Guaranty Bank

2144 E Republic Road Ste F200
Springfield, MO 65804
417-893-3555
Whitney Morrow, Executive Vice President
wmorrow@gbankmo.com

Banking Services Proposal
Created for:

CHRISTIAN
EST 1859 COUNTY
HEART OF THE OZARKS
MISSOURI

Executive Summary:

Guaranty Bank is proud to have celebrated over 100 years of service in the Ozarks, and we are committed to continuing our tradition of community support and excellence. At Guaranty Bank, we pride ourselves on delivering innovative and intuitive products and services, combined with top-tier service to our clients daily. Guaranty Bank's Treasury Management team has extensive experience working with several local government entities, school districts, and non-profits and are confident and committed to not only meeting but exceeding the County's expectations.

Guaranty Bank is equipped to meet all banking needs listed within this Banking Services RFP. Our team is knowledgeable and able to provide all necessary employee training when it comes to our online banking and products. We have prompt responses if any needs arise and happily assist with any requests.

This banking proposal includes the following services for the County:

- Free checking and savings accounts
- Courier service drop off deposits and change orders once daily
- Competitive interest rates
- Free business Online Banking, with multi-factor security authentication and mobile access
- Free ACH and Wire services
- Free Remote Deposit Check services
- Free Fraud Prevention Services

All collected funds will earn interest at a rate equivalent to the Federal Funds Effective Rate plus.12% or currently 4.45% with a floor of 0.40%. As of April 30, 2025, the Federal Funds Effective Rate was 4.33%. All County funds will be fully FDIC insured through Insured Cash Sweeps (ICS) according to Missouri law in Sections 110.020, 110.010, and 30.270, RSMo.

In addition to serving the banking needs of Christian County, Guaranty Bank will also provide special banking perks to employees of Christian County through our Perks program, at no charge to the County. Details of this program can be found within the banking proposal under Exhibit A.

I hope you find the enclosed information helpful as you evaluate your banking options. Please contact Whitney Morrow at 417.893.3555 or wmorrow@gbankmo.com or Alyssa Hardy at 417.851.5745 or ahardy@gbankmo.com if you need additional information or have further questions.

We appreciate the opportunity to share our bid response and look forward to the opportunity of working with Christian County.

Detailed Response:

Company History:

Guaranty Bank, established in 1913, is proud to have celebrated over 100 years of service in the Ozarks, and we are committed to continuing our tradition of community support, excellence, and making financial dreams a reality. Guaranty Bank currently maintains 14 full-service banking centers in the Springfield and Joplin markets, with over 200 employees. In April of 2022, Guaranty Bank was acquired by QCR Holdings and merged with SFC Bank providing our organization with even more resources to serve our clients. Our local board members include 11 dedicated local community leaders committed to meeting the financial needs of our community.

Vendor Assessment:

Based on the specifications within this RFP, Guaranty Bank has developed a banking plan which will provide Christian County with innovative, user-friendly services while earning competitive returns. Guaranty Bank is able to provide all the banking services requested and we are confident the County will enjoy the exceptional customer service they will receive. Guaranty Bank will provide the County with all checking and savings accounts needed while maintaining 100% collateralization on all funds. Working closely with the designated approved parties, we would open accounts and set up online banking for all appropriate individuals. Guaranty Bank can provide both paper statements and electronic analysis statements as requested. Our account analysis statements provide more detailed transaction information than standard statements, allowing you to gain deeper insights, identify transaction trends over time, and detect any anomalies more effectively. We encourage the use of electronic statements within the online banking portal with a viewing history of two years. Statement and image history beyond two years can be requested from the Treasury Management team. See Exhibit B for a sample analysis statement. Guaranty Bank will utilize FDIC insured IntraFi Network Insured Cash Sweeps (ICS) for collateralization. Christian County will make deposits regularly to Guaranty Bank. Deposits can then be swept into the ICS network of banks in amounts below $250,000, the standard FDIC insurance maximum. All funds will be collateralized according to Missouri and Federal Law. See Exhibit C for an overview and Exhibit D for a sample ICS Statement. We have also attached Exhibit E for additional services we provide and can offer to the County as needed. Christian County is encouraged to use our Ozark Guaranty Bank location as their primary banking facility located at 1701 W State Highway J Ozark, MO 65721. This facility is open Monday-Friday 8:30am-5:30pm and Saturday 9:00am-12:00pm. We have video banking available Monday-Friday 7:00am-7:00pm and Saturday 8:00am-2:00pm. For after-hour deposits, the County is encouraged to use our secured night depository box attached to the building at this location. Exhibit F shows a list of all Guaranty Bank locations. As we are out of the 1 block requirement, we agree to facilitate courier services Monday to Friday with once-a-day pickup and drop-offs.

Implementation Plan:

Guaranty Bank's Treasury Management team will manage the implementation of services and training for the County's staff. We are available for on-site training and/or video call training for all employees. We have created helpful guides that would be provided for the County for employees to use as needed. Our Treasury Management team has demonstrated itself to be meticulous and responsive when working with our clients. In addition, our experience in the banking centers, wire department and operations center will allow us to provide a seamless transition. Guaranty Bank will take a team approach to help support Christian County convert their banking. If awarded the contract, we will first schedule a meeting with the County's designated personnel to discuss all the account details. This will include:

- Account signers and authorities
- Online Banking users and products including limits and authorities
- Remote Deposit Capture users and limits
- ACH and Wire transfer needs
- Positive Pay file mapping and user rights

This information will then be used to prepare all account documents and other agreements. When all documents are prepared, we will set up a second meeting for signatures or arrange for e-sign (and to schedule installation and training for additional products such as Automated Clearing House (ACH), Positive Pay and Remote Deposit Capture). Testing for those files sent via ASCII will also be scheduled at this time. Additional meetings and/or training may be scheduled as needed.

May 5, 2025- Submission of Bid

June 2, 2025 – First meeting to gather account signer and authority information.

June 9, 2025 – Second meeting to sign account signature cards.
Electronic signings is available if desired.

June 18, 2025 – On site Online Banking Training
Follow-up training is available for additional employees as needed.

July 1, 2025 – Start of new contract

Qualifications:

Please see Exhibit G for a copy of Guaranty Bank's W-9, used as supporting documentation when entering into vendor contracts.

Bank Officer/Project Manager/Other Key Personnel:

Provide the Bank Officer and Project Manager's names, contact information and provide a copy of their resumes. Details, experience and/or resumes for employees that will work on this contract (include training programs, certifications, ect as applicable to this RFP). The Bank Officer is defined as a person who has the day-to-day responsibility to work closely with the County Treasurer's Office.

Christian County's primary contact would be:

Whitney Morrow, Executive Vice President, CTP

2144 E Republic Road Suite F200
Springfield, MO 65804
Office: 417-893-3555
wmorrow@gbankmo.com

Alyssa Hardy, Treasury Management Officer
2144 E Republic Road Suite F200
Springfield, MO 65804
Office: 417-851-5745
ahardy@gbankmo.com

Whitney Morrow, CTP, Executive Vice President of Treasury Management will be your primary account executive. Whitney serves on the Senior Management Team for Guaranty Bank and has managed many account relationships for municipalities, universities, school districts and large corporations. Whitney would be the primary account manager for Christian County. She was with Commerce Bank for 33 years and managed Treasury Services for this region and has now been with Guaranty Bank for 8 years in that role. She is a Certified Treasury Professional, a certification issued through the Association of Financial Professionals (AFP). Whitney has served as the chair of the bank's Diversity, Equity and Inclusion (DEI) committee, is a member of the donations committee, alum of Leadership Springfield and recipient of SBJ's 40 under 40 recognition. As a member of the Senior Management Team, Whitney possesses the authority necessary to effectively manage the County's relationship and navigate any special circumstances that may arise.

Alyssa Hardy, Treasury Management Officer, will also be a member of the County's account team. Alyssa has been in banking for 10 years with experience working with depository clients in the Springfield area and manages numerous large treasury relationships.

Treasury Management Support Team:

Emily Juranas, Treasury Management Specialist
Holly Sorensen, Treasury Management Specialist
Jackie Landolt, Treasury Management Specialist
Abbie Brown, Treasury Management Specialist

Guaranty Bank's Treasury Team cumulatively has approximately 100 years of service in banking, and we pride ourselves on providing the highest level of support to our clients. While we would serve as your primary banking contacts, we would also coordinate any requests to other areas of the bank. The County is welcome to utilize all locations and our call center, but we would encourage the County to directly reach out to our Treasury Management team for any needs. Our team email is treasurymanagemt@gbankmo.com which allows all 9 teammates to receive your email requests. Emailing our group allows for the first available teammate to respond and work on your requests the quickest. We also have a team phone number 417-373-9949 that allows the first available teammate to answer to assist with the County's needs. Please see Exhibit H for a full team contact list.

Section 2 – Online Banking

Guaranty Bank's digital Business Online Banking platform provides viewing of up-to-the-minute balance and activity information, funds transfer between accounts, stop payments, ACH origination, wire transfer, remote deposit capture, and positive pay. All these services utilize a single sign-on process, allowing you to manage your banking relationship securely and efficiently. Guaranty Bank's business online banking platform offers the ability to view and export ACH activity, balance and transaction activity, paid checks, user defined reports, and wire transfer reports. Account transactions may be downloaded in Quickbooks (qbo), Quicken (qfx), Excel (xls), CSV, and Microsoft (ofx). Authorized personnel will have access to customizable reporting for prior and current day activity, including summary and detail transaction information, wire transfer, and ACH activity. Guaranty Bank also offers EDI (Electronic Data Interchange) reporting through the Positive Pay platform. This report contains detailed transaction information for incoming ACH transactions, including any addenda information submitted by the originator. Consolidated and individual account analysis statements providing activity details for each account and the deposit relationship as a whole will be provided as part of the monthly account reporting. The County can have designated users with administrative authority who may tailor user privileges as appropriate to create, modify, and view specific reports deemed necessary.

Balance and Activity: Bank account balances include both up to date memo balances and day end collected balances. The County has the ability to review account activity and can use a sort option to filter specific ranges, dollar amounts, or item descriptions with two years of information readily available.

Funds transfer: Authorized Online Banking users would have access to immediately transfer funds between County bank accounts within their online portal.

Stop Payments: Stop payment requests can be submitted to bank personnel or through the online banking platform at no cost to Christian County. If selecting to utilize online submission for stop payments, the County would designate authorized users to submit stop payments and what level of viewing each user receives. Stop payments will remain in effect on accounts for 6 months.

ACH Services: Guaranty Bank can provide ACH to allow for direct deposit of payroll or CERF payments at no cost to Christian County. ACH allows the County to send or receive electronic funds with complete control within your online banking portal, including the use of ASCII files. Guaranty Bank has a daily ACH upload cut-off at 4:30pm for next day processing and 1:30pm for same day processing. Guaranty Bank offers multiple ACH batch windows ranging throughout the day starting at 11:30am to 4:30pm.

Wire transfer: Guaranty Bank offers both domestic and international wire transfers. The County would be set up with online wire access to create templates and send wires directly through your online banking platform. We recommend the additional security of dual control which would require two authorized users to create and approve the wire transfers before being sent. Domestic wire cutoff is 4:00pm and International wire cutoff is 2:00pm.

Remote Deposit Capture: Guaranty Bank provides a Single Sign On (SSO) process for accessing its remote deposit platform via the bank's online banking system. The remote deposit system will allow Christian County to deposit checks directly from your office into designated accounts with the use of a deposit scanning machine that could be placed in your office and set up with the help of our Treasury Management team. Remote Deposit Capture also allows users to better manage the check imaging process by providing the ability to review and approve check image quality, avoid duplicate deposits, and correct MICR check information and optical character recognition (OCR) errors, such as check amount. These additional functions allow the County to reduce the amount of deposit corrections and ensure that deposits are fully in balance and ready for processing prior to submission. Mobile deposit is also available if needed.

Positive Pay: Guaranty Bank will provide and highly encourages the use of Check Positive Pay with payee match to detect any fraudulent check attempts for Christian County. Positive Pay is a fraud mitigation tool which verifies the check number, date issued, dollar amount, and payee of paper items clearing the accounts against information provided by the County. Guaranty Bank will also provide ACH Positive Pay to protect against ACH fraud attempted using your routing and account numbers electronically. ACH Positive Pay allows the County additional control to pay or return ACH transactions presenting to the accounts. You will be able to add rules/filters to govern how future ACH transactions from the same originator should be processed. Positive Pay can be accessed on a desktop or on mobile devices.

Section 3 – Pricing/Interest

PRICING:

Pricing will be entered under the LINES ITEM TAB. Should there be costs not listed under the LINES ITEM TAB please include it in this section. All costs should be located in the LINES ITEM TAB or this section. In case of a discrepancy the LINE ITEMS Tab will prevail.

Guaranty Bank pricing has been included under the Lines Item Tab within IonWave. Additional cost not listed within the Line Item Tab reflect below:

Additional Service Option: Lockbox Monthly Maintenance Fee: $325

Interest Calculation:

All collected funds for Christian County will earn interest at a rate equivalent to the Federal Funds Effective Rate plus 0.12% or currently 4.45%. As of April 30, 2025, the Federal Funds Effective Rate was 4.33%. All County funds will be fully FDIC insured through Insured Cash Sweeps (ICS) according to Missouri law in Sections 110.020, 110.010, and 30.270, RSMo. Monthly account analysis statements and ICS statements will reflect interest earned on these funds.

Christian County would also be able to purchase government securities and other investment opportunities with our Guaranty Bank Wealth Management Department.

SECTION 4 FINANCIAL INFORMATION - IN THIS ORDER:

FINANCIAL STABILITY:
Provide financial data as required that proves you are a sound institution.
See Exhibit I to view our Annual Report that includes financial information.

IDC FINANCIAL RATINGS:
Provide a copy of the most recent IDC Financial Ratings for your financial institution.
See Exhibit J to view 2024 Quarter 2 IDC Bank Ratings for Guaranty Bank.

FUND AVAILABILITY SCHEDULE:
Include a copy of your Funds Availability Schedule.
See Exhibit K for a copy of our Funds Availability Schedule.

BANK STATEMENT:
Include a sample copy of your bank statement.
Please see Exhibit B for a copy of our analysis account statement. Exhibit D is an example of our ICS statement.

SAMPLE INVOICE/SAMPLE REPORTING:
Provide a sample of a standard invoice/sample of what reporting looks like.

See Exhibit L for online reporting examples.

Cleared Checks and Deposited Items:
Provide a sample of a cleared check and deposited items.
Please see Exhibit M for a sample of cleared check reporting. Check and deposited item imaging is available within your online banking account activity for printing.

OTHER COUNTY OFFICIAL ACCOUNTS:
Please state whether this financial institution would provide other county office holders in departments, including, but not limited to, the County Sheriff,

Recorder, Circuit Clerk, Collector, Assessor, Juvenile, Drug Court, Law Library, and Circuit Court, with checking accounts and banking services based upon the proposed cost schedule of your proposal if not, please describe the cost for maintaining such accounts.

