



SilverLakeBank

PROPOSAL FOR BANKING SERVICES



TOPEKA METRO

NOVEMBER 4, 2025



SilverLakeBank

www.silverlakebank.com

MAIN BANK TOPEKA

Jayhawk Plaza
PO Box 8330
201 NW Hwy 24
Topeka, KS 66608
phone: 785.232.0102
fax: 785.232.4010

TOPEKA

Gage Bank
2011 SW Gage Blvd
Topeka, KS 66604
phone: 785.272.2270
fax: 785.272.7303

Southwest Bank
2100 SW Urish Rd
Topeka, KS 66614
phone: 785.290.2270
fax: 785.290.2273

SILVER LAKE

PO Box 69
209 Railroad St
Silver Lake, KS 66539
phone: 785.582.4651
fax: 785.582.4120

LAWRENCE

643 Massachusetts Ste D
Lawrence, KS 66044
phone: 785.330.9901
fax: 785.330.9905

OVERLAND PARK

7206 College Blvd
Overland Park, KS 66210
phone: 913.914.4002

November 4, 2025

Topeka Metropolitan Transit Authority
Attn: Richard Appelhanz
201 North Kansas Avenue
Topeka, KS 66608

RE: Proposal for Banking Services

Dear Richard,

Thank you for the opportunity to prepare a banking services proposal for Topeka Metropolitan Transit Authority. Silver Lake Bank is a locally owned and financially strong community banking institution with more than 115 years of service to Northeast Kansas.

The Silver Lake Bank team is excited to have the opportunity to become your financial institution. We will meet and exceed your expectations for great service, reduced fees and the opportunity to simplify investment of funds with interest rates considerably higher than you are currently being offered while maintaining protection for all funds on deposit.

Thank you again for the opportunity to provide the accompanying proposal. We are looking forward to developing a long-term business relationship with you and your team at Topeka Metropolitan Transit Authority.

Sincerely,

Brice W. Feldt
Chief Operating Officer
bwfeldt@silverlakebank.com
785.379.8139

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A. Silver Lake Bank Background

Silver Lake Bank was established in 1909. We are a Kansas State Chartered financial institution and a member of the Federal Deposit Insurance Corporation (FDIC). Silver Lake Bank is a qualified depository of public funds.

In 1968, Clarence Gideon acquired a controlling interest in the bank, marking the beginning of continuous ownership and leadership by the Gideon family. The original bank building, located in Silver Lake, still operates today.

In 1990, the bank expanded by purchasing and renovating the former Jayhawk Junior Motel in North Topeka, which now serves as our Main Bank location. We have since grown to include two additional branches in Topeka. Our Gage Bank, located at 20th and Gage Boulevard, was established following the acquisition of the former Postal Savings and Loan Association. In 2002, we further extended our footprint into Southwest Topeka with the construction of our Southwest Bank at 21st Street and Urish Road.

Our community bank is celebrating more than 57 years of family ownership. Three generations have grown Silver Lake Bank from its first location in Silver Lake in 1909 to its fifth location in Lawrence in 2016 followed by its sixth location in Overland Park serving the Kansas City Metro area in 2022.

We know our services can be more impactful because we make decisions locally resulting in a faster turnaround for our customers. It also means we can be creative in finding solutions to your organization's unique financial situation. We can tailor programs to suit your needs rather than taking the cookie cutter approach used by many of our competitors. Silver Lake Bank is committed to evolving with technological advances in the financial industry and provides secure online and mobile banking solutions for our customers.

We have more than 60 staff members who maintain the focus of providing exceptional customer service. We are and always have been a community bank where money you deposit serves your friends and neighbors in the form of loans and investments.

Silver Lake Bank is well capitalized, has a stable deposit base and has historically performed well regardless of the ebb and flow of economic cycles. We have a proud and long history of sound asset quality, prudent expense management and a strong level of capital and liquidity which position us well in times of economic stress. Our September 30, 2025 summary financial reports are included beginning on page 16.

We adhere to all federal, state and local laws as well as all banking regulations. Silver Lake Bank receives regulatory examinations from both the FDIC and the Office of the State Bank Commissioner and maintains a strong relationship with the regulatory agencies. Silver Lake Bank received a Satisfactory Rating from our most recent Community Reinvestment Act (CRA) Performance Evaluation conducted by the FDIC in July 2024. A full copy of the CRA report is available upon request.

As a community financial institution, Silver Lake Bank does not receive Moody's or S&P ratings. We do have a Superior 5 Star Rating from Bauer Financial.

B. Account References

Kansas Soybean Commission

1000 SW Red Oaks Pl.
Topeka, KS 66615-1207

Kaleb Little, Administrator
little@kansassoybeans.org
785-271-1040

Consolidated Rural Water District #3

4926 SW Wanamaker Rd.
Topeka, KS 66610-1330

Tammy Wiltz, Manager
twiltz@crwd3snco.com
785-862-3305

Auburn Washburn Unified School District #437

5928 SW 53rd St.
Topeka, KS 66610-9423

Brett Bauer, Executive Director of Business Services
bauerbre@usd437.net
785-339-4040

C. Account Structure and Servicing

Silver Lake Bank is proposing the following account structure for Topeka Metro.

1) Operating Account & Flex Spending Account

Both accounts will be interest bearing Business Checking Accounts with a variable rate of the Kansas Municipal Investment Pool (KMIP) Overnight Rate plus 25 basis points, adjusted weekly.

