

Board Approved 1/29/2026



BRANCH CLOSING POLICY

Should there ever be reason to close an office of the Brunswick State Bank for an extended period of time or permanently, adequate notice of such closing will be given to all depositors and borrowers. The notice will be mailed directly to each depositor or borrower normally doing their business at the office to be closed. The notice will be mailed at least three months prior to the planned closing date unless State or Federal laws require earlier notice or the closing is the result of an unanticipated occurrence.

All regulatory requirements will be followed explicitly.

Notices of the closing will be placed in local newspapers.

All depositors and borrowers will be advised of alternatives for their banking needs, such as:

1. Home office banking or another Brunswick State Bank office if available,
2. Bank by mail or electronic banking opportunities,
3. Help in transferring accounts to other financial institutions,
4. Adequate credit references given to prospective lenders.

LuAnn Doerr, CRCM, NCP
1-26-2026