



## **PUBLIC DISCLOSURE**

June 22, 2020

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank & Trust  
Charter # 10697

111 South Main Street  
Atmore, AL 36502

Office of the Comptroller of the Currency

3595 Grandview Parkway, Suite 655  
Birmingham, AL 35243

**NOTE:** 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, and should not 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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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

The lending test rating is based on:

- The loan-to-deposit ratio is reasonable given the bank's size, financial condition, economic environment, and assessment area (AA) credit needs.
- The bank originates a substantial majority of loans within its AA.
- The bank had reasonable penetration for lending to borrowers of different income levels within its AA.
- The bank had an excellent dispersion of home loans to moderate-income census tracts in the AA.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio is reasonable.

First National Bank and Trust (FNB&T)'s quarterly LTD ratio since the previous CRA Performance Evaluation (PE) averaged 63.68 percent. We compared the bank's LTD ratio to four similarly situated banks in their market area. The aggregate average LTD ratio for the competing banks was 63.12 percent, with a low average of 38.79 percent and a high average of 75.74 percent.

The following table reflects FNB&T's and similarly situated institutions' net LTD ratios over the review period of March 31, 2016, through December 31, 2019:

<b>Loan-To-Deposit Ratios</b>		
<b>Institution</b>	<b>Total Assets (in 000s) as of 12/31/19</b>	<b>Avg. LTD</b>
<b><i>First National Bank and Trust</i></b>	<b><i>\$157,662</i></b>	<b><i>63.68%</i></b>
United Bank	\$711,540	65.12%
Citizens' Bank, Inc	\$107,444	72.83%
Escambia County Bank	\$73,283	38.79%
Peoples Exchange Bank of Monroe County	\$69,897	75.74%

*Source: Institution Reports of Condition for the 16-quarter period from March 31, 2016 to December 31, 2019.*



## Lending in Assessment Area

A Substantial majority of the bank's loans are inside its AAs.

The bank originated and purchased 87.5 percent of its total loans inside the bank's AA during the evaluation period. We perform this analysis at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	19	95.00%	1	5.00%	20	\$1,758	89.44%	\$208	10.56%	\$1,966
Small Business	16	80.00%	4	20.00%	20	\$943	27.85%	\$2,444	72.15%	\$3,387
Total	35	87.50%	5	12.50%	40	\$2,701	50.46%	\$2,652	49.54%	\$5,353

## Description of Institution

FNB&T is a national bank with total assets of \$165.8 million as of March 31, 2020. The bank is wholly owned by First Suncoast Trust Bancshares, Inc., a one bank holding company located in Atmore, AL. FNB&T has five offices and five automated teller machines located in the AA. The bank provides services from their main location and two branches in Atmore and one branch each in Excel and Mobile. The bank's lending products offered include residential mortgages, commercial and agricultural loans, and consumer loans. The bank primarily has three home loan products including a 5- year balloon, 5/1 adjustable rate mortgage, and 30-year fixed rate loan. FNB&T offers various deposit products, including personal checking, savings, money market, business checking accounts, certificates of deposits, and cash management services. The Bank also offers on-line banking to its customers.

<b>Loan Portfolio Composition as of March 31, 2020</b>		
<b>Loan Type</b>	<b>Dollar Amount (000's)</b>	<b>Percent of Total Loans</b>
Commercial Real Estate Loans	\$47,953	47.68%
Commercial and Industrial	\$15,260	15.17%
<b>Total Commercial Loans</b>	<b>\$63,216</b>	<b>62.86%</b>
<b>Residential Real Estate</b>	<b>\$25,611</b>	<b>25.47%</b>
Agricultural	\$3,655	3.63%
Consumer	\$5,322	5.29%
Other loans	2,765	2.75%
<b>Total Loans</b>	<b>\$100,566</b>	<b>100%</b>

Source: March 31, 2020 Call Report

As of June 30, 2019, FNB&T ranked fourth in deposits out of 15 financial institutions in Escambia County, AL and Monroe County, AL. FNB&T reported total deposits of \$146 million, or a 13.49 percent market share, as of June 30, 2019. Note that the bank opened a branch in Mobile County, AL in September 2019; which is outside the FDIC's Market Share June 30, 2019 reporting time period. As a result, we did not have a deposit ranking of the Mobile County market for comparative purposes.



The bank's Escambia/Monroe non-MSA AA is made up of 17 census tracts (CTs). There are eight CT's in Monroe County. There are nine CT's in Escambia County. Of the 17 CT's, there are no low-income, five moderate-income, 10 middle-income, and two upper-income. The federal government designated eight of the ten middle-income CT's as distressed and four of the distressed CT's as underserved.

There are 114 CTs in the Mobile MSA. Within the 114 CTs, there are 19 low-income, 27 moderate-income, 36 middle-income, 30 upper-income, and two unknown.

Local competition is moderate in the Escambia/Monroe AA. The bank's competition consists of United Bank, Trustmark National Bank, Regions Bank, and Escambia County Bank. Local competition in the Mobile MSA is significant. The bank's competition consists of large regional and nationwide banks including: Regions Bank; PNC Bank, National Association; BBVA USA; and Well Fargo Bank, National Association.

The bank's preceding CRA examination was dated January 19, 2016 and the bank received a Satisfactory rating. No legal or financial constraints exist which prohibit the bank from meeting AA credit needs.

Management has not received any public comments or complaints regarding the bank's CRA performance since our prior evaluation. The bank has not been a Home Mortgage Disclosure Act (HMDA) reporter. However, due to the opening of a new branch in Mobile, AL in September 2019 (located within an MSA), the bank began collecting HMDA data in 2020.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We completed a full-scope review of FNB&T's CRA activities in its AA under the small bank CRA procedures. This includes the lending test which evaluates the bank's record of meeting the credit needs of the AA through its lending activities. We based conclusions regarding the lending test on samples of residential mortgage loans and small business loans. As of March 31, 2020, residential loans represented 25.47 percent and commercial loans represented 56.12 percent of the loan portfolio, respectively. We selected home loans and small business loans for review since these two products comprise a significant portion of the loan portfolio. For the lending test, we analyzed years 2017, 2018, and 2019.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, we selected one or more of AAs within that state for a full-scope review. For purposes of this evaluation, we combined and evaluated bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) as a single AA. Similarly, we combined and evaluated bank delineated non-MSA AAs within the same state as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how we selected full-scope AAs. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs. We selected the non-MSA AA for full scope since the majority of the bank's lending activities occurred in this AA. The Mobile MSA AA was not selected for a full or limited scope review due to the limited time that the Mobile branch was conducting business during the review period, only four months, beginning in September 2019. Additionally, the Mobile branch originated only a total



of 15 loans during these four months. Thus, the Mobile MSA loan origination population was insufficient for analysis.

## **Ratings**

The bank's overall rating is a blend of the state ratings. The non-MSA AA was the single focus for this CRA examination. Weighting was equally proportioned to mortgage loans and small business loans, due to their similar size within the loan portfolio.

The state rating is based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how we weighted each area in arriving at the respective ratings.



## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.



## State Rating

### State of Alabama

**CRA rating for the State of Alabama<sup>1</sup>:** Satisfactory.

**The lending test is rated:** Satisfactory.

The major factors that support this rating include:

- The LTD ratio is reasonable given the Bank's size, financial condition, economic environment, and AA credit needs.
- The bank originates a substantial majority of loans within its AA.
- The bank had reasonable penetration for lending to borrowers of different income levels within its AA.
- The bank had an excellent dispersion of home loans to moderate-income census tracts in the AA.

### Description of Institution's Operations in Alabama

FNB&T operates five offices and five automated teller machines within the state of Alabama. The bank provides services from the main location and two branches in Atmore and one branch each in Excel and Mobile. The bank's Escambia/Monroe non-MSA AA is made up of 17 CTs. There are eight CT's in Monroe County. There are nine CT's in Escambia County. Of the 17 CT's, there are no low-income, five moderate-income, 10 middle-income, and two upper-income. The federal government designated eight of the ten middle-income CT's as distressed and four of the distressed CT's as underserved. The non-MSA AA was selected for full scope since the majority of the bank's lending activities occurred in this AA.

There are 114 CTs in the Mobile MSA. Within the 114 CTs, there are 19 low-income, 27 moderate-income, 36 middle-income, 30 upper-income, and two unknown. We did not select the Mobile MSA AA for a full or limited scope review due to the limited time that the Mobile branch was conducting business during the review period, only four months, beginning in September 2019. Additionally, the Mobile branch originated only a total of 15 loans during these four months. Thus, the Mobile MSA loan origination population was insufficient for analysis.

The primary credit needs of the community, identified by three community contacts, are small business loans, low-down payment home loans, and affordable housing. All three community contacts also stated financial literacy and credit counseling are needs within the community. The community contacts noted that financial institutions in the area have shown commitment to meeting the needs of the community. Examiners also received a letter from Alabama Multi-family Loan Consortium, which stated FNB&T regularly participates in loans with this entity of which provide permanent financing on low- and moderate-income apartment communities in Alabama.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.



## Escambia/Monroe non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Escambia/Monroe non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	0.0	31.3	56.3	12.5	0.0
Population by Geography	60,152	0.0	20.3	66.0	13.7	0.0
Housing Units by Geography	27,731	0.0	22.9	63.3	13.8	0.0
Owner-Occupied Units by Geography	15,335	0.0	19.3	65.7	15.0	0.0
Occupied Rental Units by Geography	6,730	0.0	24.4	61.3	14.3	0.0
Vacant Units by Geography	5,666	0.0	30.8	59.1	10.0	0.0
Businesses by Geography	2,897	0.0	27.1	52.6	20.3	0.0
Farms by Geography	153	0.0	14.4	71.2	14.4	0.0
Family Distribution by Income Level	14,529	27.6	17.7	18.7	36.0	0.0
Household Distribution by Income Level	22,065	31.6	15.0	15.4	38.0	0.0
Median Family Income Non-MSA - AL		\$45,454	Median Housing Value			\$89,426
			Median Gross Rent			\$564
			Families Below Poverty Level			21.8%
Source: 2015 ACS Census and 2019 D&B Data Due to rounding, totals may not equal 100.0 (* ) The NA category consists of geographies that have not been assigned an income classification.						

## Scope of Evaluation in Alabama

We selected the non-MSA AA for full scope since the majority of the bank's lending activities occurred in this AA. We did not select the Mobile MSA AA for a full or limited scope review due to the limited time that the Mobile branch was conducting business during the review period, only four months, September 2019. Additionally, the Mobile branch originated only a total of 15 loans during these four months. Thus, the Mobile MSA loan origination population was insufficient for analysis. Residential loans and small business loans were selected for review since these two products comprise a significant portion of the loan portfolio. For the lending test, we analyzed years 2017, 2018, and 2019.

## LENDING TEST

The bank's performance under the lending test in Alabama is rated Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Escambia/Monroe non-MSA AA is good.



## **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable distribution of loans in the State.

There were no low-income CTs in the AA during the evaluation period.

### ***Home Mortgage Loans***

Refer to Table O in the state of Alabama section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

For 2017-2019, the percentage of bank loans in moderate-income CTs was near the ratio for the percentage of owner-occupied housing units and exceeded the aggregate lending in those geographies.