The Operating & Flex Spending Account balances over \$250,000 will be secured by a letter of credit and/or securities pledged to Topeka Metropolitan Transit Authority. ACH Origination, Positive Pay and Remote Deposit services are available for both accounts.

2) Investment Account for Idle/Designated Funds

An IntraFi Cash Service (ICS) account will be established for the investment of idle/designated funds. ICS account is interest bearing with a variable rate of the KMIP 30-89 Day Rate plus 10 basis points, adjusted weekly. All ICS Funds are FDIC insured.

Certificates of Deposit with competitive interest rates invested through the IntraFi CDARS program are also available for the investment of idle/designated funds. All CDARS funds are FDIC insured.

ICS and CDARS overview information is provided on pages 7 and 8.

3) Credit Cards

Silver Lake Bank partners with TIB Card Services for the issuance of business credit cards. Cards can be issued to requested staff members. Detailed information regarding credit cards is available on page 15.

Additional Account Related Information

Account service fees will be offset by the funds maintained in the accounts. Only the fees listed on page 9 would apply to accounts if applicable. There are no fees related to ICS and CDARS accounts.

Statements and notices for all accounts will be delivered electronically via Online Banking. Account statements will generate on the last business day of the month and are available through Online Banking on the following business day.

Silver Lake Bank has the following full-service locations in Topeka that can service the Topeka Metro account:

- Main Bank – 201 NW US Hwy. 24 (3.5 miles from Quincy Street Station)
- Gage Bank – 2011 SW Gage Blvd. (4 miles from Quincy Street Station)
- Southwest Bank – 2100 SW Urish Rd. (7 miles from Quincy Street Station)

Silver Lake Bank provides free account sweep and transfer functionality between requested accounts. Sweeps are based on target balances and will occur during nightly processing. Account transfers are pre-defined transfers set to occur on specific dates.

IntraFi Cash Service (ICS) Overview

Silver Lake Bank has partnered with IntraFi Network to offer additional FDIC insurance coverage to its customers. IntraFi has been in business for more than 18 years and has more than 3,000 financial institutions across the nation in its network. When you deposit into a demand or savings account exceeding the \$250,000 FDIC Insurance Limit through the ICS Network we place your funds into demand and savings accounts at other banks in the network at levels below the FDIC insurance limit so that your total deposit, plus accrued interest, is fully covered.

As our customer, your communications, notices, and any questions will be handled by Silver Lake Bank. The rate will continue to be set by Silver Lake Bank and no other banks will have any say in rates you are earning on your accounts. IntraFi will issue 1099 tax forms.

Upon your direction to invest into the ICS network, you will sign a Deposit Placement Agreement and an Order Form. The Order Form confirms the specifics of the transaction and the Deposit Placement Agreement is the legal document covering those deposits. While we recommend you read the full document, below is a summary of some of the key points in the agreement:

- **Deposit or Withdrawal requests must be received by Silver Lake Bank by 11:30 am to be considered same day. Requests received after cutoff time will be considered next day business and balances over FDIC limits will be uninsured.**
- Silver Lake Bank will act as your agent in placing funds through ICS and as your custodian for your deposits at other banks.
- Silver Lake Bank will not charge you any fees in connection with the placement of deposits in the network.
- Although you may not select which banks receive your funds, you may identify banks at which funds should not be placed. You should identify any bank at which you currently have deposits as banks at which funds should not be placed.
- You will have access to the Depositor Control Panel which allows you to check current balances, view the list of potential destination institutions, view 45 days of placement history, and manage daily proposed fund placements. Funds in the ICS Network will be visible through Silver Lake Bank Online Banking.
- Silver Lake Bank has a reciprocal arrangement with ICS so that the same dollar amount we invest in the network on your behalf will be returned to us, essentially keeping your dollars invested in the local community.
- In order to facilitate the transaction, Silver Lake Bank will provide your name, tax id number, and other pertinent information to IntraFi Network, however, your personal information will not be shared with the bank at which your funds are placed.

Certificate of Deposit Account Registry Service (CDARS) Overview

Silver Lake Bank has partnered with IntraFi Network to offer additional FDIC insurance coverage to its customers. IntraFi has been in business for more than 18 years and has more than 3,000 financial institutions across the nation in its network. When you invest in a CD exceeding the \$250,000 FDIC Insurance Limit through the CDARS Network we place your funds into CDs issued by other banks in the network at levels below the FDIC insurance limit so that your total deposit, plus accrued interest, is fully covered.

As our customer, all your communications, notices and any questions will be handled by Silver Lake Bank. The rate will continue to be set by Silver Lake Bank and no other banks will have any say in rates you are earning on your CDs. IntraFi will issue 1099 tax forms.

Upon your direction to invest into the CDARS network, you will sign a Deposit Placement Agreement, a Customer Profile and an Order Form. The Order Form confirms the specifics of the transaction, the Customer Profile provides information we'll need to enter into the CDARS secure website and the Deposit Placement Agreement is the legal document covering those deposits. While we recommend you read the full document, below is a summary of some of the key points in the agreement:

- Silver Lake Bank will act as your agent in placing funds through CDARS and as your custodian for your CDs at other banks.
- At maturity, your CDs will not automatically be renewed, however, we do have the option to resubmit your funds for placement at maturity.
- Silver Lake Bank will not charge you any fees in connection with the placement of CDs.
- Although you may not select which banks receive your funds, you may identify banks at which funds should not be placed. You should identify any bank at which you currently have deposits as banks at which funds should not be placed.
- Early withdrawals of any CD is available but will be subject to substantial penalties; Penalties for CDs of 4 weeks or 13 weeks is 100% of interest for the period (penalties may invade principal), and 50% of interest for all CDs 26 weeks and longer.
- Silver Lake Bank will send confirmation of CD placement and you will receive monthly statements detailing your ownership of CDs. You will not receive physical certificates.
- Silver Lake Bank has a reciprocal arrangement with CDARS so that the same dollar amount we invest in the network on your behalf will be returned to us, essentially keeping your dollars invested in the community you live and work in.
- In order to facilitate the transaction, Silver Lake Bank will provide your name, tax id number, and other pertinent information to IntraFi Network, however, your personal information will not be shared with the bank at which your funds are placed.

