

Frequently Asked Questions

1. Can the Bank sell my stock for me?

No. The bank is working towards efficiency and regulatory compliance. This not only empowers the shareholder and prospective buyer, but also protects both the bank and the shareholder from inadvertent violations of applicable security laws.

2. Can the Bank tell me how much to list my available stock for?

No. The bank, any officer, director, or employee cannot be involved in any purchase or sale negotiations between buyers and sellers.

3. Can the Bank find a buyer for my stock?

No. The bank, any officer, director, or employee cannot match or otherwise solicit potential buyers or sellers.

4. Do I have to use the Stock Seller List to sell my stock?

No. However, shareholders who choose not to use the list may find it more difficult to sell stock. The Bank, its officers, directors, or employees will undertake no role in effecting transactions between buyers and sellers. This is a service offered by the bank to encourage trading in Company common stock by publicly disclosing information provided to the Company by individuals interested in selling shares. Parties interested in purchasing shares would have direct access to that information and would be able to directly contact one or more of the identified “sellers” to negotiate and consummate a transaction.

5. What if I prefer to keep my contact information private?

Without authorizing the bank to publish your name, contact information, and number of shares on the Stock Seller list, shareholders who wish to sell will not be included on the list.

6. Do I pay the bank when purchasing stock?

No. The bank, its officers, directors, or employees may not receive, transfer, or hold funds or shares of Company common stock as an incident of operating the system. The transaction should be directly between the buyer and seller. The buyer should pay the seller directly.

7. What role does the Bank play in selling or buying stock?

The Bank, its officers, directors, or employees will undertake no role in effecting transactions between buyers and sellers, except that the Company will carry out the ministerial act of transferring the shares of the Company common stock on the company’s books and records and issuing new stock certificates.

8. How can I get a copy of the most up to date Stock Seller List?

Investors can access the Stock Seller List through the Investor section of our website. The list is updated on a weekly basis to provide the most current information available.

9. What forms will the bank need to complete the ministerial act of transferring the shares of stock?

The Bank will need the original stock certificate, the Affidavit of Stock Transfer/Purchase, and the Orbisonia Community Bancorp, Inc. New Stockholder Information Form.

10. Are there any additional forms available for shareholders?

Yes, we offer several optional forms that shareholders may choose to complete to help manage their account and receive communications or payments more conveniently. These include:

- **Portal Opt-In Form:** Allows you to consent to electronic delivery of shareholder communications and access your account through our online portal rather than receiving paper materials by mail.
- **Direct Deposit Form:** Allows you to have dividends deposited directly into your bank account instead of receiving a check by mail.

These forms are completely optional; however, we strongly encourage shareholders to opt in to the portal and direct deposit, as doing so helps reduce administrative costs and supports the company's overall efficiency and profitability. If you choose not to complete them, you will continue to receive communications and payments through standard methods. Completed forms may be submitted by email to the Bancorp Secretary.