



CRA Public File

CRA Policy

CITIZENS BANK OF AMERICUS
COMMUNITY REINVESTMENT ACT (CRA)

INTRODUCTION

The Board of Directors of Citizens Bank of Americus does hereby issue this statement and resolution in conformance with the Community Reinvestment Act of 1977.

Citizens Bank of Americus is a bank with assets of \$435,000,000.00 having two banking locations in the county of Sumter, and one in the county of Webster. Our primary objectives are to maintain public confidence and to continue our reputation as a sound financial institution. In order to meet these objectives, we must maintain a reasonably conservative lending policy. At the same time, we desire to lend to all qualified segments of the population and to help meet the needs of the communities in which we are located. This will include low- and moderate-income neighborhoods. No area of the counties we serve will be excluded. Loans must be consistent with sound bank lending policies; however, this bank does not and will not discriminate against any individual on the basis of race, color, religion, national origin, sex, marital status, or age.

The management of Citizens Bank of Americus will be involved in the communities served by Citizens Bank so that we can keep in touch with the needs of our communities. Our Marketing Department will advertise in an effort to reach all segments of the market. We will extend credit to any individual, partnership, or corporation that can meet our normal credit standards on a short-term or an intermediate term basis for any legitimate purpose. The principal types of loans we will offer to the communities in which we are located are as follows:

A. Consumer Loans

1. Automobile Loans
2. Marine Loans
3. Consolidation Loans
4. Airplane Loans
5. Signature Loans
6. Other Personal Purpose Loans

B. Commercial Loans

1. Accounts Receivable Financing
2. Inventory Financing
3. Airplane Loans
4. Automobile Loans
5. Equipment Loans
6. Agricultural Loans
7. Small Business Administration Guaranteed Loans
8. Farmers Home Administration Guaranteed Loans
9. Other Business Purpose Loans
10. Working Capital Loans
11. Crop Production loans

C. **Real Estate Loans**

1. Consumer Construction Loans
2. Commercial Construction Loans
3. Home Improvement Loans
4. Real Estate Acquisition Loans
5. Real Estate Development Loans
6. Permanent Mortgage Loans (Residential & Commercial)
7. Home Equity Line-of-Credit Loans
8. Timber & Farmland loans
9. Multi-Family Loans

Citizens Bank of Americus works closely with the Americus and Sumter County Chamber of Commerce and the Americus and Sumter County Payroll Development Authority to ascertain and meet many of the credit needs of its local community.

I. **Purpose**

The fundamental premise of the CRA is that banks and thrifts have a continuing and affirmative obligation to help meet the credit needs of the communities in which they are chartered. The primary purpose of the CRA and the implementing regulation for state-chartered, non-member banks, FDIC Regulations Part 345, is to require the FDIC and the other federal financial supervisory agencies to assess an institution's record of helping to meet local credit needs, particularly the needs of low- and moderate-income neighborhoods; and to consider this record in evaluating an institution's "application for a deposit facility".

II. **Important Definitions**

- ◆ **Assessment Area** - The geographic area or areas delineated by the Bank in which it makes a substantial majority of its loans, i.e., the effective lending territory. The assessment area should be comprised of whole "geographies".
- ◆ **Community Development** - includes the following activities:
 - Affordable housing for low- or moderate-income ("LMI") individuals, and includes multifamily rental housing;
 - Community services targeted to LMI individuals, such as:
 - Activities that promote community welfare, such as community-based child care, education, health; and social services targeted towards LMI persons.
 - Activities that promote economic development by providing financing to businesses with gross annual revenues of \$1 million or less or farms with gross annual revenues of \$500 thousand or less;
 - Activities that stabilize/revitalize LMI areas, designated disaster areas, or distressed or underserved non-metropolitan middle-income areas designated by the federal banking agencies.

- ◆ **Community Development Loan** - Examples of community development loans:
 - Loans to local/state governments for community development;
 - Loans to non-profits designed to serve LMI individuals or LMI housing;
 - Loans for affordable housing rehabilitation and construction;
 - Loans to finance environmental clean-up or redevelopment of an industrial site to revitalize the LMI area in which the property is located;
 - Loans to financial intermediaries (i.e., CDC) that primarily lend or facilitate lending in LMI areas or to LMI individuals.

- ◆ **Community Development Service** - A service that has as its primary purpose community development and *is related to the provision of financial services*. Examples include:
 - Serving on the board of directors of an organization that promotes credit availability or affordable housing;
 - Providing technical assistance to financial intermediaries that help meet the credit needs of LMI individuals or small business or farms;
 - School savings programs;
 - Providing financial services with the primary purpose of community development (i.e., low cost or free government check cashing);
 - “Loaning” bank employees or executives to organizations that facilitate affordable housing construction/rehabilitation or development of affordable housing;
 - Providing credit, homebuyer, and/or home maintenance counseling, and/or financial planning to promote community development and affordable housing;
 - Providing technical expertise for non-profit or government organizations serving LMI housing needs or economic revitalization and development.

- ◆ **CRA Assessment Standards** - The FDIC must assess the Bank’s record of performance in helping to meet the credit needs of the community. Current CRA regulations set forth 2 Assessment Standard for Intermediate Small Banks:
 - ✓ **Lending Test** - Emphasis is placed on the Bank’s record of origination and/or purchasing various types of loans within the assessment area(s). Loan volume and geographic distribution of HMDA loans and small business, small farm and community development lending are evaluated. Consumer loan volume may be evaluated at the bank’s option, or if the FDIC examiner concludes that consumer lending represents a significant portion of the bank’s total loan assets.

- ✓ **Community Development Test** - Community development loans, community development services, and qualified investments are reviewed to determine an institution's level of involvement in community development activities.
- ♦ **CRA Ratings** - Based on the examination findings, Banks are assigned a rating of:
 - ✓ Outstanding
 - ✓ Satisfactory
 - ✓ Needs to Improve
 - ✓ Substantial Noncompliance
- ♦ **Geography** - A census tract.
- ♦ **HMDA Loan** - Any loan subject to the Home Mortgage Disclosure Act is considered a "HMDA loan" under CRA.
- ♦ **Income Levels** - The income standards used to analyze the distribution of lending activities by geography and borrowers' income.
 - **Low-Income** - Median family income (MFI) is less than 50% of the area MFI;**
 - **Moderate-Income** – MFI is at least 50% and less than 80% of the area MFI;**
 - **Middle-Income** – MFI is at least 80% and less than 120% of the area MFI;**
 - **Upper-Income** - MFI is 120% or more of the area MFI.**

** If the loan is located in a Metropolitan Statistical Area ("MSA"), the MSA median family income is used.

If the loan is located in a non-MSA area, the statewide, nonmetropolitan median family income is used.
- ♦ **Loan Location** - depends on the type of loan as follows:
 - A HMDA loan is located in the census tract in which the security property is located or in which loan proceeds will be used.
 - A small business, small farm, or community development loan is located in the census tract where the main facility or farm is located or where the loan proceeds will be applied as indicated by the borrower.
 - A consumer loan is located in the census tract where the borrower resides.
- ♦ **MSA** - means the Metropolitan Statistical Area as defined by the U.S. Office of Management and Budget.
- ♦ **Qualified Investment** - is an investment, membership share or grant that has community development as its primary purpose. Examples include investments, grants, or shares:

- In organizations promoting economic development by financing small businesses;
 - In organizations engaged in affordable housing rehabilitation, renovation or construction, including multifamily rental housing;
 - In or to financial intermediaries that primarily lend or facilitate lending in LMI areas or to LMI individuals;
 - To support or develop facilities that promote community development in LMI areas or for LMI individuals, e.g., educational or day care facilities;
 - In projects eligible for low-income housing tax credits;
 - In state or municipal obligations that specifically support affordable housing or other community development projects;
 - To non-profit organizations serving LMI housing or other community development needs (i.e., homeownership, home maintenance, or credit counseling);
 - In or to organizations supporting activities essential to the capacity of LMI individuals or areas to use credit or sustain economic development.
- ◆ **Small Business Loan** - Business loan of \$1 million or less.
 - ◆ **Small Farm Loan** - Agricultural loan of \$500,000 or less.

Note: “Small” business/ “small” farm refers to the size of the loan, not to the size of the business.

III. **Enforcement/Penalties**

- ◆ **Regulatory Action on Corporate Applications** - The FDIC may disapprove, delay action, or place conditions on applications for mergers, acquisitions and branches, if the Bank’s CRA performance is less than “Satisfactory”.
- ◆ **Other Risks** - Community group protests may lead to negative publicity. These can be costly to defend if the Bank has not sufficiently documented its CRA performance record. Adverse publicity may also result from public disclosure of the FDIC’s narrative summary and adverse rating of the Bank’s CRA performance record.

IV. **Policy**

It shall be the Bank's policy to comply with the statutory provisions of the CRA and the requirements of FDIC Regulations Part 345 as they apply to an "Intermediate Small Bank". To ensure compliance with this policy, the following actions will be taken:

A. Collect and report all required data

As an "Intermediate Small Bank", **Citizens Bank of Americus** is NOT required to collect and report data on "CRA loans", i.e., small business, small farm, and community development loans.

HOWEVER, *it is the policy of the Bank to collect and track, including dollar volume and number, community development loans, community development services, and qualified investments. It is the CRA Officer's responsibility to maintain current information on ALL community development activities.*

B. Make publicly available all required notices and disclosures

- ◆ **CRA Notice** - describes how the public may communicate with the Bank or the FDIC regarding efforts to help meet the credit needs of its assessment areas. The language in the Main Office Notice differs slightly from the language in the Branch Office Notice.

- ◆ **CRA Public File** - contains specific information that is available upon request.