### ***Small Loans to Businesses***

Refer to Table Q in the state of Alabama section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

For 2017-2019, the bank's small business loans in moderate-income geographies did not meet standards of both the businesses located in the moderate-income CTs and the aggregate lending in those CTs. small business loans. The bank experiences considerable competition for small business loans, resulting in fewer opportunities to lend in these areas.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses, given the product lines offered by the bank.

### ***Home Mortgage Loans***

Refer to Table P in the state of Alabama section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

For 2017-2019, the percentage of bank loans to low-income borrowers did not meet the standards for the percentage of families with low income. The bank exceeded the aggregate lending to those borrowers. For 2017-2019, the percentage of bank loans to moderate-income borrowers exceeded both the percentage of moderate-income families and the aggregate percentage of lending to those borrowers. The AA has a high percentage of families living below the poverty level; which limits the opportunities to lending in the AA.

### ***Small Loans to Businesses***

Refer to Table R in the state of Alabama section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.



For 2017-2019, the percentage of bank loans to small businesses with revenues less than or equal to \$1 million exceeded both the percentage of small businesses as having revenues of less than or equal to \$1 million and the aggregate lending for these businesses.

### **Responses to Complaints**

Management has not received any public comments or complaints regarding the bank's CRA performance since our prior evaluation. The bank has not been a HMDA reporter. However, due to the opening of a new branch in Mobile, AL in September 2019 (located within an MSA), the bank will begin collecting HMDA data in 2020.



## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that we reviewed, and the loan products we considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	(01/17/2016 to 12/31/19)	
<b>Bank Products Reviewed:</b>	Home mortgage, and small business	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A		None
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Escambia/Monroe non-MSA</b>	<b>Full-scope</b>	
<b>States - Alabama</b>	<b>Full-scope</b>	



## Appendix B: Summary of MMSA and State Ratings

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RATINGS      First National Bank & Trust, Atmore, AL	
Overall Bank:	Lending Test Rating
	Satisfactory
State of Alabama:	Satisfactory



## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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, other secured consumer loans, and other unsecured consumer loans.



**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, which 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).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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 state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.



**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**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 qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

**Small Loan(s) to Farm(s):** 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, or are classified as loans to finance agricultural production and other loans to farmers.



**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.



<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																<b>2017-2019</b>		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Non-MSA AA	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
	20	\$1,774	100%	0.0	0.0	0.0	19.3	15.0	12.8	65.7	70.0	62.2	15.0	9.1	25.0	0.0	0.0	0.0
<b>Total</b>	20	\$1,774	100%	0.0	0.0	0.0	19.3	15.0	12.8	65.7	70.0	62.2	15.0	9.1	25.0	0.0	0.0	0.0

Source: 2015ACS Census; 01/01/2017 - 12/31/2019  
Due to rounding, totals may not equal 100.0

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																<b>2017-2019</b>		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate
Non MSA AA	20	\$1,774	100%	27.6	10.0	6.1	17.7	20.0	13.2	18.7	20.0	22.1	36.0	50.0	39.0	0.0	0.0	19.6
<b>Total</b>	20	\$1,774	100%	27.6	10.0	6.1	17.7	20.0	13.2	18.7	20.0	22.1	36.0	50.0	39.0	0.0	0.0	19.6

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019  
Due to rounding, totals may not equal 100.0

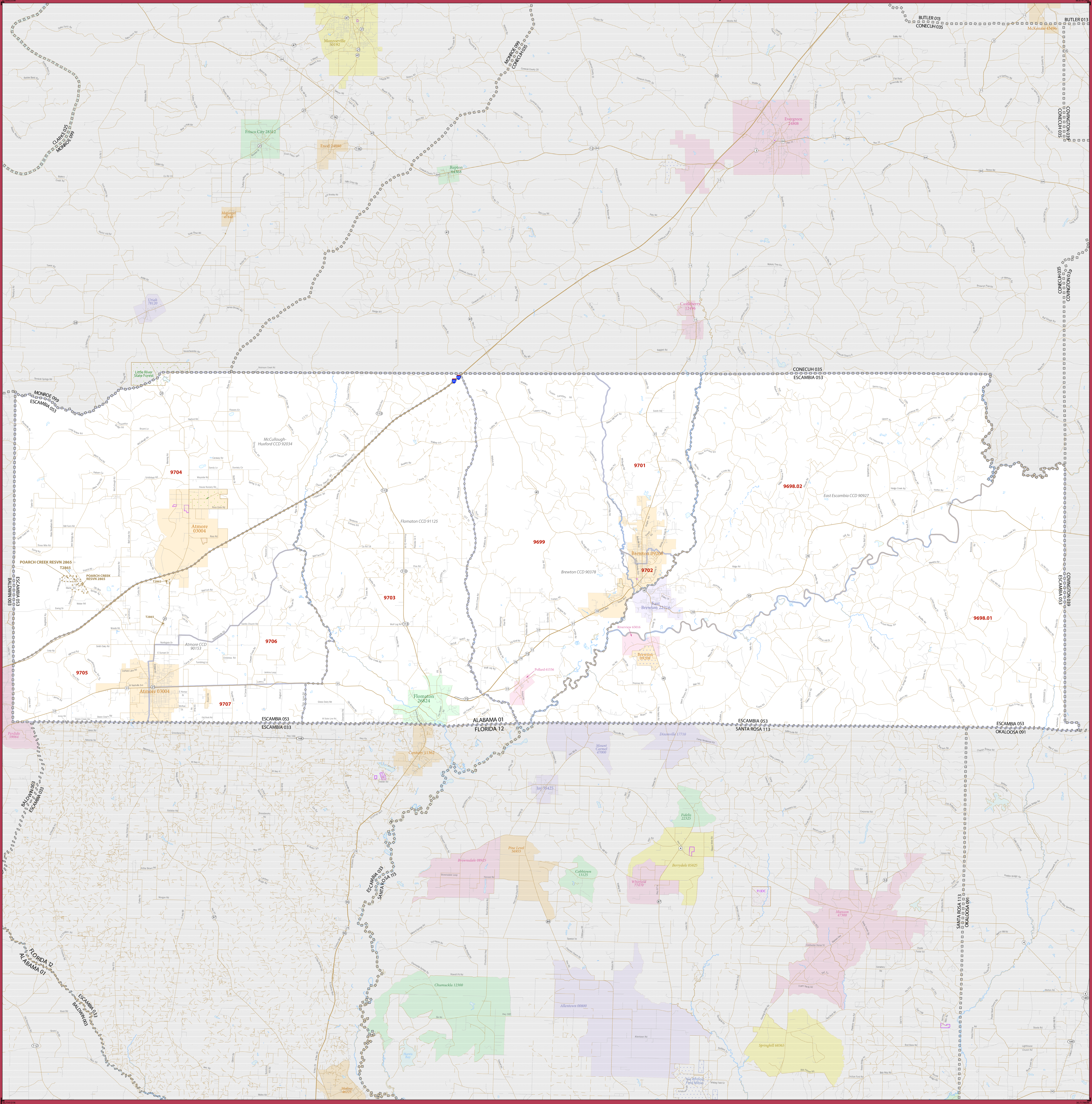


<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																<b>2017-2019</b>		
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>			<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available- Income Tracts</b>		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non-MSA AA	20	\$1,292	100%	0.0	0.0	0.0	27.1	10.0	27.9	52.6	70.0	52.4	20.3	20.0	19.7	0.0	0.0	0.0
<b>Total</b>	20	\$1,292	100%	0.0	0.0	0.0	27.1	10.0	27.9	52.6	70.0	52.4	20.3	20.0	19.7	0.0	0.0	0.0
<i>Source: 2019 D&amp;B Data; 01/01/2017 - 12/31/2019</i> <i>Due to rounding, totals may not equal 100.0</i>																		

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-2019
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non-MSA AA	20	\$1,292	100%	527	75.7%	100%	41.4	5.6	0.0	18.7	0.0
Total	20	\$1,292	100%	527	75.7%	100%	41.4	5.6	0.0	18.7	0.0
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Due to rounding, totals may not equal 100.0											



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Escambia County, AL



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place <sup>1,2</sup>	■■■■■■■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■■■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■■■■■■	33.07

DESCRIPTION	SYMBOL
Water Body	■
College or University	■
Prison or Juvenile Detention Center	■
National or State Park, Forest, or Recreation Area	■
Outside Subject Area	■

DESCRIPTION	SYMBOL	LABEL STYLE
Interstate or U.S. Highway	■	
State Highway or State Road	■	
Other Road	■	
4WD Trail, Railway, Alley, Walkway, or Ferry	■	
Neighborhood Boundary or Feature Not Elsewhere Classified	■	
Inset Area	■	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

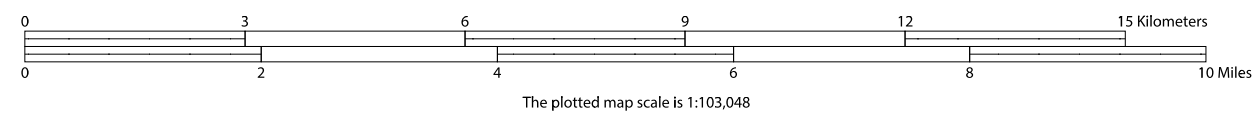
3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

OFF-RESERVATION TRUST LAND NAMES

T2865

Poarch Creek



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 30 07 17  
2nd Standard Parallel: 34 11 50  
Central Meridian: 86 39 36  
Latitude of Projection Origin: 30 08 39  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)





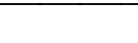


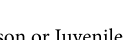
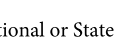
NAME: Escambia County (053)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Alabama (01)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249501003001





[illegible]

<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
	Incorporated Place <sup>1,2</sup>	
	Census Designated Place (CDP) <sup>2</sup>	
	Census Tract <sup>3</sup>	
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		
College or University		
Military		
Prison or Juvenile Detention Center		
National or State Park, Forest, or Recreation Area		
Outside Subject Area		

Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the geographic symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code:

- A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD is not shown on the map.
- Place label color corresponds to the place fill color.
- Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 145702. The census tract number consists of six digits with the last two digits indicating the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002000 and 145702, respectively.

