

Legacy State Bank

CRA Public File

Updated April 1, 2024

Main Office

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CRA Public File

Legacy State Bank will review the public file and will be updated as of April 1 of each year, except for items that are given different updating schedules in the regulation, such as the disclosure statement. To ensure proper documentation is within the CRA Public File, the Bank's CRA Officer will review the up-to-date applicable CRA Examination Procedures:

http://www.ffiec.gov/cra/examinations.htm#EX_PROCEDURES

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

Public File:

- All written comments from the public relating to the institution's CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the institution);
- The institution's most recent CRA Public Performance Evaluation;
- A map of each assessment area showing its boundaries and, on the map or in a separate list, the geographies contained within the assessment area;
- A list of the institution's branches, branches opened and closed during the current and each of the prior two calendar years, and their street addresses and geographies;
- The HMDA Disclosure Statement for the prior two calendar years, if applicable;
- The institution's loan-to-deposit ratio for each quarter of the prior calendar year;
- A quarterly report of the institution's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination;
- A list of services (loan and deposit products and transaction fees generally offered, and hours of operation at the institution's branches), including a description of any material differences in the availability or cost of services among locations.
- In any branch review undertaken, determine whether the branch provides the most recent public evaluation and a list of services available at the branch or a description of material differences from the services generally available at the institution's other branches.

Section 228.43 - Content and availability of public file.

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

(a) Information available to the public. A bank shall maintain a public file that includes the following information:

- (1) All written comments received from the public for the current year 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;
- (2) A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the Board. The bank shall place this copy in the public file within 30 business days after its receipt from the Board;
- (3) A list of the bank's branches, their street addresses, and geographies;
- (4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies;
- (5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);
- (6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list; and
- (7) Any other information the bank chooses.

(b) Additional information available to the public

(1) Banks other than small banks. A bank, except a small bank or a bank that was a small bank during the prior calendar year, shall include in its public file the following information pertaining to the bank and its affiliates, if applicable, for each of the prior two calendar years:

(i) If the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:

- (A) To low-, moderate-, middle-, and upper-income individuals;
- (B) Located in low-, moderate-, middle-, and upper-income census tracts; and
- (C) Located inside the bank's assessment area(s) and outside the bank's assessment area(s); and

(ii) The bank's CRA Disclosure Statement. The bank shall place the statement in the public file within three business days of its receipt from the Board.

(2) Banks required to report Home Mortgage Disclosure Act (HMDA) data. A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at www.consumerfinance.gov/hmda. In addition, a bank that elected to have the Board consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's website. The bank shall place the written notice(s) in the public file within three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement(s).

(3) Small banks. A small bank or a bank that was a small bank during the prior calendar year shall include in its public file:

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

(i) The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio; and

(ii) The information required for other banks by paragraph (b)(1) of this section, if the bank has elected to be evaluated under the lending, investment, and service tests.

(4) Banks with strategic plans. A bank that has been approved to be assessed under a strategic plan shall include in its public file a copy of that plan. A bank need not include information submitted to the Board on a confidential basis in conjunction with the plan.

(5) Banks with less than satisfactory ratings. A bank that received a less than satisfactory rating during its most recent examination shall include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The bank shall update the description quarterly.

(c) Location of public information. A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:

(1) At the main office and, if an interstate bank, at one branch office in each state, all information in the public file; and

(2) At each branch:

(i) A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch; and

(ii) Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

(d) Copies. Upon request, a bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).

(e) Updating. Except as otherwise provided in this section, a bank shall ensure that the information required by this section is current as of April 1 of each year.

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- All written comments from the public relating to the institution's CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the institution);
-

As of April 1, 2024, there has been no written comments from the public relating to Legacy State Bank's CRA performance.

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- The institution's most recent CRA Public Performance Evaluation;
-

Legacy State Bank's most recent CRA Public Performance Evaluation was May 19, 2022

PUBLIC DISCLOSURE

May 19, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Legacy State Bank
Certificate Number: 57882

3825 Harrison Road, SW
Loganville, GA 30052

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

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

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

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INSTITUTION RATING

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

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

- The loan-to-deposit ratio is reasonable, given the institution's size, financial condition, and assessment area's credit needs.
- The majority of loans are originated within the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes.
- The bank has not receive any CRA-related complaints since the June 30, 2016, CRA evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Legacy State Bank is a state chartered, non-member, community bank headquartered in Loganville, Gwinnett County, Georgia (GA). Legacy State Bank received a Satisfactory rating at its previous FDIC CRA Performance Evaluation, dated June 30, 2016, based on Interagency Small Institution Examination Procedures. The bank currently operates one full-service office in Metro Atlanta, GA, located in a middle-income census tract. The bank has not opened or closed any offices nor has it participated in any merger or acquisition activity since the previous evaluation.

The bank is primarily a commercial lender, which has not changed since the previous evaluation. In addition to commercial loans, the bank offers home mortgage, agricultural/farm, and consumer loans. The bank provides a variety of deposit products including checking, savings, certificates of deposit, and individual retirement accounts. Additionally, the bank offers alternative services, which include internet banking, mobile banking, and access to an automated teller machine (ATM).

As of the March 31, 2022 Consolidated Reports of Condition and Income (Call Report), the bank had total assets of \$148 million, total loans of \$101.5 million, and total deposits of \$134.2 million. As shown in the following table, commercial loans (loans secured by non-farm, non-residential properties and commercial and industrial loans) represent the largest portion of the loan portfolio at 67.9 percent, followed by loans secured by 1-4 family residential properties at 21.3 percent.

Loan Portfolio Distribution as of 3/31/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	5,070	5.0
Secured by Farmland	1,311	1.3
Secured by 1-4 Family Residential Properties	21,571	21.3
Secured by Multifamily (5 or more) Residential Properties	3,396	3.3
Secured by Nonfarm Nonresidential Properties	63,033	62.1
Total Real Estate Loans	94,381	93.0
Commercial and Industrial Loans	5,936	5.8
Agriculture Production and Other Loans Farmers	-	-
Consumer Loans	1,173	1.2
Obligations of States and Political Subdivisions in the U.S.	-	-
Other Loans	4	0.0
Total Loans	101,494	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial or legal impediments, other than legal lending limits, that would affect the bank's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Legacy State Bank has designated one assessment area. The assessment area includes Gwinnett and Walton Counties, which are part of the Atlanta-Sandy Springs-Alpharetta, Ga Metropolitan Statistical Area (MSA). Bank management delineated the assessment area based on the location of the bank’s office and the expectation of attracting and retaining a customer base within the area surrounding the bank’s office. Although there were no changes made to the assessment area since the previous examination, the income classifications for a number of census tracts changed based on the 2015 American Community Survey (ACS) data.

Data Source	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Total
2010 Census	7	31	54	36	128
2015 ACS	7	38	53	30	128

Economic and Demographic Data

The below table presents demographic information from the 2015 ACS census and 2021 Dun and Bradstreet (D&B) data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	128	5.5	29.7	41.4	23.4	0.0
Population by Geography	945,435	5.2	24.2	43.7	26.9	0.0
Housing Units by Geography	328,870	5.5	25.7	43.6	25.2	0.0
Owner-Occupied Units by Geography	203,534	2.5	17.2	47.5	32.9	0.0
Occupied Rental Units by Geography	100,150	10.9	41.4	36.1	11.6	0.0
Vacant Units by Geography	25,186	8.5	32.5	42.0	17.0	0.0
Businesses by Geography	177,456	4.5	25.7	42.4	27.4	0.0
Farms by Geography	3,096	3.2	25.2	45.8	25.7	0.0
Family Distribution by Income Level	233,277	22.5	17.9	19.2	40.4	0.0
Household Distribution by Income Level	303,684	20.7	17.0	18.7	43.6	0.0
Median Family Income MSA - 12060 Atlanta-Sandy Springs-Alpharetta, GA MSA		\$67,322	Median Housing Value			\$167,053
			Median Gross Rent			\$1,053
			Families Below Poverty Level			11.2%

*Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.*

The *Bureau of Labor Statistics* indicates unemployment rates for both counties in the assessment area increased from 2019 to 2020, due largely to COVID-19 pandemic-induced job losses. Unemployment rates declined in 2021 and are in-line with pre-pandemic levels. Unemployment rates in all years were below the state and national rates in for all three years. The below table reflects the average annual unemployment rates and trends for the assessment area counties, state, and nation during the evaluation period.

Unemployment Rates			
Area	2019	2020	2021
	%	%	%
Gwinnett County	3.2	6.3	3.5
Walton County	3.2	5.4	3.2
Georgia	3.6	6.5	3.9
National Average	3.7	8.1	5.4
<i>Source: Bureau of Labor Statistics</i>			

According to D&B data, in 2021, the top industries in this assessment area were services, followed by non-classifiable establishments; retail trade; finance, insurance, and real estate; and construction. Top employers in the assessment area included the Gwinnett County Public Schools, Gwinnett County Government, Northside Hospital, Publix, and Walmart.

Competition

The assessment area is competitive in the financial services market. The June 30, 2021, Summary of Deposits revealed 33 FDIC-insured institutions operated 169 branches within this assessment area. Of these institutions, Legacy State Bank ranked 27th, with a .5 percent market share. The top five financial institutions accounted for 64.0 percent of the deposit market share and include Wells Fargo Bank, NA; Bank of America, NA; Truist Bank; Jpmorgan Chase, NA; and Renasant Bank.

Community Contact

As part of the CRA evaluation process, examiners typically contact third parties in a bank’s assessment area to gain additional insight regarding local economic conditions and to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs and helps to identify what opportunities are available.

For this evaluation, examiners used information from a new community contact representing an economic development organization. The organization helps to promote trade, commerce, industry, and employment opportunities in Walton County. The contact stated, despite the effects of the COVID-19 pandemic, the local economy is very healthy. The contact stated that a primary credit need is affordable housing due to the shortage of housing stock. He also believed there was educational opportunities for small businesses. Overall, the contact indicated that even with the high level of competition, financial institutions are doing their best to meet the credit needs of the community.

Credit Needs

Considering demographic and economic data and information from the community contact, examiners identified small business and affordable home loans as primary credit needs in the assessment area. The high percentage of small businesses with four or fewer employees (61.6 percent) and significant majority of businesses with GARs of \$1 million or less (93.6 percent) support this conclusion. The need for affordable housing was identified, based on the high percentage of low-income families and moderate-income families. In addition, the age of the housing units demonstrates a need for home improvement loans.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated June 30, 2016, to the current evaluation dated May 19, 2022. Examiners used the Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include the CRA Small Bank Lending Test.

Activities Reviewed

The CRA regulation requires a review of the lending performance of an institution in its defined assessment area with respect to small business, home mortgage, small farm, and consumer lending, if significant. As previously noted, business and residential loans are considered the largest product lines by dollar volume. Legacy State Bank considers small business loans to be its primary loan product.

Based on this business focus and the loan portfolio composition, examiners selected small business loans to analyze for this evaluation. Home mortgage loans were not reviewed, as they are generally made as an accommodation for business customers and primarily for investment purposes. Additionally, a low volume of these loans were originated during the review period (13 loans totaling \$6.4 million), and the bank is not subject to the requirements of the Home Mortgage Disclosure Act. Further, the bank has made no loans secured by farmland or for agricultural purposes, and consumer loans do not constitute a substantial portion of the loan portfolio or represent a major product line; therefore, examiners did not analyze these loans during the evaluation.

