**Oconee State Bank**

Main Office Bogart Branch
35 North Main Street 2441 Monroe Highway
Watkinsville, GA 30677 Bogart, GA 30622

Gwinnett Financial Center Athens Branch
2055 Sugarloaf Circle Suite 50 One Press Place Ste. 201
Duluth, GA 30097 Athens, GA 30601

Macon Financial Center Elberton Financial Center
305 Third Street 6 E. Church Street
Macon, GA 31201 Elberton, GA 30635

**Community Reinvestment Act**

**“Public File”**

This file contains information regarding our market area. We always welcome constructive comments regarding how we service our market area. This file will be maintained for our customers review and comments.

Our primary market areas are Bibb, Clarke, Gwinnett and Oconee County, Georgia. Included in this file is the following exhibits:

Exhibit A Oconee State Bank’s Location

Exhibit B Maps of Oconee State Bank’s Market Area

Exhibit C Products and Services

Exhibit D Written Comments from the Public and Bank Responses

Exhibit E Copy of the Public Section from the Bank’s most recent CRA Performance Evaluation

Exhibit F Home Mortgage Disclosure Act (HMDA) Data Notice

Exhibit G Loan to Deposit Information

Exhibit H New Branch Location

Exhibit I Branch Closure Location

If you have any questions or comments, please ask one of our staff members.

Sincerely,

Oconee State Bank

***Exhibit A: Oconee State Bank’s Locations***The Bank currently has branch offices, located in Oconee County at the following offices:
**Main Office**35 North Main Street
Watkinsville, GA 30677
*Census Tract number 0304.00*

**Lobby Hours**: **Drive Thru Hours**:
Monday – Thursday: 9 AM – 4:30 PM Monday – Thursday: 8:30 AM – 4:30 PM
Friday: 9 AM – 6 PM Friday: 8:30 AM – 6 PM
Saturday: 9 AM – 12 PM Saturday: 8:30 AM – 12 PM

**Bogart Office**2441 Monroe Highway
Bogart, GA 30622
*Census Tract number 0301.00*

**Lobby Hours**: **Drive Thru Hours**:
Monday – Thursday: 9 AM – 4:30 PM Monday – Thursday: 8:30 AM – 4:3 0PM
Friday: 9 AM – 6 PM Friday: 8:30 AM – 6 PM
Saturday: Closed Saturday: Closed

The Bank currently has branch office’s located in Bibb, Clark, Elbert and Gwinnet Counties.

**Gwinnett Financial Center Office Athens Financial Center**2055 Sugarloaf Circle Suite 50 One Press Place Suite 201
Duluth, GA 30097 Athens, GA 30601
*Census Tract number 0502.17 Census Tract number 0001.00*

**Lobby Hours**: **Lobby Hours:**
Monday – Friday: 9 AM – 4 PM Monday – Friday: 9 AM – 4 PM
Saturday: Closed Saturday: Closed

**Macon Financial Center Office Elberton Financial Center Office**305 Third Street 6 E. Church Street
Macon, GA 31201 Elberton, GA 30635
*Census Tract number 0137.01 Census Tract number 0004.00*

**Lobby Hours**: **Lobby Hours:**
Monday – Friday: 9 AM – 4 PM Monday – Tuesday: 9 AM – 5 PM
Saturday: Closed Wednesday: 9AM – 1 PM
 Thursday – Friday: 9 AM – 5 PM
The bank currently has ATM locations in Clarke, Gwinnett, and Oconee County, at the following addresses:

**Main Office**35 North Main Street
Watkinsville, GA 30677
*Census Tract number 0304.00***Walk Up ATM**

**Bogart Office**2441 Monroe Highway
Bogart, GA 30622
*Census Tract number 0301.00*
**Drive Thru ATM**

**Athens Financial Center**One Press Place Suite 201
Athens, GA 30601
*Census Tract number 0001.00*
**Walk Up ATM**

**Gwinnett Financial Center**2055 Sugarloaf Circle Suite 50
Duluth, GA 30097
*Census Tract number 0502.17*
**Drive Thru ATM**

