2025 CRA PUBLIC FILE

FNB OXFORD BANK

Community Reinvestment Act Policy Statement

I. Introduction

A. Purpose. The purpose of the Community Reinvestment Act and Reg. BB is to encourage banks to help meet the credit needs of their local community; to provide guidance to banks regarding an assessment of their record of satisfying the continuing and affirmative obligations each bank has to help meet the credit needs of its local community, including low- and moderate-income neighborhoods, consistent with safe and sound operations; and to provide for taking a bank's record of compliance with the Community Reinvestment Act into account in connection with certain applications filed with the bank's regulators. Additional guidance can be found in the Q&As at *www.ffiec.gov/cra*

B. Definitions

1. Area Median Income - Area Median Income is the median family income for the MSA (if a person or geography is located in an MSA) or the statewide non metropolitan median family income is a person or geography located outside an MSA.

2. Assessment Area - An assessment Area is a geographic area which will consist generally of one or more MSAs or one or more contiguous political subdivisions (such as towns, cities, counties) and include the geographies in which the bank has its main office, its branches, and its deposit-taking ATMs, as well as the surroundings geographies in which the bank has originated or purchased a substantial portion of its loans. A bank may adjust the boundaries of its assessment area(s) to include only the portion of a political subdivision that it can reasonably be expected to serve. Assessment areas must consist only of whole geographies, may not reflect illegal discrimination, and may not arbitrarily exclude low to moderate income geographies.

3. Community Development - Community Development means:

   (a) affordable housing, multi-family rental, for low- or moderate-income individuals;

   (b) community services targeted to low- or moderate-income individuals;

   (c) activities that promote economic development by financing businesses or farms that have gross annual revenues of $1 million dollars or less; or

   (d) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved non-metropolitan middle-income geographies designated by the Federal Reserve Board, the FDIC and the OCC.

4. Community Development Loan means a loan that:

   a. has as its primary purpose community development; and

   b. except in cases 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 as a home mortgage, small business, small farm, or consumer loan, unless it is a multi-family dwelling loan; and
      ii. benefits the Bank's assessment area or a broader statewide or regional area that includes the Bank's assessment areas.

5. Community Development Service means a service that:

   a. has as its primary purpose community development;

   b. is related to the provision of financial services; and

   c. has not been considered in the evaluation of the Bank's retail banking services under Standard Assessment Test.

1. 6. Consumer loan means a loan to one or more individuals for household, family or other personal expenditures not including a home mortgage, small business, or small farm loan. The following are categories of consumer loans:

   a. motor vehicle loans (consumer loan extended for the purchase of and secured by a motor vehicle);

   b. credit card loans;

   c. other secured consumer loans; and

   d. other unsecured consumer loans.

6. Geography means a census tract or block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

7. Income Level - Income Levels are defined by four categories.

a. low income is an individual income that is less than 50% of the area median income, or a median family income that is less than 50% of a geography.

b. moderate income is an individual income that is at least 50% and less than 80% of the area median income, or a median family income that is at least 50% and less than 80% of a geography.

c. middle income is an individual income that is at least 80% and less than 120% of the median income or a median family income that is at least 80% and less than 120% in the case of a geography.

d. upper income is an individual income that is 120% or more of the area median income, or a median family income that is 120% or more of a geography.

8. Loan Location - A consumer loan is located in the geography where the borrower resides. A home mortgage loan is located in the geography where the property to which the loan relates is located. A small business or small farm loan is located in the geography where the main business facility or farm is located or where the loan proceeds otherwise will be applied.

9. MSA - A MSA is a metropolitan statistical area or a primary metropolitan statistical area as defined by the Office of Management and Budget.

10. Qualified Investment - A Qualified Investment is a lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

11. Small Bank - means a bank with less than $1.609 billion in assets as of December 31 of either of the prior two calendar years.

12. Intermediate Small Bank - An intermediate small bank is defined as one with assets of $402 million as of December 31 of both of the prior two calendar years but less than $1.609 billion as of either of the prior two calendar years (Figures are the asset size thresholds effective January 1, 2025) (those figures may change annually).

13. Small Business Loan - A Small Business Loan has the same definition as found in the instructions for preparation of the Consolidated Report of Condition and Income.

14. Small Farm Loan - A Small Farm Loan has the same definition as found in the instructions for preparation of the Consolidated Report of Condition and Income.