Guaranty Bank would be willing to provide other county office holders in departments, including, but not limited to, the County Sheriff, Recorder, Circuit Clerk, Collector, Assessor, Juvenile, Drug Court, Law Library, and Circuit Court, with checking accounts and banking services equivalent to the proposed cost schedule for Christian County.

SECURITIES DEPOSIT:

Securities deposit: RSMO. 110.20; The value of the securities deposited and maintained by a legal depository under section 110.010 shall at all times be no less than 100% of the actual none of the funds on deposit with a depository, less the amount, if any, insured by the Federal Deposit Insurance Corporation.
As you know it is the bank's responsibility to ensure there is enough collateral to cover balances at the end of each day. **Please explain** what method you use to cover this responsibility, i.e. Letter of Credit, government securities purchase or ICS Intrafi Banking system.

Guaranty Bank will utilize FDIC insured IntraFi Network Insured Cash Sweeps (ICS) for collateralization. Christian County will make deposits regularly to Guaranty Bank. Deposits are swept into the ICS Network of banks in amounts below $250,000, the standard FDIC insurance maximum. All funds will be collateralized according to Missouri Law in Sections 110.020, 110.010 and 30.270 RSMo. Individual logins would be created for authorized personnel to access the IntraFi online portal. Within this portal, monthly and year-end reports are accessible to authorized users. All funds will automatically collateralize based off increases and decreases in deposit balances. See Exhibit N.
The features of the ICS product are outlined below:

- A peg or target balance would be set on each account.
- Collected funds over the peg balance will sweep into the IntraFi Network daily.
- If the account falls under the peg balance, funds will sweep from the IntraFi Network back into the County's account(s).
- All funds are liquid and may be accessed at any time.
- The County would have 24/7 access to the Depositor Control Panel to access monthly statements, monitor the ICS balance, and obtain other information.
- All funds held in the ICS account(s) would earn interest equivalent to Fed Funds Effective plus .12%.
- Rates in ICS will adjust daily with a two day look back. For example, rates paid on Thursday are from Tuesday.

CONTRACT TERM: **Acknowledged.**

The contract is for four years. Agreements signed by Christian County must be signed by at least a majority of the members of the County Commission. Agreements must be attested by the County Clerk and approved to form by the County Counselor. In addition, the County Auditor must certify that there is an unencumbered balance available to pay the contract cost.

REFERENCES:

Provide three references that you have contracted with in similar scope/size in the past three years. Include name of company, contact name, phone number, email and date of service of contract. The vendor shall agree to authorize its references to furnish any information requested by Christian County to verify references provided and to determine the quality and timeliness of previous work performed. This should be submitted under ATTRIBUTES #43, #44, and #45 below.

References for The City of Ozark, Ozark R-VI Schools, and The City of Oronogo are provided under Attributes #43, #44, and #45.

Exhibit A

Banking with Guaranty Bank has its Perks!

Guaranty Bank

PERKS

Where you work or live can come with a few perks. As a member of our Perks Banking program, you can get awesome incentives not found anywhere else.

Simply choose the checking account that fits your needs and enjoy perks like:

- $100 cash bonus direct deposited[1]
- Free initial debit/ATM card
- Free initial order of standard checks
- Free digital banking solutions
- Free telephone banking and local customer call center
- $300 home mortgage closing cost credit[2]
- $15 safe deposit box discount[3]
- 0.25% rate increase applied to a standard Guaranty Bank Health Savings Account
- Available with all checking accounts
- Much more!

1 Annual Percentage Yield will range from 0.00% - 3.00% depending on the account type that is opened. Additional account requirements will apply to obtain the premium rate Elevate Checking account 3.00% APY. APY range is accurate as of January 1, 2025 and is not an introductory rate. Rate may change after the account is opened. Fees could reduce earnings. $100 bonus will be paid within 30 days of when the following occur: the account has been open a minimum of 30 days, an ACH transaction has occurred, and the account has a positive balance. Requirements must be met within the first six months. Only new checking account clients are eligible. Minimum opening deposit requirements range from $25 - $50. Cannot be combined with any other offers. Offer is subject to change at any time. Bonus will be reported to the IRS as applicable.

2 Offer is subject to change without notice. $300 credit will be applied as a lender credit at the time of closing and may not exceed the actual amount of closing costs. Offer has no cash value. Not valid with any other offers. All applicants are subject to credit approval.

3 Safe Deposit Box credit applies to first year rental only.

Guaranty Bank

Your Life. Your Money. **Your Bank.**

833.875.2492 / gbankmo.com

MEMBER FDIC

EQUAL HOUSING LENDER

Guaranty Bank

2144 E. Republic Road, Suite F200
Springfield, MO 65804

1.833.875.2492
www.gbankmo.com

Account Number:	*****
Statement Date:	4/30/23
Page Number:	1
Items:	196

SPRINGFIELD MO 65802

**** DO NOT MAIL ****
Effective March 15, we will no longer charge an inactivity fee for all Consumer and Commercial Checking and Savings accounts. Assisted Phone Transfer Fees have also been removed.

COMMERCIAL ANALYSIS

Account #:***********

Previous Balance on 3/31/23	$	1,171,363.77
157 Deposits and Other Additions (Credits)	+	1,486,924.66
234 Checks and Other Charges (Debits)	-	1,602,404.13
Current Balance on 4/30/23	$	1,055,884.30

Checking Account Transactions

4/03/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000089001	382.52 +
4/03/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000090001	522.86 +
4/03/23	Direct Deposit	Emery Sapp & Son ACH033123 ns/3100207 *1733.86*1733.86*\	2,060.86 +
4/03/23	Direct Deposit	OFFEN PETROLEU 040323V	3,834.23 +
4/03/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00000001478	5,921.24 +
4/03/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00000001477	8,356.03 +
4/03/23	Remote Deposit Capture		1,365.60 +
4/03/23	Remote Deposit Capture		104,165.61 +
4/04/23	Direct Deposit	ROYAL OAK 2387 EDI PAYMNT ZZ*CITIBANK *ZZ*ROAK-ACH * 230404	248.60 +
4/04/23	Direct Deposit	TLG PETERBILT VENDOR PMT	788.28 +
4/04/23	Direct Deposit	MC MATERIALS, LL VENDOR PMT	904.23 +
4/04/23	Direct Deposit	WESTROCK EDI PYMNTS ZZ*WTRK *ZZ*WELLS FARGO *230403	2,500.00 +
4/04/23	Direct Deposit	ROYAL OAK 2379 EDI PAYMNT ZZ*CITIBANK *ZZ*ROAK-ACH * 230404	3,742.15 +
4/04/23	Direct Deposit	GARDNER DENVER, PAYMENT	10,910.44 +
4/04/23	Direct Deposit	DRS SUSTAINMENT EFT	13,965.60 +
4/04/23	Remote Deposit Capture		42,708.07 +
4/05/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000093001	128.00 +

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Guaranty Bank

SPRINGFIELD MO 65802

Account Number: *****
Statement Date: 4/30/23
Page Number: 2
Items: 196

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4/05/23	Direct Deposit	GEORGE'S EDI PYMNTS ZZ*GEOG *ZZ*WELLS FARGO *230404	131.25 +
4/05/23	Direct Deposit	LSTAPACH OTHERS	1,822.70 +
4/05/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001479	13,863.16 +
4/05/23	Remote Deposit Capture		22,704.78 +
4/06/23	Direct Deposit	TENEX CORPORATIO ACH	637.17 +
4/06/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001480	709.99 +
4/06/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000094001	768.14 +
4/06/23	Direct Deposit	PORTS PETRO AP PAYMENT	948.64 +
4/06/23	Direct Deposit	TLG PETERBILT VENDOR PMT	1,490.56 +
4/06/23	Direct Deposit	John Deere Reman PAYMENTS ZZ*2648941000 *ZZ*NV *2304 05	2,054.00 +
4/06/23	Regular Deposit		766.99 +
4/06/23	Remote Deposit Capture		30,720.06 +
4/07/23	Direct Deposit	SUPERIOR OIL 4/06/23 DA 01*039994975 *01*088692756 * 230406	190.80 +
4/07/23	Direct Deposit	PORTS PETRO AP PAYMENT	323.40 +
4/07/23	Direct Deposit	MC MATERIALS, LL VENDOR PMT	381.84 +
4/07/23	Direct Deposit	DITZFELD TRANSFR 17*101902052 *17*0865194 21 *2304	604.60 +
4/07/23	Direct Deposit	CARDINAL SCALE PAYABLES	623.00 +
4/07/23	Direct Deposit	BerryCo PMD PAYMENT	856.27 +
4/07/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000095001	1,169.97 +
4/07/23	Direct Deposit	ANCHOR STONE A/P	2,152.60 +
4/07/23	Direct Deposit	AHF LLC AP PAYMENT	4,090.06 +
4/07/23	Direct Deposit	WIRECO WORLD0853 ECHECKPAY ZZ* *ZZ* *230407	5,001.43 +
4/07/23	Direct Deposit	WARRENTON OIL CO AP-ACH	7,750.78 +
4/07/23	Direct Deposit	DRS SUSTAINMENT EFT	11,323.20 +
4/07/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001481	13,004.50 +
4/07/23	Remote Deposit Capture		40,387.57 +
4/10/23	Credit Memo		1,296.00 +
4/10/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000097001	38.91 +
4/10/23	Direct Deposit	Springfield Unde Expenses	400.88 +
4/10/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000096001	768.06 +

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Guaranty Bank

SPRINGFIELD MO 65802

Account Number: *****
Statement Date: 4/30/23
Page Number: 6
Items: 196

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4/26/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000114001	2,203.76 +
4/26/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001493	18,120.50 +
4/26/23	Remote Deposit Capture		18,956.10 +
4/27/23	Direct Deposit	John Deere Reman PAYMENTS ZZ*2648941000 *ZZ*NV *2304 26	1,029.00 +
4/27/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000115001	1,514.04 +
4/27/23	Direct Deposit	TLG PETERBILT VENDOR PMT	3,554.75 +
4/27/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001494	10,945.80 +
4/27/23	Remote Deposit Capture		36,449.75 +
4/28/23	Direct Deposit	L & R INDUSTRIES PAYMENT	154.41 +
4/28/23	Direct Deposit	NOVUS AG LLC 1463005373	258.40 +
4/28/23	Direct Deposit	DITZFELD TRANSFR 17*101902052 *17*0865194 21 *2304	512.20 +
4/28/23	Direct Deposit	DITZFELD TRANSFR 17*101902052 *17*0865194 21 *2304	541.60 +
4/28/23	Direct Deposit	PORTS PETRO AP PAYMENT	588.00 +
4/28/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 0BA495601101 BATCH 00 000001495	607.56 +
4/28/23	Direct Deposit	AHF LLC AP PAYMENT	802.44 +
4/28/23	Direct Deposit	POSITRONIC AP CORP PAY	867.50 +
4/28/23	Direct Deposit	MERCH BANKCARD COMB. DEP. TERM 520000467917007 BATCH 00000116001	2,490.36 +
4/28/23	Direct Deposit	WARRENTON OIL CO AP-ACH	2,951.23 +
4/28/23	Remote Deposit Capture		22,788.28 +
4/05/23	Automatic Debit	MERCH BANKCARD BILLNG IS OIL COMPANY	5,812.42 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	468.20 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	542.56 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	609.04 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	622.97 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	761.84 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	934.14 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	974.42 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	995.32 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	1,039.59 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	1,070.86 -
4/07/23	Automatic Debit	PAYROLL PAYROLL	1,111.85 -

Continued On Next Page...

Guaranty Bank

SPRINGFIELD MO 65802

Account Number:	*****
Statement Date:	4/30/23
Page Number:	8
Items:	196

**** DO NOT MAIL ****

4/21/23	Automatic Debit PAYROLL PAYROLL	2,093.86 -
4/21/23	Automatic Debit PAYROLL PAYROLL	2,595.46 -
4/21/23	Automatic Debit PAYROLL PAYROLL	2,726.20 -
4/21/23	Automatic Debit PAYROLL PAYROLL	4,705.39 -
4/21/23	Automatic Debit PAYROLL PAYROLL	6,568.80 -
4/21/23	Automatic Debit PAYROLL PAYROLL	6,616.27 -
4/21/23	Automatic Debit PAYROLL PAYROLL	7,852.85 -
4/21/23	Automatic Debit PAYROLL PAYROLL	8,788.15 -
4/21/23	Automatic Debit PAYROLL PAYROLL	10,116.65 -
4/21/23	Automatic Debit PAYROLL PAYROLL	11,117.50 -
4/24/23	Automatic Debit IRS USATAXPYMT	7,087.00 -
4/26/23	Automatic Debit IRS USATAXPYMT	29,035.42 -
4/28/23	Automatic Debit PAYROLL TAX	5,036.00 -

Check #	Date Paid	Amount
	4/03/23	1,365.60
73205	4/17/23	665.98
73387*	4/06/23	283.83
73391*	4/05/23	31.48
73397*	4/06/23	377.43
73409*	4/03/23	37,655.82
73417*	4/11/23	795.64
73418	4/05/23	226.80
73419	4/04/23	12,460.00
73420	4/03/23	770.00
73421	4/07/23	2,887.23
73422	4/04/23	110.00
73423	4/05/23	25,991.50
73424	4/04/23	63.00
73425	4/04/23	121,026.19
73426	4/04/23	3,186.15
73427	4/05/23	1,785.00
73428	4/06/23	367.20
73429	4/06/23	254.81
73430	4/06/23	22.48
73431	4/03/23	5,186.15
73432	4/05/23	129.10
73433	4/04/23	22,364.00
73434	4/04/23	222.47
73435	4/05/23	148.44
73436	4/04/23	5,369.60
73437	4/05/23	2,137.72
73438	4/03/23	3,166.18
73439	4/04/23	875.00
73441*	4/06/23	81.69
73442	4/04/23	4,221.83
73443	4/04/23	54,026.94
73444	4/06/23	19,198.15
73445	4/06/23	21.58
73446	4/05/23	2,538.51
73447	4/04/23	142.99
73448	4/03/23	8,920.13
73449	4/06/23	313.60
73450	4/04/23	432.00
73451	4/14/23	3,750.00
73452	4/14/23	3,750.00
73453	4/14/23	660.00
73454	4/11/23	2,250.00
73455	4/13/23	85.87
73456	4/28/23	1,410.56
73457	4/13/23	2,560.00
73458	4/12/23	23,940.00
73459	4/11/23	7,139.10
73460	4/13/23	4,000.00
73461	4/13/23	6,181.12

Continued On Next Page...