☐ *Main Office Public File* must contain:

- All signed, written comments received from the public for the current year and the prior 2 calendar years that relate to the Bank's performance in helping to meet community credit needs; AND any responses by the Bank to these comments;
- A list of branches, including street addresses and census tracts;
- A list of branches opened or closed during the current year and each of the prior 2 calendar years, including the street addresses and census tracts;
- A list of products and services offered at branches, including loan and deposit products, hours of operations and fees charged for these products.
- A map of each assessment area, including all census tracts within the area;
- The Bank's loan-to-deposit ratio for each calendar quarter since the date of the most recent CRA performance evaluation prepared by the FDIC; and
- Following an examination by the FDIC, a copy of the CRA Performance will be placed in the CRA Public File.

☐ *Branch Office Public File* must contain:

- A copy of the Bank's most recent CRA Performance Evaluation; and
- A list of services provided at the branch.

V. Periodic Review of CRA Program

The CRA Officer is responsible for maintaining the CRA Public File and ensuring that CRA Notices are posted in conspicuous locations in the Main Office and each branch office.

Information required to be included in the Bank's CRA Public File will be updated annually no later than April 1 of each year.

At least annually, an assessment of the Bank's CRA performance will be conducted; and an evaluation of compliance with the substantive and technical provisions of the CRA will be completed. The assessment may be conducted by an independent party or by the Bank's Compliance Officer or other knowledgeable party. Findings will be discussed with Senior Management and presented in writing to the Board of Directors.

2/4/22

Written comments
received from the
public

Branch List

Hours of Operation

ATM Locations

Products & Services

Schedule of Charges

OFFICE LOCATIONS:

Main Office

119 N. Lee St.

Americus, GA 31709

ATM – Deposit taking

County: Sumter

Census Tract: 9506

Tripp Street Branch

106 Tripp St.

Americus, GA 31709

ATM – Deposit taking

County: Sumter

Census Tract: 9507

Preston Branch

534 Washington St.

Preston, GA 31824

County: Webster

Census Tract: 9601

ATM LOCATIONS:

Main Office

119 N. Lee St.

Americus, GA 31709

Available service: Deposits & Withdrawals

Tripp Street Branch

106 Tripp St.

Americus, GA 31709

Available service: Deposits & Withdrawals

HOURS OF OPERATION:

Main Office

Lobby:	Monday-Thursday	9:00 am – 4:00 pm
	Friday	9:00 am – 5:00 pm

Drive-in:	Monday-Thursday	8:30 am – 5:00 pm
	Friday	8:30 am – 6:00 pm
	Saturday	8:30 am – 12:30 pm

Tripp Street Branch

Lobby:	Monday-Thursday	9:00 am – 4:00 pm
	Friday	9:00 am – 5:00 pm

Drive-in:	Monday-Thursday	8:30 am – 5:00 pm
	Friday	8:30 am – 6:00 pm

Preston Branch

Lobby:	Monday-Thursday	9:00 am – 2:00 pm
	Friday	9:00 am – 2:00 pm
		3:00 pm – 5:00 pm

Other Services & Charges

ATM/Debit Card Replacement	\$10
Bill Pay thru Online Banking*	\$4.75
Charge-Back Fee (per check)	\$5
Closing Fee (within 6 months of opening - checking or savings)	\$25
Collection Item (per item) \$1,000 or more	\$25
Collection Item (per item) up to \$999.99	\$10
Copies (per page)	\$.50
Dormant Account Fee (per month - max \$60)**	\$5
Fax	\$2
Garnishment Processing (Bank legal fee recovery)	\$75
Medallion Stamp (Bank customers only)	\$25
Night Deposit Bag (per year) - 1st bag	\$20
Night Deposit Bag (per year) - Additional bag	\$10
Non-Citizens Bank ATM Withdrawal (per withdrawal)	\$95
Official Check	\$6
Overdraft Item/Returned Item (per item)***	\$30
Record Research (per hour)	\$25
Record Research (per item)	\$2
Record Retrieval (per statement)	\$5
Safe Deposit Box - Extra Large (per year)	\$50
Safe Deposit Box - Large (per year)	\$40
Safe Deposit Box - Medium (per year)	\$35
Safe Deposit Box - Small (per year)	\$25
Statements on CD - Annual (one-time charge)	\$75
Statements on CD - Monthly (per month)	\$15
Stop Payment Request (per item)	\$25
Wire Transfer - Domestic Outgoing	\$25
Wire Transfer - Domestic/International Incoming	\$10
Wire Transfer - International Outgoing	\$50

*Bill Pay thru Online Banking is \$4.75 per month, which includes the first 10 transactions, and \$.40 for each additional transaction.

**A Checking Account is dormant if, for 365 days (1 year), you have made no deposits or withdrawals to the account. A Savings Account and Time Deposit are dormant if, for five (5) years, you have made no deposits or withdrawals to the account.

***Overdraft Item fee is charged when an item is paid. Returned Item fee is charged when an item is returned and is assessed each time a check is re-presented for payment and returned. These fees apply to overdrafts created by check, in-person withdrawal, or other electronic means (except ATM withdrawals and one-time POS transactions).

Locations & Hours

MAIN OFFICE
119 N. Lee St. • 229.924.4011



Lobby Hours

Monday-Thursdays	9:00am - 4:00pm
Friday	9:00am - 5:00pm

Drive-Thru Hours

Monday-Thursdays	8:30am - 5:00pm
Friday	8:30am - 6:00pm
Saturday	9:00am - 1:00pm

TRIPP ST. BRANCH
106 Tripp St. • 229.924.4011



Lobby Hours

Monday-Thursdays	9:00am - 4:00pm
Friday	9:00am - 5:00pm

Drive-Thru Hours

Monday-Thursdays	8:30am - 5:00pm
Friday	8:30am - 6:00pm

PRESTON BRANCH
534 Washington St. • 229.828.3325

Lobby Hours

Monday-Thursdays	9:00am - 3:00pm
Friday	9:00am - 2:00pm
	3:00pm - 5:00pm



Consumer Products & Schedule of Charges

Effective September 1, 2020

cbkamericus.com



BASIC CHECKING

Low or no cost account with basic benefits

Sign up for e-statements & we'll waive the \$4.75 monthly service charge; no minimum balance
\$100 deposit required to open account
Free online banking & mobile banking
Free no-monthly-fee debit card

SENIOR CHECKING

Interest bearing - For individuals 60+ years of age

Keep \$100 minimum daily balance & we'll waive the \$4.75 monthly service charge
\$100 deposit required to open account
Interest earned on daily collected balance of \$1,000 or more
Free wallet-style checks
50% discount on Safe Deposit Box
Free online banking & mobile banking
Free no-monthly-fee debit card

PREMIER CHECKING

Interest bearing - Premier benefits

\$20 monthly service charge
Service charge waived with a \$3,500 minimum daily balance, or \$10,000 combined daily balance in any checking, money market, savings, CDs, or IRAs
\$100 deposit required to open account
Interest earned on daily collected balance of \$1,000 or more
Free wallet-style checks or 50% off designer-style checks
Free 3x5 Safe Deposit Box or \$15 credit towards larger box
Free Bill Pay provided with online banking
Free online banking & mobile banking
Free no-monthly-fee debit card

SECURE CHECKING

Security & Savings Benefits

\$4.75 monthly service charge; no minimum balance
\$100 deposit required to open account
IDProtect® - Identity Theft Protection Service* (some benefits require registration/activation. See separate brochure for additional details regarding the benefits of IDProtect®)
Up to \$10,000 24-hour Accidental Death & Dismemberment Insurance**
Cellular Telephone Protection**
Debit Advantage™ Buyer's Protection & Extended Warranty**
Travel & Entertainment Discount Membership (Registration & enrollment required.)
Health Discount Savings*** (Registration & activation required. This is NOT insurance.)
Free online banking & mobile banking
Free no-monthly-fee debit card

SECURE CHECKING PLUS

Security & Savings Benefits + Overdraft Protection

\$10 monthly service charge; no minimum balance
\$100 deposit required to open account
Overdraft Protection available (with approved credit)
IDProtect® - Identity Theft Protection Service* (some benefits require registration/activation. See separate brochure for additional details regarding the benefits of IDProtect®)
Up to \$10,000 24-hour Accidental Death & Dismemberment Insurance**
Cellular Telephone Protection**
Debit Advantage™ Buyer's Protection & Extended Warranty**
Travel & Entertainment Discount Membership (Registration & enrollment required.)
Health Discount Savings*** (Registration & activation required. This is NOT insurance.)
Free online banking & mobile banking
Free no-monthly-fee debit card

SAVINGS ACCOUNT

Keep \$100 minimum daily balance & we'll waive the \$9 quarterly service charge
\$100 deposit required to open account
Accrues interest on the daily collected balance
Allows for 6 withdrawals per quarterly statement; \$3 excessive debit charge for each withdrawal in excess of 6
Free online banking & mobile banking

MONEY MARKET ACCOUNT

Keep \$1,000 minimum daily balance & we'll waive the \$10 monthly service charge
\$1,000 deposit required to open account
Accrues interest on the daily collected balance of \$1,000 or more
If balance falls below \$1,000 minimum, the account will earn interest at the checking account interest rate for each day it is below the minimum
Allows for 6 pre-authorized, third-party, or telephone withdrawals per monthly statement; \$10 for each item in excess of 6
Free online banking & mobile banking

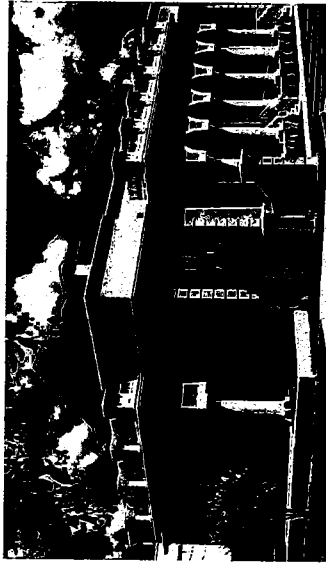
* IDProtect® service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, & children under 25 years of age & parent(s) who are residents of the same household.

** Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions & exclusions of the policies described. Please refer to the actual policies for complete details of coverage & exclusions. Insurance is offered through the company named on the certificate of insurance/guide to benefits.

***Benefits of Secure Checking and Secure Checking Plus are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner, businesses and their employees, clubs and/or churches and their members, schools and their employees/students.



**3 Convenient Locations
to Serve You!**



MAIN OFFICE 
119 N. Lee St. • 229-924-4011

Lobby Hours

Monday - Thursday 9:00 AM - 4:00 PM
Friday 9:00 AM - 5:00 PM

Drive-In Hours

Monday - Thursday 8:30 AM - 5:00 PM
Friday 8:30 AM - 6:00 PM
Saturday 9:00 AM - 1:00 PM

TRIPP STREET BRANCH 
106 Tripp St. • 229-924-4011

Lobby Hours

Monday - Thursday 9:00 AM - 4:00 PM
Friday 9:00 AM - 5:00 PM

Drive-In Hours

Monday - Thursday 8:30 AM - 5:00 PM
Friday 8:30 AM - 6:00 PM

PRESTON BRANCH

534 Washington St. • 229-828-3325

Monday - Thursday 9:00 AM - 3:00 PM
Friday 9:00 AM - 2:00 PM
3:00 PM - 5:00 PM

**24 HOURS A DAY,
7 DAYS A WEEK**

Online Banking

www.cbkamericus.com

Mobile Banking

Download "CBOA Mobile"
from your App Store:



App Store



Google play

- View Account Balances
- View Transaction History
- View Statements
- Transfer Funds
- Pay Bills
- Manage Debit Card
- Remote Deposit Anywhere
(application required)

CBA Bankline

229-924-BANK (2265)

CBA
CITIZENS BANK
OF AMERICUS

229-924-4011

www.cbkamericus.com



**Business
Checking/Savings
Products
and
Schedule
of
Charges**

Effective: December 2017



**CITIZENS BANK
OF AMERICUS**

Where business and friendships meet.

*Serving Our Community Since 1937
"Locally Owned and Operated"*

Member FDIC

BUSINESS ACCOUNTS

Customized solutions for you.

BUSINESS CHECKING ACCOUNT

- Economical account perfect for any size business, from small to large
- \$1,000 minimum daily balance incurs no service charge
- When the balance falls below \$1,000 - \$10 per month plus \$.30 per debit
- Interest is assessed on overdraft balances after 2 days¹
- Unlimited number of checks may be written
- \$100 deposit required to open an account

BUSINESS INTEREST ACCOUNT

- Perfect for businesses with large balances and low to moderate account activity
- \$1,000 minimum daily balance incurs no service charge
- When the balance falls below \$1,000 - \$10 per month
- Interest is earned on daily collected balance
- Interest is assessed on overdraft balances after 2 days¹
- Unlimited number of checks may be written
- \$500 deposit required to open an account

BUSINESS NOW ACCOUNT

- Offered to specific types of businesses such as non-profit organizations, government accounts, or IOLTA accounts
- \$1,000 minimum daily balance incurs no service charge
- When the balance falls below \$1,000 - \$10 per month
- Interest is earned on daily collected balance
- Interest is assessed on overdraft balances after 2 days¹
- Unlimited number of checks may be written
- \$500 deposit required to open an account

MSB ACCOUNT

- Money Service Business (MSB) Accounts are provided to retail businesses that offer check cashing and other financial services
- \$25 monthly service charge; No minimum balance
- \$.65 charge per \$1000 cash deposited or withdrawn
- \$.10 charge per item for electronic debits or credits
- Earnings credit on collected balances to offset monthly service charge
- Interest is assessed on overdraft balances after 2 days¹
- Unlimited number of checks may be written
- \$100 deposit required to open an account

CITIZENS SAVINGS ACCOUNT

- \$100 minimum daily balance incurs no service charge
- When the balance falls below \$100: \$9 service charge per quarterly statement period
- Allows for six withdrawals per statement; \$3 for each withdrawal in excess of six
- Statements are provided quarterly
- \$100 deposit required to open an account

CITIZENS MONEY MARKET ACCOUNT

- \$1,000 minimum daily balance incurs no service charge
- When the balance falls below \$1,000: \$10 monthly service charge
- Accrues interest at CBA's money market rate on a daily collected balance of \$1,000 or more
- When balance falls below the minimum, the account will earn interest at the checking account interest rate for each day it is below the minimum balance.
- Allows for six pre-authorized, third-party, or telephone withdrawals per month; \$10 for each item in excess of six
- \$1,000 deposit required to open an account

CASH MANAGEMENT

Designed to help you effectively manage your company's cash flow.

✓ CONVENIENT ✓ FAST ✓ SECURE

Remote Deposit Capture

Remote Deposit allows you to make deposits without having to come in to the Bank, saving you more time.

ACH Origination

ACH allows you to make payments or collect funds electronically through the Automated Clearing House network.

OTHER SERVICES & SCHEDULE OF CHARGES

- Account closing within six months of opening (Checking or Savings): \$25
- ATM/Debit Card Replacement Fee: \$10
- ATM Fee for withdrawals at any non-Citizens Bank ATM²: \$.95
- Collection items: \$10 per item up to \$999.99; \$25 per item \$1,000 or more
- Account Charge-Back Fee: \$5 per check
- Copies: \$.50 per page
- Dormant Account Fee: \$5 per month
- E-Statements
- Fax Fee: \$2
- Garnishment Processing Fee: \$75 (Allows the bank to recover legal fees associated with garnishments)
- Intuit® Quicken and Intuit® QuickBooks Account Reconciliation
- Medallion Stamp Fee (for bank-customers only): \$25
- Night Deposit Bags: \$20 per year for first bag; \$10 per year for each additional bag
- Official Bank Checks: \$6
- FREE Online Banking for all accounts³
- Overdraft Fee/Returned Item Fee: \$30 per item
- Record Research Fee: \$25 per hour
- Record retrieval: \$.5 per statement; \$2 per item
- Safe Deposit Boxes: \$25, \$35, \$40, or \$50 per year
- Statements on CD Rom: Monthly Statement: \$15; One annual statement (12 months): \$75
- Stop payment request: \$25 per check or draft
- Wire Transfers: \$25 for outgoing within the U.S.; \$50 for outgoing - International; \$10 for incoming wires

¹ Interest accrues daily and is charged per statement period. Call Bank for current overdraft interest rate.

² ATM transactions not initiated at Citizens Bank of Americus ATMs are subject to an additional fee charged by Citizens Bank of Americus and owner of ATM.

³ Online Banking with Bill Pay: \$.75 per month (includes first 10 transactions), & \$.40 for each additional transaction

TYPES OF LOANS OFFERED BY CITIZENS BANK OF AMERICUS

WE WILL EXTEND CREDIT TO ANY INDIVIDUAL, PARTNERSHIP, OR CORPORATION THAT CAN MEET OUR NORMAL CREDIT STANDARDS ON A SHORT TERM OR AN INTERMEDIATE TERM BASIS FOR ANY LEGITIMATE PURPOSE. THE PRINCIPAL TYPES OF LOANS WE WILL OFFER TO THE COMMUNITIES IN WHICH WE ARE LOCATED ARE AS FOLLOWS:

- A. CONSUMER LOANS
 - 1. AUTOMOBILE LOANS
 - 2. MARINE LOANS
 - 3. CONSOLIDATION LOANS
 - 4. AIRPLANE LOANS
 - 5. SIGNATURE LOANS
 - 6. OTHER PERSONAL PURPOSE LOANS

- B. COMMERCIAL LOANS
 - 1. ACCOUNTS RECEIVABLE FINANCING
 - 2. INVENTORY FINANCING
 - 3. AIRPLANE LOANS
 - 4. AUTOMOBILE LOANS
 - 5. EQUIPMENT LOANS
 - 6. AGRICULTURAL LOANS
 - 7. SMALL BUSINESS ADMINISTRATION GUARANTEED LOANS
 - 8. FARMER HOME ADMINISTRATION GUARANTEED LOANS
 - 9. OTHER BUSINESS PURPOSE LOANS
 - 10. WORKING CAPITAL LOANS

- C. REAL ESTATE LOANS
 - 1. CONSUMER CONSTRUCTION LOANS
 - 2. COMMERCIAL CONSTRUCTION LOANS
 - 3. HOME IMPROVEMENT LOANS
 - 4. REAL ESTATE ACQUISITION LOANS
 - 5. REAL ESTATE DEVELOPMENT LOANS
 - 6. PERMANENT MORTGAGE LOANS
 - 7. HOME EQUITY LINE-OF-CREDIT LOANS

Cash Management

Our cash management services are designed to help you effectively manage your company's cash flow. These services are available to qualified businesses and offer many benefits including convenience, quicker access to funds, and increased confidentiality.

Cash Management Services include:

- Remote Deposit
- ACH (Automated Clearing House) Origination

Remote Deposit

Take advantage of our easy-to-use Remote Deposit service and make managing your deposits more convenient. Our Remote Deposit service allows you to make deposits without having to come in to the bank, saving you more time.

Benefits of Remote Deposit:

- Convenience – You never have to leave your office.
- You have quicker access to funds.
- You can make deposits after regular banking hours.*

How does Remote Deposit Work?

