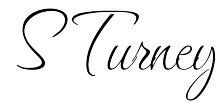


April 1, 2025

As of April 1, 2025, Grandview Bank has not received any comments regarding the Bank or our Community Reinvestment Act Program (including our assessment areas) during the previous calendar year (2024) nor in the prior year (2023).

A handwritten signature in black ink that reads "S Turney". The signature is written in a cursive style with a large, stylized 'S'.

Steven Turney  
Vice President  
Compliance Officer | CRA Officer