Guaranty Bank

SPRINGFIELD MO 65802

Account Number:	*****
Statement Date:	4/30/23
Page Number:	10
Items:	196

**** DO NOT MAIL ****

Check #	Date Paid	Amount
73548	4/24/23	1,615.11
73550*	4/26/23	5,630.00
73552*	4/26/23	5,805.00
73553	4/26/23	774.05
73554	4/24/23	3,384.05
73555	4/24/23	3,837.67
73556	4/25/23	190.69
73557	4/26/23	160.46
73558	4/28/23	3,519.90
73559	4/26/23	1,220.57
73560	4/25/23	200,000.00
73561	4/27/23	1,777.73
73562	4/28/23	600.00
73563	4/26/23	645.00
73564	4/27/23	18,404.25
73565	4/26/23	144.23
73566	4/19/23	1,172.23
73567	4/25/23	868.81
73568	4/24/23	66,684.06
73569	4/25/23	43,451.25
73570	4/25/23	1,248.57

Check #	Date Paid	Amount
73571	4/25/23	41,279.85
73572	4/25/23	1,409.83
73573	4/24/23	2,122.55
73574	4/25/23	1,094.00
73575	4/25/23	2,403.00
73576	4/26/23	203.04
73577	4/25/23	31.12
73578	4/25/23	9,929.84
73579	4/28/23	400.00
73580	4/27/23	8,938.91
73581	4/24/23	498.07
73582	4/25/23	149.00
73583	4/25/23	573.77
73584	4/24/23	520.19
73585	4/24/23	63.51
73586	4/28/23	274.39
73592*	4/25/23	13,554.00
73594*	4/25/23	57.73
73595	4/28/23	867.95
73596	4/26/23	75.54

* = Out of Sequence Check

Daily Balance Summary

Balance	Date	Balance	Date	Balance	Date	Balance	Date
1,171,363.77	3/31	1,376,829.19	4/10	1,271,482.59	4/18	1,023,705.90	4/26
1,240,908.84	4/03	1,257,737.89	4/11	1,314,210.37	4/19	1,035,531.12	4/27
1,092,176.04	4/04	1,271,910.91	4/12	1,373,507.55	4/20	1,055,884.30	4/28
1,092,024.96	4/05	1,276,342.65	4/13	1,329,017.94	4/21		
1,109,199.74	4/06	1,309,618.37	4/14	1,358,661.06	4/24		
1,158,797.05	4/07	1,304,194.72	4/17	1,053,269.50	4/25		

Low Balance for Period was	1,023,705.90
Average Ledger Balance for Period was	1,211,812.45
Average Collected Balance for Period was	1,211,812.45

Guaranty Bank

SPRINGFIELD MO 65802

Account Number:	*****
Statement Date:	4/30/23
Page Number:	11
Items:	196

**** DO NOT MAIL ****

Average Ledger Balance		1,245,259.23
Less Average Float		.00
Average Collected Balance		1,245,259.23
Less Reserves	10.000%	124,525.93
Less Compensating Balance		.00
Tot Avail Bal to Support Serv		1,120,733.30
Earnings Allow on Avail Bal	0.500%	460.57

SERVICES PROVIDED	UNIT/COST	VOLUME	TOTAL COST	REQUIRD BAL
Deposited Items - On-Us	.100	1	.10	270.37
Credits	.130	28	3.64	9,841.48
Debits	.150	175	26.25	70,972.22
Account Maintenance	10.000	2	20.00	54,074.07
Chargeback	6.000	1	6.00	16,222.22
Electronic Debits	.150	63	9.45	25,550.00
Electronic Credits	.150	124	18.60	50,288.89
ACH per File Originated	1.000	1	1.00	2,703.70
ACH per Item Originated	.100	1	.10	270.37
Standrd ACH Origination Mnthly	10.000	1	10.00	27,037.04
Remote Deposit Monthly Maint	50.000	1	50.00	135,185.19
Paper Statement Fee	.000	2	.00	.00
Secure Token (Per User)	2.500	6	15.00	40,555.56
Positive Pay	30.000	1	30.00	81,111.11
Positive Pay Check Exception	3.000	3	9.00	24,333.33
Positive Pay ACH Exception	3.000	3	9.00	24,333.33
ACH Positive Pay Monthly Maint	20.000	1	20.00	54,074.07
RDC Per Item Fee	.100	369	36.90	99,766.67
		Totals	265.04	716,589.62

Balance to Support Credit, Advisory, Other Services.................. 528,669.61

Combined analysis for accounts:
Any combined analysis charges were assessed to this account.

Guaranty Bank

SPRINGFIELD MO 65802

Account Number:	*****
Statement Date:	4/30/23
Page Number:	12
Items:	196

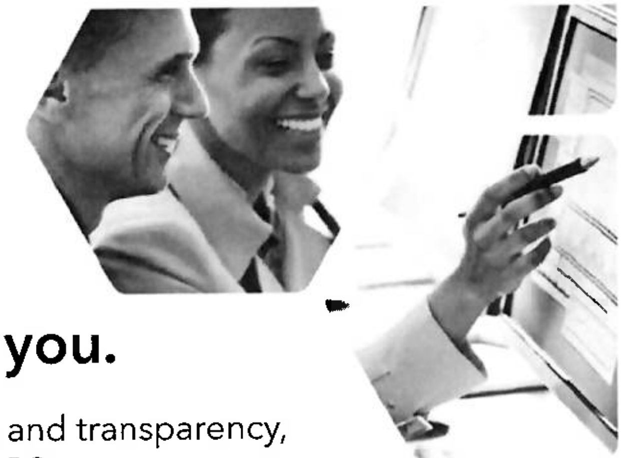
**** DO NOT MAIL ****

Average Ledger Balance	....	1,211,812.45
Less Average Float	....	.00
Average Collected Balance	....	1,211,812.45
Less Reserves	.... 10.000%.................	121,181.25
Less Compensating Balance	....	.00
Tot Avail Bal to Support Serv	....	1,090,631.20
Earnings Allow on Avail Bal	.... 0.500%.................	448.20

SERVICES PROVIDED	UNIT/COST	VOLUME	TOTAL COST	REQUIRD BAL
Credits	.130	26	3.38	9,138.52
Debits	.150	169	25.35	68,538.89
Account Maintenance	10.000	1	10.00	27,037.04
Chargeback	6.000	1	6.00	16,222.22
Electronic Debits	.150	63	9.45	25,550.00
Electronic Credits	.150	123	18.45	49,883.33
Standrd ACH Origination Mnthly	10.000	1	10.00	27,037.04
Remote Deposit Monthly Maint	50.000	1	50.00	135,185.19
Paper Statement Fee	.000	1	.00	.00
Secure Token (Per User)	2.500	4	10.00	27,037.04
Positive Pay	30.000	1	30.00	81,111.11
Positive Pay Check Exception	3.000	3	9.00	24,333.33
Positive Pay ACH Exception	3.000	3	9.00	24,333.33
ACH Positive Pay Monthly Maint	20.000	1	20.00	54,074.07
RDC Per Item Fee	.100	369	36.90	99,766.67
		Totals	247.53	669,247.78

Balance to Support Credit, Advisory, Other Services.................. 542,564.67

IntraFi | ICS® & CDARS®



Put ICS and CDARS to work for you.

When others count on you for safety, yield, flexibility, and transparency, you can count on IntraFi Cash Service®, ICS, and CDARS.

Note: A list identifying IntraFi network banks appears at https://www.intrafi.com/network-banks. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply.

Peace of mind
With ICS and CDARS, you can access millions in aggregate FDIC insurance across IntraFi's network of banks–all through a single bank relationship with us, a bank you know and trust.

Time savings and ease
Forego the need to manage multiple bank relationships. See account balances and accrued interest for ICS and CDARS, 24/7, with an online dashboard. Also, for ICS, see online which banks hold your funds. For both services, receive regular statements with detailed reporting provided by our bank.

Liquidity
Enjoy access to funds.

Transparency
Stay confidently in control with statements that show balances, transactions, interest, and other important details associated with your deposit accounts. Enjoy 24/7 online access to account information.

Earn interest
Put your funds to work. Interest rates may compare favorably to Treasuries.

Support for the local economy
Feel good knowing that the full amount of your funds placed through ICS and CDARS can stay local to support lending opportunities that build a stronger community.[1]

A smart choice
ICS and CDARS are the nation's most widely used FDIC-insured deposit products, combining the institutional strength of Wall Street with the community presence of Main Street. With ICS and CDARS, you can enjoy the largest per-depositor FDIC eligibility available through a single financial relationship.

Get started today.

Alyssa Hardy
Treasury Management Officer
Guaranty Bank
Member FDIC
ahardy@gbankmo.com
417.851.5745

Guaranty Bank

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other institutions that use ICS, our bank can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, our bank may choose to receive fee income instead of deposits from other participating institutions. Under these circumstances, deposited funds would not be available for local lending.

Exhibit D

Best Deale Bank
123 Main Street
Anytown, US 12345

Best Deale Bank

Contact Us
1-555-123-4567
contact@bestdealebank.com
www.bestdealebank.com

Sample School District
456 Main Street
Anytown, US 56789

Account
Sample School District

Date
01/31/2021

IntraFi® Cash Service, or ICS®, Monthly Statement

The following information is a summary of activity in your account(s) for the month of January 2021 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through ICS. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law.

Custom text may be added here.

Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*********123	Savings	0.15%	$4,726,287.32	$4,726,963.69
*********456	Demand	0.15%	1,738,049.65	1,738,345.38
TOTAL			**$6,464,336.97**	**$6,465,309.07**

DETAILED ACCOUNT OVERVIEW

Account ID: *********123
Account Title: Sample School District

Account Summary - Savings

Statement Period	1/1-1/31/2021
Previous Period Ending Balance	$4,726,287.32
Total Program Deposits	74.33
Total Program Withdrawals	(0.00)
Interest Capitalized	602.04
Taxes Withheld	(0.00)
Current Period Ending Balance	**$4,726,963.69**

Average Daily Balance	$4,726,371.48
Interest Rate at End of Statement Period	0.15%
Statement Period Yield	0.15%
YTD Interest Paid	602.04
YTD Taxes Withheld	0.00

Account Transaction Detail

Date	Activity Type	Amount	Balance
01/05/2021	Deposit	$74.33	$4,726,361.65
01/29/2021	Interest Capitalization	602.04	4,726,963.69

Summary of Balances as of January 31, 2021

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Innerst Savings Bank	Tulsa, OK	**010	248,373.72
First Eagleville Bank	Syracuse, NY	**011	248,381.64
Lockland Bank	San Diego, CA	**012	248,378.59
Southstreet Community Bank	Boston, MA	**013	248,381.64
Winchester County Bank	Pasadena, CA	**014	248,381.64
Southeast Regional Bank	Atlanta, GA	**015	248,381.64
Loring Savings Bank	Lansing, PA	**016	248,366.78
Calera Bank	Clarksville, TN	**017	7,745.56
Port Addison Bank	Uniondale, MT	**018	248,381.64
Alpine National Bank and Trust	Dallas, TX	**019	248,381.64
First Bank of Ogdentown	Auburn Hills, NJ	**020	248,381.64
Bank of North Haverbrook	Topeka, KS	**021	248,381.64
Copper Savings and Loan	Carmel, IN	**022	248,378.64
Seashore National Bank	Pasadena, CA	**023	248,381.63
Sperry Sound Bank	Newark, OH	**024	248,381.64
Harbor Bell Savings and Trust	Birmingham, AL	**025	248,381.63
Huntingfield Bank	Winter Haven, FL	**026	248,381.64
Torrence Bank	Fairfax, VA	**027	248,381.64
Amsel Bank and Trust	Des Moines, IA	**028	248,381.43
Capital Bank of St. Loretta	Mesa, AZ	**029	248,377.67

DETAILED ACCOUNT OVERVIEW

Account ID: *********456
Account Title: Sample School District

Account Summary - Demand

Statement Period	1/1-1/31/2021
Previous Period Ending Balance	$1,738,049.65
Total Program Deposits	74.33
Total Program Withdrawals	(0.00)
Interest Capitalized	221.40
Taxes Withheld	(0.00)
Current Period Ending Balance	**$1,738,345.38**

Average Daily Balance	$1,738,121.53
Interest Rate at End of Statement Period	0.15%
Statement Period Yield	0.15%
YTD Interest Paid	221.40
YTD Taxes Withheld	0.00

Account Transaction Detail

Date	Activity Type	Amount	Balance
01/05/2021	Deposit	$74.33	$1,738,123.98
01/29/2021	Interest Capitalization	221.40	1,738,345.38

Summary of Balances as of January 31, 2021

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Niles Bank	Charleston, SC	**030	$248,381.64
Rhinefield Bank and Trust	New York, NY	**031	248,067.61
First Bank of Tiberton	Orlando, FL	**032	248,381.64
Bear County Community Bank	High Point, NC	**033	248,381.64
Bank of Hudsonville	Rome, AR	**034	248,369.57
First Bank of Hayfield	St. Augustine, FL	**035	248,381.64
Green Forrest View Savings Bank	Minneapolis, MN	**036	248,381.64

Custom text may be added here.

Guaranty Bank

Additional Services

Merchant Services

Guaranty Bank offers merchant credit and debit card processing though Deluxe to Christian County. The features include:

- Accept payment in multiple ways: in-person, online, or over the phone.
- Access competitive rates to keep your costs down.
- Get real-time reporting to make informed decisions.
- Local service and support by Guaranty Bank's Treasury Management team.
- Ability to integrate with a wide variety of programs used to accept payments.

Lockbox

Guaranty Bank now offers Lockbox services, an efficient, safe, and cost-effective way to receive and deposit payments on behalf of the County.

- Your client payments get mailed to a secure PO Box.
- Guaranty Bank picks up and processes all deposits on behalf of the County.
- You receive transaction and remittance reporting through Online Banking.

Enjoy the benefits of *faster payment processing*, *additional security* utilizing a PO Box for payments, and *robust reporting* of transaction and remittance information for your business.

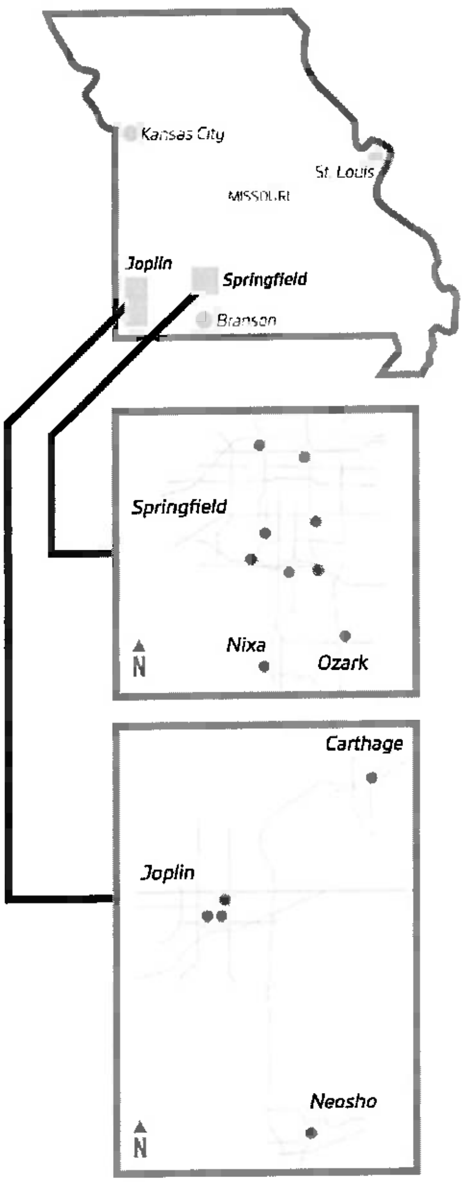
Business Credit Card

Guaranty Bank's business credit card program is fully underwritten and serviced in-house. Our program offers:

- No annual fee
- Low rate (Prime + 4.95%)
- Centralized or individual billing
- Online card management portal
    - Real-time card administration of limits, merchant category restrictions, card issuance/closure
    - Online one-time and recurring payments
    - Online statement and reporting
- Individual card holder online access
- Online rewards redemption site offering cash back, travel, merchandise, and gift card options.