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II. Bank Policy and Procedures

It is the policy and commitment of the FNB Oxford Bank and its Board of Directors to comply with the technical requirements and spirit of the Community Reinvestment Act. We commit to be aware of the credit needs of our Assessment Area, and to meet those needs consistent with safe and sound operations of the bank. We may extend credit to borrowers that do not reside in our defined Assessment Area, but we are committed to focusing our primary lending activities to those who live or work in a reasonable proximity to our banking location(s). All those loans will be offered in a manner that is consistent with safe and sound practices, and will conform to our bank lending policy. We will not discriminate against any credit applicant on the basis of race, color, religion, national origin, sex, marital status, age, familial status, handicap, because all or part of the applicant's income is derived from public assistance programs, or because the applicant resides in what is considered to be a low, moderate, or middle income area. The Board of Directors of FNB Oxford Bank has directed bank management to be informed of the credit needs of our Assessment Area, and that they be knowledgeable and active in our Community Programs. Compliance with the Community Reinvestment Act is a major consideration of FNB Oxford Bank and satisfactory compliance is a substantial objective of bank management and the Board of Directors.

III. Options for Performance

As an intermediate small bank institution, we have chosen to achieve compliance by adhering to the Small Bank Performance Standards. Standards for this method are contained in the following sections of this Policy Statement.

* Maintain current data on median income levels, distribution of household income, housing costs, and other data that may assist us in evaluating our community(s);

* Gather information (as available) from community organizations, state, and local governments, economic development agencies, and other sources about lending, investment, and service opportunities that affect our Assessment Area;

* Analyze our product offerings and business strategy to ensure that we are meeting the credit needs of our assessment area consistent with safe and sound operations of this bank;

IV. CRA PUBLIC FILE

A. Information Available to the Public. Our Bank will maintain a public file that is readily available for public inspection and will include the following information:

(1) all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to our Bank's performance in helping the community credit needs, and any response to the comments by our Bank. We will not maintain comments, nor responses, in the public file which contain statements that reflect adversely on the good name or reputation of any persons other than the Bank or publication of which would violate specific provisions of law;

(2) a copy of the public section of our most recent CRA Performance Evaluation prepared by our Bank regulators. Our Bank will place this copy in the public file within thirty (30) business days after it is received from the regulators;

(3) a list of our Bank's branches, including their street addresses and geographies;

(4) a list of any branches opened or closed during the current year and each of the two prior calendar years, their street addresses and geographies;

(5) a list of services generally offered at each branch, including hours of operation, available loan and deposit products, and transaction fees, and a description of any material differences in the availability or cost of services at a particular branch(es);

(6) a map of each assessment area that show the boundaries of the area and identification of each geography within the assessment area (map or list);

(7) the bank's loan to deposit ratio for each quarter of the prior calendar year; and

(8) any other information that our Bank considers as relevant regarding to our performance in meeting the credit needs of our community.

B. Location of Public Information. Our Bank shall make available to the public for inspection upon request and at no cost the information required in this Section as follows:

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

(2) at each branch:

a. a copy of the public section of our Banks most recent CRA Performance Evaluation and a list of services provided by the branch; and

b. within five (5) calendar days of any such request, all the information in the public file relating to the assessment area in which the branch is located.

C. Copies. Upon request, our Bank will provide copies, either on paper or in another form acceptable to the person making such request, of the information in our CRA public file. Our Bank may charge a reasonable fee not to exceed the cost of copying and mailing, if applicable.

D. Updating the CRA Public File. Our Bank will ensure that the information required in our public file is current as of April 1 of each year.

* Post a Community Reinvestment Act Notice in the Main Office and each Branch Office. See Exhibit A.

IV. Small Bank Performance Standards/Policy and Procedure

Beginning January 1, 2025, a bank that, as of December 31 of either of the prior two calendar years, had assets of less than $1.609billion is a "small bank or savings association." A "small bank or savings association" with assets of at least $402 million as of December 31 of both of the prior two calendar years and less than $1.609 billion as of December 31 of either of the prior two calendar years is an "intermediate small bank or savings association." These thresholds are updated on an annual basis. The primary focus of the streamlined assessment is almost completely on our Bank's lending performance.

A. Scope. Under the streamlined assessment, our examiners will evaluate our performance of our loan distribution and the context of our Bank's capacity to lend, local economic conditions and lending opportunities within our assessment area.

