



# First Community Bank

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COMMUNITY REINVESTMENT ACT

PUBLIC FILE

2024

## **General Disclosure**

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Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping meet the credit needs of the communities we serve consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

First Community Bank is pleased to provide information for public inspection under the Community Reinvestment Act (CRA). Interested parties can review the data provided and produce hard copy of documents as needed. First Community will provide hard copies of these documents upon request at no expense. If you have questions, please contact First Community Bank's CRA Officer at (803) 358-6944 or (800) 829-6372.

## **Home Mortgage Disclosure Act (HMDA) - Notice**

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The HMDA Disclosure Statement for First Community Bank may be obtained on the Consumer Financial Protection Bureau's (CFPB) website at [www.consumerfinance.gov/HMDA](http://www.consumerfinance.gov/HMDA).

The HMDA data about our residential mortgage lending is online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. First Community Bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's website at [www.consumerfinance.gov/HMDA](http://www.consumerfinance.gov/HMDA). HMDA data for many other financial institutions is also available at this website.

## **CRA Disclosure Act (HMDA) - Notice**

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The CRA Disclosure Statement for First Community Bank may be obtained on the Federal Financial Institutions Examination Council's (FFIEC's) web site at <https://www.ffiec.gov/craadweb/DisRptMain.aspx>

The CRA data about our residential mortgage lending is online for review. The data shows geographic distribution of loans. First Community Bank's CRA Disclosure Statement may be obtained on the FFIEC's website at <https://www.ffiec.gov/craadweb/DisRptMain.aspx>. CRA data for many other financial institutions is also available at this website.

## Written Comments from the Public

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### **Current Year**

2024

No comments have been received from the public that specifically relate to the bank's performance in helping meet community credit needs.

### **Prior Two Calendar Years**

2023

No comments have been received from the public that specifically relate to the bank's performance in helping meet community credit needs.

2022

No comments have been received from the public that specifically relate to the bank's performance in helping meet community credit needs.

# **PUBLIC DISCLOSURE**

June 26, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Community Bank  
Certificate Number: 34047

5455 Sunset Boulevard  
Lexington, South Carolina 29072

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

10 10th Street NE, Suite 900  
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.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

**The Lending Test is rated Low Satisfactory.**

- Lending levels reflect good responsiveness to assessment area credit needs.
- A high percentage of loans are made in the institution's assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given by the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes.
- The institution has made an adequate level of community development loans.
- The institution makes extensive use of innovative and flexible lending practices in order to serve assessment area credit needs.

**The Investment Test is rated Low Satisfactory.**

- The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits adequate responsiveness to credit and community economic development needs.
- The institution occasionally uses innovative or complex investments to support community development initiatives.

**The Service Test is rated Low Satisfactory.**

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions needs of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution provides an adequate level of community development services.



## DESCRIPTION OF INSTITUTION

### Background

First Community Bank is a state chartered non-member financial institution headquartered in Lexington, Lexington County, South Carolina. The bank is a wholly owned subsidiary of First Community Corporation, a one-bank holding company also headquartered in Lexington, South Carolina. First Community Bank has no affiliates; thus, all lending activities included in this evaluation were provided directly by the bank.

First Community Bank received a Satisfactory rating at its previous FDIC Community Reinvestment Act (CRA) Performance Evaluation dated May 11, 2020, based on Interagency Intermediate Small Bank Examination Procedures.

### Operations

As of the evaluation date, First Community Bank operates 22 full-service branch offices and 22 automated teller machines (ATMs) in two states, including South Carolina and Georgia. The bank operates 19 branch offices in South Carolina and 3 branch offices in Georgia. On March 14, 2022, First Community Bank opened a Loan Production Office (LPO) in a middle-income census tract in Rock Hill, York County, South Carolina. The bank converted the LPO to a full-service office on October 20, 2022, which resulted in the establishment of the Charlotte Assessment Area, located in the Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area (MSA). First Community Bank has not closed any offices, and there have been no mergers or acquisitions since the previous evaluation.

First Community Bank is primarily a commercial lender, which remains unchanged since the previous evaluation. The bank offers an array of loan and deposit products and services to its consumer and commercial customers. The bank originates a variety of commercial loans including owner- and non-owner occupied commercial real estate, commercial and industrial loans, farm, and special business loan programs (i.e., Small Business Administration (SBA), United States Department of Agriculture (USDA), and South Carolina Small Business Credit Initiative (SSBCI)). The bank also originates residential mortgage loans for retention in its loan portfolio and for secondary market investors through its mortgage lending division, First Community Bank Mortgage. The bank offers special residential loan programs, including, but not limited to, South Carolina State Housing Loans and Down Payment Assistance, Georgia State Housing Loans and Down Payment Assistance, Freddie Mac Home Possible, and Fannie Mae Home Ready, to consumers through its mortgage lending relationships with secondary market investors. Finally, First Community Bank also originates a variety of consumer non-real estate loan products, including overdraft protection, personal lines of credit, unsecured, and other types of consumer installment products.

First Community Bank offers a variety of deposit products including checking, savings, money market, certificates of deposit, and individual retirement accounts. The bank also offers financial planning and investment advisory through its investment division of the bank, First Community Financial Consultants. Additionally, the bank offers other deposit and alternative banking services,

including safe deposit boxes, domestic and international wire transfers, night depository, telephone banking, notary, internet banking, mobile banking with remote deposit, electronic bill pay, merchant remote deposit, and ATMs.

## Ability and Capacity

As of March 31, 2023, the Consolidated Reports of Condition and Income (Call Report) indicates First Community Bank's assets totaled \$1.7 billion, deposits totaled \$1.4 billion, and loans totaled \$994.0 million. As shown in the following table, commercial real estate loans and commercial and industrial loans comprise 63.4 percent of total loans, and one-to-four family residential loans comprise 20.1 percent of total loans, by dollar amount.

<b>Loan Portfolio Distribution as of 3/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	100,487	10.1
Secured by Farmland	1,233	0.1
Secured by 1-4 Family Residential Properties	200,223	20.1
Secured by Multifamily (5 or more) Residential Properties	21,771	2.2
Secured by Nonfarm Nonresidential Properties	582,943	58.6
<b>Total Real Estate Loans</b>	<b>906,657</b>	<b>91.2</b>
Commercial and Industrial Loans	47,278	4.8
Consumer Loans	12,868	1.3
Obligations of State and Political Subdivisions in the United States	27,046	2.7
Other Loans	183	0.0
<b>Total Loans</b>	<b>994,032</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income. Due to rounding, total may not equal 100.0 percent.</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of the assessment areas.

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. First Community Bank has designated five assessment areas in two rated areas, including four assessment areas in South Carolina and one assessment area in the Georgia-South Carolina Multi-State MSA. Since the previous evaluation, First Community Bank added York County (Charlotte Assessment Area) as an assessment area within South Carolina after opening a branch office in Rock Hill, South Carolina. Examiners did not evaluate performance under the Lending Test's Assessment Area Concentration, Geographic Distribution, or Borrower Profile criterion in the Charlotte Assessment Area during the current performance evaluation due to the bank operating in the area for a limited amount of time; however, examiners considered community development activities within the Charlotte Assessment Area in the overall section of this evaluation. The following table defines the bank's assessment areas and rated areas. Refer to the rated areas and individual assessment areas for additional information.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
<b>State of South Carolina</b>			
Columbia Assessment Area	Kershaw, Lexington, and Richland	208	11
Greenville Assessment Area	Anderson, Greenville, and Pickens	211	4
Non-MSA Assessment Area	Newberry	10	2
Charlotte Assessment Area*	York	55	1
<b>Georgia-South Carolina Multi-State MSA</b>	Aiken (SC), Columbia (GA), and Richmond (GA)	124	4
<i>Source: Bank Data; *Assessment Area not reviewed at the current evaluation.</i>			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from May 11, 2020, to June 26, 2023. Examiners used the Interagency Large Institution Examination Procedures to evaluate First Community Bank’s CRA performance. These procedures include three tests: Lending, Investment, and Service. The Lending Test is given the most weight in the evaluation, and an institution may not receive an overall “Satisfactory” rating unless its Lending Test receives at least a “Low Satisfactory” rating.

Examiners evaluated the bank’s lending data, deposit activity, and number of branches to determine relative weighting of the rated areas in the overall conclusions. A significant majority of loan and deposit activity, and branch offices, are in South Carolina. Consequently, examiners gave significantly more weight to performance in South Carolina in assigning the bank’s overall rating. The following table details the bank’s loans, deposits, and branches by assessment area and rated area.

Assessment Area Breakdown of Loans, Deposits, and Branches by Rated Area						
Rated Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Columbia Assessment Area	329,919	65.4	915,874	62.2	11	50.0
Greenville Assessment Area	74,348	14.7	181,521	12.3	4	18.2
Non-MSA Assessment Area	26,319	5.2	192,370	13.1	2	9.1
Charlotte Assessment Area*	-	-	-	-	1	4.5
<b>South Carolina Subtotal</b>	<b>430,586</b>	<b>85.4</b>	<b>1,289,765</b>	<b>87.5</b>	<b>18</b>	<b>81.8</b>
<b>Georgia-South Carolina Multi-State MSA</b>	<b>73,613</b>	<b>14.6</b>	<b>183,666</b>	<b>12.5</b>	<b>4</b>	<b>18.2</b>
<b>Total</b>	<b>504,199</b>	<b>100.0</b>	<b>1,473,431</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>
<i>Source: 2020, 2021, and 2022 HMDA Reported Data and 2022 CRA Reported Data; FDIC Summary of Deposits as of 6/30/2022; and Branch Data as of 6/26/23. Due to rounding, totals may not equal 100.0 percent. *This assessment area was not analyzed.</i>						

Refer to the individual rated area sections for details concerning whether each assessment area was reviewed using full- or limited-scope procedures.

## Activities Reviewed

As illustrated in the following table, examiners reviewed home mortgage, small business, and small farm loan volume over the past three calendar years to determine which products to analyze and how much weight to place on each product for the overall rating for the Lending Test's *Geographic Distribution* and *Borrower Profile* criterion. Based on this review, examiners selected home mortgage and small business loans for review, but did not select small farm loans for review considering the bank originated a nominal volume of the respective loan type during the evaluation period. For the Lending Test, in terms of number of originations, First Community Bank originated more home mortgage loans than small business loans in each assessment area during the evaluation period. Therefore, in arriving at the overall CRA rating, the analyses of home mortgage loans received more weight than small business loans for each assessment area.

Loan Category	Reviewed			
	#	%	\$(000s)	%
Home Mortgage	2,087	82.4	552,660	85.2
Small Business	447	17.6	96,142	14.8
<b>Subtotal</b>	<b>2,534</b>	<b>99.6</b>	<b>648,802</b>	<b>99.8</b>
Small Farm Loans	9	0.4	1,314	0.2
<b>Total</b>	<b>2,543</b>	<b>100.0</b>	<b>650,116</b>	<b>100.0</b>
<i>Source: 2020, 2021, and 2022 HMDA Reported Data and 2022 CRA Reported Data</i>				

For the Lending Test, examiners reviewed the universe of 2020, 2021, and 2022 home mortgage loans reported on the Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). Examiners also reviewed the universe of 2022 small business loans reported on the CRA LAR. Of note, 2022 is the first year in which First Community Bank was required to collect and report CRA data. The written analysis of HMDA lending addresses 2021 lending, as it is the most recent year for which home mortgage loan aggregate data is available for comparison purposes. However, examiners reviewed 2020 and 2022 HMDA lending performance and only discussed performance variances where appropriate under the *Geographic Distribution* and *Borrower Profile* performance factors. Examiners compared the bank's home mortgage lending performance to demographic data from the 2015 American Community Survey (ACS), using 2010 United States (U.S.) Census data; 2020 U.S. Census data; and aggregate HMDA data. Examiners compared the bank's small business lending performance to 2022 Dunn and Bradstreet (D&B) business demographic data and aggregate CRA data. The tables in the Appendices include home mortgage loans for 2021 and small business loans for 2022.

This evaluation includes all community development loans, qualified investments, and community development services identified by bank management. Examiners considered community development loans, qualified investments, and services from May 11, 2020, through June 26, 2023. Examiners also considered qualified investments accounted for in the prior evaluation, which remain outstanding. The Service Test included a review of delivery systems for providing retail-banking services, including branches and alternative delivery systems, and the impact of the branch opening during the evaluation period. The Service Test also included a review of retail banking products and services targeted toward low- and moderate-income individuals or small businesses, or tailored to meet specific needs within the assessment areas.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

The Lending Test rating is Low Satisfactory. Lending levels reflect good responsiveness to assessment area credit needs. Overall, a high percentage of loans are made in the institution's assessment areas. The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes. The bank made an adequate level of community development loans. The institution makes extensive use of innovative and flexible lending practices in order to serve assessment area credit needs. Performance was consistent in South Carolina and the Georgia-South Carolina Multi-State MSA rated areas.

#### Lending Activity

First Community Bank's lending levels reflect good responsiveness to assessment area credit needs. Performance in South Carolina and the Georgia-South Carolina Multi-State MSA was consistent with overall bank performance. Refer to each individual rated area for additional lending activity details.

#### Assessment Area Concentration

First Community Bank made a high percentage of loans in the institution's assessment areas. The following table details lending inside and outside of the institution's assessment areas.

Lending Inside and Outside of the Institution-Wide Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$(000s)	%	\$(000s)	%	
Home Mortgage										
2020	780	83.3	156	16.7	936	184,472	79.2	48,517	20.8	232,989
2021	598	83.2	121	16.8	719	145,840	79.1	38,571	20.9	184,411
2022	343	79.4	89	20.6	432	94,164	69.6	41,098	30.4	135,262
Subtotal	1,721	82.5	366	17.5	2,087	424,476	76.8	128,186	23.2	552,662
Small Business										
2022	391	87.5	56	12.5	447	79,723	82.9	16,419	17.1	96,142
Source: 2020, 2021, and 2022 HMDA Reported Data and 2022 CRA Reported Data										

#### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. The bank's performance conclusion was consistent in South Carolina and the Georgia-South Carolina Multi-State MSA. The rated area sections include detailed analysis and comparisons to aggregate and demographic data.

## **Borrower Profile**

The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different sizes. The bank's performance conclusion was consistent in South Carolina and the Georgia-South Carolina MSA. The rated area sections include detailed analysis and comparisons to aggregate and demographic data.

## **Innovative or Flexible Lending Practices**

First Community Bank makes extensive use of innovative and flexible lending practices in order to serve assessment area credit needs. Lending practices were primarily flexible, rather than innovative. During the current evaluation period, the bank made 1,203 loans totaling \$156.6 million using flexible and innovative lending programs/products, which includes 812 PPP loans made in 2020 and 2021 totaling \$43.5 million within its assessment areas. The bank also granted payment deferments totaling \$29.1 million to 32 businesses and individuals during the evaluation period. Further, the bank implemented other miscellaneous practices to assist borrowers dealing with the COVID-19 pandemic. The following summarizes the bank's flexible and innovative lending practices.

### *Federal National Mortgage Association's (Fannie Mae) Lending*

First Community Bank offered the Fannie Mae *HomeReady Program*. The program offers mortgage-financing options to low-to-moderate-income, first-time or repeat homebuyers with fixed or adjustable rates, down payments as low as three percent, and cancellable mortgage insurance. Homeownership education is required for first-time homebuyers.

### *Federal Housing Administration (FHA) Lending*

First Community Bank offered FHA financing. The agency provides low down payment options, higher debt-to-income ratios, and flexible sources of funds for closing costs.

### *Federal Home Loan Bank (FHLB) of Atlanta Lending*

First Community Bank offered the FHLB *First-Time Homebuyer* product, which provides up to \$12,500 in funds to low-to-moderate-income first-time homebuyers for down payment, closing-cost, or principal reduction.

First Community Bank also offered the *Community Partners* product, which provides up to \$15,000 in funds to low-to-moderate-income current or retired law enforcement officers, educators, health care workers, firefighters, and other first responders, veterans and active-duty members of the military and their surviving spouses, and COVID-related essential workers for down payment and closing costs. However, the bank did not originate any of these loans during the evaluation period.

Further, First Community Bank offered the *Community Rebuild and Restore* product, which provides up to \$10,000 in funds to low-to-moderate-income individuals for the rehabilitation of an existing owner-occupied home located in major disaster declaration or emergency declaration areas,

as designated by the Federal Emergency Management Agency. However, the bank did not originate any of these loans during the evaluation period.

#### *First Community Bank's Home Lending*

In October 2022, First Community Bank created and implemented an *FHA Manufactured Home Construction Loan Program*. The program is available to customers purchasing new manufactured home from Aiken Housing Center and Clayton Homes, which are the builders. The product is a construction-permanent loan with financing up to 30 years, fixed-rate, down payment as low as five percent, and is offered in South Carolina, as well as the Charlotte and Augusta MSAs.

#### *Federal Home Loan Mortgage Corporation's (Freddie Mac) Lending*

First Community Bank offered the Freddie Mac *Home Possible Program*. The program offers loan mortgage options to low-to-moderate-income homebuyers including fixed and adjustable rate mortgages, down payments as low as three to five percent, and mortgage insurance that can be canceled once home equity reaches 20.0 percent.

#### *Georgia State Housing Lending*

First Community Bank offered the *Georgia State Housing Dream Homeownership Program*. The program offers mortgage-financing options to low-to-moderate-income first-time homebuyers, homebuyers who have not owned a home in the past three years, and those who purchase a home in a certain area in Georgia (i.e. low- and moderate-income areas or chronic economic distress areas). The program offers fixed-rate mortgages, down payment assistance, and homeownership education.

#### *U.S. SBA Lending*

On April 20, 2021, First Community Bank was recognized by the SBA's South Carolina district office as the top SBA 504 third party lender for fiscal year 2020 and 2021. The bank ranked number one among all banks in South Carolina in the number of loans originated.

- SBA 504 Loans provide long-term, fixed-rate financing for major fixed assets that promote business growth and job creation. These loans are available through Certified Development Companies (CDCs), SBA's community-based partners who regulate nonprofits and promote economic development within their communities. CDCs are certified and regulated by the SBA.
- SBA *Paycheck Protection Program* (PPP) provides funds to businesses impacted by the COVID-19 pandemic. Funds were used to retain employees on payroll, pay business mortgage interest or lease expenses, and utilities. This emergency loan program was developed by the federal government to provide funds to businesses adversely impacted by the pandemic. These loans involve flexible underwriting due to unique financial strains on businesses and their employees as a result of the pandemic. The program was offered by the government in 2020 and 2021.

### *South Carolina State Housing Finance and Development Authority (South Carolina Housing) Lending*

First Community Bank offered the South Carolina Housing *Homebuyer Program*. The program offers mortgage-financing options to low-to-moderate-income homebuyers (first-time buyers and buyers that have not owned a principal residence in the last three years). The program offers fixed-rate mortgages, low- or no down payment options, and down payment assistance. Funds from down payment assistance can be used for a buyer's down payment, closing costs, and/or prepaid items, and the funds are forgivable to qualified borrowers.

First Community Bank also offered the South Carolina Housing *Palmetto Home Advance Program*. The program offers mortgage-financing options to low-to-moderate-income first time, move-up, and repeat homebuyers. The program offers low or no down payment options and forgivable down payment assistance with no monthly payments.

### *State Small Business Credit Initiative (SSBCI) Lending*

First Community Bank offers the Business Development Corporation (BDC) of South Carolina *SSBCI Loan Participation Program*. The program offers short- and long-term financing to small businesses in South Carolina with attractive terms and lower down payments. A portion of the SSBCI funds is allocated specifically for minority and underserved businesses. The purpose of the program is to help them grow and expand, ultimately creating and retaining jobs in South Carolina. The BDC allows borrowers to receive financing with terms that otherwise may not have been available.

### *Veterans Administration (VA) Lending*

First Community Bank offered the VA home loan program, which is offered to service members and veterans. The government agency offers no or low down payment options, higher debt-to-income ratios, reduced loan fees, no required mortgage insurance, and flexible source of funds for closing costs.

### *U.S. Department of Agriculture (USDA) Lending*

First Community Bank offered USDA lending, which is part of the Rural Development Guaranteed Housing Loan Program. The program offers mortgage financing to low-to-moderate income first-time homebuyers in rural areas, down payment assistance, and closing cost assistance. The program offers 100 percent financing, reduced mortgage insurance premiums, and below-market mortgage rates.

### *Other Flexible Lending Practices*

In addition to the above flexible programs, First Community Bank also responded to the need for credit relief caused by the COVID-19 pandemic. Congress signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) into law on March 27, 2020. With the CARES Act, banks were encouraged to offer loan forbearance or payment modifications to customers impacted by the



COVID-19 pandemic. In response, First Community Bank offered payment modifications to 32 commercial and consumer borrowers, representing \$29.1 million. Payment modifications included deferring principal and/or interest payments for one to five months. The following summarizes the offering granted by the bank:

- *Commercial Payment Deferrals* – granted 29 borrowers a total of 36 payment deferrals, totaling \$29 million in loans.
- *Residential Payment Deferrals* – granted 3 borrowers a total of 3 payment deferrals, totaling approximately \$53,000 in loans.

Further, the bank waived late fees for borrowers impacted by COVID-19, when requested.

The following table demonstrates the use of these programs during the evaluation period.

Innovative or Flexible Lending Programs										
Type of Program	5/12/2020-12/31/2020		2021		2022		1/1/2023 – 6/26/2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Fannie Mae HomeReady Loans *	-	-	6	1,141	4	714	3	517	13	2,372
FHA Home Loans*	35	5,937	56	10,570	60	12,928	13	2,942	164	32,377
FHLB Home Loans***	3	21	1	8	-	-	-	-	4	29
First Community Bank Manufactured Home Construction Loans	-	-	-	-	1	90	-	-	1	90
Freddie Mac Home Possible Loans****	-	-	-	-	1	238	1	165	2	403
Georgia Dream Homeownership Loans**	1	5	1	121	1	110	2	78	5	314
SBA 504 Loans	2	2,895	5	7,684	3	2,858	1	1,292	11	14,729
SBA PPP Loans****	236	6,238	576	37,228	-	-	-	-	812	43,466
SC Housing Homebuyer Loans**	6	738	10	928	12	697	6	690	34	3,053
SC Housing Palmetto Home Advantage Loans*	-	-	-	-	4	781	-	-	4	781
SSBCI Loans	6	4,743	6	3,036	20	16,756	9	9,793	41	34,328
USDA Loans	17	2,729	27	4,159	17	3,518	-	-	61	10,406
VA Loans	15	4,833	17	3,912	16	4,426	3	1,080	51	14,251
<b>Totals</b>	<b>321</b>	<b>28,139</b>	<b>705</b>	<b>68,787</b>	<b>139</b>	<b>43,116</b>	<b>38</b>	<b>16,557</b>	<b>1,203</b>	<b>156,599</b>
Source: Bank Data. Table excludes payments modifications extended by the bank during the evaluation period.										
* Mortgage Loans **Mortgage and Down Payment Assistance Loans ***Down Payment Assistance Loans **** Offered in 2020 and 2021										

First Community Bank provides these innovative and/or flexible lending programs throughout all assessment areas. Therefore, the Lending Test conclusions pertaining to rated areas and full-scope assessment areas will not address performance under this criterion.

## **Community Development Loans**

First Community Bank has made an adequate level of community development loans. During the evaluation period, the bank originated 37 community development loans totaling \$116.4 million compared to 42 community development loans totaling \$34.9 million at the previous evaluation. Based on dollar volume, the bank's current level of activity represents 11.8 percent of net loans and 6.7 percent of total assets, which exceeds the 4.6 percent of total loans and 2.9 percent of total assets at the previous evaluation. The bank's performance in South Carolina was consistent with overall bank performance, and above overall bank performance in the Georgia-South Carolina MSA. In addition, the bank originated eight loans totaling approximately \$21.0 million in a greater statewide or regional area, some of which include the bank's assessment areas. Five of the eight loans, totaling \$12.1 million benefitted the broader regional area of the bank's operations, including the bank's rated areas, and were included in the overall community development loans.

Overall, community development loans provided adequate responsiveness to rated area credit and community development needs. First Community Bank's community development lending focused on providing financing to businesses that target economic development and revitalization and stabilization efforts within its assessment areas. These activities support permanent job creation, retention, or improvements for persons and/or geographies that are currently low- or moderate-income. Community development loans also supported community services and affordable housing. The following tables details the bank's community development lending by rated area, purpose, and year.

<b>Community Development Lending by Rated Area</b>										
<b>Rated Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
State of South Carolina	1	1,400	4	15,006	17	34,377	4	11,394	26	62,177
Georgia-South Carolina Multi-State MSA	1	1,240	-	-	2	14,694	3	26,184	6	42,118
Regional Activities	-	-	3	5,400	2	6,688	-	-	5	12,088
<b>Total</b>	<b>2</b>	<b>2,640</b>	<b>7</b>	<b>20,406</b>	<b>21</b>	<b>55,759</b>	<b>7</b>	<b>37,578</b>	<b>37</b>	<b>116,383</b>
<i>Source: May 11, 2020 through June 26, 2023 Bank Data</i>										

<b>Community Development Lending by Activity Year</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2020	1	1,400	1	1,800	5	10,995	1	1,880	8	16,075
2021	1	1,240	4	10,806	6	21,838	3	29,491	14	63,375
2022	-	-	2	7,800	7	17,600	3	6,207	12	31,607
2023	-	-	-	-	3	5,326	-	-	3	5,326
<b>Total</b>	<b>2</b>	<b>2,640</b>	<b>7</b>	<b>20,406</b>	<b>21</b>	<b>55,759</b>	<b>7</b>	<b>37,578</b>	<b>37</b>	<b>116,383</b>
<i>Source: May 11, 2020 through June 26, 2023 Bank Data</i>										

The following are examples of community development loans that benefitted the greater regional area, including the bank's rated areas.

- In 2020 and 2021, the bank originated two lines of credit totaling \$6.7 million to an organization that provided economic development in South Carolina by assisting with the funding of Paycheck Protection Program loans to small businesses impacted by the COVID-19 pandemic. These loans allowed businesses located throughout the South Carolina and Georgia-South Carolina Multi-State MSA rated areas to retain many low- and moderate-income employees.
- In 2020, 2021, and 2022, the bank renewed an existing line of credit of \$1.8 million to a non-profit foundation that provides community services in South Carolina. The organization provides safeguards against crime targeted to low- and moderate-income seniors residing in nursing homes, assisted living communities, and HUD-subsidized independent living communities throughout the South Carolina and Georgia-South Carolina Multi-State MSA rated areas.

## **INVESTMENT TEST**

The Investment Test rating for this institution is Low Satisfactory. The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits adequate responsiveness to credit and community development needs. The institution occasionally uses complex investments to support community development initiatives. The institution's performance in South Carolina was consistent with the bank's overall performance, while the performance in Georgia-South Carolina Multi-State MSA was below the bank's overall performance.

### **Investment and Grant Activity**

First Community Bank has an adequate level of qualified community development investments and grants. During the evaluation period, the bank made or maintained 97 investments and grants totaling \$12.3 million compared to 102 investments and grants totaling \$8.7 million at the previous evaluation. Based on dollar volume the current level of activity represents 0.7 percent of total assets and 2.2 percent of total securities. The current level of activity is consistent with 0.7 percent of total assets and 3.0 percent of total assets at the previous evaluation. The bank's performance was consistent in South Carolina, but below for the Georgia-South Carolina MSA. In addition, five investments and grants totaling \$2.9 million benefitted the broader regional area, including the bank's rated areas, and were included in the overall qualified investment activity.

Prior-period investments accounted for \$6.3 million, or 51.4 percent of total qualified investments. First Community Bank implemented its community development investment objectives through the combination of a general obligation bond, certificate of deposit to a Minority Depository Institution (MDI)/Certified Community Development Financial Institution (CDFI), mortgage-backed securities (MBS), investment in a BDC and crime prevention program, and grants. All of the investment securities and a majority of the grants benefitted South Carolina, which is where the majority of the bank's offices are located. Further details regarding specific investment and donation activity are provided under the *Investment and Grant Activity* section of each assessment area. The following tables detail the bank's qualified investments by community development purpose, year, and rated area.

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of South Carolina	7	3,430	71	2,069	4	1,000	1	2,900	83	9,399
Georgia-South Carolina Multi-State MSA	1	1	8	3	-	-	-	-	9	4
Regional Activities	2	1,910	2	1	1	1,000	-	-	5	2,911
<b>Total</b>	<b>10</b>	<b>5,341</b>	<b>81</b>	<b>2,073</b>	<b>5</b>	<b>2,000</b>	<b>1</b>	<b>2,900</b>	<b>97</b>	<b>12,314</b>

Source: May 11, 2020 through June 26, 2023 Bank Data

Qualified Investments by Activity Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	4	5,336	-	-	1	1,000	-	-	5	6,336
2020	-	-	1	1,985	1	250	-	-	2	2,235
2021	-	-	-	-	1	250	-	-	1	250
2022	-	-	-	-	1	250	1	2,900	2	3,150
2023	-	-	-	-	1	250	-	-	1	250
<b>Subtotal</b>	<b>4</b>	<b>5,336</b>	<b>1</b>	<b>1,985</b>	<b>5</b>	<b>2,000</b>	<b>1</b>	<b>2,900</b>	<b>11</b>	<b>12,221</b>
Qualified Grants & Grants	6	5	80	88	-	-	-	-	86	93
<b>Total</b>	<b>10</b>	<b>5,341</b>	<b>81</b>	<b>2,073</b>	<b>5</b>	<b>2,000</b>	<b>1</b>	<b>2,900</b>	<b>97</b>	<b>12,314</b>

Source: May 11, 2020 through June 26, 2023 Bank Data

The following are examples of qualified investments that benefited the greater regional area, including the bank's rated areas.