***Exhibit B: Maps of Oconee State Bank’s Market Areas***The Census Tract Outline Map is page two of this section.

The Community Reinvestment Act (CRA) Assessment Area for Oconee State Bank includes the following geographies:

**Bibb County:**

0101.00 0102.00 0104.00 0105.00 0108.00 0110.01
0110.02 0111.00 0115.00 0117.01 0117.02 0118.00
0119.00 0120.00 0121.01 0121.02 0122.00 0124.00
0125.00 0126.00 0127.00 0128.00 0129.00 0131.01
0131.02 0132.01 0132.02 0133.02 0134.07 0134.08
0134.09 0134.11 0134.12 0134.13 0135.02 0135.03
0135.05 0135.06 0136.03 0136.04 0136.05 0136.07
0136.08 0137.01 0137.02 0138.00 0139.00 0140.00

**Clarke County:**0001.00 0004.01 0004.02 0006.00 0009.00 0012.00
0017.00 0018.00 0019.00 0020.00 0021.00 0022.00
0301.01 0301.02 0302.00 1303.00 1304.00 1305.00
1306.01 1306.02 1307.01 1307.02 1403.00 1404.00
1405.00 1406.00 1503.00 1504.00 1505.00 1506.00
1507.01 1507.02 1508.00 1509.00

**Elbert County:**0001.00 0002.00 0003.00 0004.00 0005.01 0005.02
9999.99

**Gwinnett County:**

0501.05 0501.10 0501.11 0501.12 0501.13 0501.14
0501.15 0501.16 0501.17 0501.18 0501.19 0501.20
0501.21 0502.05 0502.15 0502.18 0502.19 0502.21
0502.22 0502.23 0502.24 0502.25 0502.26 0502.27
0502.28 0502.29 0502.30 0502.31 0502.32 0502.33
0502.34 0502.35 0502.36 0502.37 0502.38 0502.39
0502.40 0502.41 0502.42 0502.43 0502.44 0503.06
0503.08 0503.11 0503.15 0503.17 0503.18 0503.21
0503.22 0503.23 0503.24 0503.25 0503.26 0503.27
0503.28 0503.29 0503.30 0503.31 0503.32 0503.33
0503.34 0503.35 0503.36 0504.15 0504.16 0504.25
0504.27 0504.30 0504.33 0504.35 0504.37 0504.38
0504.39 0504.40 0504.41 0504.42 0504.43 0504.44
0504.45 0504.46 0504.47 0504.48 0504.49 0504.50
0504.51 0504.52 0504.53 0504.54 0504.55 0504.56
0504.57 0504.58 0504.59 0504.60 0504.61 0504.62
0504.63 0504.64 0504.65 0504.66 0505.20 0505.21
0505.22 0505.26 0505.28 0505.29 0505.30 0505.36
0505.37 0505.39 0505.41 0505.42 0505.49 0505.50
0505.51 0505.52 0505.53 0505.54 0505.55 0505.56
0505.57 0505.58 0505.59 0505.60 0505.61 0505.62
0505.63 0505.64 0505.65 0505.66 0505.67 0505.68
0505.69 0505.70 0505.71 0505.72 0505.73 0505.74
0505.75 0505.76 0505.77 0505.78 0505.79 0505.80
0505.81 0505.82 0505.83 0505.84 0505.85 0505.86
0505.87 0505.88 0505.89 0505.90 0505.91 0506.11
0506.12 0506.13 0506.14 0506.15 0506.16 0506.17
0506.18 0506.19 0506.20 0506.21 0506.22 0506.23
0506.24 0506.25 0506.26 0506.27 0506.28 0506.29
0506.30 0506.31 0506.32 0506.33 0506.34 0506.35
0506.36 0507.15 0507.19 0507.22 0507.25 0507.29
0507.32 0507.33 0507.34 0507.35 0507.36 0507.37
0507.38 0507.39 0507.40 0507.41 0507.42 0507.43
0507.44 0507.45 0507.46 0507.47 0507.48 0507.49
0507.50 0507.51 0507.52 0507.53 0507.54 0507.55
0507.56 0507.57 0507.58 0507.59 0507.60 0507.61
0507.62 0507.63 0507.64 0507.65

