Asset Management Group, Inc. (AMG) is a wholly owned subsidiary of Country Club Bank and has been serving community banks since 1995. AMG offers a range of asset/liability management services designed to meet regulatory expectations while also managing risk and improving margins. AMG has designed its services, including the proprietary BancPath® model, specifically for community banks. Community banking is built on relationships with clients. We maintain that same philosophy and approach with our community bank clients. All of our services include an ongoing consulting component. Just like you build a history and understanding with your customers, we will get to know the intricacies of your balance sheet, with a goal being of becoming a trusted partner in managing your bank.

With AMG’s asset/liability management service – BancPath you can:

- Manage what you can control – Pricing
- Stay better informed to manage the future impact of changing interest rates
- Uncover a clearer aggregate rate so your decisions drive greater profitability
- Obtain specific strategies and projections to maximize your bottom line
- Stay current to comply with regulatory and accounting requirements
- Prepares you for ALCO team meetings and includes an Agenda, Minutes, Reporting and Detailed Charts

…Offers an easy-to-use turn-key solution for your bank

Other Products and Services Include:

- **BancPath Drill Down Reporting**
  - Detailed and comprehensive analysis of your bank’s loan and deposit portfolios
- **Hedging (Derivatives) Advisory – FlexLoan Program**
  - Program that gives you the flexibility to offer fixed rate loans and meet your borrowers demand without the interest rate risk
- **Bond Analytics (PARs)**
  - Designed to provide bank portfolio managers with insight into the current portfolio composition and market conditions
- **Loan Builder**
  - Intended as a complementary guide for pricing fixed rate commercial loans
- **BancPath/Angus CECL Program**
  - State of the art program designed to utilize multi scenario analysis
  - Annual subscription nothing to buy, update or backtest

**www.BancPath.com**
Dear Sir or Madam,

Whether you are a current customer or considering a new a relationship with the Capital Markets Group...thank you for considering Country Club Bank.

Country Club Bank is proud to be an independently owned community bank. Deriving our name from the historic Country Club Plaza entertainment district in Kansas City, Missouri; we are prominently headquartered on The Plaza. The bank's Capital Markets Group specializes in assisting financial institutions with investment and asset/liability goals by providing tailored products and timely advice to fit specific investment needs. Building Relationships Through Excellence is our mission. We work with hundreds of financial institutions across the country and are honored to have the opportunity to serve yours as well.

Included in this literature is a broad perspective of our products, services and the quality of our institution. As the Managing Director of the Capital Markets Group, it is my responsibility to make certain that you are satisfied with the service we provide. I once read that “To give real service, you must add something that cannot be bought or measured with money, and that is sincerity and integrity.” I can say, without a doubt, the service you trust us to provide will be delivered with the highest level of integrity and will exceed your expectations.

Thank you for taking time to acquaint yourself with our organization. I look forward to meeting you in the near future. Please let me know if you have questions or if I can ever be of assistance.

Sincerely,

Scott Carrithers  
Managing Director, CCB Capital Markets Group  
Kansas City, MO  
SCarrithers@CountryClubBank.com  
816-751-1439
As you know, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation and the Federal Reserve Board, have adopted a policy statement proposed by the Federal Financial Institutions Examination Council, recommending that a bank’s board of directors review and approve securities dealers to be used by the bank. Factors to be considered in evaluating a securities dealer include the firm’s financial condition and general reputation, any regulatory actions against the firm, and the background of the sales representative servicing the bank.

We would like to address those guidelines so that Country Club Bank may be approved as one of your securities dealers.

Country Club Bank is one of only a few Dealer Banks in the Midwest. Many of our investment personnel are known and respected throughout regional and national investment banking.

Members of the Country Club Bank Capital Markets Group have had the privilege of addressing the bank examining staffs of the Federal Reserve Bank, Federal Deposit Insurance Corporation, State of Missouri, State of Kansas, the Office of the Comptroller of the Currency, and various industry guilds, in an investment education capacity.

Seasoned individuals who are recognized within the industry for their expertise and integrity staff the Capital Markets Group. In fact, our investment staff averages more than 20 years of experience in the business.

