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## PUBLIC COMMENTS

Per 12 CFR 228.43(a)(1) the CRA public file should include:

All written comments received from the public for the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;

As of April 1, 2025, Priority Bank has not received any written comments of this nature from the public during the current year or each of the two previous years.

Please contact CRA Officer for more information on public comments.

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479-846-4000

# CRA Performance Evaluation

Please see most recent CRA Performance Evaluation completed by the OCC beginning on the next page.



## **PUBLIC DISCLOSURE**

February 6, 2023

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

Priority Bank  
**Charter Number 711025**

3401 East Mission Boulevard  
Fayetteville, Arkansas 72703

Office of the Comptroller of the Currency  
Tulsa Office  
8282 S. Memorial Drive, Suite 300  
Tulsa, Oklahoma 74133

**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 loan-to-deposit (LTD) ratio is more than reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA).
- The bank exhibits a reasonable geographic distribution of loans in moderate-income census tracts (CTs).
- The bank exhibits reasonable distribution of loans to individuals of different income levels.
- The bank did not receive any CRA-related complaints during the evaluation period.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable.

Priority Bank's (bank) quarterly LTD ratio since the previous CRA performance evaluation (PE) averaged 125.92 percent. The bank's LTD ratio had a high average of 140.73 percent in the fourth quarter of 2019 and low average of 102.09 percent in fourth quarter 2021. We compared the bank's LTD ratio to four similarly situated banks (peer group banks) in their market area and a nearby county ranging in total asset sizes of \$98 million to \$262 million. The aggregate average LTD ratio for competing banks was 80.84 percent, with a low average of 50.67 percent and a high average of 96.97 percent.

### Lending in Assessment Areas

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

The bank originated 80 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed 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.

Table D - Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	439	77.0	131	23.0	570	69,704	74.1	24,416	25.9	94,120
2019-2021	1,559	81.0	365	19.0	1,924	298,064	79.1	78,882	20.9	376,946
<b>Subtotal</b>	<b>1,998</b>	<b>80.1</b>	<b>496</b>	<b>19.9</b>	<b>2,494</b>	<b>367,768</b>	<b>78.1</b>	<b>103,298</b>	<b>21.9</b>	<b>471,066</b>
<b>Total</b>	<b>1,998</b>	<b>80.1</b>	<b>496</b>	<b>19.9</b>	<b>2,494</b>	<b>367,768</b>	<b>78.1</b>	<b>103,298</b>	<b>21.9</b>	<b>471,066</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

## Description of Institution

Priority Bank is a single-state federally chartered stock thrift headquartered in Fayetteville, Arkansas. The bank is a subsidiary of Priority One Holding Company a single thrift holding company headquartered at the main bank address. As of December 31, 2021, Priority Bank reported total assets of \$96 million, loans of \$76 million (79 percent of total assets), and tier 1 capital of \$20 million. The bank's loan portfolio comprises 78 percent in 1-4 family residential loans, 16 percent in commercial loans, three percent in farm loans, and three percent in other loans. The bank's primary focus remains centered in 1-4 family residential mortgage loans. In January 2022, the U.S. Department of the Treasury's Community Development Financial Institution (CDFI) Fund certified Priority Bank as a CDFI.

Priority Bank has designated two AAs comprising of three complete counties in the state of Arkansas. The adjacent Washington and Benton Counties, which are located in the Fayetteville-Springdale-Rogers, Arkansas metropolitan statistical area (MSA) and Franklin County, which is located in the Fort Smith, Arkansas MSA. The main banking facility, located at 3401 East Mission Boulevard, Fayetteville, Arkansas is in an upper-income CT within Washington County. Priority Bank has two full-service branch locations with Automated Teller Machines in middle-income CTs within Washington County and Franklin County. The bank offers reasonable branch lobby hours Monday through Friday, with extended drive-thru hours at its Prairie Grove branch also located in Washington County. Benton County is north and adjacent to Washington County and included within the bank's AAs. There is strong competition for banking services to meet the credit and deposit needs of the AAs. Priority Bank offers a diverse line of loan and deposit products, including savings and checking accounts and an internet banking product that provides customers with deposit, transfer, and bill payment opportunities when a bank facility is not convenient.

Priority Bank's primary focus is 1-4 family rural residential mortgage lending while also adding commercial banking. Serving the needs of customers in rural communities is a main strategic goal of the bank. The 1-4 family rural residential lending will continue to be both in house and through its secondary mortgage department. Priority Bank has been successful providing rural communities an opportunity to obtain residential mortgage loans. The bank strives to work with its customers to find lending programs that fit their housing needs. Commercial banking will focus on small business lending. The bank will be adding new deposit products to increase its customer base which will provide Priority Bank with the opportunity to increase local deposits, increase 1-4 family residential mortgage lending, and increase small



family-owned business and consumer lending in Ozark, Fayetteville, and Prairie Grove, Arkansas. There were no new branch openings or closings during the evaluation period.

There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs in its AAs. The bank received an overall rating of "Satisfactory" at the previous CRA evaluation dated September 24, 2018.

## **Scope of the Evaluation**

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

We completed a full-scope review of Priority Bank's CRA activities in its AAs under the Small Bank CRA procedures, which includes the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the bank's AAs through its lending activities.

The OCC compared bank loan data for all applicable years to demographic data using the U.S. 2015 Census American Community Survey (ACS), Federal Financial Institutions Examination Council adjusted median family income, and 2018 and 2020 peer mortgage loan data reported under the Home Mortgage Disclosure Act (HMDA). The bank's 2018 loan data was compared to year 2018 peer HMDA data and years 2019-2021 loan data was compared to year 2021 peer data.