Find Us

Our banking centers are always nearby



Ozark
- 1701 W. State Hwy. J

Nixa
- 709 Mt. Vernon

Springfield
- 1341 W. Battlefield
- 2144 E. Republic Road
- 2109 N. Glenstone
- 2006 S. Glenstone
- 1905 W. Kearney
- 4343 S. National
- 2155 W. Republic Road

Carthage
- 312 W. Central

Joplin
- 1429 E. 32nd
- 3016 McClelland Blvd
- 1936 Range Line, Ste. A

Neosho
- 1285 S. Neosho Blvd

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

Guaranty Bank

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor ☑ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . ______

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ______

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ______

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) ______

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

2144 E Republic Rd Ste F200

Requester's name and address (optional)

6 City, state, and ZIP code

Springfield, MO 65804

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

☐☐☐ – ☐☐ – ☐☐☐☐

or

Employer identification number

43 – 1720231

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person Whitney Morrow Date 3-28-25

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);

2. Certify that you are not subject to backup withholding; or

3. Claim exemption from backup withholding if you are a U.S. exempt payee; and

4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and

5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;

2. You do not certify your TIN when required (see the instructions for Part II for details);

3. The IRS tells the requester that you furnished an incorrect TIN;

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or

5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

• **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

• Generally, individuals (including sole proprietors) are not exempt from backup withholding.

• Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.

• Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.

• Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2—The United States or any of its agencies or instrumentalities.

3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5—A corporation.

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7—A futures commission merchant registered with the Commodity Futures Trading Commission.

8—A real estate investment trust.

9—An entity registered at all times during the tax year under the Investment Company Act of 1940.

10—A common trust fund operated by a bank under section 584(a).

11—A financial institution as defined under section 581.

12—A middleman known in the investment community as a nominee or custodian.

13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5.[2]
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity[4]
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

[2] Circle the minor's name and furnish the minor's SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

* **Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

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2024

ANNUAL REPORT

QCR HOLDINGS, INC.


relationship driven

A MESSAGE
FROM THE CHAIR OF THE BOARD

On behalf of the entire Board of Directors, I am proud to bring you this year's Annual Report.

Passion, achievement, accountability, collaboration, innovation, and inclusion are at the core of our business decisions every day, whether those decisions are related to our employees, our clients, our communities, or our shareholders.

This approach has resulted in another record year of earnings, $2.2 million in sponsorships and donations supporting ci f``cWU``bcbdfc hgžcj Yf`&) Ž$$$ j c`i bhYYf` hours in our communities, and an employee engagement score of 78% with an impressive 94% participation rate.

No one better represents QCR Holdings, Inc. values than our CEO, Larry Helling, who will be retiring in May. I've had the privilege to work k]h\ @UffmŽcf`bYUf`m&$`mYUfg`UbX`\Uj Y`gYYb his commitment to the company's positive outcomes for all our stakeholders. His vision has positioned QCR Holdings for outstanding UbX`gi gHU]bUV`Y bUbW]U``dYfZcfa UbWY

We wish Larry a happy retirement, and we are Wcb XYbhh\Uh\]gg gi WWYggcfžHcXX;]dd`Yžk]`` bring continued success for QCR Holdings, Inc. and our shareholders.

MARIE Z. ZIEGLER
Chair of the Board, QCR Holdings, Inc.

Thank you for your support, and we look forward to another rewarding year in 2025.

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A Message from our CEO and President

Key strategic decisions, paired with a clear vision for the future, have paved our Wta dUbmg dUh hck UfX gi gtU]bUV Y bUbVIU dYfZcfa UbW": cWg]b[cb -ı cUb [fckh Z bXYX k]h bYk WtfY XYdcg]hg *ı [fck h]b ZYY]bWta YžUbX)ı Yl dYbgY [fck h f!!*!) ŁUgU ck YX i g hc UW]Yj Y hcd!ei Ufh]Y bUbVIU dYfZcfa UbW"

LARRY J. HELLING
7\]YZ9I YW hj Y C Z Wfž
QCR Holdings, Inc.

TODD A. GIPPLE
DfYg]XYbh UbX 7\]YZ:]bUbW U C Z Wfž
QCR Holdings, Inc.

QCR HOLDINGS, INC. FINISHED 2024 WITH A RECORD YEAR OF NET INCOME.

Our employees are deeply engaged and genuinely care about their clients and communities. As we've learned from experience, when our employees are engaged, we exceed client expectations and strengthen our communities—leading hc gi gtU]bUV Y bUbVIU dYfZcfa UbW" H\]gž in turn, allows us to invest in top talent and cutting-edge technology to build the bank of the future while delivering value to our shareholders.

We have been honored to guide our Wta dUbm Ug U hYUa g]bW &\$%- "5g HcXX steps in as CEO and Larry transitions to retirement, we remain dedicated to XY]j Yf]b[gi gtU]bYX hcd!ei Ufh]Y bUbVIU performance and ensuring your investment in our institution is rewarded.

H\Ub_mci Zcf hY Wtb XYbW mci \Uj Y placed in us.

: ±B5B7±5@<÷ <@÷ <HG

Strong Core Deposit Growth and Increased Liquidity

Total core deposits grew $474 million or 8% from the prior year, outpacing net loan growth and increasing immediate liquidity.

Asset Quality Remains Excellent

5hh\Y YbX cZ&$&(žh\Y fUh]c of NPAs to total assets was ") $ı žk \]W]gk Y``VY`ck h\Y 7ca dUbmg\]gfcf]WU &$ mYUf average.

%#% ˜5ebhZ[gFVZa\ VTag Loan Growth

Prior to loan securitizations of $387 Million, the Company's total loans and leases grew ˜*&, A]`]cbžcf %$ı Zfca h\Y prior year.

$119 Million
Record Adjusted Annual Net Income

$71 Million
Capital Markets Revenue

10%
@cUb ; fck h\ Df]cf to Securitizations

1.35%
Adjusted Return on Average Asset

12.61%
Adjusted Return on Average Equity

8%
Core Deposit ; fck h\

15%
Increase in Tangible Book JUi Y DYf G\UfY

$7.03
Adjusted Diluted Earnings Per Share

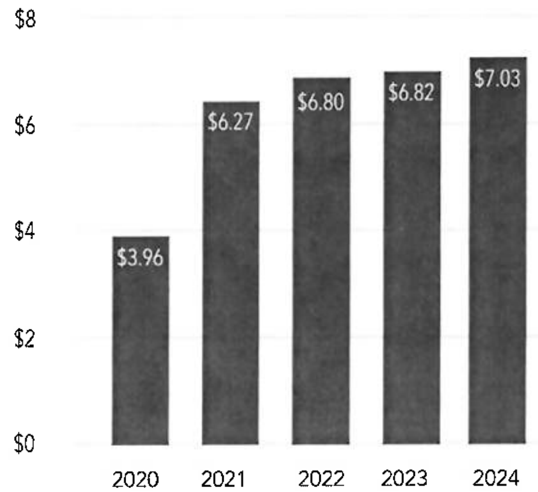
FINANCIAL

[illegible]

2020-2024

Earnings Per Share Compound Annual Growth Rate [illegible]

Adjusted Earnings Per Share

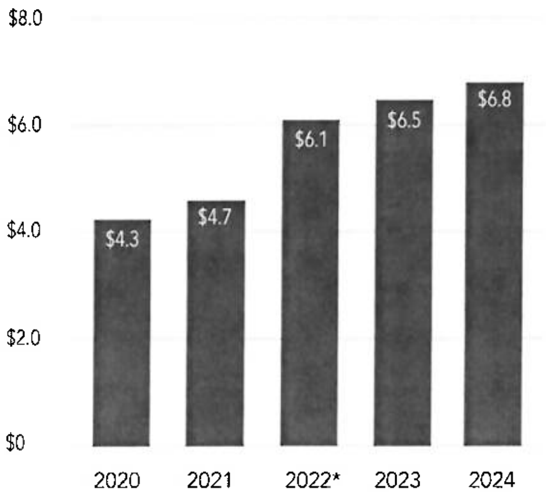


Summary of Financial Results (thousands)

[illegible]	2020	2021	2022	2023	2024
Net interest income	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Provision for credit losses	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Non-interest income	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Non-interest expense	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Net income before taxes	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Income taxes	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Net income	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Gross Loans/Leases

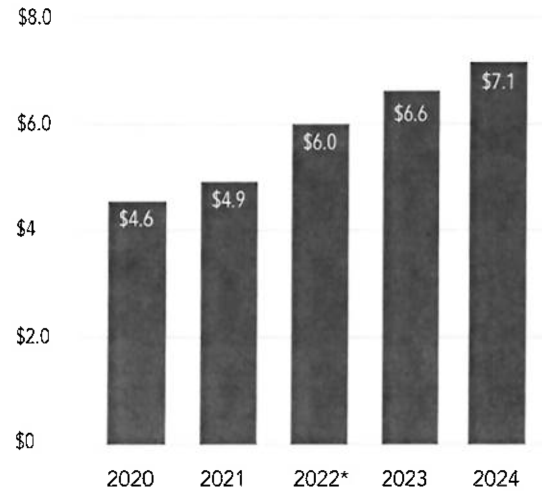
(billions)



* Benefitted from the Guaranty Bank acquisition.

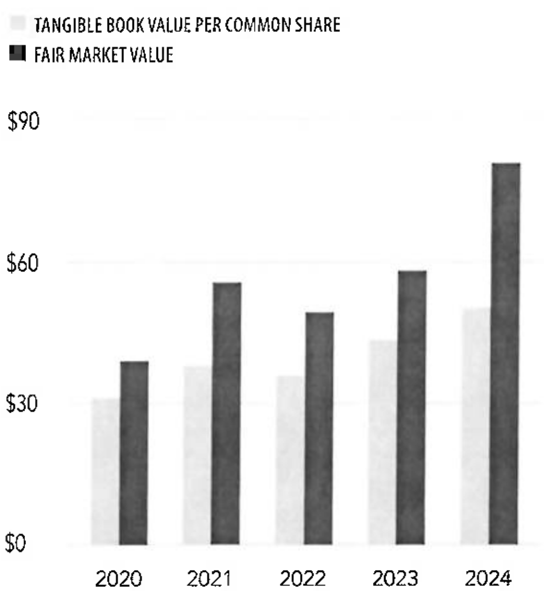
Total Deposits

(billions)

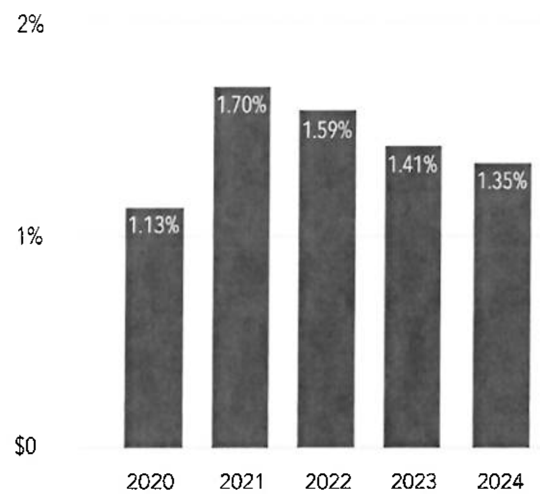


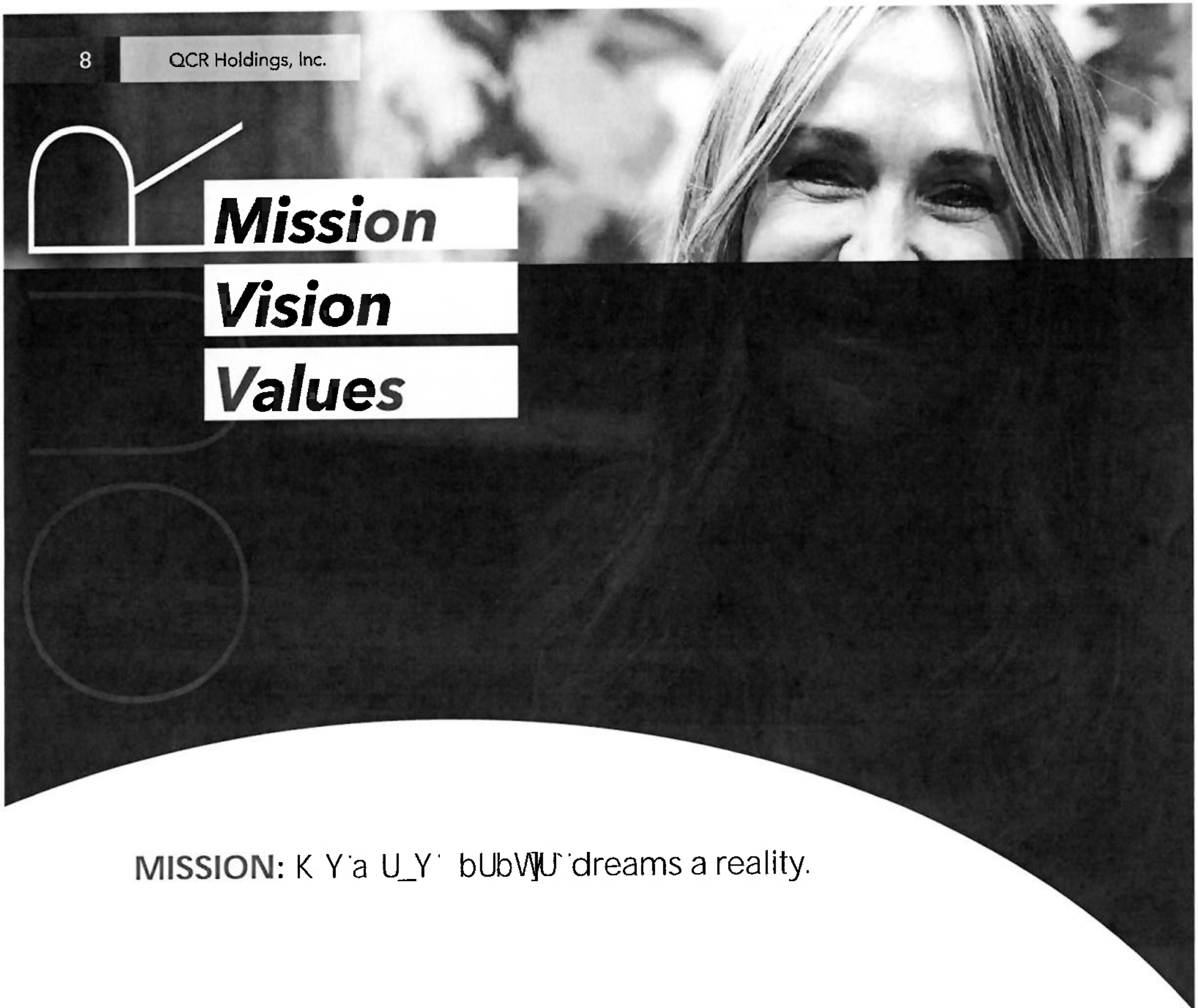
* Benefitted from the Guaranty Bank acquisition

Tangible Book Value and Fair Market Value



Adjusted ROAA





Mission Vision Values

MISSION: K Y'a U_Y' bUbWjU' dreams a reality.