**Oconee County**:
0301.01 0301.02 0301.03 0301.04 0302.01 0302.02
0303.00 0304.01 0304.02 0305.00 0306.00

The Assessment Area for the bank will be all the census tracts located in Bibb, Clark, Elbert, Gwinnett and Oconee Counties, Georgia. Based on 2022 FFIEC Census Report- Summary Census Demographic Information, there are four census tracts (Elbert County) designated in distressed or underserved tracts. Bibb County has three unknown, eleven Low, ten Middle, nine Moderate and fifteen Upper Income tracts. Clarke County has five Low, nine Middle, ten Moderate and ten Upper income tracts. Elbert County has zero Low, five Middle and two Moderate Income Tracts. Gwinnett County has one Unknown, ten Low, eighty-six Middle, sixty-four Moderate and fifty-nine Upper Income Tracts. Oconee County has zero Low, Middle or Moderate and eleven Upper Income tracts.

***Exhibit C: Products and Services***

**BUSINESS/COMMERICAL CONSUMER**

* Small Business Checking Basic, Essential, Essential Plus Checking
* Performance Business Checking Regular Savings, OSB Kids Savings
* Commercial Checking (Analysis) Insured Money Market
* Commercial Savings Certificates of Deposit
* Commercial Money Market Individual Retirement Accounts
* Certificates of Deposit Construction Loans
* Commercial Cash Management Home Equity Lines of Credit
* Positive Pay Lines of Credit
* Wire Services Overdraft Privilege Service
* Mobile Deposit Automobile Loans
* Remote Deposit Unsecured Loans
* ACH products and services Credit Cards
* Merchant Card Services
* Commercial and Industrial Loans and Lines of Credit
* Small Business Administration (SBA)
* Construction and Land Development Loans
* Commercial Real Estate Loans
* Credit Card Services

**OTHER SERVICES**

* ATM Services
* Drive-Thru Services
* Safe Deposit Boxes
* Bank by Mail
* Collections
* ACH
* Internet Banking
* Bill Pay
* Cashier’s Checks, Money Orders and Prepaid Cards
* ATM Cards/Debit Cards
* Night Deposit
* Notary Service
* Remote Capture
* Mobile Banking
* Telephone Banking
* LPL Financial Services / Investments

All products and services will be evaluated by management to determine the feasibility based on client need and cost to Bank prior to implementing.

**THE TYPES OF LOANS WE ARE WILLING TO EXTEND**

In order to promote the economic welfare of the Bank’s local community, and service the banking needs of its entire community, the Bank is prepared to extend, within the parameters of prudent and sound lending guidelines, the following specific types of loans:

1. Residential loans for one-to-four family dwelling units
	1. Construction loans
	2. Permanent mortgage loans
2. Residential loans for five dwelling units and over
	1. Construction loans
	2. Permanent mortgage loans
3. Housing Rehabilitation Loans
	1. Secured by the housing being rehabilitated
	2. Secured by other collateral
	3. Unsecured
4. Home Improvement Loans
	1. Secured by the home being improved
	2. Secured by other collateral
	3. Unsecured
5. Commercial or small business or farm loans
	1. General working capital
	2. Inventory purchase
	3. Equipment purchase
	4. Real Estate Purchase
	5. Letter of Credit
	6. Lines of Credit
	7. Building construction
	8. Building improvement or renovation
	9. Business purchase
	10. Agriculture production
	11. Business Acquisitions
	12. Account Receivable Loans
	13. Small Business Loans
6. Community Development Loans
7. Consumer Loans
	1. Secured by consumer goods
	2. Unsecured
	3. Lines of Credit
		1. Secured by residential real estate, including Home Equity Line of Credit
		2. Unsecured
	4. Credit card accounts

***Exhibit D: Written Comments from the Public and Bank Responses***

**Written comments from the public for the current year and each of the prior two calendar years that specifically relate to the Bank’s performance in helping to meet community credit needs. Included are the Bank’s responses to the comments, if applicable**.

