

Family Bank

CRA Public File

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Written Comments

Family Bank has received no written comments. However, all comments concerning the bank's CRA efforts are welcome.

Management maintains a current consumer complaint process.

List of Family Bank Branches

Home Office: 134 Hand Avenue, West
Pelham, GA 31779
Mitchell County
Census Tract: 0905.00 (Middle-Income Tract)

Camilla Office: 152 East Broad Street
Camilla, GA 31730
Mitchell County
Census Tract: 0903.00 (Moderate-Income Tract)

Bainbridge Office: 800 East College Street
Bainbridge, GA 39818
Decatur County
Census Tract: 9706.00 (Middle-Income Tract)

**List of Family Bank Branches Opened or
Closed 2017 through Year-To-Date 2023**

Family Bank has not opened or closed any branches during this period.

List of Family Bank Services

Office Hours

Pelham Lobby	Monday – Wednesday	9:00 a.m. to 4:00 p.m.
	Thursday	9:00 a.m. to 1:00 p.m.
	Friday	9:00 a.m. to 5:00 p.m.

Pelham Drive-Thru	Monday – Wednesday	8:30 a.m. to 4:00 p.m.
	Thursday	8:30 a.m. to 1:00 p.m.
	Friday	8:30 a.m. to 5:00 p.m.
	Saturday	9:00 a.m. to 12:00 p.m.

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Camilla Lobby	Monday – Thursday	9:00 a.m. to 4:00 p.m.
	Friday	9:00 a.m. to 5:00 p.m.

Camilla Drive-Thru	Monday – Thursday	8:30 a.m. to 4:00 p.m.
	Friday	8:30 a.m. to 5:00 p.m.

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Bainbridge Lobby	Monday – Thursday	9:00 a.m. to 4:00 p.m.
	Friday	9:00 a.m. to 5:00 p.m.

Bainbridge Drive-Thru	Monday – Thursday	8:30 a.m. to 4:00 p.m.
	Friday	8:30 a.m. to 5:00 p.m.

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ATMs ATMs available 24 hours – 7 days a week (All Family Bank ATMs are cash dispensers only and do not accept deposits.)

Family Bank does not charge its customers for use of any Family Bank ATM. ATMs owned by non-Family Bank institutions may add a surcharge to the amount of the withdrawal or charge a fee for a balance inquiry even if the transfer or withdrawal is not completed.

ATM and Visa Debit Card

- POS Transactions – may not exceed \$1,000.00 in transactions per day (online) and \$225.00 per day (offline)
- ATM Transactions – withdrawals may not exceed \$300.00 per day
- Foreign ATM Transaction/Inquiry Fee - \$3.00
- Replacement card - \$7.00

Safe Deposit Boxes

Safe deposit boxes are available at all three locations. Annual rentals vary based on box size and location. The range of rental fees at each office for safe deposit boxes including a senior discounted rate is \$20.00 up to \$75.00. Late fee (30 days) - \$25.00. Safe Deposit Box Drilling Fee and Key Replacement Fee – varies.

Cashier's Checks

\$5.00 per check

Family Bank Checks

\$3.00 per check

Wire Transfers

- Incoming – \$20.00
- Outgoing – \$20.00

Telephone Banking

Available 24 hours – 7 days a week – no charge

Additional Services

The following services are available at no cost to Family Bank customers:

- Night Deposit Service
- Bank by Mail
- Internet Banking and Bill Pay
- Mobile Banking
- Business Online Banking

Collection Items

Collection items - \$10.00

Deposit Products

Dormant Accounts

The fee for a dormant account is \$5.00 per month.

Withdrawals From Interest-Bearing Accounts

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Payment Order of Items

The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of fees you may have to pay. We have not changed the order in which items are paid, but to assist you in managing your account we are providing you with the following information regarding how we process those items.

Our policy is to process phone and on-line banking transfers first – in real time as they occur for the day on which they are processed. We process on us checks second – in the order in which they are received for the day on which they are processed. We process ATM and debit card transactions third – in the order in which they are received for the day on which they are processed. We process ACH transactions fourth – in the order in which they are received for the day on which they are processed. We process bill pay transactions fifth – differently depending on whether the receiver accepts ACH payments. If the receiver accepts ACH payments, bill pay transactions are processed the same as other ACH transactions. If not, a check is issued. We process checks and similar items sixth – according to the dollar amount with the smallest items being processed first for the day on which they are processed.