D. Account Fees

Silver Lake Bank will not charge any recurring monthly maintenance or transaction related fees for the accounts requested by Topeka Metro. There will be no fees for online banking access, automatic sweep transfers, ACH Origination and one remote deposit scanner.

The following miscellaneous fees will be assessed on the accounts requested if utilized:

Chargeback Fee	\$5.00 per item
Re-Run/Re-Deposit Item Fee	\$5.00 per item
Chargeback/Re-run Item Special Handling	\$1.00 additional
Stop Payment Fee	\$32.00 each
Overdraft/Return Item Fee	\$32.00 each
Same-day ACH Origination Capability	\$25.00 per month
Positive Pay	\$25.00 per month, \$0.04 per item
Express Remote Deposit	FREE (<i>one scanner</i>)
Additional Remote Deposit Scanner	\$25.00 per month
Silver Express Online Banking	FREE
Silver Express Online Bill Pay	\$5.00 per month, \$0.50 per item
Wire Transfer	
Incoming	\$10.00
Outgoing Domestic	\$40.00
Outgoing International	\$85.00

E. Merchant Processing Services

Silver Lake Bank partners with Banc Card of America for Merchant Processing Services. Banc Card has been providing merchant services for almost 40 years.

Banc Card focuses on building trusted, one-to-one relationships. They work with more than 700 financial institutions and have the lowest turnover in the industry, making them one of the nation's leading Merchant Service Providers.

Banc Card is prepared to provide merchant services and on-line payment processing services to Topeka Metro. In reviewing the information provided by Topeka Metro, Banc Card is proposing that they could save Topeka Metro \$150 per month, or \$1,800 per year, by lowering the cost over interchange by 0.15% and lowering the authorization fee down from \$0.15 to \$0.10 per transaction. Topeka Metro can also recognize additional savings by purchasing the hardware used for processing versus paying a monthly rental fee.

Finalization of Merchant Services will require conversations with representatives from Silver Lake Bank and Banc Card to fully understand the equipment needs and processing requirements of Topeka Metro.

F. Online Banking

Silver Lake Bank will provide Topeka Metro with online banking service including electronic access to: (1) the daily ledger balance, collected balance and transaction activity for all accounts; (2) monthly statements and notices; (3) initiation of ACH files and (4) initiation and confirmation of wire transfers. Silver Lake Bank's Silver Express Online Banking can be accessed through a secure internet connection.

Each online banking user will be assigned a separate username and logon credentials. Each user's access to accounts, functions and features can be individually assigned. Topeka Metro can assign a Primary User Manager who will have access to manage other online banking users. Silver Express Online Banking uses multi-factor authentication login security as well as additional text message or email security codes for accessing the User Management, ACH and Wire Transfer functions.

Silver Lake Bank will provide the necessary training for online banking services to Topeka Metro staff at no cost. Training is offered on-site at Topeka Metro's office or via a secure online screen share meeting. Transactions that are initiated through Silver Express Online Banking before the designated daily cutoff times will be processed on the same business day. Transactions initiated after the daily cutoff will be processed on the following business day. Daily cutoff times are listed below:

Account Transfers	6:00 PM
ACH Origination (same day settlement)	12:00 PM
ACH Origination (next day settlement)	3:00 PM
Wire Transfer – Outgoing Domestic	2:00 PM
Wire Transfer – Outgoing International	1:00 PM

Silver Lake Bank's Silver Express Online Banking offers the ability to export banking activity into Comma-Separated Value (CSV) and Open Financial Exchange (OFX) file formats. Silver Express Online Banking integrates with QuickBooks and offers the ability to download banking transactions in QBO file format.

G. Remote Deposit Capture

Silver Lake Bank offers our **Express Deposit** remote deposit capture solution to allow customers the ability to deposit checks directly from their office into any of their checking accounts at Silver Lake Bank.

Topeka Metro will have no monthly fees for the Express Deposit service. Additionally, Silver Lake Bank will provide one check scanner at no cost. Additional scanners are available for lease at a cost of \$25.00 per month. The scanners will remain the property of Silver Lake Bank.

Silver Lake Bank offers free setup and training for the Express Deposit service. This setup and training can be done on-site or remotely.

Express Deposit is compatible with Windows operating systems. Reliable high-speed internet connection, up-to-date anti-virus software and installed security patches are required.

H. ACH Origination

Silver Lake Bank provides ACH Origination services. ACH files are delivered to Silver Lake Bank through the cash management functionality in Silver Express Online Banking. NACHA formatted files generated from payroll or other software can be uploaded and files can also be created manually within the system.

Security settings allow for file creation and origination approval to be under dual control if desired. Exposure limits for ACH files will be established and files in excess of the pre-established limit require approval by a member of the bank's senior management team.