Conclusions regarding the lending performance are based on 1-4 family residential real estate loans originated for the period January 1, 2018 through December 31, 2021. In evaluating the income level of geography and income level of borrower criteria under the Lending Test, year 2018 was evaluated separately from years 2019-2021 due to changes in recent updates to HMDA data in year 2021.

### **Data Integrity**

We performed a HMDA Data Integrity review in fourth quarter 2022 prior to the CRA evaluation to assess the reliability of loan data subject to the HMDA reporting requirements. We performed transaction testing of residential real estate loans reported on the HMDA Loan Application Register. We found data for all years to be reliable. As a result, we relied on filed HMDA data for this CRA evaluation to assess Priority Bank's lending performance.

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

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated 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 full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Priority Bank's AAs includes all three CTs in Franklin County and the combined 81 CTs in the adjacent Washington and Benton Counties. The bank serves its AAs through various facilities located in both Franklin and Washington counties. There are no limited scope review areas.

## **Ratings**

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. As previously mentioned, we will evaluate year 2018 and combined years 2019-2021 in the lending test analysis. Due to the low number of low-income CTs, we will place more weight on the bank's performance in moderate-income CTs.

The state rating is based on performance in the bank's AAs. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

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

Pursuant to 12 CFR 25.28(c) in determining a national banks 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 Consumer Financial Protection Bureau, 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 PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

## **State Rating**

### **State of Arkansas**

**CRA rating for the State of Arkansas: Satisfactory**

**The Lending Test is rated: Satisfactory**

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution throughout the AAs.
- The distribution of loans to individuals of different income levels is reasonable.

### **Description of Institution's Operations in Arkansas**

Priority Bank has two AAs, the Washington/Benton County AA and the Franklin County AA in the state of Arkansas, which meets the requirements of the regulation, and does not arbitrarily exclude low- and moderate-income geographies.

The bank's AAs consists of 84 CTs, which includes Franklin County and the adjacent Benton and Washington counties. The AAs consists of two low-income CTs (2 percent), fifteen moderate-income CTs (18 percent), forty-two middle-income CTs (50 percent), and twenty-five upper-income CTs (30 percent). One low-income CT is in Benton County and the other is in Washington County. Four moderate-income CTs are in Benton County and eleven are in Washington County.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Combined</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	84	2.4	17.9	50.0	29.8	0.0
Population by Geography	472,496	2.5	19.5	46.5	31.5	0.0
Housing Units by Geography	193,744	2.9	18.7	46.3	32.0	0.0
Owner-Occupied Units by Geography	106,872	0.6	14.8	48.6	36.0	0.0
Occupied Rental Units by Geography	67,304	6.6	25.8	41.2	26.5	0.0
Vacant Units by Geography	19,568	2.9	16.1	51.9	29.2	0.0
Businesses by Geography	30,640	1.8	16.3	46.1	35.8	0.0
Farms by Geography	1,083	1.2	14.0	53.6	31.1	0.0
Family Distribution by Income Level	119,183	19.6	18.1	20.2	42.1	0.0
Household Distribution by Income Level	174,176	22.4	16.4	18.4	42.8	0.0
Median Family Income MSA - 22220 Fayetteville-Springdale-Rogers, AR MSA	\$60,876	Median Housing Value				\$154,605
Median Family Income MSA - 22900 Fort Smith, AR-OK MSA	\$48,258	Median Gross Rent				\$751
		Families Below Poverty Level				11.2%
<i>Source: 2015 ACS and 2020 D&amp;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.</i>						

Competition to provide banking services and meet the credit and deposits needs in the AAs is strong. According to the December 31, 2021 Federal Deposit Insurance Corporation (FDIC) deposit market share report for the state of Arkansas, the bank has \$32 million in deposits with a deposit share of 0.21 percent making it the 29<sup>th</sup> deposit holder out of 36 banks in the Benton/Washington County AA. In the Franklin County AA, the bank ranks as the 4<sup>th</sup> deposit holder out of 6 banks.

The table above summarize the demographic characteristics of the combined CTs that make up the AAs. The table shows the demographic characteristics of the AAs according to the 2015 ACS and 2020 Dun and Bradstreet data. Comparison of the two census periods indicates little to no change in the level of population, median housing values, or the poverty level. The number of businesses by geographies increased by 21 percent.

### **Community Contact**

The OCC relied on two community contacts within the AAs to gain a better understanding of the general community credit and development needs, as well as local economic conditions. The two community

contacts included organizations representing a housing organization and a state planning and development entity. One of the community contacts stated Northwest Arkansas continues to experience economic growth and economic conditions are similar to nationwide trends. Walmart Inc., headquartered in Benton County, is identified as the largest employer in the area. Benton County is adjacent to Washington County and combined, offer the other largest employers including Simmons Foods, Tyson Foods, the University of Arkansas, and J.B. Hunt Transport. The other community contact stated that while housing construction is expanding in some suburbs, it does not represent affordable housing for low- and moderate-income individuals. One contact stated that financial education such as budgeting and credit counseling programs are needed in the area. Additional needs also include business loans for start-ups and affordable housing for those receiving public assistance income.

The contacts stated that area banks do a good job working with the community and financial services are available to all residents. Community contacts agree that there continue to be ample opportunities for financial institution involvement with the community and that banks are meeting the needs of their communities. The community contacts were not aware of any fair lending complaints, credit administration issues, or discriminatory practices by any of the financial institutions in the AAs.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF ARKANSAS**

### **LENDING TEST**

The bank's performance under the Lending Test in the state of Arkansas is rated Satisfactory.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on a full-scope review, the bank's lending performance in the state of Arkansas is reasonable.