If a check, item, or transaction (other than an ATM or everyday debit card transaction) is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). The amounts of the overdraft and NSF fees are listed elsewhere.

Regular Savings Account

- Minimum opening deposit – \$100.00
- Minimum balance to avoid imposition of fees – \$100.00 – a service charge fee of \$1.50 will be imposed every month if the balance in the account falls below \$100.00 any day of the month.
- Minimum balance to obtain the annual percentage yield disclosed – You must maintain a minimum balance of \$10.00 in the account each day to obtain the disclosed annual percentage yield.
- Interest computation – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you make your deposit.

Family Deluxe Account

- Minimum opening deposit – \$100.00
- Minimum balance to avoid imposition of fees – \$500.00 – A service charge of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.
- Minimum balance to obtain the annual percentage yield disclosed – a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.
- Interest computation – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you make your deposit.

Money Market Deposit Account

- Minimum opening deposit – \$2,500.00
- Minimum balance to avoid the imposition of fees – a maintenance fee of \$10.00 will be imposed each monthly statement cycle if the balance in the account falls below \$2,500.00.
- Minimum balance to obtain the annual percentage yield disclosed – you must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.
- Interest computation – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you make your deposit.

Family Value Account (Non-interest Bearing)

- Minimum opening deposit – \$100.00
- Minimum balance to avoid imposition of fees – \$500.00 – a service charge of \$8.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle. This fee will be waived for senior adults age 50 and older and college students.
- Four boxes of checks free with voucher

Business Checking Account

- Minimum opening deposit – \$100.00
- Minimum balance to avoid imposition of fees – \$2,500.00 – a service fee of \$10.00 will be imposed every monthly statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.
- A per item fee of \$.20 will be charged for each item in excess of 100 during a statement cycle.

Business Money Market Deposit Account

- Minimum opening deposit – \$5,000.00
- Minimum balance to avoid imposition of fees – \$2,500.00 – a service fee of \$10.00 will be imposed every monthly statement cycle if the balance in the account falls below \$5,000.00.
- Transfers from a Business Money Market Deposit Account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per statement cycle.
- An excessive withdrawal fee of \$10.00 will be charged for each transaction in excess of the above limitations.
- Interest – Interest begins to accrue on the business day you make your deposit. Interest will be compounded every month. Interest will be credited to your account every month.
- You must maintain a minimum balance of \$1,000.00 in the account each day in order to earn interest.

Additional Deposit Products

Please see a customer service representative for information on the following deposit products:

- Certificates of Deposit
- Individual Retirement Accounts

Common Features

- Overdraft – each overdraft paid - \$32.00
- Nonsufficient funds – each - \$32.00
- Overdraft automatic per transfer day - \$5.00
- Deposited checks (and other items) returned unpaid - \$5.00

- Account activity printout - \$3.00
- Account activity phone call - \$2.00
- Phone transfer fee - \$2.00
- Account research - \$20.00 per hour (one hour minimum)
- Account balancing assistance - \$20.00 per hour (one hour minimum)
- Stop payments each - \$30.00
- Account closed within 90 days of opening - \$20.00
- Canadian Items - \$22.50 fee per item
- POP-Money on Internet Banking - \$.50 per transfer
- Internet Banking –Bill Pay – next day pay - \$14.95
- Garnishment Fee - \$50.00
- Collection Fee - \$20.00
- Check Copies - \$3.00
- Fax (1 page additional pages \$.25) - \$1.00
- ACH Origination Monthly Fee- \$25.00

Loan Products - Consumer

Family Bank offers the following loan products to consumers:

- Residential real estate mortgages (including mobile homes and condominiums) with varying maturities:
 - Home purchase mortgages
 - Home improvement mortgages
 - Refinancing mortgages
 - Equity mortgages
 - Equity lines of credit
 - Adjustable rate mortgages
- Unsecured loans
- Loans secured by savings accounts and certificates of deposit
- Vehicle purchase loans
- Boat/motor/trailer loans
- Other secured consumer loans
- Unsecured loans

Loan Products – Non-Consumer

Family Bank offers the following loan products targeting non-consumer customers:

- Real estate loans (commercial, agricultural, and residential)
- Operating loans
- Inventory loans
- Crop and livestock loans
- Lines of credit

Family Bank

Family Bank

Mitchell and Decatur



Applied Filters

- Area: (Bainbridge, Camilla-Pelham)
- Action Taken Date: (7/31/1990 - 12/30/2022)
- You are included in the HMDA benchmark.