In 2021, the bank originated 81 small business loans totaling \$11.5 million. This universe included 62 loans originated under the Small Business Administration's (SBA's) Paycheck Protection Program (PPP) totaling \$4.5 million. The entire universe was evaluated for all performance criteria. D&B data for 2021 provided a standard of comparison for the small business loans.

While both the number and dollar volume of loans are presented, the analyses primarily focused on the number of loans originated since loans extended to small business entities are generally for smaller dollar amounts.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The overall Lending Test rating for this institution is Satisfactory. This rating is supported by a reasonable loan-to-deposit ratio, a majority of loans originated inside the assessment area, a reasonable distribution of loans throughout the assessment area, and a reasonable penetration of loans to businesses of different sizes.

Loan-to-Deposit Ratio

The bank’s net loan-to-deposit ratio is reasonable given the institution’s size, financial condition, and credit needs of the assessment area. Examiners calculated the average net loan-to-deposit ratio of 83.0 percent using the 24 quarter-end ratios since the previous evaluation. The average net loan-to-deposit ratio, as of March 31, 2022, was 75.6 percent. Quarterly average net loan-to-deposit ratios have ranged from a high of 95.3 percent, as of December 31, 2018, to a low of 61.7 percent, as of June 30, 2016.

While Legacy State Bank has many competitors, none are similarly-situated in terms of total assets, markets served, products offered, and office locations. As a result, examiners compared the bank’s average net loan-to-deposit ratio to that of a peer group defined by the Uniform Bank Performance Report (UBPR). Legacy State Bank was in peer group 8, which includes insured commercial banks having assets between \$100 million and \$300 million, with 2 or fewer full service banking offices and located in a metropolitan statistical area. The peer group’s average net loan-to-deposit ratio, calculated over the same 24 quarters, was 73.6 percent. The UBPR peer group average net loan-to-deposit ratios ranged from a high of 82.5 percent on June 30, 2019, to a low of 65.0 percent on March 31, 2022. The bank’s performance is greater than its peer group by 9.4 percent.

Assessment Area Concentration

A majority of loans were originated in the bank’s assessment area. See the below table for details.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	53	65.4	28	34.6	81	6,870	59.8	4,617	40.2	11,487

Source: Bank Data

Geographic Distribution

The geographic distribution of small business lending reflects reasonable dispersion throughout the assessment area. Small business lending in the low-income census tracts was below demographics. However, the low percentage of businesses operating in the low-income census tract is indicative of limited lending opportunities within the assessment area. Within moderate-income census tracts, the bank’s level of lending is below demographics by 4.9 percent. However, Legacy State Bank faces significant competition in the assessment area. In addition, the office location is a significant distance from the majority of low- and moderate-income census tracts, which are located in the northwest portion of Gwinnett County and the southeast portion of Walton County. The following table reflects the distribution of small business loans within the assessment area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2021	4.5	1	1.9	62	0.9
Moderate					
2021	25.7	11	20.8	953	13.9
Middle					
2021	42.4	35	66.0	5,711	83.1
Upper					
2021	27.4	6	11.3	144	2.1
Totals					
2021	100.0	53	100.0	6,870	100.0
<i>Source: 2021 D&B Data and Bank Data.</i>					

Borrower Profile

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. Lending to small businesses was significantly below demographics. However, 40 loans were extended to businesses that did not have gross revenues available, primarily as income data was not required to be collected for the PPP loans originated in this assessment area. Without these loans, the bank's small business lending performance would be 84.6 percent, which is more in line with demographics. In addition, the analysis by loan amount indicates a willingness to lend to smaller businesses. Specifically, 83.0 percent of the 2021 small business loans were in amounts under \$100,000. The following table reflects the distribution of small business loans among businesses of different sizes.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000					
2021	93.6	11	20.8	2,947	42.9
> \$1,000,000					
2021	2.1	2	3.8	122	1.8
Revenue Not Available					
2021	4.3	40	75.4	3,801	55.3
Total					
2021	100.0	53	100.0	6,870	100.0
<i>Source: 2021 D&B Data and Bank Records</i>					

Distribution of Small Business Loans by Loan Amount				
Loan Amount	#	%	\$(000s)	%
< \$100,000				
2021	44	83.0	1,786	26.0
\$100,000 - \$249,999				
2021	4	7.6	1,493	21.7
\$250,000 - \$499,999				
2021	-	-	-	-
\$500,000 - \$1,000,000				
2021	5	9.4	3,591	52.3
Totals				
2021	53	100.0	6,870	100.0
<i>Source: Bank Records</i>				

Response to Complaints

The bank did not receive any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners evaluated the bank's compliance with anti-discrimination laws, including the Fair Housing Act and the Equal Credit Opportunity Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

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

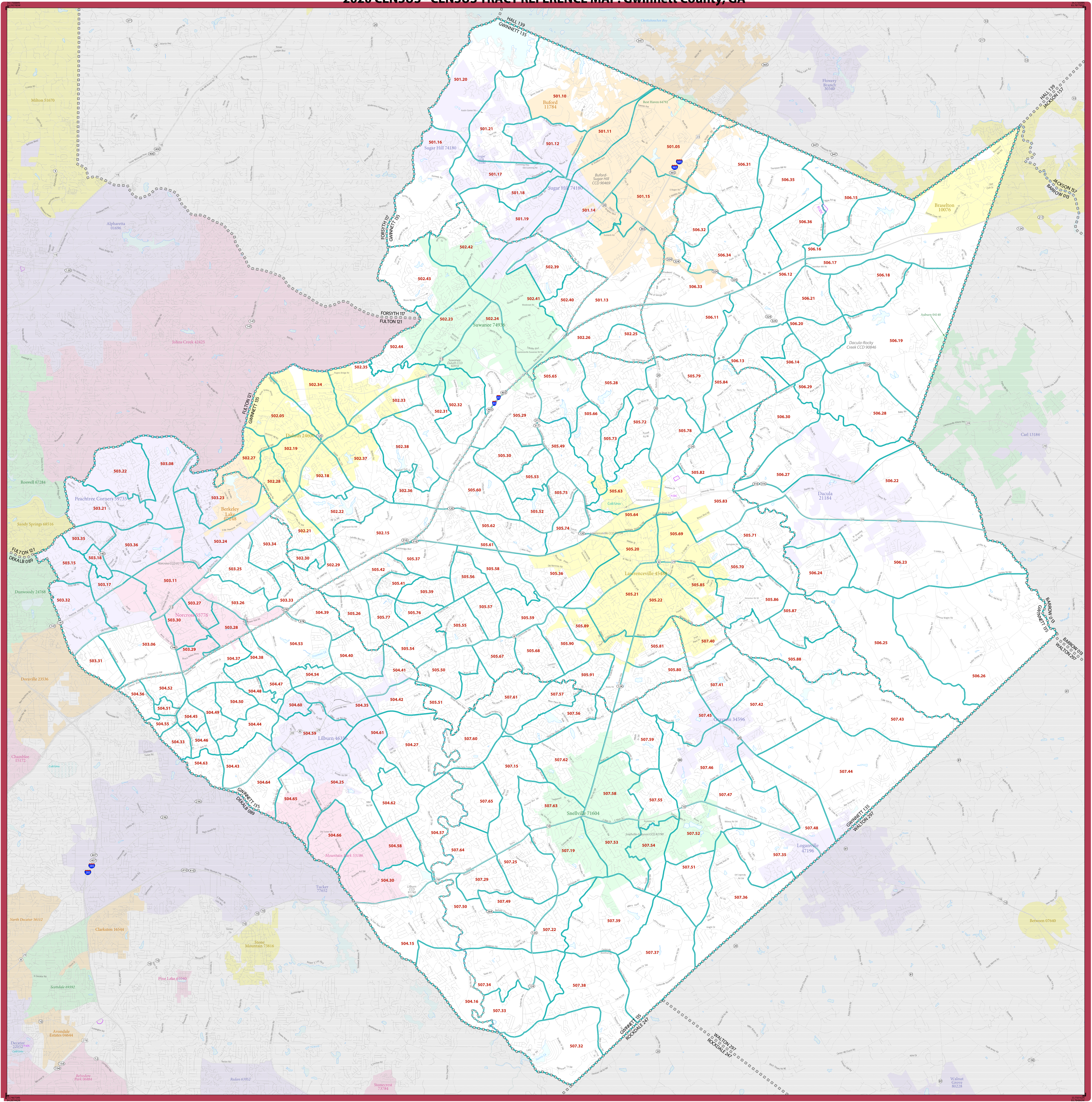
“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- A map of each assessment area showing its boundaries and, on the map or in a separate list, the geographies contained within the assessment area;
-

Legacy State Bank's assessment areas include both Gwinnett and Walton counties.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Gwinnett County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880	Census Designated Place (CDP) ³		Incline Village 35100
Oil Reservation Trust Land	■■■■■■■■■■	TI880	Census Tract ³		33.07
State American Indian Reservation	■■■■■■■■■■	Tama Resrv 9400	DESCRIPTION	SYMBOL	DESCRIPTION
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120	Water Body		Planned Lake
State (or statistically equivalent entity)		NEW YORK 36	College or University		Col Univ
County (or statistically equivalent entity)	□□□□□	ERIE 029	Minor Civil Division (MCD) ¹		4WD Trail, Stairway, Also, Walkway or Ferry
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Bristol town 07485	Prison or Juvenile Detention Center		PRIC
Consolidated City	○○○○○	Hanna CCD 91650	Natural or State Park, Forest, or Recreation Area		Yosemite NP
		MILLFORD 47500	Outside Subject Area		

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

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

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

2. Place label color corresponds to the place fill color.

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

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

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

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

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 31 00 46
 2nd Standard Parallel: 34 13 35
 Central Meridian: -83 18 26
 Latitude of Projection Origin: 30 21 19
 False Easting: 0
 False Northing: 0