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

The bank exhibits reasonable geographic distribution of loans in the AAs.

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

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

In the low-income CT, the bank's performance is adequate when considering the low or no number of CTs.

### **Washington/Benton County AA**

Overall, the bank's geographic distribution of home mortgage is reasonable.

### **2018**

The bank did not originate any home mortgage loans in low-income geographies in proportion to 0.4 percent of owner-occupied housing units and aggregate distribution. Based on the low volume of owner-occupied units in low-income geographies, the bank's performance is considered reasonable.

The distribution of home mortgage loans to moderate-income geographies in Washington/Benton Counties is excellent. The percentage of loans in moderate-income geographies was near to the percentage of owner-occupied housing units and exceeds the aggregate distribution.

**2019-2021**

The distribution of home mortgage loans to low-income geographies is lower than both the percentage of owner-occupied housing units and aggregate distributions in a market where both percentage of owner-occupied housing units and aggregate distribution is less than one percent which is reasonable performance.

The distribution of home mortgage loans to moderate-income geographies in Washington/Benton Counties is reasonable. The percentage of loans in moderate-income geographies is lower than the percentage of owner-occupied housing units and is somewhat lower than the aggregate distribution.

**Franklin County AA**

There are no low- or moderate-income CTs in Franklin County.

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

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

***Home Mortgage Loans***

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

**Washington/Benton County AA**

Overall, the bank's distribution of loans to individuals of different income levels is reasonable.

**2018**

The distribution of home mortgage loans to low-income borrowers in Washington/Benton Counties is reasonable. The percentage of loans is lower than the percentage of low-income families and exceeds the aggregate distribution.

The distribution of home mortgage loans to moderate-income borrowers in Washington/Benton Counties is excellent. The percentage of loans exceeds both the percentage of moderate-income families and the aggregate distribution.

**2019-2021**

The distribution of home mortgages to low-income borrowers in Washington/Benton Counties is reasonable. The percentage of loans was lower than the percentage of low-income families and exceeds the aggregate distribution.

The distribution of home mortgages to moderate-income borrowers in Washington/Benton Counties is excellent. The percentage of loans exceeds both the percentage of moderate-income families and the aggregate distribution.

## **Franklin County AA**

Overall, the bank's distribution of loans to individuals of different income levels is reasonable.

### **2018**

The distribution of home mortgage loans to low-income borrowers in Franklin County is reasonable. The percentage of loans is lower than the percentage of low-income families and is somewhat lower than the aggregate distribution.

The distribution of home mortgage loans to moderate-income borrowers in Franklin County is excellent. The percentage of loans exceeds both the percentage of moderate-income families and the aggregate distribution.

### **2019-2021**

The distribution of home mortgages to low-income borrowers in Franklin County is reasonable. The percentage of loans was lower than the percentage of low-income families and exceeds the aggregate distribution.

The distribution of home mortgages to moderate-income borrowers in Franklin County is excellent. The percentage of loans exceeds both the percentage of moderate-income families and the aggregate distribution.

## **Responses to Complaints**

Priority Bank did not receive any CRA-related complaints during the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products 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>	01/01/2018 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home Mortgage	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<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>
Arkansas		
MSA	Full Scope	Washington, Benton, and Franklin Counties

## Appendix B: Summary of MMSA and State Ratings

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<b>RATINGS – Priority Bank</b>			
<b>Overall Bank:</b>	<b>Lending Test Rating</b>	<b>CD Test Rating</b>	<b>Overall Bank Rating</b>
Priority Bank	Satisfactory	NA	Satisfactory
<b>State:</b>			
Arkansas	Satisfactory	NA	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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2018</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% 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
Washington/Benton Counties 2018	414	66,895	94.3	19,703	0.4	0.0	0.4	13.0	11.1	10.7	47.2	48.1	43.0	39.5	40.8	45.9	0.0	0.0	0.0
Franklin County 2018	25	2,809	5.7	371	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>439</b>	<b>69,704</b>	<b>100.0</b>	<b>20,074</b>	<b>0.4</b>	<b>0.0</b>	<b>0.4</b>	<b>12.4</b>	<b>10.5</b>	<b>10.5</b>	<b>49.5</b>	<b>51.0</b>	<b>44.1</b>	<b>37.7</b>	<b>38.5</b>	<b>45.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2015 ACS; 01/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2019-21</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% 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		
Washington/Benton Counties 2019-2021	1,450	283,727	93.0	34,106	0.7	0.1	0.5	15.4	7.8	10.7	46.2	49.7	41.6	37.7	42.4	47.3	0.0	0.0	0.0		
Franklin County 2019-2021	109	14,337	7.0	543	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>Total</b>	<b>1,559</b>	<b>298,064</b>	<b>100.0</b>	<b>34,649</b>	<b>0.6</b>	<b>0.1</b>	<b>0.5</b>	<b>14.8</b>	<b>7.2</b>	<b>10.5</b>	<b>48.6</b>	<b>53.2</b>	<b>42.5</b>	<b>36.0</b>	<b>39.4</b>	<b>46.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>																					