- The bank holds a prior period investment in a Fannie Mae mortgage-backed security, purchased on November 1, 2013, with a book value of \$558,009. The mortgage-backed security provides affordable housing and is comprised primarily of loans to low- and moderate-income individuals located throughout the South Carolina and Georgia-South Carolina rated areas.
- The bank holds a prior period investment, purchased on May 26, 2016, with a current balance of \$1.0 million of an organization that promotes economic development throughout the South Carolina and Georgia-South Carolina rated areas by providing small businesses with various funding options, such as SBA 504 loans, for growth and expansion.
- The bank holds a prior period investment in a Fannie Mae mortgage-backed security, purchased on May 26, 2016, with a book value of \$1.3 million. The mortgage-backed security provides affordable housing and is comprised primarily of loans to low- and moderate-income individuals located throughout the South Carolina and Georgia-South Carolina rated areas.

### **Responsiveness to Credit and Community Development Needs**

First Community Bank exhibits adequate responsiveness to credit and community development needs throughout the rated areas and assessment areas served. New qualified investments made

during the evaluation period targeted revitalization and stabilization efforts for the renovation of schools; community services for the financial literacy and programs supporting stability for elder care facilities; and investments in minority-owned financial institutions. The majority of the grants, by number and dollar amount, benefitted community service organizations in the rated areas, primarily focused on low- and moderate-income individuals and youth from low- and moderate-income families.

Performance for this criterion is adequate in South Carolina and poor in the Georgia-South Carolina Multi-State MSA. The Investment Test conclusions for each rated area and assessment area omit further discussion of responsiveness to credit and community development needs.

### **Community Development Initiatives**

First Community Bank occasionally uses complex investments to support community development initiatives. Municipal bonds comprise the bank's two new qualified investments since the prior evaluation. These investments assist in providing community services and revitalization and stabilization efforts in the South Carolina assessment areas. Although these investments provide relevant community development needs, they are not particularly innovative.

Performance for this criterion is areas adequate in South Carolina and poor in the Georgia-South Carolina Multi-State MSA. The Investment Test conclusions for each rated area and assessment area omit further discussion of community development initiatives.

### **SERVICE TEST**

The Service Test rating for this institution is Low Satisfactory. Delivery systems are reasonably accessible to essentially all portions of the assessment areas. To the extent changes have been made, the institution's opening of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. First Community Bank provides an adequate level of community development services. The institution's overall performance is consistent with the conclusions for each rated area.

### **Accessibility of Delivery Systems**

First Community Bank's delivery systems are reasonably accessible to essentially all portions of its assessment areas. The bank operates 22 full-service branches throughout the assessment areas. The percent of branches within the low-income census tracts is commensurate with the population percentage within those tracts, while the percent of branches in moderate-income tracts is below the population percentage within those tracts. However, the location of branches in middle- and upper-income census tracts enables the bank to reasonably serve low- and moderate-income census tracts where the bank has no branches. Please refer to the rated area and assessment area conclusion sections for additional details on branch distributions. The following table presents the branch and ATM distribution by census tract income level.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	36	6.5	101,435	4.6	1	4.5	1	4.5
Moderate	133	24.1	453,842	20.6	3	13.7	3	13.7
Middle	217	39.2	898,385	40.7	9	40.9	9	40.9
Upper	153	27.7	709,817	32.2	8	36.4	8	36.4
Not Available	14	2.5	41,862	1.9	1	4.5	1	4.5
<b>Total</b>	<b>553</b>	<b>100.0</b>	<b>2,205,341</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census Data &amp; Bank Data</i>								

First Community Bank offers non-deposit-taking ATMs at all of its 22 branches, as well as a remote non-deposit-taking ATM in the Non-MSA Assessment Area. The bank operates drive-thru services at 19 of its 22 branches, none in low-, 3 in moderate-, 9 in middle-, and 7 in upper-income census tracts.

In addition to branch and ATM networks, First Community Bank offers alternative delivery systems to expand access to retail banking services to all individuals. The bank offers online banking at [www.firstcommunitysc.com](http://www.firstcommunitysc.com), mobile banking with remote deposit and access to bill pay, person-to-person transfers, and telephone banking. The bank also offers Mobile Wallet that allows customers to use their phone to access their bank debit cards for payments of goods and services. These services are offered 24-hours a day allowing the customer to check account balances, transfer money, and make bill payments. Customers can also apply online for a mortgage via the bank's website.

Overall, the additional alternative delivery systems enhance the accessibility of the bank's financial services and are consistent throughout each rated area and assessment area. Therefore, the Service Test conclusions for each rated area and assessment areas omit further discussion of the additional alternative delivery systems.

### **Changes in Branch Locations**

To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. On March 14, 2022, First Community Bank opened a LPO in a middle-income census tract in Rock Hill, York County, South Carolina. The bank converted the LPO to a full-service office on October 20, 2022. First Community Bank has not closed any offices since the previous evaluation.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income census tracts and individuals. First Community Bank offers a wide range of consumer and commercial loan and deposit products, including affordable home mortgage programs, government-sponsored loan programs for home mortgage borrowers and small businesses, affordable deposit products for small businesses, and

low-cost deposit products for consumers. The bank also offers Interest on Lawyers Trust Accounts (IOLTAs). The interest earned by law firms on the IOLTAs is used to fund pro bono legal services for low- and moderate-income individuals who cannot afford to pay for these services. Each branch offers the same products and services.

At a minimum, all branches have lobby hours of 9:00 a.m. to 5:00 p.m. Monday through Friday. Some branches have an extended closing time on Fridays, while a substantial majority of the branches has extended drive-thru hours. Performance in this criterion is consistent throughout each rated area and related assessment areas. Therefore, the Service Test conclusions for each rated area and assessment area omit further discussion regarding the reasonableness of business hours and services.

### **Community Development Services**

First Community Bank provided an adequate level of community development services within its rated areas during the evaluation period. Specifically, the bank provided 92 services, compared to 23 community development services provided at the previous evaluation. Bank management and employees provided financial expertise and technical assistance to organizations with missions consistent with the definition of community development. The community development services were adequately responsive to the needs of the bank's rated areas and marginally innovative. The organizations served focus on community services, economic development, and affordable housing. The type and level of assistance provided varied with each employee and organization. The bank's performance was consistent in South Carolina and the Georgia-South Carolina Multi-State MSA.

First Community Bank's total community development services provided equate to approximately 1.5 community development services per branch, per year, during the evaluation period. This is an increase from 0.4 community development services per branch during the evaluation period at the previous evaluation. The following tables provide a list of community services by rated area and purpose, and by activity year and purpose.

<b>Community Development Services by Rated Area</b>					
<b>Rated Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
South Carolina	13	28	27	-	<b>68</b>
Georgia-South Carolina Multi-State MSA	-	8	4	-	<b>12</b>
Regional Activities	-	-	12	-	<b>12</b>
<b>Total</b>	<b>13</b>	<b>36</b>	<b>43</b>	<b>-</b>	<b>92</b>
<i>Source: May 11, 2020 through March 30, 2023 Bank Data</i>					

<b>Community Development Services by Year</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2020	-	4	5	-	<b>9</b>
2021	-	5	5	-	<b>10</b>
2022	8	20	16	-	<b>44</b>
2023	5	7	17	-	<b>29</b>
<b>Total</b>	<b>13</b>	<b>36</b>	<b>43</b>	<b>-</b>	<b>92</b>
<i>Source: May 11, 2020 through March 30, 2023 Bank Data</i>					

The following are the community development services that benefited the greater regional area, including the bank's rated areas.

- From 2020 to 2023, two members of bank management served on the Board for an organization that provides economic development by financing small businesses throughout South Carolina creating thousands of jobs for low- and moderate-income individuals.
- From 2020 to 2023, a bank employee served as treasurer for an organization whose mission includes job creation, investment recruitment, and cultivating regional prosperity for the Columbia and Non-MSA Assessment Areas, providing economic development.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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



## **SOUTH CAROLINA**

### **CRA RATING FOR SOUTH CAROLINA: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA**

First Community Bank has designated three assessment areas (Columbia, Greenville, and Non-MSA) with the State of South Carolina. The bank operates 18, or 81.8 percent, of its total branches in South Carolina. South Carolina accounts for 85.4 percent of bank-wide loans and 87.5 percent of bank-wide deposits. Overall, the bank ranks 9<sup>th</sup> in the state in the deposit market share at 2.2 percent. Competitor institutions in the South Carolina assessment areas include Bank of America, National Association (N.A.); Wells Fargo Bank, N.A.; and Truist Bank.

### **SCOPE OF EVALUATION – SOUTH CAROLINA**

The evaluation of the South Carolina performance considered the operations of First Community Bank in three assessment areas, which are detailed in the overall *Description of Assessment Areas* section. Based on the number of loans and branches as well as dollar volume of deposits, examiners conducted full-scope reviews of the bank's performance in the Columbia and Greenville Assessment Areas. Limited scope area included the Non-MSA Assessment Area. A significant majority of lending activity, deposit activity, and branch offices are in the Columbia Assessment Area. Consequently, examiners gave more weight in assigning the area rating and secondary weighting was assigned to the Greenville and Non-MSA Assessment Areas in descending order of impact. Refer to the overall *Scope of Evaluation* section for additional details.

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN SOUTH CAROLINA**

#### **LENDING TEST**

The Lending Test performance rating is Low Satisfactory. Lending levels in South Carolina reflect good responsiveness to the assessment areas' credit needs. The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes. The institution makes extensive use of flexible lending practices in order to serve the assessment areas' credit needs. The bank made an adequate level of community development loans. Performance in the Columbia Assessment Area was consistent with the rated area conclusions, whereas performance in the Greenville and Non-MSA Assessments Areas was above and below the rated area conclusions, respectively.

### **Lending Activity**

First Community Bank's lending levels reflect good responsiveness to assessment area credit needs. Refer to each individual assessment area analysis for details.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the rated area. Performance was consistent in the Columbia Assessment Area, above in the Greenville Assessment Area, and below in the Non-MSA Assessment Area.

### **Borrower Profile**

The distribution of borrowers reflects adequate among retail customers of different income levels and businesses of different sizes in South Carolina. The bank's performance in the Columbia Assessment Area was consistent with the rated area conclusions, while the performance in the Greenville Assessment Area was above the rated area conclusions.

### **Community Development Loans**

First Community Bank made an adequate level of community development loans in South Carolina. During this evaluation period, the bank originated 26 community development loans totaling \$62.2 million, compared to 36 loans totaling \$25.3 million at the previous evaluation. Included in the current activity are three loans totaling approximately \$8.9 million originated outside of the bank's assessment areas and were considered given the bank's adequate responsiveness to credit and community development needs inside the assessment areas. This level of performance represents 70.3 percent by number and 53.4 percent by dollar volume of total bank-wide community development loans. While the number of loans decreased, the dollar volume of community development loans significantly increased since the prior evaluation. Performance in the Columbia and Greenville Assessment Areas was consistent with the rated area conclusion. Performance in the Non-MSA Assessment Area was below the rated area conclusion.

The community development loans primarily supported economic development, community services, and revitalization and stabilization efforts within the rated area. Because the bank has been responsive to community development needs and opportunities inside its assessment areas, examiners gave consideration for broader statewide lending. The following table details the community development lending in South Carolina by assessment area and purpose.

<b>Community Development Lending in South Carolina by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Columbia Assessment Area	1	1,400	2	7,900	9	15,419	4	11,394	16	36,113
Greenville Assessment Area	-	-	1	1,106	6	16,063	-	-	7	17,169
Non-MSA Assessment Area	-	-	-	-	-	-	-	-	-	-
Statewide Activities	-	-	1	6,000	2	2,895	-	-	3	8,895
Total	1	1,400	4	15,006	17	34,377	4	11,394	26	62,177

The following are examples of First Community Bank's statewide community development loans originated in South Carolina.

- In 2020, the bank originated two SBA 504 loans totaling \$2.9 million to fund the purchase of two adjacent properties to establish an auto repair business located in Dorchester County, South Carolina, providing economic development to the area.
- In 2022, the bank renewed a loan totaling \$6.0 million for an organization that provides community services to low- and moderate-income individuals by offering palliative care is located in York County, South Carolina.

## INVESTMENT TEST

The Investment Test performance is rated Low Satisfactory. The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits adequate responsiveness to credit and community development needs and occasionally uses complex investments to support community development initiatives. Performance in the Columbia and Greenville Assessment Areas were consistent with the rated area conclusion. Performance in the Non-MSA Assessment Area was below the rated area conclusion.

### Investment and Grant Activity

First Community Bank has an adequate level of qualified community development investments and grants in South Carolina. During the evaluation period, the bank made or maintained 83 qualified investments and grants totaling \$9.4 million, compared to 85 investments and grants totaling \$2.3 million at the previous evaluation. Included in the total are five grants totaling \$2,000 to organizations that provide community services in York County that were considered given the bank's adequate responsiveness to community development needs in the assessment areas. This level of performance represents 85.6 percent by number and 76.4 percent by dollar volume of the total bank-wide qualified investments and grants.

The investments included \$4.9 million in two new general obligations bonds, which provided community service and revitalization and stabilization; \$3.4 million in two prior period mortgage-backed securities providing affordable housing; \$250,000 in a certificate of deposit in a MDI/CDFI that renewed annually and provided economic development; and 75 grants totaling \$88,000. The following table details the bank's qualified investments made in South Carolina by purpose and assessment area.

Qualified Investments in South Carolina by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Columbia Assessment Area	3	2	58	2,054	4	1,000	1	2,900	66	5,956
Greenville Assessment Area	4	3,428	1	1	-	-	-	-	5	3,429
Non-MSA Assessment Area	-	-	7	12	-	-	-	-	7	12
Statewide Activities	-	-	5	2	-	-	-	-	5	2
<b>Total</b>	<b>7</b>	<b>3,430</b>	<b>71</b>	<b>2,069</b>	<b>4</b>	<b>1,000</b>	<b>1</b>	<b>2,900</b>	<b>83</b>	<b>9,399</b>
<i>Source: May 11, 2020 through June 26, 2023 Bank Data</i>										

## SERVICE TEST

The Service Test performance rating is Low Satisfactory. First Community Bank's delivery systems are reasonably accessible to essentially all portions of the assessment areas. To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. First Community Bank provided an adequate level of community development services within its assessment areas. Performance in the Columbia and Greenville Assessment Areas were consistent with the rated area conclusion. Performance in the Non-MSA Assessment Area was below the rated area conclusion.

### Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the assessment areas. Branch distribution and alternative delivery systems are consistent with the institution overall. As of the evaluation period, the bank has 17 branches in the assessment areas within South Carolina, with all offering an ATM service and 15 offering a drive-thru service. No branches are located in a low-income census tract, three branches are located in moderate-income census tracts, eight branches are located in middle-income census tracts, and six branches are located in upper-income census tracts. A majority of the branches in middle- and upper-income census tracts are located near several low- and moderate-income census tracts, and a variety of alternative delivery systems are available to all customers.

### Changes in Branch Locations

To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Since the previous evaluation, the bank opened one branch in York County, South Carolina. The branch is located in a middle-income census tract and borders one low- and three moderate-income census tracts.

## **Community Development Services**

First Community Bank provided an adequate level of community development services in South Carolina. Specifically, the bank provided 68 community development services compared to 14 community development services provided at the previous evaluation. This level of performance represented 73.9 percent of the institution-wide community development services, which is below the percent of branches bank-wide, at 83.8 percent. First Community Bank's total community development services provided equate to approximately 1.3 community development services per branch per year during the evaluation period. This is an increase from 0.3 community development services per branch during the evaluation period at the previous evaluation.

Services have primarily provided financial expertise as instructors or participants in various literacy or assistance capacities. Further, in several instances, bank associates served in a qualified leadership capacity with organizations. A majority of the services were provided in the Columbia Assessment Area, followed by the Greenville Assessment Area. No services were provided in the Non-MSA Assessment Area. In addition, examiners considered two community development services provided to an organization located in York County given the bank's adequate responsiveness to community development needs in the assessment areas. The following table details community development service activities provided in South Carolina by purpose and assessment area.

<b>Community Development Services in South Carolina by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Columbia Assessment Area	11	23	11	-	<b>45</b>
Greenville Assessment Area	-	5	16	-	<b>21</b>
Non-MSA Assessment Area	-	-	-	-	-
Statewide Activities	2	-	-	-	<b>2</b>
<b>Total</b>	<b>13</b>	<b>28</b>	<b>27</b>	-	<b>68</b>
<i>Source: May 11, 2020 through March 30, 2023 Bank Data</i>					

The following is an example of community development services provided outside of the assessment areas, but within the greater statewide area.

- In 2022 and 2023, an employee served on the Board for an organization that provides affordable housing and improves housing opportunities for low- and moderate-income individuals in York County, located in the Charlotte-Concord-Gastonia, NC-SC MSA.

## COLUMBIA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLUMBIA ASSESSMENT AREA

First Community Bank delineated three counties in their entirety as the Columbia Assessment Area, as illustrated in the following table. Kershaw, Lexington, and Richland Counties are part of the Columbia, South Carolina MSA. The bank operates 11, or 61.1 percent, of its South Carolina branches in this assessment area. The assessment area accounts for 76.6 percent of the rated area loans and 71.0 percent of the rated area deposits by dollar volume. Since the previous evaluation, the Columbia Assessment Area changed as a result of the 2020 U.S. Census. The following tables provide a summary of the assessment area, including changes to the number of census tracts and tract income levels.

Description of the Columbia Assessment Area				
Assessment Area	Counties in Assessment Area	# of Census Tracts 2015 American Community Survey	# of Census Tracts 2020 U.S. Census	# of Branches
Columbia Assessment Area	Kershaw	15	18	1
	Lexington	74	92	6
	Richland	89	98	4
<b>Total</b>	<b>3</b>	<b>178</b>	<b>208</b>	<b>11</b>
<i>Source: 2015 ACS Data , 2020 U.S. Census Data, and Bank Data</i>				

Tract Income Level	# of Census Tracts 2015 American Community Survey	# of Census Tracts 2020 U.S. Census
Low	15	10
Moderate	48	52
Middle	56	77
Upper	54	62
Income Not Assigned	5	7
<b>Total</b>	<b>178</b>	<b>208</b>
<i>Source: 2015 ACS Data and 2020 U.S. Census Data</i>		

### **Economic and Demographic Data**

The following table presents select demographic information from the 2015 ACS Census and 2022 D&B data.

Demographic Information of the Columbia Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	178	8.4	27.0	31.5	30.3	2.8
Population by Geography	734,464	5.5	24.8	33.7	33.6	2.4
Housing Units by Geography	311,013	6.1	26.6	34.0	33.2	0.1
Owner-Occupied Units by Geography	183,506	2.3	21.9	35.9	39.9	-
Occupied Rental Units by Geography	92,394	12.8	33.5	31.6	22.1	-
Vacant Units by Geography	35,113	8.2	33.3	30.3	27.5	0.8
Businesses by Geography	104,866	3.0	23.8	36.7	35.0	1.6
Farms by Geography	2,446	1.7	22.4	42.4	32.9	0.7
Family Distribution by Income Level	177,764	22.2	16.4	19.5	41.8	-
Household Distribution by Income Level	275,900	23.6	16.1	17.9	42.3	-
Median Family Income MSA - Columbia, South Carolina MSA		\$62,665	Median Housing Value Median Gross Rent Families Below Poverty Level			\$151,567 \$868 11.6% (2021) 10.4% (2022)
Source: 2015 ACS Data and 2022 D&B Data, and FFIEC Estimated Median Family Income. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.						

Unemployment rates for all counties increased significantly in 2020, due largely to COVID-19 pandemic-related job losses. However, the unemployment rates declined for all counties in 2021 and 2022, but remained above the pre-pandemic level. The unemployment rates were in line with, or below, the state and national rates during the evaluation period. The following table reflects the average annual unemployment rates and trends for the assessment area's counties, state, and nation.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Kershaw County	5.2	3.7	3.3
Lexington County	4.2	3.0	2.7
Richland County	5.7	4.1	3.3
South Carolina	6.0	4.0	3.3
National Average	8.1	5.4	3.6
Source: Bureau of Labor Statistics			

According to 2022 D&B data, top industries in the assessment area were services at 31.7 percent; non-classifiable establishments at 31.7 percent; finance, insurance and real estate at 10.1 percent; and retail trade at 8.9 percent. Of the total businesses operating in the assessment area, 56.7 percent have four or fewer employees and 93.7 percent operate from a single location. Top employers in the Columbia, South Carolina MSA include Prisma Health Midlands, BlueCross BlueShield of South Carolina, Lexington Medical Center, University of South Carolina, and Walmart Incorporated.

## **Competition**

The assessment area is highly competitive in the financial services market. According to the FDIC's June 30, 2022 *Summary of Deposits Report*, 25 FDIC-insured financial institutions operate 153 offices within the assessment area. Of these institutions, First Community Bank ranked 7<sup>th</sup> with a deposit market share of 3.3 percent. The top five financial institutions accounted for 81.3 percent of the total deposit market share; these entities are mainly large, multi-billion dollar depository institutions that serve a national or multi-state area in addition to this assessment area.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. According to 2021 peer home mortgage loan data, First Community Bank ranked 30<sup>th</sup> out of 563 lenders that reported 44,357 originated or purchased home mortgage loans totaling \$9.7 billion in the assessment area. The bank's market share by number of loans was 0.9 percent. The top five home mortgage lenders, which included a regional bank and mortgage companies, originated 25.9 percent of the total market share by number of loans.

With regard to the competition for small business loans, aggregate data for 2021 indicates 138 lenders reported 18,374 small business loans totaling \$729 million in the assessment area. The top five small business lenders, which included national and regional banks, originated or purchased 49.2 percent of the total market share by number of loans. Although the bank did not report data in 2021, this information is presented to indicate the level of demand for small business loans.

## **Credit and Community Development Needs and Opportunities**

Considering demographic and economic data, examiners determined that small business loans represent a credit need and opportunity within the assessment area. The significant percentage of businesses with gross annual revenues of \$1 million or less (91.7 percent) and the large number of businesses with four or fewer employees (56.7 percent) support the conclusion that there is a need and opportunity for small business lending. Affordable housing also represents a need and opportunity, as 38.6 percent of families and 39.7 percent of households are low- or moderate-income.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBIA ASSESSMENT AREA**

### **LENDING TEST**

Lending levels in the Columbia Assessment Area reflect good responsiveness to the assessment area's credit needs. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes. The bank makes extensive use of flexible lending practices in order to serve the assessment area's credit needs, and made an adequate level of community development loans.



## **Lending Activity**

First Community Bank's lending levels reflect good responsiveness to assessment area credit needs. During the evaluation period, First Community Bank originated 1,140 home mortgage loans totaling \$278 million. As noted in the *Competition* section, the bank ranked 30<sup>th</sup> out of 563 lenders in market share for home mortgage loans in 2021. In 2022, the bank originated 284 small business loans totaling \$51.9 million. While the bank was not subject to CRA reporting in 2020 and 2021, the bank originated 380 and 676 small business loans totaling \$47.1 million and \$75.0 million, respectively. In 2020 and 2021, 162 and 396 of the small business loan originations, respectively, resulted from the PPP program. Further, the bank originated 16 community development loans totaling \$36.1 million during the evaluation period.

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area.

### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. In 2021, lending in low-income census tracts was in line with aggregate lending and demographic data. Lending in moderate-income census tracts slightly exceeded aggregate lending, but was below demographic data.

### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Lending in low-income census tracts was slightly below demographic data. However, the low percentage of businesses in low-income census tracts indicated very limited lending opportunities. Lending in moderate-income census tracts was in line with demographic data.

## **Borrower Profile**

The distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes.

### *Home Mortgage Loans*

The distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels. In 2021, lending to low-income borrowers exceeded aggregate lending, but was significantly below demographic data. However, families living below the poverty level may have difficulty qualifying for a mortgage loan, resulting in limited opportunities for lending to low-income borrowers. Lending to moderate-income borrowers was in line with aggregate lending and demographic data.

### *Small Business Loans*

The distribution of small business loans reflects adequate penetration among business customers of different sizes. Lending to small businesses was significantly below demographic data. However, although aggregate data for 2022 is not available, the bank's performance exceeds historical aggregate data of 39.1 percent and 48.0 percent for 2020 and 2021, respectively.

### **Community Development Loans**

First Community Bank has made an adequate level of community development loans in the Columbia Assessment Area. During this evaluation period, the bank originated 16 community development loans totaling \$36.1 million, compared to 29 loans totaling \$21.5 million at the previous evaluation. While the number of loans was less, the dollar amount increased since the previous evaluation. This level of performance represents 61.5 percent by number and 58.1 percent by dollar volume of total community development loans in South Carolina. These loans supported affordable housing, community services, economic development, and revitalization and stabilization efforts within the assessment area. The following are examples of First Community Bank's community development loans originated in the assessment area during the evaluation period.

- In 2021, the bank originated an SBA 504 loan totaling \$2.5 million to construct an auto shop in Lexington County that will create jobs for low- and moderate-income individuals. This loan promotes economic development by financing small businesses and creating jobs for low- and moderate-income individuals.
- In 2021, the bank originated a loan totaling \$4.7 million to a government entity to fund renovations and upgrades for a water infrastructure system. The entity provides essential community-wide infrastructure for residents in the towns of Gilbert and Summit in Lexington County, South Carolina, including low- and moderate-income census tracts providing revitalization and stabilization to the area.
- In 2022, the bank renewed a loan totaling \$3.8 million that originally funded the purchase of a retail office building in a moderate-income census tract. The loan promotes revitalization and stabilization by retaining businesses in the area.

### **INVESTMENT TEST**

First Community Bank made an adequate level of qualified community development investments in the Columbia Assessment Area, although rarely in a leadership position. The institution exhibits adequate responsiveness to credit and community development needs. The institution occasionally uses complex investments to support community development initiatives.

### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments in the Columbia Assessment Area, although rarely in a leadership position. The bank made 66 investments and grants totaling \$6.0 million, compared to 73 investments and grants totaling \$311,000 at the

previous evaluation. This level of performance represents 79.5 percent by number and 63.4 percent by dollar volume of South Carolina's qualified investments grants. Qualified investments included six investments in securities totaling \$5.9 million and 60 grants totaling \$72,400. Qualified investments and grants primarily provided revitalization and stabilization, community services, and economic development to the area.

The following are examples of qualified investments that benefitted the Columbia Assessment Area.

- In 2020, the bank purchased a general obligation bond totaling \$2.0 million for capital expenditures for a school district located in the assessment area. The majority of students in the district are eligible for free or reduced lunches. This investment provides community services in the assessment area.
- From 2020 to 2023, the bank renewed a prior period investment totaling \$250,000 in a MDI/CDFI that facilitates the flow of lending and investments in distressed communities and/or individuals with community development as its primary purpose. This investment supports economic development.
- In 2022, the bank purchased a general obligation bond totaling \$2.9 million for capital improvements, renovations, and equipment for a school district in the assessment area. A majority of the schools in the district are located in low- or moderate-income census tracts. This revitalizes and stabilizes the geography by attracting and retaining residents to the area.

## **SERVICE TEST**

First Community Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. First Community Bank provides an adequate level of community development services within the assessment area.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank has 11 branches in the assessment area. All branches offer ATM services, and 10 branches offer a drive-thru service. No branches are located in a low-income census tract, two branches are located in a moderate-income census tract, four branches are located in middle-income census tracts, and five branches are located in upper-income census tracts. The majority of branches are in close proximity to several low- and moderate-income census tracts. In addition, a variety of alternative delivery systems is available to all customers, including low- and moderate-income individuals and census tracts.

### **Changes in Branch Locations**

To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Since the previous evaluation, the bank has not opened or closed any branches in the assessment area.

### **Community Development Services**

First Community Bank provides an adequate level of community development services in the assessment area. During the evaluation period, employees participated in 45 community development services, compared to 11 services at the previous evaluation. This performance represents 66.2 percent of all activities in the state, which is in line with the percent of branches statewide, at 61.1 percent, and above the percent of branches bank-wide, at 50.0 percent.

First community Bank's total community development services provided equate to approximately 1.4 services per branch per year during the evaluation period, compared to 0.3 services per branch per year at the previous evaluation. Bank employees served on Boards and assisted a variety of organizations, which provided community services and economic development in the assessment area. The diversity of services includes financial literacy or homebuyer education classes, small business technical assistance sessions, and serving on the Board. The following are examples of community development services provided in the assessment area.