Transaction detail for originated ACH files is available in online banking for a minimum of 12 months. Notices containing ACH addendum information can be sent electronically to Topeka Metro on a daily basis. Updates to the cash management system are provided by our third-party vendor with a minimum of two updates per year.

Silver Lake Bank utilizes multi-factor authentication to log into Silver Express Online Banking and an additional security code is required to access User Management, ACH and Wire Transfer functions. The designated Silver Express Online Banking user manager will have the ability to manage user access for Topeka Metro employees.

I. Conversion Process

Silver Lake Bank will assign a dedicated Conversion Specialist to ensure a smooth transition to Silver Lake Bank. Our Conversion Specialists have worked with numerous businesses to move their banking relationship and are experts at making the process as painless and easy as possible. We assist in moving automatic payments and provide training to your staff for online banking, remote deposit, ACH origination and more. Our Conversion Specialist will work with your staff to outline a timeline for transition.

Typically, Silver Lake Bank can open accounts, set up online banking users and install additional services within one week. The typical onboarding process takes 30 to 45 days to fully move a banking relationship.

After the onboarding process, Silver Lake Bank offers ongoing support for all of your banking needs. We'll introduce you to your dedicated account team so you always have contacts and connections. We offer additional training for banking services such as online banking, remote deposit and ACH origination should you need it.

J. Business Credit Cards

Silver Lake Bank issues Business Credit Cards through TIB Card Services. You can choose the card that is right for Topeka Metro – a Standard Card with no annual fee or the Preferred Points Rewards Card. Silver Lake Bank will assist with the credit card application process.

Standard Mastercard

Features

- No annual fee
- Individual and summary billing options
- 25-day interest free grace period on all purchases (excluding cash advances)
- No interest charged on purchases if entire balance is paid by due date each month

Benefits

- 24/7 online account information and toll-free live customer assistance
- ID theft protection, car rental insurance coverage and a host of extraordinary MasterCard benefits

Preferred Points Rewards Mastercard

Features

- Earn one reward point for each dollar spent, up to 10,000 points per month
- Low annual fee of \$49.00 per account
- Individual billing option only
- 25-day interest free grace period on all purchases (excluding cash advances)
- No interest charged on purchases if entire balance is paid by due date each month

Benefits

- 24/7 online account information and toll-free live customer assistance
- ID theft protection, car rental insurance coverage and a host of extraordinary MasterCard benefits

Rewards

- Points can be used for:
 - Cash Back
 - Travel (most major airlines)
 - Gift Cards
 - Donation to Charity
 - Options from online merchant catalog

For both card options, cash advance fees and late fees apply per the cardholder agreement.

K. September 30, 2025 Financial Report

Silver Lake Bank - FDIC Certificate Number: 15323

Consolidated Report of Income **For the period January 1, 2025 — September 30, 2025**

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RI-1

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties.....	4435	6,508			1.a.1.a.
(b) All other loans secured by real estate.....	4436	6,144			1.a.1.b.
(2) Commercial and industrial loans.....	4012	4,743			1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B485	0			1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	136			1.a.3.b.
(4) Not applicable					
(5) All other loans (1).....	4058	1,454			1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	18,985			1.a.6.
b. Income from lease financing receivables.....	4065	77			1.b.
c. Interest income on balances due from depository institutions (2).....	4115	1,225			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	272			1.d.1.
(2) Mortgage-backed securities.....	B489	2,064			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	74			1.d.3.
e. Not applicable					
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	0			1.f.
g. Other interest income.....	4518	55			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	22,752			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	1,590			2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....	0093	1,981			2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	2,547			2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	1,092			2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	185			2.b.
c. Other interest expense.....	GW44	176			2.c.
d. Not applicable					
e. Total interest expense (sum of items 2.a through 2.c).....	4073	7,571			2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	15,181			3.
4. Provisions for credit losses (3).....	JJ33	375			4.

1 Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

2 Includes interest income on time certificates of deposit not held for trading.

3 Institutions should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures.

Reporting Period: September 30, 2025

October 16, 2025 9:14 AM

Schedule RI—Continued

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RI-2

Dollar Amounts in Thousands		Year-to-date		
		RIAD	Amount	
5. Noninterest income:				
a. Income from fiduciary activities (1).....	4070	0	5.a.	
b. Service charges on deposit accounts.....	4080	301	5.b.	
c. Not applicable				
d. Income from securities-related and insurance activities:				
(1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	HT73	0	5.d.1.	
(2) Income from insurance activities (2).....	HT74	0	5.d.2.	
e. Not applicable				
f. Net servicing fees.....	B492	0	5.f.	
g. and h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....	S416	0	5.i.	
j. Net gains (losses) on sales of other real estate owned.....	S415	0	5.j.	
k. Net gains (losses) on sales of other assets (3).....	B496	(75)	5.k.	
l. Other noninterest income*.....	B497	636	5.l.	
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	862	5.m.	
6. a. Realized gains (losses) on held-to-maturity securities.....				
b. Realized gains (losses) on available-for-sale debt securities.....	3521	0	6.a.	
	3196	0	6.b.	
7. Noninterest expense:				
a. Salaries and employee benefits.....	4135	6,221	7.a.	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	555	7.b.	
c. (1) Goodwill impairment losses.....	C216	0	7.c.1.	
(2) Amortization expense and impairment losses for other intangible assets.....	C232	0	7.c.2.	
d. Other noninterest expense*.....	4092	2,674	7.d.	
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	9,450	7.e.	
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....				
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (4).....	HT69	6,218	8.a.	
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	HT70	(1)	8.b.	
	4301	6,217	8.c.	
9. Applicable income taxes (on item 8.c).....	4302	1,501	9.	
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	4,716	10.	
11. Discontinued operations, net of applicable income taxes*.....	FT28	0	11.	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	4,716	12.	
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....				
	G103	0	13.	
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	4,716	14.	