VALUES:

Passion - We care.

Achievement - We expect to win.

Accountability - We drive it.

Collaboration - We work together.

Innovation - We embrace change.

Inclusion - We respect all.

QCR HOLDINGS, INC.

OUR RESPONSIBILITIES

We believe in using resources responsibly, fostering a culture of inclusion for our clients and employees, supporting our communities, and governing our business practices with integrity. We put these beliefs into practice through volunteer hours, sponsorships, and community investments and loans.

1,115
Bcb!Dfc hg'Gi ddcfhYX
H\fci [\ Jc`i bhYYf]b[ž
Donations, or Community
Development Loans

$2.2 Million
in Sponsorships
and Donations

25,895
Employee
Jc`i bhYYf \ci fg

1,530
Financial Literacy
Jc`i bhYYf <ci fg

$94 Million
Investments
CRA-Eligible

$695 Million
Loans
CRA-Eligible

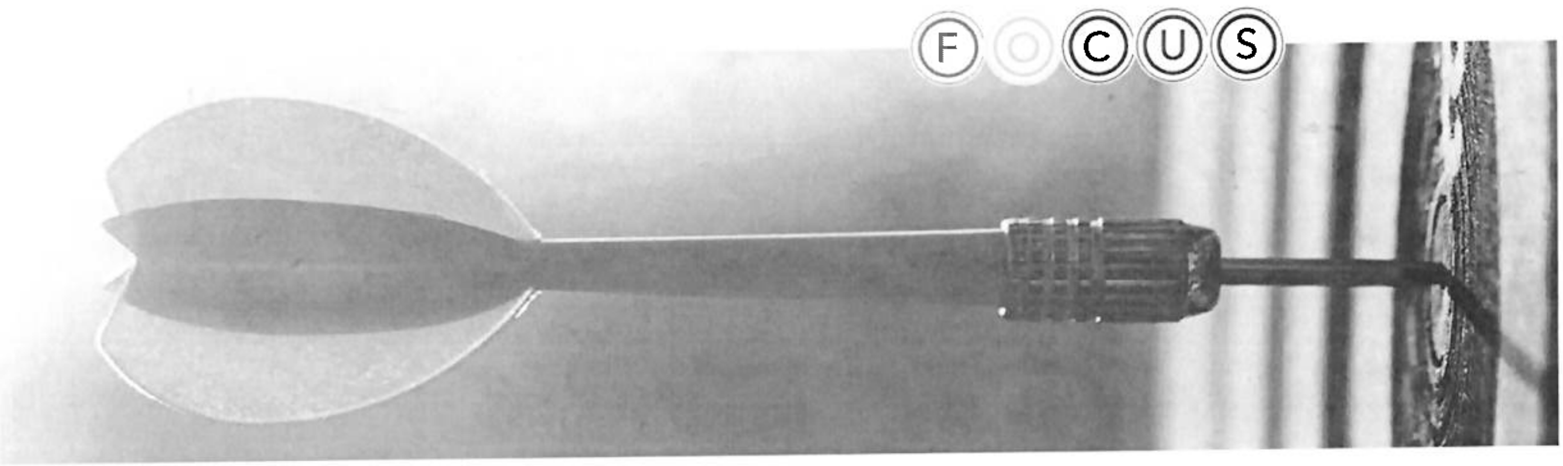
823
Employee
Jc`i bhYYfg

Our first year of F.O.C.U.S., our 2024-2026 Strategic Plan, was a strong success, laying a solid foundation for the future.

Quad City Bank & Trust · Cedar Rapids Bank & Trust · Community Bank & Trust · CSB Community State Bank · Guaranty Bank · GO Group Operations

Our strategic plan, which has five main focus areas, allows employees to understand our company's goals and how they each contribute to our efforts.

Progress in each of the five areas is analyzed quarterly. Based on various measurements, a composite score is communicated to pinpoint where we are on our path to achievement. Our scores for the last quarter of 2024 are listed below.



First Priority: Employees
We will attract, retain, and develop top talent.

2024 SCORE IS 3/5

Optimized Experiences
We will invest in employee and client-facing technology and operations.

2024 SCORE IS 3/5

Client Expectations
We will exceed the expectations of our clients.

2024 SCORE IS 4/5

Uplifting Our Communities
We will invest in our communities.

2024 SCORE IS 4/5

Sustainable Performance
We will deliver sustainable top-tier financial performance.

2024 SCORE IS 4/5

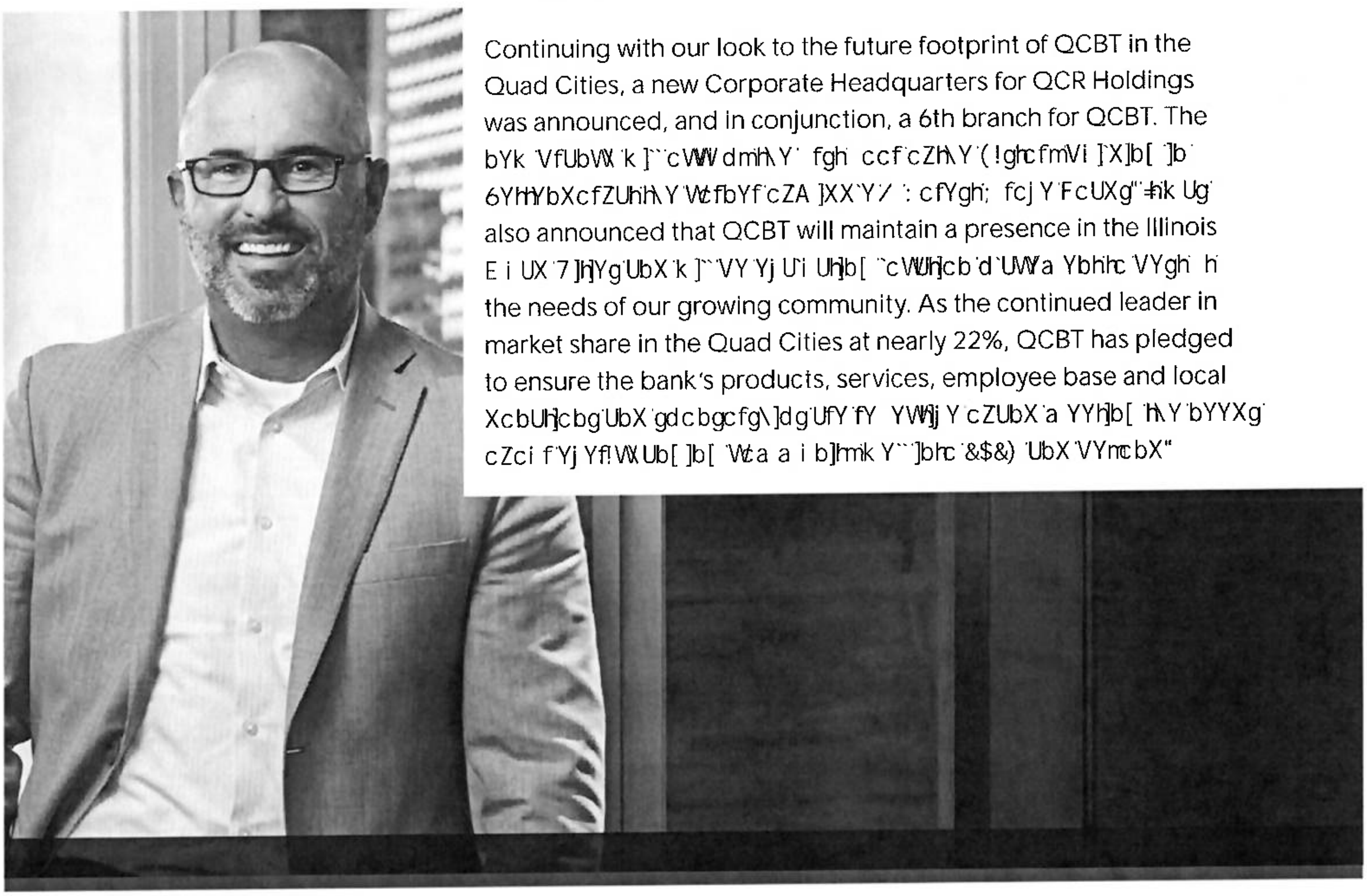
OUR ENTITIES

Laura 'Divot' Ekizian
President and Chief Executive Officer,
Quad City Bank & Trust

QUAD CITY BANK & TRUST

H\fci [\ci h&$&(žE 7 6H]bbcj UhYXž]bj][cfUhYX UbX ~cc_YX hc h\Y Z hi fY"E i UX 7]hm6Ub_/ Hfi gh WY YVfUhYX U a]Ygh cbY" $h\ Ubb]j YfgUfmcb >Ubi Ufm+h\ ž&$&("5 W YVfUh]cb UbX WcbW ffYbh grand opening was held in the lobby of the newly-renovated Brady Street branch. Employees, clients, retirees, local dignitaries and members of the public were all invited to the celebration which was commemorated with a video message capturing historical thoughts and perspectives from the bank's founders.

+b a]X!&$&(žUZhYf %+ mYUfg Ug 7 9C cZE 7 6Hž >c\b 5 bXYfgcb announced his retirement along with announcing Laura "Divot" Ekizian as his successor as President and CEO. The announcement was met with much gratitude and appreciation for his contributions to the growth and success QCBT now enjoys, and excitement for Divot's fresh perspective and renewed focus on company culture and values.



Continuing with our look to the future footprint of QCBT in the Quad Cities, a new Corporate Headquarters for QCR Holdings was announced, and in conjunction, a 6th branch for QCBT. The bYk VfUbW k]``cWWdmh\Y fgh ccf cZh\Y (!gh cfmVi ]X]b[ ]b 6YhhYbXcfZUhh\Y WcfbYf cZA ]XX Y / : cfYgh; fcj Y F cUXg"+h k Ug also announced that QCBT will maintain a presence in the Illinois E i UX 7 ]h]Yg UbX k ]`` VY Yj U i Uh]b[`cWUh]cb d UWa Ybh hc VYgh h the needs of our growing community. As the continued leader in market share in the Quad Cities at nearly 22%, QCBT has pledged to ensure the bank's products, services, employee base and local XcbUh]cbg UbX gdcbgcfg\]dg UfY fY YWh]j Y cZUbX a YYh]b[h\Y bYYXg cZci f Yj Yf!W Ub[ ]b[Wca a i b]hmk Y``]bhc &$&) UbX VYmcbX"

JAMES D. KLEIN
President, Cedar Rapids Bank & Trust and
Chief Deposit Officer, QCR Holdings, Inc.

Cedar Rapids Bank & Trust had another strong year of performance with respect to all our key constituents.

From a client perspective, we focused on a variety of strategies to grow core deposits including digital account openings to an exciting collaboration with college basketball star and Cedar Rapids native, Hannah Stuelke. As a result of our collective efforts, we grew by a record number of households and had gYfcb[' bUbVjU`[ fck h\"Ci f Ya d`cmYYg fYa U]b ci f most important asset. It is due to their dedication and hard work - doing both the big and small things Yj YfmXUm h\Uh7 F6H fYa U]bg h\Y . %VUb_Vma Uf_Yh share in Linn County and a Top Workplace in Iowa and USA. I am extremely proud of our team and the culture we have built and work hard to preserve as we continue to grow.

Speaking of growth, we recently celebrated the Wta d`Yh]cb cZci f bYk h\fYY!ghcfmž' (ž\$\$\$ gei UfY foot building that expands our downtown campus UbX \ci gYg bYUf`m ZhmYa d`cmYYg"@Ughmž7 F6H Ya d`cmYYg dfci X`mj c`i bhYYfYX +ž ' (\ci fg hc %(% `cWU bcbdfc hcf[ Ub]nUh]cbg hc \Y`d h\cgY a cgh]b need within our community.

5g k Y bUj][UhY &\$&) žk Y fYa U]b ZcWi gYX cb supporting our employees, clients, and community while guided by our core beliefs of balance, trust, excellence, and perspective. It is that winning combination that makes us People you can bank on.®

STACEY J. BENTLEY
President and Chief Executive Officer,
Community Bank & Trust

COMMUNITY BANK & TRUST
A Division of Cedar Rapids Bank & Trust

2024 was a successful year of delivering on our relationship driven model as a community bank.

K Y [fYk bYk WJYbhfY UHcbg\]dg h\fci [\ci hh\Y mYUfž]bWi X]b[ ) \$ bYk Vi g]bYgg WJYbhg UbX % bYk k YU'h\ a UbU[Ya Ybh WJYbhg" C i f Ya d`cmYYg delivered raving fan service both externally to clients and internally to each other. It is this shared philosophy to provide superior local service that continues to differentiate us among our competitors. In addition, our staff was committed to giving back to our community through time, talent, and hfYUgi fY" 7 6H dfci X`mj c`i bhYYfYX UhcHU cZ%) % \ci fg hc +& bcbdfc h cf[Ub]nUh]cbg]b &\$&(" K Y U`gc k YfY fYWc[ b]nYX Zcf ci f &, h\ WcbgYWi h]j Y mYUf cZ%\$\$i [ ]j ]b[ hc I b]hYX K UmžVY]b[ U Hcd %\$ I b]hYX K UmXcbcf ]b h\Y 7 YXUf J U`YmžUbX Zcf VY]b[h\Y fYW]d]Ybh cZh\Y &\$&(7 YXUf J U`Ym9Wcbca ]W 8 ]j Yfg]hmY +bWi g]cb Uk UfX Zfca ; fck 7 YXUf J U`Ym 5 g`U fYgi `hž7 6H]bWfYUgYX hc ,)]b XYdcg]hg Uf_Yh g\UfY f]b h\Y 7 YXUf J U`YmžUbX , ,]b A G5"

+b &\$&) žci f Zc Wi g fYa U]bg gh'UXmhc Wcbh]bi Y [fck]b[bYk WXYW_]b[accounts while developing client relationships. We will continue to measure our Net Promoter Score and the valuable feedback we receive from clients. Lastly, we will explore additional client and staff outreach initiatives to position CBT for ongoing relationship and business opportunities h\fci [\ci h h\Y 7 YXUf J U`Ym"

KURT A. GIBSON
Chief Executive Officer,
Community State Bank

COMMUNITY STATE BANK

Emphasis on growth leads to record earnings. K Y UXXYX cj Yf %$$ a]`]cb cZ bYk 7/ =Wca a]hia Ybhg UbX XYdcg]hfY Uh]cbg\]dg]b &$&(žk \]W Wcbhf]Vi hYX hc %(ı Wca dci bXYX Ubbi U [fck h\ fUhY UbX fYWcfX YUfb]b[g! U hYghUa Ybh hc h\Y strength of our team and exceptional service.

