

FirstOak Bank
Hours of Operation
Effective February 1, 2026

Main Bank

113 N. Penn
PO Box 868
Independence, KS 67301
Phone: (620) 331-2265
Fax: (620) 331-2290

Lobby Hours: (Central Time Zone)
Monday – Thursday 9:00 a.m. – 3:00 p.m.
Friday 9:00 a.m. – 4:00 p.m.

Drive-Thru Facility

1801 W. Main
Independence, KS 67301
Phone: (620) 331-7733
Fax: (620) 331-0473

Lobby Hours: (Central Time Zone)
Monday – Friday 8:30 a.m. – 3:00 p.m.

Drive-Thru Hours:
Monday – Friday 8:30 a.m. – 5:30 p.m.
Saturday 8:30 a.m. – 12:00 p.m.

Fredonia Facility

501 Madison
Fredonia, KS 66736
Phone: (620) 378-2114
Fax: (620) 378-3575

Lobby Hours: (Central Time Zone)
Monday – Friday 9:00 a.m. – 3:00 p.m.

Drive-Thru Hours:
Monday – Friday 8:30 a.m. – 5:30 p.m.
Saturday 8:30 a.m. – 12:00 p.m.

**FirstOak Bank
Hours of Operation
Effective February 1, 2026**

Pueblo, Colorado Branch

1419 Hwy 50 West
Pueblo, CO 81008
Phone: (719) 544-2265
Fax: (719) 544-1199

Lobby Hours: (Mountain Time Zone)
Monday – Friday 8:30 a.m. – 5:00 p.m.

Drive-Thru Hours:
Monday – Friday 8:30 a.m. – 5:30 p.m.

FirstOak Bank
Main Bank
113 N. Penn
Independence, KS 67301

HOURS (Central Time Zone)

Monday – Thursday 9:00 a.m. thru 3:00 p.m.

Friday 9:00 a.m. thru 4:00 p.m.

This facility is a full service location. For a complete listing of all deposit accounts and loan products refer to the Product Information brochure, the fee schedule and the loan products list found in the Services section of this file. This facility offers safe deposit box service.

FirstOak Bank
Drive-Thru Branch
1801 W. Main
Independence, KS 67301

LOBBY HOURS (Central Time Zone)

Monday - Friday 8:30 a.m. - 3:00 p.m.

DRIVE-THRU HOURS (Central Time Zone)

Monday – Friday 8:30 a.m. thru 5:30 p.m.

Saturday 8:30 a.m. thru 12:00 p.m.

This facility is a full service location. For a complete listing of all deposit accounts and loan products refer to the Product Information brochure, the fee schedule and the Loan products list found in the Services section of this file. There is not a loan officer at this location. Loan applications can be accepted at this location but will be transported to the main bank to be reviewed by a loan officer.

FirstOak Bank
Fredonia Branch
501 Madison
Fredonia, KS 66736

LOBBY HOURS (Central Time Zone)

Monday - Friday 9:00 a.m. - 3:00 p.m.

DRIVE-THRU HOURS (Central Time Zone)

Monday – Friday 8:30 a.m. thru 5:30 p.m.

Saturday 8:30 a.m. thru 12:00 p.m.

This facility is a full service location. For a complete listing of all deposit accounts and loan products refer to the Product Information brochure, the fee schedule and the loan products list found in the Services section of this file. This facility offers safe deposit box service.

FirstOak Bank
Pueblo Branch
1419 Hwy 50 West
Pueblo, CO 81008

LOBBY HOURS (Mountain Time Zone)
Monday – Friday 8:30 a.m. thru 5:00 p.m.

DRIVE-THRU HOURS (Mountain Time Zone)
Monday - Friday 8:30 a.m. thru 5:30 p.m.

This facility is a full service location. For a complete listing of all deposit accounts and loan products refer to the Product Information brochure, the fee schedule and the loan products list found in the Services section of this file. This facility offers safe deposit box service.

FirstOak Bank
Pueblo, Colorado Branch

Metropolitan Statistical Area

39380
39380

Pueblo, CO Metropolitan Statistical Area
Pueblo County, CO

FirstOak Bank

Branches Opened/Closed

The Elk City, KS branch was closed on February 1, 2026.