Due to space limitations, some road names, along with their feature and geography



Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by Geography Division: January 06, 2021

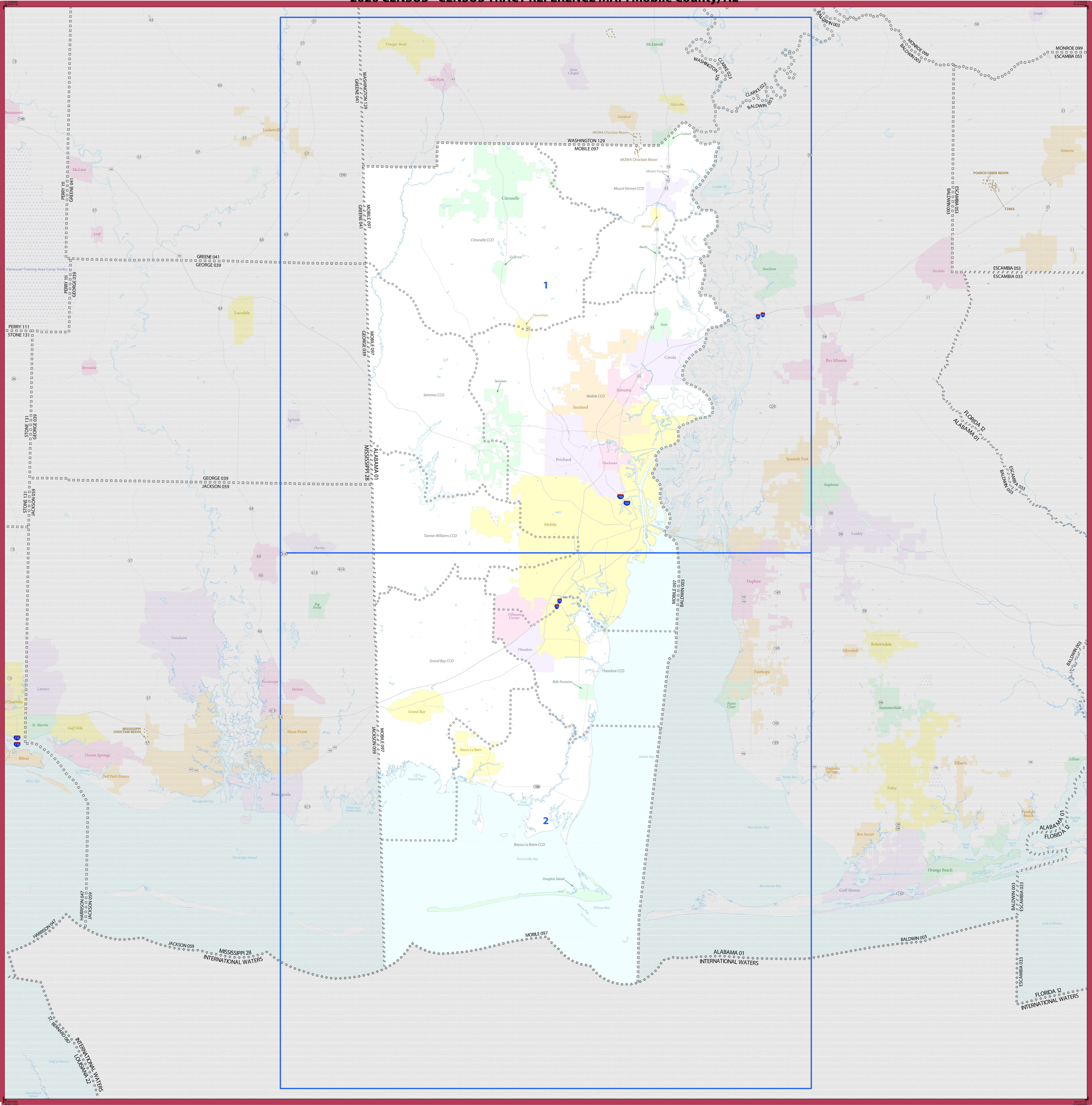
Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 30 57 17  
2nd Standard Parallel: 34 11 50  
Central Meridian: -86 39 36  
Latitude of Projection's Origin: 30 08 39  
False Easting: 0  
False Northing: 0

NAME: Monroe County (099)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Alabama (01)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249501099001



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Mobile County, AL



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■	TI1880
State American Indian Reservation	■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place 1,2	■■■■■
Census Designated Place (CDP) <sup>3</sup>	■■■■■
Census Tract <sup>3</sup>	■■■■■
Description	SYMBOL
Water Body	■
College or University	■
Military	■
Prison or Juvenile Detention Center	■
Natural or State Park, Forest, or Recreation Area	■
Outside Subject Area	■

SYMBOL DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Sawway, Alley, Walkway, or Ferry	■
Neighborhood Boundary or Feature Not Elsewhere Classified	■
Inset Area	■

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

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2 Place label color corresponds to the place fill color.

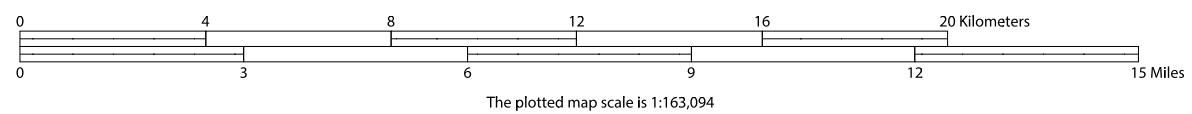
3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

Note: This index map sheet provides the map sheet configuration in relation to the subject entity. Due to scale limitations, map content may be simplified. Refer to parent and/or inset map sheets for detailed map content.

OFF-RESERVATION TRUST LAND NAMES

T2865 Porch Creek



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Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAINTIGER database (TAB20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 30 07 17  
2nd Standard Parallel: 34 11 50  
Central Meridian: 86 39 36  
Latitude of Projection Origin: 30 08 39  
False Easting: 0  
False Northing: 0

Total Sheets: 3 (Index 1; Parent 2; Inset 0)

NAME: Mobile County (097)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Alabama (01)

2020 CENSUS TRACT REF MAP (INDEX)  
Sheet ID: 249601097000





Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

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1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

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3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without suffixes. The tract number examples above would have codes of 002300 and 145702, respectively.

Projection: Albers Equal Area Conic  
Datum: NAD83  
Spheroid: GRS 80  
1st Standard Parallel: 30 57 17  
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Latitude of Projection's Origin: 30 08 39  
False Easting: 0



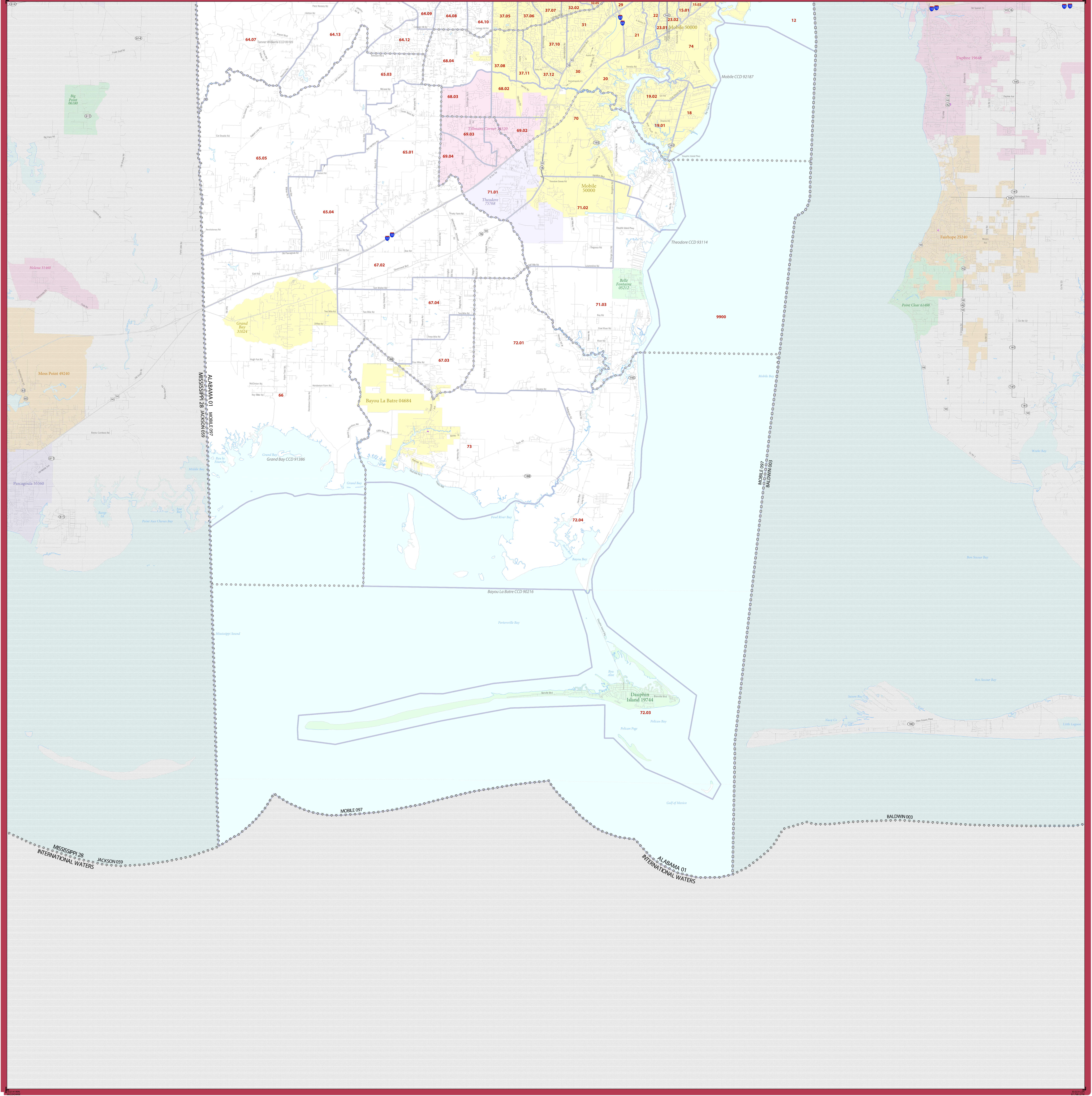
Sheet Location within Entity

NAME: Mobile County (097)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Alabama (01)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249601097001



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Mobile County, AL



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvm 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CCD 91650
Consolidated City	○○○○○	MILLFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	■	Interstate or U.S. Highway	■
College or University	■	State Highway or State Road	■
Military	■	Other Road	■
Prison or Juvenile Detention Center	■	4WD Trail, Sawway, Alley, Walkway, or Ferry	■
Natural or State Park, Forest, or Recreation Area	■	Nonvisible Boundary or Feature Not Elsewhere Classified	■
Outside Subject Area	■	Inset Area	■

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Planned Lake	■	
City/University	■	
Fort/Reserve	■	
PRDC	■	
Yosemite NP	■	

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Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

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Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 30 07 17  
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False Easting: 0  
False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Key to Adjacent Sheets		
	1	
	2	

Sheet Location within Entity

Sheet 2 of 2 PARENT sheets  
Total Sheets: 3 (Index 1; Parent 2; Inset 0)

NAME: Mobile County (097)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Alabama (01)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249601097002

United States Census 2020





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	053	9698.01	Middle	Yes*	112.18	\$65,700	\$73,702	\$62,778	1453	7.23	105	387	622
01	053	9698.02	Middle	Yes*	82.34	\$65,700	\$54,097	\$46,083	4099	35.89	1471	939	1845
01	053	9699.00	Middle	Yes*	83.22	\$65,700	\$54,676	\$46,571	4399	22.21	977	936	1728
01	053	9701.00	Middle	Yes*	102.59	\$65,700	\$67,402	\$57,411	4600	27.59	1269	1270	2110
01	053	9702.00	Middle	Yes*	93.81	\$65,700	\$61,633	\$52,500	1578	73.45	1159	332	706
01	053	9703.00	Moderate	No	68.26	\$65,700	\$44,847	\$38,203	3748	19.16	718	985	1717
01	053	9704.00	Middle	Yes*	105.27	\$65,700	\$69,162	\$58,911	4511	51.47	2322	722	1528
01	053	9705.00	Middle	Yes*	91.17	\$65,700	\$59,899	\$51,023	4976	45.86	2282	1239	2112
01	053	9706.00	Low	No	48.22	\$65,700	\$31,681	\$26,985	3707	78.55	2912	756	1687
01	053	9707.00	Moderate	No	72.45	\$65,700	\$47,600	\$40,547	3686	41.73	1538	1027	1571