* Describe on Schedule RI-E - Explanations

1 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

2 Includes underwriting income from insurance and reinsurance activities.

3 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.

4 Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		47,694	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	8507		0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	8508		47,694	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		4,716	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	8509		0	5.
6. Treasury stock transactions, net.....	8510		0	6.
7. Changes incident to business combinations, net.....	4356		0	7.
8. LESS: Cash dividends declared on preferred stock.....	4470		0	8.
9. LESS: Cash dividends declared on common stock.....	4460		2,750	9.
10. Other comprehensive income (1).....	8511		1,210	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415		0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		50,870	12.

* Describe on Schedule RI-E—Explanations.

1 Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale debt securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2025

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

	Dollar Amounts in Thousands		RCON	Amount	
Assets					
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin (1).....	0081	4,494			1.a.
b. Interest-bearing balances (2).....	0071	1,537			1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....	JJ34	44,114			2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	1773	40,558			2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....	JA22	1,116			2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold.....	B987	0			3.a.
b. Securities purchased under agreements to resell (5,6).....	B989	0			3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale.....			5369	0	4.a.
b. Loans and leases held for investment.....	B528	371,691			4.b.
c. LESS: Allowance for credit losses on loans and leases.....	3123	3,628			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529	368,063			4.d.
5. Trading assets.....					
	3545	0			5.
6. Premises and fixed assets (including right-of-use assets).....					
	2145	3,882			6.
7. Other real estate owned (from Schedule RC-M).....					
	2150	0			7.
8. Investments in unconsolidated subsidiaries and associated companies.....					
	2130	0			8.
9. Direct and indirect investments in real estate ventures.....					
	3656	0			9.
10. Intangible assets (from Schedule RC-M).....					
	2143	0			10.
11. Other assets (from Schedule RC-F) (6).....					
	2160	7,984			11.
12. Total assets (sum of items 1 through 11).....					
	2170	471,748			12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200	377,075			13.a.
(1) Noninterest-bearing (7).....	6631	77,723			13.a.1.
(2) Interest-bearing.....	6636	299,352			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (8).....	B993	0			14.a.
b. Securities sold under agreements to repurchase (9).....	B995	26,575			14.b.
15. Trading liabilities.....					
	3548	0			15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)					
	3190	15,000			16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (10).....					
	3200	0			19.

1 Includes cash items in process of collection and unposted debits.

2 Includes time certificates of deposit not held for trading.

3 Institutions should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.

4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

7 Includes noninterest-bearing, demand, time, and savings deposits.

8 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

9 Includes all securities repurchase agreements, regardless of maturity.

10 Includes limited-life preferred stock and related surplus.

Reporting Period: September 30, 2025

October 16, 2025 9:14 AM

Schedule RC—ContinuedFFIEC 051
Page 15 of 63
RC-2

	Dollar Amounts in Thousands	RCON	Amount	
Liabilities—continued				
20. Other liabilities (from Schedule RC-G).....		2930	2,228	20.
21. Total liabilities (sum of items 13 through 20).....		2948	420,878	21.
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....		3838	0	23.
24. Common stock.....		3230	150	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	1,000	25.
26. a. Retained earnings.....		3632	54,227	26.a.
b. Accumulated other comprehensive income (1).....		B530	(1,436)	26.b.
c. Other equity capital components (2).....		A130	(3,071)	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	50,870	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	50,870	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	471,748	29.

Memoranda**To be reported with the March Report of Condition.**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2024.....

RCON	Number	
6724	NR	M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date (report the date in MMDD format).....

RCON	Date	
8678	NR	M.2.

- ¹ Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.
- ² Includes treasury stock and unearned Employee Stock Ownership Plan shares.

COVER SHEET

Proposer Information

Company Name Silver Lake Bank

Address 201 NW US Hwy 24; PO Box 8330

City, State, Zip Topeka, KS 66608

Main Phone 785-232-0102

Contact Person Information

Name Brice Feldt

Job Title Chief Operating Officer

Phone 785-379-8139

Alt. Phone 785-232-0102

Email bwfeldt@silverlakebank.com

Signature



Date:

November 4, 2025

PRICE QUOTE

Proposer Silver Lake Bank

Banking Services Fees

Metro currently pays 4 different banking services fees each month. The fees are an Analysis Fee, Gateway Fee, Merchant Fee, and Topeka Billing Fee. Previous statements for the Analysis Fee and Topeka Billing Fee can be found in Appendices I and II. Please list your monthly fees below. Fees should be based on monthly activity for an operational checking account, a flexible spending checking account, a money center investment account, a clearing account for investment activity, and company credit cards.

Monthly Analysis Fee – A charge based on banking activity from the prior month. See Appendix I	\$ <u>0.00 (see page 9 for applicable fees)</u>
------------------------------------------------------------------------------------------------	-------------------------------------------------

Monthly Gateway Fee	\$ <u>0.00</u>
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Monthly Merchant Fee – A combination of transaction Fees, hardware fees, and additional fees.	\$ _____
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Monthly Topeka Billing Fee – Credit card transaction Fees. See Appendix II	See page 15 for information \$ <u>regarding Merchant Services</u>
----------------------------------------------------------------------------	----------------------------------------------------------------------

_____	\$ _____
-------	----------

_____	\$ _____
-------	----------

_____	\$ _____
-------	----------

_____	\$ _____
-------	----------

<u>Total Cost</u>	\$ _____
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Topeka Metro is tax exempt. Do not include sales tax in your proposed price.