B. Performance Criteria. Our regulators will evaluate the record of our Bank under the streamlined performance standards of helping to meet the credit needs of our assessment areas pursuant to the following criteria:

1. The Lending Test

a. Our Bank's loan-to-deposit ratio, adjusted for seasonal variation and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary market, community development loans, or qualified investments;

i. Percentage of loans and, as appropriate, other lending-related activities located in our delineated assessment areas;

ii. Our Bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;

iii. The geographic distribution of our Bank's loans; and

iv. Our Bank's record of taking action, if warranted, in response to written complaints about our performance in helping to meet credit needs in our assessment areas.

2. The Community Development Test

a. Our regulators will evaluate the record if our Bank under the streamlined performance standards of helping to meet the credit needs of our assessment areas pursuant to the fellowship criteria:

i. Our Bank's number and amount of community development loans;

ii. Our Bank's number and amount of qualified investments;

iii. the extent to which our Bank provides community development services and

iv. our Bank's responsiveness through the above-listed activity to community development lending, investment, and service.

VI. **Record Retention**

We will maintain any documents that evidence compliance with the Community Reinvestment Act for a period of five (5) years.

VII. **Assessment areas**

A. Scope. Our Bank must delineate one or more assessment area(s) within which the regulators will evaluate our record of helping to meet the credit needs of our community. The Bank's assessment area must be a geographic area generally consisting of MSA boundaries or political subdivisions. However, where appropriate, our Bank will make adjustment to the boundaries of our assessment area(s) to include only the portion of a political subdivision that we can reasonably be expected to serve.

B. Requirements. While there are limitations on the delineation of our assessment area, our Bank's assessment areas:

1. must consist of whole geographies;

2. may not reflect illegal discrimination;

3. may not arbitrarily exclude low- or moderate- income geographies, taking into account the bank size and financial conditions; and

4. may not extend substantially beyond a MSA boundary or beyond a state boundary unless the assessment area is located in a multi-state MSA. If our Bank serves a geographic area that extends substantially beyond a state boundary, our Bank will delineate separate assessment areas for the areas in each state. If our Bank serves a geographic area that extends substantially beyond a MSA boundary, our Bank will delineate separate assessment areas for the areas inside and outside the MSA

The FNB Oxford Bank's assessment area for Lafayette County consists of 15 Census Tracts:

9501.00	9504.03
9502.01	9504.04
9502.03	9505.02
9502.04	9505.04
9503.01	9505.05
9503.03	9505.06
9503.04	9505.07
9504.02	

The FNB Oxford Bank's assessment area for FNB Tupelo Bank, A Branch of FNB Oxford Bank located, in Lee County consists of 23 census tracts:

9501.01	9506.01
9501.02	9506.02
9502.02	9507.00
9502.03	9508.00
9502.04	9509.01
9503.01	9509.02
9503.02	9510.01
9504.01	9510.02
9504.03	9511.01
9504.04	9511.02
9505.01	9800.00
9505.02	

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The FNB Oxford Bank's assessment area for FNB Water Valley Bank (opened November 13, 2023), A Branch of FNB Oxford Bank located, in Yalobusha County consists of 5 census tracts:

9501.00	9503.02
9502.00	9999.99
9503.01	

VIII. Effect of CRA Performance on Applications

A. The assessment of the Bank's record of performance with respect to CRA will be taken into effect in connection with the applications for deposit insurance; for approval of an establishment of a domestic branch or other facility that has the ability to accept deposits and for which an application is required; approval of a relocation of the main office of branch office of the bank; and approval of a merger, consolidation, acquisition of assets or assumption of liabilities.

B. The assessment of the Bank's record of performance in helping to meet the credit needs of its community may be the basis for denial or conditional approval of one of the applications listed above.

C. In considering an application by the Bank to convert into, merge or consolidate with, or have its assets acquired or liabilities assumed by another bank, the (applicable regulatory agency) will take into account any views expressed by the applicable State and Federal supervisors

IX. Publication of Planned Examination Schedule

Our regulatory agency will publish at least thirty (30) days in advance of the beginning of each calendar quarter a list of banks scheduled for CRA examination in that quarter.

X. CDFI and Funding Program Procedures

FNB Oxford Bank participates in the CDFI and Funding Program.

Overview: These CDFI and Funding Program Procedures are designed to ensure compliance with all Federal, State, and local government assistance agreements.