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2018</b>
	<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>		
<b>Assessment Area:</b>	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
Washington/Benton Counties 2018	414	66,895	94.3	19,703	19.5	6.3	6.2	18.2	25.6	14.9	20.2	34.5	19.3	42.0	33.1	41.8	0.0	0.5	17.9
Franklin County 2018	25	2,809	5.7	371	20.4	4.0	6.2	16.6	24.0	13.7	19.5	20.0	18.6	43.5	52.0	42.6	0.0	0.0	18.9
<b>Total</b>	<b>439</b>	<b>69,704</b>	<b>100.0</b>	<b>20,074</b>	<b>19.6</b>	<b>6.2</b>	<b>6.2</b>	<b>18.1</b>	<b>25.5</b>	<b>14.9</b>	<b>20.2</b>	<b>33.7</b>	<b>19.3</b>	<b>42.1</b>	<b>34.2</b>	<b>41.8</b>	<b>0.0</b>	<b>0.5</b>	<b>17.9</b>
<i>Source: 2015 ACS; 01/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2019-2021</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
Washington/Benton Counties 2019-2021	1,450	283,727	93.0	34,106	19.5	5.6	5.2	18.2	26.2	13.2	20.2	26.4	17.7	42.0	40.8	41.8	0.0	1.0	22.0			
Franklin County 2019-2021	109	14,337	7.0	543	20.4	6.4	5.0	16.6	20.2	14.7	19.5	27.5	20.3	43.5	45.9	34.3	0.0	0.0	25.8			
<b>Total</b>	<b>1,559</b>	<b>298,064</b>	<b>100.0</b>	<b>34,649</b>	<b>19.6</b>	<b>5.6</b>	<b>5.2</b>	<b>18.1</b>	<b>25.8</b>	<b>13.2</b>	<b>20.2</b>	<b>26.5</b>	<b>17.7</b>	<b>42.1</b>	<b>41.1</b>	<b>41.7</b>	<b>0.0</b>	<b>1.0</b>	<b>22.1</b>			

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

2024 FFIEC Census Report - Summary Census Demographic Information

State: 05 - ARKANSAS (AR)

County: 007 - BENTON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	007	0201.02	Upper	No	129.61	\$94,400	\$122,352	\$98,375	7651	21.77	1666	1679	3327
05	007	0201.03	Middle	No	86.89	\$94,400	\$82,024	\$65,952	5061	17.09	865	1027	1381
05	007	0201.04	Middle	No	117.31	\$94,400	\$110,741	\$89,042	1710	16.14	276	494	687
05	007	0202.01	Middle	No	87.01	\$94,400	\$82,137	\$66,045	4999	45.95	2297	1089	1560
05	007	0202.03	Middle	No	110.71	\$94,400	\$104,510	\$84,028	3031	27.25	826	810	1115
05	007	0202.05	Moderate	No	72.97	\$94,400	\$68,884	\$55,389	6353	64.33	4087	1265	1955
05	007	0202.06	Moderate	No	61.57	\$94,400	\$58,122	\$46,736	7335	69.73	5115	1232	2484
05	007	0203.01	Moderate	No	65.99	\$94,400	\$62,295	\$50,093	4305	58.21	2506	436	1223
05	007	0203.02	Middle	No	87.75	\$94,400	\$82,836	\$66,603	4298	56.47	2427	775	1239
05	007	0203.04	Middle	No	84.50	\$94,400	\$79,768	\$64,135	4380	35.78	1567	793	1103
05	007	0203.05	Middle	No	98.31	\$94,400	\$92,805	\$74,618	4068	47.05	1914	1026	1405
05	007	0204.01	Middle	No	82.98	\$94,400	\$78,333	\$62,981	7286	36.38	2651	1245	2311
05	007	0204.02	Middle	No	88.01	\$94,400	\$83,081	\$66,799	4687	46.55	2182	964	1877
05	007	0204.04	Middle	No	86.07	\$94,400	\$81,250	\$65,333	4953	54.59	2704	999	1680
05	007	0204.05	Upper	No	169.63	\$94,400	\$160,131	\$128,750	5479	27.27	1494	884	1155
05	007	0205.01	Upper	No	145.44	\$94,400	\$137,295	\$110,391	5336	26.80	1430	1197	2052
05	007	0205.03	Middle	No	97.60	\$94,400	\$92,134	\$74,079	4727	51.62	2440	415	818
05	007	0205.04	Moderate	No	73.03	\$94,400	\$68,940	\$55,430	2819	35.08	989	416	1146
05	007	0206.04	Upper	No	123.98	\$94,400	\$117,037	\$94,104	4571	29.32	1340	748	1906
05	007	0206.05	Upper	No	145.85	\$94,400	\$137,682	\$110,703	4485	21.38	959	843	1701
05	007	0206.06	Upper	No	190.19	\$94,400	\$179,539	\$144,353	4299	18.33	788	1316	1572
05	007	0206.07	Upper	No	124.90	\$94,400	\$117,906	\$94,805	9451	48.89	4621	1289	2267
05	007	0206.08	Upper	No	146.87	\$94,400	\$138,645	\$111,473	3259	40.53	1321	432	1121
05	007	0207.01	Upper	No	120.25	\$94,400	\$113,516	\$91,275	5783	14.68	849	1892	2225
05	007	0207.03	Upper	No	132.14	\$94,400	\$124,740	\$100,296	5103	13.25	676	1657	2082
05	007	0207.04	Middle	No	108.34	\$94,400	\$102,273	\$82,235	4670	14.41	673	1512	1893