Either list all applicable fees on this price quote or attach a fee schedule to your bid documents. Any charge other than those listed on the price quote or fee schedule will not be paid.

DISADVANTAGED BUSINESS ENTERPRISES (DBE) CERTIFICATION

This contract is subject to the requirements of Title 49, Code of Federal Regulations, Part 26, *Participation by Disadvantaged Business Enterprises in Department of Transportation Financial Assistance Programs*. The national goal for participation of Disadvantaged Business Enterprises (DBE) is 10%. Metro's overall 2025-2027 goal for DBE participation is 1.68%; the race neutral goal is 0.78%, and the race conscious goal is 0.90%. There is no contract goal for this procurement.

The contractor shall not discriminate on the basis of race, color, national origin, or sex in the performance of this contract. The contractor shall carry out applicable requirements of 49 CFR Part 26 in the award and administration of this DOT-assisted contract. Failure by the contractor to carry out these requirements is a material breach of this contract, which may result in the termination of this contract or such other remedy as Metro deems appropriate. Each subcontract the contractor signs with a subcontractor must include the assurance in this paragraph (see 49 CFR 26.13(b)).

The contractor is required to pay its subcontractors performing work related to this contract for satisfactory performance of that work no later than 30 days after the contractor's receipt of payment for that work from Metro.

The contractor may not hold retainage from its subcontractors.

The contractor must promptly notify Metro, whenever a DBE subcontractor performing work related to this contract is terminated or fails to complete its work, and must make good faith efforts to engage another DBE subcontractor to perform at least the same amount of work. The contractor may not terminate any DBE subcontractor and perform that work through its own forces or those of an affiliate without prior written consent of Metro

Signature: Brice W. Feldt

Name and Title: Brice W. Feldt

Company Name: Silver Lake Bank

Date: November 4, 2025

LOBBYING CERTIFICATION

The undersigned contractor certifies, to the best of his or her knowledge and belief, that:

- (1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan or cooperative agreement.
- (2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for making lobbying contacts to an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan or cooperative agreement, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions. See 49 CFR 20.100.
- (3) The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by 31 USC. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure. [Note: Pursuant to 31 USC 1352(c)(1)-(2)(A), any person who makes a prohibited expenditure or fails to file or amend a required certification or disclosure form shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such expenditure or failure. See 49 CFR 20.400.]

The undersigned contractor certifies or affirms the truthfulness and accuracy of each statement of its certification and disclosure, if any. In addition, the Contractor understands and agrees that the provisions of 31 USC 3801, et seq, apply to this certification and disclosure, if any.

Signature: Brice W. Feldt

Name and Title: Brice W. Feldt

Company Name: Silver Lake Bank

Date: November 4, 2025

NON-COLLUSION CERTIFICATION

This is my sworn statement to certify that this proposal was not made in the interest of or on behalf of any undisclosed entity. This proposal is not collusive.

This proposer has not been a party to any agreement or collusion in restraint of freedom of competition by agreement to bid a fixed price, to refrain from bidding, or otherwise. This proposer has not, directly or indirectly, by agreement, communication or conference with anyone, attempted to induce action prejudicial to the interest of Topeka Metropolitan Transit Authority, or of any proposer, or anyone else interested in the proposed contract.

Signature: Brice W. Feldt

Name and Title: Brice W. Feldt

Company Name: Silver Lake Bank

Date: November 4, 2025

SUSPENSION / DEBARMENT CERTIFICATION

In regard to 2 CFR Parts 180 and 1200

In accordance with 2 CFR Parts 180 and 1200, the contractor is required to verify that none of its principals or affiliates:

- 1) is included on the federal government's suspended and debarred list;
- 2) is proposed for debarment, declared ineligible, voluntarily excluded or disqualified;
- 3) within three years preceding this proposal, has been convicted of or had a civil judgment rendered against them for (a) commission of fraud or criminal offense pertaining to performing a public transaction, (b) violation of any federal or state antitrust statute, or (c) embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements or receiving stolen property;
- 4) is indicted or charged by a governmental entity for any of the charges in 3) above; and
- 5) has had any public transaction terminated for cause or default within three years preceding this proposal.

The contractor is required to include this requirement in any subcontracts related to this contract.

By signing and submitting its proposal, the proposer certifies that the certification in this clause is a material representation of fact relied upon by Metro. If it is later determined that the proposer knowingly rendered an erroneous certification, in addition to remedies available to Metro, the Federal Government may pursue available remedies, including but not limited to suspension and/or debarment. The proposer agrees to verify that none of its principals or affiliates is included on the federal government's suspended and debarred list at any time throughout the period of this contract. The proposer further agrees to include a provision requiring the same compliance in its subcontracts related to this contract.

Signature: Brice W. Feldt

Name and Title: Brice W. Feldt

Company Name: Silver Lake Bank

Date: November 4, 2025



SilverLakeBank

GET TO KNOW US

Topeka ▣ Silver Lake ▣ Lawrence ▣ Overland Park



Our Commitment to You

Our Philosophy

Thank you for this introduction opportunity. Silver Lake Bank (SLB), headquartered in Topeka, Kansas, is a family owned and operated community bank that takes pride in offering reliable service and flexible options for customers. Our experienced staff understands that each business is unique. We take pride in our ability to recommend customized solutions reflective of your business goals and needs for banking remotely or in person.