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





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	099	0756.00	Unknown	No	0.00	\$65,700	\$0	\$0	926	77.54	718	297	808
01	099	0757.00	Moderate	No	78.45	\$65,700	\$51,542	\$43,906	1428	66.25	946	397	990
01	099	0758.00	Middle	Yes*	82.36	\$65,700	\$54,111	\$46,094	1085	69.68	756	429	1022
01	099	0759.01	Middle	Yes*	106.12	\$65,700	\$69,721	\$59,387	3170	54.07	1714	703	1522
01	099	0759.02	Middle	Yes*	95.48	\$65,700	\$62,730	\$53,433	2669	55.90	1492	767	1264
01	099	0760.00	Middle	Yes*	92.66	\$65,700	\$60,878	\$51,856	3093	59.49	1840	522	1344
01	099	0761.01	Middle	Yes*	119.50	\$65,700	\$78,512	\$66,875	1589	30.40	483	583	901
01	099	0761.02	Middle	Yes*	83.07	\$65,700	\$54,577	\$46,490	4114	26.69	1098	1217	1974
01	099	0762.00	Middle	Yes*	104.32	\$65,700	\$68,538	\$58,380	1698	23.03	391	548	1142
01	099	9999.99	Middle	No	96.13	\$65,700	\$63,157	\$53,799	19772	47.73	9438	5463	10967

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





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	097	0002.00	Upper	No	164.97	\$73,000	\$120,428	\$101,667	1247	41.94	523	198	323
01	097	0004.01	Moderate	No	74.44	\$73,000	\$54,341	\$45,876	1177	99.49	1171	180	764
01	097	0004.02	Low	No	31.66	\$73,000	\$23,112	\$19,515	872	98.97	863	0	135
01	097	0005.00	Low	No	42.90	\$73,000	\$31,317	\$26,442	1487	99.33	1477	279	963
01	097	0006.00	Moderate	No	51.24	\$73,000	\$37,405	\$31,583	1512	99.07	1498	344	610
01	097	0007.01	Moderate	No	74.84	\$73,000	\$54,633	\$46,125	1783	99.50	1774	419	751
01	097	0007.02	Moderate	No	79.98	\$73,000	\$58,385	\$49,293	2038	99.26	2023	537	1117
01	097	0008.01	Moderate	No	78.90	\$73,000	\$57,597	\$48,627	2824	95.36	2693	635	1143
01	097	0008.02	Unknown	No	0.00	\$73,000	\$0	\$0	1288	99.92	1287	277	553
01	097	0009.01	Upper	No	175.65	\$73,000	\$128,225	\$108,250	1543	34.67	535	399	638
01	097	0009.02	Upper	No	156.80	\$73,000	\$114,464	\$96,630	1914	21.26	407	518	876
01	097	0009.03	Middle	No	89.71	\$73,000	\$65,488	\$55,288	1454	58.80	855	376	736
01	097	0010.01	Middle	No	100.60	\$73,000	\$73,438	\$62,000	1513	42.37	641	279	744
01	097	0010.02	Upper	No	124.60	\$73,000	\$90,958	\$76,786	1777	50.48	897	501	1077
01	097	0011.00	Middle	No	85.51	\$73,000	\$62,422	\$52,697	2141	95.10	2036	457	649
01	097	0012.00	Moderate	No	52.28	\$73,000	\$38,164	\$32,222	2447	75.73	1853	198	677
01	097	0013.02	Moderate	No	57.40	\$73,000	\$41,902	\$35,375	2402	98.25	2360	378	1142
01	097	0014.00	Middle	No	89.70	\$73,000	\$65,481	\$55,284	1890	97.78	1848	280	885
01	097	0015.01	Low	No	30.18	\$73,000	\$22,031	\$18,601	1142	99.21	1133	119	1013
01	097	0015.02	Low	No	23.48	\$73,000	\$17,140	\$14,474	1040	98.85	1028	23	643
01	097	0018.00	Moderate	No	78.01	\$73,000	\$56,947	\$48,080	2340	67.69	1584	689	1189
01	097	0019.01	Middle	No	101.41	\$73,000	\$74,029	\$62,500	2012	57.36	1154	509	899
01	097	0019.02	Middle	No	100.62	\$73,000	\$73,453	\$62,014	3190	64.83	2068	1009	1499
01	097	0020.00	Upper	No	155.16	\$73,000	\$113,267	\$95,625	1801	41.53	748	581	846
01	097	0021.00	Moderate	No	54.11	\$73,000	\$39,500	\$33,348	3778	86.63	3273	691	1540
01	097	0022.00	Moderate	No	61.59	\$73,000	\$44,961	\$37,958	2478	85.11	2109	518	1011

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	097	0023.01	Middle	No	85.72	\$73,000	\$62,576	\$52,826	1897	91.30	1732	360	964
01	097	0023.02	Moderate	No	53.81	\$73,000	\$39,281	\$33,164	1584	97.35	1542	266	690
01	097	0024.00	Moderate	No	74.49	\$73,000	\$54,378	\$45,909	3269	85.32	2789	555	1605
01	097	0025.01	Upper	No	165.26	\$73,000	\$120,640	\$101,844	3448	18.18	627	1222	1876
01	097	0025.02	Upper	No	153.51	\$73,000	\$112,062	\$94,605	2542	21.20	539	543	1098
01	097	0026.00	Moderate	No	54.89	\$73,000	\$40,070	\$33,828	2400	91.17	2188	524	1019
01	097	0027.00	Low	No	36.97	\$73,000	\$26,988	\$22,786	2251	85.96	1935	312	907
01	097	0028.00	Moderate	No	78.43	\$73,000	\$57,254	\$48,339	4562	62.10	2833	768	1845
01	097	0029.00	Moderate	No	77.45	\$73,000	\$56,539	\$47,735	4106	64.52	2649	676	1306
01	097	0030.00	Middle	No	111.13	\$73,000	\$81,125	\$68,487	3515	51.38	1806	687	1205
01	097	0031.00	Upper	No	138.37	\$73,000	\$101,010	\$85,278	4357	30.64	1335	1438	1963
01	097	0032.02	Moderate	No	57.95	\$73,000	\$42,304	\$35,714	2820	68.33	1927	570	1152
01	097	0032.03	Middle	No	106.05	\$73,000	\$77,417	\$65,357	3656	55.63	2034	557	1199
01	097	0032.05	Moderate	No	73.18	\$73,000	\$53,421	\$45,104	2856	86.59	2473	400	754
01	097	0032.06	Moderate	No	55.46	\$73,000	\$40,486	\$34,182	1052	82.79	871	9	52
01	097	0032.07	Moderate	No	77.74	\$73,000	\$56,750	\$47,909	2989	70.26	2100	0	315
01	097	0033.01	Middle	No	99.95	\$73,000	\$72,964	\$61,598	2871	48.76	1400	413	559
01	097	0033.02	Upper	No	201.94	\$73,000	\$147,416	\$124,450	4987	21.34	1064	904	1462
01	097	0034.02	Moderate	No	60.58	\$73,000	\$44,223	\$37,334	3776	85.62	3233	799	1217
01	097	0034.04	Moderate	No	62.32	\$73,000	\$45,494	\$38,409	2767	87.39	2418	473	922
01	097	0034.05	Middle	No	91.88	\$73,000	\$67,072	\$56,625	1941	72.64	1410	733	805
01	097	0034.06	Moderate	No	77.59	\$73,000	\$56,641	\$47,817	2944	67.39	1984	626	1048
01	097	0034.08	Middle	No	98.69	\$73,000	\$72,044	\$60,824	3915	74.94	2934	1206	1722
01	097	0034.09	Middle	No	119.53	\$73,000	\$87,257	\$73,667	3016	49.64	1497	988	1035
01	097	0034.10	Middle	No	94.21	\$73,000	\$68,773	\$58,063	4576	59.48	2722	1335	2041
01	097	0035.01	Upper	No	163.93	\$73,000	\$119,669	\$101,028	3660	21.37	782	896	1520
01	097	0035.02	Upper	No	230.45	\$73,000	\$168,229	\$142,019	2715	10.17	276	937	1046
01	097	0036.02	Moderate	No	75.50	\$73,000	\$55,115	\$46,532	1253	87.79	1100	206	336
01	097	0036.06	Middle	No	118.99	\$73,000	\$86,863	\$73,333	3907	38.39	1500	810	1374

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	097	0036.07	Middle	No	96.88	\$73,000	\$70,722	\$59,706	3662	56.25	2060	603	999
01	097	0036.08	Moderate	No	71.21	\$73,000	\$51,983	\$43,889	1279	73.10	935	420	530
01	097	0037.03	Moderate	No	59.34	\$73,000	\$43,318	\$36,570	3894	46.92	1827	510	709
01	097	0037.04	Middle	No	106.68	\$73,000	\$77,876	\$65,747	4577	27.70	1268	1450	1835
01	097	0037.05	Middle	No	113.49	\$73,000	\$82,848	\$69,943	4343	35.39	1537	955	1180
01	097	0037.06	Upper	No	131.69	\$73,000	\$96,134	\$81,161	3179	30.89	982	778	993
01	097	0037.07	Upper	No	122.52	\$73,000	\$89,440	\$75,505	4393	56.11	2465	908	1311
01	097	0037.08	Upper	No	154.70	\$73,000	\$112,931	\$95,341	4370	35.56	1554	1192	1533
01	097	0037.10	Middle	No	97.42	\$73,000	\$71,117	\$60,038	4217	43.61	1839	1133	1513
01	097	0037.11	Middle	No	103.08	\$73,000	\$75,248	\$63,526	2727	45.14	1231	624	774
01	097	0037.12	Upper	No	166.38	\$73,000	\$121,457	\$102,538	3760	37.53	1411	1258	1585
01	097	0038.00	Moderate	No	62.51	\$73,000	\$45,632	\$38,523	1477	47.05	695	244	741
01	097	0039.01	Moderate	No	54.27	\$73,000	\$39,617	\$33,450	1924	95.17	1831	457	941
01	097	0039.02	Moderate	No	79.10	\$73,000	\$57,743	\$48,750	809	98.52	797	142	396
01	097	0040.00	Moderate	No	56.26	\$73,000	\$41,070	\$34,674	2100	99.14	2082	382	1075
01	097	0041.00	Moderate	No	51.52	\$73,000	\$37,610	\$31,750	638	99.69	636	181	416
01	097	0048.00	Low	No	22.81	\$73,000	\$16,651	\$14,063	979	95.81	938	151	507
01	097	0049.00	Low	No	35.22	\$73,000	\$25,711	\$21,709	2985	95.71	2857	658	1262
01	097	0050.00	Low	No	35.14	\$73,000	\$25,652	\$21,661	1661	75.38	1252	380	617
01	097	0051.00	Low	No	48.95	\$73,000	\$35,734	\$30,170	1476	69.24	1022	228	540
01	097	0052.00	Moderate	No	75.41	\$73,000	\$55,049	\$46,477	1618	46.35	750	217	753
01	097	0053.00	Middle	No	95.81	\$73,000	\$69,941	\$59,044	2259	42.41	958	407	915
01	097	0054.00	Middle	No	118.59	\$73,000	\$86,571	\$73,083	4733	22.50	1065	1128	1412
01	097	0055.00	Middle	No	93.53	\$73,000	\$68,277	\$57,639	3005	38.04	1143	825	1272
01	097	0056.01	Upper	No	157.59	\$73,000	\$115,041	\$97,120	3068	8.80	270	827	1008
01	097	0056.02	Upper	No	120.79	\$73,000	\$88,177	\$74,444	4593	26.26	1206	1066	1604
01	097	0057.01	Upper	No	171.20	\$73,000	\$124,976	\$105,505	4439	16.65	739	1177	1258
01	097	0057.02	Upper	No	131.17	\$73,000	\$95,754	\$80,840	3211	26.04	836	1121	1352