***Exhibit E: Copy of the Public Section of the Bank’s Most Recent CRA Performance Evaluation***

**The bank received a “Satisfactory” rating on the most recent CRA Performance Evaluation. The examination was as of March 1, 2022.**

***Exhibit F: Home Mortgage Disclosure ACT (HMDA) Data Notice***

The HMDA Data about our residential mortgage lending is available online for review. The data shows the geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau’s website. [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

***Exhibit G: Loan to Deposit Information***

|  |  |
| --- | --- |
| **As of Date:** | **Loan to Deposit Ratio** |
| March 31, 2015 | 53.40 % |
| June 30, 2015 | 54.16 % |
| September 30, 2015 | 53.27 % |
| December 31, 2015 | 51.57 % |
| March 31, 2016 | 51.97 % |
| June 30, 2016 | 51.25 % |
| September 30, 2016 | 50.58 % |
| December 31, 2016 | 47.74 % |
| March 31, 2017 | 49.42 % |
| June 30, 2017 | 48.70 % |
| September 30, 2017 | 50.20 % |
| December 31, 2017 | 51.57 % |
| March 31, 2018 | 57.79 % |
| June 30, 2018 | 67.33 % |
| September 28, 2018 | 72.22 % |
| December 31, 2018 | 69.87 % |
| March 31, 2019 | 74.12 % |
| June 30, 2019 | 75.00 % |
| September 30, 2019 | 75.99 % |
| December 31, 2019 | 69.23 % |
| March 31, 2020 | 76.98 % |
| June 30, 2020 | 81.30% |
| September 30, 2020 | 86.40 % |
| December 31, 2020 | 74.05% |
| March 31, 2021 | 71.40% |
| June 30, 2021 | 64.76% |
| September 30, 2021 | 63.02% |
| December 31, 2021 | 58.25% |
| March 31, 2022 | 56.86% |
| June 30, 2022 | 64.30% |
| September 30, 2022 | 60.35% |
| December 31, 2022 | 60.37% |
| March 31, 2023 | 65.33% |
| June 30, 2023 | 65.11% |
| September 30, 2023 | 66.52% |
| December 29, 2023 | 64.67% |
| March 29, 2024 | 66.54% |
| June 28, 2024 | 69.94% |
| September 30, 2024 | 70.20% |
| December 31, 2024 | 72.17% |

***Exhibit H: New Branch Locations***

The Bank opened a new branch located in Clarke County on March 01, 2021
**Athens Financial Center**One Press Place Suite 201
Athens, GA 30601
*Census Tract Number 0001.00*

**Lobby Hours**:
Monday – Friday: 9 AM – 4 PM

The Bank moved its branch located in Gwinnett County on October 04, 2021.
**Gwinnett Financial Center**
2055 Sugarloaf Circle Suite 50
Duluth, Georgia 30097
*Census Tract Number 0502.17*

**Lobby Hours**:
Monday – Friday 9 AM – 4 PM

The Bank opened a new branch located in Bibb County on April 10, 2023
**Macon Financial Center**305 Third Street
Macon, GA 30601
*Census Tract Number 0137.01*

**Lobby Hours**:
Monday – Friday: 9 AM – 4 PM

The Bank acquired a new branch located in Elbert County on August 01, 2023
**Elberton Financial Center**
6 E. Church Street
Elberton, GA 30635
*Census Tract Number 0004.00*

**Lobby Hours**:
Monday – Tuesday: 9 AM – 5 PM
Wednesday: 9 AM -1 PM
Thursday – Friday: 9 AM – 5 PM

***Exhibit I: Branch Closure Location***

The Bank closed the Butler’s Crossing Branch located in Oconee County on April 15, 2022.

**Butler’s Crossing**1010 Park Drive
Watkinsville, GA 30677
*Census Tract Number 0304.01*

**Drive Thru Hours**:
Monday – Thursday: 8:30AM – 4:30PM
Friday: 8:30 AM – 6 PM

The bank closed the ATM locations in Oconee County, on April 15, 2022, at the following addresses:

**Butler’s Crossing**1010 Park Drive
Watkinsville, GA 30677
*Census Tract Number 0304.01*

**Walk Up ATM**