Areas of Responsibility:

- **Chief Executive Officer (CEO)** – Responsible for overseeing implementation of Procedures by Chief Risk Officer and Compliance Officer. Reports to Board regarding matters of compliance with Procedures. Has authority to approve exceptions to Procedures where appropriate.

- **Chief Financial Officer (CFO)** – In consultation with the CEO, responsible to ensure financial assistance funds are injected downstream into Bank capital or otherwise as directed by the applicable assistance agreement.
- **Compliance/Risk Officer** – Primary responsibility for implementation of Procedures and for daily control and coordination of Procedures. Authority to make discretionary modifications to Procedures. Reports to Chief Executive Officer regarding matters of compliance with Procedures and maintains regular communication with outside CDFI consultant to ensure all reporting, Use of Funds, and other CDFI compliance requirements are being met.

Content of Procedures:

- The Chief Executive Officer, in consultation with the CFO, Compliance/Risk Officer, and outside CDFI consultant, shall promptly report to the Board, or the Audit/Compliance Committee thereof, regarding the receipt of any Federal, State, or local financial assistance, and will report regularly, as the circumstances may indicate, regarding compliance matters related to all existing financial assistance funds held by the Company.
- The Chief Executive Officer shall report to the Board of Directors at least annually regarding the Company's progress toward compliance with financial assistance Performance Goals & Measures.
- The Compliance/Risk Officer shall evaluate and track the Company's performance on all applicable financial assistance Performance Goals & Measures.
- For funding sources other than Federal, State, and local financial assistance agreements, the CEO and CFO, under the supervision of the ALCO Committee of the Board, shall regularly monitor the Company's compliance with all applicable financial covenants and other applicable compliance requirements.

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Reviewed by:	**Board Approved:**
Misty Fiew – December 2016 – no changes	2/21/17
Misty Fiew – March 2018	3/20/18
Misty Fiew – February 2019	4/16/19
Misty Fiew – March 2020	3/17/2020
Misty Fiew – May 2021	5/18/2021
Misty Fiew – June 2022	6/21/2022
MRF – March 2023	3/21/2023
Misty Fiew – Added Yalobusha County	10/17/2023
JLC – September 2024	9/17/2024
JLC-January 2025-Updated Asset Thresholds	1/21/2025
JLC-March 2025	4/15/2025

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Exhibit A

COMMUNITY REINVESTMENT ACT NOTICE

Under the federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve Bank of St. Louis (Reserve Bank); and comments received from the public relating to our performance in helping to meet the community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, The Federal Reserve system publishes a nationwide list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Officer in Charge of Supervision, Federal Reserve Bank of St. Louis located at Broadway and Locust, 1 Federal Reserve Bank Plaza, St. Louis, MO 63102. You may send written comments about our performance in helping to meet community credit needs to Peyton Atchley, Executive Vice President & CFO, P.O. Box 847, Oxford, MS 38655 and Officer in Charge of Supervision, Federal Reserve Bank of St. Louis, (mailing address) P.O. Box 442, St. Louis, MO 63166-0442. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our application covered by the CRA filed with the Reserve Bank. We are an affiliate of First National Holding Company, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of St. Louis located at Broadway and Locust, 1 Federal Reserve Bank Plaza, St. Louis, MO 63102 an announcement of applications covered by the CRA filed by bank holding companies.

PUBLIC COMMENTS

There have been no comments to this file during the years of 2022, 2023, 2024, or 2025.

RESPONSES TO PUBLIC COMMENTS

There have been no comments for the years of 2022, 2023, 2024, or 2025.

PUBLIC DISCLOSURE

March 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

FNB Oxford Bank
RSSD #590640

101 Courthouse Square
Oxford, Mississippi 38655

Federal Reserve Bank of St. Louis

P.O. Box 442
St. Louis, Missouri 63166-0442

NOTE: **This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of the 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'S CRA RATING: This institution is rated SATISFACTORY.