Scale: 1:100,000
 The printed map scale is 1:151,112

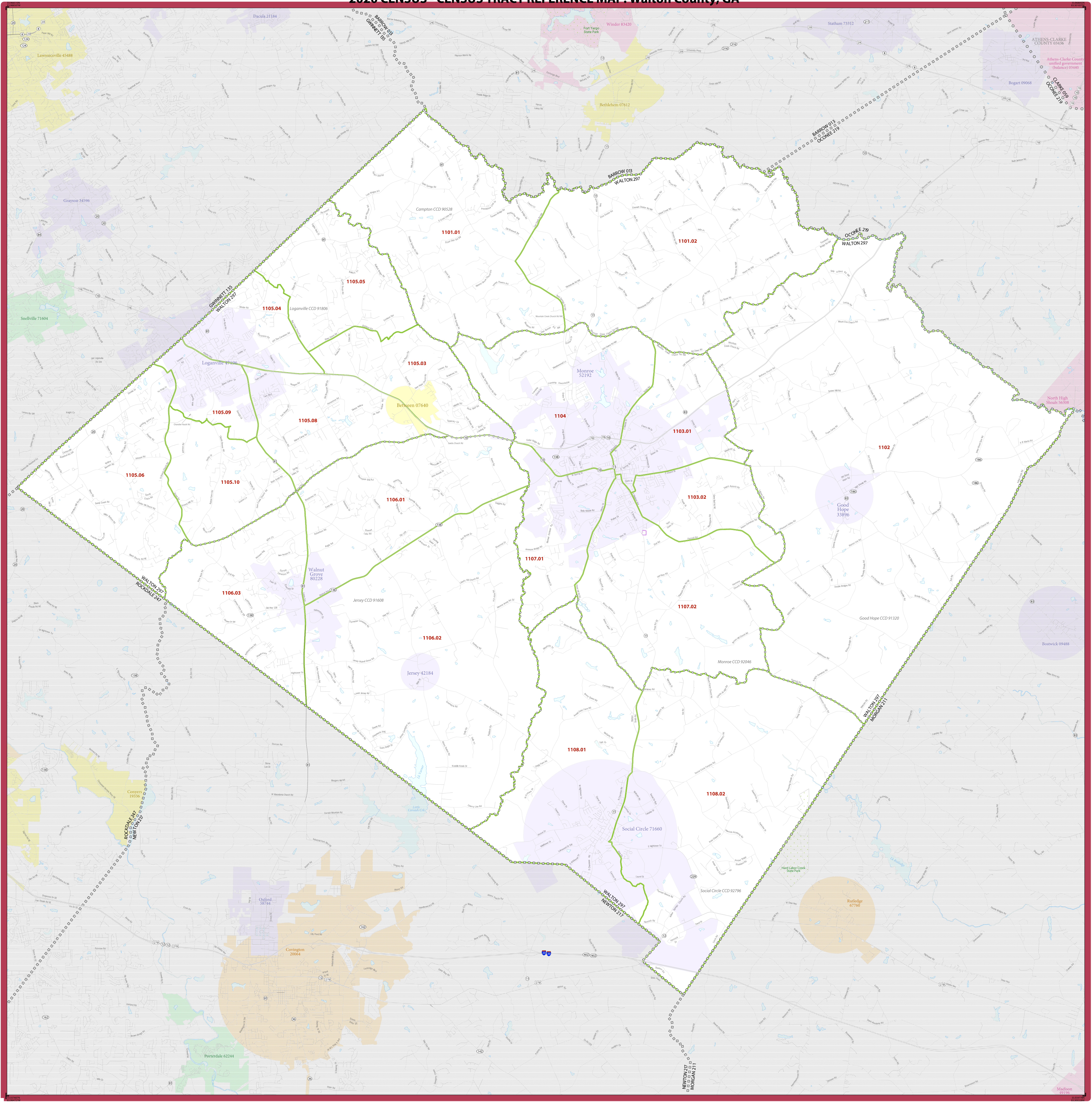
Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Gwinnett County (135)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 24961315001

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Walton County, GA



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880	
Off Reservation Trust Land	■■■■■■■■■■	TI880	
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400	
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120	
State (or statistically equivalent entity)		NEW YORK 36	
County (or statistically equivalent entity)	□□□□□	ERIE 029	
Minor Civil Division (MCD) ¹	○○○○○○	Bristol town 07485	
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○○	Hanna CCD 91650	
Consolidated City	○○○○○○	MILLFORD 47500	
Incorporated Place 1,2	■■■■■■■■■■	Davis 18100	
Census Designated Place (CDP) ²	■■■■■■■■■■	Incline Village 35100	
Census Tract ³	■■■■■■■■■■	33.07	
DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	Blue wavy lines	Interstate or U.S. Highway	Thick blue line with red border
College or University	Blue dashed line	State Highway or State Road	Thin blue line with red border
Military	Blue dashed line with 'M'	Other Road	Thin grey line
Prison or Juvenile Detention Center	Blue dashed line with 'P'	4WD Trail, Stairway, Also, Walkway, or Ferry	Thin grey line with '4WD'
Navigable Boundary or Feature Not Elsewhere Classified	Blue dashed line with 'N'	Nonvisible Boundary or Feature Not Elsewhere Classified	Thin grey line with 'N'
National or State Park, Forest, or Recreation Area	Green wavy lines	Inset Area	Blue box with 'A1'
Outside Subject Area	Grey wavy lines		

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

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

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

2. Place label color corresponds to the place fill color.

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

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

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

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

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 31 00 46
 2nd Standard Parallel: 34 13 35
 Central Meridian: -83 18 26
 Latitude of Projection Origin: 30 21 19
 False Easting: 0
 False Northing: 0

Scale: 1:100,000
 The printed map scale is 1:151,322

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

NAME: Walton County (297)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 249513207001

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

United States Census 2020

TYPE;FULLCODE;STATE;COUNTY;TRACT;SHEETS

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 135 - GWINNETT COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	135	0501.05	Moderate	No	64.47	\$102,900	\$66,340	\$54,671	5338	61.90	3304	941	1701
13	135	0501.10	Middle	No	118.45	\$102,900	\$121,885	\$100,435	5398	33.90	1830	1325	1921
13	135	0501.11	Moderate	No	58.74	\$102,900	\$60,443	\$49,814	2372	56.28	1335	530	849
13	135	0501.12	Middle	No	98.03	\$102,900	\$100,873	\$83,125	5075	58.23	2955	1041	1516
13	135	0501.13	Middle	No	87.37	\$102,900	\$89,904	\$74,088	6131	67.31	4127	1087	1237
13	135	0501.14	Upper	No	128.90	\$102,900	\$132,638	\$109,297	3068	48.99	1503	756	932
13	135	0501.15	Unknown	No	0.00	\$102,900	\$0	\$0	4166	53.94	2247	703	948
13	135	0501.16	Upper	No	169.13	\$102,900	\$174,035	\$143,409	7036	45.11	3174	2108	2197
13	135	0501.17	Upper	No	134.65	\$102,900	\$138,555	\$114,178	3987	38.32	1528	1091	1297
13	135	0501.18	Middle	No	90.84	\$102,900	\$93,474	\$77,031	2752	52.98	1458	496	690
13	135	0501.19	Middle	No	110.37	\$102,900	\$113,571	\$93,592	5374	54.54	2931	1090	1467
13	135	0501.20	Upper	No	128.03	\$102,900	\$131,743	\$108,558	2361	31.00	732	649	747
13	135	0501.21	Middle	No	107.44	\$102,900	\$110,556	\$91,101	6334	45.94	2910	1833	2044
13	135	0502.05	Middle	No	88.98	\$102,900	\$91,560	\$75,455	4401	64.39	2834	788	1104
13	135	0502.15	Moderate	No	78.74	\$102,900	\$81,023	\$66,768	2935	84.91	2492	255	524
13	135	0502.18	Middle	No	89.44	\$102,900	\$92,034	\$75,842	5002	68.81	3442	928	1401
13	135	0502.19	Middle	No	103.48	\$102,900	\$106,481	\$87,745	3566	66.69	2378	964	1231
13	135	0502.21	Middle	No	86.31	\$102,900	\$88,813	\$73,191	4244	79.08	3356	592	956
13	135	0502.22	Middle	No	98.55	\$102,900	\$101,408	\$83,563	5157	70.45	3633	1042	1409
13	135	0502.23	Moderate	No	77.65	\$102,900	\$79,902	\$65,842	5858	58.84	3447	1114	1317
13	135	0502.24	Upper	No	142.30	\$102,900	\$146,427	\$120,658	3984	61.85	2464	822	978
13	135	0502.25	Middle	No	104.30	\$102,900	\$107,325	\$88,438	4293	60.31	2589	893	1040
13	135	0502.26	Middle	No	98.88	\$102,900	\$101,748	\$83,847	3749	69.73	2614	520	829
13	135	0502.27	Upper	No	128.96	\$102,900	\$132,700	\$109,348	2180	43.21	942	470	511
13	135	0502.28	Moderate	No	57.18	\$102,900	\$58,838	\$48,485	4581	77.01	3528	492	525
13	135	0502.29	Low	No	48.51	\$102,900	\$49,917	\$41,136	3229	90.90	2935	46	159

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13	135	0502.30	Moderate	No	54.69	\$102,900	\$56,276	\$46,379	3554	86.83	3086	377	677
13	135	0502.31	Upper	No	122.35	\$102,900	\$125,898	\$103,750	5179	69.38	3593	784	958
13	135	0502.32	Middle	No	111.90	\$102,900	\$115,145	\$94,886	2624	68.98	1810	692	760
13	135	0502.33	Middle	No	98.90	\$102,900	\$101,768	\$83,864	3389	74.89	2538	725	967
13	135	0502.34	Upper	No	151.53	\$102,900	\$155,924	\$128,487	3776	51.85	1958	1040	1253
13	135	0502.35	Upper	No	133.85	\$102,900	\$137,732	\$113,493	5961	69.27	4129	1655	1904
13	135	0502.36	Middle	No	95.92	\$102,900	\$98,702	\$81,333	2819	85.10	2399	491	521
13	135	0502.37	Middle	No	107.28	\$102,900	\$110,391	\$90,969	3693	51.15	1889	1090	1259
13	135	0502.38	Middle	No	94.84	\$102,900	\$97,590	\$80,417	4654	70.46	3279	632	1036
13	135	0502.39	Upper	No	166.03	\$102,900	\$170,845	\$140,781	5183	64.69	3353	1191	1245
13	135	0502.40	Upper	No	177.37	\$102,900	\$182,514	\$150,394	4032	62.25	2510	1127	1193
13	135	0502.41	Middle	No	119.76	\$102,900	\$123,233	\$101,554	4414	51.38	2268	1108	1264
13	135	0502.42	Upper	No	147.46	\$102,900	\$151,736	\$125,037	4763	50.68	2414	1171	1267
13	135	0502.43	Upper	No	206.29	\$102,900	\$212,272	\$174,922	6524	37.35	2437	1818	1865
13	135	0502.44	Upper	No	183.66	\$102,900	\$188,986	\$155,729	2917	50.74	1480	788	857
13	135	0503.06	Moderate	No	67.03	\$102,900	\$68,974	\$56,840	4307	90.27	3888	598	1125
13	135	0503.08	Upper	No	207.65	\$102,900	\$213,672	\$176,071	3800	29.53	1122	1161	1262
13	135	0503.11	Upper	No	158.47	\$102,900	\$163,066	\$134,375	3622	47.90	1735	1067	1362
13	135	0503.15	Moderate	No	67.26	\$102,900	\$69,211	\$57,031	5786	70.74	4093	645	1229
13	135	0503.17	Moderate	No	70.48	\$102,900	\$72,524	\$59,766	3898	84.17	3281	131	626
13	135	0503.18	Moderate	No	67.49	\$102,900	\$69,447	\$57,232	3310	87.19	2886	226	470
13	135	0503.21	Upper	No	176.90	\$102,900	\$182,030	\$150,000	4638	21.43	994	1739	1833
13	135	0503.22	Upper	No	193.92	\$102,900	\$199,544	\$164,432	4614	21.48	991	1399	1533
13	135	0503.23	Upper	No	161.81	\$102,900	\$166,502	\$137,207	4225	35.64	1506	1505	1588
13	135	0503.24	Middle	No	84.20	\$102,900	\$86,642	\$71,395	4450	66.81	2973	841	1258
13	135	0503.25	Moderate	No	71.13	\$102,900	\$73,193	\$60,313	4072	75.42	3071	1038	1404
13	135	0503.26	Moderate	No	73.79	\$102,900	\$75,930	\$62,568	4741	86.06	4080	580	1058
13	135	0503.27	Moderate	No	59.31	\$102,900	\$61,030	\$50,294	3994	91.89	3670	542	730
13	135	0503.28	Moderate	No	76.76	\$102,900	\$78,986	\$65,094	2986	89.48	2672	574	984

