



## CLEO STATE BANK NOTICE OF CARMEN BRANCH CLOSING

Date: September 30, 2026

Dear Valued Customer:

Cleo State Bank is writing to inform you that the Carmen Branch will permanently close to the public effective January 1, 2027. The branch will complete its final operations and transition activities on December 31, 2026, and will not reopen for customer business thereafter.

We appreciate the trust you have placed in Cleo State Bank and want to assure you that your banking relationship with Cleo State Bank will continue. Our priority throughout this transition is to provide uninterrupted access to your accounts and banking services and to make the transition as convenient as possible.

### Your Accounts and Banking Services

The closing of the Carmen Branch does not require you to close your Cleo State Bank accounts. Your existing deposit and loan relationships will continue to be serviced by Cleo State Bank. Prior to the branch closing, Bank personnel will be available to assist you with any questions regarding your accounts and the banking services available to you after the Carmen Branch closes.

Customers will continue to have access to Cleo State Bank through its remaining banking offices and available electronic and remote banking services.

|                                                                                                                                                                |                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>CLEO SPRINGS</b><br>Branch Name: Cleo State Bank<br>Street Address: 202 S Square St<br>City, State ZIP: Cleo Springs, OK 73729<br>Telephone: (580) 438-2223 | <b>JET</b><br>Branch Name: Jet State Branch<br>Street Address: 502 W Main St<br>City, State ZIP: Jet, OK 73749<br>Telephone: (580) 626-4434                                                                    |
| <b>MENO</b><br>Branch Name: Meno Guaranty Branch<br>Street Address: 101 Highway 412<br>City, State ZIP: Meno, OK 73760<br>Telephone: (580) 776-2257            | <b>Additional Banking Services</b><br>Online Banking: [www.cleostatebank.com]<br>Mobile Banking: [access via Bank website or download from the google play or Apple store]<br>ATM / Debit Card: [800-523-4175] |

### Our Commitment to You

Cleo State Bank values its Carmen-area customers and remains committed to serving your banking and credit needs. Bank officers will continue to be available to assist with deposit accounts, lending relationships, and other banking services following the branch closing.

**\*Please note, if you have any safekeeping items or a safety deposit box within the Carmen branch you must remove your items prior to 12/31/26. \*\*And, if you are missing keys to your safety deposit box we MUST know by 11/30/26 at the very latest in order to facilitate coordination with a locksmith for box drill out and contents removal.**

Customers requiring assistance with transitioning their banking activities are encouraged to contact us before December 31, 2026. Our staff will work directly with you to help ensure an orderly transition.

### Questions or Assistance

If you have questions regarding the Carmen Branch closing or how your accounts will be serviced following the closure, please contact:

Cleo State Bank  
Attn: Pat Fuzzell  
401 W. Main, Carmen, OK 73726  
Tele: 580-609-4440  
pfuzzell@cleostatebank.com

We sincerely appreciate your business and the opportunity to continue serving your financial needs.

Sincerely,

James Fuzzell  
President & CEO  
Cleo State Bank