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

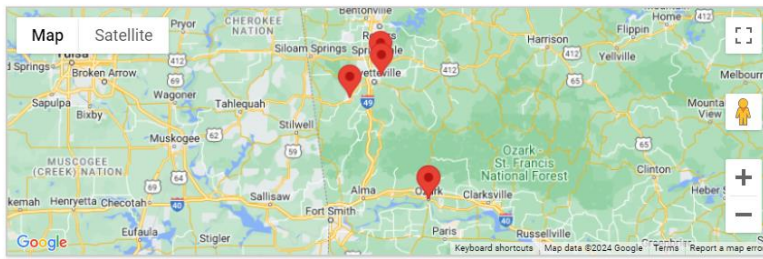
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	007	0208.01	Upper	No	134.42	\$94,400	\$126,892	\$102,031	4604	9.17	422	1897	2188
05	007	0208.03	Middle	No	107.12	\$94,400	\$101,121	\$81,310	4653	13.17	613	1720	2173
05	007	0208.05	Middle	No	94.75	\$94,400	\$89,444	\$71,917	4873	12.89	628	1514	2158
05	007	0208.06	Upper	No	165.24	\$94,400	\$155,987	\$125,417	6750	15.93	1075	2182	2411
05	007	0209.03	Middle	No	109.93	\$94,400	\$103,774	\$83,438	5310	37.93	2014	926	1720
05	007	0209.04	Upper	No	129.33	\$94,400	\$122,088	\$98,161	6043	29.21	1765	1782	2165
05	007	0209.05	Middle	No	100.83	\$94,400	\$95,184	\$76,532	3071	16.87	518	880	1176
05	007	0209.06	Upper	No	123.89	\$94,400	\$116,952	\$94,038	5514	26.39	1455	1276	1788
05	007	0210.01	Moderate	No	65.87	\$94,400	\$62,181	\$50,000	5265	21.25	1119	1345	2148
05	007	0210.03	Middle	No	88.40	\$94,400	\$83,450	\$67,098	3291	38.26	1259	816	1251
05	007	0210.04	Middle	No	84.68	\$94,400	\$79,938	\$64,273	4006	27.83	1115	1047	1674
05	007	0211.01	Moderate	No	79.56	\$94,400	\$75,105	\$60,387	5151	46.24	2382	999	1735
05	007	0211.02	Middle	No	87.22	\$94,400	\$82,336	\$66,202	3498	43.25	1513	855	1254
05	007	0212.01	Middle	No	88.47	\$94,400	\$83,516	\$67,153	4894	31.73	1553	835	1475
05	007	0212.02	Moderate	No	75.28	\$94,400	\$71,064	\$57,143	3521	42.74	1505	715	1097
05	007	0213.04	Upper	No	144.69	\$94,400	\$136,587	\$109,821	12149	38.60	4690	1906	2690
05	007	0213.05	Middle	No	99.02	\$94,400	\$93,475	\$75,156	7458	27.54	2054	1612	2130
05	007	0213.06	Upper	No	289.24	\$94,400	\$273,043	\$219,531	4625	20.24	936	1220	1520
05	007	0213.08	Upper	No	188.13	\$94,400	\$177,595	\$142,794	6511	20.44	1331	1907	2081
05	007	0213.12	Moderate	No	78.37	\$94,400	\$73,981	\$59,489	4051	23.77	963	1346	1691
05	007	0213.13	Middle	No	99.44	\$94,400	\$93,871	\$75,481	3304	31.51	1041	668	1036
05	007	0213.14	Middle	No	107.38	\$94,400	\$101,367	\$81,506	3751	28.66	1075	814	979
05	007	0213.15	Upper	No	145.32	\$94,400	\$137,182	\$110,302	6275	33.34	2092	1400	2042
05	007	0213.16	Upper	No	166.80	\$94,400	\$157,459	\$126,607	7193	21.16	1522	2001	2251
05	007	0213.17	Upper	No	137.24	\$94,400	\$129,555	\$104,167	3681	22.39	824	687	874
05	007	0214.04	Middle	No	94.20	\$94,400	\$88,925	\$71,500	3813	26.12	996	1709	1999
05	007	0214.05	Middle	No	104.41	\$94,400	\$98,563	\$79,250	2020	15.00	303	766	1594
05	007	0214.06	Middle	No	98.21	\$94,400	\$92,710	\$74,545	5918	54.88	3248	1114	1477
05	007	0214.07	Upper	No	123.40	\$94,400	\$116,490	\$93,661	4587	13.36	613	1377	2016

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	007	0214.08	Moderate	No	79.05	\$94,400	\$74,623	\$60,000	5920	50.32	2979	1137	1955
05	007	0214.09	Middle	No	98.76	\$94,400	\$93,229	\$74,958	2534	12.08	306	814	1474

\* Will automatically be included in the 2025 Distressed or Underserved Tract List


# Listing of Branches



Branch Name	Address	Phone	Fax	Lobby Hours	Drive Through Hours	Services
▼ Prairie Grove Branch	703 E Douglas St. Prairie Grove, AR 72753 <a href="#">See Location Details</a> <a href="#">Get Directions</a>	479-846-4000	479-846-4010	Mon-Fri 8:00am - 5:00pm	Mon-Thurs 8:00am - 5:00pm Fri 8:00am - 6:00pm	Mortgage Lending 🏠 ATM ✓ Map 📍
▼ NWA Branch - Fayetteville	3401 E Mission Blvd. Fayetteville, AR 72703 <a href="#">See Location Details</a> <a href="#">Get Directions</a>	479-587-1122	479-587-1123	Mon-Fri 8:00am - 5:00pm	Mon-Fri 8:00am - 5:00pm	Mortgage Lending 🏠 Map 📍
▼ Ozark Branch	400 W Commercial St. Ozark, AR 72949 <a href="#">See Location Details</a> <a href="#">Get Directions</a>	479-667-4136	479-667-4062	Mon-Fri 8:00am - 5:00pm	Mon-Fri 8:00am - 5:00pm	ATM ✓ Map 📍