The Lending Test is rated:	**Satisfactory**
The Community Development Test is rated:	**Satisfactory**

FNB Oxford Bank meets the criteria for a Satisfactory rating based on the evaluation of the bank's lending and community development activities. The factors supporting the institution's rating include:

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size and financial condition and the credit needs of the assessment areas.
- A majority of loans and other lending-related activities are in the assessment areas.
- Distribution of loans to borrowers reflects reasonable penetration among individuals of different income levels (including low- and moderate-income (LMI)) and businesses of different revenue sizes.
- Geographic distribution of loans reflects a reasonable dispersion throughout the assessment areas.
- There were no CRA-related complaints filed against the bank since the previous CRA evaluation.
- The bank's overall community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas. The bank has responded to these needs through community development loans, qualified investments, and community development services.

During the COVID-19 pandemic, the bank responded to the needs of the community through its participation in the CARES Act[1] Paycheck Protection Program (PPP). The bank's participation in the PPP was also considered in the bank's rating.

[1] Coronavirus Aid, Relief, and Economic Security Act, signed into law on March 27, 2020.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) intermediate small bank procedures. Performance was assessed in the bank's two delineated assessment areas, both of which are in the state of Mississippi. The intermediate small bank examination procedures entail two performance tests: the Lending Test and the Community Development Test. Given the bank's assessment area composition, performance under these tests is rated at the overall institution level.

Since its prior examination in December 2020, the bank added Yalobusha County to its Lafayette-Yalobusha assessment area with the opening of a branch in Yalobusha County in November 2023. The following table details the current number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each assessment area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2024.

Assessment Area	Offices		Deposits		Review Procedures
	#	%	$ (000s)	%	
Lafayette-Yalobusha	5	83.3%	$614,226	95.0%	Full Scope
Lee County	1	17.7%	$32,491	5.0%	Limited Scope
TOTAL[2]	**6**	**100%**	**$646,718**	**100.0%**	**1 – Full Scope**

In light of branch structure and loan and deposit activity, performance in the Lafayette-Yalobusha assessment area drove overall performance conclusions.

Furthermore, residential real estate loans and small business loans were used to evaluate the bank's lending performance, as these loan categories are considered the bank's core business lines based on lending volume and the bank's business strategy. Therefore, the loan activity represented by these credit products is deemed indicative of overall lending performance. As the bank has a particular emphasis on home mortgage lending, performance based on the residential real estate loan category carried the most significance toward the bank's overall performance conclusions.

The following table details the performance criterion and the corresponding time periods used in each analysis:

Performance Criterion	Time Period
LTD Ratio	December 31, 2020 – December 31, 2024
Assessment Area Concentration	January 1, 2023 – December 31, 2023
Loan Distribution by Borrower's Profile	
Geographic Distribution of Loans	
Response to Written CRA Complaints	December 7, 2020 – March 2, 2025
Community Development Activities	

[2] Note: In this table and others throughout this document, percentages may not total 100% due to rounding.

Lending Test analyses often entail comparisons of bank performance to assessment area demographics and the performance of other lenders, based on Home Mortgage Disclosure Act (HMDA) and CRA aggregate lending data. Unless otherwise noted, assessment area demographics are based on 2020 U.S. Census data; certain business demographics are based on 2023 Dun & Bradstreet data. When analyzing bank performance by comparing lending activity to both demographic data and aggregate lending data, greater emphasis is generally placed on the aggregate lending data, because it is expected to describe many factors impacting lenders within an assessment area. Aggregate lending datasets are also updated annually and are, therefore, expected to predict more relevant comparisons. In addition, the bank's lending levels were evaluated in relation to those of comparable financial institutions operating within the same general region. Three other banks were identified as similarly situated peers, with asset sizes ranging from $483.8 million to $961.8 million as of December 31, 2024.

As part of the Community Development Test, the bank's performance was evaluated using the following criteria, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas:

- The number and dollar amount of community development loans.
- The number and dollar amount of qualified investments and grants.
- The extent to which the bank provides community development services.

The review included community development activities initiated from the date of the bank's previous CRA evaluation to this review date.

To augment this evaluation, two community contact interviews were conducted with members of the local community to ascertain specific credit needs, opportunities, and local market conditions within the bank's full-scope assessment area. Information from these interviews also assisted in evaluating the bank's responsiveness to identified community credit needs and community development opportunities. Key details from these community contact interviews are included in the *Description of Institution's Operations in the Lafayette-Yalobusha Assessment Area* section.