Loan to Deposit Ratios

Year 2023	Total Loan to Deposit
First Quarter	89.35%
Second Quarter	93.80%
Third Quarter	93.80%
Fourth Quarter	96.11%



PUBLIC DISCLOSURE

May 09, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Family Bank
Charter Number: 703330

134 Hand Ave., West
Pelham, GA 31779

Office of the Comptroller of the Currency

Three Ravinia Drive
Suite 550
Atlanta, GA 30346

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 bank’s quarterly loan-to-deposit (LTD) ratio is more than reasonable.
- The bank originated a majority of loans inside its assessment area (AA).
- The bank has a reasonable distribution of loans to borrowers of different income levels.
- The bank has a reasonable distribution of loans to borrowers in different geographic areas.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s LTD ratio is more than reasonable. Over the 17 quarters since the last CRA evaluation, the quarterly LTD ratio averaged 87.91 percent. The bank’s LTD ratio ranged from a low of 76.85 percent in December 2021 to a high of 96.65 percent in September 2019.

Family Bank's (FB) average quarterly LTD ratio is significantly higher than two similarly situated banks, Planters and Citizens Bank and Bank of Camilla. These institutions designate Mitchell County as the AA and are similar in size, locality, and business strategies. These institutions had an average LTD ratio of 50.94 percent over the previous 17 quarters.

Lending in Assessment Area

A majority of the bank’s loans are inside its AA.

The bank originated 75.8 percent of its total loans by number and 61.27 percent by dollar, inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA level.

Lending Inside and Outside Family Bank Non-MSA Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	43	71.67	17	28.33	60	3,526,293	60.43	2,308,904	39.57	5,835,197
Consumer	48	80.00	12	20.00	60	423,584	69.22	188,385	30.78	611,969
Total	91	75.83	29	24.17	120	3,949,877	61.27	2,497,289	38.73	6,447,166

Description of Institution

FB is a single-state federally chartered mutual savings association organized in 1935 and headquartered in Pelham, Georgia. In addition to the main office, the bank operates two full-service branches: one in Camilla, Georgia and one in Bainbridge, GA. Pelham and Camilla are in Mitchell County and Bainbridge is in Decatur County. The main office and Bainbridge branch are in middle-income census tracts (CT) which are designated as distressed and underserved geographies. The Camilla branch is in a moderate-income CT. FB has no affiliates, subsidiaries, or holding company.

As a traditional small mutual savings association, FB offers a full range of financial products and services to the local community. The bank's primary lending products are residential mortgage and consumer loans. Residential lending includes loans for home purchase, refinance, home improvement and equity lines of credit. Consumer lending consists of secured and unsecured loans for household and other essential expenses or to purchase automobiles, boats/watercraft, motorcycles, and all-terrain vehicles. FB offers a variety of checking and savings accounts, and other services such as night deposit, internet banking, bill pay, and mobile banking. Automated teller machines (ATMs) provided at each location do not accept deposits.

The bank designates Mitchell and Decatur Counties, a non-metropolitan statistical area, as its AA. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- or moderate-income CTs. As of December 31, 2021, FB had total assets of \$143.5 million with \$98.5 million in total loans, \$122.8 million in deposits, and tier one capital of \$14.9 million.

There was no merger, acquisition, or expansion activity, or significant changes to the bank's corporate structure since the prior CRA evaluation. The current business plan reflects a continued commitment to offer residential mortgage and consumer loan products. There are no financial conditions, legal constraints, or other factors hindering the bank's ability to meet the credit needs of its AA. The previous CRA evaluation was dated November 27, 2017, and the institution rating was Satisfactory.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of FB using Small Bank performance criteria, which includes the lending test, to determine the distribution of the bank's primary loan products among different geographies and borrower characteristics within the AA. The evaluation period covered January 1, 2019, to December 31, 2021.