## Listing of Branches cont.

▼ Ozark Mortgage Lending
Map



401 W College St.  
Ozark, AR 72949  
[See Location Details](#)  
[Get Directions](#)

**Phone** 866-226-1464  
**Fax** 479-667-9818

**Lobby Hours**  
Mon–Fri 8:30am - 5:00pm

▼ Fayetteville Mortgage Lending
Map

5374 N. Crossover Rd  
Fayetteville, AR 72764  
[See Location Details](#)  
[Get Directions](#)

**Lobby Hours**  
Mon–Fri 8:00am - 5:00pm

Location	Address	MSA/MD Code	State Code	County Code	Tract Code
Fayetteville Branch	3401 E Mission Blvd, Fayetteville, Arkansas, 72703	22220	05	143	0101.13
Fayetteville MLD	5374 N Crossover Rd, Fayetteville, Arkansas, 72764	22220	05	143	0103.05
Ozark Branch	400 W Commercial St, Ozark, Arkansas, 72949	NA	05	047	9502
Ozark MLD	401 W Commercial St, Ozark, Arkansas, 72949	NA	05	047	9502
Prairie Grove Branch	703 E Douglas St, Prairie Grove, AR 72753	22220	05	143	0110.05

# Listing of Opened and Closed Branches

2025

- No opened or closed branches YTD.

2024

- No opened or closed branches.

2023

- No opened or closed branches.

# Products and Services Offered

## Free Kasasa Cash Checking

- Free checking that pays high interest
  - Unlimited refunds on ATM withdrawal fees, nationwide\*
  - No minimum balance to earn rewards
- 

## Free Kasasa Cash Back Checking

- Free checking that pays you back
  - Unlimited refunds on ATM withdrawal fees, nationwide\*
  - No minimum balance to earn rewards
- 

## NOW Account

- Earn interest on balances of \$2,500 or more
  - Waive the \$8 monthly service charge with a \$1,000 minimum balance
  - Unlimited check writing
- 

## Priority Account

- Tiered interest rewards larger balances with higher rates
  - Waive the \$10 monthly service charge with a \$10,000 minimum balance
  - Unlimited check writing
- 

## Free Checking

---

## Platinum Checking



# Products and Services Offered

## Free Kasasa Saver

- Free account that builds your savings effortlessly
  - Links to free Kasasa Cash® or Kasasa Cash Back® checking
  - Automatic transfers of Kasasa Cash or Kasasa Cash Back earnings
- 

## Savings Account

- Simplified saving solution
  - Competitive interest on entire balance
  - Waive the \$5 monthly service charge with a \$10 minimum balance
- 

## Youth Savings Account

- Available to young savers up to 18 years old
  - Competitive interest on entire balance
  - No monthly service charge
- 

## Money Market Account

- Competitive, tiered rates
  - Higher balances earn higher rates
  - Enjoy enhanced access to funds, including direct check writing
- 

## Certificates of Deposit (CDs)

- Fixed rates, higher than regular savings
  - Receive higher rates by selecting a longer term
  - Provides more guarantee than other investments
- 

## Christmas Club

# Products and Services Offered

## Simple Business Checking

- Ideal for businesses of any size
  - Avoid \$3 monthly service charge by signing up for a free e-statement
  - No limit on credit or debit items
- 

## Business Savings Account

- Competitive interest on entire balance
  - No monthly service charge
  - No minimum balance requirements
- 

## Business Money Market Account

- Competitive, tiered rates
  - Higher balances earn higher rates
  - Enjoy enhanced access to funds, including direct check writing
- 

## Business Certificates of Deposit (CDs)

- Fixed rates, higher than regular savings
- Receive higher rates by selecting a longer term
- Provides more guarantee than other investments

# Products and Services Offered

## Credit Cards

- Three credit cards to choose from to fit your needs
  - Earn points, cash back, or enjoy low interest
  - Fraud monitoring and zero liability for unauthorized transactions
- 

## Home Mortgage Loans

- Competitively low rates for home purchase, refinance, or construction
  - Several financing programs available
  - Helpful loan advisors with working knowledge of the local real estate market
- 

## Auto Loans

- Competitively low, fixed rates on new or used vehicles
  - Pre-approval available for extra bargaining power at the dealership
  - Refinance your current vehicle to potentially lower your rate
- 