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	097	0058.00	Middle	No	98.47	\$73,000	\$71,883	\$60,688	4554	66.82	3043	1527	2134
01	097	0059.00	Middle	No	89.03	\$73,000	\$64,992	\$54,870	4645	17.42	809	1372	1729
01	097	0060.00	Middle	No	81.89	\$73,000	\$59,780	\$50,469	5016	30.94	1552	1186	1974
01	097	0061.02	Moderate	No	76.92	\$73,000	\$56,152	\$47,407	2985	29.11	869	771	1174
01	097	0061.03	Moderate	No	66.91	\$73,000	\$48,844	\$41,237	4800	82.08	3940	1161	2261
01	097	0061.04	Middle	No	109.82	\$73,000	\$80,169	\$67,679	4467	20.21	903	1304	1805
01	097	0061.06	Upper	No	133.87	\$73,000	\$97,725	\$82,500	2940	29.52	868	560	820
01	097	0061.07	Middle	No	101.48	\$73,000	\$74,080	\$62,540	4253	27.77	1181	1269	1744
01	097	0062.01	Middle	No	106.25	\$73,000	\$77,563	\$65,481	3960	13.01	515	1045	1431
01	097	0062.02	Middle	No	102.41	\$73,000	\$74,759	\$63,113	1918	14.91	286	443	626
01	097	0063.03	Upper	No	129.20	\$73,000	\$94,316	\$79,625	3574	14.72	526	1096	1358
01	097	0063.04	Middle	No	89.78	\$73,000	\$65,539	\$55,329	4462	28.35	1265	1124	1772
01	097	0063.05	Moderate	No	68.68	\$73,000	\$50,136	\$42,330	3088	16.90	522	901	1349
01	097	0063.06	Upper	No	129.45	\$73,000	\$94,499	\$79,776	4737	40.79	1932	1376	1659
01	097	0063.07	Middle	No	99.72	\$73,000	\$72,796	\$61,458	3253	28.40	924	1208	1411
01	097	0064.02	Middle	No	86.52	\$73,000	\$63,160	\$53,322	4870	36.98	1801	800	1766
01	097	0064.03	Middle	No	80.18	\$73,000	\$58,531	\$49,417	1789	39.24	702	404	739
01	097	0064.07	Middle	No	107.73	\$73,000	\$78,643	\$66,392	6959	16.80	1169	1997	2700
01	097	0064.08	Upper	No	122.69	\$73,000	\$89,564	\$75,615	4098	38.29	1569	994	1216
01	097	0064.09	Upper	No	141.34	\$73,000	\$103,178	\$87,108	7317	38.05	2784	1836	2174
01	097	0064.10	Upper	No	141.36	\$73,000	\$103,193	\$87,120	3663	38.22	1400	697	793
01	097	0064.11	Middle	No	100.85	\$73,000	\$73,621	\$62,152	5045	42.06	2122	961	1544
01	097	0064.12	Upper	No	175.46	\$73,000	\$128,086	\$108,130	4923	26.83	1321	1504	1827
01	097	0064.13	Upper	No	171.39	\$73,000	\$125,115	\$105,625	4110	27.66	1137	1244	1410
01	097	0065.01	Middle	No	117.02	\$73,000	\$85,425	\$72,118	5349	21.14	1131	1590	2021
01	097	0065.03	Upper	No	169.31	\$73,000	\$123,596	\$104,343	3726	27.19	1013	1274	1293
01	097	0065.04	Middle	No	108.08	\$73,000	\$78,898	\$66,607	4215	13.33	562	1306	1507
01	097	0065.05	Middle	No	112.06	\$73,000	\$81,804	\$69,063	5262	14.88	783	1599	1792
01	097	0066.00	Middle	No	118.74	\$73,000	\$86,680	\$73,177	5294	16.40	868	1714	2281

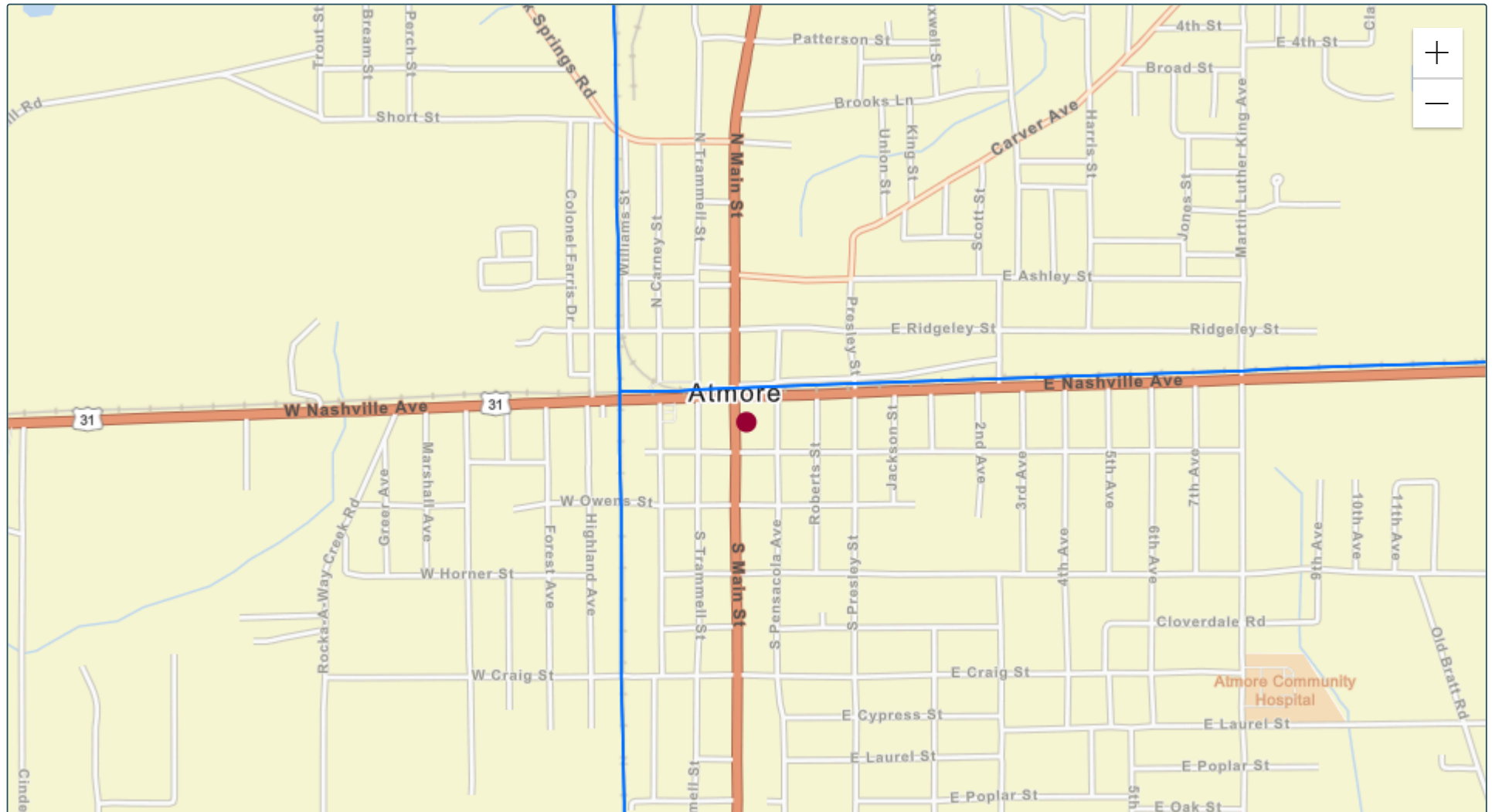
\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	097	0067.02	Middle	No	87.49	\$73,000	\$63,868	\$53,921	3772	36.45	1375	1060	1538
01	097	0067.03	Middle	No	111.07	\$73,000	\$81,081	\$68,450	2668	32.16	858	911	1082
01	097	0067.04	Middle	No	102.74	\$73,000	\$75,000	\$63,317	4216	36.20	1526	1050	1486
01	097	0068.02	Moderate	No	74.88	\$73,000	\$54,662	\$46,146	3112	22.56	702	729	1153
01	097	0068.03	Upper	No	174.92	\$73,000	\$127,692	\$107,798	3104	33.41	1037	907	1194
01	097	0068.04	Upper	No	163.35	\$73,000	\$119,246	\$100,667	5433	29.54	1605	1428	1697
01	097	0069.02	Moderate	No	69.34	\$73,000	\$50,618	\$42,737	4131	36.53	1509	1210	1516
01	097	0069.03	Middle	No	83.86	\$73,000	\$61,218	\$51,684	3367	49.15	1655	480	1103
01	097	0069.04	Moderate	No	67.67	\$73,000	\$49,399	\$41,706	4296	21.97	944	869	1516
01	097	0070.00	Upper	No	121.21	\$73,000	\$88,483	\$74,702	4621	15.15	700	1552	2076
01	097	0071.01	Middle	No	90.43	\$73,000	\$66,014	\$55,733	4575	30.23	1383	1194	1570
01	097	0071.02	Middle	No	90.18	\$73,000	\$65,831	\$55,578	3201	63.32	2027	690	1132
01	097	0071.03	Upper	No	152.12	\$73,000	\$111,048	\$93,750	3377	17.15	579	1440	1828
01	097	0072.01	Middle	No	101.63	\$73,000	\$74,190	\$62,632	2855	20.88	596	762	995
01	097	0072.03	Upper	No	125.44	\$73,000	\$91,571	\$77,308	1778	9.17	163	630	1970
01	097	0072.04	Middle	No	115.10	\$73,000	\$84,023	\$70,932	1531	12.80	196	479	734
01	097	0073.00	Moderate	No	65.96	\$73,000	\$48,151	\$40,653	4030	31.81	1282	741	1642
01	097	0074.00	Moderate	No	61.92	\$73,000	\$45,202	\$38,162	2878	60.70	1747	635	1152
01	097	0075.00	Moderate	No	74.22	\$73,000	\$54,181	\$45,739	1346	98.44	1325	307	663
01	097	0076.00	Moderate	No	61.64	\$73,000	\$44,997	\$37,988	1972	96.50	1903	411	960
01	097	0077.00	Moderate	No	65.92	\$73,000	\$48,122	\$40,625	1154	98.61	1138	178	802
01	097	9800.00	Unknown	No	0.00	\$73,000	\$0	\$0	2022	31.40	635	0	0
01	097	9900.00	Unknown	No	0.00	\$73,000	\$0	\$0	0	0.00	0	0	0