To determine FB's primary lending products, examiners assessed the composition of loan originations during the three-year time frame. Home loan originations represented 19 percent in number of loans and 53 percent in dollar volume. Consumer loan originations represented 62 percent in number of loans and 16 percent in dollar volume. Therefore, examiners reviewed home mortgage and consumer loans, consistent

with FB's lending focus. Examiners selected a random sample of 120 loans with 60 home mortgage and 60 consumer loans representing 20 loans for each full year of the evaluation period.

Selection of Areas for Full-Scope Review

As of December 31, 2021, FB delineated one AA consisting of Mitchell and Decatur Counties. The counties are contiguous, located in the state of Georgia, and are not in a metropolitan statistical area. Examiners conducted a full-scope review of the AA. There are no limited-scope areas. Refer to Appendix A: Scope of Examination for additional information.

Ratings

FB's overall rating is for the State of Georgia. The state rating is based on performance in the bank's AA. Refer to the "Scope of Evaluation in Georgia" section for details regarding how the state rating was determined for the evaluation.

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 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 Georgia

CRA rating for the State of Georgia: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank originated a majority of loans inside its AA.
- The bank has a reasonable distribution of loans to borrowers of different income levels.
- The bank has a reasonable distribution of loans to borrowers in different geographic areas.

Description of Institution's Operations in Georgia

FB is a small savings association (or federal thrift bank) which operates three full-service locations in Georgia, with the main office in Pelham, a branch in Camilla and a branch in Bainbridge. Camilla is the county seat and largest city of Mitchell County. Bainbridge is the county seat and largest city in Decatur County. The bank offers a variety of traditional deposit and loan products, with a primary lending focus of home mortgage and consumer loans.

FB's AA is Mitchell and Decatur Counties. The AA contains 12 CTs which are comprised of 3 moderate- and 9 middle-income geographies. There are no low-income CTs. All middle-income CTs are distressed or under-served due to poverty. Approximately 26.4 percent of the families in the AA are low-income, with 17.3 percent at the moderate-income level. Approximately 23 percent of families live below the poverty level. As of December 31, 2021, the Georgia Department of Labor reported unemployment rates for Mitchell and Decatur Counties of 5.0 percent and 3.7 percent, respectively. Manufacturing, retail trade, and health care are the leading industry and employer.

In addition to FB, there are ten other FDIC-insured financial institutions with 12 branch locations throughout the AA. As of June 30, 2021, FB ranked third with total deposits of \$120.8 million, representing a 11.7 percent market share. FB encounters moderate competition from small and large financial institutions. Leading competitors in the market include First Port City Bank and First National Bank of Decatur County with total assets of \$400 million and \$308 million, respectively.

This evaluation included input from a community group located in the AA. The private non-profit organization assists socially and economically disadvantaged individuals through a variety of programs. The individual from the community group noted the area continues to have high poverty levels which adversely impacts the ability to attract new businesses and provide higher paying jobs. The interviewee indicated that banks in the area provide products and services, such as low-cost checking accounts, to meet the credit needs of the community.

Family Bank Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Family Bank Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	25.0	75.0	0.0	0.0
Population by Geography	50,360	0.0	20.0	80.0	0.0	0.0
Housing Units by Geography	21,088	0.0	21.4	78.6	0.0	0.0
Owner-Occupied Units by Geography	11,675	0.0	17.5	82.5	0.0	0.0
Occupied Rental Units by Geography	7,079	0.0	26.7	73.3	0.0	0.0
Vacant Units by Geography	2,334	0.0	24.4	75.6	0.0	0.0
Businesses by Geography	3,234	0.0	23.4	76.6	0.0	0.0
Farms by Geography	387	0.0	23.3	76.7	0.0	0.0
Family Distribution by Income Level	12,216	26.4	17.3	19.2	37.1	0.0
Household Distribution by Income Level	18,754	31.2	15.9	16.0	36.9	0.0
Median Family Income Non-MSA GA		\$45,886	Median Housing Value			\$98,744
			Median Gross Rent			\$595
			Families Below Poverty Level			22.7%
<i>Source: 2015 ACS Census and 2020 D&B Data. Due to rounding, totals may not equal 100.0</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Georgia

This analysis reflects a full-scope review of FB’s AA which consists of contiguous Georgia counties of Mitchell and Decatur. The counties are not located in a metropolitan statistical area and were combined for the purpose of this review. Refer to the table in Appendix A: Scope of Examination for additional information on the AA.