- In 2022, 11 members of bank management and personnel hosted and attended the Access to Capital for Minority Businesses Seminar in the assessment area. Management and employees, in partnership with representatives from several economic development organizations, provided education on running a business and applying for loans provided by the economic development organizations. This activity supported economic development in the assessment area. Bank management also assisted attendees with filling out loan applications.
- In 2022, seven employees provided education primarily to low-to-moderate income individuals, regarding the home buying process, applying for a mortgage, and general budgeting guidance, supporting affordable housing in the assessment area.
- In 2022, six bank employees taught financial literacy classes at Title 1 schools and/or schools where greater than 50.0 percent of the students receive free or reduced meals, providing community services to the assessment area.
- In 2023, a bank officer served on the Board of an organization that builds affordable housing for low- and moderate-income families, supporting affordable housing in the assessment area.

## GREENVILLE ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN GREENVILLE ASSESSMENT AREA

First Community Bank delineated three counties in their entirety as the Greenville Assessment Area, as illustrated in the following table. Anderson, Greenville, and Pickens Counties are part of the Greenville-Anderson, South Carolina MSA. The bank operates 4, or 22.2 percent, of its South Carolina branches in this assessment area. The assessment area accounts for 17.3 percent of the rated area loans and 14.1 percent of the rated area deposits. Since the previous evaluation, the Greenville Assessment Area changed as a result of the 2020 U.S. Census. The following tables provide a summary of the assessment area, including changes to the number of census tracts and tract income levels.

Description of the Greenville Assessment Area				
Assessment Area	Counties in Assessment Area	# of Census Tracts 2015 American Community Survey	# of Census Tracts 2020 U.S. Census	# of Branches
Greenville Assessment Area	Anderson	39	51	1
	Greenville	111	123	2
	Pickens	28	37	1
<b>Total</b>	<b>3</b>	<b>178</b>	<b>211</b>	<b>4</b>

*Source: 2015 ACS Data , 2020 U.S. Census Data, and Bank Data*

Tract Income Level	# of Census Tracts 2015 American Community Survey	# of Census Tracts 2020 U.S. Census
Low	15	13
Moderate	43	49
Middle	73	87
Upper	47	60
Income Not Assigned	-	2
<b>Total</b>	<b>178</b>	<b>211</b>

*Source: 2015 ACS Data and 2020 U.S. Census Data*

### Economic and Demographic Data

The following table presents select demographic information from the 2015 ACS Census and 2022 D&B data.

Demographic Information of the Greenville Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	178	8.4	24.2	41.0	26.4	-
Population by Geography	786,242	5.8	20.2	42.4	31.6	-
Housing Units by Geography	336,396	6.3	21.0	43.2	29.5	-
Owner-Occupied Units by Geography	202,752	3.4	17.3	44.3	34.9	-
Occupied Rental Units by Geography	95,779	11.0	27.4	39.8	21.7	-
Vacant Units by Geography	37,865	9.5	24.7	45.5	20.3	-
Businesses by Geography	102,524	4.2	16.7	36.5	41.5	1.1
Farms by Geography	2,506	3.2	17.5	45.8	32.8	0.8
Family Distribution by Income Level	200,884	22.1	16.8	18.8	42.3	-
Household Distribution by Income Level	298,531	24.5	15.7	16.6	43.2	-
Median Family Income MSA - Greenville-Anderson, South Carolina MSA		\$58,097	Median Housing Value Median Gross Rent Families Below Poverty Level			\$146,420 \$749 12.0% (2021) 8.2% (2022)

*Source: 2015 ACS Data and 2022 D&B Data, and FFIEC Estimated Median Family Income. (\*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.*

Unemployment rates for all counties increased significantly in 2020, due largely to COVID-19 pandemic-related job losses. However, the unemployment rates declined for all counties in 2021 and 2022, but remained above the pre-pandemic level. The unemployment rates were below the state and national rates during the evaluation period. The following table reflects the average annual unemployment rates and trends for the assessment area's counties, state, and nation.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Anderson County	5.8	3.7	3.0
Greenville County	5.5	3.4	2.8
Pickens County	5.2	3.5	3.1
South Carolina	6.0	4.0	3.3
National Average	8.1	5.4	3.6

*Source: Bureau of Labor Statistics*

According to 2022 D&B data, top industries in the assessment area were services at 31.0 percent; non-classifiable establishments at 30.2 percent; finance, insurance and real estate at 11.3 percent; and retail trade at 9.5 percent. Of the total businesses operating in the assessment area, 57.2 percent have four or fewer employees and 93.3 percent operate from a single location. Top employers in the Greenville-Anderson South Carolina MSA include Prisma Health, Michelin North America, Clemson University, Milliken & Company, and Bon Secours Saint Francis Health Systems.

## **Competition**

The assessment area is highly competitive in the financial services market. According to the FDIC's June 30, 2022 *Deposit Market Share Report*, 36 FDIC-insured financial institutions operate 221 banking offices within the assessment area. Of these institutions, First Community Bank

ranked 20<sup>th</sup> with a deposit market share of 0.7 percent. The top five financial institutions accounted for 59.2 percent of the total market share, which included national and regional institutions.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. According to 2021 peer home mortgage loan data First Community Bank ranked 101<sup>st</sup> out of 615 lenders that reported 48,993 originated or purchased home mortgage loans totaling \$12.0 billion in the assessment area. The bank's market share by number of loans was 0.2 percent. The top five home mortgage lenders originated 22.1 percent of the total market share by number of loans, which included a regional bank and mortgage companies.

With regard to the competition for small business loans, aggregate data for 2021 indicates 148 lenders reported 21,506 small business loans, totaling \$998.1 million in the assessment area. The top five small business lenders originated or purchased 48.8 percent of the total market share by number of loans, which included national and regional banks.

### **Community Contact**

As part of the evaluation process, examiners typically contact third parties who are knowledgeable regarding the bank's assessment area to assist in identifying credit and community development needs and to obtain information helpful in developing the performance context for the bank. This information also helps determine whether local financial institutions are responsive to identified needs within the assessment area, as well as assist with identifying available credit and community development opportunities.

During the evaluation, examiners used information obtained from a previously conducted community contact. The contact's organization promotes economic development for ten counties in the northwest corner of South Carolina, which includes Greenville County. The contact stated economic conditions in Greenville County were very good, with current unemployment below three percent. The contact identified that there is a need for affordable housing.

### **Credit and Community Development Needs and Opportunities**

Considering demographic and economic data, examiners determined that small business loans represents a credit need and opportunity within the assessment area. The significant percentage of businesses with gross annual revenues of \$1 million or less (90.7 percent) and the large number of businesses with four or fewer employees (57.2 percent) support the conclusion that there is a need and opportunity for small business lending. Affordable housing also represents a need and opportunity according to the community contact, which is further supported as 38.9 percent of families and 40.2 percent of households are low- or moderate-income.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN GREENVILLE ASSESSMENT AREA**

### **LENDING TEST**

Lending levels in the Greenville Assessment Area reflect good responsiveness to the assessment area's credit needs. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans reflects good penetration among individuals of different income levels and businesses of different sizes. The bank makes extensive use of flexible lending practices in order to serve the assessment area's credit needs, and made a relatively high level of community development loans.

#### **Lending Activity**

First Community Bank's lending levels reflect good responsiveness to assessment area credit needs. During the evaluation period, First Community Bank originated 221 home mortgage loans totaling approximately \$60.3 million. As noted in the *Competition* section, the bank ranked 101<sup>st</sup> out of 615 lenders in market share for home mortgage loans in 2021. In 2022, the bank originated 41 small business loans totaling \$14.1 million in 2022. While the bank was not subject to CRA reporting in 2020 and 2021, the bank originated 41 and 76 small business loans totaling \$6.5 million and \$12.0 million, respectively; of which, 16 and 40 originations, respectively, resulted from the PPP program. Further, the bank originated seven community development loans totaling \$17.2 million during the evaluation period.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area.

##### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. In 2021, lending in low-income census tracts slightly exceeded aggregate lending and demographic data. Lending in moderate-income tracts exceeded demographic data, and doubled aggregate lending performance.

##### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Lending in low-income census tracts was slightly below demographic data. However, the low percentage of businesses operating in low-income census tracts indicates very limited lending opportunities. Lending in moderate-income census tracts was below, but in a reasonable range of, demographic data.



## **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different sizes.

### *Home Mortgage Loans*

The distribution of borrowers reflects good penetration among borrowers of different income levels. In 2021, lending to low-income borrowers exceeded aggregate lending, but was significantly below demographic data. However, aggregate lending data indicates limited lending opportunities to low-income borrowers. Additionally, families living below the poverty level may have difficulty qualifying for a mortgage loan, further limiting lending opportunities to low-income borrowers. Lending to moderate-income borrowers was in line with aggregate lending and demographic data.

### *Small Business Loans*

The distribution of borrowers reflects adequate penetration among business customers of different sizes. Lending to small businesses was significantly below demographic data. However, revenues were unknown for 17.1 percent of loans originated. Although aggregate data for 2022 is not available, the bank's performance exceeds historical aggregate data of 41.0 percent and 47.8 percent for 2020 and 2021, respectively.

## **Community Development Loans**

First Community Bank made a relatively high level of community development loans in the Greenville Assessment Area. During the evaluation period, the bank originated seven community development loans totaling \$17.2 million, compared to four loans totaling \$1.8 million at the previous evaluation. This level of performance represents 26.9 percent by number and 27.6 percent by dollar volume of total community development loans originated in South Carolina. The volume of lending provides good responsiveness by supporting economic development and community services to the assessment area. The following are examples of community development loans originated in the assessment area during the evaluation period.

- In 2021, the bank originated a loan totaling \$1.1 million to a government entity to fund the purchase of a fire truck for the city of Greenville in Greenville County, South Carolina. The fire truck provides an essential community service to residents and businesses in the county's low- and moderate-income census tracts.
- In 2022, the bank participated in a loan totaling \$7.3 million to refinance a construction loan for a small business, allowing for the completion of construction and opening of a hotel. The loan allows for the creation of ten jobs, primarily for low- and moderate-income individuals, which promotes economic development.
- In 2022, the bank originated four loans totaling \$1.7 million to four different small businesses to fund the purchase/construction of four fast food restaurants. These loans allow for the creation of jobs, primarily for low- and moderate-income individuals, which promotes economic

development.

## **INVESTMENT TEST**

First Community Bank made an adequate level of qualified community development investments in the Greenville Assessment Area, although rarely in a leadership position. The institution exhibits adequate responsiveness to credit and community development needs. The institution occasionally uses complex investments to support community development initiatives.

### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments in the Greenville Assessment Area. The bank made five investments and grants totaling \$3.4 million, compared to five investments and grants totaling \$2.0 million at the previous evaluation. This level of performance represents 6.0 percent by number and 36.4 percent by dollar volume of South Carolina's total qualified community development investments. Qualified investments included two prior period investments in mortgage-backed securities totaling \$3.4 million benefitting affordable housing and three grants totaling \$2,580 benefitting affordable housing and community service efforts. The following is a description of each prior period investment.

- The bank holds a prior period investment in a Fannie Mae mortgage-backed security, purchased on October 22, 2019, with a book value of \$1.9 million. The mortgage-backed security provides affordable housing and is comprised primarily of loans to low- and moderate-income individuals located in the assessment area.
- The bank holds a prior period investment in a Freddie Mac mortgage-backed security, purchased on March 13, 2018, with a book value of \$1.5 million. The mortgage-backed security provides affordable housing and is comprised primarily of loans to low- and moderate-income individuals located in the assessment area

## **SERVICE TEST**

First Community Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. To the extent changes have been made, the opening and closing of branches have generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. First Community Bank provides a relatively high level of community development services within its assessment area.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank has four branches in the assessment area. Three branches offer drive-thru services, and all branches offer ATM services. One branch is located in a moderate-income census tract, two

branches are located in middle-income census tracts, and one branch is located in an upper-income census tract. Branches in the middle- and upper-income census tracts are in close proximity to several low- and moderate-income census tracts. In addition, a variety of alternative delivery systems is available to all customers, including low- and moderate-income individuals and census tracts.

### **Changes in Branch Locations**

To the extent changes have been made, the opening and closing of branches have generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Since the previous evaluation, the bank has not opened or closed any branches within the assessment area.

### **Community Development Services**

First Community Bank provided a relatively high level of community development services within this assessment area. Since the previous evaluation, bank personnel provided 21 qualified community development services, compared to three services at the previous evaluation. This performance represents 31.0 percent of all activities in the state, which is above the percent of branches statewide, at 22.2 percent, and the percent of branches bank-wide, at 18.2 percent.

First Community Bank's community development services provided equate to approximately 1.8 community development services per branch per year during the evaluation period. This performance is an increase from 0.3 services per branch per year at the previous evaluation. Community development services include bank personnel delivering financial services or technical assistance to various organizations that benefit the assessment area. The following are examples of community development services provided in the assessment area.

- From 2020 to 2023, a bank employee served on the Board and loan committee for a business development organization that provides funding targeted to small businesses, providing economic development in the assessment area.
- In 2022, 11 members of bank management and personnel hosted and attended the Access to Capital for Minority Businesses Seminar in the assessment area. Management and employees, in partnership with representatives from several economic development organizations, provided education on running a business and applying for loans provided by the economic development organizations. This activity supported economic development in the assessment area. Bank management also assisted attendees with filling out loan applications.
- In 2022, four bank employees taught financial literacy classes to students at various schools in the Greenville County School District. Fifty percent or more of the students are eligible for the free or reduced lunch program, providing community services to the area.

## OTHER ASSESSMENT AREAS – Limited-Scope Review

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREA

The following table summarizes the conclusions for the one South Carolina assessment area reviewed using limited-scope examination procedures. Examiners drew conclusions regarding the institution's CRA performance from reviewing available facts and data, including performance figures, aggregate lending data comparisons, and demographic information. The conclusions did not alter the bank's overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Non-MSA Assessment Area	Below	Below	Below

The Non-MSA Assessment Area consists of Newberry County in its entirety. First Community Bank operates two full-service branches in the assessment area. The following facts and data support the conclusions for the Non-MSA Assessment Area reviewed using limited-scope examination procedures. Also included are details regarding the number and dollar volume of small business, home mortgage, and community development loans originated during the evaluation period; qualified investments and grants made during the evaluation period; and community development services provided during the evaluation period.

Activity	#	\$(000s)
Home Mortgage Loans	124	23,066
Small Business Loans	30	3,253
Community Development Loans	-	-
Investments	-	-
Grants	7	12
Community Development Services	-	-

*Source: 2020, 2021, and 2022 HMDA Reported Data and 2022 CRA Reported Data; May 11, 2020 to June 26, 2023 Bank Data.*

### Geographic Distribution and Borrower Profile

Please refer to the Lending Performance Tables in the Appendices for detailed information.

## GEORGIA-SOUTH CAROLINA MULTI-STATE MSA

### CRA RATING FOR GEORGIA-SOUTH CAROLINA MULTI-STATE MSA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA-SOUTH CAROLINA MULTI-STATE MSA

First Community Bank has designated one assessment area (Augusta Assessment Area) within the Georgia-South Carolina Multi-State MSA. The Augusta Assessment Area consists of Aiken County in South Carolina and Columbia and Richmond Counties in Georgia, in their entirety, which are part of the Augusta-Richmond County, Georgia-South Carolina MSA. The bank operates 4, or 18.2 percent of its total branches in the assessment area, including 1 branch in South Carolina and 3 branches in Georgia. The Georgia-South Carolina Multi-State MSA accounts for 14.6 percent of bank-wide loans and 12.5 percent of bank-wide deposits. Since the previous evaluation, the Augusta Assessment Area changed as a result of the 2020 U.S. Census. The following tables provide a summary of the assessment area, including changes in the number of census tracts and tract income levels.

Description of the Augusta Assessment Area				
Assessment Area	Counties in Assessment Area	# of Census Tracts 2015 American Community Survey	# of Census Tracts 2020 U.S. Census	# of Branches
Augusta Assessment Area	Aiken	33	43	1
	Columbia	20	25	2
	Richmond	47	56	1
<b>Total</b>	<b>3</b>	<b>100</b>	<b>124</b>	<b>4</b>
<i>Source: 2015 ACS Data , 2020 U.S. Census Data, and Bank Data</i>				

### Economic and Demographic Data

The following table presents select demographic information from the 2015 ACS Census and 2022 D&B data.

Demographic Information of the Augusta Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	100	11.0	26.0	37.0	25.0	1.0
Population by Geography	501,403	7.6	23.0	38.4	30.9	-
Housing Units by Geography	212,855	8.1	24.2	37.3	30.4	-
Owner-Occupied Units by Geography	120,744	4.3	20.6	39.0	36.1	-
Occupied Rental Units by Geography	60,174	14.5	30.0	34.2	21.3	-
Vacant Units by Geography	31,937	10.5	27.0	36.7	25.9	-
Businesses by Geography	56,052	7.6	16.7	40.4	29.7	5.6
Farms by Geography	1,700	4.9	21.2	43.5	28.4	2.1
Family Distribution by Income Level	122,367	23.4	15.8	18.1	42.7	-
Household Distribution by Income Level	180,918	24.8	14.8	16.5	43.9	-
Median Family Income MSA - Augusta-Richmond County, Georgia-South Carolina MSA		\$58,059	Median Housing Value Median Gross Rent Families Below Poverty Level			\$133,242 \$814 14.3% (2021) 11.5% (2022)

Source: 2015 ACS Data and 2022 D&B Data, and FFIEC Estimated Median Family Income. (\*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.

Unemployment rates for all counties significantly increased in 2020, due largely to COVID-19 pandemic-related job losses. However, the unemployment rates declined for all counties in 2021 and 2022, but remained above the pre-pandemic level. For Aiken and Columbia Counties, the unemployment rates were in line with, or below, the state of South Carolina rates and below national rates during the evaluation period. For Richmond County, the unemployment rates were in line with, or above, the state of Georgia and national rates during the evaluation period. The following table reflects the average annual unemployment rates and trends for the assessment area's counties, state, and nation.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Aiken County, South Carolina	4.9	3.4	3.2
Columbia County, Georgia	4.2	2.8	2.8
Richmond County, Georgia	7.6	5.3	4.2
South Carolina	6.0	4.0	3.3
Georgia	6.5	3.9	3.0
National Average	8.1	5.4	3.6

Source: Bureau of Labor Statistics

According to 2022 D&B data, the top industries in the assessment area were services at 33.4 percent; non-classifiable establishments at 28.9 percent; retail trade at 10.4; and finance, insurance and real estate at 9.4 percent. Of the total businesses operating in the assessment area, 58.6 percent have four or fewer employees and 93.1 percent operate from a single location. Top employers in the Augusta-Richmond County Georgia-South Carolina MSA include U.S. Army Signal Center & Fort Gordon; Augusta University, Augusta University Hospitals, James A. Haley Veterans Hospital; and East Central Regional Hospital.

## **Competition**

The assessment area is highly competitive in the financial services market. According to FDIC's June 30, 2022 *Deposit Market Share Report*, 20 FDIC-insured financial institutions operate 94 offices within the assessment area. Of these institutions, First Community Bank ranked 11<sup>th</sup> with a deposit market share of 1.6 percent. The five institutions with the highest deposit market shares accounted for 68.9 percent of total market share. These entities include large and regional institutions that serve a national or much larger multi-regional and/or multi-state area in addition to this assessment area.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. Aggregate data for 2021 indicates 511 lenders reported 28,779 residential mortgage loans totaling \$6.6 billion in the assessment area. First Community Bank ranked 65<sup>th</sup> with a market share of 0.2 percent by number of loans. The top five home mortgage lenders accounted for 25.0 percent of total market share by number of loans, including national and regional banks, as well as mortgage companies.

With regard to competition for small business loans, aggregate data for 2021 indicates 114 lenders reported 10,195 small business loans, totaling \$348.7 million in the assessment area; this volume demonstrates a high level of competition for small business loans. The top five small business lenders accounted for 51.1 percent of total market share by number of loans; these entities included a national bank and regional banks.

## **Credit and Community Development Needs and Opportunities**

Considering demographic and economic data, examiners determined that small business loans represents a credit need and opportunity within the assessment area. The significant percentage of businesses with gross annual revenues of \$1 million or less (90.8 percent) and the large number of businesses with four or fewer employees support the conclusion that there is a need and opportunity for small business lending. Affordable housing also represents a need and opportunity, as 39.2 percent of families and 39.6 percent of households are low- or moderate-income.

## **SCOPE OF EVALUATION – GEORGIA-SOUTH CAROLINA MULTI-STATE MSA**

The evaluation of the Georgia-South Carolina Multi-State MSA performance considered the operations in the Augusta Assessment Area, which is detailed in the overall *Description of Assessment Areas* section. Examiners conducted a full-scope review of the bank's performance in the rated area. Refer to the overall *Scope of Evaluation* section for additional details.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN GEORGIA-SOUTH CAROLINA MULTI-STATE MSA

### LENDING TEST

The Lending Test performance is rated High Satisfactory. Lending levels in Georgia-South Carolina Multi-State MSA reflect good responsiveness to the assessment area's credit needs. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans reflects adequate penetration among individuals of different incomes and small businesses of different sizes. The institution makes extensive use of flexible lending practices in order to serve the assessment area credit needs. The bank has made a relatively high level of community development loans.

#### Lending Activity

First Community Bank's lending levels reflect good responsiveness to assessment area credit needs. During the evaluation period, First Community Bank originated 236 home mortgage loans totaling \$63.1 million. As noted in the *Competition* section, the bank ranked 65<sup>th</sup> out of 511 lenders in market share for home mortgage loans in 2021. In 2022, the bank originated 36 small business loans totaling \$10.5 million. While the bank was not subject to CRA reporting in 2020 and 2021, the bank originated 37 and 93 small business loans totaling \$8.1 million and \$17.5 million, respectively. The PPP program contributed significantly to the number and dollar volume of small business loan originations in 2020 and 2021. Further, the bank originated six community development loans totaling \$42.1 million during the evaluation period.

#### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area.

##### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. In 2021, lending performance in low-income census tracts was in line with aggregate lending, but slightly below demographic data. Aggregate performance indicates very limited lending opportunities in low-income tracts. Lending performance in moderate-income census tracts was in line with demographic data, and nearly doubled aggregate lending.

##### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. Lending performance in low-income census tracts was slightly below demographic data. However, the low percentage of businesses in low-income census tracts indicates limited lending opportunities. Performance in moderate-income census tracts was significantly below demographic data.



## **Borrower Profile**

The distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes.

### *Home Mortgage Loans*

The distribution of borrowers reflects adequate penetration among borrowers of different income levels. In 2021, lending to low-income borrowers was slightly below aggregate lending and significantly below demographic data. Aggregate lending data indicates limited opportunities to low-income borrowers. Additionally, families living below the poverty level may have difficulty qualifying for a mortgage loan, further limiting lending opportunities to low-income borrowers. Lending to moderate-income borrowers exceeded aggregate lending and slightly exceeded demographic data.

### *Small Business Loans*

The distribution of borrowers reflects adequate penetration among business customers of different sizes. Lending to small businesses was below demographic data by 21.4 percent. Although aggregate data for 2022 is not available, the bank's performance exceeds historical aggregate data of 34.4 percent and 44.6 percent for 2020 and 2021, respectively. Further, there is strong competition in the assessment area, which affects lending opportunities.

## **Community Development Loans**

First Community Bank made a relatively high level of community development loans in the Georgia-South Carolina Multi-State MSA. During the evaluation period, the bank originated six community development loans totaling \$42.1 million, compared to six loans totaling \$9.6 million at the previous evaluation. This level of performance represents 16.2 percent by number and 36.2 percent by dollar volume of total bank-wide community development loans. While the number of loans originated remains the same, the dollar volume significantly increased since the previous evaluation, providing good responsiveness to the assessment area's credit and community development needs.

The community development loans support economic development and revitalization and stabilization efforts within the assessment area. The following table details the community development lending in the assessment area and purpose.

Community Development Lending in Georgia-South Carolina Multi-State MSA										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Augusta Assessment Area	1	1,240	-	-	2	14,694	3	26,184	6	42,118
Source: March 12, 2020 through June 26, 2023 Bank Data										

The following are examples of First Community Bank's statewide community development loans originated in the Georgia-South Carolina Multi-State MSA.

- In 2021, the bank originated a loan totaling \$17.8 million to a government entity used to finance a water revolving fund loan program. The program finances water treatment plant improvements that serves Aiken County, South Carolina, and provided revitalization and stabilization to the assessment area's moderate-income census tracts.
- In 2021, the bank originated a loan totaling \$7.1 million to an entity to construct an apartment complex in a moderate-income geography in Aiken County, South Carolina. The loan promotes revitalization and stabilization by attracting new residents to the assessment area.
- In 2021, the bank renewed a loan totaling \$6.2 million to a small business to fund construction of a hotel in the assessment area. The loan promotes economic development by creating permanent jobs for low- and moderate-income individuals.

## **INVESTMENT TEST**

The Investment Test performance is rated Needs to Improve. The institution has a poor level of qualified community development investments and grants, but not in a leadership position. The institution exhibits poor responsiveness to credit and community development needs. The bank rarely uses innovative and/or complex investments to support community development initiatives.

### **Investment and Grant Activity**

First Community Bank has a poor level of qualified community development investments in the Georgia-South Carolina MSA. The bank made no investments in the assessment area, and provided nine grants totaling \$4,258 during the evaluation period. The grants benefitted non-profit organizations that provide community services to low- and moderate-income individuals and affordable housing. This level of performance represents 9.3 percent by number and 0.0 percent by dollar volume of the total bank-wide qualified investments.

## **SERVICE TEST**

The Service Test performance rating is Low Satisfactory. Delivery systems are reasonably accessible to essentially all portions of the assessment area. To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Services and business hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. First Community Bank provides an adequate level of community development services within the assessment area.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank has four branches in the assessment area. One branch is located in a moderate-income census tract, two branches are located in an upper-income census tract, and one branch is located in a non-designated income census tract. The branch located in the non-designated income census tract does not offer drive-thru services. However, all branch locations offer ATM services. The branches in the upper-income census tract and the non-designated income census tract are in close proximity to several low- and moderate-income census tracts. Although no branches are located in low-income census tracts, a variety of alternative delivery systems are available to all customers.

### **Changes in Branch Locations**

To the extent changes have been made, the opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Since the previous evaluation, the bank has not opened or closed any branches within this assessment area.

### **Community Development Services**

First Community Bank provided an adequate level of community development services within the assessment area. Since the previous evaluation, bank personnel provided 12 qualified community development services compared to 4 community development services at the previous evaluation. This level of performance represents 13.0 percent of bank-wide community development services, which is below the percent of branches bank-wide at 18.2 percent.

First Community Bank's community development services provided equate to approximately 1.0 service per branch per year during the evaluation period, compared to 0.3 services per branch per year at the previous evaluation. Bank employees provided financial services or technical assistance to various organizations that benefited the assessment area. The following are examples of community development services provided in this assessment area.

- From 2020 to 2023, a bank officer served on the Board of a non-profit organization that works to improve the lives of at-risk children and their families, providing community services in the assessment area.
- From 2020 to 2023, a bank employee served on the Board of a non-profit small business lending organization whose mission is to bring new businesses and jobs to the assessment area while improving the economy, providing economic development.
- From 2020 to 2023, a bank employee served on the Board of an organization that works to prevent child abuse and provide a better place to live for low-to-moderate individuals, promoting community services in the assessment area.

## **APPENDICES**

### **LARGE 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) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

### **Service Test\***

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs 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) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

First Community Bank	
<b>Scope of Examination:</b> Full scope reviews were performed on following assessment areas within the noted rate areas: <div style="margin-left: 40px;"> State of South Carolina  Columbia Assessment Area  Greenville Assessment Area   Georgia-South Carolina Multi-State MSA  Augusta Assessment Area </div> Limited scope review was performed on the following assessment area within the noted rated area: <div style="margin-left: 40px;"> State of South Carolina  Non-MSA Assessment Area </div>	
<b>Time Period Reviewed:</b>	May 11, 2020 to June 26, 2023
<b>Products Reviewed:</b> Home Mortgage: January 1, 2020 to December 31, 2022 Small Business: January 1, 2022 to December 31, 2022  Community Development Activities: May 11, 2020 to June 26, 2023	

List of Assessment Areas and Type of Evaluation			
Rated Area/Assessment Area	Type of Evaluation	Branches Visited	Other Information
<b>South Carolina</b>			
Columbia Assessment Area	Full-Scope	None	None
Greenville Assessment Area	Full-Scope	None	None
Non-MSA Assessment Area	Limited-Scope	None	None
<b>Georgia-South Carolina Multi-State MSA</b>			
Augusta Assessment Area	Full-Scope	None	None

## SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
South Carolina	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Georgia-South Carolina Multi-State MSA	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory

## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREA

### SOUTH CAROLINA

#### Non-MSA Assessment Area

Since the previous evaluation, the Non-MSA Assessment Area changed as a result of the 2020 U.S. Census. The following tables provides a summary of the assessment area, including changes in the number of census tracts and tract income levels.