We look forward to having the opportunity to be of service to your bank.

Sincerely,

Douglas Axon
Chief Administrative and Operating Officer
Country Club Bank was founded in 1953 in the heart of the famed Country Club Plaza in Kansas City, MO. Currently, the bank services its investment customers through offices in Kansas, Minnesota, Missouri and Oklahoma. In 1985, the Capital Markets Group was established and Country Club Bank became a registered Dealer Bank, actively involved in a full range of taxable and tax-free investments and services.

The Capital Markets Group is comprised of seasoned professionals who are recognized in the industry for their expertise, integrity and service. They provide both institutional and individual customers with investment advice, portfolio strategies, and efficient trade execution. We specialize in serving community banks, coast to coast, with our correspondent investment services.

Country Club Bank is one of only a few Investment Dealer Banks registered in this region. Our personnel is highly specialized in fixed-income securities and related services including:

- U.S. Federal Agency Securities
- Collateralized Mortgage Obligations
- Mortgage-Backed Securities
- Tax-Exempt Municipal Bonds and Notes
- Taxable Municipal Bonds
- Federal Funds
- CRA Targeted MBS Investments
- Securities Safekeeping
- Bond Accounting
- Sub-Account Reporting

Our goal is to offer sound investment advice and products, taking into consideration each client's unique situation and objectives. We welcome the opportunity to acquaint you with our personnel and services.
## Statement of Condition

**March 31, 2019**

### Assets:
- Loans (Net) 927,212,000
- US Govt & Fed Agency Bonds 289,356,000
- Municipal & Other Bonds 82,209,000
- Funds Sold 1,130,000
- Cash & Due 23,421,000
- Bank Premises & Equipment 35,140,000
- Other Assets 16,617,000

**Total Assets** 1,375,085,000

### Liabilities:
- Deposits 1,161,588,000
- Funds Purchased 54,053,000
- Accrued Expenses & Taxes 6,797,000
- Other Liabilities 7,267,000

**Total Liabilities** 1,229,705,000

### Capital
- 200,000

### Surplus
- 32,800,000

### Undivided Profits
- 112,380,000

**Total Equity**

**$145,380,000**

**Total Liab & Equity**

**$1,375,085,000**
QUARTERLY RATIO REPORT

In order to assist our correspondent customers with the compliance required under Regulation "F", Country Club Bank forwards ratio comparisons quarterly to the established benchmark guidelines, as defined by the Federal Reserve Bank. The guidelines serve as a standard to measure the financial strength of correspondent bank(s) for overnight credit and settlement exposure.

Country Club Bank continues to exceed the established guidelines that denote a well capitalized institution. It is one goal of our bank to provide you with excellence in correspondent services as well as to maintain the soundness you expect and deserve in a correspondent bank.

Please feel free to call us for information on our products and services at 1-800-288-5489.

<table>
<thead>
<tr>
<th></th>
<th>&quot;Adequately Capitalized&quot;</th>
<th>“Well Capitalized”</th>
<th>“Country Club Bank 3/31/19&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk-Based Capital Ratio</td>
<td>Above 8%</td>
<td>Above 10%</td>
<td>*14.62%</td>
</tr>
<tr>
<td>Tier 1 Risk-Based Capital Ratio</td>
<td>Above 6%</td>
<td>Above 8%</td>
<td>*13.37%</td>
</tr>
<tr>
<td>Common Equity Tier 1 Capital Ratio</td>
<td>Above 4.5%</td>
<td>Above 6.5%</td>
<td>*13.37%</td>
</tr>
<tr>
<td>Leverage Ratio</td>
<td>Above 4%</td>
<td>Above 5%</td>
<td>10.24%</td>
</tr>
</tbody>
</table>

*Country Club Bank ratios are based on actual numbers and may vary from estimated numbers published by Sheshunoff.*
Country Club Bank
Disaster Recovery/Business Continuity Overview

Dear Customer:

Country Club Bank is subject to many government regulations and understands the need for a strong business continuity plan.