In business since 1909, our bank is financially strong and well capitalized. Our staff can make decisions, and are both accessible and eager to help your business grow. I know you will find SLB both responsive and flexible while exceeding your customer service expectations. We will cross the finish line on time and as promised.

This information contains an overview of Silver Lake Bank for you, and also to share with clients. I appreciate your interest and referrals and look forward to building new relationships.



Patrick R. Gideon
President/CEO

Easy Access

You work hard and expect value and convenience. We email transaction information securely via our encrypted email and utilize DocuSign for electronic signatures. At SLB, our digital services are successful because we include our individual accessibility as part of the package. We will provide our mobile phone numbers and manage meetings through Microsoft Teams. We offer one-on-one training through secure screen share technology.

- Our services are accessible through Silver Express Online Banking and use of our Mobile App, which includes the ability to originate payroll and send wire transfers online.
- Scan multiple checks for deposit from your home or office with Express Remote Deposit.
- Business Debit Cards and Credit Cards provide convenience with user-defined limits.
- Business Bill Pay and QuickBooks integration are available.
- Expedite settlement of electronic payment transactions with Merchant Processing Services.

"I was referred by one of your customers. I had waited 2 months to hear from my bank, then emailed SLB for help. After downloading paperwork, I heard back immediately from your staff. Today, your staff calls to confirm next steps. This is good service!"... N.N., DDS

Consumer Products



Checking Accounts

- Kasasa Cash
- Kasasa Cash Back
- Kasasa Tunes
- Express Checking
- Interest Checking
- Health Savings (HSAs)



Savings & Investments

- Kasasa Saver
- Regular & Youth Savings
- Money Market Advantage Account
- Certificates of Deposit (CDs)
- Health Savings Accounts (HSAs)
- Individual Retirement Accounts (IRAs)



Online Banking

- Bill Payment
- Mobile Banking App with mobile deposit
- E-Delivery of Statements & Notices
- Alerts



Card Services

- Loyalty Cards
- Visa Debit Card
- Consumer Credit Cards
- Digital Wallet



Loans

- Real Estate
- Bridge
- Construction
- Lot or Land
- Home Equity/Home Improvement
- Auto/Boat/RV, etc.



Benefits

- IdentityForce
- Safe Deposit Box
- Night Drop

Business Products



Checking Accounts

- Commercial Analysis
- Business Checking
- Church Checking
- Express Checking
- Express Club
- Commercial Cash Management



Savings & Investments

- Regular Savings
- Money Market Advantage
- Certificates of Deposit (CDs)
- Health Savings Accounts (HSAs)



Online Banking

- Cash Management Features:
 - ACH Origination
 - Wire Transfers
 - Positive Pay
- Multiple User IDs
- E-Delivery of Statements & Notices
- Alerts
- Download to QuickBooks
- Bill Payment
- Mobile Banking App with mobile deposit
- Express Remote Deposit



Card Services

- Merchant Bank Card Services
- Business Debit Card
- Business Credit Card



Loans

- Business
- Agricultural
- Municipality/Non Profit
- SBA



Benefits

- Built for Business
- IntraFi Cash Services (ICS)
- CDARS



Conversion Specialists

- Trained to lead businesses and their staff through transitioning accounts to Silver Lake Bank

BIG Benefits for Businesses (and their employees)



Big Benefits for Your Employees with our Built for Business program!

When businesses have their primary bank accounts with Silver Lake Bank, their employees benefit too! You both get the A+ treatment.

Here are some examples of benefits employees of our business customers enjoy. If your employer doesn't bank with us yet, let them know it is a winning decision to bank with Silver Lake Bank because we live out our Banking and Beyond philosophy.

- No monthly service charge or minimum balance requirement
- Cash or direct deposit your paychecks with no fees
- \$10 Credit with first Direct Deposit
- Up to \$25 in ATM fees waived per statement cycle
- Free box of checks (\$22 value)
- Free 5 x 5 or smaller Safe Deposit Box for 1 year, based on availability (\$30 value)
- No-fee Health Savings Account
- Free notary
- Free Cashiers Checks or Money Orders
- Free coin counting
- Free eStatements; \$3 for paper statements

Call or stop by any of our branches and talk to one of our conversion specialists for details!

"Thank you for taking such great care of my clients. I'm grateful to get the opportunity to work with a bank who believes in Relationships..." Emily

Bank Safely with Silver Lake Bank

Silver Lake Bank promotes safe online banking with products and services that maximize security, customer education and best practices. We care about you, your banking relationship and protecting your money.

How we Protect Customers with Online Banking Services

Keeping you safe is our priority! Cybersecurity is a critical component in how we do business every day. We use a variety of features to authenticate you as the user such as security questions and security codes delivered by text message or email. Secure messaging is available to you via online banking or through our website. Excessive login attempts will lockdown access to online banking – our way of preventing a brute-force attack by hackers.

Our Staff Strives to Keep You Safe

SLB staff are continually trained and tested on cybersecurity and prevention of identity theft. Our Information Technology Department is tasked with ensuring our staff is armed with security knowledge and tools. We work hard to stay alert and informed to guard against unauthorized access to confidential information.

