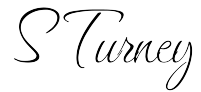


April 1, 2026

As of April 1, 2026, 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 (2025) nor in the prior year (2024).

A handwritten signature in cursive script that reads "S Turney".

Steven Turney  
Vice President  
Chief Compliance Officer | CRA Officer