&$&(Vfci [\hYI Wh]b[WXUb[Yg UbX new initiatives to CSB. In January, we announced an executive leadership change with the appointment of Brian < UbbU\ Ug DfYg]XYbh UbX ?i fh;]Vgcb continuing as CEO. The addition of Brian to our organization's leadership strengthens our ability to concentrate on the most critical priorities for our employees, clients and community. Our new Wealth Management division launched in April and in May, we introduced a refreshed and modernized CSB brand. We were also presented with the Commercial Investment Award by the Ankeny Business & Industry Collaborative's "Salute to Industry," the Des Moines Register's Ankeny's Best 6Ub_žUbX bU]gh Zcf A Yhfc g 6Ygh 6Ub_"

In August, we held a groundbreaking for CSB's new headquarters, a four-ghcfmž +%ž$$$ gei UfY Zcch ZUW]h]mi]b bcfh\ 5b_Ybm gYhcb) !%#& UWfYg" H\Y location provides excellent visibility UbX UWWYgg Zca =bhYfghUhY) Zcf ci f clients and community and will enhance collaboration between CSB and Central =ck U; C Ya d`cmYYg" 7cbghfi Wh]cb is projected for completion in spring &$&*"

K Y dcg]h]j Y`m]a dUWhYX cj Yf %) $ Central Iowa organizations through our CSB Changemakers employee j c`i bhYYf]ga UbX [fYk ci f bUbW]U commitments to the community. To maintain this momentum, we will introduce new resources dedicated to greater community involvement and CRA commitments with a focus on continuing to uplift our communities.

MONTE C. MCNEW
Chief Executive Officer, Guaranty Bank and
Chief Lending Officer, QCR Holdings, Inc.

We are proud to say that 2024 marked the highest net income in our bank's history. Additionally, Guaranty Bank moved to #2 in market share in *the Springfield, MO MSA.*

This was fueled by growth in our retail accounts. A key component to this growth was our new youth driven accounts know as Empower. The C bY 6Ub_"C bY HYUa "C bY ; cU]b]h]Uh]j Y \Ug been applied throughout the entire bank. Our new wealth management team has noticed synergies with our already robust private banking team to quickly gain real traction in our market.

Uplifting and supporting our communities is a priority for our bank. Our team exceeded both of our goals of volunteer hours and donations giving back to critical organizations in our communities.

TODD A. GIPPLE
President, Chief Financial Officer,
QCR Holdings, Inc.

GROUP OPERATIONS

=b &$&(ž; fci d C dYfUh]cbg fl C Ł\UX UbchYf gi WWYggZi ` mYUf cZXY`]jYf]b[g\UfYX services to our internal clients, the Charters. Our services consist of more than %ž$$$ hcHU` UWh]cbg UbX dfcWYggYgž dfcj ]X]b[ ` * "$ a]``]cb ]b Wc[ghgUj ]b[ g UbX ` ' ", a ]``]cb]b Wc[ghUj c]XUbWY Xi Y hc Wc bhfUWha UbU[Ya Ybh g]bWY &$%- "C i f ; C hYUa a UhYgYI YWi hY " $!() dfc^YWhg UbX gi ddcfh($$ hcHU` hYW\bc`c[mgmghYa g enterprise-wide each year. We are intentionally located throughout each of our markets to create strong engagement and collaboration between our teams. Together, we focus on providing an exceptional client experience.

Last year, we began the conversion of our personal banking customers to the Q2 online banking platform in preparation for our "Bank of the Future" technology plan. As with each conversion, we implement the upgrades one Charter at a time, VY[ ]bb]b[ ]b 5i [i gh k]h\ ; i UfUbhm6Ub_ UbX k]h\ d`Ubg hc b]g\ k]h\ 7ca a i b]hm GHUhY 6Ub_]b >i bY &$&) "

@Ugh mYUfž k Y fUa dYX i d ci f YZcfhg hc Zi fh\Yf Yb[U[Y ci f &) ; fci d C dYfUh]cbg employees by developing action plans based on results from our Employee 9b[U[Ya Ybh Gi fjYm"GdYWj WU`mž k Y ]b]h]UhYX U `YUXYfg\]d dfc[fUa fW `YX ; FC K Ł and a mentorship program.

OUR LEADERSHIP
BOARD OF DIRECTORS

LARRY J. HELLING
Chief Executive Officer,
QCR Holdings, Inc. and
Cedar Rapids Bank & Trust

TODD A. GIPPLE
President, Chief Financial Officer,
QCR Holdings, Inc.

MARIE Z. ZIEGLER
Chair of the Board,
QCR Holdings, Inc.,
Retired Executive,
Deere and Company

JAMES M. FIELD
Vice Chair of the Board,
QCR Holdings, Inc.,
Retired President and Chief
Financial Officer,
Deere and Company

MARY KAY BATES
President and Chief Executive
Officer, Bank Midwest

JAMES R. BATTEN
President,
H2D2, LLC

JOHN-PAUL E. BESONG
Retired Executive,
Rockwell Collins

BRENT R. COBB
Chief Executive Officer,
World Class Industries, Inc.

JOHN F. GRIESEMER
President and Chief Executive
Officer, Erlen Group

ELIZABETH S. JACOBS
President,
The Jacobs Group, LLC

MARK C. KILMER
Chair of the Board,
The Republic Companies

AMY L. REASNER
President,
Lynch Dallas, P.C.

DONNA J. SORENSEN, J.D.
President,
Sorensen Consulting

MANAGEMENT CABINET

Our Management Cabinet is made up of 6 key leaders within our organization who oversee QCR Holdings, Inc. strategic development, critical decision making, and talent management. They work hand-in-hand with our Leadership Team.

LARRY J. HELLING
Chief Executive Officer,
QCR Holdings, Inc. and
Cedar Rapids Bank & Trust

TODD A. GIPPLE
President and Chief Financial Officer,
QCR Holdings, Inc.

JAMES D. KLEIN
President, Cedar Rapids
Bank & Trust and
Chief Deposit Officer,
QCR Holdings, Inc.

NIKI A. LEE
Executive Vice President,
Chief Human Resources Officer,
QCR Holdings, Inc.

MONTE C. MCNEW
Chief Executive Officer,
Guaranty Bank and
Chief Lending Officer,
QCR Holdings, Inc.

REBA K. WINTER
Executive Vice President,
Chief Operating Officer,
QCR Holdings, Inc.

LEADERSHIP TEAM

Members of the Leadership Team include the Management Cabinet and other key leaders from around the company. Their leadership ensures effective communication and execution of the holding company's strategic plan and reinforces our values and culture.

STACEY J. BENTLEY
President and Chief
Executive Officer,
Community Bank & Trust

ROBERT M. EBY
Executive Vice President,
Chief Credit Officer,
QCR Holdings, Inc.

LAURA 'DIVOT' EKIZIAN
President and Chief
Executive Officer,
Quad City Bank & Trust

KURT A. GIBSON
Chief Executive Officer,
Community State Bank

CARI J. HENSON
Vice President, Corporate
Communications Manager,
QCR Holdings, Inc.

ANNE M. O'NEILL
Executive Vice President,
Chief Operations Officer &
Cashier, Quad City Bank & Trust

AARON C. SUNDQUIST
Executive Vice President,
Chief Risk Officer

	FOR THE YEAR ENDED	
	December 31, 2024	December 31, 2023
	(dollars in thousands)	
CONDENSED BALANCE SHEET	**Amount**	**Amount**
Cash and due from banks	$91,732	$97,123
Federal funds sold and interest-bearing deposits	170,592	140,369
Securities, net	1,200,435	1,005,528
Net loans/leases	6,694,563	6,456,216
Intangibles	11,061	13,821
Goodwill	138,596	139,027
Derivatives	186,781	187,341
Other assets	532,270	499,469
Total assets	**$9,026,030**	**$8,538,894**
Total deposits	$7,061,187	$6,514,005
Total borrowings	569,532	718,295
Derivatives	214,823	215,735
Other liabilities	183,101	204,263
Total stockholders' equity	997,387	886,596
Total liabilities and stockholders' equity	**$9,026,030**	**$8,538,894**

ANALYSIS OF LOAN PORTFOLIO	FOR THE YEAR ENDED December 31, 2024	FOR THE YEAR ENDED December 31, 2023
	(dollars in thousands)	
Loan/lease mix:		
Commercial and industrial - revolving	$387,991	$325,243
Commercial and industrial - other	1,295,961	1,390,068
Commercial and industrial - other - LIHTC	218,971	91,710
Total commercial and industrial	1,902,923	1,807,021
Commercial real estate, owner occupied	605,993	607,365
Commercial real estate, non-owner occupied	1,077,852	1,008,892
Construction and land development	395,557	477,424
Construction and land development - LIHTC	917,986	943,101
Multi-family	303,662	284,721
Multi-family - LIHTC	828,448	711,422
Direct f nancing leases	17,076	31,164
1-4 family real estate	588,179	544,971
Consumer	146,728	127,335
Total loans/leases	$6,784,404	$6,543,416
Less allowance for credit losses	89,841	87,200
Net loans/leases	**$6,694,563**	**$6,456,216**

ANALYSIS OF DEPOSITS		
Deposit mix:		
Noninterest-bearing demand deposits	$921,160	$1,038,689
Interest-bearing demand deposits	4,828,216	4,338,390
Time deposits	953,496	851,950
Brokered deposits	358,315	284,976
Total deposits	**$7,061,187**	**$6,514,005**

	FOR THE YEAR ENDED	
	December 31, 2024	December 31, 2023
	(dollars in thousands)	
INCOME STATEMENT	**Amount**	**Amount**
Interest income	$481,857	$413,410
Interest expense	250,069	192,404
Net interest income	231,788	221,006
Provision for credit losses	17,098	16,539
Net interest income after provision for credit losses	214,690	204,467
Total noninterest income	115,529	132,684
Total noninterest expense	207,642	210,531
Net income before taxes	122,577	126,620
Income tax expense	8,727	13,062
Net income	**$113,850**	**$113,558**

Basic EPS	$6.77	$6.79
Diluted EPS	$6.71	$6.73
Weighted average common shares outstanding	16,829,004	16,732,406
Weighted average common and common equivalent shares outstanding	16,959,853	16,866,391

	FOR THE YEAR ENDED	
	December 31, 2024	December 31, 2023
COMMON SHARE DATA	*(dollars in thousands, except per share data)*	
Common shares outstanding	16,882,045	16,749,254
Book value per common share [1]	$59.08	$52.93
Tangible book value per common share [2]	$50.21	$43.81
Closing stock price	$80.64	$58.39
Market capitalization	$1,361,368	$977,989
Market price / book value	136.49%	110.31%
Market price / tangible book value	160.59%	133.29%
Earnings per common share (basic)	$6.77	$6.78
Price earnings ratio	11.91 x	8.61 x
Basic adjusted earnings per common share (non-GAAP) [3]	$7.09	6.88%
Diluted adjusted earnings per common share (non-GAAP) [3]	$7.03	6.82%
TCE / TA [4]	9.55%	8.75%
CONDENSED STATEMENT OF CHANGES IN STOCKHOLDERS' EQUITY		
Beginning balance	$886,596	$772,724
Net income	113,850	113,558
Other comprehensive income (loss), net of tax	(3,682)	8,939
Repurchase and cancellation of shares of common stock as a result of a share repurchase program	-	(8,686)
Common stock cash dividends declared	(4,041)	(4,020)
Other [5]	4,664	4,081
Ending balance	$997,387	$886,596

(1) Includes accumulated other comprehensive income (loss)

(2) Includes accumulated other comprehensive income (loss) and excludes intangible assets (Non-GAAP)

(3) See GAAP to Non-GAAP reconciliation

(4) TCE / TCA : tangible common equity / total tangible assets. See GAAP to Non-GAAP reconciliations.

(5) Includes mostly common stock issued for options exercised and the employee stock purchase plan, as well as stock-based compensation

	FOR THE YEAR ENDED	
	December 31, 2024	December 31, 2023
	(dollars in thousands)	
REGULATORY CAPITAL RATIOS		
Total risk-based capital ratio	14.10%	14.29%
Tier 1 risk-based capital ratio	10.57%	10.27%
Tier 1 leverage capital ratio	10.73%	10.03%
Common equity tier 1 ratio	10.03%	9.67%
KEY PERFORMANCE RATIOS AND OTHER METRICS		
Adjusted return on average assets	1.35%	1.41%
Adjusted return on average total equity	12.61%	13.94%
Net interest margin	2.88%	2.97%
Net interest margin (TEY) (Non-GAAP)(1) (2)	3.33%	3.35%
Adjusted net interest margin (TEY) (Non-GAAP) (1) 2)	3.31%	3.32%
Efficiency ratio (Non-GAAP) (2)	59.78%	59.52%
Gross loans/leases held for investment/total assets	75.14%	76.63%
Full-time equivalent employees	980	996
AVERAGE BALANCES		
Assets	$8,837,393	$8,165,805
Loans/leases	6,764,754	6,337,551
Deposits	6,813,620	6,325,790
Total stockholders' equity	945,848	825,557

(1) TEY : Tax equivalent yield

(2) See GAAP to Non-GAAP reconciliations in the Company's Form 10-K.

STOCK LISTING INFORMATION

The common stock of QCR Holdings, Inc. is traded on the
B UgXUe ; `cVU`A Uf_Yhi bXYf h\Y gma Vc`` E 7 F< "

2025 Annual Meeting of Stockholders

We invite you to electronically attend the virtual annual a YYhjb[k \]W k]`` VY \Y`X cb H\i fgXUmžA Um&&ž&$&) Uh, .$$ U"a " 7 YbhfU` 8 Um`][ \h H]a Y" Mci k ]`` VY UV`Y to attend the meeting and vote during the meeting Vmj ]g]hjb[ . k k k "j ]fh U`g\UfY\c`XYfa YYhjb["Wca # E 7 F< &$&) " Df]cf hc h\Y a YYhjb[žmci k]`` VY UV`Y hc vote by visiting www.proxyvote.com.