Silver Lake Bank Products and Services that Protect

- Consumer Identity Theft Monitoring and Restoration – Services include credit bureau and dark web monitoring, real-time alerts, breach intelligence, ID theft insurance and restoration.
- Extended business hours support – Emergency after hours help available.
- Real time online banking alerts – Receive notifications related to account activity.
- Multi-Factor Authentication (MFA) used to reduce the risk of a security breach.
- Secure Email – Email from SLB containing personally identifiable financial information is delivered via our encrypted emails.
- DocuSign – Sign SLB account documents electronically and securely from your device.
- E-Delivery of statements & notices – Receiving account information through secure electronic delivery avoids the threat of mailbox theft.
- Digital Wallet – Eliminate the need to carry your physical debit or credit card by storing payment information securely using encryption.
- Business ACH Origination & Wire Transfers – Cash Management service allows multiple user IDs with defined security levels plus additional security steps to combat fraud.

Switching is as easy as 1-2-3!

Switching from another bank to Silver Lake Bank is as easy as 1-2-3!

- 1.** Let our conversion specialist know you are ready to make the switch and you'll be assisted in selecting and opening a new deposit account(s) with Silver Lake Bank.
- 2.** Silver Lake Bank provides a dedicated conversion specialist to assist you throughout the account migration process. The conversion specialist will be available to provide a smooth transition with the following tasks:
 - Obtaining necessary documentation to prepare account paperwork, including information for all applicable account signers.
 - Compiling a list of direct deposits and automatic payments from your current account(s) and assisting as needed to get your banking information updated with applicable entities.
 - Providing on-site training for online banking, remote deposit, ACH origination and more.
 - Assisting with the procurement of business credit cards.
 - Introducing your team to members of the Silver Lake Bank team that will be available for on-going support on a daily basis.
 - Providing assistance with any other requested account related items.
- 3.** Silver Lake Bank will assist you in verifying that all automatic transactions have transitioned to your new Silver Lake Bank account and make sure all checks have cleared your prior account before closing it.

It really is that easy! We are here to help.

Meet our Staff



Patrick Gideon
President/CEO
785.379.8222
Email: prgideon*
NMLS# 790987



Kerry Martin
EVP
785.379.8136
Email: kjmartin*



Nick Gideon
Lawrence
Market President
785.379.8179
Email: njgideon*
NMLS# 1497937



John Geiger
Kansas City
Market President
785.379.8160
Email: jjgeiger*
NMLS# 528171



Eric Donaldson
SVP, CFO
785.379.8145
Email: emdonaldson*



Brice Feldt
SVP, COO
785.379.8139
Email: bwfeldt*



Shane Koci
VP, Digital Bank
785.379.8162
Email: skkoci*



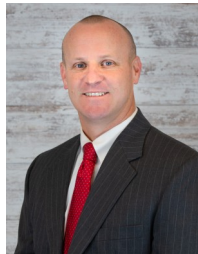
Kelly Loneker
Retail Sales Manager
785.379.8193
Email: kloneker*



Jeanny Sharp
Marketing Manager
785.379.8207
Email: jjsharp*



Matthew Clarke
VP, Loan Officer
785.379.8163
Email: mlclarke*
NMLS# 790988



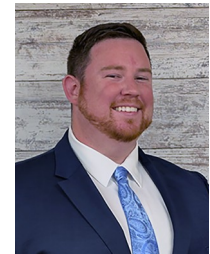
Scott Hughes
VP, Loan Officer
785.379.8152
Email: cshughes*
NMLS# 790986



Kelli Lambrecht
VP, Loan Officer
785.379.8168
Email: kalambrecht*
NMLS# 1405855



Mark Metzler
AVP, Loan Officer
785.379.8151
Email: mdmetzler*
NMLS# 580136



Drew Thornton
Loan Officer
785.379.8219
Email: awthornton*
NMLS# 2746638



Pam Szuba
Deposit Manager
Jayhawk Branch
785.379.8198
Email: pjszuba*



Lucas Mitchell
Manager
Silver Lake Branch
785.379.8172
Email: ldmitchell*



Shannon Huesers
Assistant Manager
Gage Branch
785.379.8156
Email: sdhuesers*



Rachel Garrison
Manager
Southwest Branch
785.379.8188
Email: rgarrison*

* Add @silverlakebank.com



SilverLakeBank

Member FDIC ■ Equal Housing Lender

SilverLakeBank.com

slbank@silverlakebank.com



MAIN BANK, TOPEKA

Jayhawk Plaza

PO Box 8330

201 NW Hwy 24

Topeka, KS 66608

785.232.0102

Monday through Friday 8:00 to 6:00

Saturday 8:00 to 12:00

TOPEKA

Gage Bank

2011 SW Gage Blvd

Topeka, KS 66604

785.272.2270

Monday through Friday 8:00 to 6:00

Saturday 8:00 to 12:00

TOPEKA

Southwest Bank

2100 SW Urish Rd

Topeka, KS 66614

785.290.2270

Monday through Friday 8:00 to 6:00

Saturday 8:00 to 12:00

SILVER LAKE

209 Railroad St

Silver Lake, KS 66539

785.582.4651

Monday through Friday 8:30 to 5:30

Saturday 8:30 to 12:00

LAWRENCE

643 Massachusetts

Lawrence, KS 66044

785.330.9901

Monday through Friday 8:30 to 4:00

OVERLAND PARK

7206 College Blvd

Overland Park, KS 66210

913.914.4002

Monday through Friday 9:00 to 4:00