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





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● Matched Address: 111 S Main St, Atmore, Alabama, 36502  
MSA: NA - NA (Outside of MSA) || State: 01 - ALABAMA || County: 053 - ESCAMBIA COUNTY || Tract Code: 9707.00

● Selected Tract  
MSA: || State: || County: || Tract Code:





## 2023 FFIEC Geocode Census Report

Matched Address: 111 S Main St, Atmore, Alabama, 36502

MSA: NA - NA (Outside of MSA)

State: 01 - ALABAMA

County: 053 - ESCAMBIA COUNTY

Tract Code: 9707.00

### Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$65,700
2023 Estimated Tract Median Family Income	\$47,600
2020 Tract Median Family Income	\$40,547
Tract Median Family Income %	72.45
Tract Population	3686
Tract Minority %	41.73
Tract Minority Population	1538
Owner-Occupied Units	1027
1- to 4- Family Units	1571

### Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$55,960
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$65,700
% below Poverty Line	18.90
Tract Median Family Income %	72.45
2020 Tract Median Family Income	\$40,547
2023 Estimated Tract Median Family Income	\$47,600
2020 Tract Median Household Income	\$31,325

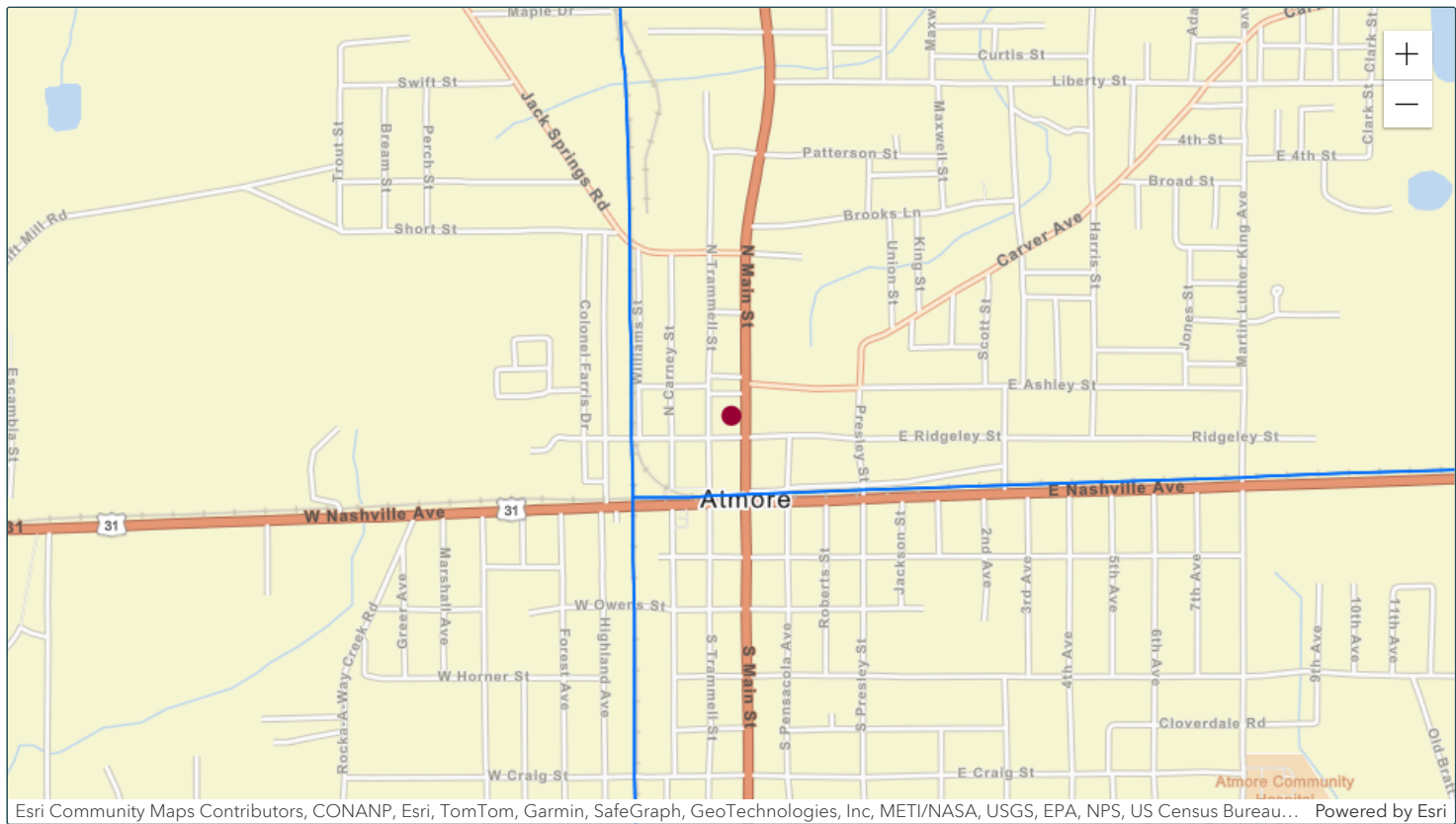
### Census Population Information

Tract Population	3686
Tract Minority %	41.73
Number of Families	847
Number of Households	1486
Non-Hispanic White Population	2148
Tract Minority Population	1538
American Indian Population	175
Asian/Hawaiian/Pacific Islander Population	37
Black Population	1066
Hispanic Population	95
Other/Two or More Races Population	165

### Census Housing Information

Total Housing Units	1715
1- to 4- Family Units	1571
Median House Age (Years)	43
Owner-Occupied Units	1027
Renter Occupied Units	459
Owner Occupied 1- to 4- Family Units	1027
Inside Principal City?	NO
Vacant Units	229





● Matched Address: 205 N Main St, Atmore, Alabama, 36502  
MSA: NA - NA (Outside of MSA) || State: 01 - ALABAMA || County: 053 - ESCAMBIA COUNTY || Tract Code: 9706.00

● Selected Tract  
MSA: || State: || County: || Tract Code:





## 2023 FFIEC Geocode Census Report

Matched Address: 205 N Main St, Atmore, Alabama, 36502

MSA: NA - NA (Outside of MSA)

State: 01 - ALABAMA

County: 053 - ESCAMBIA COUNTY

Tract Code: 9706.00

### Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$65,700
2023 Estimated Tract Median Family Income	\$31,681
2020 Tract Median Family Income	\$26,985
Tract Median Family Income %	48.22
Tract Population	3707
Tract Minority %	78.55
Tract Minority Population	2912
Owner-Occupied Units	756
1- to 4- Family Units	1687

### Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$55,960
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$65,700
% below Poverty Line	43.98
Tract Median Family Income %	48.22
2020 Tract Median Family Income	\$26,985
2023 Estimated Tract Median Family Income	\$31,681
2020 Tract Median Household Income	\$21,992

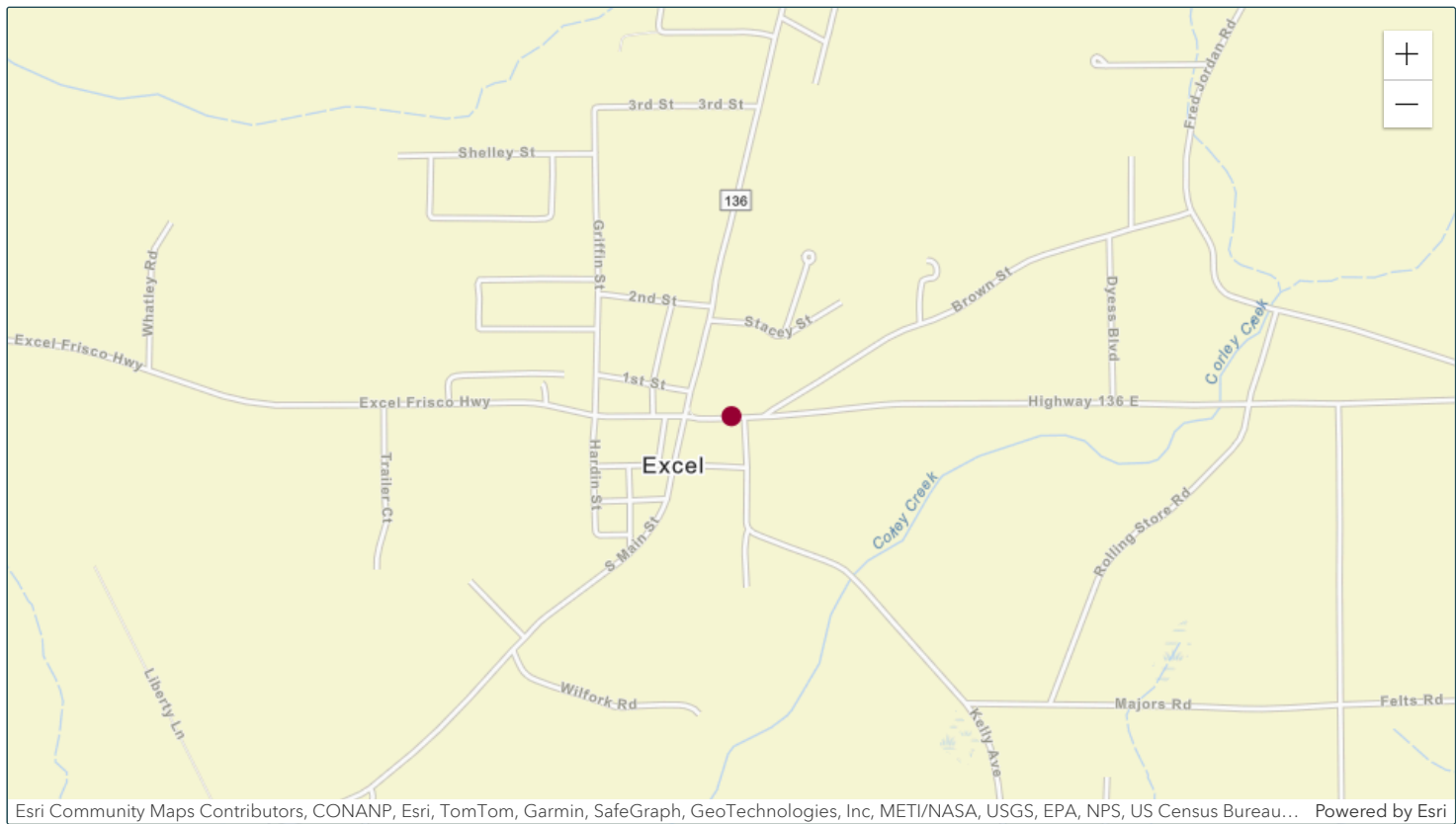
### Census Population Information

Tract Population	3707
Tract Minority %	78.55
Number of Families	766
Number of Households	1504
Non-Hispanic White Population	795
Tract Minority Population	2912
American Indian Population	66
Asian/Hawaiian/Pacific Islander Population	0
Black Population	2679
Hispanic Population	39
Other/Two or More Races Population	128