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13	135	0503.29	Low	No	46.39	\$102,900	\$47,735	\$39,340	2444	92.96	2272	75	199
13	135	0503.30	Moderate	No	64.32	\$102,900	\$66,185	\$54,545	3161	88.11	2785	463	842
13	135	0503.31	Moderate	No	63.33	\$102,900	\$65,167	\$53,704	2642	89.25	2358	206	434
13	135	0503.32	Moderate	No	72.84	\$102,900	\$74,952	\$61,763	3031	80.70	2446	273	663
13	135	0503.33	Moderate	No	60.44	\$102,900	\$62,193	\$51,250	4585	87.70	4021	203	326
13	135	0503.34	Middle	No	89.85	\$102,900	\$92,456	\$76,193	5310	76.50	4062	774	1825
13	135	0503.35	Moderate	No	77.61	\$102,900	\$79,861	\$65,813	3138	55.93	1755	572	973
13	135	0503.36	Upper	No	124.28	\$102,900	\$127,884	\$105,385	3218	57.21	1841	1156	1320
13	135	0504.15	Middle	No	106.78	\$102,900	\$109,877	\$90,542	4428	68.50	3033	1199	1453
13	135	0504.16	Middle	No	92.35	\$102,900	\$95,028	\$78,312	3835	82.61	3168	664	1145
13	135	0504.25	Upper	No	142.73	\$102,900	\$146,869	\$121,023	6019	50.46	3037	1538	1695
13	135	0504.27	Middle	No	111.19	\$102,900	\$114,415	\$94,286	6296	53.08	3342	1711	1880
13	135	0504.30	Moderate	No	78.42	\$102,900	\$80,694	\$66,500	5646	59.95	3385	1263	1571
13	135	0504.33	Moderate	No	69.83	\$102,900	\$71,855	\$59,211	2567	83.60	2146	415	586
13	135	0504.35	Moderate	No	52.38	\$102,900	\$53,899	\$44,415	4466	85.65	3825	463	895
13	135	0504.37	Moderate	No	69.32	\$102,900	\$71,330	\$58,784	2873	90.29	2594	389	774
13	135	0504.38	Moderate	No	72.52	\$102,900	\$74,623	\$61,497	5342	90.30	4824	564	1054
13	135	0504.39	Low	No	40.21	\$102,900	\$41,376	\$34,096	3228	91.91	2967	175	484
13	135	0504.40	Moderate	No	51.17	\$102,900	\$52,654	\$43,396	5076	85.36	4333	1109	1954
13	135	0504.41	Moderate	No	59.79	\$102,900	\$61,524	\$50,702	5218	90.95	4746	661	957
13	135	0504.42	Middle	No	81.66	\$102,900	\$84,028	\$69,245	2862	77.15	2208	536	818
13	135	0504.43	Middle	No	98.58	\$102,900	\$101,439	\$83,590	3397	76.86	2611	722	960
13	135	0504.44	Moderate	No	72.10	\$102,900	\$74,191	\$61,136	3905	84.71	3308	865	1133
13	135	0504.45	Low	No	40.06	\$102,900	\$41,222	\$33,975	3929	94.81	3725	291	997
13	135	0504.46	Moderate	No	76.67	\$102,900	\$78,893	\$65,010	3847	88.93	3421	287	683
13	135	0504.47	Moderate	No	56.42	\$102,900	\$58,056	\$47,844	3237	93.05	3012	202	707
13	135	0504.48	Moderate	No	53.47	\$102,900	\$55,021	\$45,343	4913	92.37	4538	358	1178
13	135	0504.49	Moderate	No	56.55	\$102,900	\$58,190	\$47,950	4457	88.67	3952	601	762

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13	135	0504.50	Middle	No	83.08	\$102,900	\$85,489	\$70,449	3409	87.91	2997	518	738
13	135	0504.51	Low	No	44.47	\$102,900	\$45,760	\$37,714	3147	94.69	2980	164	431
13	135	0504.52	Moderate	No	62.63	\$102,900	\$64,446	\$53,110	3019	90.79	2741	254	431
13	135	0504.53	Moderate	No	52.82	\$102,900	\$54,352	\$44,792	3852	89.49	3447	215	546
13	135	0504.54	Moderate	No	70.90	\$102,900	\$72,956	\$60,125	3959	87.37	3459	601	986
13	135	0504.55	Moderate	No	66.16	\$102,900	\$68,079	\$56,100	2820	92.13	2598	298	498
13	135	0504.56	Moderate	No	50.87	\$102,900	\$52,345	\$43,138	4339	92.35	4007	264	405
13	135	0504.57	Upper	No	134.68	\$102,900	\$138,586	\$114,198	4331	52.48	2273	1193	1391
13	135	0504.58	Middle	No	115.75	\$102,900	\$119,107	\$98,147	3287	47.58	1564	914	1105
13	135	0504.59	Moderate	No	79.66	\$102,900	\$81,970	\$67,550	3846	77.67	2987	566	921
13	135	0504.60	Low	No	44.09	\$102,900	\$45,369	\$37,391	3386	89.87	3043	210	732
13	135	0504.61	Middle	No	115.82	\$102,900	\$119,179	\$98,209	2655	51.83	1376	792	831
13	135	0504.62	Upper	No	144.23	\$102,900	\$148,413	\$122,297	4132	61.16	2527	990	1103
13	135	0504.63	Moderate	No	72.49	\$102,900	\$74,592	\$61,471	4206	89.75	3775	132	273
13	135	0504.64	Moderate	No	74.50	\$102,900	\$76,661	\$63,176	5335	84.27	4496	1000	1439
13	135	0504.65	Middle	No	98.05	\$102,900	\$100,893	\$83,138	3918	51.89	2033	1226	1403
13	135	0504.66	Middle	No	112.90	\$102,900	\$116,174	\$95,737	3115	43.21	1346	1173	1265
13	135	0505.20	Middle	No	83.29	\$102,900	\$85,705	\$70,625	5138	72.30	3715	564	1838
13	135	0505.21	Middle	No	81.95	\$102,900	\$84,327	\$69,489	5738	67.97	3900	1167	1845
13	135	0505.22	Low	No	38.59	\$102,900	\$39,709	\$32,721	4944	68.85	3404	932	1696
13	135	0505.26	Low	No	47.54	\$102,900	\$48,919	\$40,315	5354	86.29	4620	1070	1187
13	135	0505.28	Upper	No	144.93	\$102,900	\$149,133	\$122,895	5375	50.60	2720	1332	1477
13	135	0505.29	Middle	No	88.82	\$102,900	\$91,396	\$75,313	4346	64.52	2804	990	1395
13	135	0505.30	Upper	No	126.29	\$102,900	\$129,952	\$107,083	6057	65.48	3966	1537	1981
13	135	0505.36	Moderate	No	65.96	\$102,900	\$67,873	\$55,932	6810	80.94	5512	1053	1652
13	135	0505.37	Moderate	No	53.80	\$102,900	\$55,360	\$45,625	5587	85.39	4771	138	291
13	135	0505.39	Moderate	No	61.39	\$102,900	\$63,170	\$52,057	6035	90.46	5459	865	1433
13	135	0505.41	Moderate	No	60.52	\$102,900	\$62,275	\$51,321	4867	88.43	4304	19	166
13	135	0505.42	Moderate	No	53.53	\$102,900	\$55,082	\$45,393	5366	88.73	4761	249	660

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13	135	0505.49	Middle	No	102.45	\$102,900	\$105,421	\$86,869	5136	61.78	3173	1708	2058
13	135	0505.50	Middle	No	83.46	\$102,900	\$85,880	\$70,775	4175	76.24	3183	809	1147
13	135	0505.51	Middle	No	118.09	\$102,900	\$121,515	\$100,134	4448	80.78	3593	939	1116
13	135	0505.52	Upper	No	120.52	\$102,900	\$124,015	\$102,193	3952	65.16	2575	984	1245
13	135	0505.53	Middle	No	105.25	\$102,900	\$108,302	\$89,250	3693	63.12	2331	1120	1160
13	135	0505.54	Moderate	No	59.25	\$102,900	\$60,968	\$50,244	4582	90.27	4136	693	1364
13	135	0505.55	Middle	No	80.60	\$102,900	\$82,937	\$68,342	4514	86.46	3903	1163	1274
13	135	0505.56	Middle	No	96.80	\$102,900	\$99,607	\$82,083	5754	86.29	4965	940	1404
13	135	0505.57	Middle	No	83.75	\$102,900	\$86,179	\$71,020	2984	73.22	2185	612	812
13	135	0505.58	Middle	No	98.93	\$102,900	\$101,799	\$83,886	2435	78.40	1909	596	809
13	135	0505.59	Moderate	No	73.10	\$102,900	\$75,220	\$61,987	5067	83.70	4241	1167	1421
13	135	0505.60	Upper	No	141.39	\$102,900	\$145,490	\$119,886	3846	72.36	2783	899	973
13	135	0505.61	Moderate	No	51.31	\$102,900	\$52,798	\$43,511	4511	89.20	4024	536	890
13	135	0505.62	Moderate	No	66.71	\$102,900	\$68,645	\$56,571	4442	81.27	3610	464	932
13	135	0505.63	Middle	No	98.21	\$102,900	\$101,058	\$83,281	4080	64.29	2623	753	855
13	135	0505.64	Low	No	45.46	\$102,900	\$46,778	\$38,551	3462	79.90	2766	169	447
13	135	0505.65	Middle	No	106.83	\$102,900	\$109,928	\$90,583	4513	62.84	2836	1155	1338
13	135	0505.66	Middle	No	86.91	\$102,900	\$89,430	\$73,693	3968	59.35	2355	1112	1234
13	135	0505.67	Moderate	No	73.19	\$102,900	\$75,313	\$62,066	4829	84.16	4064	967	1367
13	135	0505.68	Middle	No	108.35	\$102,900	\$111,492	\$91,875	4450	80.02	3561	1315	1577
13	135	0505.69	Moderate	No	58.20	\$102,900	\$59,888	\$49,356	5645	84.15	4750	982	1238
13	135	0505.70	Middle	No	108.35	\$102,900	\$111,492	\$91,875	4040	77.95	3149	690	1128
13	135	0505.71	Moderate	No	67.54	\$102,900	\$69,499	\$57,270	5931	81.42	4829	2052	2253
13	135	0505.72	Middle	No	95.92	\$102,900	\$98,702	\$81,339	3364	49.29	1658	876	1007
13	135	0505.73	Upper	No	140.33	\$102,900	\$144,400	\$118,995	2995	60.23	1804	807	856
13	135	0505.74	Moderate	No	51.31	\$102,900	\$52,798	\$43,511	4735	77.38	3664	325	485
13	135	0505.75	Middle	No	96.11	\$102,900	\$98,897	\$81,500	2545	63.38	1613	589	740
13	135	0505.76	Moderate	No	78.91	\$102,900	\$81,198	\$66,910	2785	81.22	2262	268	501

