 Checking accounts
inactive for 6 months/Savings
accounts inactive for 12
months.

Dormant account fee

\$30.00 A dormant account
is an account that has had
no depositor activity or
communication during the prior
12 months for checking or 36
months for savings accounts or
your statements are returned for
an incorrect address.

Overdraft Protection Transfer (not Internet Banking/Xpress)

\$2.50

Non-Standard Checks Presented (non machine readable items)

\$1.00

Consumer ACH Debit Origination

\$1.00

Overdraft fee - each overdraft paid

Overdraft Items (each debit or
check paid).....\$31.00

\$5.00 per day

Continuous Overdraft Daily (after 5 business days)

Non-Sufficient Funds "NSF" (each returned debit item)

\$31.00 The associated fee for
Overdraft and Non-Sufficient
(NSF) Return items will be
charged each time an item is
presented.



Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's website. www.consumerfinance.gov/hmda HMDA data for other financial institutions are also available at this website.

Applicable for 2024, 2023, and 2022 data.

Grand Valley Bank

2023 CRA Disclosure Reports

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	161	0	0	1	161	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	161	0	0	1	161	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	161	0	0	1	161	0	0
STATE TOTAL	0	0	1	161	0	0	1	161	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELTA COUNTY (029), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	2	963	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	2	963	1	25	0	0
MESA COUNTY (077), CO										
MSA 24300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	33	1	117	3	1,681	5	1,250	0	0
Middle Income	15	768	3	425	8	4,556	18	2,449	0	0
Upper Income	2	65	2	325	0	0	3	265	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	866	6	867	11	6,237	26	3,964	0	0
MONTROSE COUNTY (085), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	224	2	202	0	0	6	426	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	224	2	202	0	0	6	426	0	0

Loans by County
 Small Business Loans - Originations
 Institution: GRAND VALLEY BANK

Respondent ID: 0000024922
 Agency: FDIC - 3
 State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MIGUEL COUNTY (113), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	68	0	0	0	0	1	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	1	68	0	0
TOTAL INSIDE AA IN STATE	19	866	6	867	11	6,237	26	3,964	0	0
TOTAL OUTSIDE AA IN STATE	6	317	2	202	2	963	8	519	0	0
STATE TOTAL	25	1,183	8	1,069	13	7,200	34	4,483	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	49	0	0	0	0	1	49	0	0
STATE TOTAL	1	49	0	0	0	0	1	49	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	10	0	0	0	0	1	10	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUCHESNE COUNTY (013), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	311	1	311	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	611	1	311	0	0
SUMMIT COUNTY (043), UT										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	1	600	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	600	1	25	0	0
TOOELE COUNTY (045), UT										
MSA 41620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	467	1	467	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	467	1	467	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UINTAH COUNTY (047), UT										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	195	2	356	2	1,426	6	551	0	0
Middle Income	9	471	2	420	2	750	10	811	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	666	4	776	4	2,176	16	1,362	0	0
WASATCH COUNTY (051), UT										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	3	156	1	140	0	0	4	296	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	156	2	290	0	0	5	446	0	0
WEBER COUNTY (057), UT										
MSA 36260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	221	0	0	1	221	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	221	0	0	1	221	0	0
TOTAL INSIDE AA IN STATE	17	847	6	1,066	5	2,776	22	1,833	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	1	221	3	1,078	3	999	0	0
STATE TOTAL	17	847	7	1,287	8	3,854	25	2,832	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	36	1,713	12	1,933	16	9,013	48	5,797	0	0
TOTAL OUTSIDE AA	8	376	4	584	5	2,041	14	1,738	0	0
TOTAL INSIDE & OUTSIDE	44	2,089	16	2,517	21	11,054	62	7,535	0	0

Loans by County

Respondent ID: 0000024922

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELTA COUNTY (029), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	276	3	586	3	925	9	1,437	0	0
Middle Income	2	60	1	178	2	765	5	1,003	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	336	4	764	5	1,690	14	2,440	0	0
GARFIELD COUNTY (045), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	150	0	0	1	450	5	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	150	0	0	1	450	5	150	0	0
HUERFANO COUNTY (055), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: GRAND VALLEY BANK

Respondent ID: 0000024922
 Agency: FDIC - 3
 State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MESA COUNTY (077), CO										
MSA 24300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	44	1,506	7	1,074	3	1,184	51	3,564	0	0
Upper Income	5	181	3	452	0	0	5	363	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	1,687	10	1,526	3	1,184	56	3,927	0	0
MONTROSE COUNTY (085), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	785	6	1,145	4	1,375	23	2,321	0	0
Upper Income	1	30	1	150	0	0	2	180	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	815	7	1,295	4	1,375	25	2,501	0	0
SAN MIGUEL COUNTY (113), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0