### Census Housing Information

Total Housing Units	1971
1- to 4- Family Units	1687
Median House Age (Years)	33
Owner-Occupied Units	756
Renter Occupied Units	748
Owner Occupied 1- to 4- Family Units	756
Inside Principal City?	NO
Vacant Units	467





● Matched Address: 67 Highway 136 E, Monroeville, Alabama, 36460  
MSA: NA - NA (Outside of MSA) || State: 01 - ALABAMA || County: 099 - MONROE COUNTY || Tract Code: 0761.02

● Selected Tract  
MSA: || State: || County: || Tract Code:





## 2023 FFIEC Geocode Census Report

Matched Address: 67 Highway 136 E, Monroeville, Alabama, 36460  
MSA: NA - NA (Outside of MSA)  
State: 01 - ALABAMA  
County: 099 - MONROE COUNTY  
Tract Code: 0761.02

### Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$65,700
2023 Estimated Tract Median Family Income	\$54,577
2020 Tract Median Family Income	\$46,490
Tract Median Family Income %	83.07
Tract Population	4114
Tract Minority %	26.69
Tract Minority Population	1098
Owner-Occupied Units	1217
1- to 4- Family Units	1974

### Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$55,960
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$65,700
% below Poverty Line	24.76
Tract Median Family Income %	83.07
2020 Tract Median Family Income	\$46,490
2023 Estimated Tract Median Family Income	\$54,577
2020 Tract Median Household Income	\$31,087

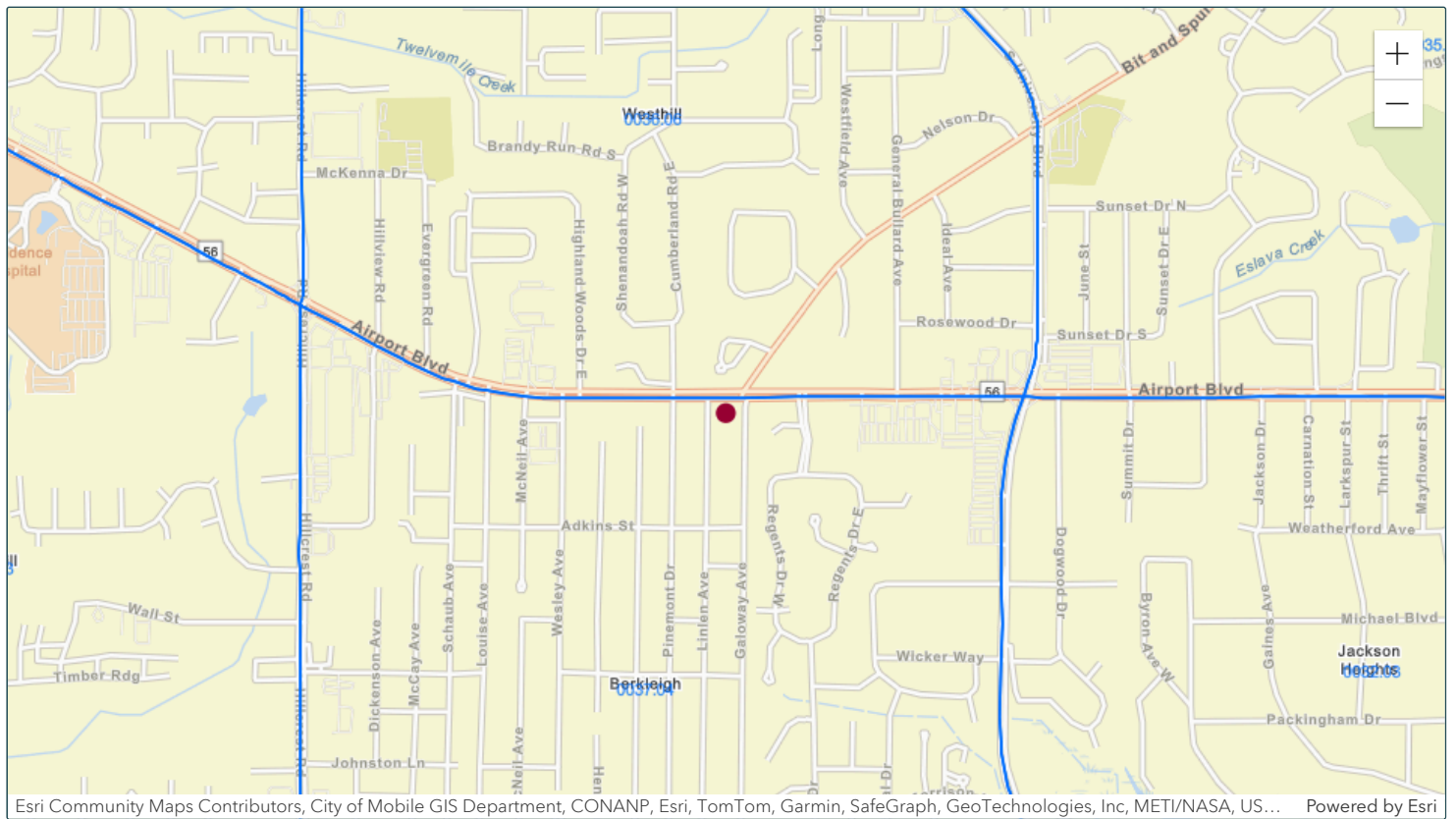
### Census Population Information

Tract Population	4114
Tract Minority %	26.69
Number of Families	1101
Number of Households	1598
Non-Hispanic White Population	3016
Tract Minority Population	1098
American Indian Population	49
Asian/Hawaiian/Pacific Islander Population	13
Black Population	825
Hispanic Population	57
Other/Two or More Races Population	154

### Census Housing Information

Total Housing Units	1974
1- to 4- Family Units	1974
Median House Age (Years)	35
Owner-Occupied Units	1217
Renter Occupied Units	381
Owner Occupied 1- to 4- Family Units	1217
Inside Principal City?	NO
Vacant Units	376





Esri Community Maps Contributors, City of Mobile GIS Department, CONANP, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, US... Powered by Esri

● Matched Address: 5905 Airport Blvd, Mobile, Alabama, 36608  
MSA: 33660 - MOBILE, AL || State: 01 - ALABAMA || County: 097 - MOBILE COUNTY || Tract Code: 0037.04

● Selected Tract  
MSA: || State: || County: || Tract Code:





## 2023 FFIEC Geocode Census Report

Matched Address: 5905 Airport Blvd, Mobile, Alabama, 36608

MSA: 33660 - MOBILE, AL

State: 01 - ALABAMA

County: 097 - MOBILE COUNTY

Tract Code: 0037.04

### Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,000
2023 Estimated Tract Median Family Income	\$77,876
2020 Tract Median Family Income	\$65,747
Tract Median Family Income %	106.68
Tract Population	4577
Tract Minority %	27.70
Tract Minority Population	1268
Owner-Occupied Units	1450
1- to 4- Family Units	1835

### Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$61,626
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,000
% below Poverty Line	10.10
Tract Median Family Income %	106.68
2020 Tract Median Family Income	\$65,747
2023 Estimated Tract Median Family Income	\$77,876
2020 Tract Median Household Income	\$57,039

### Census Population Information

Tract Population	4577
Tract Minority %	27.70
Number of Families	1066
Number of Households	2162
Non-Hispanic White Population	3309
Tract Minority Population	1268
American Indian Population	17
Asian/Hawaiian/Pacific Islander Population	199
Black Population	750
Hispanic Population	145
Other/Two or More Races Population	157

### Census Housing Information

Total Housing Units	2296
1- to 4- Family Units	1835
Median House Age (Years)	34
Owner-Occupied Units	1450
Renter Occupied Units	712
Owner Occupied 1- to 4- Family Units	1392
Inside Principal City?	YES
Vacant Units	134



## Lis of Branches Opened and Closed

### **Opened**

N/A

### **Closed**

#### **South Branch**

104 Lindberg Avenue  
Atmore, AL 36502  
Tract Code: 9707.00



## HMDA Disclosure Statement

**The HMDA data about our residential mortgage lending is available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site:**

[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

HMDA data for many other financial institutions are also available at this Web site.



## Loan to Deposit Ratio 2023

March 2023	67.39
June 2023	67.76
September 2023	67.15
December 2023	71.54



**First National Bank and Trust**  
**Main Office**

111 South Main Street  
Atmore, AL 36502  
(251) 368-3148

The Main Office is available to open deposit account, offer credit services, cash checks, receive deposits, accept loan payments, and process withdrawals.

At First National Bank and Trust, all locations are available to cash checks, receive deposits, process withdrawals and accept loan payments.

**Hours of Operation:**

**Drive In Hours:**

Monday through Friday	8:00am -5:00 pm
Saturday	Closed

**Lobby Hours:**

Monday through Thursday	8:30am -4:30 pm
Friday	8:30am-5:00 pm
Saturday	Closed

Drive up ATM available 24 hours a day, 7 days a week



**First National Bank and Trust**

**North Branch**

205 North Main Street

Atmore, AL 36502

(251) 368-3148

The North Branch Drive-In is available to cash checks, receive deposits, process withdrawals, and accept loan payments.

**Hours of Operation**

**Drive In Hours:**

Monday through Thursday	8:00am -5:00pm
Friday	8:00am-5:30pm
Saturday	9:00am-12:00pm

Drive up ATM available 24 hours a day, 7 days a week



## **First National Bank and Trust**

### **Excel Branch**

67 Highway 136 East

Excel, AL 36439

(251) 765-9020

The Excel Branch is available to open deposit account, offer credit services, cash checks, receive deposits, accept loan payments, and process withdrawals.

Hours of Operation:

#### **Drive In Hours:**

Monday through Friday

8:00am -5:00 pm

Saturday

8:00am – 11:00am

#### **Lobby Hours:**

Monday through Friday

8:30am -4:30 pm

Walk up ATM available 24 hours a day, 7 days a week.



## **First National Bank and Trust**

### **Mobile Branch**

5905 Airport Blvd.

Suite A

Mobile, AL 36608

(251) 368-3148

The Mobile Branch is available to open deposit account, offer credit services, cash checks, receive deposits, accept loan payments, and process withdrawals.

### **Hours of Operation:**

#### **Lobby Hours:**

Monday through Friday

8:30am -4:30pm

Closed for lunch Monday through Friday

11:30am-12:30pm

Saturday

Closed



# Deposit Services Offered

## Personal Checking

### Total Access Checking

#### Includes:

- \$50 minimum opening deposit required
- \$10 Monthly Maintenance Fee
- Single, Wallet Style checks-excluding specialty checks
- No Minimum Balance Requirement
- No Direct Deposit Requirement
- Unlimited Check Writing
- Itemized Monthly Statement with Check Images
- 1 Cashiers Check per month- no charge
- 1 Stop Payment per month- no charge
- \$15,000 Accidental Death Insurance Benefit\*
- Up to \$10,000 Free Identity Theft Insurance\*

Accounts closed within 60 days of opening will be charged a \$25 premature closing fee.

\*Identity Theft and Accidental Death Insurance are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the bank, and subject to a decrease in value.