Description of the Non-MSA Assessment Area				
Assessment Area	Counties in Assessment Area	# of Census Tracts 2015 American Community Survey	# of Census Tracts 2020 U.S. Census	# of Branches
Non-MSA Assessment Area	Newberry	8	10	2
<b>Total</b>	<b>1</b>	<b>8</b>	<b>10</b>	<b>2</b>
<i>Source: 2015 ACS Data , 2020 U.S. Census Data, and Bank Data</i>				

Tract Income Level	# of Census Tracts 2015 American Community Survey	# of Census Tracts 2020 U.S. Census
Moderate	1	1
Middle	5	5
Upper	2	4
<b>Total</b>	<b>8</b>	<b>10</b>
<i>Source: 2015 ACS Data and 2020 U.S. Census Data</i>		

The following table presents select demographic information from the 2015 ACS Census and 2022 D&B data.

Demographic Information of the Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	-	12.5	62.5	25.0	-
Population by Geography	37,690	-	8.0	66.1	26.0	-
Housing Units by Geography	17,954	-	5.5	63.5	31.0	-
Owner-Occupied Units by Geography	10,462	-	6.2	59.9	33.9	-
Occupied Rental Units by Geography	3,825	-	6.9	79.2	14.0	-
Vacant Units by Geography	3,667	-	2.1	57.7	40.3	-
Businesses by Geography	3,130	-	11.5	51.0	37.5	-
Farms by Geography	201	-	7.5	58.7	33.8	-
Family Distribution by Income Level	9,820	17.9	18.2	16.3	47.6	-
Household Distribution by Income Level	14,287	18.4	15.3	17.7	48.6	-
Median Family Income MSA - South Carolina Non-MSA		\$44,609	Median Housing Value Median Gross Rent Families Below Poverty Level			\$110,109 \$662 13.7% (2021) 13.1% (2022)
Source: 2015 ACS Data and 2022 D&B Data, and FFIEC Estimated Median Family Income. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0 percent.						

## Market Share Information

According to the FDIC's June 30, 2022 *Deposit Market Share Report* there are six financial institutions operating eight offices within the assessment area. Of these institutions, First Community Bank ranked 1<sup>st</sup> with a deposit market share of 33.0 percent.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. According to peer home mortgage data, in 2021, First Community Bank ranked 4<sup>th</sup> out of 176 lenders that reported 1,245 originated or purchased home mortgage loans totaling \$251 million in the assessment area. The bank's market share by number of loans was 3.7 percent. The top three home mortgage lenders originated 16.5 percent of the total market share by number of loans, which included a national and regional bank, and a mortgage company.



## LENDING PERFORMANCE TABLES

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2021		
	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Columbia	405	95,958	76.0	44,357	2.3	1.5	1.4	21.9	14.8	12.8	35.9	27.4	31.8	39.9	56.3	53.9	-	-	-
Greenville	82	24,723	15.4	48,993	3.4	4.9	2.9	17.3	23.2	11.6	44.3	45.1	42.1	34.9	26.8	43.5	-	-	-
Non-MSA	46	8,428	8.6	1,245	-	-	-	6.2	-	2.1	59.9	45.7	49.7	33.9	54.3	48.2	-	-	-
Total	533	129,109	100.0	94,595	2.8	1.9	2.1	19.1	14.8	12.1	40.8	31.7	37.4	37.2	51.6	48.4	-	-	-
Source: 2015 ACS Census; January 1, 2021 through December 31, 2021 Bank Data; 2021 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0 percent.																			

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography												2022	
	Total Loans to Small Businesses			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
Assessment Area:	#	\$	% of Total	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Columbia	284	51,882	80.0	3.0	1.1	23.8	22.2	36.7	47.9	35.0	27.8	1.6	1.1
Greenville	41	14,086	11.5	4.2	2.4	16.7	12.2	36.5	41.5	41.5	43.9	1.1	0.0
Non-MSA	30	3,253	8.5	-	-	11.5	3.3	51.0	60.0	37.5	36.7	-	-
Total	355	69,221	100.0	3.5	1.1	20.1	19.4	36.8	48.2	38.2	30.4	1.3	0.8
Source: 2022 D&B Data; January 1, 2022 through December 31, 2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0 percent.													

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2021		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Columbia	405	95,958	76.0	44,357	22.2	8.4	5.4	16.4	17.3	17.1	19.5	16.3	19.7	41.8	44.2	34.1	-	13.8	23.8
Greenville	82	24,723	15.4	48,993	22.1	9.8	6.3	16.8	20.7	18.0	18.8	20.7	20.7	42.3	34.1	36.9	-	14.6	18.1
Non-MSA	46	8,428	8.6	1,245	17.9	4.3	1.4	18.2	13.0	10.5	16.3	10.9	15.2	47.6	65.2	54.5	-	6.5	18.4
<b>Total</b>	<b>533</b>	<b>129,109</b>	<b>100.0</b>	<b>94,595</b>	<b>22.1</b>	<b>8.3</b>	<b>5.8</b>	<b>16.7</b>	<b>17.4</b>	<b>17.5</b>	<b>19.0</b>	<b>16.5</b>	<b>20.1</b>	<b>42.2</b>	<b>44.5</b>	<b>35.8</b>	<b>-</b>	<b>13.3</b>	<b>20.8</b>
Source: 2015 ACS Census; January 1, 2021 through December 31, 2021 Bank Data; 2021 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0 percent.																			

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2022	
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Columbia	284	51,882	80.0	--	91.7	56.7	--	2.1	29.9	6.2	13.4
Greenville	41	14,086	11.5	--	90.7	65.9	--	2.7	17.1	6.7	17.1
Non-MSA	30	3,253	8.5	--	87.4	66.7	--	3.2	20.0	9.4	13.3
Total	355	69,221	100.0	--	91.1	58.6	--	2.4	27.6	6.5	13.8
Source: 2022 D&B Data; January 1, 2022 through December 31, 2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0 percent.											

Assessment Area Distribution of Loans to Small Businesses by Dollar Amount									2022
Assessment Area:	Loan Amount < \$100M		Loan Amount < \$250M		Loan Amount < \$500M		Loan Amount <= \$1MM		
	#	\$	#	\$	#	\$	#	\$	
Columbia	150	6,889	68	11,969	39	14,256	27	18,768	
Greenville	14	550	7	1,304	5	1,592	15	10,640	
Non-MSA	17	527	10	1,626	3	1,100	-	-	
<b>Total</b>	<b>181</b>	<b>7,966</b>	<b>85</b>	<b>14,899</b>	<b>47</b>	<b>16,948</b>	<b>42</b>	<b>29,408</b>	
Source: January 1, 2022 through December 31, 2022 Bank Data. Due to rounding, totals may not equal 100.0 percent.									

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2021		
	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Georgia-South Carolina Multi-State MSA	65	16,731	100.0	28,779	4.3	1.5	1.6	20.6	20.0	11.2	39.0	33.8	38.6	36.1	44.6	48.6	0.0	0.0	0.0
<b>Total</b>	<b>65</b>	<b>16,731</b>	<b>100.0</b>	<b>28,779</b>	<b>4.3</b>	<b>1.5</b>	<b>1.6</b>	<b>20.6</b>	<b>20.0</b>	<b>11.2</b>	<b>39.0</b>	<b>33.8</b>	<b>38.6</b>	<b>36.1</b>	<b>44.6</b>	<b>48.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS Census; January 1, 2021 Bank Data; 2021 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0 percent.

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography												2022	
	Total Loans to Small Businesses			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
Assessment Area:	#	\$	% of Total	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Georgia-South Carolina Multi-State MSA	36	10,502	100.0	7.6	5.6	16.7	5.6	40.4	33.3	29.7	30.6	5.6	25.0
Total	36	10,502	100.0	7.6	5.6	16.7	5.6	40.4	33.3	29.7	30.6	5.6	25.0
Source: 2022 D&B Data; January 1, 2022 through December 31, 2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0 percent.													

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2021		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Georgia-South Carolina Multi-State MSA	65	16,731	100.0	28,779	23.4	1.5	4.3	15.8	18.5	13.5	18.1	20.0	19.7	42.7	23.1	34.7	-	36.9	27.8
<b>Total</b>	<b>65</b>	<b>16,731</b>	<b>100.0</b>	<b>28,779</b>	<b>23.4</b>	<b>1.5</b>	<b>4.3</b>	<b>15.8</b>	<b>18.5</b>	<b>13.5</b>	<b>18.1</b>	<b>20.0</b>	<b>19.7</b>	<b>42.7</b>	<b>23.1</b>	<b>34.7</b>	<b>-</b>	<b>36.9</b>	<b>27.8</b>

Source: 2015 ACS Census; January 1, 2021 Bank Data; 2021 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0 percent.

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2022	
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Georgia-South Carolina Multi-State MSA	36	10,502	100.0	--	90.8	69.4	--	2.1	27.8	7.1	2.8
Total	36	10,502	100.0	--	90.8	69.4	--	2.1	27.8	7.1	2.8
Source: 2022 D&B Data; January 1, 2022 through December 31, 2022 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0 percent.											

Assessment Area Distribution of Loans to Small Businesses by Dollar Amount								2022
Assessment Area:	Loan Amount < \$100M		Loan Amount < \$250M		Loan Amount < \$500M		Loan Amount <= \$1MM	
	#	\$	#	\$	#	\$	#	\$
Georgia-South Carolina Multi-State MSA	12	750	11	2,107	6	2,028	7	5,617
Total	12	750	11	2,107	6	2,028	7	5,617
Source: January 1, 2022 through December 31, 2022 Bank Data								

## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

**Community Development Loan:** A loan that:

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

**Community Development Service:** A service that:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Branches

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### [Locations \(firstcommunitysc.com\)](http://firstcommunitysc.com)

#### **Lexington &**

##### **Administrative Offices**

5455 Sunset Boulevard Lexington, SC 29072

(803) 951 -0555

##### **Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

##### **Drive-Thru Hours**

8:30 am - 5:00 pm, Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 63      Census Tract: 0210.31

Tract Income Level: Upper      Underserved or Distress Tract: No

#### **Forest Acres**

4404 Forest Drive Columbia, SC 29206

(803) 790 -0100

##### **Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

##### **Drive-Thru Hours**

8:30 am - 5:00 pm, Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 79      Census Tract: 0112.01

Tract Income Level: Upper      Underserved or Distressed Tract: No

#### **Irmo**

1030 Lake Murray Boulevard Irmo, SC 29063

(803) 781-3000

##### **Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

##### **Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 63      Census Tract: 0211.12

Tract Income Level: Upper      Underserved or Distressed Tract: No

#### **Gilbert**

4325 Augusta Highway Gilbert, SC 29054

(803) 892-4400

##### **Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

##### **Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 63      Census Tract: 0213.06

Tract Income level: Middle      Underserved or Distressed Tract: No

**Cayce - West Columbia**

506 Meeting Street West Columbia, SC 29169  
(803) 791 -8810

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 63      Census Tract: 0203.00  
Tract Income Level: Middle      Underserved or Distressed Tract: No

**Chapin**

127 Amicks Ferry Road Chapin, SC 29036  
(803) 345 -5952

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 63      Census Tract: 0212.04  
Tract Income Level: Middle      Underserved or Distressed Tract: No

**Northeast**

9822 Two Notch Road Columbia, SC 29223  
(803) 865 -7475

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 79      Census Tract: 0114.13  
Tract Income Level: Upper      Underserved or Distressed Tract: No

**Prosperity**

101 North Wheeler Avenue Prosperity, SC 29127  
(803) 364 -2008

**Lobby Hours**

9:00 am - 5:00 pm Mon - Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: NA      State: 45      County: 71      Census Tract: 9506.01  
Tract Income Level: Middle      Underserved or Distressed Tract: No

**Newberry**

1735 Wilson Road Newberry, SC 29108  
(803) 321 -3200

**Lobby Hours**

9:00 am - 5:00 pm Mon - Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/MD Code: NA      State: 45      County: 71      Census Tract: 9502.04  
Tract Income Level: Middle      Underserved or Distressed Tract: No

**Newberry - College Street ATM Only**

1502 College Street Newberry, SC 29108

MSA/ MD Code: NA      State: 45      County: 71      Census Tract: 9502.04  
Tract Income Level: Middle      Underserved or Distressed Tract: No

**Red Bank**

1449 Two Notch Road Lexington, SC 29073  
(803) 359 -0022

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: NA      State: 45      County: 63      Census Tract: 0210.44  
Tract Income Level: Middle      Underserved or Distressed Tract: No

**Camden**

631 West DeKalb Street Camden, SC 29020  
(803) 432-7575

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 55      Census Tract: 9708.00  
Tract Income Level: Moderate      Underserved or Distressed Tract: No

**Aiken**

407 Silver Bluff Road, SW Aiken, SC 29803  
(803) 293-2400

**Lobby Hours**

9:00 am - 5:00 pm Mon - Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 12260      State: 45      County: 003      Census Tract: 0212.01  
Tract Income Level: Upper      Underserved or Distressed Tract: No

**Augusta**

3638 Walton Way Extension Augusta, GA 30909  
(706) 396-2500

**Lobby Hours**

9:00 am - 5:00 pm Mon - Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 12260      State: 13      County: 245      Census Tract: 0102.03  
Tract Income Level: Moderate      Underserved or Distressed Tract: No

**Downtown Columbia &  
First Community Financial Consultants**

1213 Lady Street Columbia, SC 29201  
(803) 724 -5900

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 079      Census Tract: 0031.00  
Tract Income Level: Moderate      Underserved or Distressed Tract: No

**Blythewood**

201 Main Street Blythewood, SC 29016  
(803) 726-6300

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 17900      State: 45      County: 079      Census Tract: 0101.06  
Tract Income Level: Upper      Underserved or Distressed Tract: No

**Downtown Greenville**

105 N Spring Street Greenville, SC 29601  
(864) 720- 1270

**Lobby Hours**

9:00 am - 5:00 pm Mon - Friday

MSA/ MD Code: 24860    State: 45            County: 45    Census Tract: 0002.00  
Tract Income Level: Upper            Underserved or Distressed Tract: No

**Easley**

1670 E Main Street Easley, SC 29640  
(843) 306 -1444

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 24860    State: 45            County: 77    Census Tract: 0108.04  
Tract Income Level: Middle            Underserved or Distressed Tract: No

**Berea**

45 Farris Bridge Road Greenville, SC 29617  
(843) 294 -9711

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 24860    State: 45            County: 45    Census Tract: 0037.06  
Tract Income Level: Moderate            Underserved or Distressed Tract: No

**Powdersville**

11000 Anderson Road Piedmont, SC 29673  
(843) 331- 2880

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs      9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs      8:30 am – 5:30 pm Friday

MSA/ MD Code: 24860    State: 45            County: 007    Census Tract: 0101.05  
Tract Income Level: Middle            Underserved or Distressed Tract: No

**Downtown Augusta**

771 Broad Street Suite 100 Augusta, GA  
30901 (706) 396-2542

**Lobby Hours**

9:00 am - 5:00 pm Mon - Friday

MSA/MD Code: 12260    State: 13    County: 245    Census Tract: 0110.00  
Tract Income Level: Unknown    Underserved or Distressed Tract: No

**Evans**

1200 Town Park Ln Suite 101 Evans, GA 30809  
(706) 941-3388

**Lobby Hours**

9:00 am - 5:00 pm Mon - Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs    8:30 am – 5:30 pm Friday

MSA/MD Code: 12260    State: 13    County: 073    Census Tract: 0303.07  
Tract Income Level: Upper    Underserved or Distressed Tract: No

**Rock Hill**

1746 Ebenezer Rd Rock Hill, SC 29732  
(803) 327-8989

**Lobby Hours**

9:00 am - 5:00 pm Mon - Thurs    9:00 am – 5:30 pm Friday

**Drive-Thru Hours**

8:30 am - 5:00 pm Mon - Thurs    8:30 am – 5:30 pm Friday

MSA/ MD Code: 16740    State: 45    County: 091    Census Tract: 0607.00  
Tract Income Level: Middle    Underserved or Distressed Tract: No

**Sales Support Center**

714 S Lake Drive Lexington, SC 29072

MSA/MD Code: 17900    State: 45    County: 63    Census Tract: 210.29  
Tract Income Level: Middle    Underserved or Distressed Tract: No



## Opening and Closings

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### BRANCH OPENINGS

#### Rock Hill

1746 Ebenezer Rd

Rock Hill, SC 29732

MSA: 16740

State: 45

County: 091

Census Tract: 0607.00

*The Rock Hill Office opened on October 20, 2022.*

### BRANCH CLOSINGS

*No closings within the current and past two years*

## **Products**

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### **Deposit Products**

- Savings Accounts
- Checking Accounts
- Personal Sweep Accounts
- Money Market Accounts
- Certificates of Deposits
- Individual Retirement Accounts
- Health Savings Accounts

### **Convenience Products**

- Official Checks
- Online Banking & Bill Pay
- Mobile Banking Application
- Mobile Wallet
- Mobile Deposit
- Telebank
- Overdraft Protection
- Safe Deposit Boxes
- Wire Transfers
- Electronic Statements
- Zelle©

### **Convenience Products for Business**

- Night Depository Services
- Sweep Checking
- Mobile Banking Application
- Mobile Deposit
- Merchant Services
- Remote Deposit Capture
- Online Banking/Bill Pay
- ACH/Wires
- Positive Pay
- Retirement Planning
- Employee IRA
- Electronic Statements

# Products

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## **Loan Products**

### **Real Estate Mortgages (Fixed or Adjustable Rate)**

- Owner-Occupied First Lien Mortgages
- Secondary Residence Mortgages
- FHA Loans
- VA Loans
- USDA Loans
- Land/Lot Loans
- Residential Home Equity Loans

### **First Time Homebuyer Programs**

- South Carolina State Housing
- Georgia Dream

### **Down Payment Assistance Programs**

- South Carolina State Housing
- Georgia Dream
- Federal Home Loan Bank of Atlanta

### **Construction Loans**

- Residential Construction
- Renovation

### **Lines of Credit**

- Home Equity Line of Credit
- Consumer, Non-Residential
- Overdraft Lines of Credit

### **Consumer Loans**

- Personal
- Auto Loans (New & Used)
- Other Titled Collateral
- Unsecured
- Savings/CD Secured

### **Commercial Loans**

- Small Business
- Various Collateralized Loans
- Various Unsecured Commercial Loans
- Land Development
- Agriculture
- Lines of Credit

## Miscellaneous Fees

Account activity printout	
Current activity/statement cycle	\$3.00 each
Prior statement cycles	\$5.00 each
ACH origination returns	\$5.00 each
ACH notifications of change	\$5.00 each
ATM/Debit card replacement	\$10.00
ATM usage fees may be imposed by the owner of a non-First Community Bank ATM	
Check cashing (non-customer)	\$15.00
Check/Withdrawal/Deposit Ticket Orders	
Varies, depending on style selected and quantity desired	
Closing account open less than 6 months	\$10.00
Collection item	
Domestic (incoming and outgoing)	\$15.00
Foreign (plus any correspondent bank fees)	\$30.00
Coin and currency	
Charged through account analysis or	
Service charge	\$0.10 per roll of coin
	\$0.50 per strap of currency
Confirmations/Verifications	\$5.00
Counter checks	
(maximum of 5 encoded checks)	\$3.50
Deposit correction	\$5.00
Deposit Bags	
Lock	\$25.00
Zipper	\$5.00
Disposable	Varies depending on style and quantity
Escheat Fee	\$50.00
Chargeback (Deposited/Cashed items returned)	\$10.00
Gift cards	\$3.00
Money Services Business (MSB)	Per Account Agreement
Overdraft Funds Paid Charge	
(NSF Paid item)	\$35.00 per item
NSF Return item	\$35.00 per item
NSF Loan payment	\$30.00 per item
Night depository	\$10.00 per month
Official checks	
Customer	\$5.00
Non-customer	\$15.00

## Miscellaneous Fees Continued

Online banking/eStatements	\$0.00
Overdraft Fee (ODP)	\$35.00 per item
This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. "Electronic Means" includes automatic payments, on-line bill pay and debit cards used at point of sale.	
Photocopies	\$3.00
Research	\$30.00 per hour, one hour minimum
Statement Reconciliation	\$20.00 per hour
Stop/Hold Fee (Stop Payment)	\$35.00 per item
Online Stop Fee	\$20.00 per item
Subpoena/summons processing	Subject to government limits
Tax levy/garnishment	\$50.00
Telephone Transfer (non-automated)	\$5.00 per transfer
Wire transfers	
Incoming	\$25.00
Outgoing	\$15.00
International	\$60.00

## Safe Deposit Boxes

Subject to availability.

Box Size	Annual Rental Rate
3x5	\$30.00
3x10	\$50.00
5x10	\$60.00
7x10	\$90.00
10x10	\$100.00
Lost Keys (1 key)	\$50.00
Drilling Fees	\$250.00
Late Payment Fee	\$5.00

For locations and office hours,  
visit [firstcommunitysc.com](http://firstcommunitysc.com)  
or call us at 1.800.829.6372.

# Commercial Accounts

## Commercial Checking Accounts

### Small Business Checking

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$0.00
# of Debits, Credits & Deposited Items (combined)	500
Excess Item Fee (per item)	\$0.30

### Business Analysis Checking

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$10.95
Per Check/Debit Fee	\$0.18
Per Credit Fee	\$0.35
Per Deposited Item Fee	\$0.10

Charges on this account may be offset by an earnings credit.

### Business Interest Checking

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$9.50
Minimum Daily Balance to Avoid Monthly Fee	\$500.00
Minimum Daily Balance to Earn Interest	\$500.00
# of Debits & Credits Free (combined)	100
Excess Item Fee (per item)	\$0.30
# of Deposited Items Free	150
Excess Item Fee (per item)	\$0.30

### Community Pride Checking

For Non-Profit Organizations Only

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$0.00
# of Debits, Credits & Deposited Items (combined)	500
Excess Item Fee (per item)	\$0.30

## IOLTA

For Attorney Trust Accounts Only

Minimum to Open	\$0.00
Monthly Daily Balance Maintenance Fee	\$0.00
Minimum Daily Balance to Earn Interest	\$0.00

(Earning credit paid to SC/GA Bar Association)

## Commercial Sweep Account/ Cash Management Services

See Banking Office for Details

## Zero Balance Account

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$9.50
# of Debits, Credits & Deposited Items (combined)	500
Excess Item Fee (per item)	\$0.30

(Charges on this account may be offset by an earnings credit.)

## Commercial Savings Accounts

### Business Savings

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$2.00
Minimum Daily Balance to Avoid Monthly Fee	\$100.00
Minimum Daily Balance to Earn Interest	\$100.00
Monthly Withdrawals/Transfers Limit	Two
Per Excess Withdrawals/Transfers Fee	\$2.00

## Business Premium Savings

Minimum to Open	\$2,500.00
Monthly Maintenance Fee	\$5.00
Minimum Daily Balance	
to Avoid Monthly Fee	\$2,500.00
Minimum Daily Balance to Earn Interest	\$100.00
Monthly Withdrawals/Transfers Limit	Two
Per Excess Withdrawals/Transfers Fee	\$5.00

## Business Money Market Select

Minimum to Open	\$1,000.00
Monthly Maintenance Fee	\$7.50
Minimum Daily Balance	
to Avoid Monthly Fee	\$1,000.00
Minimum Daily Balance to Earn Interest	\$1,000.00
Monthly Withdrawals/Transfers Limit	Six
Per Excess Withdrawals/Transfers Fee	\$5.00

## Certificates of Deposit

Minimum to Open	\$500.00
Early Closeout admin fee	\$25.00

Early withdrawal penalty based on term; refer to your account disclosures.

# Consumer Services and Fees Schedule



## Miscellaneous Fees

Account activity printout	
Current activity/statement cycle	\$3.00 each
Prior statement cycles	\$5.00 each
ACH origination returns	\$5.00 each
ACH notifications of change	\$5.00 each
ATM/Debit card replacement	\$10.00
ATM usage fees may be imposed by owner of non-First Community Bank ATM	
Check cashing (non-customer)	\$15.00
Check/Withdrawal/Deposit Ticket Orders	
Varies, depending on style selected and quantity desired	
Closing account open less than 6 months	\$10.00
Collection item	
Domestic (incoming and outgoing)	\$15.00
Foreign (plus any correspondent bank fees)	\$30.00
Confirmations/Verifications	\$5.00
Counter checks	
(maximum of 5 encoded checks)	\$3.50
Deposit Correction	\$5.00
Escheat Fee	\$50.00
Chargeback (Deposited/Cashed items returned)	\$10.00
Gift cards	\$3.00
Overdraft Funds Paid Charge	
(NSF Paid item)	\$35.00 per item
Nonsufficient Funds Return Charge	\$35.00 per item
NSF Loan payment	\$30.00 per item
Official Checks	
Customer	\$5.00
Non-customer	\$15.00
Overdraft Fee (ODP)	\$35.00 per item

This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. "Electronic Means" includes automatic payments, on-line bill pay and debit cards used at point of sale.

## Miscellaneous Fees Continued

Photocopies	\$3.00
Research	\$30.00 per hour, one hour minimum
Statement Reconciliation	\$20.00 per hour
Stop/Hold Fee (Stop Payment)	\$35.00 per item
Subpoena/Summons Processing	Subject to government limits
Tax levy/garnishment	\$50.00
Telephone Transfer (non-automated)	\$5.00 per transfer
Wire transfers	
Incoming	\$15.00
Outgoing	\$15.00
International	\$60.00

## Safe Deposit Boxes

Subject to availability.

Box Size	Annual Rental Rate
3x5	\$30.00
3x10	\$50.00
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7x10	\$90.00
10x10	\$100.00
Lost Keys (1 key)	\$50.00
Drilling Fees	\$250.00
Late Payment Fee	\$5.00

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or call us at 1.800.829.6372.