Lending Test

The bank’s performance under the Lending Test in Georgia is rated Satisfactory.

Based on the performance context under Description of the Institution and demographic data reflected in appendix D, FB’s distribution of loans among different geographies and to borrowers of different income is reasonable.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Family Bank AA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of loans, given the product lines offered by the bank.

Home Mortgage Loans

The distribution of home mortgage loans in middle-income geographies exceeded the proportion of owner-occupied housing units in those geographies, and the aggregate distribution of loans. The distribution of home mortgage loans in moderate-income geographies was lower than the proportion of owner-occupied housing units in those geographies. Seventy-five percent of the bank's AA consists of distressed or under-served middle-income CTs. Moderate-income CTs account for only 25 percent of CTs in the AA and there are no low-income CTs.

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

Consumer Loans

The distribution of consumer loans in middle-income geographies exceeded the proportion of households residing in those geographies. The distribution of consumer loans in moderate-income geographies was lower than the proportion of households living in those geographies.

Refer to Table U of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Home loan originations to low- and moderate-income borrowers was significantly lower than the number of families reporting low- and moderate-income. Forty-four percent of families reported low- or moderate-income, while only 15 percent of the sampled loans were made to low-moderate-income borrowers. The 15 percent lending compares favorably to aggregate lending of 14 percent by all lenders to families with low-or moderate-income levels. High poverty levels and rising home costs limits homeownership affordability, especially to low-and moderate-income borrowers. According to the 2015 American Community Survey (ACS) census data, 22.7 percent of families in the AA live below the poverty rate.

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

Consumer Loans

The distribution of consumer loans to low- and moderate-income borrowers compares favorably to low- and moderate-income households. Forty-seven percent of households in the AA report low- and moderate-income. Forty percent of FB's consumer loan originations were made to low- and moderate-income borrowers.

Refer to Table V in appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations.

Responses to Complaints

Neither FB nor the OCC Customer Assistance Group received complaints related to the bank's CRA performance during this evaluation period.

Appendix A: Scope of Examination

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”.

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Home mortgage and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Non-MSA		
Family Bank AA	Full-scope	All census tracts in Mitchell and Decatur Counties
State: Georgia		
Family Bank AA	Full-scope	All census tracts in Mitchell and Decatur Counties

Appendix B: Summary of State Rating

RATING: Family Bank	
Overall Bank:	Lending Test Rating
Family Bank	Satisfactory
State:	
Georgia	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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 30th 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 U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2021	
AA:	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	
Family Bank Non-MSA	60	5,336,865	100	693	0.0	0.0	0.0	17.5	10.0	17.2	82.5	90.0	82.8	0.0	0.0	0.0	0.0	0.0	0.0	
Total	60	5,336,865	100	693	0.0	0.0	0.0	17.5	10.0	17.2	82.5	90.0	82.8	0.0	0.0	0.0	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2019 - 12/21/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2019-2021	
AA:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts			
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans		
Family Bank Non-MSA	60	566,397	100	0.0	0.0	21.0	10.0	79.0	90.0	0.0	0.0	0.0	0.0		
Total	60	566,397	100	0.0	0.0	21.0	10.0	79.0	90.0	0.0	0.0	0.0	0.0		

Source: 2015 ACS Census; 01/01/2019 - 12/21/2021 Bank Data. Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021		
AA:	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		
Family Bank Non-MSA	60	5,336,865	100	693	26.4	3.3	2.9	17.3	11.7	11.3	19.2	15.0	20.9	37.1	46.7	37.5	0.0	23.3	27.4		
Total	60	5,336,865	100	693	26.4	3.3	2.9	17.3	11.7	11.3	19.2	15.0	20.9	37.1	46.7	37.5	0.0	23.3	27.4		

Source: 2015 ACS Census ; 01/01/2019 - 12/21/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2019-2021	
AA:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers			
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans		
Family Bank Non-MSA	60	566,397	100	31.2	20.0	15.9	20.0	16.0	28.3	36.9	10.0	0.0	21.7		
Total	60	566,397	100	31.2	20.0	15.9	20.0	16.0	28.3	36.9	10.0	0.0	21.7		

Source: 2015 ACS Census ; 01/01/2019 - 12/21/2021 Bank Data. Due to rounding, totals may not equal 100.0%