1. Scan checks for deposit directly from your desktop using a bank-provided scanner.
2. Securely send the digital image of the deposit to Citizens Bank for clearing.
3. After the funds are cleared, they are quickly deposited into your Citizens Bank account.

If you are interested in our Remote Deposit service, please contact us at 229-924-4011.

* Deposits made after 5:00 PM will be credited on the next business day.

ACH Origination

The automated clearing house (ACH) is a nationwide network that processes electronically originated batches of debit and credit transactions. This service allows you to make payments or collect funds electronically through the ACH network. We offer this beneficial service to credit qualified business customers.

For more information, please contact us at 229-924-4011.

Personal Loans

Here at Citizens Bank of Americus, it is our goal to help our customers get the things they need, when they need them. Whether you need to finance a car, boat, medical expense, or maybe even a vacation, our friendly staff will help you get the right loan. Since we are a locally owned bank, we are always available to help you and can give you a quick answer that you deserve! For more detailed information, please contact one of our Loan Officers at our Main Office or Tripp Street Branch (229-924-4011), or at our Preston Branch (229-828-3325).

We offer many types of personal loans, including:

- Automobile Loans
- Boat Loans
- Recreational Vehicle Loans
- Home Improvement Loans
- Debt Consolidation Loans
- Personal Lines of Credit
- Residential Mortgage Loans
- Residential Construction Loans

Mortgages

Citizens Bank of Americus understands the investment involved with real estate mortgages. To help you through the process, you deserve a team of professionals who can make things go as smoothly as possible. Our lending officers are trained professionals with years of banking experience and are dedicated to developing a strong relationship with each customer. Whether you plan to purchase, construct, or refinance your home, we will provide a high level of personal service in order to get you the loan that meets your specific need. For more information, please contact our Mortgage Banker at 229-924-4011, ext. 487.

Business & Agricultural Loans

Small businesses and family farms play a huge role in making southwest Georgia such a wonderful place to live. We look forward to assisting business and farm owners, from the smallest to the largest, with their borrowing needs. We have experienced, professional Loan Officers available who offer customized solutions every day. Our lending decisions are made locally to insure a prompt decision to any requests. We have been meeting the credit needs of Sumter, Webster, and surrounding counties for more than 75 years, with bankers who know our community well! We are here to help you and your business achieve your financial goals.

We offer a variety of Business and Agricultural loans, including:

- Real Estate Loans
- Commercial Construction Loans
- Equipment Loans
- Crop Production Loans
- SBA Guaranteed Loans
- USDA/Farm Service Agency Loans
- Lines of Credit

For more information about these products, contact one of our Commercial Lenders at our Main Office or Tripp St. Branch, or call us at 229-924-4011. We look forward to hearing from you.

Loan-to-deposit ratios



**Loan to Deposit Ratio
2023 Year**

Month	Net Loans (mm)	Total Deposits (mm)	Loans to Deposit Ratio	Quarterly Loan to Deposit Ratio
January	\$ 214,508	\$ 378,834	56.62%	
February	\$ 214,644	\$ 379,207	56.60%	
March	\$ 219,987	\$ 386,234	56.96%	56.73%
April	\$ 217,670	\$ 382,630	56.89%	
May	\$ 225,473	\$ 376,152	59.94%	
June	\$ 230,573	\$ 377,640	61.06%	59.30%
July	\$ 230,966	\$ 388,543	59.44%	
August	\$ 232,652	\$ 386,341	60.22%	
September	\$ 237,226	\$ 381,008	62.26%	60.64%
October	\$ 235,357	\$ 388,822	60.53%	
November	\$ 234,802	\$ 385,114	60.97%	
December	\$ 236,537	\$ 403,361	58.64%	60.05%

CRA Performance Evaluation

PUBLIC DISCLOSURE

September 13, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens Bank of Americus
Certificate Number: 15477

119 North Lee Street
Americus, GA 31709

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Atlanta Regional Office

10 10th Street NE, Suite 800
Atlanta, Georgia 30309-3849

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the institution's size and assessment area's credit needs.
- The bank originated a majority of loans reviewed within the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The borrower profile distribution reflects, given the demographics of the assessment area reasonable penetration among individuals of different income levels and businesses of different sizes.
- The bank has not received any CRA-related complaints since the previous evaluation. Therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- The bank demonstrated adequate responsiveness to the community development needs of its assessment area. The bank met those needs through community development loans and services. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the assessment area.

DESCRIPTION OF INSTITUTION

Citizens Bank of Americus (Citizens Bank) is headquartered in Americus, Georgia and is wholly-owned by Citizens Bank of Americus Bankshares, Inc., a one-bank holding company, also located in Americus. An overall CRA rating of "Satisfactory" was assigned at the previous FDIC CRA Performance Evaluation, dated July 30, 2018, where the bank's CRA performance was evaluated using the Interagency Small Bank Examination Procedures.

Citizens Bank operates three full-service branch locations: two in Americus, Georgia and one in Preston, Georgia. No mergers, acquisitions, or branch openings or closings have occurred since the previous evaluation. Citizens Bank offers a full range of retail banking services to meet the needs of its assessment area. In particular, the bank offers agricultural, commercial, home mortgage, and consumer loans, with a primary focus on commercial and industrial lending. The primary lending focus has not changed from the previous evaluation. Further, the bank provides a variety of deposit services, including checking, savings, money market, certificates of deposit, and individual retirement accounts. The bank has reasonable lobby hours and maintains two automated teller machines (ATMs). The ATMs are located at the Americus branch locations. Alternative banking services include online, mobile, and telephone banking.

As of the June 30, 2021, Consolidated Reports of Condition and Income, Citizens Bank reported \$427.3 million in assets, \$196.1 million in loans, and \$383.9 million in deposits. As shown in the following table, loans secured by commercial real-estate and commercial and industrial loans represent the largest portion at 51.9 percent. Agricultural loans, including those secured by farmland and for agricultural production, represents the second largest portion at 22.8 percent, followed by residential real-estate loans (1-4 family) at 16.9 percent.

Loan Portfolio Distribution as of 6/30/2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	482	0.2
Secured by Farmland	28,666	14.6
Secured by 1-4 Family Residential Properties	33,057	16.9
Secured by Multifamily (5 or more) Residential Properties	7,984	4.1
Secured by Nonfarm Nonresidential Properties	60,805	31.0
Total Real Estate Loans	130,994	66.8
Commercial and Industrial Loans	41,052	20.9
Agricultural Production and Other Loans to Farmers	16,085	8.2
Consumer Loans	5,373	2.7
Obligations of State and Political Subdivisions in the U.S.	127	0.1
Other Loans	2,459	1.3
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	196,090	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify financial, legal, or other impediments that limit the institution's ability to meet the assessment area's credit needs.

DESCRIPTION OF ASSESSMENT AREA

Citizens Bank's assessment area consists of Sumter, Webster, and Macon Counties. The assessment area has changed since the previous evaluation. Management added Macon County to the assessment area in September 2018. The following table reflects the census tract income classifications by county.

Assessment Area Geographies						
Assessment Area	Moderate-Income		Middle-Income		Total	
	#	%	#	%	#	%
Sumter County	2	66.7	6	54.5	8	57.1
Webster County	0	0.0	2	18.2	2	14.3
Macon County	1	33.3	3	27.3	4	28.6
Total	3	21.4	11	78.6	14	100.0
<i>Source: 2015 ACS Data</i>						

Census tract income classifications within the assessment area have not changed the since the previous evaluation. All middle-income census tracts are designated as distressed due to high poverty levels.

Two branch offices are located in Sumter County with one in a moderate-income census tract and one in a middle-income census tract. A third branch is located in Webster County in a middle-income census tract.

Economic and Demographic Data

The following table provides select demographic information of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	21.4	78.6	0.0	0.0
Population by Geography	48,194	0.0	28.7	71.3	0.0	0.0
Housing Units by Geography	21,321	0.0	25.7	74.3	0.0	0.0
Owner-Occupied Units by Geography	10,418	0.0	22.7	77.3	0.0	0.0
Occupied Rental Units by Geography	6,731	0.0	34.0	66.0	0.0	0.0
Vacant Units by Geography	4,172	0.0	19.8	80.2	0.0	0.0
Businesses by Geography	2,803	0.0	31.0	69.0	0.0	0.0
Farms by Geography	266	0.0	12.4	87.6	0.0	0.0
Family Distribution by Income Level	11,198	29.8	16.7	16.8	36.7	0.0
Household Distribution by Income Level	17,149	31.9	15.4	16.3	36.5	0.0
Median Family Income Non-MSAs - GA		\$45,886	Median Housing Value			\$81,577
			Median Gross Rent			\$605
			Families Below Poverty Level			26.3%
Source: 2015 ACS and 2020 D&B Data. Due to rounding, totals may not equal 100.0 percent.						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units and small business and small farm loans to the percentage of businesses and farms located in the various census tracts. The majority of owner-occupied housing units, businesses, and farms are located middle-income tracts with a reasonable level in moderate-income tracts.

According to the 2020 D&B data, there are 2,803 businesses and 266 farms operating in the assessment area. Of the total businesses, 81.5 percent reported Gross Annual Revenues of \$1.0 million or less. Of the total farms, 93.2 percent reported gross annual revenues of \$1.0 million or less. The gross annual revenue levels are used for comparison in the Borrower Profile analysis. In addition, of the total 3,069 businesses and farms located in the assessment area, 61.6 percent reported having four or fewer employees and 86.3 percent reported operating from a single location.

According to the Standard Industrial Classification System, service industries represent the largest portion of businesses at 31.9 percent followed by retail trade at 12.3 percent.