## Consumer Checking Accounts

### First Choice Banking

Minimum to Open	\$0.00
Monthly Maintenance Fee *	\$5.00
Minimum Daily Balance to Avoid Monthly Fee	\$100.00

or

#### Perform Two of the Following Activities:

- Receive your monthly statement electronically with eStatements
- Use your debit card to make at least 10 purchases each month
- Receive at least one ACH credit each month into this account

Monthly maintenance fee waived for first two statement cycles\*

**Note: For youth/students aged 13 to 22 years old, the conditions to avoid the monthly maintenance fee are waived provided the youth/student is primary on the account. Upon reaching the age of 23, the conditions to avoid the monthly maintenance fee will be activated.**

### Personal Interest Checking

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$9.50
Minimum Daily Balance to Avoid Monthly Fee	\$500.00
Linked to Regular Savings	\$1,000.00
Linked to Premium Savings	\$2,500.00
Minimum Daily Balance to Earn Interest	\$500.00

### Premium Interest Checking

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$15.00
Minimum Daily Balance to Avoid Monthly Fee	\$2,500.00
Linked to Regular Savings	\$2,500.00
Linked to Premium Savings	\$2,500.00
Minimum Daily Balance to Earn Interest	\$2,500.00

## Heritage Checking

Designed for consumers aged 50 and over

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$0.00
Minimum Daily Balance to Earn Interest	\$500.00

### Benefits

- First Community custom checks free or \$5.00 credit toward other check styles
- No-fee official checks
- No-fee notary service
- Discount on Safe Deposit Boxes (where available)

## Consumer Savings Accounts

### Regular Savings

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$2.00
Minimum Daily Balance to Avoid Monthly Fee	\$100.00
Minimum Daily Balance to Earn Interest	\$100.00
Monthly Withdrawals/Transfers Limit	Two
Per Excess Withdrawals/Transfers Fee	\$2.00

### Premium Savings

Minimum to Open	\$2,500.00
Monthly Maintenance Fee	\$5.00
Minimum Daily Balance to Avoid Monthly Fee	\$2,500.00
Minimum Daily Balance to Earn Interest	\$100.00
Monthly Withdrawals/Transfers Limit	Two
Per Excess Withdrawals/Transfers Fee	\$5.00



# Consumer Accounts

## Young Saver

Designed for consumers aged 18 and under

Minimum to Open	\$0.00
Monthly Maintenance Fee	\$0.00
Minimum Daily Balance to Avoid Monthly Fee	\$0.00
Minimum Daily Balance to Earn Interest	\$0.01
Monthly Withdrawals/Transfers Limit	Unlimited
Per Excess Withdrawals/Transfers Fee	\$0.00

## Money Market Select

Minimum to Open	\$1,000.00
Monthly Maintenance Fee	\$7.50
Minimum Daily Balance to Avoid Monthly Fee	\$1,000.00
Minimum Daily Balance to Earn Interest	\$1,000.00
Monthly Withdrawals/Transfers Limit	Six
Per Excess Withdrawals/Transfers Fee	\$5.00

## Certificates of Deposit

Minimum to Open	\$500.00
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## Individual Retirement Accounts

Minimum to Open	\$100.00
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## Health Savings Account

Enrollment Fee	\$0.00
Minimum to Open	\$100.00
Monthly Maintenance Fee*	\$5.00
*Maintenance fee waived first nine months	
Minimum Daily Balance to Avoid Monthly Fee	\$500.00
Linked to a Single Account	\$10,000.00
Minimum Daily Balance to Earn Interest	\$0.01

## Personal Sweep Account

See Banking Office for Details

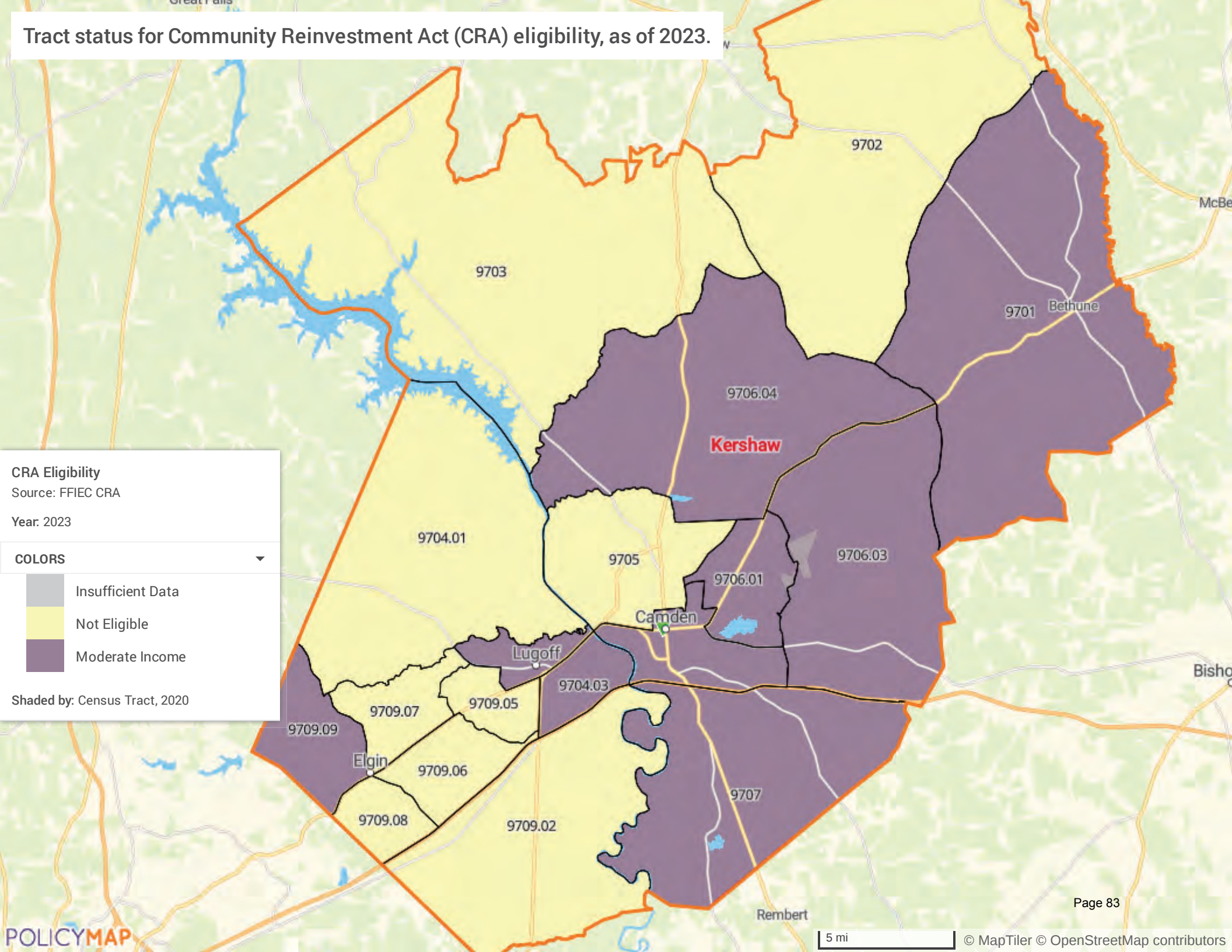


**First Community Bank**

## **FACILITY BASED ASSESSMENT AREA MAPS AND CENSUS TRACT LIST**

Facility Based Assessment Area 1 - Columbia MSA  
Facility Based Assessment Area 2 - South Carolina Non - MSA  
Facility Based Assessment Area 3 - Augusta MSA  
Facility Based Assessment Area 4 - Greenville MSA  
Facility Based Assessment Area 5 - York County MSA

Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.



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
45	055	9701.00	Moderate	No	73.77	\$83,300	\$61,450	\$53,113	2634	32.61	859	882	1333
45	055	9702.00	Middle	No	100.15	\$83,300	\$83,425	\$72,107	2928	16.22	475	967	1376
45	055	9703.00	Middle	No	98.49	\$83,300	\$82,042	\$70,909	2330	25.28	589	786	1741
45	055	9704.01	Middle	No	109.71	\$83,300	\$91,388	\$78,984	4855	21.85	1061	1662	2234
45	055	9704.02	Moderate	No	76.78	\$83,300	\$63,958	\$55,278	2988	32.53	972	857	1084
45	055	9704.03	Moderate	No	75.60	\$83,300	\$62,975	\$54,432	2204	30.13	664	722	932
45	055	9705.00	Middle	No	119.18	\$83,300	\$99,277	\$85,804	6087	38.82	2363	1714	2302
45	055	9706.01	Moderate	No	75.56	\$83,300	\$62,941	\$54,398	4689	33.87	1588	1409	2042
45	055	9706.03	Moderate	No	58.16	\$83,300	\$48,447	\$41,875	3983	41.93	1670	1152	1902
45	055	9706.04	Moderate	No	70.57	\$83,300	\$58,785	\$50,811	2730	27.99	764	772	1338
45	055	9707.00	Moderate	No	64.10	\$83,300	\$53,395	\$46,154	1612	42.43	684	504	827
45	055	9708.00	Moderate	No	68.74	\$83,300	\$57,260	\$49,495	6303	49.02	3090	1810	2634
45	055	9709.02	Middle	No	86.23	\$83,300	\$71,830	\$62,083	3060	30.16	923	1050	1422
45	055	9709.05	Upper	No	145.21	\$83,300	\$120,960	\$104,544	2913	23.89	696	1035	1125
45	055	9709.06	Middle	No	97.91	\$83,300	\$81,559	\$70,491	4025	38.78	1561	1240	1704
45	055	9709.07	Middle	No	101.88	\$83,300	\$84,866	\$73,348	4962	33.88	1681	1536	1804
45	055	9709.08	Upper	No	122.72	\$83,300	\$102,226	\$88,357	3419	32.35	1106	1152	1274
45	055	9709.09	Moderate	No	76.39	\$83,300	\$63,633	\$55,000	3681	34.39	1266	1246	1647

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



Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.

CRA Eligibility

Source: FFIEC CRA

Year: 2023

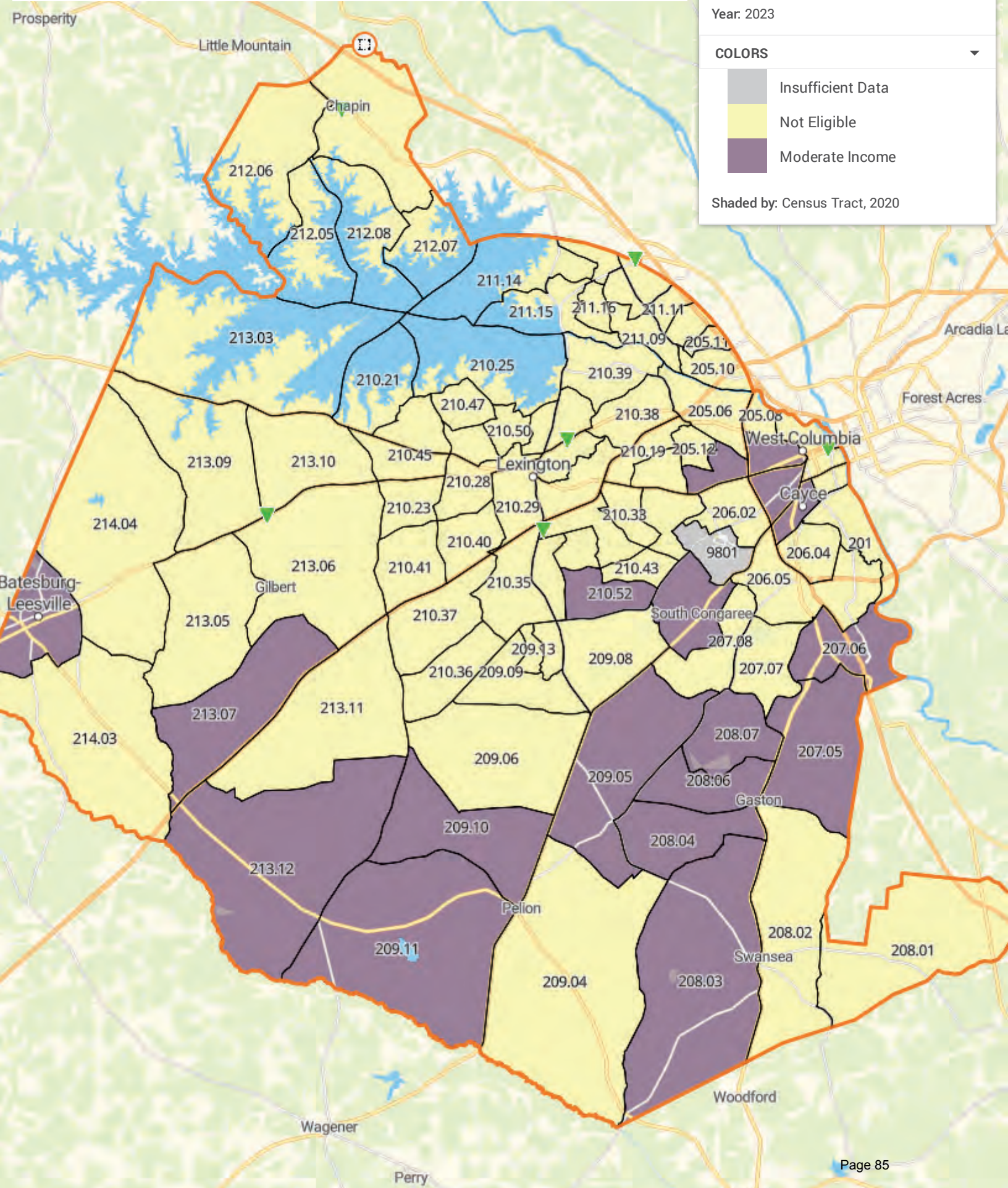
COLORS

Insufficient Data

Not Eligible

Moderate Income

Shaded by: Census Tract, 2020



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	063	0201.00	Middle	No	102.31	\$83,300	\$85,224	\$73,663	2549	51.71	1318	788	1344
45	063	0202.01	Middle	No	114.71	\$83,300	\$95,553	\$82,589	2535	25.09	636	633	979
45	063	0202.02	Moderate	No	77.15	\$83,300	\$64,266	\$55,547	2168	45.53	987	528	1120
45	063	0203.00	Middle	No	93.75	\$83,300	\$78,094	\$67,500	4333	34.29	1486	532	1487
45	063	0205.05	Moderate	No	63.79	\$83,300	\$53,137	\$45,927	3846	56.03	2155	1243	2017
45	063	0205.06	Middle	No	110.83	\$83,300	\$92,321	\$79,792	4562	31.65	1444	1371	1806
45	063	0205.08	Upper	No	121.53	\$83,300	\$101,234	\$87,500	2086	11.84	247	895	956
45	063	0205.09	Middle	No	99.54	\$83,300	\$82,917	\$71,667	3146	39.76	1251	672	990
45	063	0205.10	Middle	No	96.10	\$83,300	\$80,051	\$69,192	4644	53.75	2496	1215	1788
45	063	0205.11	Middle	No	86.98	\$83,300	\$72,454	\$62,625	2981	59.24	1766	508	778
45	063	0205.12	Upper	No	121.00	\$83,300	\$100,793	\$87,115	3249	28.50	926	1035	1539
45	063	0205.13	Moderate	No	71.04	\$83,300	\$59,176	\$51,150	3271	48.64	1591	867	1407
45	063	0206.01	Moderate	No	64.24	\$83,300	\$53,512	\$46,250	3965	39.57	1569	944	1789
45	063	0206.02	Middle	No	101.68	\$83,300	\$84,699	\$73,203	4415	29.54	1304	1218	1739
45	063	0206.04	Upper	No	126.21	\$83,300	\$105,133	\$90,865	3352	34.67	1162	1066	1248
45	063	0206.05	Middle	No	82.99	\$83,300	\$69,131	\$59,750	2397	33.38	800	734	999
45	063	0207.03	Moderate	No	57.77	\$83,300	\$48,122	\$41,597	4341	28.63	1243	1318	2048
45	063	0207.05	Moderate	No	68.91	\$83,300	\$57,402	\$49,613	3719	50.52	1879	975	1787
45	063	0207.06	Moderate	No	61.61	\$83,300	\$51,321	\$44,355	2977	79.27	2360	734	1184
45	063	0207.07	Middle	No	86.81	\$83,300	\$72,313	\$62,500	3753	39.65	1488	1179	1800
45	063	0207.08	Middle	No	95.68	\$83,300	\$79,701	\$68,889	2470	21.90	541	652	1026
45	063	0208.01	Middle	No	82.31	\$83,300	\$68,564	\$59,261	1437	30.27	435	419	579
45	063	0208.02	Middle	No	80.64	\$83,300	\$67,173	\$58,056	2798	33.31	932	863	1323
45	063	0208.03	Moderate	No	68.75	\$83,300	\$57,269	\$49,500	3320	30.60	1016	903	1424
45	063	0208.04	Moderate	No	50.87	\$83,300	\$42,375	\$36,629	2828	36.92	1044	875	1144
45	063	0208.06	Moderate	No	62.08	\$83,300	\$51,713	\$44,697	2633	35.40	932	818	1377

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	063	0208.07	Moderate	No	77.83	\$83,300	\$64,832	\$56,033	2862	40.60	1162	629	1147
45	063	0209.04	Middle	No	93.37	\$83,300	\$77,777	\$67,222	2974	20.01	595	822	1210
45	063	0209.05	Moderate	No	53.07	\$83,300	\$44,207	\$38,207	3677	29.92	1100	823	1396
45	063	0209.06	Middle	No	87.09	\$83,300	\$72,546	\$62,704	3992	18.79	750	1141	1605
45	063	0209.08	Middle	No	118.22	\$83,300	\$98,477	\$85,114	3828	27.06	1036	1306	1591
45	063	0209.09	Middle	No	81.28	\$83,300	\$67,706	\$58,523	2570	20.12	517	752	1025
45	063	0209.10	Moderate	No	76.56	\$83,300	\$63,774	\$55,119	2381	19.87	473	674	886
45	063	0209.11	Moderate	No	66.88	\$83,300	\$55,711	\$48,154	2187	19.39	424	902	1247
45	063	0209.12	Middle	No	91.01	\$83,300	\$75,811	\$65,524	3042	43.43	1321	736	989
45	063	0209.13	Upper	No	138.46	\$83,300	\$115,337	\$99,688	2429	39.36	956	575	691
45	063	0210.19	Upper	No	124.05	\$83,300	\$103,334	\$89,313	2529	28.47	720	744	856
45	063	0210.20	Middle	No	95.49	\$83,300	\$79,543	\$68,750	4125	25.48	1051	1294	1809
45	063	0210.21	Upper	No	163.93	\$83,300	\$136,554	\$118,021	1957	8.53	167	788	885
45	063	0210.23	Upper	No	125.87	\$83,300	\$104,850	\$90,618	3018	22.50	679	1061	1211
45	063	0210.25	Upper	No	173.62	\$83,300	\$144,625	\$125,000	3879	7.63	296	1465	1706
45	063	0210.28	Middle	No	98.75	\$83,300	\$82,259	\$71,094	3785	25.81	977	1203	1612
45	063	0210.29	Middle	No	103.40	\$83,300	\$86,132	\$74,444	2995	34.26	1026	719	1101
45	063	0210.30	Upper	No	134.07	\$83,300	\$111,680	\$96,522	5186	27.54	1428	1010	1146
45	063	0210.31	Upper	No	131.43	\$83,300	\$109,481	\$94,625	4224	20.53	867	1072	1353
45	063	0210.32	Upper	No	167.14	\$83,300	\$139,228	\$120,333	4006	18.62	746	1206	1344
45	063	0210.33	Middle	No	117.22	\$83,300	\$97,644	\$84,395	4420	30.81	1362	1676	1964
45	063	0210.34	Middle	No	100.42	\$83,300	\$83,650	\$72,300	4766	28.85	1375	1324	1759
45	063	0210.35	Middle	No	91.34	\$83,300	\$76,086	\$65,761	3006	26.38	793	1215	1371
45	063	0210.36	Middle	No	112.88	\$83,300	\$94,029	\$81,270	4486	31.85	1429	1197	1355
45	063	0210.37	Upper	No	159.18	\$83,300	\$132,597	\$114,600	4189	27.86	1167	1097	1156
45	063	0210.38	Upper	No	144.04	\$83,300	\$119,985	\$103,700	4294	33.91	1456	1040	1335
45	063	0210.39	Upper	No	201.92	\$83,300	\$168,199	\$145,372	4102	13.94	572	1213	1335
45	063	0210.40	Upper	No	189.56	\$83,300	\$157,903	\$136,471	5274	23.59	1244	1801	1828
45	063	0210.41	Middle	No	110.59	\$83,300	\$92,121	\$79,620	2786	23.73	661	713	914

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	063	0210.42	Middle	No	85.55	\$83,300	\$71,263	\$61,591	3072	24.06	739	884	1055
45	063	0210.43	Middle	No	108.01	\$83,300	\$89,972	\$77,764	2879	27.86	802	765	959
45	063	0210.44	Middle	No	104.59	\$83,300	\$87,123	\$75,298	2622	26.05	683	660	1100
45	063	0210.45	Upper	No	133.69	\$83,300	\$111,364	\$96,250	3395	22.89	777	854	1109
45	063	0210.46	Upper	No	175.11	\$83,300	\$145,867	\$126,071	2656	14.04	373	693	792
45	063	0210.47	Upper	No	153.83	\$83,300	\$128,140	\$110,750	3116	13.58	423	1109	1133
45	063	0210.48	Middle	No	114.73	\$83,300	\$95,570	\$82,603	2590	18.80	487	731	839
45	063	0210.49	Upper	No	163.08	\$83,300	\$135,846	\$117,411	2790	24.77	691	617	709
45	063	0210.50	Upper	No	179.70	\$83,300	\$149,690	\$129,375	2452	25.77	632	736	857
45	063	0210.51	Middle	No	108.19	\$83,300	\$90,122	\$77,891	2428	28.01	680	639	783
45	063	0210.52	Moderate	No	66.52	\$83,300	\$55,411	\$47,893	2948	27.37	807	757	1338
45	063	0211.06	Middle	No	97.03	\$83,300	\$80,826	\$69,855	2750	32.11	883	1349	1533
45	063	0211.09	Upper	No	121.53	\$83,300	\$101,234	\$87,500	3264	37.10	1211	1058	1189
45	063	0211.10	Upper	No	126.36	\$83,300	\$105,258	\$90,975	2819	32.14	906	985	1185
45	063	0211.11	Middle	No	104.25	\$83,300	\$86,840	\$75,054	2449	52.76	1292	613	961
45	063	0211.12	Upper	No	120.51	\$83,300	\$100,385	\$86,759	2730	33.55	916	952	1110
45	063	0211.13	Middle	No	82.37	\$83,300	\$68,614	\$59,302	3156	44.04	1390	1025	1299
45	063	0211.14	Upper	No	129.44	\$83,300	\$107,824	\$93,194	3668	19.38	711	1316	1640
45	063	0211.15	Upper	No	127.69	\$83,300	\$106,366	\$91,929	2700	24.70	667	578	633
45	063	0211.16	Upper	No	138.69	\$83,300	\$115,529	\$99,850	3183	33.18	1056	973	1198
45	063	0212.04	Middle	No	105.43	\$83,300	\$87,823	\$75,903	4873	20.23	986	1508	1777
45	063	0212.05	Upper	No	188.42	\$83,300	\$156,954	\$135,650	3336	7.88	263	1319	1527
45	063	0212.06	Upper	No	123.27	\$83,300	\$102,684	\$88,750	3208	16.18	519	1239	1527
45	063	0212.07	Upper	No	216.10	\$83,300	\$180,011	\$155,577	2248	8.01	180	895	976
45	063	0212.08	Upper	No	135.29	\$83,300	\$112,697	\$97,406	4582	11.83	542	1706	1971
45	063	0213.03	Upper	No	148.24	\$83,300	\$123,484	\$106,728	4577	6.36	291	1501	2265
45	063	0213.05	Middle	No	89.27	\$83,300	\$74,362	\$64,271	3002	19.35	581	840	1234
45	063	0213.06	Middle	No	94.10	\$83,300	\$78,385	\$67,750	3997	18.66	746	1259	1685

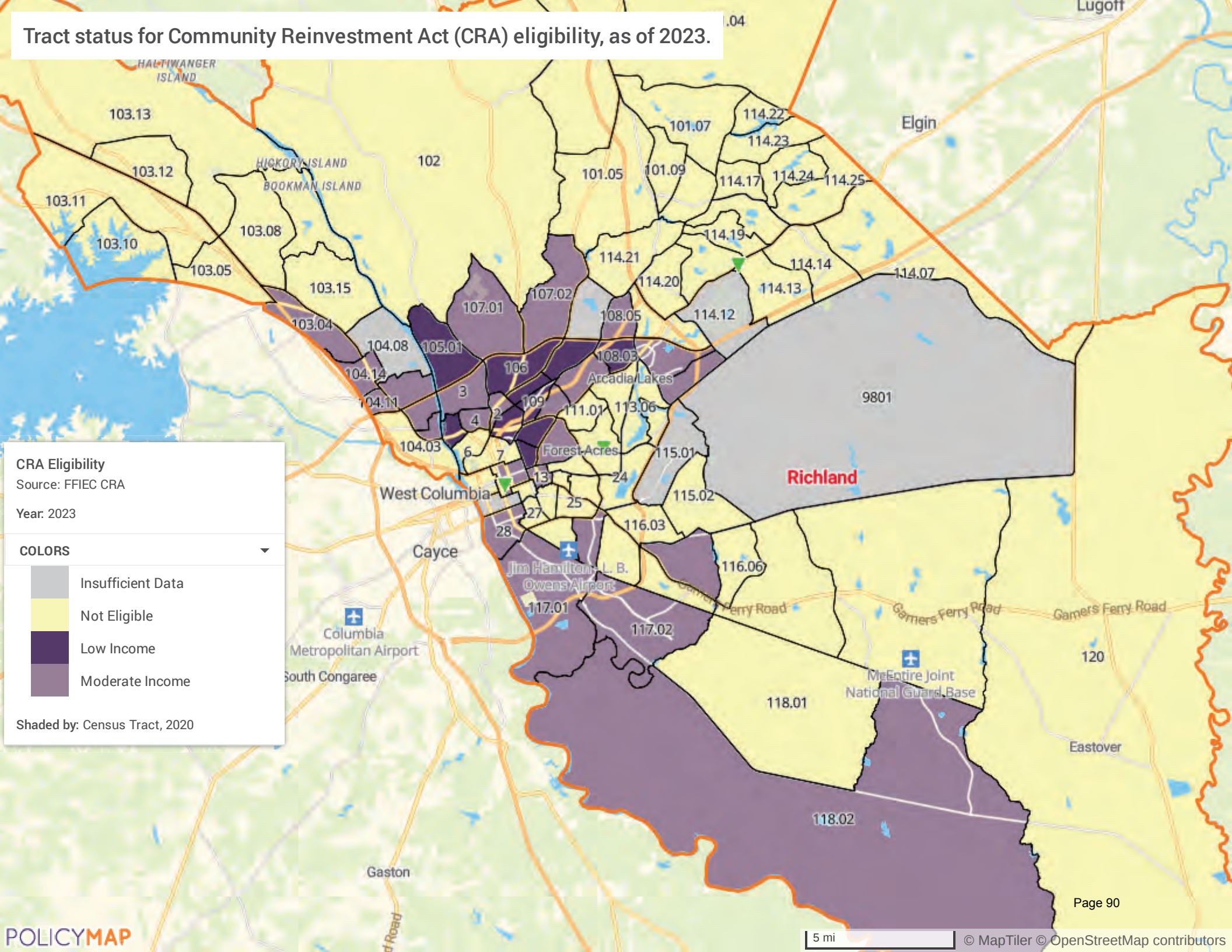
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45	063	0213.07	Moderate	No	76.57	\$83,300	\$63,783	\$55,129	1854	22.38	415	514	808
45	063	0213.09	Middle	No	105.81	\$83,300	\$88,140	\$76,179	1894	8.61	163	828	1079
45	063	0213.10	Upper	No	142.98	\$83,300	\$119,102	\$102,936	2549	19.07	486	810	1064
45	063	0213.11	Middle	No	95.49	\$83,300	\$79,543	\$68,750	2405	19.00	457	853	1284
45	063	0213.12	Moderate	No	78.16	\$83,300	\$65,107	\$56,276	1992	28.11	560	439	737
45	063	0214.02	Moderate	No	75.90	\$83,300	\$63,225	\$54,646	3835	50.77	1947	848	1510
45	063	0214.03	Middle	No	93.59	\$83,300	\$77,960	\$67,381	2178	28.37	618	665	979
45	063	0214.04	Middle	No	108.09	\$83,300	\$90,039	\$77,821	3047	29.44	897	1048	1541
45	063	9801.00	Unknown	No	0.00	\$83,300	\$0	\$0	3	66.67	2	0	0

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Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.