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13	135	0505.77	Moderate	No	61.51	\$102,900	\$63,294	\$52,155	4617	89.73	4143	776	1180
13	135	0505.78	Middle	No	83.64	\$102,900	\$86,066	\$70,924	4114	61.08	2513	1074	1310
13	135	0505.79	Middle	No	99.18	\$102,900	\$102,056	\$84,104	4737	54.95	2603	952	1272
13	135	0505.80	Upper	No	127.39	\$102,900	\$131,084	\$108,023	3971	72.63	2884	1050	1198
13	135	0505.81	Moderate	No	77.73	\$102,900	\$79,984	\$65,912	4018	75.91	3050	718	1076
13	135	0505.82	Upper	No	183.99	\$102,900	\$189,326	\$156,012	2765	56.27	1556	609	708
13	135	0505.83	Middle	No	83.42	\$102,900	\$85,839	\$70,736	4383	66.07	2896	625	819
13	135	0505.84	Upper	No	136.83	\$102,900	\$140,798	\$116,023	4341	46.42	2015	1353	1375
13	135	0505.85	Middle	No	111.43	\$102,900	\$114,661	\$94,486	4407	82.12	3619	727	1114
13	135	0505.86	Moderate	No	67.79	\$102,900	\$69,756	\$57,483	5453	78.42	4276	1467	1694
13	135	0505.87	Middle	No	86.50	\$102,900	\$89,009	\$73,352	4630	81.02	3751	985	1106
13	135	0505.88	Middle	No	94.30	\$102,900	\$97,035	\$79,959	5080	73.70	3744	1442	1751
13	135	0505.89	Middle	No	108.72	\$102,900	\$111,873	\$92,188	5340	82.28	4394	1372	1620
13	135	0505.90	Middle	No	102.97	\$102,900	\$105,956	\$87,311	4120	82.79	3411	1071	1440
13	135	0505.91	Upper	No	161.29	\$102,900	\$165,967	\$136,763	3567	56.49	2015	1102	1265
13	135	0506.11	Upper	No	126.92	\$102,900	\$130,601	\$107,623	4513	52.96	2390	1009	1312
13	135	0506.12	Middle	No	106.27	\$102,900	\$109,352	\$90,115	4819	55.95	2696	1047	1245
13	135	0506.13	Upper	No	128.54	\$102,900	\$132,268	\$108,991	3992	57.09	2279	1067	1243
13	135	0506.14	Middle	No	118.09	\$102,900	\$121,515	\$100,136	3668	47.08	1727	869	1266
13	135	0506.15	Middle	No	119.41	\$102,900	\$122,873	\$101,250	2215	47.36	1049	505	616
13	135	0506.16	Upper	No	134.09	\$102,900	\$137,979	\$113,703	3715	41.00	1523	769	939
13	135	0506.17	Upper	No	151.44	\$102,900	\$155,832	\$128,412	9207	39.40	3628	2608	2985
13	135	0506.18	Upper	No	182.43	\$102,900	\$187,720	\$154,688	4453	30.92	1377	1219	1281
13	135	0506.19	Middle	No	111.99	\$102,900	\$115,238	\$94,962	6381	44.18	2819	1254	1747
13	135	0506.20	Upper	No	130.63	\$102,900	\$134,418	\$110,766	3737	36.02	1346	1270	1432
13	135	0506.21	Upper	No	171.81	\$102,900	\$176,792	\$145,682	4161	34.94	1454	997	1167
13	135	0506.22	Middle	No	85.89	\$102,900	\$88,381	\$72,833	3425	44.18	1513	664	1132
13	135	0506.23	Upper	No	123.90	\$102,900	\$127,493	\$105,064	6280	58.58	3679	1418	1738
13	135	0506.24	Upper	No	124.68	\$102,900	\$128,296	\$105,725	4079	78.62	3207	798	833

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	135	0506.25	Upper	No	177.01	\$102,900	\$182,143	\$150,093	4044	61.87	2502	940	991
13	135	0506.26	Middle	No	116.86	\$102,900	\$120,249	\$99,095	5739	41.05	2356	1291	1458
13	135	0506.27	Middle	No	99.01	\$102,900	\$101,881	\$83,952	5576	65.76	3667	1377	1745
13	135	0506.28	Middle	No	112.51	\$102,900	\$115,773	\$95,402	6223	50.17	3122	1232	1510
13	135	0506.29	Upper	No	146.72	\$102,900	\$150,975	\$124,409	2308	41.59	960	636	777
13	135	0506.30	Upper	No	137.85	\$102,900	\$141,848	\$116,888	4748	56.70	2692	931	1231
13	135	0506.31	Middle	No	112.15	\$102,900	\$115,402	\$95,099	7340	39.06	2867	2115	2548
13	135	0506.32	Middle	No	112.84	\$102,900	\$116,112	\$95,686	3399	45.54	1548	953	987
13	135	0506.33	Low	No	43.48	\$102,900	\$44,741	\$36,871	2621	73.79	1934	158	333
13	135	0506.34	Moderate	No	72.46	\$102,900	\$74,561	\$61,446	6306	61.53	3880	1195	1688
13	135	0506.35	Middle	No	99.94	\$102,900	\$102,838	\$84,744	3993	44.33	1770	1208	1355
13	135	0506.36	Upper	No	125.38	\$102,900	\$129,016	\$106,311	4251	53.05	2255	578	807
13	135	0507.15	Middle	No	84.84	\$102,900	\$87,300	\$71,941	5661	58.38	3305	1506	1793
13	135	0507.19	Moderate	No	71.81	\$102,900	\$73,892	\$60,895	6149	78.48	4826	967	1961
13	135	0507.22	Middle	No	89.16	\$102,900	\$91,746	\$75,600	3341	81.59	2726	975	1144
13	135	0507.25	Middle	No	99.25	\$102,900	\$102,128	\$84,159	6202	80.86	5015	1525	1977
13	135	0507.29	Middle	No	84.14	\$102,900	\$86,580	\$71,350	3768	77.15	2907	752	1054
13	135	0507.32	Moderate	No	70.44	\$102,900	\$72,483	\$59,728	6052	82.75	5008	1597	2105
13	135	0507.33	Middle	No	83.55	\$102,900	\$85,973	\$70,851	3184	84.74	2698	607	848
13	135	0507.34	Middle	No	93.41	\$102,900	\$96,119	\$79,205	4606	80.50	3708	1330	1484
13	135	0507.35	Moderate	No	79.33	\$102,900	\$81,631	\$67,271	4365	64.05	2796	1060	1397
13	135	0507.36	Middle	No	89.23	\$102,900	\$91,818	\$75,664	5807	73.67	4278	1375	1973
13	135	0507.37	Middle	No	108.13	\$102,900	\$111,266	\$91,692	4240	82.05	3479	1185	1235
13	135	0507.38	Upper	No	127.00	\$102,900	\$130,683	\$107,689	7058	85.86	6060	2101	2367
13	135	0507.39	Middle	No	90.64	\$102,900	\$93,269	\$76,855	4755	78.51	3733	949	1418
13	135	0507.40	Middle	No	101.59	\$102,900	\$104,536	\$86,142	2050	57.76	1184	575	689
13	135	0507.41	Upper	No	126.90	\$102,900	\$130,580	\$107,600	4905	59.94	2940	1605	1800
13	135	0507.42	Upper	No	137.00	\$102,900	\$140,973	\$116,167	4766	53.59	2554	1197	1322

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	135	0507.43	Middle	No	87.28	\$102,900	\$89,811	\$74,009	4637	55.32	2565	1224	1447
13	135	0507.44	Middle	No	106.14	\$102,900	\$109,218	\$90,000	8279	62.35	5162	1584	2016
13	135	0507.45	Upper	No	171.89	\$102,900	\$176,875	\$145,750	5148	59.75	3076	1077	1197
13	135	0507.46	Upper	No	135.75	\$102,900	\$139,687	\$115,108	7471	68.75	5136	1773	2228
13	135	0507.47	Middle	No	111.16	\$102,900	\$114,384	\$94,259	5377	75.00	4033	1004	1225
13	135	0507.48	Moderate	No	55.68	\$102,900	\$57,295	\$47,213	3739	71.46	2672	1282	1437
13	135	0507.49	Moderate	No	70.27	\$102,900	\$72,308	\$59,583	3538	83.35	2949	824	1064
13	135	0507.50	Upper	No	141.03	\$102,900	\$145,120	\$119,583	5032	83.94	4224	1399	1599
13	135	0507.51	Middle	No	89.96	\$102,900	\$92,569	\$76,284	4096	80.20	3285	824	1187
13	135	0507.52	Upper	No	126.24	\$102,900	\$129,901	\$107,043	3422	71.74	2455	660	1032
13	135	0507.53	Moderate	No	69.37	\$102,900	\$71,382	\$58,827	3936	67.30	2649	812	1325
13	135	0507.54	Middle	No	99.46	\$102,900	\$102,344	\$84,341	2989	67.95	2031	741	959
13	135	0507.55	Upper	No	125.57	\$102,900	\$129,212	\$106,477	2473	65.63	1623	644	728
13	135	0507.56	Upper	No	123.54	\$102,900	\$127,123	\$104,758	4471	54.78	2449	1393	1520
13	135	0507.57	Upper	No	139.78	\$102,900	\$143,834	\$118,523	3534	44.60	1576	862	1063
13	135	0507.58	Moderate	No	66.06	\$102,900	\$67,976	\$56,014	3371	50.25	1694	855	1006
13	135	0507.59	Upper	No	123.04	\$102,900	\$126,608	\$104,333	4143	51.53	2135	1363	1510
13	135	0507.60	Upper	No	172.77	\$102,900	\$177,780	\$146,494	4240	49.72	2108	1189	1316
13	135	0507.61	Middle	No	118.03	\$102,900	\$121,453	\$100,083	3904	54.20	2116	862	1029
13	135	0507.62	Upper	No	131.72	\$102,900	\$135,540	\$111,694	5971	48.79	2913	1481	1676
13	135	0507.63	Middle	No	97.33	\$102,900	\$100,153	\$82,535	4157	65.05	2704	936	1136
13	135	0507.64	Middle	No	99.37	\$102,900	\$102,252	\$84,263	3524	69.44	2447	651	828
13	135	0507.65	Upper	No	138.25	\$102,900	\$142,259	\$117,232	3145	48.08	1512	848	897