The Georgia Department of Labor indicates major employers for the three counties are:

- Sumter County are Cooper Lighting, LLC; Georgia Southwestern State University; Imerys; J & M Tank Lines, Inc.; Magnolia Manor, Inc.; and Phoebe Sumter Medical Center, Inc.
- Webster County are Adams Family Pharmacy, Inc.; Adams' Food Center; Castro Labor Solutions; Dollar General; and ERTB Products, LLC.

- Macon County are Barrington Ag Land, LLC; Barrington Dairy, LLC; Flint River Hospital; Georgia Department of Corrections; and International Paper Company.

Unemployment data indicates that in 2018 and 2019, the counties' unemployment rates remained well above state and national averages. However, in 2020, the counties' unemployment rates were better than the national average with Sumter County remaining above the state rate while Webster County dropped below the state rate and Macon County was comparable to the state rate. The following table provides additional details.

Unemployment Rates*			
Area	2018	2019	2020
	%	%	%
Sumter County	6.0	4.9	7.4
Webster County	6.3	5.0	5.7
Macon County	6.3	4.7	6.7
State of Georgia	4.0	3.5	6.5
National Average	3.9	3.7	8.1
Source: Bureau of Labor Statistic			
*Not Seasonally Adjusted			

The Federal Financial Institutions Examination Council's (FFIEC) estimated median family income (MFI) levels for the non-metropolitan statistical areas in Georgia were used to analyze home mortgage loans for the *Borrower Profile* criterion. The low-, moderate-, middle-, and upper-income ranges and categories are presented in the following table on the next page.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2020 (\$51,800)	<\$25,900	\$25,900 to <\$41,440	\$41,440 to <\$62,160	≥\$62,160
Source: FFIEC				

The percentage of families below the poverty level remained relatively unchanged at 26.3 percent. This poverty rate could make it difficult for most low-income families to qualify for a home mortgage loan given the median housing value of \$81,577.

Competition

There is a high level of competition within the assessment area. According to FDIC Deposit Market Share data as of June 30, 2020, 7 FDIC-insured financial institutions operate 10 offices within the assessment area. Of these institutions, Citizens Bank was the market leader with a 44.2 percent deposit market share.

There is a high level of competition for home mortgage loans among several financial institutions. The bank is not a reporter under the Home Mortgage Disclosure Act (HMDA). Therefore, the analysis of home mortgage loans under the Lending Test does not include comparisons to aggregate data. However, aggregate data reflects the level of demand for home mortgage loans and is,

therefore, included for context. Aggregate data for 2020 reflects 103 lenders reported 566 originated or purchased home mortgage loans. The top five home mortgage originators (by number of loans) were Quicken Loans, L.L.C.; Capital City Home Loans, LLC; Synovus Bank; Newrez LLC; and First State Bank of Blakely. Collectively, these leading institutions accounted for 45.2 percent of the total market share.

Citizens Bank is also not required to collect or report its small business or small farm loan data, and it has not elected to do so. Therefore, the analysis of small business and small farm loans under the Lending Test does not include comparisons to aggregate data. However, aggregate data reflects the level of demand for small business and small farm loans and is, therefore, included for context. Aggregate data for small business and small farm loans is not available for 2020.

There is a high level of competition for small business loans. In 2019, aggregate data reflects 43 lenders originated or purchased 692 small business loans. The top five small business loan originators (by number of loans) were American Express National Bank, Capital One, N.A., Synchrony Bank, Capital One Bank (USA) N.A. and JPMorgan Chase Bank, N.A.. Collectively, these lending institutions accounted for 53.5 percent of the total market share.

There is a moderately high level of competition for small farm loans. In 2019, aggregate data reflects 11 small farm lenders originated 68 small farm loans. The top five small farm loan originators (by number of loans) were John Deere Financial, F.S.B, Truist Financial, Ameris Bank, JPMorgan Chase Bank, N.A. and Synovus Bank. Collectively, these lending institutions accounted for 80.9 percent of the total market share.

Community Contact(s)

As part of the evaluation process, examiners contact third parties that are active in the assessment area to assist in identifying credit and community development needs. This information helps examiners determine whether local financial institutions are representative to those needs and to identify the credit and community development opportunities that are available. An existing contact was used for this evaluation. The contact discussed poverty in the local area and the need for affordable housing, financial literacy programs, and low-cost checking accounts.

Credit Needs

Considering information obtained from bank management, the community contact, demographic data, and economic data, examiners determined that affordable housing represents a primary credit need for the assessment area, as 46.5 percent of the families are low-and moderate-income. In addition, small business and small farm lending represents a significant credit need, as the percentage of businesses and farms with gross annual revenues of \$1.0 million or less is 81.5 percent and 93.2 percent, respectively. Further, the number of businesses and farms with four or fewer employees at 61.6 percent further supports this conclusion. Additionally, community development loans, such as loans that help stabilize or revitalize distressed geographies, are also a credit need given the high number of distressed geographies within the assessment area.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Intermediate Small Bank examination procedures to evaluate Citizens Bank's CRA performance. The evaluation period is from the previous CRA evaluation dated July 30, 2018, through the current evaluation as of September 13, 2021.

Activities Reviewed

For the Lending Test, the CRA requires a review of the bank's lending performance in its defined assessment area with respect to home mortgage, small business, and small farm loans. Examiners determined Citizens Bank's major loan products are home mortgage, small business, and small farm loans. This determination was based on the June 30, 2021, Call Report and bank records. Citizens Bank is not subject to the HMDA or CRA regulatory collection and reporting requirements. Further, Citizens Bank does not separately collect and maintain HMDA or CRA data. Therefore, examiner used the lending data from the most recent calendar year for the analysis. Bank management confirmed lending during the 2020 timeframe was representative of the evaluation period.

The review period included a time when a national emergency designation was in effect due to the COVID-19 pandemic that began in March 2020 and remains in effect as of the evaluation date. Although the bank was able to lend, the pandemic diminished business and residential loan demand. According to bank management, the COVID-19 pandemic lowered the lending market for most of 2020, because most businesses did not borrow other than through the Small Business Administration's (SBA) Paycheck Protection Program (PPP). In addition, demand for residential loans was lower because of uncertainty surrounding employment. The bank originated 425 PPP loans totaling approximately \$28.6 million, most of which were originated to businesses inside the assessment area.

Additionally, Citizens Bank originated residential loans through the secondary market. During the review period, Citizens Bank originated 54 residential loans totaling approximately \$9.3 million, most of which were originated inside the assessment area.

For the Lending Test, examiners selected the universe of home mortgage, small business, and small farm loans for the review of *Assessment Area Concentration* and *Geographic Distribution* criteria. However, borrower income and gross annual revenue information was not readily available for the universe of loans. Therefore, samples of the small business and small farm loans were selected from the loans originated within the assessment for the review of the *Borrower Profile* criterion. The following table provides additional details regarding the universe and samples selected for each loan category.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage	26	2,459	26	2,459
Small Business	468	39,759	60	5,486
Small Farm	63	9,891	36	5,869
Source: Bank Data				

While the number and dollar volume of loans are presented, examiners emphasized performance by number of loans, because the number of loans is a better indicator of the number of individuals, businesses, and farms served. Small business loans account for the majority of the bank's lending activities; therefore, more weight was given to the small business lending performance in determining the overall rating and conclusions. Home mortgage and small farm loans received less weight. Since HMDA data was not collected or reported, the 2015 American Community Survey (ACS) data provided a standard for comparison for home mortgage loans. Similarly, 2020 D&B business data provided a standard of comparison for small business and small farm loans.

For the Community Development Test, all community development loans, qualified investments, and community development services since the previous evaluation were considered.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, Citizens Bank demonstrated reasonable performance under the Lending Test. This performance was based on the bank's reasonable loan-to-deposit ratio, a majority of loans being originated inside the assessment area, a reasonable dispersion of lending throughout geographies within the assessment area, and a reasonable penetration of loans to businesses and farms of different sizes and borrowers of different income levels. In addition, there were no CRA-related complaints since the previous evaluation.

Loan-to-Deposit Ratio

Citizens Bank's average net loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs. The average net loan-to-deposit ratio, calculated from Call Report data, averaged 57.4 percent over the previous 12 calendar quarters from September 30, 2018, to June 30, 2021. The ratio fluctuated from a low of 49.9 percent on June 30, 2021, to a high of 62.5 percent on September 30, 2018.

A bank's average net loan-to-deposit ratio is usually compared to similarly-situated institutions. Similarly-situated institutions operate within the bank's assessment area and share similar attributes, such as size, portfolio composition, and branching structure. There were no similarly-situated financial institutions within the assessment area to compare the bank's performance. Therefore, Citizens Bank's net loan-to-deposit ratio was compared to the Uniform Bank Performance Report peer bank data. The peer group is defined as insured commercial banks having assets between \$300

million and \$1 billion. Citizens Bank's average net loan-to-deposit ratio of 57.4 percent was below the peer group's average net loan-to deposit ratio of 79.9 percent. According to bank management, deposits increased due to originated PPP funds held on deposit. Further, given the assessment area's adverse economic conditions combined with low loan demand and high competition impacted the level of lending.