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45	079	0001.00	Low	No	45.76	\$83,300	\$38,118	\$32,946	2176	88.47	1925	304	781
45	079	0002.00	Moderate	No	57.37	\$83,300	\$47,789	\$41,304	1385	82.53	1143	211	829
45	079	0003.00	Moderate	No	60.36	\$83,300	\$50,280	\$43,456	2528	92.13	2329	431	1198
45	079	0004.00	Moderate	No	79.06	\$83,300	\$65,857	\$56,923	1905	64.15	1222	445	832
45	079	0005.00	Low	No	31.92	\$83,300	\$26,589	\$22,986	2163	96.30	2083	242	599
45	079	0006.00	Middle	No	107.26	\$83,300	\$89,348	\$77,222	2332	33.23	775	659	1259
45	079	0007.00	Upper	No	128.05	\$83,300	\$106,666	\$92,188	1722	28.86	497	504	943
45	079	0009.00	Low	No	24.80	\$83,300	\$20,658	\$17,857	2160	96.99	2095	210	863
45	079	0010.00	Low	No	42.60	\$83,300	\$35,486	\$30,673	2692	76.93	2071	183	467
45	079	0011.00	Moderate	No	71.01	\$83,300	\$59,151	\$51,125	3817	52.50	2004	1008	1658
45	079	0012.00	Upper	No	195.56	\$83,300	\$162,901	\$140,795	1791	12.51	224	447	618
45	079	0013.00	Moderate	No	73.28	\$83,300	\$61,042	\$52,763	1713	87.86	1505	196	676
45	079	0016.00	Middle	No	114.24	\$83,300	\$95,162	\$82,250	2272	34.02	773	197	276
45	079	0021.00	Upper	No	178.83	\$83,300	\$148,965	\$128,750	2808	21.44	602	657	1268
45	079	0022.00	Upper	No	143.65	\$83,300	\$119,660	\$103,421	1273	24.12	307	317	595
45	079	0023.00	Upper	No	298.64	\$83,300	\$248,767	\$215,000	2421	6.24	151	808	960
45	079	0024.00	Upper	No	218.77	\$83,300	\$182,235	\$157,500	4732	14.92	706	1236	1547
45	079	0025.00	Upper	No	156.51	\$83,300	\$130,373	\$112,679	3660	16.39	600	1292	1959
45	079	0026.02	Middle	No	100.55	\$83,300	\$83,758	\$72,392	2951	27.04	798	885	1487
45	079	0026.05	Moderate	No	52.73	\$83,300	\$43,924	\$37,969	5467	52.77	2885	679	2067
45	079	0027.00	Upper	No	181.52	\$83,300	\$151,206	\$130,685	2647	19.12	506	517	1128
45	079	0028.00	Moderate	No	78.92	\$83,300	\$65,740	\$56,818	7956	23.64	1881	242	803
45	079	0029.00	Unknown	No	0.00	\$83,300	\$0	\$0	5124	22.52	1154	142	54
45	079	0030.00	Upper	No	212.31	\$83,300	\$176,854	\$152,850	2701	23.84	644	203	314
45	079	0031.00	Moderate	No	73.55	\$83,300	\$61,267	\$52,955	3264	33.88	1106	48	222
45	079	0101.04	Middle	No	102.11	\$83,300	\$85,058	\$73,519	5057	48.86	2471	1586	1967

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45	079	0101.05	Middle	No	117.21	\$83,300	\$97,636	\$84,387	7088	73.87	5236	1498	2126
45	079	0101.06	Upper	No	197.90	\$83,300	\$164,851	\$142,475	5267	52.59	2770	1284	1774
45	079	0101.07	Upper	No	168.12	\$83,300	\$140,044	\$121,037	10964	57.91	6349	3262	3707
45	079	0101.08	Middle	No	97.96	\$83,300	\$81,601	\$70,526	5667	81.22	4603	1452	1939
45	079	0101.09	Middle	No	115.49	\$83,300	\$96,203	\$83,148	7125	83.52	5951	1378	2466
45	079	0102.00	Middle	No	108.84	\$83,300	\$90,664	\$78,359	6066	52.72	3198	1953	2779
45	079	0103.04	Moderate	No	50.11	\$83,300	\$41,742	\$36,080	7646	62.11	4749	1608	2201
45	079	0103.05	Middle	No	118.83	\$83,300	\$98,985	\$85,556	7165	47.55	3407	2155	2828
45	079	0103.08	Upper	No	120.89	\$83,300	\$100,701	\$87,039	5687	34.39	1956	1793	2026
45	079	0103.10	Upper	No	152.35	\$83,300	\$126,908	\$109,688	5170	15.05	778	1480	1750
45	079	0103.11	Upper	No	161.53	\$83,300	\$134,554	\$116,297	7162	26.18	1875	1961	2109
45	079	0103.12	Upper	No	148.46	\$83,300	\$123,667	\$106,883	6149	27.55	1694	1721	1860
45	079	0103.13	Upper	No	163.82	\$83,300	\$136,462	\$117,944	5650	18.16	1026	1877	2042
45	079	0103.14	Upper	No	126.34	\$83,300	\$105,241	\$90,960	4523	38.76	1753	1308	1465
45	079	0103.15	Middle	No	97.19	\$83,300	\$80,959	\$69,975	4472	51.86	2319	1441	1921
45	079	0104.03	Middle	No	81.49	\$83,300	\$67,881	\$58,671	4073	63.69	2594	629	986
45	079	0104.07	Moderate	No	64.53	\$83,300	\$53,753	\$46,458	4179	82.17	3434	953	1542
45	079	0104.08	Unknown	No	0.00	\$83,300	\$0	\$0	4495	55.22	2482	0	0
45	079	0104.11	Moderate	No	65.48	\$83,300	\$54,545	\$47,143	3325	82.44	2741	94	568
45	079	0104.12	Moderate	No	53.56	\$83,300	\$44,615	\$38,565	3428	74.65	2559	393	986
45	079	0104.13	Moderate	No	74.06	\$83,300	\$61,692	\$53,321	2061	75.84	1563	105	144
45	079	0104.14	Moderate	No	51.33	\$83,300	\$42,758	\$36,958	5730	82.34	4718	616	1305
45	079	0105.01	Low	No	46.57	\$83,300	\$38,793	\$33,529	1674	57.59	964	222	682
45	079	0105.02	Low	No	30.22	\$83,300	\$25,173	\$21,759	1101	96.28	1060	117	461
45	079	0106.00	Low	No	48.35	\$83,300	\$40,276	\$34,811	4382	94.52	4142	768	1695
45	079	0107.01	Moderate	No	66.98	\$83,300	\$55,794	\$48,222	2677	97.05	2598	576	1175
45	079	0107.02	Moderate	No	79.14	\$83,300	\$65,924	\$56,979	3397	94.91	3224	1143	1614
45	079	0107.03	Low	No	48.41	\$83,300	\$40,326	\$34,854	3064	98.76	3026	817	1450
45	079	0108.03	Low	No	41.93	\$83,300	\$34,928	\$30,192	2056	85.41	1756	404	814

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45	079	0108.04	Moderate	No	52.28	\$83,300	\$43,549	\$37,639	2142	92.30	1977	559	1022
45	079	0108.05	Moderate	No	50.01	\$83,300	\$41,658	\$36,009	2531	90.16	2282	93	187
45	079	0108.06	Unknown	No	0.00	\$83,300	\$0	\$0	1176	58.08	683	0	0
45	079	0109.00	Low	No	25.17	\$83,300	\$20,967	\$18,125	2786	98.85	2754	161	769
45	079	0110.00	Moderate	No	71.66	\$83,300	\$59,693	\$51,593	1296	94.83	1229	429	614
45	079	0111.01	Middle	No	93.10	\$83,300	\$77,552	\$67,029	3549	44.91	1594	908	1187
45	079	0111.02	Upper	No	128.20	\$83,300	\$106,791	\$92,298	3881	23.01	893	1335	1759
45	079	0112.01	Upper	No	214.33	\$83,300	\$178,537	\$154,306	2040	11.67	238	687	897
45	079	0112.02	Upper	No	133.14	\$83,300	\$110,906	\$95,855	3625	24.00	870	1450	1658
45	079	0113.03	Middle	No	85.07	\$83,300	\$70,863	\$61,250	5265	84.31	4439	630	1160
45	079	0113.04	Moderate	No	56.93	\$83,300	\$47,423	\$40,987	5118	86.44	4424	861	1521
45	079	0113.05	Moderate	No	69.58	\$83,300	\$57,960	\$50,095	5058	80.55	4074	1266	1981
45	079	0113.06	Upper	No	195.38	\$83,300	\$162,752	\$140,667	3582	32.66	1170	1053	1099
45	079	0113.07	Middle	No	110.39	\$83,300	\$91,955	\$79,476	2952	54.07	1596	510	1102
45	079	0114.07	Upper	No	150.17	\$83,300	\$125,092	\$108,114	5878	53.13	3123	1360	1786
45	079	0114.11	Upper	No	130.15	\$83,300	\$108,415	\$93,704	4312	54.55	2352	1535	1778
45	079	0114.12	Unknown	No	0.00	\$83,300	\$0	\$0	5959	76.27	4545	1273	1838
45	079	0114.13	Upper	No	142.02	\$83,300	\$118,303	\$102,250	9125	56.58	5163	2198	3033
45	079	0114.14	Middle	No	116.49	\$83,300	\$97,036	\$83,870	5751	59.92	3446	1271	1683
45	079	0114.17	Middle	No	83.15	\$83,300	\$69,264	\$59,867	8261	81.66	6746	2084	3670
45	079	0114.18	Middle	No	96.47	\$83,300	\$80,360	\$69,455	4146	60.73	2518	1050	1394
45	079	0114.19	Middle	No	102.39	\$83,300	\$85,291	\$73,718	4984	70.00	3489	1420	1705
45	079	0114.20	Middle	No	84.85	\$83,300	\$70,680	\$61,089	4301	75.66	3254	830	1653
45	079	0114.21	Middle	No	84.74	\$83,300	\$70,588	\$61,009	4720	84.98	4011	948	1411
45	079	0114.22	Upper	No	130.19	\$83,300	\$108,448	\$93,729	4965	53.82	2672	1191	1735
45	079	0114.23	Middle	No	107.13	\$83,300	\$89,239	\$77,128	9096	74.26	6755	2804	3333
45	079	0114.24	Upper	No	133.69	\$83,300	\$111,364	\$96,250	7008	68.48	4799	1997	2531
45	079	0114.25	Middle	No	82.85	\$83,300	\$69,014	\$59,651	4677	62.45	2921	1432	1816

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	079	0115.01	Unknown	No	0.00	\$83,300	\$0	\$0	6957	52.64	3662	0	0
45	079	0115.02	Middle	No	115.58	\$83,300	\$96,278	\$83,214	1156	56.66	655	0	853
45	079	0116.03	Upper	No	140.07	\$83,300	\$116,678	\$100,843	5660	37.46	2120	1501	1935
45	079	0116.04	Upper	No	172.71	\$83,300	\$143,867	\$124,346	5989	20.77	1244	1937	2287
45	079	0116.06	Middle	No	115.73	\$83,300	\$96,403	\$83,323	4717	69.47	3277	1603	1974
45	079	0116.07	Middle	No	98.60	\$83,300	\$82,134	\$70,987	4720	74.51	3517	517	1117
45	079	0116.08	Moderate	No	79.17	\$83,300	\$65,949	\$57,003	7511	69.91	5251	1680	2570
45	079	0117.01	Moderate	No	56.21	\$83,300	\$46,823	\$40,469	3993	50.36	2011	400	590
45	079	0117.02	Moderate	No	67.93	\$83,300	\$56,586	\$48,911	3208	91.52	2936	725	1407
45	079	0118.01	Middle	No	82.80	\$83,300	\$68,972	\$59,612	2892	82.81	2395	825	1313
45	079	0118.02	Moderate	No	68.18	\$83,300	\$56,794	\$49,085	2676	90.92	2433	834	1212
45	079	0119.01	Middle	No	85.07	\$83,300	\$70,863	\$61,250	8422	82.56	6953	1772	3184
45	079	0119.02	Middle	No	80.16	\$83,300	\$66,773	\$57,713	4829	52.99	2559	1422	2320
45	079	0120.00	Middle	No	111.37	\$83,300	\$92,771	\$80,182	4610	69.65	3211	1723	2557
45	079	9801.00	Unknown	No	0.00	\$83,300	\$0	\$0	463	60.48	280	5	5

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

**Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.**

**CRA Eligibility**  
Source: FFIEC CRA  
Year: 2023

**COLORS**

- Insufficient Data
- Not Eligible
- Moderate Income

Shaded by: Census Tract, 2020

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Source: FFIEC CRA

Year: 2023

## COLORS

### Insufficient Data

Not Eligible

Moderate Income

Shaded by: Census Tract, 2020

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POLICYMAP

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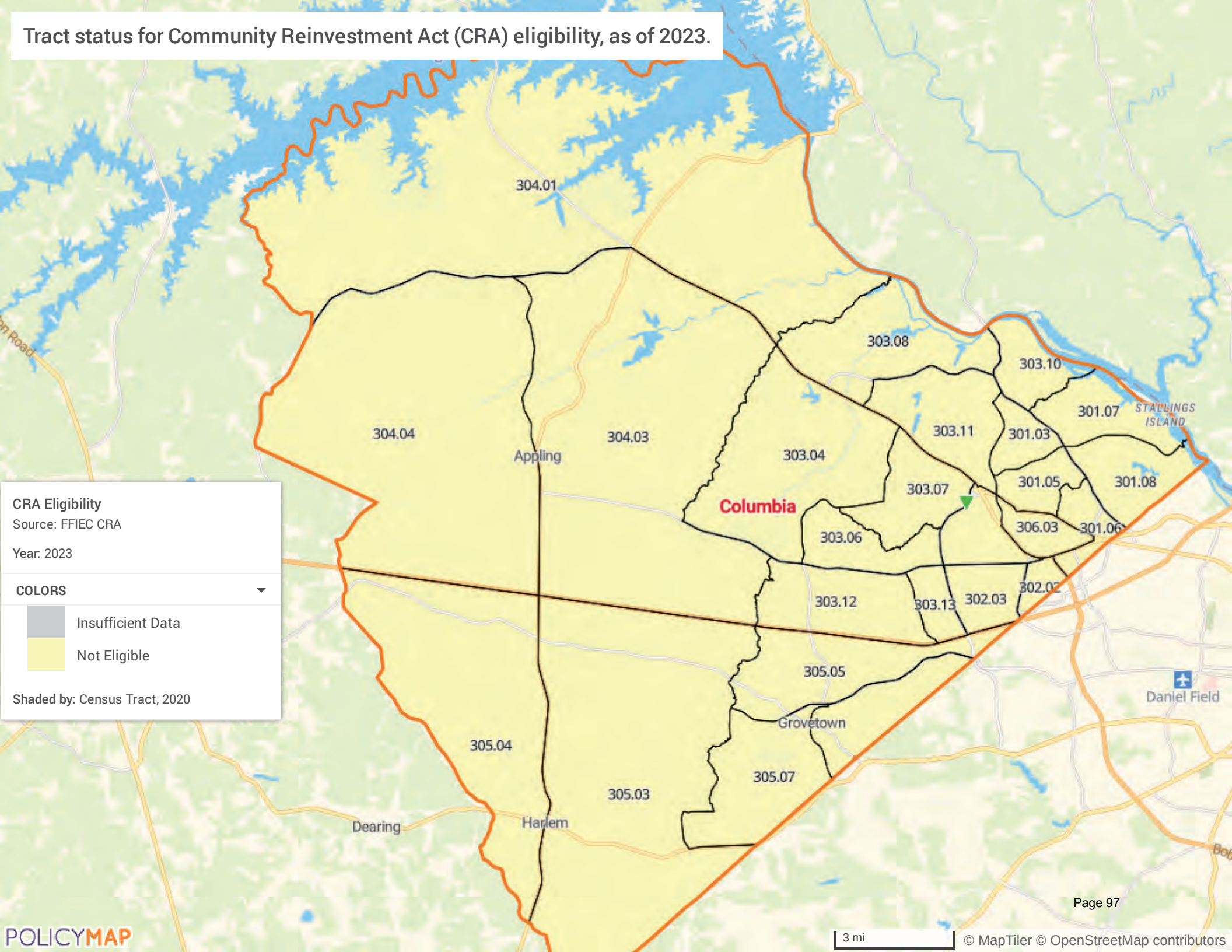


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	071	9501.00	Upper	No	126.96	\$65,200	\$82,778	\$68,040	3643	26.05	949	1556	2005
45	071	9502.01	Middle	No	95.47	\$65,200	\$62,246	\$51,161	2413	61.50	1484	728	1059
45	071	9502.03	Upper	No	123.94	\$65,200	\$80,809	\$66,422	3723	58.45	2176	1040	1673
45	071	9502.04	Middle	No	114.06	\$65,200	\$74,367	\$61,125	4003	35.62	1426	891	1306
45	071	9503.00	Middle	No	95.63	\$65,200	\$62,351	\$51,250	3165	29.00	918	1251	1937
45	071	9505.02	Moderate	No	73.57	\$65,200	\$47,968	\$39,427	5560	72.10	4009	946	2225
45	071	9506.01	Middle	No	96.32	\$65,200	\$62,801	\$51,618	4939	33.04	1632	1260	2169
45	071	9506.03	Upper	No	140.20	\$65,200	\$91,410	\$75,131	2571	19.60	504	824	1098
45	071	9506.04	Upper	No	180.77	\$65,200	\$117,862	\$96,875	3809	11.92	454	1416	2159
45	071	9507.00	Middle	No	103.99	\$65,200	\$67,801	\$55,729	3893	39.35	1532	1309	2156

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



Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.



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	073	0301.03	Upper	No	201.07	\$77,600	\$156,030	\$135,920	3563	35.95	1281	1059	1537
13	073	0301.05	Upper	No	136.41	\$77,600	\$105,854	\$92,213	5828	35.66	2078	1565	2014
13	073	0301.06	Middle	No	105.42	\$77,600	\$81,806	\$71,263	3645	38.00	1385	962	1718
13	073	0301.07	Upper	No	200.64	\$77,600	\$155,697	\$135,625	3591	33.19	1192	978	1190
13	073	0301.08	Upper	No	223.43	\$77,600	\$173,382	\$151,034	7128	27.27	1944	2101	2538
13	073	0302.01	Middle	No	119.67	\$77,600	\$92,864	\$80,893	6257	30.37	1900	1504	2031
13	073	0302.02	Middle	No	100.44	\$77,600	\$77,941	\$67,898	2819	30.33	855	752	1215
13	073	0302.03	Upper	No	126.86	\$77,600	\$98,443	\$85,755	5938	30.08	1786	1480	2466
13	073	0303.04	Upper	No	176.27	\$77,600	\$136,786	\$119,153	11526	34.99	4033	2718	3231
13	073	0303.06	Upper	No	140.40	\$77,600	\$108,950	\$94,907	7028	36.55	2569	1866	2567
13	073	0303.07	Upper	No	161.39	\$77,600	\$125,239	\$109,098	6697	29.71	1990	1893	2156
13	073	0303.08	Upper	No	185.76	\$77,600	\$144,150	\$125,573	11630	29.83	3469	3325	4073
13	073	0303.10	Upper	No	207.46	\$77,600	\$160,989	\$140,240	3748	25.56	958	1083	1350
13	073	0303.11	Upper	No	174.68	\$77,600	\$135,552	\$118,080	5364	26.03	1396	1544	1857
13	073	0303.12	Upper	No	146.41	\$77,600	\$113,614	\$98,971	7364	34.42	2535	2258	2770
13	073	0303.13	Middle	No	93.71	\$77,600	\$72,719	\$63,348	4410	37.55	1656	1010	1812
13	073	0304.01	Middle	No	97.16	\$77,600	\$75,396	\$65,680	2881	20.58	593	755	1253
13	073	0304.03	Middle	No	117.91	\$77,600	\$91,498	\$79,706	12356	43.78	5409	2541	3911
13	073	0304.04	Upper	No	144.71	\$77,600	\$112,295	\$97,824	1957	20.69	405	224	573
13	073	0305.03	Upper	No	120.91	\$77,600	\$93,826	\$81,731	12020	38.36	4611	3014	4514
13	073	0305.04	Middle	No	96.52	\$77,600	\$74,900	\$65,250	3947	25.59	1010	860	1404
13	073	0305.05	Middle	No	103.48	\$77,600	\$80,300	\$69,949	8535	56.98	4863	1333	2848
13	073	0305.07	Middle	No	117.42	\$77,600	\$91,118	\$79,375	7055	53.98	3808	1132	2256
13	073	0305.08	Middle	No	95.23	\$77,600	\$73,898	\$64,375	6400	55.34	3542	1512	2549
13	073	0306.03	Middle	No	102.88	\$77,600	\$79,835	\$69,545	4323	37.73	1631	876	1557

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



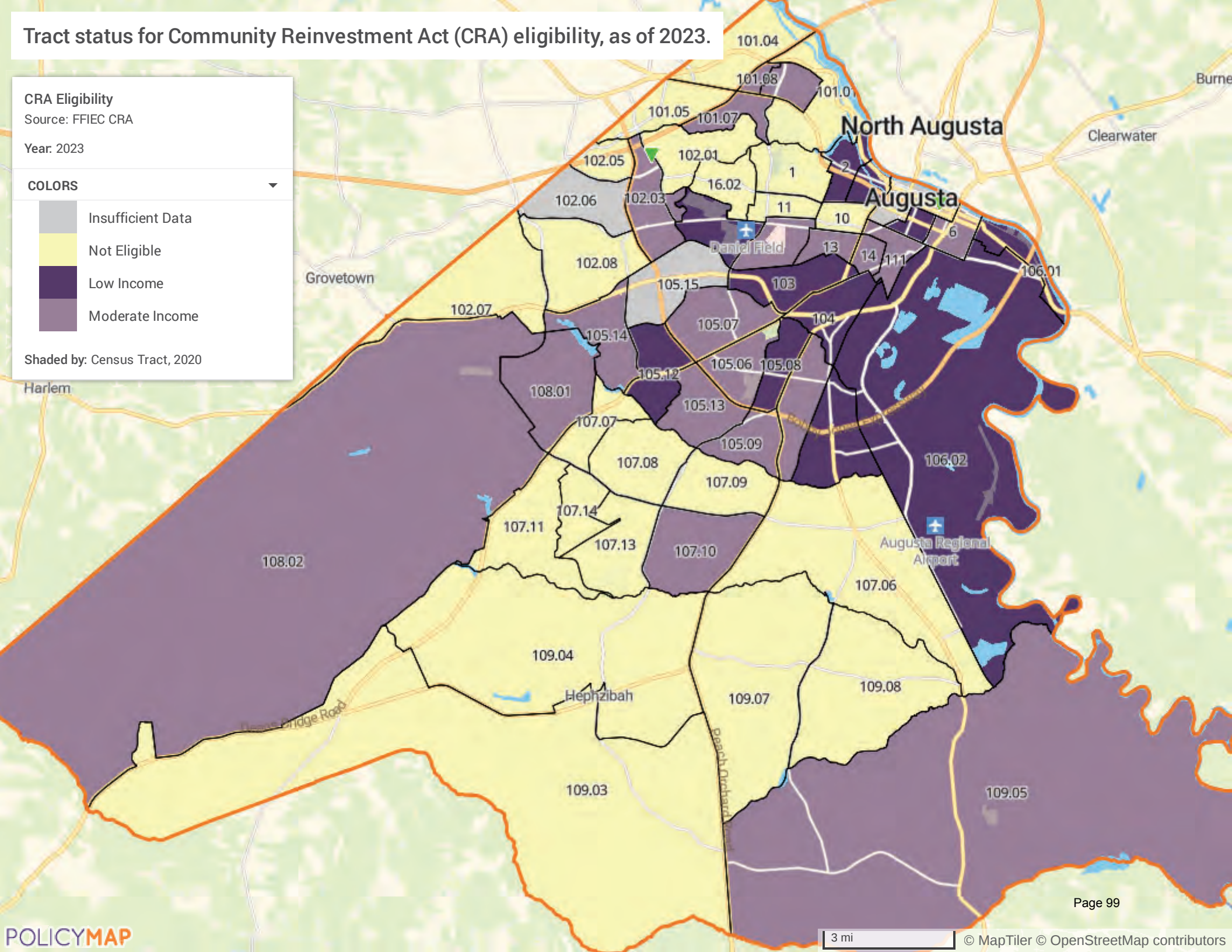
Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.

CRA Eligibility  
Source: FFIEC CRA  
Year: 2023

COLORS

Insufficient Data
Not Eligible
Low Income
Moderate Income

Shaded by: Census Tract, 2020



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	245	0001.00	Upper	No	135.27	\$77,600	\$104,970	\$91,442	3754	42.57	1598	1144	1869
13	245	0002.00	Low	No	44.01	\$77,600	\$34,152	\$29,754	2679	65.51	1755	340	1242
13	245	0003.00	Low	No	47.70	\$77,600	\$37,015	\$32,250	1105	70.68	781	70	603
13	245	0006.00	Moderate	No	62.12	\$77,600	\$48,205	\$41,991	2254	70.63	1592	244	962
13	245	0007.00	Low	No	48.39	\$77,600	\$37,551	\$32,712	1155	87.36	1009	99	554
13	245	0010.00	Middle	No	109.53	\$77,600	\$84,995	\$74,044	2681	55.58	1490	503	1280
13	245	0011.00	Upper	No	222.27	\$77,600	\$172,482	\$150,250	1725	12.99	224	497	880
13	245	0012.00	Moderate	No	75.88	\$77,600	\$58,883	\$51,298	4501	57.45	2586	838	1766
13	245	0013.00	Moderate	No	74.18	\$77,600	\$57,564	\$50,147	1261	65.82	830	390	736
13	245	0014.00	Moderate	No	61.67	\$77,600	\$47,856	\$41,691	1194	93.80	1120	230	553
13	245	0016.02	Upper	No	143.15	\$77,600	\$111,084	\$96,767	4022	32.45	1305	1244	1778
13	245	0016.03	Moderate	No	55.73	\$77,600	\$43,246	\$37,672	1504	71.14	1070	151	528
13	245	0016.04	Low	No	46.37	\$77,600	\$35,983	\$31,345	3431	88.52	3037	191	723
13	245	0101.01	Middle	No	91.18	\$77,600	\$70,756	\$61,635	2969	25.33	752	655	1198
13	245	0101.04	Middle	No	113.72	\$77,600	\$88,247	\$76,875	4512	57.60	2599	842	1551
13	245	0101.05	Middle	No	96.45	\$77,600	\$74,845	\$65,202	4916	34.28	1685	1212	2041
13	245	0101.07	Moderate	No	78.13	\$77,600	\$60,629	\$52,813	2496	52.68	1315	421	767
13	245	0101.08	Moderate	No	60.83	\$77,600	\$47,204	\$41,125	2327	75.98	1768	54	465
13	245	0101.09	Moderate	No	65.09	\$77,600	\$50,510	\$44,004	3464	43.56	1509	742	1316
13	245	0102.01	Upper	No	200.81	\$77,600	\$155,829	\$135,746	5372	27.72	1489	1555	1921
13	245	0102.03	Moderate	No	78.88	\$77,600	\$61,211	\$53,326	4375	71.29	3119	556	1224
13	245	0102.05	Middle	No	107.98	\$77,600	\$83,792	\$72,991	2192	62.96	1380	41	126
13	245	0102.06	Unknown	No	0.00	\$77,600	\$0	\$0	4940	56.46	2789	468	1431
13	245	0102.07	Upper	No	155.82	\$77,600	\$120,916	\$105,334	5782	71.69	4145	1164	1599
13	245	0102.08	Upper	No	120.70	\$77,600	\$93,663	\$81,590	6392	82.31	5261	1327	2000
13	245	0103.00	Low	No	46.31	\$77,600	\$35,937	\$31,307	4768	85.76	4089	511	1585

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	245	0104.00	Low	No	25.01	\$77,600	\$19,408	\$16,912	3555	89.28	3174	510	1517
13	245	0105.06	Moderate	No	68.31	\$77,600	\$53,009	\$46,181	4485	73.40	3292	762	1802
13	245	0105.07	Moderate	No	61.35	\$77,600	\$47,608	\$41,475	5765	82.39	4750	817	2144
13	245	0105.08	Low	No	46.87	\$77,600	\$36,371	\$31,684	3514	74.82	2629	356	1368
13	245	0105.09	Moderate	No	67.99	\$77,600	\$52,760	\$45,959	4261	69.07	2943	977	1804
13	245	0105.10	Moderate	No	53.58	\$77,600	\$41,578	\$36,224	4976	62.94	3132	966	2130
13	245	0105.11	Low	No	38.95	\$77,600	\$30,225	\$26,335	3490	75.96	2651	449	899
13	245	0105.12	Low	No	48.92	\$77,600	\$37,962	\$33,068	4743	91.10	4321	1183	1910
13	245	0105.13	Moderate	No	65.24	\$77,600	\$50,626	\$44,100	3272	87.50	2863	733	1276
13	245	0105.14	Moderate	No	52.18	\$77,600	\$40,492	\$35,278	3733	92.61	3457	386	1199
13	245	0105.15	Unknown	No	0.00	\$77,600	\$0	\$0	3625	78.26	2837	535	1030
13	245	0106.01	Low	No	39.98	\$77,600	\$31,024	\$27,031	2431	93.62	2276	426	630
13	245	0106.02	Low	No	36.68	\$77,600	\$28,464	\$24,797	2451	98.53	2415	239	940
13	245	0107.06	Middle	No	86.99	\$77,600	\$67,504	\$58,803	6045	64.85	3920	1028	1886
13	245	0107.07	Middle	No	89.84	\$77,600	\$69,716	\$60,735	2914	91.28	2660	565	1142
13	245	0107.08	Middle	No	80.45	\$77,600	\$62,429	\$54,381	5584	87.34	4877	1076	1953
13	245	0107.09	Middle	No	91.75	\$77,600	\$71,198	\$62,023	4929	94.26	4646	1252	1889
13	245	0107.10	Moderate	No	61.67	\$77,600	\$47,856	\$41,690	5743	73.45	4218	879	2062
13	245	0107.11	Middle	No	111.08	\$77,600	\$86,198	\$75,091	3496	76.95	2690	846	1422
13	245	0107.13	Middle	No	103.79	\$77,600	\$80,541	\$70,160	5476	91.69	5021	1535	1933
13	245	0107.14	Middle	No	111.19	\$77,600	\$86,283	\$75,164	3425	93.52	3203	728	962
13	245	0108.01	Moderate	No	77.43	\$77,600	\$60,086	\$52,344	2189	53.77	1177	0	750
13	245	0108.02	Moderate	No	63.15	\$77,600	\$49,004	\$42,692	6177	46.53	2874	7	173
13	245	0109.03	Middle	No	98.67	\$77,600	\$76,568	\$66,698	5019	41.16	2066	1311	1891
13	245	0109.04	Middle	No	90.25	\$77,600	\$70,034	\$61,008	3639	56.42	2053	842	1395
13	245	0109.05	Moderate	No	62.31	\$77,600	\$48,353	\$42,125	4841	31.23	1512	1210	1926
13	245	0109.07	Middle	No	101.69	\$77,600	\$78,911	\$68,741	2104	43.25	910	617	792
13	245	0109.08	Middle	No	106.35	\$77,600	\$82,528	\$71,891	4559	44.64	2035	1335	1599
13	245	0110.00	Unknown	No	0.00	\$77,600	\$0	\$0	1946	58.53	1139	52	253

\* 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	245	0111.00	Moderate	No	54.85	\$77,600	\$42,564	\$37,083	2449	88.69	2172	316	1027



Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.