#### Additional Services Available for Total Access Customers:

- **eClubOnline.net**
  - Key Tag Return
  - Health Savings Benefits
  - Travel and Entertainment benefits
  - Credit Card Registration
- Overdraft privileges available - upon approval.
- Notary Services-no additional charge
- FNB&T MasterMoney Debit Card (upon approval)
- Unlimited use of FNB&T ATM's
- Online Banking and Bill Pay - no additional charge
- Mobile App at no additional charge
- First Access Telephone Banking 24/7 - no additional charge
- e-Statements and e-Notices -no additional charge

## Simply Checking

#### Includes:

- \$50 minimum opening deposit required
- \$5 Monthly Maintenance Fee if balance falls below \$100 during the monthly statement cycle
- No Direct Deposit Requirement
- Unlimited Check Writing
- Itemized Monthly Statement with check images
- \$5,000 Identity Theft Insurance\*

Accounts closed within 60 days of opening will be charged a \$25 premature closing fee.



\*Identity Theft is not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the Bank, and subject to a decrease in value.

**Additional Services Available Simply Checking Customers:**

- Overdraft Privileges Available-upon approval.
- FNB&T MasterMoney Debit Card (upon approval)
- Unlimited Use of FNB&T ATM's
- Online Banking -no additional charge
- Mobile App-no additional charge
- Bill Pay- no additional charge when 3 payments per month are made using iPay
- First Access Telephone Banking 24/7 - no additional charge
- Notary Services- no additional charge
- e-Statements & e-Notices- no additional charge

**Totally Free Checking – Senior Citizens**

*For Seniors 55 years of age and older*

**Includes:**

- \$50 minimum opening deposit required
- No monthly Maintenance Fee
- No Minimum Balance Requirement
- No Direct Deposit Requirement
- Unlimited Check Writing
- Itemized Monthly Statement with Check Images
- Single, wallet style checks for life of account (excludes Specialty Checks) at no additional charge
- \$5,000 Identity Theft Insurance\*

Accounts closed within 60 days of opening will be charged a \$25 premature closing fee.

\*Identity Theft Insurance is not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the Bank, and subject to decrease in value.

**Additional Services Available for Totally Free Senior Customers:**

- Overdraft Privileges Available - upon approval.
- FNB&T MasterMoney Debit Card - upon approval
- Unlimited use of FNB&T ATM's
- Online Banking - no additional charge
- Mobile App- no additional charge
- Bill Pay -no additional charge when 3 payments per month are made using iPay.
- First Access Telephone Banking 24/7- no additional charge
- Notary Services- no additional charge
- e-Statements & e-Notices - no additional charge

**First National Bank & Trust NOW Account**

**Includes:**

- \$50 minimum opening deposit required
- \$10 Monthly Maintenance Fee if balance falls below \$2000 during the statement cycle
- No Direct Deposit Requirement



- Unlimited Check Writing
- Itemized Monthly Statement with Check Images
- \$5,000 Identity Theft Insurance\*

Accounts closed within 60 days of opening will be charged a \$25 premature closing fee

\*Identity Theft and Accidental Death Insurance are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the Bank and subject to a decrease in value.

**Additional Services Available for NOW Customers:**

- Overdraft Privileges Available - upon approval.
- FNB&T MasterMoney Debit Card - upon approval
- Online Banking -no additional charge
- Mobile App -no additional charge
- Bill Pay-no additional charge when 3 payments per month are made using iPay
- First Access Telephone Banking 24/7 at no additional charge
- Unlimited use of FNB&T ATM's
- e-Statements & e-Notices at no additional charge
- Notary services at no additional charge

**First National Bank & Trust Money Market Account**

**Includes:**

- \$50 minimum opening deposit required
- \$10 Monthly Maintenance Fee if balance falls below \$2000 during the statement cycle
- 6 withdrawals per month\*
- No Direct Deposit Requirement
- Itemized Monthly Statement with Check Images
- \$5,000 Identity Theft Insurance\*\*

Accounts closed within 60 days of opening will be charged a \$25 premature closing fee

\*Regulatory limit of six(6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

\*\*Identity Theft and Accidental Death Insurance are not a deposit, not FDIC insured, not insured by any Federal Government Agency, not guaranteed by the Bank and subject to a decrease in value.

**Additional Services Available for Money Market Customers:**

- Overdraft Privileges Available - upon approval.
- FNB&T MasterMoney Debit Card (upon approval)
- Online Banking -no additional charge
- Mobile App- no additional charge
- Bill Pay- no additional charge when 3 payments per month are made using iPay
- First Access Telephone Banking 24/7 -no additional charge
- Unlimited use of FNB&T ATM's
- e-Statement & e-Notices at no additional charge
- Notary Services - no additional charge



## **SAVINGS ACCOUNTS**

### **First National Bank & Trust Statement Savings Account**

- \$50 minimum opening deposit required
- \$5 maintenance fee for each cycle that the balance falls below \$100
- \$3 per withdrawal for withdrawals, transfers, etc. of more than 2 per month
- Interest compounded daily and credited to the account monthly
- Accounts closed within 60 days of opening will be charged a \$25 premature closing fee

### **First National Bank & Trust Savings Non-Interest Account**

- \$50 minimum opening deposit required
- \$5 maintenance fee for each cycle that the balance falls below \$100
- \$3 per withdrawal for withdrawals, transfers, etc. of more than 2 per month
- Accounts closed within 60 days of opening will be charged a \$25 premature closing fee

### **First National Bank & Trust Christmas Club**

- Takes the stress out of the holidays by allowing you to save throughout the year
- Convenient, automatic deduction options
- Competitive interest rate
- \$25 early withdrawal fee per withdrawal

## **CERTIFICATES OF DEPOSIT**

If you are looking for safety as well as a solid rate of return when you invest, consider a First National Bank & Trust Certificate of Deposit. We offer a wide range of certificates with various terms and interest rates depending on your investment needs.

- \$1,000 deposit and balance requirement
- Choose maturity from 182 days to 60 months
- Interest payable by check, direct deposit or compounding quarterly
- Insured by FDIC

## **IRA Certificate of Deposit**

- IRA Certificates of Deposit are available. Please contact one of our personal bankers for more information.

## **BUSINESS CHECKING**

### **Features**

- \$10 maintenance fee for each statement cycle that the balance is below \$2000 (Subject to activity level review)
- Itemized Statement with check images
- Subject to activity level review

Accounts closed within 60 days of opening will be charged a \$25 premature closing fee.

**Additional Services Available for Business Checking Customers:**



- Notary Services- no additional charged
- Check Recovery Service - no additional charge – **DoubleCheck**
- First National Bank & Trust Debit Card (upon approval)
- Online Banking-no additional charge
- E-Statements & e-Notices-no additional charge
- Online Bill Pay –no additional charge when 3 payments per month are made using iPay
- First Access Telephone Banking 24/7- no additional charge
- Unlimited use of First National Bank & Trust's ATMs
- Overdraft privileges available - upon approval.



## **Credit Services Offered**

- Commercial and industrial loans for business and professional purposes to manufacturers, wholesalers, retailers, service industries, farmers, construction companies, local government, and small businesses.
- Real Estate loans to individuals for permanent financing of residential property, interim construction, and home improvement.
- Consumer loans to individuals for personal, family, or household purposes, including:
  - Loans for the purchase of automobiles, trucks, recreational vehicles, mobile homes and boats.
  - Revolving personal lines of credit and home equity.
- Loans to businesses, farmers, and governmental entities
- Secondary Home Mortgage Loans (VA, FHA and HUD Section 184)
- Credit Cards



# ATM Locations

The FNB&Trust ATM network is another way we provide you with convenient access to your money and account information. Get cash at any FNB&T ATM, as well as thousands of other machines worldwide through network affiliations with NYCE®, Pulse®, Cirrus®, or Plus® systems.

FNB 24-Hour ATM Locations:

## Atmore

- **Main Branch**  
111 South Main Street  
Atmore, Alabama 36502
- **North Branch**  
205 N. Main Street  
Atmore, Alabama 36502
- **South Branch**  
104 Lindberg Avenue  
Atmore, Alabama 36502

## Excel

- **Excel Branch**  
67 Highway 136E  
Excel, AL 36439



## Additional Products & Services

- MasterMoney Debit Cards
- Online Banking
- e-Statements
- Bill Pay
- Cash Management
- Remote Deposit Complete – (RDC) - High Volume Remote Deposit Capture Solutions
- Safe Deposit Boxes **-only available at our Main Office**-111 South Main Street, Atmore, AL 36502
- Mobile Deposit Capture
- Telephone Banking
- Mobile App
- Wire Transfers
- Overdraft Privilege
- Automatic Funds Transfers
- Check Ordering
- Direct Deposit
- Identity Theft Insurance
- Notary Public & Signature Guarantee
- Credit Cards
- Cashiers Checks
- Night Depository **–not available in Mobile**



**FEE SCHEDULE**  
Common Features

**First National Bank and Trust**  
111 South Main Street  
Annore, Alabama 36502  
(251)368-3148  
www.fnbandt.com

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Balancing Assistance-per occurrence	\$15.00
Account Research-per hour	\$15.00
Bill Pay-monthly(free for Total Access Customers or if you make 3 or more monthly payment using iPay)	\$5.00
Cashier's Checks (1 free per month for Total Access Customers)	\$2.50
Copies of Statements, Checks, Personal Documents, etc.-per page	\$1.00
Counter Checks (4)	\$1.00
Debit Card Re-Pin	\$5.00
Debit Card Replacement	\$10.00
Dormant Account Fee*- per month	\$10.00
Employee Assisted Telephone Transfer	\$1.00
Fax-per page	\$1.00
IRA Annual Fee	\$25.00
IRA Transfer Fee	\$15.00
Levy and Garnishment Fee	\$50.00
Lost safe deposit key (per key)	\$25.00
Non-Customer Check Cashing-per item (no charge if check is drawn on us)	\$10.00
Non-Customer Notary Service	\$10.00
Overdraft Fee***-per item paid	\$35.00
Return Mail Fee-per item	\$5.00
Returned Check Order Fee-per returned check order	\$10.00
Returned Item Fee**-per returning item	\$35.00
<b>Safe Deposit Box</b>	
<b>Size      Annual Fee</b>	
2x5      \$20	
3x5      \$25	
5x5      \$30	
3x10    \$35	
5x10    \$40	
10x10   \$60	
Safe deposit box drilling	\$150.00
Stop Payment Fee -per item (1 free per month for Total Access Customers)	\$35.00
Sweep Account Fee (unlimited number - monthly fee)	\$10.00
Sweep Account Fee-per occurrence	\$5.00
Wire Transfer Fee Domestic Incoming	\$10.00
Wire Transfer Fee Domestic Outgoing	\$30.00
Wire Transfer Fee International Incoming	\$10.00
Wire Transfer Fee International Outgoing	\$50.00

\*An account is dormant if for 2 years there has been no deposits to or withdrawals from the account. The fee will be charged if the balance is less than \$500.00

\*\*A \$35.00 NSF fee will be charged for each check returned by the institution.

\*\*\*Upon Approval, An overdraft fee of \$35.00 per item will be imposed. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. The total negative balance is due and payable upon demand with a maximum repayment of 30 days.