Assessment Area Concentration

Citizens Bank originated a majority of the small business, small farm, and home mortgage loans by number and dollar volume inside the assessment area. The following table provides further details about Citizens Bank's lending concentration.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	21	80.8	5	19.2	26	2,095	85.2	364	14.8	2,459
Small Business	377	80.6	91	19.4	468	30,947	77.8	8,812	22.2	39,759
Small Farm	50	79.4	13	20.6	63	7,512	75.9	2,379	24.1	9,891
Total	448	80.4	109	19.6	557	40,554	77.8	11,555	22.2	52,109
Source: Bank Data										

Geographic Distribution

The geographic distribution of the loans reflects reasonable dispersion in the assessment area. Examiners emphasized loans originated by number in the moderate-income census tracts. The assessment area does not contain low- and upper-income census tracts. Only loans originated within the assessment area were included in this analysis.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor penetration. Lending in the moderate-income census tracts is significantly below demographic data. However, as indicated in the Scope of the Evaluation, Citizens Bank sold 54 loans into the secondary market of which 41 were inside the assessment area. Six of the loans were originated in moderate-income census tracts. The following table provides additional details.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Moderate	22.7	2	9.5	86	4.1
Middle	77.3	19	90.5	2,009	95.9
Total	100.0	21	100.0	2,095	100.0
<i>Source: 2015 ACS Data and Bank Data</i>					

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion. While the bank's lending performance in moderate-income tracts is below demographics, the performance is within a reasonable range of the comparative data given the high level of competition for such lending. Refer to the following table for additional details.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	31.0	87	23.1	8,596	27.8
Middle	69.0	290	76.9	22,351	72.2
Total	100.0	377	100.0	30,947	100.0
<i>Source: 2020 D&B Data; Bank Data</i>					

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion. Lending performance in the moderate-income census tracts is slightly below the percentage of farms operating in these census tracts. The following table provides additional details.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Moderate	12.4	4	8.0	888	11.8
Middle	87.6	46	92.0	6,624	88.2
Total	100.0	50	100.0	7,512	100.0
<i>Source: 2020 D&B Data and Bank Data</i>					

Borrower Profile

The borrower distribution reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels, including low- and moderate-income individuals, and businesses and farms of different sizes. Only loans originated inside the assessment area are included in this analysis.

Home Mortgage Loans

Home mortgage lending to borrowers of different income levels reflects reasonable performance. Home mortgage lending to low-income borrowers is significantly below the demographics. Given the assessment area's high poverty level, as 88.1 percent of low-income families live below the poverty level and these families would generally not qualify for a home mortgage loan, particularly in light of the median home value. Thus, lending opportunities are somewhat limited. To gain a better understanding of lending in the assessment area, examiners reviewed aggregate market data from institutions that collect and report HMDA data as a gauge for demand. The 2020 aggregate data reflects that institutions that reported HMDA originated 3.2 percent of loans to low-income borrowers which reflects the level of demand to be fairly low.

Lending to moderate-income borrowers is just below demographics. The following table reflects the distribution of home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	29.8	1	4.8	40	2.0
Moderate	16.7	3	14.3	141	6.7
Middle	16.8	5	23.8	336	16.0
Upper	36.7	11	52.3	1,178	56.2
Income Not Available	0.0	1	4.8	400	19.1
Total	100.0	21	100.0	2,095	100.0

Source: 2015 ACS Data and Bank Data

Small Business Loans

The distribution of small business loan reflects reasonable penetration to businesses of different sizes. Lending to businesses with gross annual revenues of less than or equal to \$1 million (small business) is below D&B data. Although the bank's performance is below the demographic information data, the D&B reflects the level of businesses but not the level of demand for small business loans by small businesses. To gain a better understanding of credit needs and demand in the assessment area, examiners reviewed aggregate market data from institutions that collect and report data on small business loans. The 2019 aggregate data reflects that institutions that reported data on small business lending shows 35.6 percent of all loans reported were originated to small businesses. Additionally, there is significant competition for the number of small business loans originated in the assessment area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	81.5	38	63.3	940	17.1
> \$1,000,000	4.8	22	36.7	4,546	82.9
Revenue Not Available	13.7	0	0.0	0	0.0
Total	100.0	60	100.0	5,486	100.0

Source: 2020 D&B Data and Bank Data

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration to farms of different sizes. Lending to farms with gross annual revenues of less than or equal to \$1 million (small farm) is significantly below D&B data. Although the bank's performance is below the demographic information data, the D&B reflects the level of small farms but does not reflect the level of demand for small farm loans from those small farms. To gain a better understanding of credit needs and demand in the assessment area, examiners reviewed aggregate market data from institutions that collect and report data on small farm loans. The 2019 aggregate data reflects that institutions that reported data on small farm lending shows 39.4 percent of all loans reported were originated to small farms indicating a lower level of demand.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
≤ \$1,000,000	93.2	19	52.8	2,769	47.2
> \$1,000,000	4.9	17	47.2	3,100	52.8
Revenue Not Available	1.9	0	0.0	0	0.0
Total	100.0	36	100.0	5,869	100.0

Source: 2020 D&B Data and Bank Data

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

COMMUNITY DEVELOPMENT TEST

Citizens Bank's Community Development Test performance demonstrates adequate responsiveness to community development needs in the assessment area. Citizens Bank met these needs through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the assessment area.

Community Development Loans

Citizens Bank funded 29 community development loans totaling \$4.6 million during the evaluation period. By dollar, Citizens Bank's community development loans represent 1.1 percent of total assets and 2.3 percent of total loans. The following table reflects community development lending activities by year and purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
7/31/2018 – 12/31/2018	0	0	1	52	0	0	1	72	2	124
2019	1	37	5	696	0	0	5	1,368	11	2,101
2020	4	729	2	386	1	640	4	366	11	2,121
YTD 2021	0	0	1	16	0	0	4	284	5	300
Total	5	766	9	1,150	1	640	14	2,090	29	4,646
<i>Source: Bank Data</i>										

The following are examples of community development loans that the bank originated within the assessment area.

- During 2019, the bank originated a \$1.1 million loan to a business located in a moderate-income census tract to renovate an abandoned commercial property, which resulted in job creation.
- During 2020, the bank originated a \$245,000 loan for the renovation of an apartment complex in a distressed area that primarily provides housing for low- and moderate-income individuals.

Qualified Investments

Due to the limited CRA investment opportunities within the assessment area, Citizens Bank did not participate in any locally-based qualified community development investments. However, the bank made nine qualified donations to organizations, which totaled approximately \$130,000. Total qualified donations equate to less than 0.2 percent of total assets and total securities as of June 30, 2021. The following table reflects the qualified donation activity by purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Grants & Donations	0	0	7	49	0	0	2	81	9	130
Total	0	0	7	49	0	0	2	81	9	130
<i>Source: Bank Data</i>										

The following are examples of community development donations that the bank provided within the assessment area.

- The bank donated a total of \$9,633 to purchase and provide iPads for low- and moderate-income students.
- The bank donated \$12,575, to a local hospital for a mobile clinic that provides basic health care services to low- and moderate-income individuals in rural areas.

- The bank donated \$75,000 to an economic development foundation, in partnership with the local chamber of commerce. The funds were used to promote economic development and job creation efforts.

Community Development Services

As illustrated in the following table, Citizens Bank's directors, management, and staff used their financial expertise or technical assistance to provide 99 qualified community development services to 26 community development-related organizations during the evaluation period. Various employees serve as committee members of economic development and civic organizations that aim to attract and retain businesses, as well as provide community services to low- and moderate-income individuals. Further, bank personnel serve in organizations that support community housing development and the revitalization of local neighborhoods. The following table summarizes the bank's involvement by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2018	1	17	3	3	24
2019	1	17	4	3	25
2020	1	17	4	3	25
2021 YTD	1	17	4	3	25
Total	4	68	15	12	99
<i>Source: Bank Records</i>					

The following are examples of community development services provided.

- A bank employee serves as Board member of an organization that promotes economic development. The employee used their financial expertise to review and assess the financial condition of the chamber.
- A member of bank management serves on the Board of a local community development organization, who played an active role in attracting a large employer to area in November 2020. This employer provided approximately 200-300 jobs, with planned expansion of 700 additional positions.
- A bank employee serves a development authority responsible for cultivating new business opportunities. The individual helped attract a new apparel business that created a number of new jobs.

In an effort to make banking services available to low- and moderate-income individuals and low- and moderate-income and distressed middle-income census tracts, the bank operates two branches located in distressed middle-income census tracts and on a moderate-income area. These branch locations help provide access to services for low- and moderate-income individuals and areas.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Citizens Bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any evidence of discriminatory or other illegal credit practices.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