Stockholders interested in information may contact

Shellee R. Showalter
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Equity Administration & Executive Compensation
QCR Holdings, Inc.
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Annual Report on Form 10-K

Copies of the QCR Holdings annual report on : cfa %$!? UbX Y \]V]hg YX k]h h\Y GYW f]h]Yg UbX Exchange Commission are available to stockholders without charge by accessing our website at www.qcrh.com or may contact:

Nick W. Anderson
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QCR Holdings, Inc.
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Internet Information

Information on our subsidiaries' history, locations, products and services can be accessed on the internet at: www.qcbt.bank, www.crbt.bank, www.communitybt. bank, www.bankcsb.com, www.gbankmo.com, and k k k "a &Yei]da Ybh bUbWY"Wca

Stock Transfer Agent

Inquiries related to stockholder records, stock transfers, `cghWYfh] WUhYgž WUb[Yg cZ ck bYfg\]dž WUb[Yg cZ address, and dividend payments should be sent to our transfer agent at:

Equiniti Trust Company, LLC
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Hours: 8 a.m. - 8 p.m. ET Monday-Friday
Email: helpast@equiniti.com
Website: equiniti.com

Analysts or other investors interested in information may contact

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QCR Holdings, Inc.
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Heather L. Brummel
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QCR Holdings, Inc.
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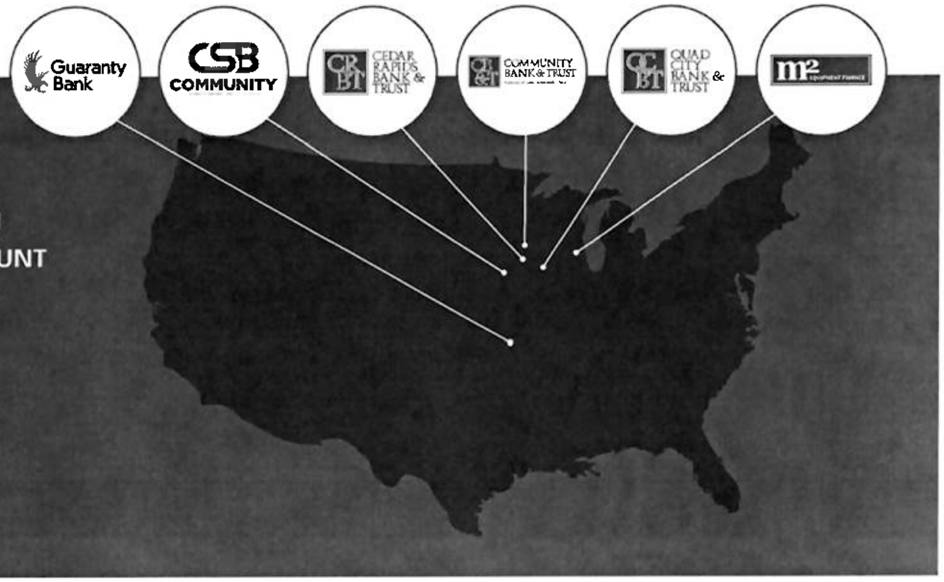
Independent Registered Public Accounting Firm

RSM US LLP, Davenport, IA

Corporate Counsel

Lane & Waterman LLP, Davenport, IA
Barack Ferrazzano Kirschbaum & Nagelberg LLP, Chicago, IL

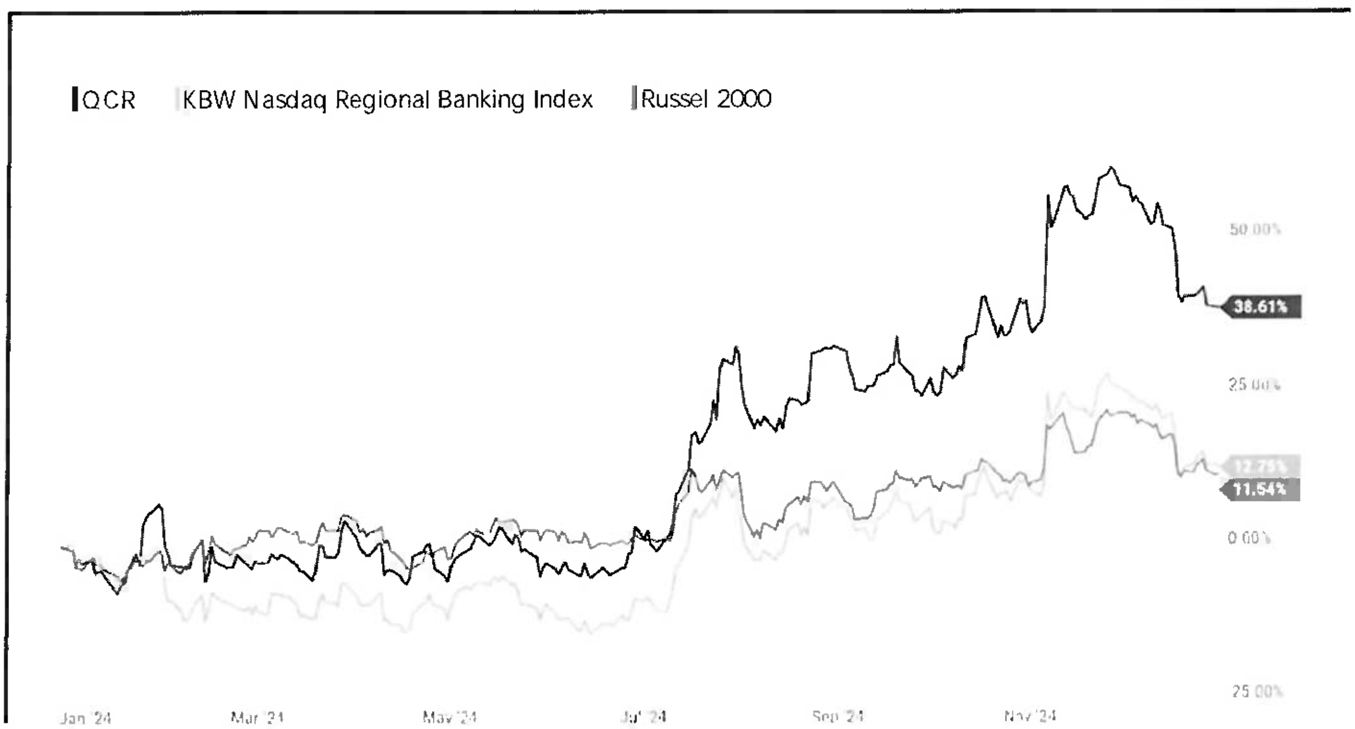
QCR HOLDINGS, INC.



DIVIDEND INFORMATION

RECORD DATE	PAYMENT DATE	CASH AMOUNT
03/15/24	04/03/24	$0.06
06/14/24	07/03/24	$0.06
09/13/24	10/02/24	$0.06
12/13/24	01/03/25	$0.06

2024 Stock Performance - Annual Percent Change



QCBT QUAD CITY BANK & TRUST

CRBT CEDAR RAPIDS BANK & TRUST

CB&T COMMUNITY BANK & TRUST
A Division of Cedar Rapids Bank & Trust

CSB COMMUNITY STATE BANK

Guaranty Bank

m2 EQUIPMENT FINANCE

GO GROUP OPERATIONS

QCR HOLDINGS, INC.

3551 SEVENTH STREET | MOLINE, IL 61265
QCRH.COM

IDC

IDC Financial Publishing, Inc.

Whitney Morrow
treasurymanagement@gbankmo.com

GUARANTY BANK

(SPRINGFIELD FIRST COMMUNITY BANK)

LOCATION: SPRINGFIELD, MO

TYPE: BANK

TOTAL ASSETS: $2,374MM

IDC Rank of Financial Ratios 2024-Q2: **237**

Superior (200 - 300)

CAMEL Analysis

Capital Ratios - A Foundation for Safety and Soundness

Tier 1 Capital % Tier 1 Assets	11.5%
Risk Based Capital % Risk Based Assets	13.3%
Tier I Capital % Risk Based Assets	12.2%

Well Capitalized

Adequacy of Capital and Loan Loss Reserve to Cover Loan Delinquency

Loan Loss Reserve % Tier I Capital	8.1%
Loans 90 Days Delinquent % Tier I Capital	0.0%
Loans Nonaccrual + REO % Tier I Capital	2.3%

More than Adequate Capital and Loan Loss Reserve to Cover Loan Delinquency

Margins Measure Management

Common Shareholder's Net Operating Profit After Tax % Tangible Equity Capital, NOPAT ROE (1yr)	11.1%
Cost of Equity COE (1yr)	8.8%

ROE Adds Sizable Value

Net Interest % Earning Assets (1yr)	2.73%
Noninterest Income % Earning Assets (1yr)	1.09%
Noninterest Expense % Earning Assets (1yr)	2.38%
Operating Profit Margin OPM (1yr)	37.7%

Average OPM	
OPM Risk Standard Deviation	8.1%
High OPM Risk	

Earnings Return on Equity Equals the Operating Return Plus the Financial Return

Return of Net Operating Profit From Operations After Tax % Earning Assets (ROEA)	4.00%
High Operating Return	
Return on Financial Leverage (ROFL) = Spread X Leverage	7.08%
Average Financial Return	
ROEA less COF AT = Leverage Spread	1.05%
Wide Spread	
Leverage Multiplier	6.76
Average Multiplier	

Liquidity Determines the Ability to Grow

Balance Sheet Cash Flow % Tier I Equity	17.6%
Percent Annual Growth in Equity Capital	11.8%
Nonperforming Assets % Total Loans	0.3%
Illiquid Loans % Stable Deposits and Borrowings Plus Excess Liquidity	86.9%
Interest-Bearing Liabilities % Earning Assets	80.3%
Liquidity Ample to Support Growth	

Supplemental Ratios

Investment Yield	4.9%
Loan Yield	6.2%
Cost of Adjusted Debt - After Tax	3.0%
Net Income % Avg Assets	1.2%

Reports

Resources

Limitations to Use of Financial Ratios and Ranks

Ranks are designed to provide IDC Financial Publishing, Inc.'s opinion as to the relative value of financial ratios, and are subject to limitations in their use. The ranks have no value in forecasting the direction of future trends of financial ratios. While in our opinion the selected ratios provide an ample financial picture for evaluating a financial institution, the quality of individual financial institutions can also be influenced by factors not taken into account in this analysis.

The quality of a financial institution is not fixed over time, but tends to undergo change. For this reason, changes in ranks occur, reflecting changes in the individual financial ratios.The data utilized for calculations, ranks, and other information was obtained from sources believed to be reliable and accurate; however, neither the publisher nor its employees assume responsibility for the correctness or accuracy of data, calculations, or liability for their use.

FUNDS AVAILABILITY POLICY

Funds Availability (Regulation CC) Policy

INTRODUCTION

The purpose of this Policy is to describe Guaranty Bank's (Bank's) check hold policy for transaction accounts. The Bank's objective is to make funds available as expeditiously as good business practices mandate.

The length of delay is counted in business days from the business day of deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If a deposit is made at a staffed teller station during any business day before 6:00 p.m. on a day the Bank is open, the Bank will consider that day to be the day of deposit. If a deposit is made after the 6:00 p.m. closing or on a day the Bank is closed, the Bank will consider that the deposit was made on the next business day the Bank is open.

Same-Day Availability
Funds from the following deposits are available on the business day of deposit:

- All electronic payments, such as direct deposits and wire transfers
- Cash

Next-Day Availability
The Bank's policy is to make funds available on all other deposits on the next business day after the banking day the Bank receives the deposit unless special circumstances apply such as an exception hold.

Longer Delays
Availability of some deposits may be delayed for longer periods; however, the first $200 of the deposit may be available on the first business day after the day of the deposit. Delayed availability may be used under the following circumstances:

- The Bank believes a check will not be paid.
- Deposited checks total more than $5,000 on one day.
- Returned unpaid checks are redeposited.
- An account has been overdrawn six times or more in the last six months.
- Emergencies, such as failure of communications or computer equipment.

The Bank will notify affected customers if the Bank delays their ability to withdraw funds for any of these reasons. The Bank will advise affected customers when the funds will be available, which will be no later than the eleventh business day after the day of deposit. The Bank's funds availability schedule can be found in the Funds Availability Quick Reference Guide. Affected customers will be required to sign the notice of hold form if the form is provided at the time of the deposit.

New Account Rules
Special rules apply during the first 30 days after an account is opened.

Funds from cash or electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of the deposit. The first $200 may be available immediately. If the deposit is not made in person, the first $5,000 will not be available until the second business day after the day of the deposit. The remaining funds will be made available in accordance with the Funds Availability Quick Reference Guide.

Holds on Other Funds
If the Bank cashes a check or accepts for deposit a check drawn on another depository institution, the Bank may make funds immediately available but delay the availability to withdraw a corresponding amount of funds on deposit in any account the depositor has with the Bank. Held funds will be available according to the Bank's hold policy stated elsewhere in the Funds Availability (Regulation CC) Policy or found in the Funds Availability Quick Reference Guide.

When the Bank Will Pay Interest on Deposits
The Bank will begin to accrue interest on deposits to interest-bearing accounts not later than the business day on which the depositary bank receives credit for the funds. Deposits are considered deposited on the same day when received at a teller station or proprietary ATM. They are considered deposited when they are removed form night depositories, lock boxes, and nonproprietary ATMs. When deposits are sent through the mail, they are considered deposited when received by the Bank.

All Bank employees with duties that involve the requirements of Regulation CC will receive training annually and will have written procedures in their department regarding the provisions that relate to their job duties.

Guaranty Bank

Daily Activity

Report Type:	Balance and Activity - Previous Day(s)
Currency:	USD
Customer:	Springfield First Community Bank Corp
Created By:	Alyssa Hardy
Created Date/Time:	05/31/2024 12:11 PM
Report Date(s):	01/01/2024 - 05/31/2024 (Holiday was found in date range)
Account(s) Requested:	111111, 888999, 12345678, 170000097, 191000199, 191000207

Summary

Account Number	Account Name	Opening Ledger	CR Count	CR Amount	DB Count	DB Amount	Closing Ledger
111111	Business Checking	$8.47	28	$39.45	40	$35.12	$12.80
888999	Statement Savings	$25.84	6	$0.06	0	$0.00	$25.90
12345678	Empower Checking	$3.51	0	$0.00	0	$0.00	$3.51
170000097	Essential Checking	$39.32	8	$0.31	6	$39.09	$0.54
191000199	GBank Internal	$3.39	3	$1.27	2	$0.12	$4.54
191000207	GBank Internal	$3.70	1	$0.10	0	$0.00	$3.80
Report Totals		**$84.23**	**46**	**$41.19**	**48**	**$74.33**	**$51.09**

Report Detail

Account Number: 111111			Account Name: Business Checking			
Date	BAI Type	CR Amount	DB Amount	Serial Num	Ref Num	Description
01/23/2024	Preauthorized ACH Credit	$0.01			78573694	Testing ACH AchCollect
01/23/2024	Credit (Any Type)		$0.01		78573693	WIRE-OUT 20240230010700 TEST TEST CHECKING #2
01/23/2024	Preauthorized ACH Debit		$0.01		78573692	Testing ACH AchBatch
01/23/2024	Preauthorized ACH Debit		$0.01		78573691	Testing ACH Payroll
01/24/2024	Preauthorized ACH Credit	$0.01			78573690	TEST COMPANY XYZ VENDORPMTS
01/24/2024	Preauthorized ACH Debit		$0.04		78573689	TEST COMPANY XYZ VENDORPMTS
01/24/2024	Preauthorized ACH Debit		$0.06		78573688	TEST COMPANY XYZ VENDORPMTS
01/24/2024	Preauthorized ACH Credit	$0.02			78573687	TEST COMPANY XYZ VENDORPMTS 086519420000002 AH0123 I.001 20240123 144501 000911
01/24/2024	Preauthorized ACH Credit	$0.04			78573686	TEST COMPANY XYZ VENDORPMTS 086519420000001 AH0123 I.001 20240123 144501 000879
02/07/2024	Preauthorized ACH Credit	$1.00			78573685	11: Conf #:136715 Transfer from XXX0097 to XXX11

