HORIZON FINANCIAL BANK

Written Comments from the Public (Calendar Years 2023 – April 2025)

Attached below this page are any written comments received from the public related to Horizon Financial Bank's Community Reinvestment Act (CRA) performance and any applicable bank response from the prior two calendar years. If you have comments regarding Horizon Financial Bank's CRA performance, please contact us at:

Horizon Financial Bank 416 Main Street Munich. ND 58352

Or:

Amanda Pierce CRA Officer 1207 W Divide Ave Bismarck, ND 58501

Horizon Financial Bank did not receive any written comments from the public during the two calendar years from 2023 – April 2025.