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 297 - WALTON COUNTY

Tract: All Tracts



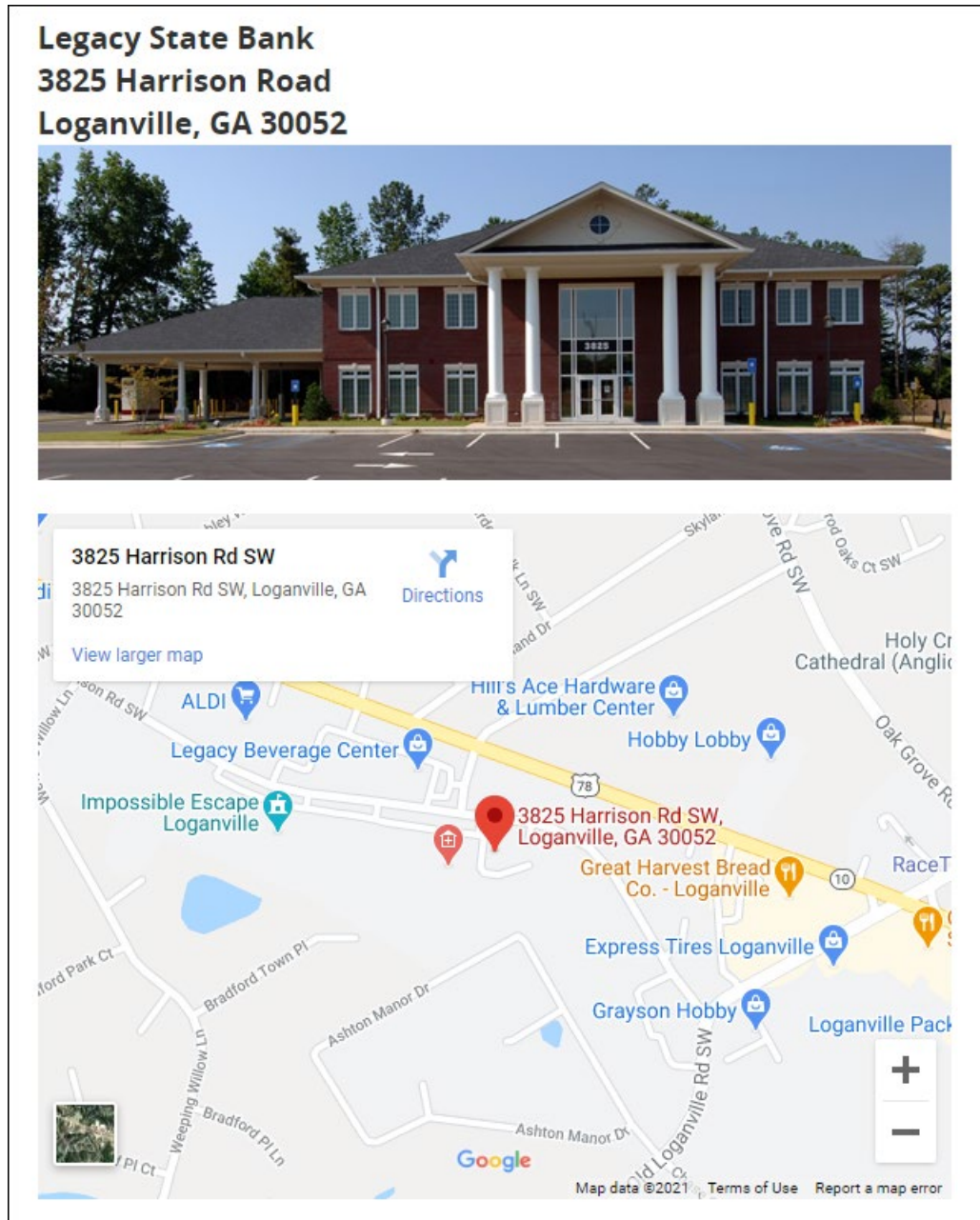
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	297	1101.01	Middle	No	106.26	\$102,900	\$109,342	\$90,099	4711	12.76	601	1674	1789
13	297	1101.02	Moderate	No	76.63	\$102,900	\$78,852	\$64,978	4706	23.91	1125	1496	1868
13	297	1102.00	Middle	No	102.51	\$102,900	\$105,483	\$86,923	5725	15.13	866	1550	2144
13	297	1103.01	Moderate	No	56.88	\$102,900	\$58,530	\$48,232	3381	40.11	1356	505	1275
13	297	1103.02	Moderate	No	54.94	\$102,900	\$56,533	\$46,591	4257	57.04	2428	588	1230
13	297	1104.00	Moderate	No	52.63	\$102,900	\$54,156	\$44,628	7494	51.41	3853	1393	2417
13	297	1105.03	Middle	No	99.43	\$102,900	\$102,313	\$84,310	3864	21.27	822	1092	1319
13	297	1105.04	Middle	No	80.96	\$102,900	\$83,308	\$68,654	5678	40.30	2288	1070	1988
13	297	1105.05	Middle	No	109.69	\$102,900	\$112,871	\$93,008	4879	25.07	1223	1351	1697
13	297	1105.06	Middle	No	111.12	\$102,900	\$114,342	\$94,221	5891	24.63	1451	1815	2091
13	297	1105.08	Middle	No	96.84	\$102,900	\$99,648	\$82,112	5021	28.10	1411	1522	1815
13	297	1105.09	Middle	No	88.12	\$102,900	\$90,675	\$74,722	5454	53.17	2900	988	1261
13	297	1105.10	Middle	No	113.42	\$102,900	\$116,709	\$96,176	3147	19.61	617	971	1066
13	297	1106.01	Middle	No	102.26	\$102,900	\$105,226	\$86,714	5451	15.91	867	1568	1740
13	297	1106.02	Middle	No	90.35	\$102,900	\$92,970	\$76,609	5785	11.55	668	1875	2251
13	297	1106.03	Middle	No	99.44	\$102,900	\$102,324	\$84,318	5749	21.10	1213	1715	2273
13	297	1107.01	Moderate	No	69.94	\$102,900	\$71,968	\$59,310	3610	25.26	912	574	1039
13	297	1107.02	Moderate	No	60.15	\$102,900	\$61,894	\$51,005	4278	29.48	1261	499	1288
13	297	1108.01	Middle	No	96.53	\$102,900	\$99,329	\$81,853	4267	30.44	1299	945	1437
13	297	1108.02	Middle	No	100.78	\$102,900	\$103,703	\$85,455	3325	30.47	1013	1229	1488

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

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- A list of the institution's branches, branches opened and closed during the current and each of the prior two calendar years, and their street addresses and geographies;

Legacy State Bank has not opened or closed any branches during the current or prior two calendar years.



Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- The HMDA Disclosure Statement for the prior two calendar years, if applicable;
-

Legacy State Bank is not required to report home mortgage loan data.

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- The institution's loan-to-deposit ratio for each quarter of the prior calendar year;
-

Loan to Deposit Ratio	
2019	
March	93.63%
June	92.04%
September	91.99%
December	94.21%
2020	
March	93.11%
June	90.17%
September	91.70%
December	82.77%
2021	
March	83.06%
June	81.70%
September	81.06%
December	76.67%
2022	
March	75.63%
June	71.28%
September	71.28%
December	69.14%
2023	
March	70.93%
June	76.09%
September	77.85%
December	80.87%
2024	
March	%
June	%
September	%
December	%

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- A quarterly report of the institution's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination;
-

Legacy State Bank's most recent CRA examination on May 19, 2022, received a satisfactory rating.

LEGACY STATE BANK

SCHEDULE OF FEES

Effective April 1, 2024

Check Printing	Varies
Replacement ATM Card	\$5.00
Chargeback (per item)	\$10.00
Official Checks (per check)	\$10.00
Dormant Accounts (per month)	\$5.00
Overdraft Transfer	\$10.00
Overdraft Fee (includes) NSF Check Fee for paying items	\$35.00
Returned Item Fee (includes) NSF Check Fee for Returning items	\$35.00
Stop Payment	\$35.00
Cash Handling per \$1000.00	\$5.00
Coin per roll	\$0.10
Levy/Garnishment	\$50.00
Account Research per hour/ one hr. min.	\$50.00
IRA Transfer	\$50.00
Monthly Paper Statement	\$2.00
Statement with Check Images	\$5.00
Returned Mail (charge after 2 statement cycles. Max \$48.00)	\$4.00
Hold Mail	\$2.00

Photocopies:

Past Statement Copy	\$5.00
Photocopies of Paid Checks (per copy)	\$3.00

Safe Deposit Box Fee

Size	Price/Annual
3 x 5	\$40.00
3 x 10	\$60.00
5 x 10	\$85.00
10 x 10	\$125.00
Drilling Fee	\$300.00
Key Replacement	\$35.00

Wire Transfers

Incoming (domestic)	\$20.00
Outgoing (domestic)	\$30.00
Outgoing/Incoming (foreign)	\$60.00

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

INTRODUCTION

Following is a listing of the usual and customary fees charged by the bank to loan customers. Additional fees may be charged on an individual basis as circumstances warrant.

TYPE OF CHARGE	AMOUNT
Processing Fee	\$495- Consumer Purpose Land, Real Estate, HELOC, and Mortgage \$495- Commercial
Consumer Loan Fee	1% Origination Fee- Consumer Purpose RE, Land and Mortgage
Commercial Loan Fee	Negotiated
Renewal Fee	\$395- Consumer \$495- Residential Construction Negotiated- Commercial
Extension Fee	\$250 – Commercial \$150 - Consumer
Modification Fee	\$395 – Consumer + 1% of the increased amount Negotiated – Commercial + 1% of the increased amount
Flood Cert – Lereta	\$8.75
GRMA	\$10.00
Inspection Fee	\$295.00 – Residential/ Commercial Inspections
VSI (Bank Paid) Coverage Amounts Apply	\$12.50
Deed to Secure Debt	\$25.50
Deed Modification	\$25.50
Assignment of Leases and Rents	\$25.50
UCC	\$25.50
Deed Release Fees	\$25.50
Intangible Taxes	\$3 per thousand plus \$1.50 for each 500 below the thousand mark.
Transfer Tax	\$1 per 1,000 of Sales price
Attorney Fees Title Search Title Policies Closing Fees	Actual Cost- Contact Attorney
Appraisal Fee/Environmental Internal Evaluation	Actual Cost \$175.00 – Residential \$495.00 - Commercial

Personal Checking

Legacy Checking

Need a simple checking account? Then a Legacy Checking Account simply makes sense.

- \$100 Minimum opening deposit.
- \$5.00 maintenance fee per statement cycle.*
- 4 FREE Non-Legacy ATM transactions per calendar month. **
- FREE Debit Card.
- FREE **Online Banking** with FREE Bill Pay.
- FREE Mobile App with FREE Mobile Deposit.
- Interest compounded daily and paid on daily balances of \$1,000 or more per statement cycle. ***

**To avoid the \$5.00 monthly maintenance fee you must meet one of the following simple requirements:*

1. *Maintain an average daily balance of \$1,000 or more during the statement cycle;*
2. *Opt in for e-statements; or*
3. *Have a direct deposit to your account.*

*** After four ATM transactions at Non-Legacy ATMs, third party charges may be applied.
Insufficient funds fee may apply.*

**** Rates subject to change without notice.*

Fifty-Five & Alive

Getting older has its benefits! Take advantage of a very special account with additional FREE and discounted services!