Country Club Bank continues to receive high marks on its disaster recovery plans. We just recently completed our 2018 IT examination by the Federal Reserve Bank of Kansas City. Country Club Bank also utilizes independent accounting firms and IT testing firms for audits, penetration testing and network vulnerability assessments.

Country Club Bank operates 19 facilities in and around the Kansas City area. Each facility is connected by way of a MPLS network. Servers at each location are backed up nightly with data files stored offsite. In the event of a disaster at one of our facilities, services and processes would be moved to one of our other locations to continue business as usual. Annually, tests are conducted to verify backup systems and backup connectivity are in place and working as expected.

Country Club Bank also maintains a dedicated backup site in an underground cave location. This protected facility has access to two power grids and a backup generator. This DR site houses a mirror image backup of our main server facility and also stores a daily backup of our Asset Management Group (AMG) server.

In addition to our internal business continuity plans, Country Club Bank utilizes two main software platform systems from FIS for the processing and storage of your transactions and records. The first, Intrader, is used for bond operations and bond accounting. It is also used for safekeeping of investment securities which are held in segregated customer accounts at the Federal Reserve Bank of Kansas City and The Bank of New York. The second, IBS Core System, is used for deposit transaction accounts, fed fund transactions, monthly statements and online banking programs. FIS contracts each year for a SOC1 audit on each software platform system. These SOC1 reports, along with additional financial information, are reviewed annually by management and our IT Committee.

We very much appreciate your business. If you have any questions or need additional information, please call me at 816-931-4060.

Sincerely,

[Signature]
Brian Walker
SVP/Risk Management
bwalker@countryclubbank.com
Since its inception in 1985, the Capital Markets Division has been an active underwriter of municipal bonds throughout the Midwest. Since 2010, the municipal underwriting desk has managed or solely underwritten over 470 issues totaling in excess of $1.19 billion par value and has participated in over 1,350 municipal underwriting syndicates totaling over $14.2 billion. Country Club Bank has strong investment relationships with hundreds of Midwest community banks thus allowing wide distribution of bank qualified municipal bonds. Through wide-spread electronic distribution of issue-specific materials and personal communications, the Capital Markets Division reaches a broad audience of retail and institutional buyers on every municipal new issue it underwrites. Expertise in credit analysis, pricing, and placement of bonds allows Country Club Bank to consistently provide issuers with competitive interest rates and successful financings.

As a result of the Securities and Exchange Commission’s Municipal Advisor Rule (July 1, 2014), CCB Capital Markets Group is no longer playing a role as a “Municipal Advisor” as defined by the SEC.

CCB Member or Joint Manager – Participation in syndicate does not necessarily imply that CCB was involved in the direct placement of the bonds.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>CCB ALONE OR MANAGER</th>
<th>CCB MEMBER OR JOINT MGR.</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># ISSUES</td>
<td>PAR VALUE</td>
<td># ISSUES</td>
</tr>
<tr>
<td>2010</td>
<td>61</td>
<td>$123,050,000</td>
<td>69</td>
</tr>
<tr>
<td>2011</td>
<td>56</td>
<td>$112,743,000</td>
<td>36</td>
</tr>
<tr>
<td>2012</td>
<td>49</td>
<td>$145,385,000</td>
<td>96</td>
</tr>
<tr>
<td>2013</td>
<td>53</td>
<td>$157,450,000</td>
<td>119</td>
</tr>
<tr>
<td>2014</td>
<td>41</td>
<td>$80,420,000</td>
<td>122</td>
</tr>
<tr>
<td>2015</td>
<td>65</td>
<td>$145,550,000</td>
<td>154</td>
</tr>
<tr>
<td>2016</td>
<td>51</td>
<td>$147,625,000</td>
<td>258</td>
</tr>
<tr>
<td>2017</td>
<td>38</td>
<td>$127,340,000</td>
<td>259</td>
</tr>
<tr>
<td>2018</td>
<td>58</td>
<td>$159,974,000</td>
<td>243</td>
</tr>
<tr>
<td>TOTAL</td>
<td>472</td>
<td>$1,199,537,000</td>
<td>1,356</td>
</tr>
</tbody>
</table>