Interim Bank Contact

Examiner / Caller	Bank/Loc	ation/Cert#	Contact Date
b8	b4,b8		May 26, 2022
Case Manager	Last Exam	Last Exam Rating	SCOR Composite Rating
b8	b4,b8 State	b8	b8
Total Assets	Tier 1 Leverage Capital Ratio	Past Due Ratio	Return on Average Assets Ratio
b4,b8	b4,b8	b4,b8	b4,b8

Contact Summary:
An interim contact was held with Presiden b4,b8 CFO b4,b8 and CCO b4,b8 via Microsoft Teams on May 26, 2022. A review of the last State ROE, the b4,b8 UBPR & Call Report, and correspondence since the last exam was performed. No significant findings were noted in the last ROE and President b4,b8 stated that all recommendations have been addressed.
b4,b8
President b4,b8 stated that there was a lot of discussion on crypto activities at a recent conference he attended. He stated that crypto does not seem to be going away and the bank has had discussion about whether this is something they should get involved with in order to stay ahead of the curve. I communicated to the management team that current guidance recently released requires the bank to discuss any crypto activities with the regulatory agencies before engaging in such activity.
President b4,b8 also stated that they have been working on succession planning, implying that there may be some changes in a few years. Lastly, b4,b8 stated that the bank's core processing contract with b4,b8 and they will be meeting with other processors this summer and making a decision on whether to stick with b4,b8 or move to another processor.