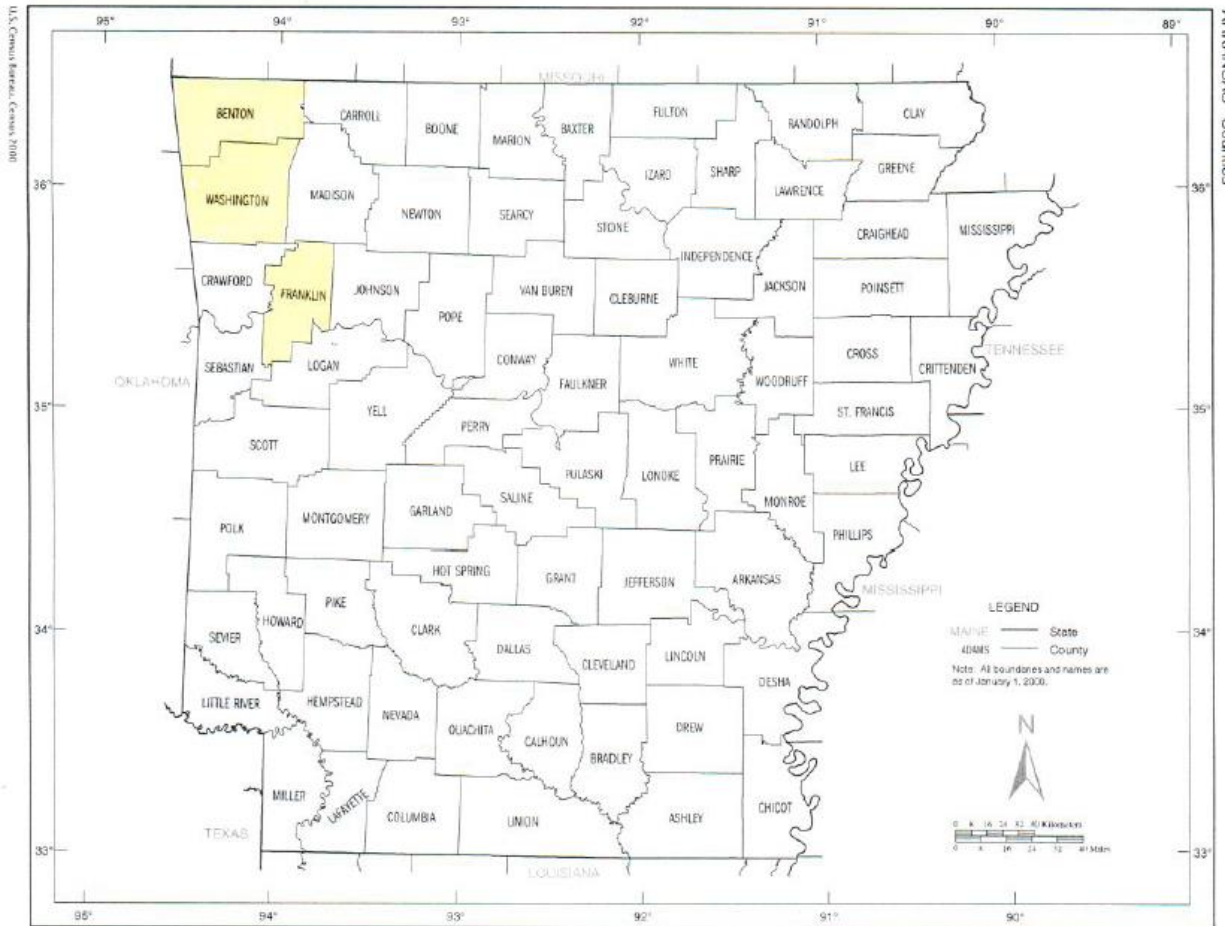
## Personal Loans

- Competitive rates for a wide variety of personal needs
- Repayment terms customized to fit your unique needs
- Attentive, friendly service from start to finish

# Assessment Area

Please see most recent FFIEC Census Reports

# Assessment Area



2024 FFIEC Census Report - Summary Census Demographic Information

State: 05 - ARKANSAS (AR)

County: 047 - FRANKLIN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	047	9501.00	Middle	No	109.47	\$64,800	\$70,937	\$58,674	3520	9.66	340	1233	1539
05	047	9502.01	Upper	No	130.71	\$64,800	\$84,700	\$70,057	3112	10.15	316	1122	1587
05	047	9502.02	Moderate	No	65.73	\$64,800	\$42,593	\$35,229	3570	13.33	476	464	1501
05	047	9503.01	Middle	No	101.99	\$64,800	\$66,090	\$54,667	3867	10.29	398	1378	2098
05	047	9503.02	Upper	No	120.34	\$64,800	\$77,980	\$64,500	3028	12.09	366	645	1032
05	047	9999.99	Middle	No	102.47	\$64,800	\$66,401	\$54,920	17097	11.09	1896	4842	7757

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 05 - ARKANSAS (AR)

County: 143 - WASHINGTON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	143	0101.01	Middle	No	85.37	\$94,400	\$80,589	\$64,801	4900	34.71	1701	1424	2011
05	143	0101.07	Upper	No	135.73	\$94,400	\$128,129	\$103,021	6040	17.75	1072	1608	2205
05	143	0101.08	Upper	No	195.43	\$94,400	\$184,486	\$148,333	6090	18.93	1153	1905	1984
05	143	0101.09	Middle	No	98.69	\$94,400	\$93,163	\$74,907	3726	21.90	816	809	1331
05	143	0101.10	Middle	No	109.88	\$94,400	\$103,727	\$83,400	4675	23.51	1099	769	1149
05	143	0101.11	Middle	No	93.19	\$94,400	\$87,971	\$70,735	1794	10.20	183	432	915
05	143	0101.12	Middle	No	81.85	\$94,400	\$77,266	\$62,128	2897	14.05	407	941	1067
05	143	0101.13	Upper	No	141.13	\$94,400	\$133,227	\$107,118	6955	19.02	1323	2093	2676
05	143	0101.14	Moderate	No	52.05	\$94,400	\$49,135	\$39,509	3153	29.56	932	251	586
05	143	0101.15	Upper	No	136.05	\$94,400	\$128,431	\$103,264	3044	15.83	482	1053	1602
05	143	0102.01	Moderate	No	53.33	\$94,400	\$50,344	\$40,482	4163	76.10	3168	280	734
05	143	0102.02	Moderate	No	60.97	\$94,400	\$57,556	\$46,277	4133	83.57	3454	458	873
05	143	0103.03	Middle	No	85.18	\$94,400	\$80,410	\$64,654	5931	62.35	3698	1227	2052
05	143	0103.04	Low	No	46.61	\$94,400	\$44,000	\$35,379	4491	66.07	2967	628	977
05	143	0103.05	Middle	No	86.79	\$94,400	\$81,930	\$65,876	6038	68.02	4107	695	1118
05	143	0103.06	Moderate	No	75.38	\$94,400	\$71,159	\$57,215	5007	81.03	4057	727	1264
05	143	0103.07	Low	No	49.61	\$94,400	\$46,832	\$37,658	4830	85.67	4138	28	1271
05	143	0104.01	Moderate	No	78.38	\$94,400	\$73,991	\$59,492	7381	61.94	4572	1452	1979
05	143	0104.02	Moderate	No	74.41	\$94,400	\$70,243	\$56,483	5119	57.67	2952	880	1687
05	143	0104.04	Low	No	45.97	\$94,400	\$43,396	\$34,891	2577	80.13	2065	307	512
05	143	0104.05	Middle	No	95.70	\$94,400	\$90,341	\$72,639	5119	39.30	2012	940	1711
05	143	0105.01	Middle	No	117.81	\$94,400	\$111,213	\$89,417	6666	19.74	1316	2110	2463
05	143	0105.08	Middle	No	107.24	\$94,400	\$101,235	\$81,398	7663	26.65	2042	2080	3042
05	143	0105.10	Middle	No	86.66	\$94,400	\$81,807	\$65,781	4812	50.17	2414	1236	1774
05	143	0105.11	Middle	No	119.71	\$94,400	\$113,006	\$90,863	5176	23.57	1220	1178	1585
05	143	0105.12	Moderate	No	75.98	\$94,400	\$71,725	\$57,670	4474	35.72	1598	854	1444