Account Number: 111111					Account Name: Business Checking
03/18/2024	Credit (Any Type)	$15.80			80960291 Regular Deposit
03/18/2024	Check Paid		$5.13	5005	80960290 Pay First Check
03/18/2024	Check Paid		$2.20	5006	80960289 Pay First Check
03/18/2024	Check Paid		$1.12	5007	80960288 Pay First Check
03/18/2024	Check Paid		$7.35	5008	80960287 0000005008
03/27/2024	Preauthorized ACH Debit		$0.50		82413952 SFC Bank Mob Bk PP TEST
04/01/2024	Credit (Any Type)	$11.21			83313869 Regular Deposit
04/01/2024	Check Paid		$2.11	5009	83313868 Pay First Check
04/01/2024	Check Paid		$1.13	5010	83313867 Pay First Check
04/01/2024	Check Paid		$3.22	5011	83313866 0000005011
04/01/2024	Check Paid		$4.75	5012	83313865 0000005012
04/02/2024	Preauthorized ACH Debit		$0.75		83313864 SFC Bank Mob Bk PP TEST
04/03/2024	Credit (Any Type)	$3.30			83313863 Regular Deposit
04/03/2024	Check Paid		$3.30	5013	83313862 0000005013
04/04/2024	Preauthorized ACH Credit	$0.08			83313861 Testing ACH REVERSAL
04/04/2024	Preauthorized ACH Credit	$5.00			83313860 11: Conf #:148810 Transfer from XXX0097 to XXX11
04/04/2024	Preauthorized ACH Debit		$0.08		83313859 Testing ACH TESTREV
04/05/2024	Credit (Any Type)	$2.50			83313858 Regular Deposit
04/05/2024	Check Paid		$2.50	5014	83313857 0000005014
04/10/2024	Preauthorized ACH Debit		$0.01		86195326 Transfer from XXX1111 to XXX00
04/10/2024	Preauthorized ACH Debit		$0.01		86195325 Transfer from XXX1111 to XXX00
04/10/2024	Preauthorized ACH Debit		$0.01		86195331 Transfer from XXX1111 to XXX00
04/11/2024	Preauthorized ACH Debit		$0.10		86195330 Transfer from XXX1111 to XXX00
04/15/2024	Preauthorized ACH Debit		$0.11		86195329 Transfer from XXX1111 to XXX0097: Conf #:151068
04/22/2024	Preauthorized ACH Debit		$0.05		86195328 Transfer from XXX1111 to XXX0097: Conf #:152431
05/13/2024	Preauthorized ACH Debit		$0.01		88768585 Transfer from XXX1111 to XXX0097: Conf #:157924
05/14/2024	Preauthorized ACH Credit	$0.02			88768584 Transfer from XXX0199 to XXX1111: Conf #:158365
05/14/2024	Preauthorized ACH Credit	$0.03			88768583 Transfer from XXX0097 to XXX1111: Conf #:158364
05/14/2024	Preauthorized ACH Credit	$0.05			88768582 Transfer from XXX0097 to XXX1111: Conf #:158369
05/14/2024	Preauthorized ACH Debit		$0.01		88768581 Transfer from XXX1111 to XXX0097: Conf #:158362
05/14/2024	Preauthorized ACH Debit		$0.02		88768580 Transfer from XXX1111 to XXX0199: Conf #:158370

Account Number: 111111				Account Name: Business Checking	
05/15/2024	Preauthorized ACH Credit	$0.01		88768579	Testing ACH ACH Paymen
05/15/2024	Preauthorized ACH Credit	$0.02		88768578	Testing ACH ACH Paymen
05/15/2024	Preauthorized ACH Credit	$0.02		88768577	Testing ACH ACH Collec
05/15/2024	Preauthorized ACH Credit	$0.04		88768576	Testing ACH ACH Collec
05/15/2024	Credit (Any Type)	$0.01		88768575	WIRE-IN 20241360007300 TESTING WIRE
05/15/2024	Credit (Any Type)	$0.01		88768574	WIRE-IN 20241360007000 TESTING WIRE
05/15/2024	Credit (Any Type)	$0.01		88768573	WIRE-IN 20241360006800 TESTING WIRE
05/15/2024	Credit (Any Type)	$0.01		88768572	WIRE-IN 20241360004800 TEST COMPANY XYZ
05/15/2024	Credit (Any Type)	$0.08		88768571	WIRE-IN 20241360004600 TESTING WIRE
05/15/2024	Credit (Any Type)		$0.01	88768570	WIRE-OUT 20241360002900 BOB VITA - TEST WIRE
05/15/2024	Credit (Any Type)		$0.01	88768569	WIRE-OUT 20241360003000 BOB VITA - TEST WIRE
05/15/2024	Credit (Any Type)		$0.01	88768568	WIRE-OUT 20241360002800 BOB VITA - TEST WIRE
05/15/2024	Credit (Any Type)		$0.08	88768567	WIRE-OUT 20241360002600 BOB VITA - TEST WIRE
05/15/2024	Preauthorized ACH Debit		$0.01	88768566	Testing ACH ACH Paymen
05/15/2024	Preauthorized ACH Debit		$0.06	88768565	Testing ACH MYCREDIT
05/15/2024	Preauthorized ACH Debit		$0.02	88768564	Testing ACH ACH Paymen 086519420000082 AH0515 I.001 20240515 144038 002134
05/15/2024	Preauthorized ACH Debit		$0.02	88768563	Testing ACH ACH Collec 086519420000035 AH0515 I.001 20240515 144038 002185
05/15/2024	Preauthorized ACH Debit		$0.04	88768562	Testing ACH ACH Collec 086519420000039 AH0515 I.001 20240515 144038 002179
05/16/2024	Preauthorized ACH Credit	$0.01		88768561	TEST COMPANY XYZ VENDORPMTS
05/16/2024	Preauthorized ACH Credit	$0.07		88768560	Testing ACH MYDEBIT
05/16/2024	Preauthorized ACH Debit		$0.06	88768559	TEST COMPANY XYZ VENDORPMTS
05/16/2024	Preauthorized ACH Debit		$0.07	88768558	Testing ACH MYDEBIT
05/16/2024	Preauthorized ACH Debit		$0.09	88768557	Testing ACH EFTPS
05/16/2024	Preauthorized ACH Credit	$0.02		88768556	TEST COMPANY XYZ VENDORPMTS 086519420000002 AH0515 I.001 20240515 144038 002163
05/16/2024	Preauthorized ACH Credit	$0.03		88768555	TEST COMPANY XYZ VENDORPMTS 086519420000003 AH0515 I.001 20240515 144038 002165
05/16/2024	Preauthorized ACH Credit	$0.04		88768554	TEST COMPANY XYZ VENDORPMTS 086519420000001 AH0515 I.001 20240515 144038 002145
05/16/2024	Preauthorized ACH Debit		$0.04	88768553	TEST COMPANY XYZ VENDORPMTS 086519420000007 AH0515 I.001 20240515 144038 002147

Account Number: 111111			Account Name: Business Checking			
Account Subtotal		$39.45	$35.12			

Account Number: 888999			Account Name: Statement Savings			
Date	BAI Type	CR Amount	DB Amount	Serial Num	Ref Num	Description
02/20/2024	Preauthorized ACH Credit	$0.01			80412000	99: Conf #:137311 Transfer from XXX7752 to XXX89
02/20/2024	Preauthorized ACH Credit	$0.01			80411999	99: Conf #:137310 Transfer from XXX7752 to XXX89
02/26/2024	Preauthorized ACH Credit	$0.01			80411998	99: Conf #:138864 Transfer from XXX7752 to XXX89
02/26/2024	Preauthorized ACH Credit	$0.01			80411997	99: Conf #:138863 Transfer from XXX7752 to XXX89
02/28/2024	Preauthorized ACH Credit	$0.01			80411996	Transfer from DDA 2000377752
03/31/2024	No BAI	$0.01			88768586	Int Deposit
Account Subtotal		$0.06	$0.00			

Account Number: 170000097			Account Name: Essential Checking			
Date	BAI Type	CR Amount	DB Amount	Serial Num	Ref Num	Description
02/07/2024	Preauthorized ACH Debit		$1.00		81125401	Transfer from XXX0097 to XXX11
04/04/2024	Preauthorized ACH Debit		$5.00		83313320	Transfer from XXX0097 to XXX11
04/10/2024	Preauthorized ACH Credit	$0.01			86195339	97: Conf #:150008 Transfer from XXX1111 to XXX00
04/10/2024	Preauthorized ACH Credit	$0.01			86195338	97: Conf #:150011 Transfer from XXX1111 to XXX00
04/10/2024	Preauthorized ACH Credit	$0.01			86195337	97: Conf #:150010 Transfer from XXX1111 to XXX00
04/11/2024	Preauthorized ACH Credit	$0.10			86195336	97: Conf #:150263 Transfer from XXX1111 to XXX00
04/11/2024	Preauthorized ACH Debit		$0.01		86195335	Transfer from XXX0097 to XXX39
04/15/2024	Preauthorized ACH Credit	$0.11			86195334	Transfer from XXX1111 to XXX0097: Conf #:151068
04/22/2024	Preauthorized ACH Credit	$0.05			86195333	Transfer from XXX1111 to XXX0097: Conf #:152431
05/13/2024	Preauthorized ACH Credit	$0.01			88768552	Transfer from XXX1111 to XXX0097: Conf #:157924
05/14/2024	Preauthorized ACH Credit	$0.01			88768551	Transfer from XXX1111 to XXX0097: Conf #:158362
05/14/2024	Preauthorized ACH Debit		$0.03		88768550	Transfer from XXX0097 to XXX1111: Conf #:158364
05/14/2024	Preauthorized ACH Debit		$0.05		88768549	Transfer from XXX0097 to XXX1111: Conf #:158369
05/15/2024	Miscellaneous Fees		$33.00		88768548	STOP PAY
Account Subtotal		$0.31	$39.09			

Account Number: 191000199	Account Name: GBank Internal

Account Number: 191000199			Account Name: GBank Internal			
Date	**BAI Type**	**CR Amount**	**DB Amount**	**Serial Num**	**Ref Num**	**Description**
03/27/2024	Preauthorized ACH Credit	$0.50			86423951	SFC Bank Mob Bk PP TEST
04/02/2024	Preauthorized ACH Credit	$0.75			86423950	SFC Bank Mob Bk PP TEST
04/03/2024	Preauthorized ACH Debit		$0.10		86423949	Transfer from XXX0199 to XXX02
05/14/2024	Preauthorized ACH Credit	$0.02			88768588	Transfer from XXX1111 to XXX0199: Conf #:158370
05/14/2024	Preauthorized ACH Debit		$0.02		88768587	Transfer from XXX0199 to XXX1111: Conf #:158365
Account Subtotal		**$1.27**	**$0.12**			

Account Number: 191000207			Account Name: GBank Internal			
Date	**BAI Type**	**CR Amount**	**DB Amount**	**Serial Num**	**Ref Num**	**Description**
04/03/2024	Preauthorized ACH Credit	$0.10			88768589	07: Conf #:148317 Transfer from XXX0199 to XXX02
Account Subtotal		**$0.10**	**$0.00**			

Accounts with no matching activity during the reported date(s): *12345678*

Guaranty Bank

Previous day checks

Report Type:	Paid Checks - Previous Day(s)
Currency:	USD
ABA Routing Number(s):	086519421
Customer:	Springfield First Community Bank Corp
Created By:	Alyssa Hardy
Created Date/Time:	05/31/2024 12:08 PM
Report Date(s):	01/01/2024 - 05/31/2024 (Holiday was found in date range)
Account(s) Requested:	111111, 888999, 12345678, 170000097, 191000199, 191000207

Report Detail

Account Number: 111111			Account Name: Business Checking			
Date	BAI Type	CR Amount	DB Amount	Serial Num	Ref Num	Description
03/18/2024	Check Paid	$0.00	$5.13	5005	80960290	Pay First Check
03/18/2024	Check Paid	$0.00	$2.20	5006	80960289	Pay First Check
03/18/2024	Check Paid	$0.00	$1.12	5007	80960288	Pay First Check
03/18/2024	Check Paid	$0.00	$7.35	5008	80960287	0000005008
04/01/2024	Check Paid	$0.00	$2.11	5009	83313868	Pay First Check
04/01/2024	Check Paid	$0.00	$1.13	5010	83313867	Pay First Check
04/01/2024	Check Paid	$0.00	$3.22	5011	83313866	0000005011
04/01/2024	Check Paid	$0.00	$4.75	5012	83313865	0000005012
04/03/2024	Check Paid	$0.00	$3.30	5013	83313862	0000005013
04/05/2024	Check Paid	$0.00	$2.50	5014	83313857	0000005014
Account Subtotal		$0.00	$32.81			

REPORT TOTALS	CR Report Total	DB Report Total
	$0.00	**$32.81**

Accounts with no matching activity during the reported date(s): *888999, 12345678, 170000097, 191000199, 191000207*

Guaranty Bank

Cash Position

Report Type:	Cash Position - Previous Day(s)
Currency:	USD
ABA Routing Number(s):	086519421
Customer:	Springfield First Community Bank Corp
Created By:	Alyssa Hardy
Created Date/Time:	04/12/2025 07:00 AM
Report Date(s):	04/05/2025 - 04/11/2025
Frequency:	Every Business Day
Account(s) Requested:	111111, 888999, 12345678, 170000097, 191000199, 191000207

Opening Balances and Activity

Account Number	Account Name	Opening Ledger	Opening Available	CR Count	CR Amount	DB Count	DB Amount
111111	Business Checking	$7.31	$7.31	0	$0.00	0	$0.00
888999	Statement Savings	$25.94	$25.94	0	$0.00	0	$0.00
12345678	Elite Checking	$1.51	$1.51	0	$0.00	0	$0.00
170000097	Essential Checking	$0.60	$0.60	0	$0.00	0	$0.00
191000199	GBank Internal	$0.00	$0.00	0	$0.00	0	$0.00
191000207	GBank Internal	$0.00	$0.00	0	$0.00	0	$0.00
Report Totals		$35.36	$35.36	0	$0.00	0	$0.00

Closing Cash Position

Account Number	Account Name	Closing Ledger	1-Day Float	2+ Day Float	Closing Available
111111	Business Checking	$7.31	$0.00	$0.00	$7.31
888999	Statement Savings	$25.94	$0.00	$0.00	$25.94
12345678	Elite Checking	$1.51	$0.00	$0.00	$1.51
170000097	Essential Checking	$0.60	$0.00	$0.00	$0.60
191000199	GBank Internal	$0.00	$0.00	$0.00	
191000207	GBank Internal	$0.00	$0.00	$0.00	
Report Totals		$35.36	$0.00	$0.00	$35.36

Accounts with no matching activity during the reported date(s): 888999, 191000199, 191000207, 12345678, 111111, 170000097

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Simply put, with ICS, you can have it all.

How does ICS work?

Work directly with just us—an institution you already know and trust—to access coverage from many, receive just one regular statement, and know that your confidential information remains protected.

Your organization has or sets up a transaction account with our bank, signs the agreements, and deposits funds.**

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Whitney Morrow
Guaranty Bank
417.893.3555

Member FDIC

* When deposited funds are exchanged on a dollar-for-dollar basis with other participating institutions in the Promontory Network, your bank can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent, your institution may choose to receive fee income instead of deposits from other institutions. Under these circumstances, deposited funds would not be available for local lending.

** If you choose both the savings and demand options, you will need to have a separate transaction account for each.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. In the ICS savings option, program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions.
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