

COUNTRY CLUB BANK – CUSTOMER RELATIONSHIP SUMMARY

1. INTRODUCTION

Country Club Bank – Capital Markets Group (“CMG” or “we”) is a bank-dealer registered with the Securities and Exchange Commission, the Municipal Securities Rulemaking Board, and the Federal Reserve Bank. CMG’s function is the underwriting, trading, and sales of fixed income investments to individuals, banks, trust departments, corporate customers, and other financial entities, to fulfill their investment needs.

2. WHAT INVESTMENT SERVICES AND GUIDANCE CAN CMG PROVIDE ME?

- The investment services we provide include buying and selling securities and recommending investments to those looking to invest in fixed income markets. You may choose to select the investments, or we may recommend investments for your account, but the ultimate investment decision for your investment strategy and the purchase or sale of investments will be yours.
- All our recommendations must be suitable and in your best interest and are limited to approved products among the following asset types: fixed income securities, money market funds and certificates of deposit.
- We offer a limited selection of investments for all of our customers. Other firms might offer a wider range of choices, some of which may have lower costs and/or higher yields. All products carry risk and an investor should understand this prior to investing.
- We also provide additional services to assist you in developing and executing your investment strategy. However, we are not required to monitor your portfolio or investments on an ongoing basis.

QUESTIONS TO ASK:

- Given my financial situation, should I choose a bank dealer for investment services? Why or why not?
- How will you choose investments to recommend?
- What type of risk does this investment pose and how will this impact my return and liquidity?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3a. What Fees Will I Pay?

You will pay fees and costs at time of transaction. These are incurred whether you ultimately make or lose money on your investment(s).



Please make sure you understand what fees and costs you are paying.

- The fee you pay for buying or selling individual investments, also referred to as a commission, is based on each specific transaction and not on the value of your total account.
- At the same time, the fees we earn may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations, we provide you. With fixed income investments, such as bonds, this commission may be part of the price you pay for the investment. Any commission varies based on each trade.
- We may charge additional fees based on the service(s) we are asked to provide. These fees can include, but are not limited to, custodian, account maintenance, and safekeeping fees.
- The overall amount you pay will depend, for example, on how much you buy or sell, the maturity of the bond, type of investment you buy or sell type of account you have with us and any ancillary services you request.

QUESTIONS TO ASK:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?
- Am I required to have CMG safekeep any or all of my bond holdings?

3b. What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we have to, and chose to, act in your best interest and not put our interest ahead of yours. This process begins with the completion of our suitability form to better understand your investing and risk profile. Our firm makes money in a way that is no different from most businesses. Our goal is to offer a product(s) (e.g., bonds) at a price that will generate a return for the organization and salesperson (commission), with hopes of also generating a positive return for you. As stated previously, one conflict of interest is that our income reduces the earning potential on the product sold or purchased. You should understand and inquire about these conflicts because they may impact the recommendations provide. Here are examples to help explain what this means:

- Proprietary products are investments issued, sponsored, or managed by our firm.
- We may transact your investment through our own account (called "acting as principal") and may earn or lose on these trades.
- We may recommend bonds that our firm has underwritten.

QUESTIONS TO ASK:

How might your conflicts of interest affect me, and how will you address them?



3c. How do your financial professionals make money?

- Our sales professionals are compensated by commissions through transactions with our clients.

4. WHAT IS THE DIFFERENCE BETWEEN A BROKERAGE VERSUS AN ADVISORY SERVICE?

In a brokerage account, investment advice is typically provided at or prior to the time of the transaction. In an advisory account, advice and oversight takes place on an ongoing basis (i.e., discretionary account activity). In a brokerage account, fees and commissions are incurred for each trade. In an advisory account, trading costs are included in an overall “wrap” fee and are paid even without a transaction taking place in some cases. If you have a “buy and hold” investment strategy and have a limited need for monitoring and advice, then a brokerage account may be a good fit for you. However, if you’d like ongoing monitoring of your account, then an advisory account may be a better choice.

5. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Visit www.investor.gov/CRS for a free and simple search tool to research our financial professionals that are dually registered. For those not dually registered, and for additional information about our financial professionals and services, please contact our Managing Director at 800-288-5489 or our website www.ccbfinancial.com/capitalmarketsgroup/

QUESTIONS TO ASK:

As a financial professional, do you have any disciplinary history? For what type of conduct?

6. ADDITIONAL INFORMATION

You may request a copy of the Form CRS by contacting your investment professional.

- You may also call 800-288-5489 or write to Country Club Bank, Capital Markets Group, 9400 Mission Road, Leawood, KS 66206 for a copy of the CRS summary, ask questions regarding your account or file a complaint.

QUESTIONS TO ASK:

Who is the primary contact person for my account? Is he or she a registered representative of a bank dealer? If I have concerns about how this person is treating me, who can I talk to?

Form CRS - Client Relationship Summary
Dated - July 31, 2023

Country Club Bank Capital Market Group and its registered representatives are acting as a bank-dealer and not as an investment adviser and, as such, we review holdings in a retail customer's account on a voluntary basis and solely for the purpose of determining whether to provide a buy, sell, or hold recommendation to the account holder.

NOT FDIC INSURED – NO BANK GUARANTEE – MAY LOSE VALUE



COUNTRY CLUB BANK
CAPITAL MARKETS GROUP