DESCRIPTION OF INSTITUTION

The bank is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by First National Holding Company, a single-bank holding company. The bank and its holding company are both headquartered in Oxford, Mississippi. The bank's branch network consists of six full-service offices (including the main office), five of which house on-site loan officers.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its customers, and the bank appeared capable of meeting the credit needs of its assessment areas based on its available resources and financial products. As of December 31, 2024, the bank reported total assets of $817.4 million. As of the same date, loans and leases outstanding were $402.7 million (49.3 percent of total assets), and deposits totaled $697.0 million. The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of December 31, 2024		
Credit Category	**Amount $ (000s)**	**Percentage of Total Loans**
Commercial Real Estate	$132,188	32.8%
1–4 Family Residential	$117,524	29.2%
Construction and Development	$80,605	20.0%
Multifamily Residential	$27,575	6.8%
Commercial and Industrial	$26,672	6.6%
Total Other Loans	$9,265	2.3%
Loans to Individuals	$3,929	1.0%
Farmland	$3,427	0.9%
Farm Loans	$1,555	0.4%
TOTAL	**$402,740**	**100%**

As indicated by the table above, a significant portion of the bank's lending resources is directed to commercial real estate, residential real estate, and construction and development loans.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on December 7, 2020.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

FNB Oxford Bank meets the standards for a satisfactory Lending Test rating under the intermediate small bank procedures, which evaluate bank performance under the following five criteria as applicable. In addition, the bank responded to community credit needs through its participation in the PPP during the COVID-19 pandemic. In 2021, the bank originated 210 PPP loans, both inside and outside its assessment areas, totaling $10,693,884.29, which reflects favorably on the bank's performance under the CRA.

Loan-to-Deposit (LTD) Ratio

One indication of the bank's overall level of lending activity is its LTD ratio. The following table displays the bank's average LTD ratio in comparison to those of regional peers. The average LTD ratio represents a 17-quarter average dating back to the bank's last CRA evaluation in 2020.

LTD Ratio Analysis LTD Ratio Analysis			
Name	**Headquarters**	**Asset Size $ (000s) as of December 31, 2024**	**Average LTD Ratio**
FNB Oxford Bank	Oxford, Mississippi	$817,381	56.8%
Regional Banks	Greenwood, Mississippi	$961,776	59.7%
	New Albany, Mississippi	$774,450	61.5%
	Pontotoc, Mississippi	$483,846	63.7%

Based on data from the previous table, the bank's level of lending is in line with other similarly situated banks in the region. The bank's quarterly LTD ratio ranged from a high of 62.2 percent at the start of the review period to a low of 52.2 percent as of June 30, 2022. The bank's LTD ratio average of 56.8 percent is close to regional bank averages, which ranged from 59.7 percent to 63.7 percent. Therefore, compared to data from regional banks, the bank's average LTD ratio is reasonable given the bank's size, financial condition, and credit needs of its assessment areas.

Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank's assessment areas.

Lending Inside and Outside of Assessment Areas January 1, 2023 through December 31, 2023						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	59	80.8%	14	19.2%	**73**	**100%**
	$15,597	76.2%	$4,860	23.8%	**$20,457**	**100%**
Small Business	41	82.0%	9	18.0%	**50**	**100%**
	$5,628	68.2%	$2,624	31.8%	**$8,251**	**100%**
TOTAL LOANS	**100**	**81.3%**	**23**	**18.7%**	**123**	**100%**
	$21,225	**73.9%**	**$7,484**	**26.1%**	**$28,709**	**100%**

A majority of loans and other lending-related activities were made in the bank's assessment areas. As shown above, 81.3 percent of the total loans were made inside the assessment areas, accounting for 73.9 percent of the dollar volume of total loans.

Borrower and Geographic Distribution

Performance by borrower's income/revenue profile is reasonable.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Lafayette-Yalobusha	Reasonable
OVERALL	**REASONABLE**

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Lee County	Consistent

In addition, the bank's distribution of lending by income level of census tracts reflects reasonable dispersion.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Lafayette-Yalobusha	Reasonable
OVERALL	**REASONABLE**

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Lee County	Consistent

Responses to Complaints

No CRA-related complaints were filed against the bank during this review period (December 7, 2020 through March 2, 2025).

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test is rated Satisfactory. The bank's community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the assessment areas.

Full-Scope Assessment Areas	Community Development Test Performance Conclusions
Lafayette-Yalobusha	Adequate
OVERALL	**ADEQUATE**

Limited-Scope Assessment Areas	Community Development Test Performance Conclusions
Lee County	Consistent

The bank's community development performance was adequate overall and included a mix of qualifying community development loans, investments, donations, and services.