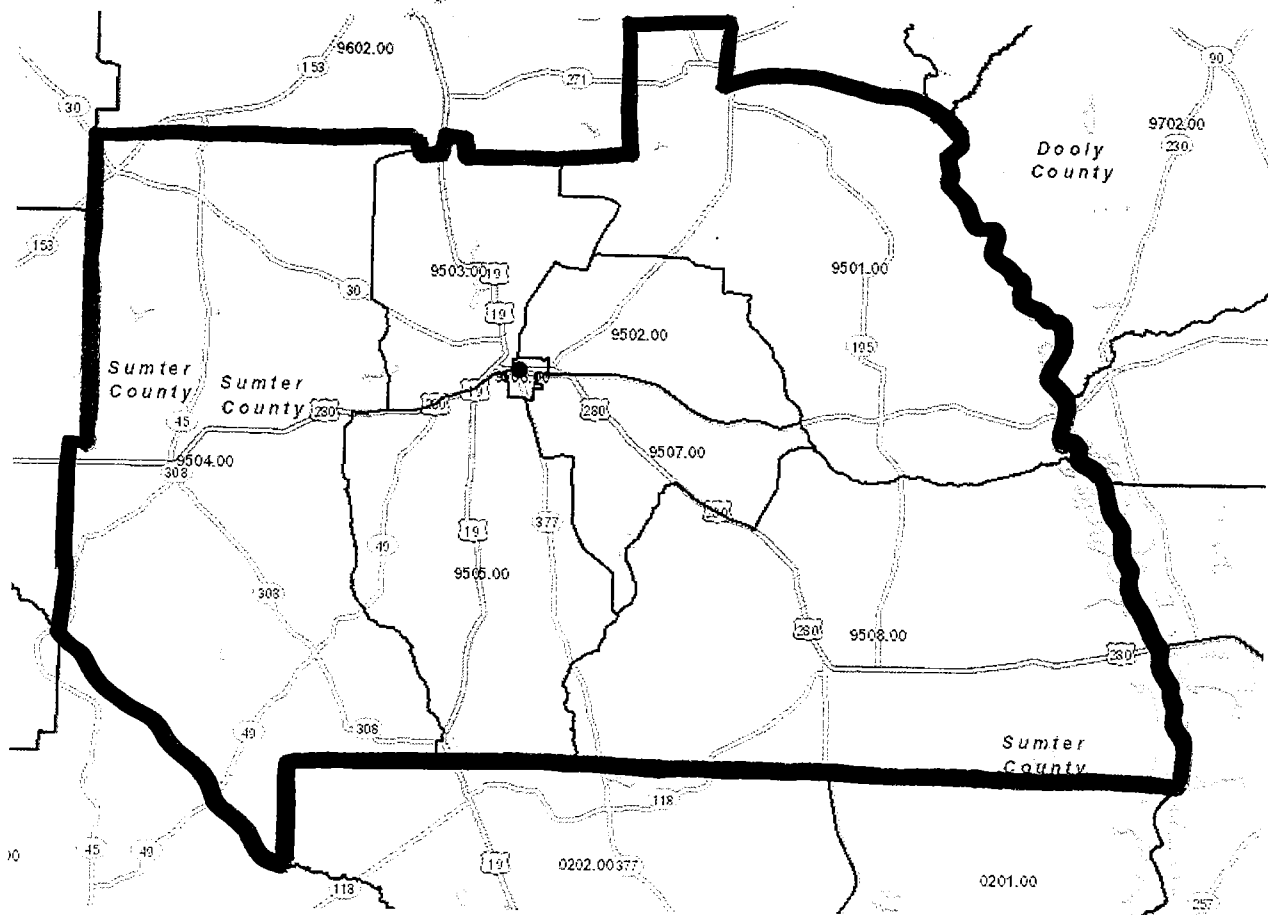
Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Maps

Assessment Area – Census Tracts

Sumter County



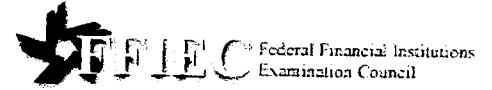
CFP® Federal Financial Institutions
Examination Council

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 13 - GEORGIA (GA)

County: 261 - SUMTER COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
13	261	9501.00	Upper	\$55,969	\$69,100	15.13	148.33	\$83,019	\$102,496	\$82,535
13	261	9502.00	Middle	\$55,969	\$69,100	18.84	112.58	\$63,015	\$77,793	\$45,917
13	261	9503.00	Moderate	\$55,969	\$69,100	27.63	77.93	\$43,620	\$53,850	\$34,427
13	261	9504.00	Middle	\$55,969	\$69,100	24.93	81.21	\$45,455	\$56,116	\$35,326
13	261	9505.00	Middle	\$55,969	\$69,100	14.09	118.64	\$66,406	\$81,980	\$54,273
13	261	9506.00	Moderate	\$55,969	\$69,100	43.98	69.65	\$38,983	\$48,128	\$31,375
13	261	9507.00	Moderate	\$55,969	\$69,100	29.50	61.47	\$34,407	\$42,476	\$27,289
13	261	9508.00	Middle	\$55,969	\$69,100	19.54	103.19	\$57,760	\$71,304	\$41,050
13	261	9999.99	Middle	\$55,969	\$69,100	24.35	96.35	\$53,930	\$66,578	\$37,174

2023 FFIEC Census Report - Summary Census Population Information

State: 13 - GEORGIA (GA)

County: 261 - SUMTER COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hispanic White Population	Tract Minority Population	American Indian Population	Asian Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population Two or More Races
13	261	9501.00	1041	31.89	464	546	709	332	4	12	255	37	24
13	261	9502.00	5135	74.16	1477	2245	1327	3808	2	94	3278	319	115
13	261	9503.00	6362	72.37	1423	2307	1758	4604	5	37	4310	98	154
13	261	9504.00	2568	42.25	688	996	1483	1085	7	13	881	114	70
13	261	9505.00	3690	42.68	889	1331	2115	1575	10	40	1192	233	100
13	261	9506.00	2059	61.68	481	802	789	1270	6	13	1038	160	53
13	261	9507.00	6640	68.19	1120	2285	2112	4528	6	290	3376	725	131
13	261	9508.00	2121	41.77	567	907	1235	886	0	8	721	84	73
13	261	9999.99	29616	61.08	7109	11419	11528	18088	40	507	15051	1770	720

2023 FFIEC Census Report - Summary Census Housing Information

State: 13 - GEORGIA (GA)

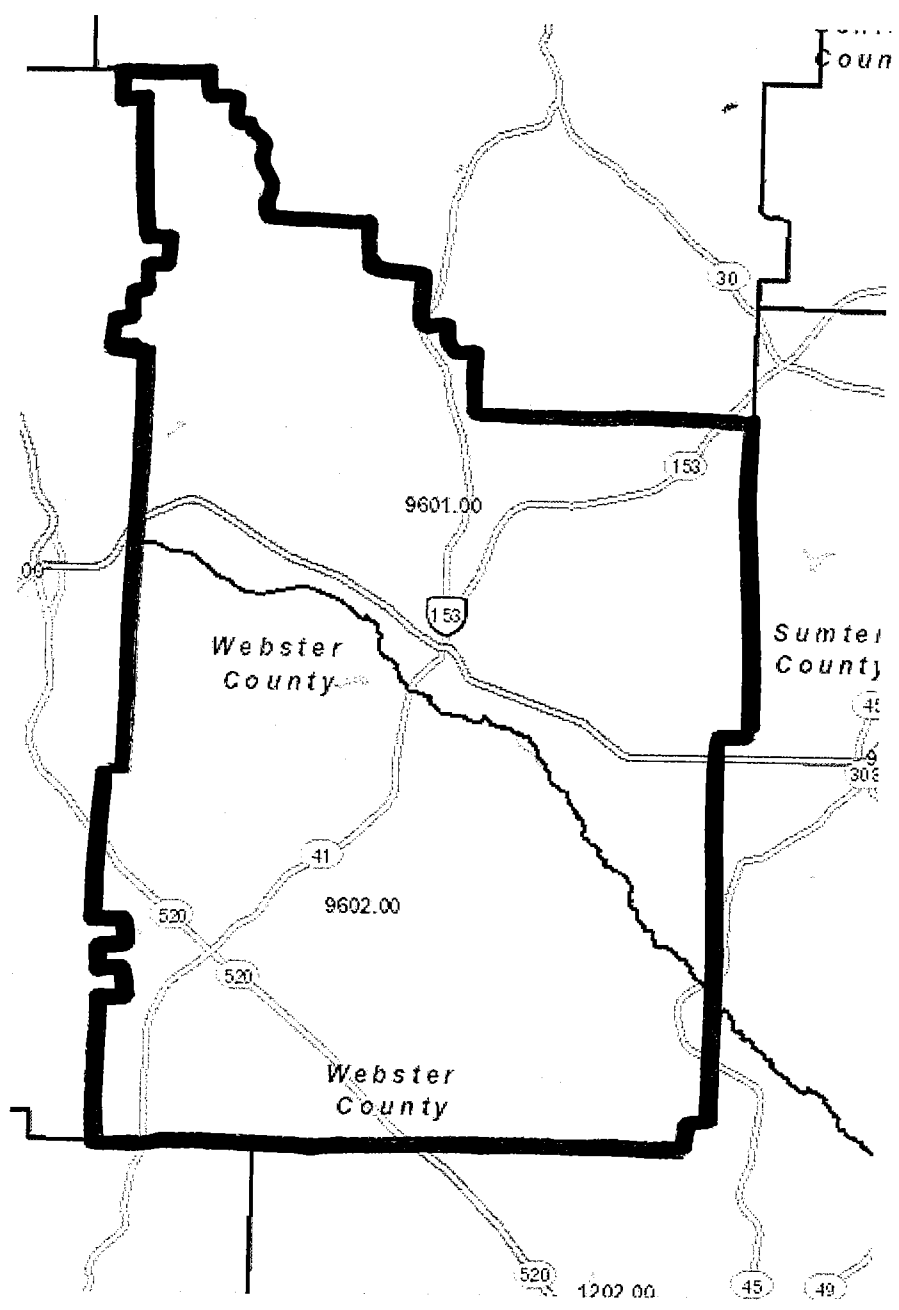
County: 261 - SUMTER COUNTY



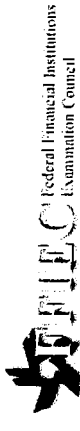
State Code	County Code	Tract Code	Total Housing Units	1-to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to 4-Family Units	Renter Occupied Units
13	261	9501.00	668	659	22	No	446	122	437	100
13	261	9502.00	2390	2037	43	No	1144	145	1144	1101
13	261	9503.00	2800	2786	37	No	1398	493	1398	909
13	261	9504.00	1330	1292	48	No	739	334	739	257
13	261	9505.00	1558	1519	51	No	1023	227	1014	308
13	261	9506.00	1015	922	74	No	290	213	290	512
13	261	9507.00	2593	2152	31	No	787	308	776	1498
13	261	9508.00	1523	1523	40	No	761	616	761	146
13	261	9999.99	13877	12890	40	No	6588	2458	6559	4831