CRA Eligibility

Source: FFIEC CRA

Year: 2023

COLORS

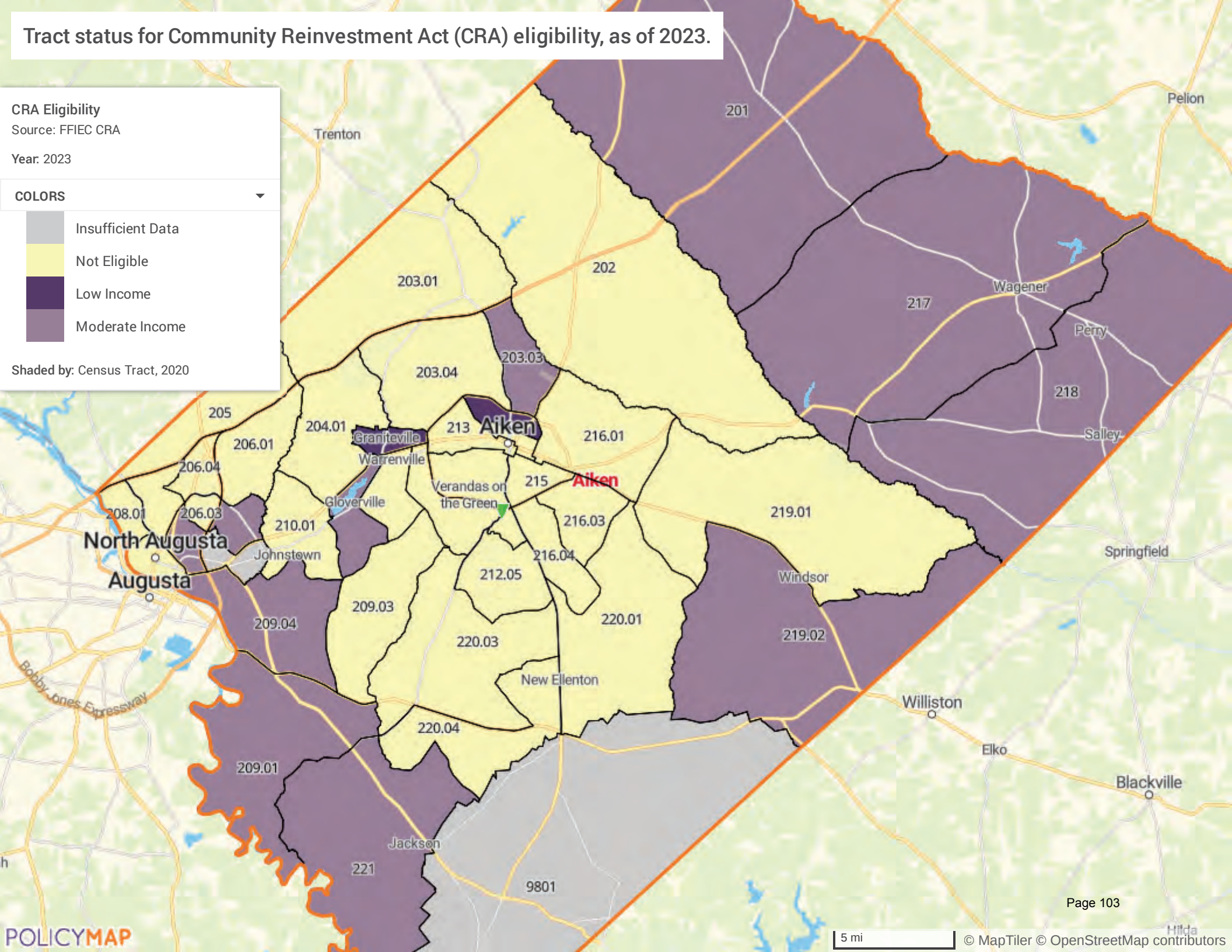
Insufficient Data

Not Eligible

Low Income

Moderate Income

Shaded by: Census Tract, 2020



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	003	0201.00	Moderate	No	71.19	\$77,600	\$55,243	\$48,125	4877	35.62	1737	1859	2621
45	003	0202.00	Upper	No	122.73	\$77,600	\$95,238	\$82,962	5910	28.27	1671	1985	2304
45	003	0203.01	Middle	No	98.32	\$77,600	\$76,296	\$66,467	2468	30.06	742	761	1048
45	003	0203.03	Moderate	No	55.86	\$77,600	\$43,347	\$37,762	1778	78.68	1399	272	822
45	003	0203.04	Middle	No	87.34	\$77,600	\$67,776	\$59,044	4757	43.41	2065	1351	2025
45	003	0204.01	Upper	No	122.39	\$77,600	\$94,975	\$82,734	7216	44.00	3175	1917	2335
45	003	0204.02	Low	No	48.12	\$77,600	\$37,341	\$32,533	1968	47.66	938	360	927
45	003	0205.00	Middle	No	118.24	\$77,600	\$91,754	\$79,929	9244	26.01	2404	3164	3732
45	003	0206.01	Upper	No	143.96	\$77,600	\$111,713	\$97,313	3935	28.51	1122	1332	1449
45	003	0206.03	Middle	No	87.46	\$77,600	\$67,869	\$59,125	3070	39.19	1203	898	1424
45	003	0206.04	Middle	No	99.78	\$77,600	\$77,429	\$67,450	2717	53.07	1442	851	1342
45	003	0207.01	Middle	No	103.93	\$77,600	\$80,650	\$70,256	5767	29.32	1691	1827	2444
45	003	0207.02	Moderate	No	59.25	\$77,600	\$45,978	\$40,053	4792	62.17	2979	691	2029
45	003	0208.01	Upper	No	132.54	\$77,600	\$102,851	\$89,594	3158	15.29	483	1242	1522
45	003	0208.02	Middle	No	103.67	\$77,600	\$80,448	\$70,077	5712	32.28	1844	1318	2438
45	003	0209.01	Moderate	No	74.55	\$77,600	\$57,851	\$50,393	2206	38.89	858	913	1072
45	003	0209.03	Middle	No	93.57	\$77,600	\$72,610	\$63,250	3673	27.17	998	973	1231
45	003	0209.04	Moderate	No	51.28	\$77,600	\$39,793	\$34,664	3137	50.40	1581	1008	1654
45	003	0210.01	Middle	No	82.03	\$77,600	\$63,655	\$55,455	4747	37.12	1762	994	1956
45	003	0210.03	Moderate	No	59.69	\$77,600	\$46,319	\$40,353	3131	32.80	1027	789	1377
45	003	0210.04	Unknown	No	0.00	\$77,600	\$0	\$0	1904	67.54	1286	214	530
45	003	0211.01	Moderate	No	64.29	\$77,600	\$49,889	\$43,464	2609	27.33	713	775	1368
45	003	0211.02	Middle	No	88.69	\$77,600	\$68,823	\$59,955	3580	28.35	1015	1205	1804
45	003	0212.01	Upper	No	145.23	\$77,600	\$112,698	\$98,173	6002	21.73	1304	1708	2182
45	003	0212.02	Upper	No	153.48	\$77,600	\$119,100	\$103,750	3582	22.42	803	1005	1323
45	003	0212.04	Middle	No	87.76	\$77,600	\$68,102	\$59,327	3075	39.09	1202	681	1042

\* 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
45	003	0212.05	Upper	No	144.12	\$77,600	\$111,837	\$97,426	6839	15.53	1062	2691	3054
45	003	0213.00	Middle	No	94.06	\$77,600	\$72,991	\$63,583	4908	27.42	1346	1216	1846
45	003	0214.01	Middle	No	80.14	\$77,600	\$62,189	\$54,176	2149	69.19	1487	334	1018
45	003	0214.02	Low	No	32.92	\$77,600	\$25,546	\$22,254	3292	85.57	2817	638	1351
45	003	0215.00	Middle	No	106.20	\$77,600	\$82,411	\$71,788	5121	33.82	1732	1791	2754
45	003	0216.01	Middle	No	110.97	\$77,600	\$86,113	\$75,016	5530	54.85	3033	1190	2373
45	003	0216.03	Middle	No	91.72	\$77,600	\$71,175	\$62,000	2943	37.04	1090	755	1217
45	003	0216.04	Middle	No	118.86	\$77,600	\$92,235	\$80,349	5486	27.47	1507	1937	2375
45	003	0217.00	Moderate	No	78.36	\$77,600	\$60,807	\$52,969	4410	34.92	1540	1560	2317
45	003	0218.00	Moderate	No	71.74	\$77,600	\$55,670	\$48,500	2433	41.51	1010	746	1249
45	003	0219.01	Middle	No	96.56	\$77,600	\$74,931	\$65,276	2852	34.50	984	1117	1481
45	003	0219.02	Moderate	No	78.02	\$77,600	\$60,544	\$52,739	2946	38.63	1138	866	1275
45	003	0220.01	Middle	No	98.74	\$77,600	\$76,622	\$66,750	4746	30.99	1471	1621	2211
45	003	0220.03	Middle	No	109.14	\$77,600	\$84,693	\$73,781	4592	29.33	1347	1584	2105
45	003	0220.04	Middle	No	94.31	\$77,600	\$73,185	\$63,750	2495	37.35	932	836	1171
45	003	0221.00	Moderate	No	62.13	\$77,600	\$48,213	\$42,000	3051	31.14	950	1343	1815
45	003	9801.00	Unknown	No	0.00	\$77,600	\$0	\$0	0	0.00	0	0	0

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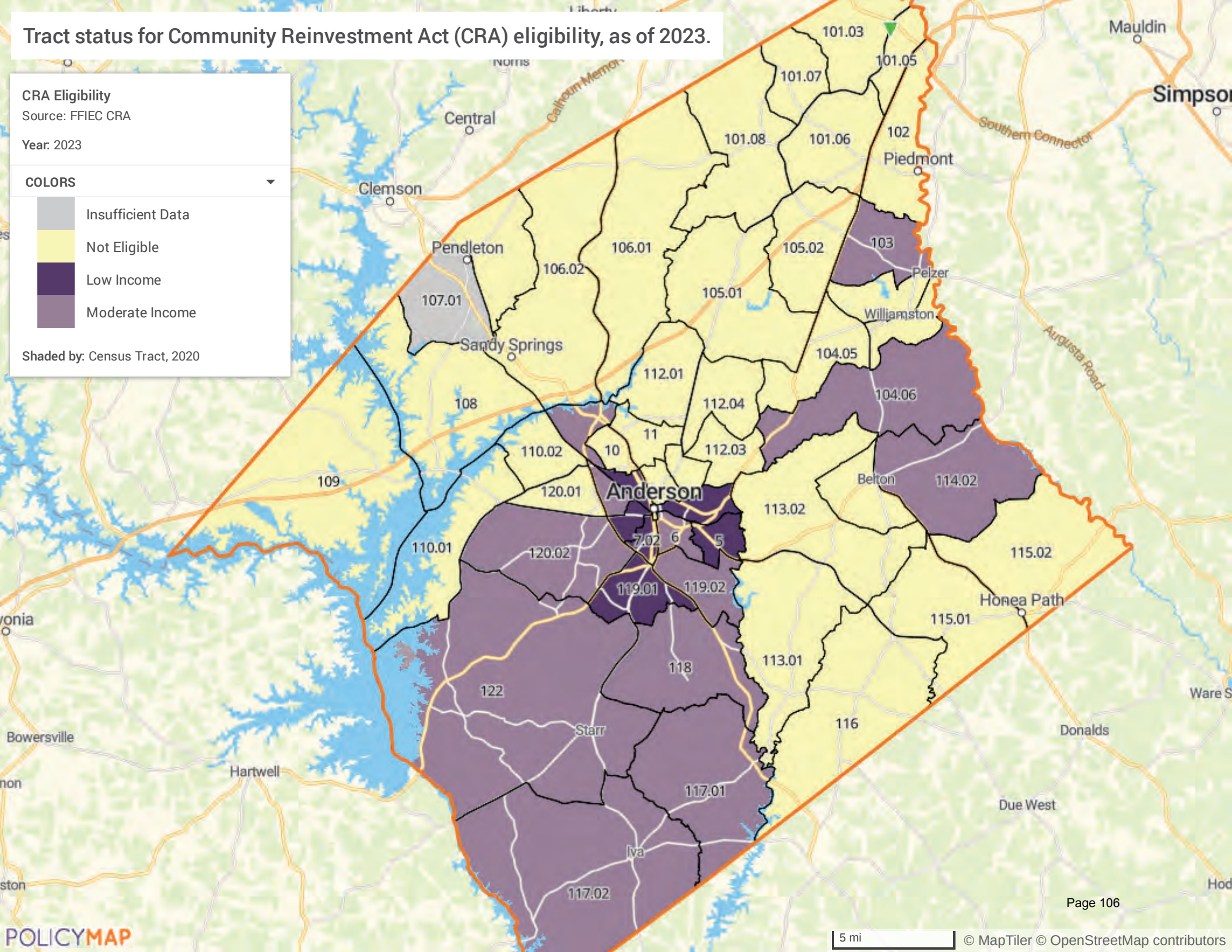
Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.

CRA Eligibility  
Source: FFIEC CRA  
Year: 2023

**COLORS**

- Insufficient Data
- Not Eligible
- Low Income
- Moderate Income

Shaded by: Census Tract, 2020





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	007	0002.00	Middle	No	98.51	\$84,000	\$82,748	\$70,893	4739	16.86	799	1081	1467
45	007	0003.00	Upper	No	126.31	\$84,000	\$106,100	\$90,893	5415	36.12	1956	961	1239
45	007	0005.00	Low	No	46.25	\$84,000	\$38,850	\$33,281	2831	69.62	1971	823	1077
45	007	0006.00	Moderate	No	51.71	\$84,000	\$43,436	\$37,212	3255	76.53	2491	494	1487
45	007	0007.01	Low	No	47.38	\$84,000	\$39,799	\$34,097	2600	67.73	1761	486	1273
45	007	0007.02	Low	No	36.64	\$84,000	\$30,778	\$26,367	1687	64.14	1082	413	1017
45	007	0008.00	Moderate	No	78.58	\$84,000	\$66,007	\$56,550	2586	49.57	1282	663	1141
45	007	0009.00	Low	No	48.44	\$84,000	\$40,690	\$34,859	2883	40.51	1168	557	1345
45	007	0010.00	Middle	No	83.73	\$84,000	\$70,333	\$60,255	2683	33.43	897	430	734
45	007	0011.00	Middle	No	118.31	\$84,000	\$99,380	\$85,139	5625	23.88	1343	1434	1702
45	007	0101.03	Upper	No	122.31	\$84,000	\$102,740	\$88,013	9518	19.44	1850	2694	3192
45	007	0101.05	Middle	No	91.12	\$84,000	\$76,541	\$65,575	2774	38.21	1060	470	583
45	007	0101.06	Upper	No	153.77	\$84,000	\$129,167	\$110,650	4944	12.48	617	1871	2224
45	007	0101.07	Upper	No	138.18	\$84,000	\$116,071	\$99,438	4092	15.25	624	1130	1324
45	007	0101.08	Upper	No	120.11	\$84,000	\$100,892	\$86,435	5548	15.09	837	1682	2014
45	007	0102.00	Middle	No	82.11	\$84,000	\$68,972	\$59,087	5828	16.30	950	1629	2228
45	007	0103.00	Moderate	No	64.11	\$84,000	\$53,852	\$46,136	4240	15.61	662	1040	1663
45	007	0104.03	Middle	No	98.80	\$84,000	\$82,992	\$71,095	3304	16.80	555	959	1365
45	007	0104.04	Middle	No	95.10	\$84,000	\$79,884	\$68,438	2732	27.78	759	846	1572
45	007	0104.05	Middle	No	83.19	\$84,000	\$69,880	\$59,868	3728	20.33	758	1121	1484
45	007	0104.06	Moderate	No	68.13	\$84,000	\$57,229	\$49,031	3211	13.92	447	803	1371
45	007	0105.01	Middle	No	85.47	\$84,000	\$71,795	\$61,506	4013	15.55	624	1200	1588
45	007	0105.02	Middle	No	88.48	\$84,000	\$74,323	\$63,671	3733	18.94	707	1025	1193
45	007	0106.01	Upper	No	136.77	\$84,000	\$114,887	\$98,421	3862	15.74	608	1483	1922
45	007	0106.02	Upper	No	132.85	\$84,000	\$111,594	\$95,603	4014	14.23	571	1334	1754
45	007	0107.01	Unknown	No	0.00	\$84,000	\$0	\$0	1952	32.48	634	611	1096

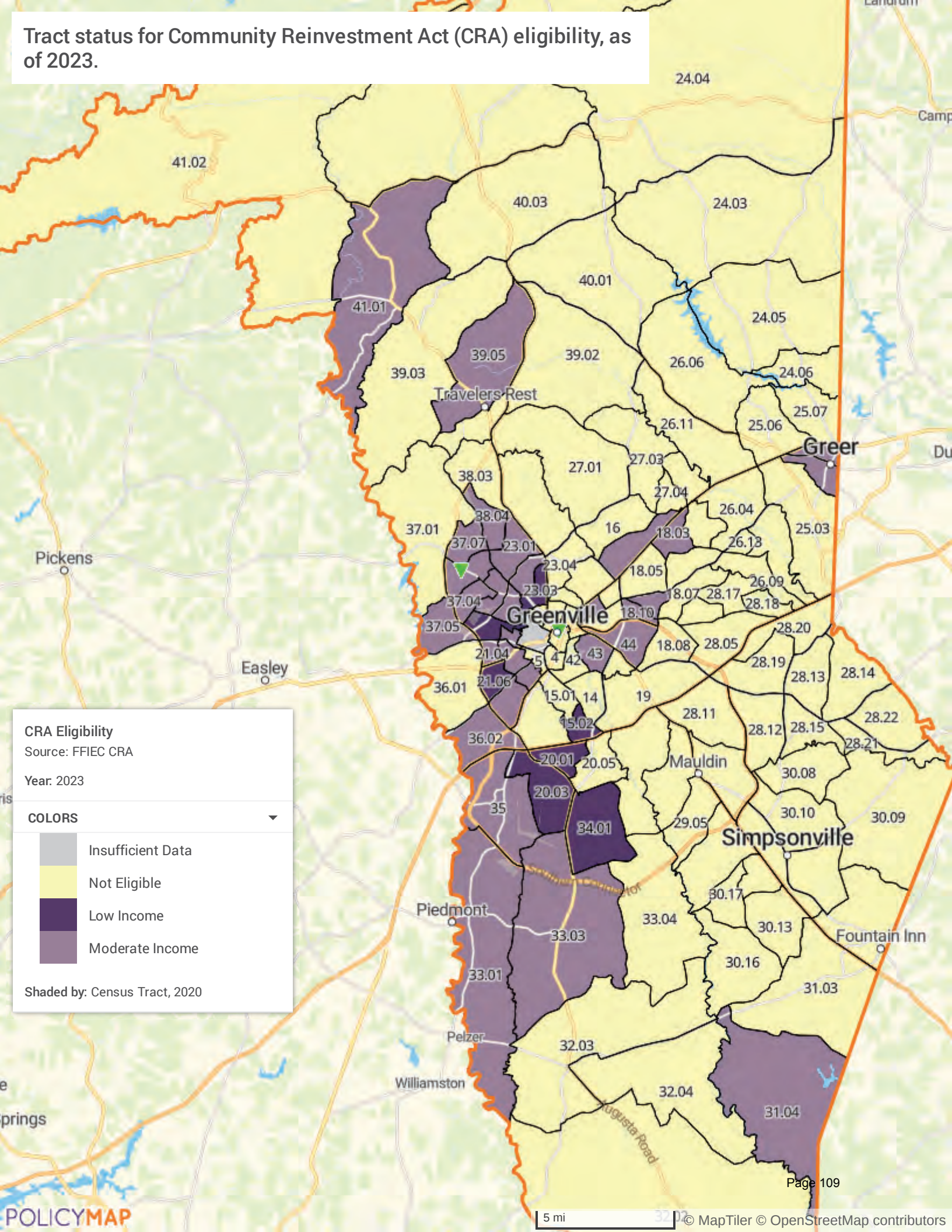
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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	007	0107.02	Middle	No	95.81	\$84,000	\$80,480	\$68,947	4320	34.35	1484	1161	1930
45	007	0108.00	Upper	No	121.59	\$84,000	\$102,136	\$87,500	5171	15.90	822	1891	2534
45	007	0109.00	Middle	No	100.14	\$84,000	\$84,118	\$72,059	4504	8.99	405	1434	2971
45	007	0110.01	Middle	No	113.10	\$84,000	\$95,004	\$81,389	5163	12.96	669	1860	2298
45	007	0110.02	Middle	No	108.47	\$84,000	\$91,115	\$78,056	4425	20.11	890	1426	1798
45	007	0111.00	Moderate	No	76.34	\$84,000	\$64,126	\$54,938	2658	29.19	776	687	824
45	007	0112.01	Upper	No	150.70	\$84,000	\$126,588	\$108,446	5143	15.46	795	1625	1825
45	007	0112.03	Middle	No	118.76	\$84,000	\$99,758	\$85,464	4947	19.99	989	1499	1587
45	007	0112.04	Middle	No	104.42	\$84,000	\$87,713	\$75,142	4588	16.65	764	1420	1491
45	007	0113.01	Middle	No	89.76	\$84,000	\$75,398	\$64,590	3668	21.43	786	1109	1348
45	007	0113.02	Middle	No	102.77	\$84,000	\$86,327	\$73,953	3884	28.09	1091	1048	1471
45	007	0114.01	Middle	No	94.07	\$84,000	\$79,019	\$67,692	4016	21.79	875	1253	1792
45	007	0114.02	Moderate	No	56.13	\$84,000	\$47,149	\$40,393	3364	26.52	892	857	1268
45	007	0115.01	Middle	No	98.60	\$84,000	\$82,824	\$70,956	3367	10.48	353	876	1191
45	007	0115.02	Middle	No	87.82	\$84,000	\$73,769	\$63,194	3085	23.18	715	683	1166
45	007	0116.00	Middle	No	101.76	\$84,000	\$85,478	\$73,229	2034	7.37	150	624	844
45	007	0117.01	Moderate	No	58.82	\$84,000	\$49,409	\$42,331	2190	24.57	538	837	1093
45	007	0117.02	Moderate	No	78.36	\$84,000	\$65,822	\$56,387	3740	9.81	367	1031	1545
45	007	0118.00	Moderate	No	71.14	\$84,000	\$59,758	\$51,194	4038	17.81	719	1269	1863
45	007	0119.01	Low	No	46.88	\$84,000	\$39,379	\$33,740	5349	41.63	2227	1149	2499
45	007	0119.02	Moderate	No	60.29	\$84,000	\$50,644	\$43,389	2975	58.25	1733	585	1044
45	007	0120.01	Middle	No	83.54	\$84,000	\$70,174	\$60,114	5219	29.85	1558	1596	2074
45	007	0120.02	Moderate	No	71.11	\$84,000	\$59,732	\$51,176	5056	34.51	1745	1935	2252
45	007	0122.00	Moderate	No	77.73	\$84,000	\$65,293	\$55,938	5513	18.92	1043	1637	2572
45	007	0123.00	Low	No	43.57	\$84,000	\$36,599	\$31,353	3504	54.88	1923	372	1287

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Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.



CRA Eligibility  
Source: FFIEC CRA  
Year: 2023

COLORS

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Shaded by: Census Tract, 2020

**2023 FFIEC Census Report - Summary Census Demographic Information**  
**State: 45 - SOUTH CAROLINA (SC)**  
**County: 045 - GREENVILLE 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
45	045	0001.00	Upper	No	169.36	\$84,000	\$142,262	\$121,875	2643	28.76	760	274	549
45	045	0002.00	Upper	No	241.46	\$84,000	\$202,826	\$173,750	1530	15.36	235	317	213
45	045	0004.00	Upper	No	176.83	\$84,000	\$148,537	\$127,250	1404	20.16	283	335	516
45	045	0005.00	Upper	No	181.09	\$84,000	\$152,116	\$130,313	1387	56.09	778	213	610
45	045	0007.00	Unknown	No	0.00	\$84,000	\$0	\$0	3318	46.08	1529	304	757
45	045	0008.00	Moderate	No	54.05	\$84,000	\$45,402	\$38,897	1343	83.69	1124	185	458
45	045	0009.00	Middle	No	106.39	\$84,000	\$89,368	\$76,563	1189	60.72	722	170	467
45	045	0010.00	Upper	No	160.89	\$84,000	\$135,148	\$115,774	2210	27.38	605	596	990
45	045	0011.01	Upper	No	133.20	\$84,000	\$111,888	\$95,855	4269	14.45	617	1241	1647
45	045	0011.02	Upper	No	234.51	\$84,000	\$196,988	\$168,750	1855	13.91	258	699	916
45	045	0012.03	Middle	No	106.68	\$84,000	\$89,611	\$76,771	2353	19.25	453	110	253
45	045	0012.04	Middle	No	108.32	\$84,000	\$90,989	\$77,946	3008	39.13	1177	674	1102
45	045	0012.05	Moderate	No	62.47	\$84,000	\$52,475	\$44,958	1402	51.28	719	252	441
45	045	0013.02	Middle	No	119.16	\$84,000	\$100,094	\$85,750	1534	12.71	195	528	736
45	045	0014.00	Upper	No	277.50	\$84,000	\$233,100	\$199,688	3832	15.40	590	1012	1236
45	045	0015.01	Upper	No	193.43	\$84,000	\$162,481	\$139,191	4383	8.83	387	1546	1980
45	045	0015.02	Low	No	37.63	\$84,000	\$31,609	\$27,079	2668	79.61	2124	483	992
45	045	0016.00	Middle	No	113.57	\$84,000	\$95,399	\$81,726	4795	23.11	1108	1499	2010
45	045	0017.00	Moderate	No	79.74	\$84,000	\$66,982	\$57,386	4440	48.27	2143	807	1557
45	045	0018.03	Moderate	No	79.86	\$84,000	\$67,082	\$57,469	4115	36.77	1513	949	1509
45	045	0018.04	Upper	No	133.03	\$84,000	\$111,745	\$95,729	4982	29.45	1467	1228	1391
45	045	0018.05	Upper	No	150.78	\$84,000	\$126,655	\$108,500	4699	21.73	1021	1553	1840
45	045	0018.07	Upper	No	129.96	\$84,000	\$109,166	\$93,523	5704	32.10	1831	1373	1679
45	045	0018.08	Middle	No	104.78	\$84,000	\$88,015	\$75,398	4331	41.26	1787	51	503
45	045	0018.09	Moderate	No	76.59	\$84,000	\$64,336	\$55,114	3337	37.85	1263	592	846
45	045	0018.10	Moderate	No	75.21	\$84,000	\$63,176	\$54,120	3400	54.32	1847	337	822

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45	045	0019.00	Upper	No	219.96	\$84,000	\$184,766	\$158,279	7665	21.88	1677	2197	2500
45	045	0020.01	Low	No	40.47	\$84,000	\$33,995	\$29,122	2898	90.68	2628	663	949
45	045	0020.03	Low	No	42.07	\$84,000	\$35,339	\$30,275	4827	79.99	3861	721	1661
45	045	0020.05	Middle	No	81.08	\$84,000	\$68,107	\$58,349	3767	75.92	2860	909	1559
45	045	0021.03	Upper	No	169.25	\$84,000	\$142,170	\$121,792	3475	46.30	1609	1133	1482
45	045	0021.04	Moderate	No	67.67	\$84,000	\$56,843	\$48,699	1542	67.25	1037	248	573
45	045	0021.05	Moderate	No	57.05	\$84,000	\$47,922	\$41,058	2859	69.36	1983	396	883
45	045	0021.06	Low	No	44.23	\$84,000	\$37,153	\$31,833	3628	61.60	2235	543	1410
45	045	0021.07	Moderate	No	59.38	\$84,000	\$49,879	\$42,734	2676	51.49	1378	629	1250
45	045	0021.08	Moderate	No	53.92	\$84,000	\$45,293	\$38,800	1513	44.88	679	370	604
45	045	0022.02	Low	No	42.84	\$84,000	\$35,986	\$30,833	2768	67.99	1882	409	713
45	045	0022.03	Moderate	No	65.04	\$84,000	\$54,634	\$46,802	3265	62.36	2036	424	1208
45	045	0022.04	Moderate	No	53.85	\$84,000	\$45,234	\$38,750	3099	62.67	1942	294	990
45	045	0023.01	Moderate	No	67.55	\$84,000	\$56,742	\$48,611	4024	40.83	1643	888	1558
45	045	0023.02	Moderate	No	57.40	\$84,000	\$48,216	\$41,310	3993	55.37	2211	784	1509
45	045	0023.03	Low	No	40.12	\$84,000	\$33,701	\$28,875	1845	69.49	1282	178	669
45	045	0023.04	Upper	No	146.42	\$84,000	\$122,993	\$105,365	2846	66.44	1891	465	1304
45	045	0024.03	Middle	No	103.82	\$84,000	\$87,209	\$74,709	4524	8.49	384	1399	1965
45	045	0024.04	Upper	No	120.37	\$84,000	\$101,111	\$86,618	4085	6.10	249	1388	1899
45	045	0024.05	Upper	No	123.05	\$84,000	\$103,362	\$88,545	7757	14.17	1099	2582	3001
45	045	0024.06	Middle	No	97.56	\$84,000	\$81,950	\$70,208	1790	19.50	349	625	729
45	045	0025.03	Middle	No	119.80	\$84,000	\$100,632	\$86,207	11447	32.71	3744	2917	3546
45	045	0025.04	Moderate	No	73.95	\$84,000	\$62,118	\$53,214	1796	46.49	835	346	585
45	045	0025.05	Moderate	No	63.46	\$84,000	\$53,306	\$45,667	3662	52.35	1917	717	1344
45	045	0025.06	Middle	No	119.76	\$84,000	\$100,598	\$86,179	4003	16.86	675	1348	1653
45	045	0025.07	Middle	No	101.97	\$84,000	\$85,655	\$73,382	5142	27.13	1395	1283	1586
45	045	0026.02	Middle	No	83.90	\$84,000	\$70,476	\$60,375	4295	33.18	1425	1557	1857
45	045	0026.04	Middle	No	117.33	\$84,000	\$98,557	\$84,435	6557	38.94	2553	1715	2281
45	045	0026.06	Upper	No	140.57	\$84,000	\$118,079	\$101,156	6599	14.02	925	1978	2197