- \$100 minimum opening deposit.
- No monthly fee and no per item charge.
- One FREE box of Legacy State Bank checks per year.
- FREE official checks.
- Bonus of 10 basis points on standard-rate CDs.
- 4 FREE Non-Legacy ATM transactions per calendar month.*
- FREE Debit Card.
- FREE **Online Banking** with FREE Bill Pay.
- FREE Mobile App with FREE Mobile Deposit.
- Interest compounded daily and paid on daily balances of \$1,000 or more per statement cycle. **

**After four Non-Legacy ATM transactions, third party charges may be applied. Insufficient funds fee may apply.*

***Rates subject to change without notice.*

Call for rates

Personal Savings

Legacy Savings

With Legacy State Bank's traditional savings account you can make deposits and withdrawals at any time. You can watch your money grow with quarterly statements or by accessing your account balance online.

- \$100 Minimum opening deposit.
- Six withdrawals or transfers per month.*
- Interest paid quarterly with a competitive rate that adjusts with economic conditions.
- FDIC insured for safety.

**Each additional transfer or withdrawal above the 6 per month will be assessed an excessive withdrawal fee of \$5.00*

Rates subject to change without notice.

\$5.00 quarterly maintenance charge if balance falls below \$100.00 any day of the month.

Call for rates

Legacy Money Market Account

Higher rates for higher balances with three tiered levels.

- \$1,000.00 Minimum opening deposit.
- No monthly maintenance fee unless balance falls below \$1,000 at any time during the month.*
- Interest paid monthly.
- Six withdrawals or transfers per month. **
- FDIC Insured for safety.

The higher your balance, the more you will earn with the following interest rate tiers:

1. \$0 - \$9,999.99
2. \$10,000.00 - \$49,999.99
3. \$50,000.00 and over

**\$10.00 maintenance fee for balances less than \$1,000.00*

***Each additional check or withdrawal above stated limitations is \$10.00*

Call for rates

Rates subject to change without notice.

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

Certificates Of Deposit

Earn competitive rates with fixed-rate time deposit. Terms ranging from 3 months to 5 years.

- \$500.00 minimum opening deposit.
- Fixed-rate investments available with a variety of maturities.
- Interest can be paid monthly, quarterly, semi-annually, annually or at maturity.
- Maturity notices sent to advise of upcoming renewal date. Upon renewal, notice sent to confirm new rate.
- Penalty may be applied for early withdrawal of funds from CDs.
- FDIC insured for safety.

Individual Retirement Accounts

CD-based retirement products such as Traditional and ROTH IRA's.

- Begin your retirement savings plan with just \$250 opening contribution.
- Rollover or transfer your qualified retirement plan to a Legacy State Bank IRA to avoid taxes.
- Funds invested in Legacy State Bank IRAs guarantee you a fixed rate of return.
- Penalty may be applied for early withdrawal of funds from IRAs.
- FDIC insured for safety.

Business Checking

Legacy Business Checking

The perfect hassle-free account for your business!

- \$100 minimum opening deposit.
- 500 FREE items per month.*
- No required monthly minimum balance.
- 4 FREE Non-Legacy ATM transactions per statement cycle. **
- FREE **Online Banking** with FREE Mobile Deposit.
- FREE Mobile App with FREE Mobile Deposit.
- Remote Deposit Capture Available.
- Merchant Services Available.

**Legacy Business Checking includes up to 500 debit or credit items per month.*

\$1.50 per item is charged over the 500 items. This includes checks, credits, deposited items and automated items.

***After four ATM transactions, third party charges may be applied.*

Commercial Checking

Larger companies will find that Commercial Checking at Legacy State Bank makes good business sense. The higher your account balance, the more your company will save!

- Earning credit rate is based on the average 90 day T-Bill rate for the previous month.
- No minimum monthly balance required.
- All or part of any charges may be offset each month based on the earning credit.
- FREE **Online Banking** with FREE Bill Pay.
- FREE Mobile App with FREE Mobile Deposit.
- Remote Deposit Capture Available.
- Merchant Services Available.

Business Savings

Legacy Business Savings

With Legacy State Bank's traditional savings account you can make deposits and withdrawals at any time. You can watch your money grow with quarterly statements or by accessing your account balance online.

- \$100 Minimum opening deposit.
- Six withdrawals or transfers per month.*
- Interest paid quarterly with a competitive rate that adjusts with economic conditions.
- FDIC insured for safety.

**Each additional transfer or withdrawal above the 6 per month will be assessed an excessive withdrawal fee of \$5.00*

Rates subject to change without notice.

\$5.00 quarterly maintenance charge if balance falls below \$100.00 any day of the quarter.

Call for rates

Money Market Account

Higher rates for higher balances with three tiered levels.

- \$1,000.00 Minimum opening deposit.
- No monthly maintenance fee unless balance falls below \$1,000 at any time during the month.*
- Interest paid monthly.
- Six withdrawals or transfers per month.**
- FDIC Insured for safety.

The higher your balance, the more you will earn with the following interest rate tiers:

1. \$0 - \$9,999.99
2. \$10,000.00 - \$49,999.99
3. \$50,000.00 and over

**\$10.00 maintenance fee for balances less than \$1,000.00*

***Each additional check or withdrawal above stated limitations is \$10.00*

Call for rates

Rates subject to change without notice.

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

Certificates Of Deposit

Earn competitive rates with fixed-rate time deposit. Terms ranging from 3 months to 5 years.

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- Interest can be paid monthly, quarterly, semi-annually, annually or at maturity.
- Maturity notices sent to advise of upcoming renewal date. Upon renewal, notice sent to confirm new rate.
- Penalty may be applied for early withdrawal of funds from CDs.
- FDIC insured for safety.

QuickBank

QuickBankSM

Online Check Deposit System for Businesses

Fast, Simple, and Efficient- Just Scan, Balance, and Send.

Benefits of QuickBankSM

- Deposits can be made from the convenience and privacy of your office
- Eliminates daily trips to the bank to make deposits
- Reduces loss of employee and travel
- Expanded deposit times
- Multiple accounts on one machine
- Multiple office locations can make deposits in one account

How It Works

- Login to the secure website
- Make sure the back of the checks are endorsed
- There are NO deposit slips to fill out just scan the checks with the scanner provided
- The batch should balance automatically
- Click “close and approve” to submit your deposit for overnight processing
- Deposits made by 6 p.m. on a business day are posted to your account and funds are made available the following business day
- Print a report confirmation of your deposit

**Subject to Reg CC funds availability.*

Merchant Services

Legacy State Bank has partnered with Heartland to bring you innovative, money-saving payment processing solutions and tools that will help you grow your business along with fraud protection services and data breach support to help you protect it.

Learn more about what we can do for your business. Let us put you in touch with a Heartland rep who can talk to you about solutions that can help you do so much more for your business.

- Accept all major payment types including debit, credit, and chip cards along with mobile wallets.
- Get paid even faster – next-day funding available.*
- Run your business better with Heartland Register – the seriously smart point of sale.
- Rely on customized pricing to fit your business needs.
- Help protect your business with fraud prevention and data security tools.
- Capture and gain visibility to your customer data to better manage your business.
- Get service on your schedule - 24/7 customer support.

As a merchant, you have the right to know all credit card transaction fees – their increases and reductions, as well as all surcharges and bill-backs. Heartland provides you with state-of-the-art web reporting that allows you to see your bottom line more clearly.

When you sign up for Heartland's Credit Card Services, you'll have a dedicated, local service representative to provide support and guide you throughout the entire process.

Payroll

Payroll can be complex and time consuming. Why not hand it off to Heartland? Trust us with the complications of payroll processing, while you focus on what you love the most - your business.

Learn more about what Heartland can do for your company. Let us put you in touch with a Heartland rep who can talk to you about payroll solutions and custom fit a solution that meets your needs.

- Dedicated single point of contact who will understand your business.
- Secure 24/7 online access.
- Simple Pricing with a 3 year price guarantee.
- Federal, State and Local Tax filing and payments are included with our standard service.
- Ask about our additional services (Electronic Employee On- Boarding, HR, Time Keeping, Workers Comp, Applicant Tracking and Work Opportunity Tax Credits).

Personal Loans

Legacy State Bank can help you achieve your goals!

We Offer:

- Automobile
- Construction
- Land purchase
- Mortgages
- Home Equity Line of Credit

Types of Collateral:

- Home
- Automobile
- Certificate of Deposit
- Savings Account
- Real Estate

Benefits:

- Fast answers and agreeable terms
- Make a payment through mail, Online banking, or Automatic drafts
- Fixed and adjustable rates to meet your specific financial needs

Business Loans

Our business loans provide an effective way to expand your business, purchase real estate, make improvements, and even consolidate or refinance debt using your existing collateral. We offer convenient local lending solutions including flexible terms and fixed or adjustable rates.

We Offer

- Real Estate Loans
- Buildings
- Equipment
- Lines of Credit
- SBA Loans

Mortgages

Call Reece Balon NMLS# 2250689 today at 770-913-8916 to find out which product best serves your needs.

Online Banking

Online Banking at Legacy State Bank puts technology and convenience to work for you! From any computer, at any time your accounts are at your fingertips. Being a part of online banking gives you a lot of other resources to use at Legacy State Bank. The best part...It's FREE!

- **Online Bill Pay**
- **E-statements**
- **Mobile Banking with Mobile Deposit**

Getting the information and resources you need is quick and easy.

Benefits of online banking

- Look up your account balances or past transactions from the last 90 days.
- Verify if a check has cleared. You can even print the check image and endorsement as proof of payment.
- Transfer money between accounts.
- Make Legacy loan payments with another Legacy account.
- Request stop payments of funds on checks.
- Send and receive secure e-mails with your Legacy banker if you have a problem or question.

Mobile Banking

Stay Connected to your Money and GO Mobile

Access your financial accounts anytime, anywhere with your mobile device. We use the latest mobile banking technology, so your accounts and identity are safe and secure. Our Mobile App is easy to use and FREE!

With Mobile Banking, you can:

- Check your account balances and transactions
- Transfer funds between accounts
- Manage and pay bills*
- Mobile deposit checks (after 30 days)
- Save paper and trips to the bank

**The Legacy State Bank Mobile Banking App is available to Legacy State Bank Online Banking customers only. *Available on iPhone and Android apps. Subject to availability requirements. For security, you should only download our mobile app from the Apple app store or the Google Play store.*

What about security?

Legacy State Bank takes security issues very seriously. You can feel confident that with secure firewalls, SSL encryptions, and intrusion detection systems, your money and your financial information are safely protected at all times. You'll have a private password to ensure that only you can access your accounts, and your account data is for your eyes only.

Bill Pay

Bill Pay is an additional tool that will truly streamline your finances and is totally FREE. Discover how you can pay your monthly expenses with just a few clicks- in a fraction of the time that it takes to write out checks and without the added expense of postage. This product is offered through online banking, once you have registered this resource is available to you.

Benefits of Bill Pay

- Send money from your Legacy account to anyone. If the recipient does not accept electronic payments, a paper check will be created and sent.
- Look up your payment history for all your payments or specific payees.
- Schedule one-time or recurring payments to be automatically completed on the dates you choose.
- View your list of payees and pending payments, and make changes at any time.
- Ensure that all your bills are paid on time.