Assessment Area – Census Tracts

Webster County



2023 FFIEC Census Report - Summary Census Demographic Information
 State: 13 - GEORGIA (GA)
 County: 307 - WEBSTER COUNTY



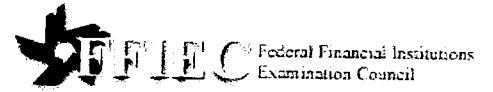
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC ES/MSA/MID	2020 Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	Mobile Family Units
13	307	9601.00	Middle	Yes*	85.14	\$69,100	\$68,832	\$47,656	1215	54.81	666	505	693
13	307	9602.00	Middle	Yes*	115.81	\$69,100	\$80,025	\$64,821	1133	48.19	546	467	806
13	307	9999.99	Middle	No	88.88	\$69,100	\$61,416	\$49,750	2348	51.62	1212	972	1499

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 13 - GEORGIA (GA)

County: 307 - WEBSTER COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
13	307	9601.00	Middle	\$55,969	\$69,100	22.59	85.14	\$47,656	\$58,832	\$26,438
13	307	9602.00	Middle	\$55,969	\$69,100	26.65	115.81	\$64,821	\$80,025	\$35,579
13	307	9999.99	Middle	\$55,969	\$69,100	24.66	88.88	\$49,750	\$61,416	\$31,629

2023 FFIEC Census Report - Summary Census Population Information

State: 13 - GEORGIA (GA)

County: 307 - WEBSTER COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp. White Population	Tract Minority Population	American Indian Population	Asian Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population Two or More Races
13	307	9601.00	1215	54.81	302	542	549	666	0	7	592	28	39
13	307	9602.00	1133	48.19	347	573	587	546	0	11	471	31	33
13	307	9999.99	2348	51.62	649	1115	1136	1212	0	18	1063	59	72

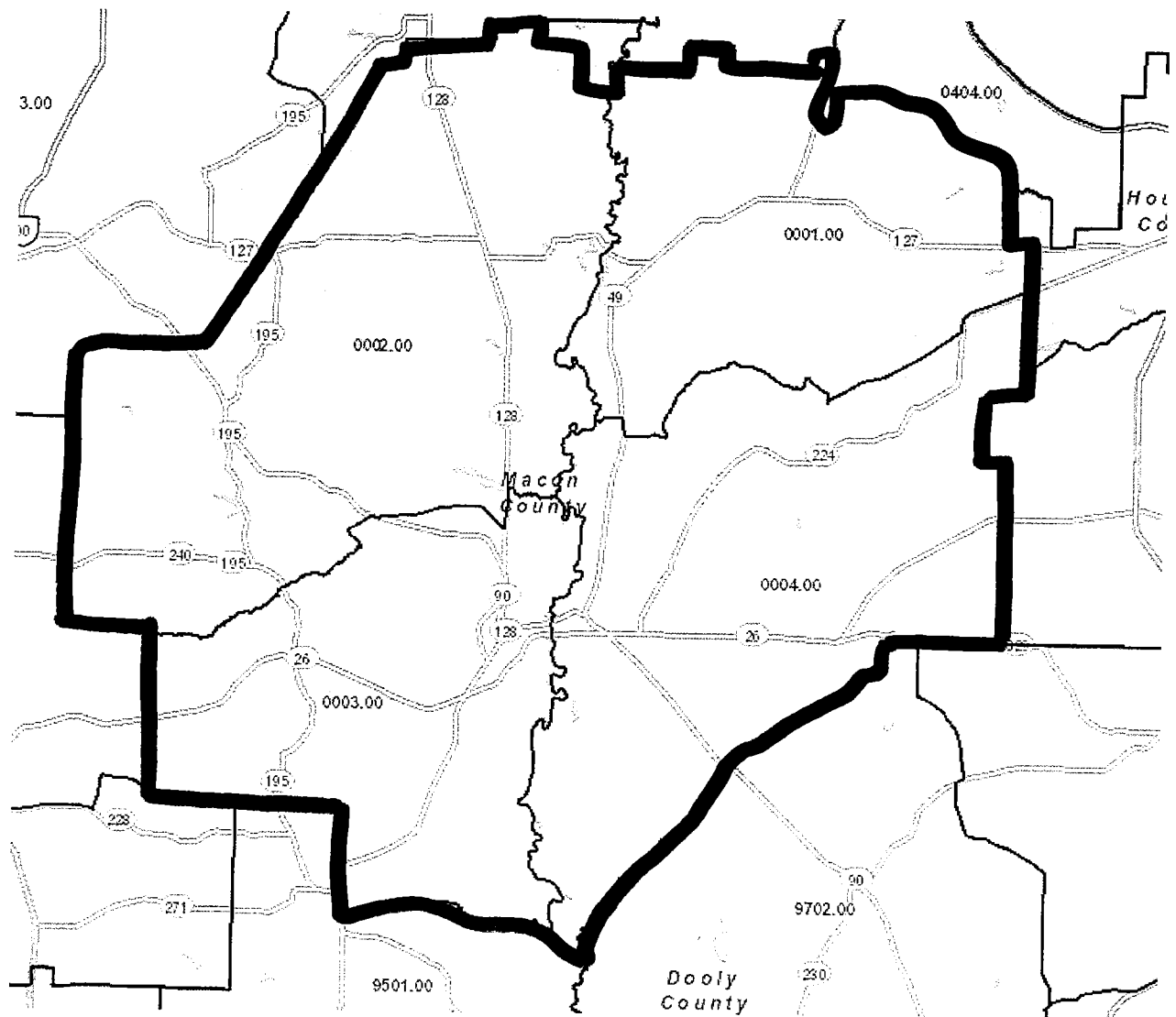
2023 FFIEC Census Report - Summary Census Housing Information
State: 13 - GEORGIA (GA)
County: 307 - WEBSTER COUNTY



State Code	County Code	Tract Code	Total Housing Units	1-to-4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4-Family Units	Renter Occupied Units
13	307	9601.00	730	693	38	No	505	188	505	37
13	307	9602.00	806	806	35	No	467	233	467	106
13	307	9999.99	1536	1499	36	No	972	421	972	143

Assessment Area – Census Tracts

Macon County



2023 FFIEC Census Report - Summary Census Demographic Information
State: 13 - GEORGIA (GA)
County: 193 - MACON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC ESB/MIA/MID non- MSA/Mid- Median Family Income	2020 ESB Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority%	Minority Population	Owner- Occupied Units	Family Units
13	193	0001.00	Middle	Yes*	99.38	\$69,100	\$68,672	\$55,825	1662	65.76	1093	435	1004
13	193	0002.00	Moderate	No	55.74	\$69,100	\$38,516	\$31,198	1509	47.51	717	436	937
13	193	0003.00	Moderate	No	62.72	\$69,100	\$43,340	\$35,104	4185	71.33	2985	728	1545
13	193	0004.00	Middle	Yes*	86.56	\$69,100	\$59,813	\$48,448	4726	67.90	3209	1256	2421
13	193	9999.99	Middle	No	82.86	\$69,100	\$57,256	\$46,380	12082	66.25	8004	2855	5907

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 13 - GEORGIA (GA)

County: 193 - MACON COUNTY

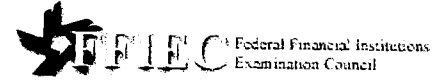


State Code	County Code	Tract Code	Tract Income Level	2020 MSAMD Statewide non-MSAMD Median Family Income	2023 FFIEC Est. MSAMD non-MSAMD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
13	193	0001.00	Middle	\$55,969	\$69,100	38.21	99.38	\$55,625	\$68,672	\$21,512
13	193	0002.00	Moderate	\$55,969	\$69,100	36.97	55.74	\$31,198	\$38,516	\$29,345
13	193	0003.00	Moderate	\$55,969	\$69,100	31.76	62.72	\$35,104	\$43,340	\$26,799
13	193	0004.00	Middle	\$55,969	\$69,100	21.22	86.56	\$48,448	\$59,813	\$44,103
13	193	9999.99	Middle	\$55,969	\$69,100	28.63	82.86	\$46,380	\$57,256	\$31,910

2023 FFIEC Census Report - Summary Census Population Information

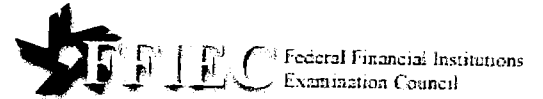
State: 13 - GEORGIA (GA)

County: 193 - MACON COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp. White Population	Tract Minority Population	American Indian Population	Asian Hawaiian Pacific Islander Population	Black Population	Hispanic Population	Other Population Two or More Races
13	193	0001.00	1662	65.76	436	777	569	1093	1	6	1002	53	31
13	193	0002.00	1509	47.51	359	601	792	717	0	26	636	25	30
13	193	0003.00	4185	71.33	735	1345	1200	2985	7	22	2759	131	66
13	193	0004.00	4726	67.90	1386	1925	1517	3209	7	109	2753	263	77
13	193	9999.99	12082	66.25	2916	4648	4078	8004	15	163	7150	472	204

2023 FFIEC Census Report - Summary Census Housing Information
State: 13 - GEORGIA (GA)
County: 193 - MACON COUNTY



State Code	County Code	Tract Code	Total Housing Units	1-to-4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to-4-Family Units	Renter Occupied Units
13	193	0001.00	1044	1004	44	No	435	267	435	342
13	193	0002.00	941	937	43	No	436	340	436	165
13	193	0003.00	1592	1545	38	No	728	247	728	617
13	193	0004.00	2524	2421	41	No	1256	599	1256	669
13	193	9999.99	6101	5907	41	No	2855	1453	2855	1793