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	143	0105.13	Moderate	No	64.06	\$94,400	\$60,473	\$48,625	3890	29.05	1130	901	1405
05	143	0105.14	Middle	No	88.97	\$94,400	\$83,988	\$67,529	4060	19.56	794	907	1412
05	143	0105.15	Upper	No	139.48	\$94,400	\$131,669	\$105,865	6290	18.41	1158	1948	2454
05	143	0105.16	Middle	No	93.40	\$94,400	\$88,170	\$70,893	4185	30.73	1286	95	993
05	143	0105.17	Middle	No	114.69	\$94,400	\$108,267	\$87,049	5483	22.25	1220	1511	2046
05	143	0105.18	Upper	No	159.26	\$94,400	\$150,341	\$120,882	4338	25.98	1127	869	1167
05	143	0105.19	Middle	No	99.69	\$94,400	\$94,107	\$75,667	4984	40.99	2043	1043	1399
05	143	0105.20	Middle	No	85.36	\$94,400	\$80,580	\$64,788	4165	28.45	1185	682	1216
05	143	0105.21	Middle	No	86.55	\$94,400	\$81,703	\$65,693	3473	33.49	1163	331	564
05	143	0106.01	Moderate	No	67.93	\$94,400	\$64,126	\$51,563	2927	26.14	765	286	756
05	143	0106.02	Low	No	47.50	\$94,400	\$44,840	\$36,053	4052	35.19	1426	367	1234
05	143	0107.03	Low	No	32.93	\$94,400	\$31,086	\$25,000	3397	39.59	1345	85	488
05	143	0107.04	Low	No	21.52	\$94,400	\$20,315	\$16,341	4333	33.00	1430	28	470
05	143	0107.05	Moderate	No	58.83	\$94,400	\$55,536	\$44,653	3502	32.64	1143	255	1099
05	143	0107.06	Upper	No	127.90	\$94,400	\$120,738	\$97,075	2128	14.80	315	471	787
05	143	0110.02	Moderate	No	66.50	\$94,400	\$62,776	\$50,476	4933	18.22	899	1116	1940
05	143	0110.03	Middle	No	100.39	\$94,400	\$94,768	\$76,196	4942	15.54	768	1415	1988
05	143	0110.04	Moderate	No	67.54	\$94,400	\$63,758	\$51,267	3661	13.99	512	1362	1947
05	143	0110.05	Middle	No	99.34	\$94,400	\$93,777	\$75,404	4463	17.01	759	1340	1607
05	143	0110.06	Middle	No	98.05	\$94,400	\$92,559	\$74,420	6522	21.14	1379	1570	2423
05	143	0111.03	Middle	No	89.41	\$94,400	\$84,403	\$67,862	4074	14.43	588	1235	1636
05	143	0111.04	Moderate	No	56.70	\$94,400	\$53,525	\$43,036	3753	29.98	1125	336	1282
05	143	0111.05	Moderate	No	64.05	\$94,400	\$60,463	\$48,617	5116	27.19	1391	371	868
05	143	0111.06	Middle	No	110.50	\$94,400	\$104,312	\$83,875	3734	19.79	739	986	1236
05	143	0111.07	Middle	No	107.70	\$94,400	\$101,669	\$81,750	4952	24.27	1202	1202	1756
05	143	0112.00	Moderate	No	76.08	\$94,400	\$71,820	\$57,750	2033	64.39	1309	310	919
05	143	0113.01	Low	No	27.71	\$94,400	\$26,158	\$21,038	6520	24.25	1581	27	333
05	143	0113.02	Unknown	No	0.00	\$94,400	\$0	\$0	3107	18.51	575	242	829

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## Loan to Deposit Ratio

Quarter Ending	Ratio
3/31/2023	101.03
6/30/2023	99.95
9/30/2023	105.2
12/31/2023	92.72
3/31/2024	96.23
6/30/2024	95.88
9/30/2024	94.32
12/31/2024	91.53

# HMDA Disclosure

## Home Mortgage Disclosure Act Notice

**The HMDA data about our residential mortgage lending are 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 Website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).**

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

# Complaints

2025

- No complaints year-to-date that meet CRA criteria.

2024

- No complaints that met CRA criteria.

2023

- No complaints that met CRA criteria.

Please contact CRA Officer for more information on complaints.

Heather Walker  
703 E Douglas St  
Prairie Grove AR 72753  
[heather.walker@prioritybank.com](mailto:heather.walker@prioritybank.com)  
479-846-4000