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45	045	0026.09	Upper	No	152.72	\$84,000	\$128,285	\$109,896	7094	22.92	1626	1750	1959
45	045	0026.10	Middle	No	90.45	\$84,000	\$75,978	\$65,089	3069	36.20	1111	780	914
45	045	0026.11	Middle	No	109.24	\$84,000	\$91,762	\$78,613	5885	27.75	1633	1812	2366
45	045	0026.12	Upper	No	141.66	\$84,000	\$118,994	\$101,937	8199	31.10	2550	2565	3041
45	045	0026.13	Upper	No	156.83	\$84,000	\$131,737	\$112,857	1711	14.55	249	508	508
45	045	0027.01	Upper	No	130.54	\$84,000	\$109,654	\$93,941	4551	12.72	579	1510	1777
45	045	0027.03	Middle	No	101.34	\$84,000	\$85,126	\$72,927	5402	16.31	881	1875	2156
45	045	0027.04	Middle	No	83.22	\$84,000	\$69,905	\$59,889	2370	25.23	598	729	814
45	045	0028.04	Upper	No	161.69	\$84,000	\$135,820	\$116,354	2418	10.96	265	891	917
45	045	0028.05	Upper	No	132.94	\$84,000	\$111,670	\$95,664	5340	27.92	1491	1124	1476
45	045	0028.11	Upper	No	128.89	\$84,000	\$108,268	\$92,753	10439	38.71	4041	1860	2356
45	045	0028.12	Upper	No	142.79	\$84,000	\$119,944	\$102,750	7396	26.57	1965	2290	2696
45	045	0028.13	Upper	No	182.50	\$84,000	\$153,300	\$131,326	4529	18.37	832	1603	1717
45	045	0028.14	Upper	No	181.65	\$84,000	\$152,586	\$130,717	6513	21.74	1416	1874	2009
45	045	0028.15	Upper	No	186.26	\$84,000	\$156,458	\$134,030	6313	18.80	1187	2241	2293
45	045	0028.17	Upper	No	132.89	\$84,000	\$111,628	\$95,625	4766	16.66	794	1320	1571
45	045	0028.18	Middle	No	110.57	\$84,000	\$92,879	\$79,565	3291	40.57	1335	283	595
45	045	0028.19	Upper	No	146.07	\$84,000	\$122,699	\$105,114	5254	30.02	1577	1198	1665
45	045	0028.20	Middle	No	112.83	\$84,000	\$94,777	\$81,191	2587	45.92	1188	345	616
45	045	0028.21	Upper	No	122.97	\$84,000	\$103,295	\$88,493	6556	29.70	1947	1424	1864
45	045	0028.22	Upper	No	158.20	\$84,000	\$132,888	\$113,839	6757	29.58	1999	2055	2163
45	045	0029.01	Middle	No	89.97	\$84,000	\$75,575	\$64,741	6059	58.18	3525	1436	2040
45	045	0029.03	Middle	No	92.06	\$84,000	\$77,330	\$66,250	7366	41.88	3085	1919	2426
45	045	0029.04	Middle	No	102.80	\$84,000	\$86,352	\$73,973	5864	47.31	2774	1576	2067
45	045	0029.05	Upper	No	121.10	\$84,000	\$101,724	\$87,143	4946	42.11	2083	1536	1786
45	045	0030.05	Middle	No	91.89	\$84,000	\$77,188	\$66,129	2779	40.01	1112	723	1183
45	045	0030.08	Upper	No	133.32	\$84,000	\$111,989	\$95,938	7245	19.54	1416	2304	2664
45	045	0030.09	Upper	No	136.78	\$84,000	\$114,895	\$98,425	9608	22.96	2206	2603	2893

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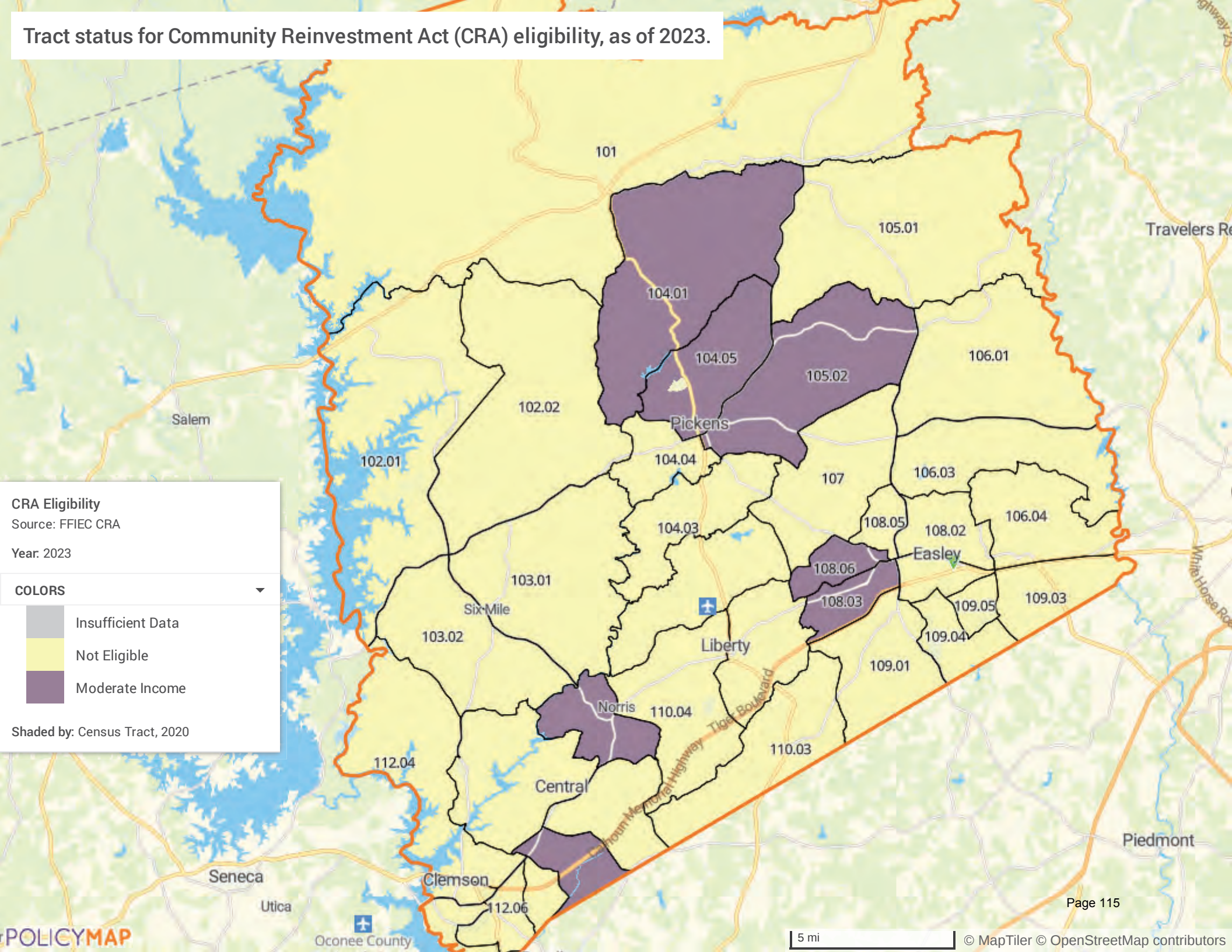
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	045	0030.10	Upper	No	142.48	\$84,000	\$119,683	\$102,528	8180	28.85	2360	2613	3050
45	045	0030.11	Upper	No	127.96	\$84,000	\$107,486	\$92,083	5747	30.31	1742	2004	2249
45	045	0030.12	Middle	No	96.67	\$84,000	\$81,203	\$69,567	5806	42.35	2459	1234	1458
45	045	0030.13	Middle	No	114.16	\$84,000	\$95,894	\$82,150	8256	38.77	3201	1875	2424
45	045	0030.14	Upper	No	140.43	\$84,000	\$117,961	\$101,051	6464	32.84	2123	1723	1968
45	045	0030.16	Upper	No	165.02	\$84,000	\$138,617	\$118,750	5131	27.36	1404	1301	1502
45	045	0030.17	Upper	No	153.41	\$84,000	\$128,864	\$110,396	5545	28.08	1557	1458	1596
45	045	0031.01	Middle	No	97.37	\$84,000	\$81,791	\$70,072	8662	43.37	3757	2320	3429
45	045	0031.03	Upper	No	125.07	\$84,000	\$105,059	\$90,000	2902	20.95	608	832	1000
45	045	0031.04	Moderate	No	70.39	\$84,000	\$59,128	\$50,652	2597	16.63	432	1003	1136
45	045	0032.02	Middle	No	96.26	\$84,000	\$80,858	\$69,267	3620	13.67	495	1256	1697
45	045	0032.03	Middle	No	90.33	\$84,000	\$75,877	\$65,000	3948	29.10	1149	971	1181
45	045	0032.04	Middle	No	82.80	\$84,000	\$69,552	\$59,583	1746	14.26	249	505	743
45	045	0033.01	Moderate	No	74.43	\$84,000	\$62,521	\$53,564	6571	34.15	2244	2007	2806
45	045	0033.03	Moderate	No	78.64	\$84,000	\$66,058	\$56,594	5732	44.71	2563	1530	2316
45	045	0033.04	Middle	No	87.57	\$84,000	\$73,559	\$63,019	8367	57.43	4805	2590	3132
45	045	0034.01	Low	No	42.46	\$84,000	\$35,666	\$30,556	1111	71.29	792	213	440
45	045	0035.00	Moderate	No	71.82	\$84,000	\$60,329	\$51,681	2870	54.88	1575	510	947
45	045	0036.01	Middle	No	97.32	\$84,000	\$81,749	\$70,033	6215	60.51	3761	1536	2237
45	045	0036.02	Moderate	No	57.26	\$84,000	\$48,098	\$41,208	2664	78.90	2102	587	968
45	045	0037.01	Middle	No	98.14	\$84,000	\$82,438	\$70,625	5792	34.06	1973	1821	2237
45	045	0037.04	Moderate	No	50.45	\$84,000	\$42,378	\$36,304	4057	68.18	2766	667	980
45	045	0037.05	Moderate	No	58.50	\$84,000	\$49,140	\$42,102	2022	49.46	1000	477	708
45	045	0037.06	Moderate	No	58.39	\$84,000	\$49,048	\$42,018	3683	63.89	2353	692	1006
45	045	0037.07	Moderate	No	58.08	\$84,000	\$48,787	\$41,797	4280	46.71	1999	842	1354
45	045	0038.02	Middle	No	82.19	\$84,000	\$69,040	\$59,145	6074	27.36	1662	1240	1583
45	045	0038.03	Middle	No	100.40	\$84,000	\$84,336	\$72,246	4575	12.96	593	1142	1128
45	045	0038.04	Moderate	No	72.77	\$84,000	\$61,127	\$52,368	2805	24.88	698	876	952
45	045	0039.02	Middle	No	102.20	\$84,000	\$85,848	\$73,545	4091	13.10	536	1472	1664

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	045	0039.03	Middle	No	87.22	\$84,000	\$73,265	\$62,765	4470	13.11	586	1471	1911
45	045	0039.05	Moderate	No	70.41	\$84,000	\$59,144	\$50,671	4317	19.43	839	1334	2119
45	045	0039.06	Middle	No	107.86	\$84,000	\$90,602	\$77,614	2535	31.28	793	496	653
45	045	0040.01	Middle	No	86.59	\$84,000	\$72,736	\$62,309	3206	12.26	393	1085	1251
45	045	0040.03	Middle	No	106.52	\$84,000	\$89,477	\$76,654	3676	15.45	568	790	1078
45	045	0040.04	Upper	No	134.27	\$84,000	\$112,787	\$96,625	1793	6.36	114	841	1127
45	045	0041.01	Moderate	No	79.78	\$84,000	\$67,015	\$57,413	3867	15.72	608	1138	1824
45	045	0041.02	Middle	No	94.78	\$84,000	\$79,615	\$68,207	1069	7.76	83	305	691
45	045	0042.00	Upper	No	275.44	\$84,000	\$231,370	\$198,207	2453	11.66	286	782	1023
45	045	0043.00	Moderate	No	60.60	\$84,000	\$50,904	\$43,611	3891	75.12	2923	800	2000
45	045	0044.00	Moderate	No	70.24	\$84,000	\$59,002	\$50,550	1959	56.20	1101	238	541

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

Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.





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
45	077	0101.00	Middle	No	95.88	\$84,000	\$80,539	\$68,994	3265	6.58	215	1182	1868
45	077	0102.01	Upper	No	167.59	\$84,000	\$140,776	\$120,595	1466	6.07	89	484	1048
45	077	0102.02	Middle	No	105.76	\$84,000	\$88,838	\$76,107	3336	9.44	315	1091	1433
45	077	0103.01	Middle	No	102.29	\$84,000	\$85,924	\$73,611	3397	6.71	228	1313	1660
45	077	0103.02	Middle	No	93.22	\$84,000	\$78,305	\$67,083	2731	8.20	224	982	1149
45	077	0104.01	Moderate	No	70.50	\$84,000	\$59,220	\$50,735	2010	8.21	165	680	1040
45	077	0104.03	Middle	No	105.96	\$84,000	\$89,006	\$76,250	2158	8.29	179	686	873
45	077	0104.04	Middle	No	82.33	\$84,000	\$69,157	\$59,250	2346	26.60	624	612	1006
45	077	0104.05	Moderate	No	78.02	\$84,000	\$65,537	\$56,146	3471	10.20	354	979	1317
45	077	0105.01	Middle	No	90.49	\$84,000	\$76,012	\$65,117	2968	7.48	222	802	1122
45	077	0105.02	Moderate	No	62.02	\$84,000	\$52,097	\$44,632	3482	11.32	394	738	1346
45	077	0106.01	Middle	No	102.04	\$84,000	\$85,714	\$73,426	3620	9.06	328	1066	1456
45	077	0106.03	Middle	No	104.49	\$84,000	\$87,772	\$75,195	3745	12.50	468	1021	1423
45	077	0106.04	Middle	No	93.58	\$84,000	\$78,607	\$67,344	3870	17.73	686	1028	1447
45	077	0107.00	Middle	No	100.62	\$84,000	\$84,521	\$72,411	4447	13.83	615	1282	1734
45	077	0108.02	Middle	No	89.60	\$84,000	\$75,264	\$64,479	3631	25.89	940	909	1173
45	077	0108.03	Moderate	No	66.24	\$84,000	\$55,642	\$47,667	4507	27.76	1251	888	1551
45	077	0108.04	Middle	No	104.83	\$84,000	\$88,057	\$75,439	3778	22.55	852	1342	1887
45	077	0108.05	Middle	No	108.95	\$84,000	\$91,518	\$78,400	2731	31.86	870	575	1082
45	077	0108.06	Moderate	No	68.75	\$84,000	\$57,750	\$49,477	2153	27.08	583	447	811
45	077	0109.01	Middle	No	97.89	\$84,000	\$82,228	\$70,442	5413	19.25	1042	1423	1844
45	077	0109.03	Middle	No	80.18	\$84,000	\$67,351	\$57,702	6130	21.58	1323	2283	2578
45	077	0109.04	Upper	No	139.08	\$84,000	\$116,827	\$100,086	3836	15.72	603	1366	1461
45	077	0109.05	Upper	No	126.30	\$84,000	\$106,092	\$90,885	3826	19.65	752	990	1208
45	077	0110.01	Middle	No	86.36	\$84,000	\$72,542	\$62,148	3199	14.57	466	961	1293
45	077	0110.03	Middle	No	99.19	\$84,000	\$83,320	\$71,382	2630	10.76	283	674	958

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45	077	0110.04	Middle	No	107.25	\$84,000	\$90,090	\$77,180	4021	13.45	541	1455	1831
45	077	0110.05	Middle	No	113.45	\$84,000	\$95,298	\$81,638	2802	16.81	471	1107	1318
45	077	0111.01	Middle	No	93.80	\$84,000	\$78,792	\$67,500	2650	19.47	516	674	1080
45	077	0111.03	Moderate	No	75.17	\$84,000	\$63,143	\$54,091	1223	8.18	100	517	677
45	077	0111.04	Moderate	No	72.32	\$84,000	\$60,749	\$52,044	4553	35.43	1613	193	1034
45	077	0111.05	Middle	No	82.92	\$84,000	\$69,653	\$59,674	3102	34.85	1081	580	1140
45	077	0112.02	Upper	No	128.54	\$84,000	\$107,974	\$92,500	6309	21.98	1387	33	57
45	077	0112.04	Middle	No	86.85	\$84,000	\$72,954	\$62,500	5688	32.72	1861	686	1594
45	077	0112.05	Upper	No	176.31	\$84,000	\$148,100	\$126,875	5597	16.78	939	369	635
45	077	0112.06	Upper	No	141.89	\$84,000	\$119,188	\$102,105	3537	22.28	788	968	1569
45	077	0112.07	Upper	No	176.11	\$84,000	\$147,932	\$126,731	3776	20.90	789	841	1155

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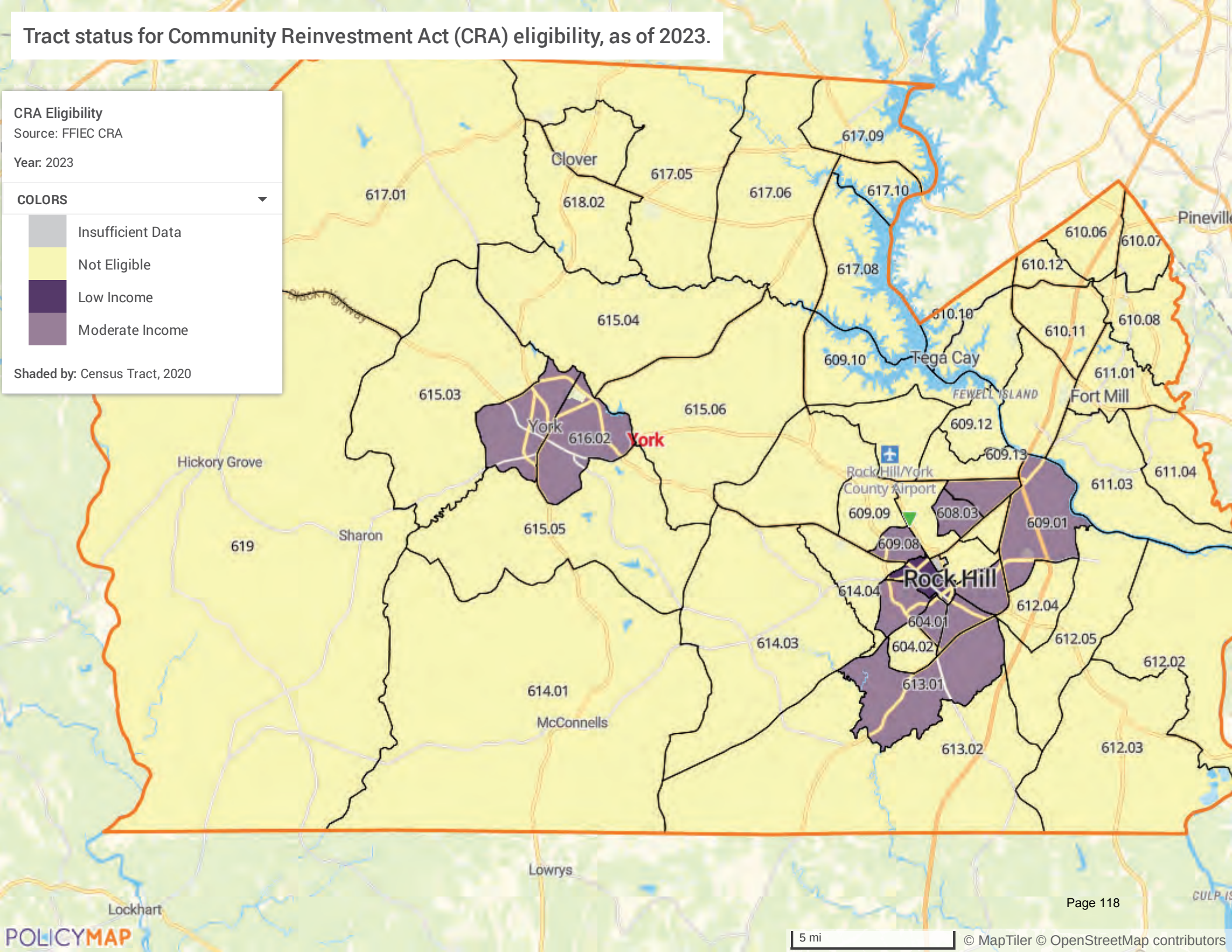
Tract status for Community Reinvestment Act (CRA) eligibility, as of 2023.

CRA Eligibility  
Source: FFIEC CRA

Year: 2023

- COLORS
- Insufficient Data
  - Not Eligible
  - Low Income
  - Moderate Income

Shaded by: Census Tract, 2020





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	091	0601.02	Middle	No	105.80	\$98,700	\$104,425	\$85,157	2628	26.94	708	468	1079
45	091	0602.00	Moderate	No	61.59	\$98,700	\$60,789	\$49,576	3872	49.82	1929	627	1430
45	091	0603.00	Moderate	No	50.96	\$98,700	\$50,298	\$41,016	4009	74.06	2969	809	1540
45	091	0604.01	Moderate	No	52.58	\$98,700	\$51,896	\$42,326	2698	93.22	2515	552	1126
45	091	0604.02	Middle	No	80.66	\$98,700	\$79,611	\$64,922	2806	76.84	2156	641	827
45	091	0605.01	Low	No	47.18	\$98,700	\$46,567	\$37,981	3358	68.85	2312	345	879
45	091	0605.02	Moderate	No	57.49	\$98,700	\$56,743	\$46,276	2332	85.55	1995	556	1058
45	091	0606.00	Unknown	No	0.00	\$98,700	\$0	\$0	1719	52.53	903	0	0
45	091	0607.00	Middle	No	100.52	\$98,700	\$99,213	\$80,909	5770	28.30	1633	1823	2147
45	091	0608.02	Middle	No	114.65	\$98,700	\$113,160	\$92,279	1810	34.64	627	647	800
45	091	0608.03	Moderate	No	73.51	\$98,700	\$72,554	\$59,167	5170	48.92	2529	990	1610
45	091	0608.04	Moderate	No	76.26	\$98,700	\$75,269	\$61,379	4719	45.48	2146	1059	1460
45	091	0609.01	Moderate	No	75.41	\$98,700	\$74,430	\$60,696	6338	53.64	3400	559	912
45	091	0609.04	Middle	No	119.04	\$98,700	\$117,492	\$95,812	7421	31.88	2366	2446	2556
45	091	0609.08	Moderate	No	66.60	\$98,700	\$65,734	\$53,611	3752	50.80	1906	604	1261
45	091	0609.09	Upper	No	128.95	\$98,700	\$127,274	\$103,789	5493	29.73	1633	1808	1860
45	091	0609.10	Upper	No	151.60	\$98,700	\$149,629	\$122,019	4597	20.58	946	1397	1598
45	091	0609.11	Upper	No	127.50	\$98,700	\$125,843	\$102,627	4903	31.47	1543	1956	2099
45	091	0609.12	Middle	No	119.30	\$98,700	\$117,749	\$96,027	2347	27.31	641	633	832
45	091	0609.13	Middle	No	104.54	\$98,700	\$103,181	\$84,141	7169	40.16	2879	1414	1870
45	091	0610.04	Upper	No	151.39	\$98,700	\$149,422	\$121,848	9513	24.02	2285	2554	3554
45	091	0610.06	Upper	No	170.21	\$98,700	\$167,997	\$137,000	3705	25.53	946	1253	1361
45	091	0610.07	Middle	No	94.52	\$98,700	\$93,291	\$76,076	8780	43.14	3788	2180	2600
45	091	0610.08	Upper	No	163.33	\$98,700	\$161,207	\$131,462	8430	29.85	2516	2210	2335
45	091	0610.09	Upper	No	165.31	\$98,700	\$163,161	\$133,056	11031	24.37	2688	2863	3094
45	091	0610.10	Upper	No	157.13	\$98,700	\$155,087	\$126,470	5617	32.42	1821	1279	1543

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45	091	0610.11	Upper	No	127.64	\$98,700	\$125,981	\$102,733	8633	37.39	3228	2116	2367
45	091	0610.12	Upper	No	149.03	\$98,700	\$147,093	\$119,949	4681	26.68	1249	1218	1426
45	091	0611.01	Middle	No	86.08	\$98,700	\$84,961	\$69,283	4230	31.13	1317	1482	1872
45	091	0611.03	Upper	No	136.48	\$98,700	\$134,706	\$109,848	10273	25.79	2649	2344	2612
45	091	0611.04	Upper	No	145.21	\$98,700	\$143,322	\$116,875	6825	26.07	1779	1837	1941
45	091	0612.02	Middle	No	83.47	\$98,700	\$82,385	\$67,188	4472	32.85	1469	1377	1795
45	091	0612.03	Middle	No	88.19	\$98,700	\$87,044	\$70,988	6483	22.83	1480	2028	2540
45	091	0612.04	Middle	No	110.71	\$98,700	\$109,271	\$89,107	4579	48.96	2242	827	1017
45	091	0612.05	Middle	No	83.53	\$98,700	\$82,444	\$67,230	4458	29.52	1316	1157	1670
45	091	0613.01	Moderate	No	77.01	\$98,700	\$76,009	\$61,989	4903	65.78	3225	1323	1698
45	091	0613.02	Middle	No	111.14	\$98,700	\$109,695	\$89,453	4950	33.88	1677	1522	1984
45	091	0614.01	Middle	No	100.88	\$98,700	\$99,569	\$81,202	4253	19.23	818	1098	1738
45	091	0614.03	Middle	No	101.65	\$98,700	\$100,329	\$81,818	5836	22.28	1300	1728	2235
45	091	0614.04	Upper	No	151.52	\$98,700	\$149,550	\$121,953	3711	28.94	1074	974	1146
45	091	0615.03	Middle	No	85.76	\$98,700	\$84,645	\$69,028	3410	16.19	552	1015	1304
45	091	0615.04	Middle	No	87.41	\$98,700	\$86,274	\$70,357	4846	20.55	996	1590	2052
45	091	0615.05	Middle	No	91.63	\$98,700	\$90,439	\$73,750	2718	20.79	565	864	1011
45	091	0615.06	Middle	No	90.53	\$98,700	\$89,353	\$72,865	5666	15.71	890	2032	2465
45	091	0616.01	Moderate	No	62.12	\$98,700	\$61,312	\$50,000	3366	55.85	1880	724	1311
45	091	0616.02	Moderate	No	70.27	\$98,700	\$69,356	\$56,563	5847	43.85	2564	1576	2334
45	091	0617.01	Middle	No	82.26	\$98,700	\$81,191	\$66,209	4473	10.31	461	1746	2286
45	091	0617.05	Middle	No	94.05	\$98,700	\$92,827	\$75,701	5754	17.76	1022	1567	1951
45	091	0617.06	Middle	No	107.78	\$98,700	\$106,379	\$86,750	7100	21.93	1557	2074	2448
45	091	0617.08	Upper	No	164.25	\$98,700	\$162,115	\$132,200	6779	24.94	1691	2057	2288
45	091	0617.09	Upper	No	139.50	\$98,700	\$137,687	\$112,283	6986	22.50	1572	1560	1682
45	091	0617.10	Middle	No	108.32	\$98,700	\$106,912	\$87,188	3925	15.95	626	1520	1887
45	091	0618.01	Middle	No	87.12	\$98,700	\$85,987	\$70,122	3207	40.19	1289	777	1154
45	091	0618.02	Middle	No	89.69	\$98,700	\$88,524	\$72,188	5083	20.56	1045	1262	1834
45	091	0619.00	Middle	No	86.84	\$98,700	\$85,711	\$69,897	4656	16.37	762	1830	2344

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