Loans by County

Respondent ID: 0000024922

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (117), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	220	0	0	1	220	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	0	0	1	220	0	0
TOTAL INSIDE AA IN STATE	49	1,687	10	1,526	3	1,184	56	3,927	0	0
TOTAL OUTSIDE AA IN STATE	32	1,333	12	2,279	10	3,515	47	5,343	0	0
STATE TOTAL	81	3,020	22	3,805	13	4,699	103	9,270	0	0

Loans by County

Respondent ID: 0000024922

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUCHESNE COUNTY (013), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
UINTAH COUNTY (047), UT										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	338	2	355	1	270	10	693	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	338	2	355	1	270	10	693	0	0
TOTAL INSIDE AA IN STATE	8	338	2	355	1	270	10	693	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0	0	1	75	0	0
STATE TOTAL	9	413	2	355	1	270	11	768	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	57	2,025	12	1,881	4	1,454	66	4,620	0	0
TOTAL OUTSIDE AA	33	1,408	12	2,279	10	3,515	48	5,418	0	0
TOTAL INSIDE & OUTSIDE	90	3,433	24	4,160	14	4,969	114	10,038	0	0

2023 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: GRAND VALLEY BANK

Respondent ID: 0000024922

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CO - MESA COUNTY (077) - MSA 24300	36	7,970	26	3,964	0	0
UT - SUMMIT COUNTY (043) - MSA NA	2	625	1	25	0	0
UT - UINTAH COUNTY (047) - MSA NA	21	3,618	16	1,362	0	0
UT - WASATCH COUNTY (051) - MSA NA	5	446	5	446	0	0

2023 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: GRAND VALLEY BANK

Respondent ID: 0000024922
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CO - MESA COUNTY (077) - MSA 24300	62	4,397	56	3,927	0	0
UT - UINTAH COUNTY (047) - MSA NA	11	963	10	693	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: GRAND VALLEY BANK

PAGE: 1 OF 1

Respondent ID: 0000024922

Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	0	0	0	0
Total	0	0	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024922

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

ASSESSMENT AREA - 0001

MESA COUNTY (077), CO

MSA: 24300

Low Income

0005.00*

Moderate Income

0003.00 0006.01* 0006.02 0007.00* 0008.02* 0011.04 0013.03* 0015.04 0017.06 0017.07*

Middle Income

0002.00 0004.00 0008.01 0009.00 0010.02* 0011.02* 0013.02 0013.04* 0015.02 0015.03 0017.02

0017.03 0017.05 0018.00

Upper Income

0010.01* 0011.03* 0012.00* 0014.02 0014.03 0014.04 0016.00 0019.00

ASSESSMENT AREA - 0002

SUMMIT COUNTY (043), UT

MSA: NA

Middle Income

9641.01* 9641.04* 9642.01* 9642.03*

Upper Income

9641.03* 9642.02 9643.03* 9643.04* 9643.05* 9643.06* 9643.07* 9643.08* 9644.01 9644.02*

UINTAH COUNTY (047), UT

MSA: NA

Moderate Income

9684.01 9684.04

Middle Income

9402.01 9682.01 9682.02 9683.01 9683.02 9684.03

WASATCH COUNTY (051), UT

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024922

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

9601.00* 9602.01

Upper Income

9405.01* 9602.02* 9602.03 9602.04* 9604.01 9604.02* 9605.00

Income Not Known

9801.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

1051.03

DELTA COUNTY (029), CO

MSA: NA

Moderate Income

9648.00

Middle Income

9649.00 9650.02 9651.00

GARFIELD COUNTY (045), CO

MSA: NA

Middle Income

9519.01 9520.01 9521.00

HUERFANO COUNTY (055), CO

MSA: NA

Middle Income

9609.01

MONTROSE COUNTY (085), CO

MSA: NA

Middle Income

9662.01 9662.02 9666.02

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GRAND VALLEY BANK

9665.01

SAN MIGUEL COUNTY (113), CO

MSA: NA

Middle Income

9682.00

SUMMIT COUNTY (117), CO

MSA: NA

Upper Income

0001.03

ULSTER COUNTY (111), NY

MSA: 28740

Middle Income

9513.00

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 100-110%

6947.00

DUCHESNE COUNTY (013), UT

MSA: NA

Moderate Income

9405.01

Middle Income

9403.00 9406.00

TOOELE COUNTY (045), UT

MSA: 41620

Middle Income

1308.00

WEBER COUNTY (057), UT

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GRAND VALLEY BANK

MSA: 36260

Upper Income

2101.02

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000024922

Institution: GRAND VALLEY BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	41	41	0	0.00%
Small Farm Loans	29	29	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	4	4	0	0.00%
Total	76	76	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Grand Valley Bank