How to get to Bill Pay

While logged into your online account, hit “money movement” at the top, and then click the “Bill Pay” option. Once you click that the next page will have a “Yes, Enroll me” option. After you choose that it will take you to make a payment or add a payee page to get started.

What about security?

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Legacy Quick Pay

Legacy Quick Pay is the fast, safe way to send and receive money online. Enroll in Legacy Quick Pay service today – it's FREE! Legacy Quick Pay enrollment and setup is completed through Online Banking. You can then manage Legacy Quick Pay through mobile banking.

Benefits of Legacy Quick Pay

- Conveniently send money from your Legacy account to anyone by simply using your phone.
- Look up your payment history for all your payments.
- View your list of contacts and pending payments, and make changes at any time.

How to get to Legacy Quick Pay

While logged into your online account, hit "Move Money" at the top, and then click the "Legacy Quick Pay" option. Once you click that it will take you to send money to a person or add a new contact page to get started.

What about security?

Legacy State Bank takes security issues very seriously. You can feel confident that with secure firewalls, SSL encryptions, and intrusion detection systems, your money and your financial information are safely protected at all times. You'll have a private password to ensure that only you can access your accounts, and your account data is for your eyes only.

Credit Cards

Whether you are looking for a personal or business credit card, with or without rewards, we offer a credit card that's right for you!

Safe Deposit Boxes

Legacy State Bank offers a variety of Safe Deposit Boxes to fit your needs. For an annual fee, we can provide you with one of the following box sizes:

- 3x5
- 3x10
- 5x10
- 10x10

E-statements

An E-statement is an electronic mail notification sent to your e-mail the day your statement is ready to view through your Online banking account. Once signed up for E-statements it will replace your current paper statement.

How to enroll

To enroll in E-statements first you will have to have an online account with Legacy State Bank. Once you're enrolled for Online you will login and go to the top of the page and click "Accounts" and then choose "Statements". When this page pulls up you will click "Statement Preference" and then "View Statements". A consent and authorization page will pull up for you to read and accept. After reading this page there will be a box at the bottom to enter a valid email address. Once you do this hit "Accept". Now the enrollment will be sent to us here at Legacy State Bank and we will change the way you get your statements.

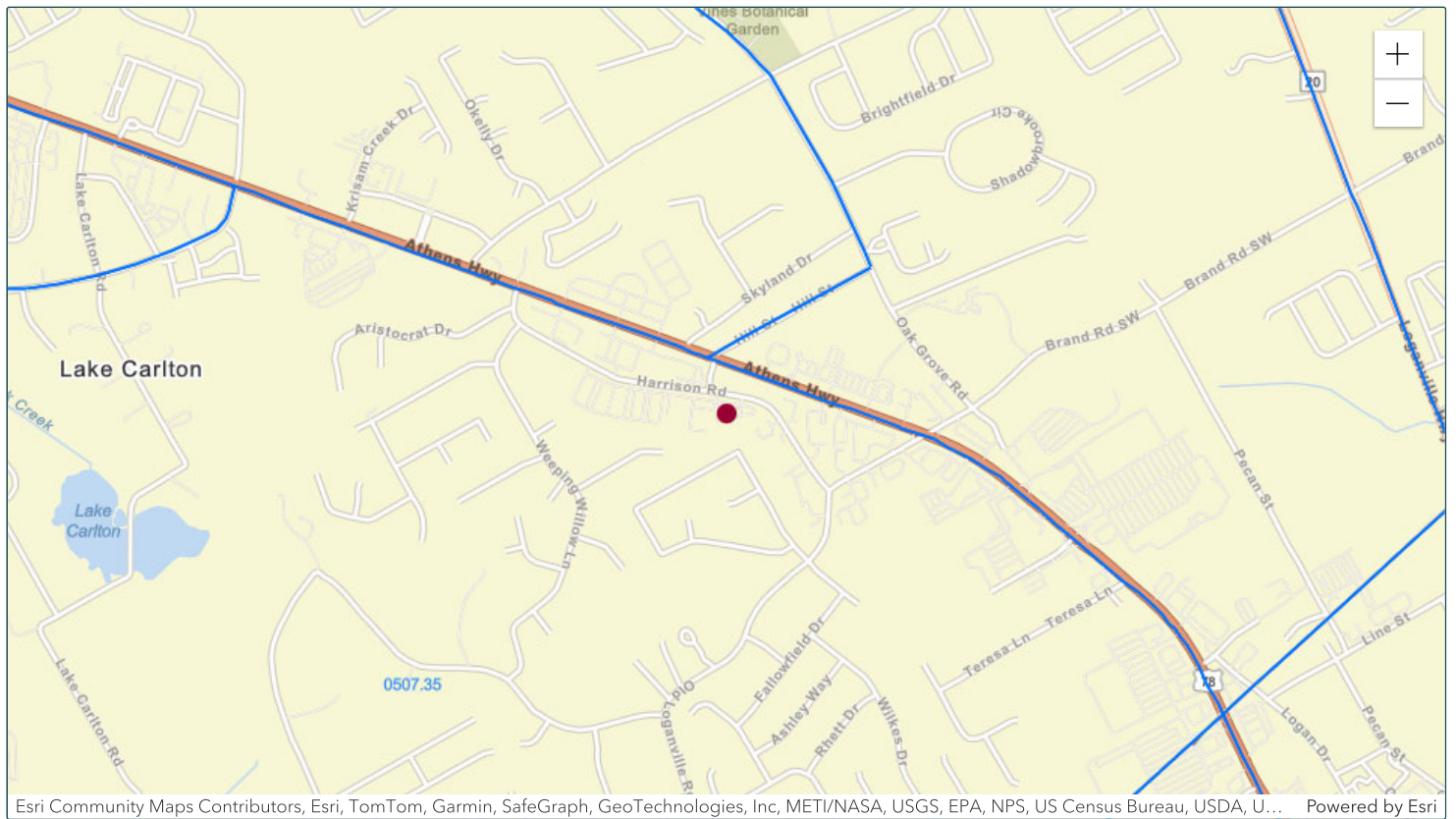
What about security?

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Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- In any branch review undertaken, determine whether the branch provides the most recent public evaluation and a list of services available at the branch or a description of material differences from the services generally available at the institution's other branches.
-

Legacy State Bank operates from only one branch.



● Matched Address: 3825 Harrison Rd, Loganville, Georgia, 30052
MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA || State: 13 - GEORGIA || County: 135 - GWINNETT COUNTY || Tract Code: 0507.35

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



2024 FFIEC Geocode Census Report

Matched Address: 3825 Harrison Rd, Loganville, Georgia, 30052
MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
State: 13 - GEORGIA
County: 135 - GWINNETT COUNTY
Tract Code: 0507.35

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2024 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2024 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Community Services and Involvement

Services

Legacy State Bank offers a range of products and services to our markets including, but not limited to:

Type	Attributes	Contact
Account Products	<ul style="list-style-type: none"> • Personal or Business Accounts to meet anyone’s needs • Flexible options to avoid monthly fees 	Customer Service 770.554.2265
QuickBank	<ul style="list-style-type: none"> • Convenient, Remote Deposit Capture • Offers an online check deposit option for Businesses 	Sara Eberhart, E-Banking Manager 770.913.8904
ATM Network	<ul style="list-style-type: none"> • Allows customers 4 transactions per month at “Foreign ATMs” without a service charge • Member of ATM network which allows customers to use certain “Foreign ATMs” without incurring a service charge (NYCE, SUM) 	Customer Service 770.554.2265
SBA Lending	<ul style="list-style-type: none"> • Small Business Administration options to help small businesses 	Customer Service 770.554.2265
Mortgage Lending	<ul style="list-style-type: none"> • Flexible Mortgage options 	Reece Balon, Mortgage Loan Originator NMLS#2250689 770.913.8916
SecureLock	<ul style="list-style-type: none"> • Secure options managed by the consumer to protect debit card information and access 	Customer Service 770.554.2265
ID Theft & Protection Education	<ul style="list-style-type: none"> • FDIC Guidance accessible via our website • Cybersecurity Awareness • How to Avoid Identity Theft, Frauds, & Scams 	www.legacystatebank.com
Purchase of First Franklin Financial Commercial Paper	<ul style="list-style-type: none"> • Increases participation in consumer lending within assessment area • Diversifies the Bank’s loan portfolio 	Bryan Hendrix, CFO 770.913.8903
Participation of the Georgia Urban Redevelopment Agency	<ul style="list-style-type: none"> • Supports Gwinnet County’s Redevelopment Powers Law, O.C.G.A §36.44.1 	Bryan Hendrix, CFO 770.913.8903

Involvement

Legacy State Bank participates in several community functions with both financial contributions as well as employee volunteer hours including, but not limited to:

Civic Organization	Contact
A Child's Voice Advocacy Center	Bill Walker
Student Success Alliance	Heather Entriiken
Greater Eastside Chamber of Commerce	Mason Whorter
Rotary Club of Loganville	Bill Walker
United Way of Walton County	Bill Walker & Denise Buchanan
Walton County Chamber of Commerce	Heather Entriiken
Walton County Partners in Education	Heather Entriiken
Boy Scouts of America	Bill Walker

Community Education	Contact
Distribution of FDIC Consumer News using Social Media	Heather Entriiken
Distribution of FDIC Consumer Assistance Topics using our website	Sara Eberhart
Participants of the American Bankers Association's #BanksNeverAskThat campaign	Heather Entriiken

Community Sponsorships
City of Loganville – Groovin on the Green
City of Loganville – Trick or Treat on Main
City of Loganville – Autumn Fest
City of Loganville – Independence Celebration
City of Loganville – Development Authority Founding Sponsor
Walton County School System – Various Sports and Clubs
Loganville Lions Club – Community Events
Student Success Alliance – Holiday Hustle & Battle of the Brains
Walton County Chamber of Commerce
Project Renewal – Drive Out Domestic Violence Golf Tournament
Loganville Insider Magazine
American Legion - Ride for America
Walton Board of Realtors- Golf Tournament Sponsor- Barrow County
Loganville Legacy Lions Club - Table Sponsor Casino Night
Loganville Fine Arts Society
LSB Casual Change for Charity- various charities
Loganville Rotary Club Wing Fling
Shepherd’s Staff Ministries Food Bank
Project Renewal – Drive Out Domestic Violence

SBA Business Loans

Legacy State Bank is proud to help small businesses grow by offering Small Business Administration (SBA) Loans. Our SBA loans offer government-assisted financing for qualifying business who may not qualify for other loans.

Our History in SBA Lending

Year	Number of SBA Loans	Combined Dollar Amount
2016	1	\$350,000
2017	1	\$731,000
2020	156	\$14,506,874
2021	65	\$4,857,050
2022	5	\$6,785,610

Secondary Mortgage Market

Legacy State Bank partners with Rocket Mortgage for secondary market needs.

Secondary Mortgage History

Year	Number of Mortgage Loans Closed	Volume Of Mortgage Loans
2022	1 Unit	\$514,000
2021	18 Units	\$4,662,974
2020	10 Units	\$2,104,700
2019	7 Units	No data available
2018	4 Units	No data available
2017	3 Units	No data available
2016	19 Units	No data available