2022 CRA Disclosure Reports

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELTA COUNTY (029), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	45	1	200	0	0	3	245	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	1	200	0	0	3	245	0	0
MESA COUNTY (077), CO										
MSA 24300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	1	150	0	0	3	170	0	0
Middle Income	16	768	7	1,168	9	4,061	23	3,132	0	0
Upper Income	6	232	2	245	4	2,822	6	577	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,020	10	1,563	13	6,883	32	3,879	0	0
MONTROSE COUNTY (085), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	1	3	0	0
Middle Income	3	147	0	0	0	0	3	147	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	150	0	0	0	0	4	150	0	0
TOTAL INSIDE AA IN STATE	24	1,020	10	1,563	13	6,883	32	3,879	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	6	195	1	200	0	0	7	395	0	0
STATE TOTAL	30	1,215	11	1,763	13	6,883	39	4,274	0	0

Loans by County
 Small Business Loans - Originations
 Institution: GRAND VALLEY BANK

Respondent ID: 0000024922
 Agency: FDIC - 3
 State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERATH COUNTY (143), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	63	0	0	0	0	1	63	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	1	63	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	63	0	0	0	0	1	63	0	0
STATE TOTAL	1	63	0	0	0	0	1	63	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUCHESNE COUNTY (013), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	1	274	0	0	0	0
Middle Income	0	0	2	419	1	774	3	1,193	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	2	419	2	1,048	3	1,193	0	0
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	865	1	865	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	865	1	865	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (043), UT										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	550	0	0	0	0
Upper Income	1	50	1	160	1	488	2	538	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	160	2	1,038	2	538	0	0
UINTAH COUNTY (047), UT										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	92	6	1,208	4	1,820	10	2,320	0	0
Middle Income	8	178	1	250	4	1,691	10	1,102	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	270	7	1,458	8	3,511	20	3,422	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	30	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
WASATCH COUNTY (051), UT										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	3	1,713	2	1,192	0	0
Upper Income	0	0	3	389	0	0	2	242	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	639	3	1,713	4	1,434	0	0
TOTAL INSIDE AA IN STATE	11	320	12	2,257	13	6,262	26	5,394	0	0
TOTAL OUTSIDE AA IN STATE	2	65	2	419	3	1,913	4	2,058	0	0
STATE TOTAL	13	385	14	2,676	16	8,175	30	7,452	0	0

Loans by County

Respondent ID: 0000024922

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	35	1,340	22	3,820	26	13,145	58	9,273	0	0
TOTAL OUTSIDE AA	9	323	3	619	3	1,913	12	2,516	0	0
TOTAL INSIDE & OUTSIDE	44	1,663	25	4,439	29	15,058	70	11,789	0	0

Loans by County

Respondent ID: 0000024922

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELTA COUNTY (029), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	182	3	610	2	579	6	1,171	0	0
Middle Income	3	143	1	175	4	1,351	7	1,417	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	325	4	785	6	1,930	13	2,588	0	0
ELBERT COUNTY (039), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	180	0	0	1	180	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: GRAND VALLEY BANK

Respondent ID: 0000024922
 Agency: FDIC - 3
 State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	480	1	480	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	480	1	480	0	0
GARFIELD COUNTY (045), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	369	1	238	2	825	11	1,032	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	369	1	238	3	1,225	11	1,032	0	0

Loans by County

Respondent ID: 0000024922

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAND COUNTY (049), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	153	0	0	1	153	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	0	0	1	153	0	0
MESA COUNTY (077), CO										
MSA 24300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	44	1,628	11	1,946	7	2,360	61	5,859	0	0
Upper Income	9	209	6	932	2	875	14	1,307	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	1,837	17	2,878	9	3,235	75	7,166	0	0
MOFFAT COUNTY (081), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Loans by County

Respondent ID: 0000024922

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTROSE COUNTY (085), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	738	5	875	4	1,470	23	2,798	0	0
Upper Income	1	14	1	150	0	0	2	164	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	752	6	1,025	4	1,470	25	2,962	0	0
RIO BLANCO COUNTY (103), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	132	2	300	1	400	5	832	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	132	2	300	1	400	5	832	0	0
TOTAL INSIDE AA IN STATE	53	1,837	17	2,878	9	3,235	75	7,166	0	0
TOTAL OUTSIDE AA IN STATE	34	1,578	15	2,681	16	5,805	57	8,227	0	0
STATE TOTAL	87	3,415	32	5,559	25	9,040	132	15,393	0	0

Loans by County

Respondent ID: 0000024922

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUCHESNE COUNTY (013), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	56	0	0	0	0	1	56	0	0
Middle Income	0	0	1	105	0	0	1	105	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	1	105	0	0	2	161	0	0
EMERY COUNTY (015), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	41	0	0	0	0	1	41	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	1	41	0	0
UINTAH COUNTY (047), UT										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	229	1	123	2	700	8	652	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	229	1	123	2	700	8	652	0	0
TOTAL INSIDE AA IN STATE	6	229	1	123	2	700	8	652	0	0

Loans by County

Respondent ID: 0000024922

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	97	1	105	0	0	3	202	0	0
STATE TOTAL	8	326	2	228	2	700	11	854	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	59	2,066	18	3,001	11	3,935	83	7,818	0	0
TOTAL OUTSIDE AA	36	1,675	16	2,786	16	5,805	60	8,429	0	0
TOTAL INSIDE & OUTSIDE	95	3,741	34	5,787	27	9,740	143	16,247	0	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: GRAND VALLEY BANK

Respondent ID: 0000024922

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CO - MESA COUNTY (077) - MSA 24300	47	9,466	32	3,879	0	0
UT - SUMMIT COUNTY (043) - MSA NA	4	1,248	2	538	0	0
UT - UINTAH COUNTY (047) - MSA NA	25	5,239	20	3,422	0	0
UT - WASATCH COUNTY (051) - MSA NA	7	2,352	4	1,434	0	0

2022 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: GRAND VALLEY BANK

Respondent ID: 0000024922
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CO - MESA COUNTY (077) - MSA 24300	79	7,950	75	7,166	0	0
UT - UINTAH COUNTY (047) - MSA NA	9	1,052	8	652	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: GRAND VALLEY BANK

Respondent ID: 0000024922
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	0	0	0	0
Total	0	0	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024922

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

ASSESSMENT AREA - 0001

MESA COUNTY (077), CO

MSA: 24300

Low Income

0005.00*

Moderate Income

0003.00 0006.01* 0006.02* 0007.00* 0008.02* 0011.04* 0013.03* 0015.04 0017.06* 0017.07*

Middle Income

0002.00* 0004.00 0008.01 0009.00 0010.02* 0011.02 0013.02 0013.04* 0015.02 0015.03 0017.02

0017.03* 0017.05 0018.00

Upper Income

0010.01 0011.03 0012.00 0014.02 0014.03 0014.04 0016.00 0019.00

ASSESSMENT AREA - 0002

SUMMIT COUNTY (043), UT

MSA: NA

Middle Income

9641.01* 9641.04* 9642.01 9642.03*

Upper Income

9641.03* 9642.02* 9643.03* 9643.04* 9643.05* 9643.06* 9643.07 9643.08* 9644.01* 9644.02

UINTAH COUNTY (047), UT

MSA: NA

Moderate Income

9684.01 9684.04

Middle Income

9402.01 9682.01 9682.02 9683.01 9683.02 9684.03

WASATCH COUNTY (051), UT

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024922

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

9601.00 9602.01*

Upper Income

9405.01 9602.02* 9602.03* 9602.04* 9604.01 9604.02* 9605.00*

Income Not Known

9801.00*

OUTSIDE ASSESSMENT AREA

DELTA COUNTY (029), CO

MSA: NA

Moderate Income

9648.00 9650.01

Middle Income

9649.00 9650.02 9651.00

ELBERT COUNTY (039), CO

MSA: 19740

Middle Income

9612.09

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 60-70%

0011.04

GARFIELD COUNTY (045), CO

MSA: NA

Middle Income

9519.01 9520.01 9521.00

Upper Income

9518.02

GRAND COUNTY (049), CO

MSA: NA

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024922

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GRAND VALLEY BANK

0001.00

MOFFAT COUNTY (081), CO

MSA: NA

Middle Income

0005.00

MONTROSE COUNTY (085), CO

MSA: NA

Moderate Income

9661.00

Middle Income

9662.01 9662.02 9663.02 9666.02

Upper Income

9665.01

RIO BLANCO COUNTY (103), CO

MSA: NA

Middle Income

9511.00 9512.00

ERATH COUNTY (143), TX

MSA: NA

Upper Income

9502.01

DUCHESNE COUNTY (013), UT

MSA: NA

Moderate Income

9405.01

Middle Income

9403.00 9405.02 9406.00

EMERY COUNTY (015), UT

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GRAND VALLEY BANK

Respondent ID: 0000024922

Agency: FDIC - 3

MSA: NA

Middle Income

9763.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 70-80%

1114.00

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 40-50%

0024.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000024922

Institution: GRAND VALLEY BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	42	42	0	0.00%
Small Farm Loans	36	36	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	4	4	0	0.00%
Total	84	84	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.