During the review period, the bank made 29 qualifying loans totaling $22.2 million inside its two assessment areas. Of these, 6 were for community service, 14 were for revitalization and stabilization, 6 were for economic development, and 3 were for affordable housing.

The bank also made two community development investments in its assessment areas totaling $1.2 million. Additionally, the bank made 74 community development donations in its assessment areas totaling $68,209, and the bank paid a three-year lease for a financial literacy program that was offered for four local schools in the bank's assessment areas.

During the review period, bank personnel used financial expertise to log 304 hours of community development services within the assessment areas. Service activities included acting as treasurer for a community revitalization organization, budgeting for a church that offered financial and basic needs assistance to LMI individuals in the community, and counseling LMI individuals in procuring financial assistance.

Community Development Activities Inside Assessment Areas		
Community Development Component	**#**	**$**
Loans	29	$22.2 million
Investments, Current and Prior	2	$1.2 million
Current Period	2	$1.2 million
Prior Period, Still Outstanding	0	$0
Donations	74	$68,209.37
Services	304 hours	9 employees

In addition to these activities within its assessment areas, the bank also responded to community development needs in the broader, statewide Mississippi area. This includes six loans totaling $10.9 million for affordable housing, a $300,000 investment for affordable housing, and a $500 donation for community services.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

LAFAYETTE-YALOBUSHA ASSESSMENT AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LAFAYETTE-YALOBUSHA ASSESSMENT AREA

Bank Structure

The bank operates five of its six total branches (83.3 percent) in this assessment area. Three branches are located in upper-income census tracts, and two are located in middle-income tracts. During this review period, the bank opened one branch in this assessment area in November 2023 in Yalobusha County, thereby expanding the assessment area to include Yalobusha County. Based on this branch network and full-service online banking capabilities, the bank is well positioned to deliver financial services to the entirety of this assessment area.

General Demographics

The assessment area is composed of Lafayette and Yalobusha counties in their entireties. This is the bank's primary assessment area and is located in northern Mississippi. As of the 2020 U.S. Census, the assessment area population was 68,294. Of the 17 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked first in deposit market share, encompassing 27.4 percent of total deposit dollars.

Credit needs in the assessment area include a mix of consumer and business loan products. Other particular credit needs in the assessment area, as noted primarily by community contacts, include affordable housing.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level						
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	**TOTAL**
Census Tracts	0	1	12	6	0	**19**
	0.0%	5.3%	63.2%	31.6%	0.0%	**100%**
Family Population	0	920	9,057	4,154	0	**14,131**
	0.0%	6.5%	64.1%	29.4%	0.0%	**100%**

As noted in the table above, the assessment area has no low-income census tracts, and of the 19 census tracts in the assessment area, only one, or 5.3 percent, is a moderate-income geography. Similarly, only 6.5 percent of the family population resides in the only moderate-income census tract, and the majority of the assessment area family population resides in middle-income geographies (64.1 percent).

Based on 2020 U.S. Census data, the median family income for the assessment area was $62,569. At the same time, the median family income for nonmetropolitan statistical area (nonMSA)

Mississippi was $53,003. More recently, the FFIEC estimates the 2023 median family income for nonMSA Mississippi to be $64,200. The following table displays population percentages of assessment area families by income level compared to the nonMSA Mississippi family population.

Family Population by Income Level					
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Assessment Area	2,505	1,866	2,743	7,017	**14,131**
	17.7%	13.2%	19.4%	49.7%	**100%**
NonMSA Mississippi	89,246	62,630	68,326	158,072	**378,274**
	23.6%	16.6%	18.1%	41.8%	**100%**

As shown in the above table, 30.9 percent of families within the assessment area were considered LMI, which is 9.3 percentage points lower than the LMI family percentage of 40.2 percent in nonMSA Mississippi. The percentage of families living below the poverty level in the assessment area (11.9 percent) is lower than the 17.0 percent level in nonMSA Mississippi. Considering these factors, the assessment area appears to be more affluent than nonMSA Mississippi as a whole.

Housing Demographics

As displayed below, homeownership in the assessment area is less affordable compared to nonMSA Mississippi as a whole.

Housing Cost Burden						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Assessment Area	72.9%	43.1%	45.9%	50.8%	25.5%	17.1%
NonMSA Mississippi	62.7%	36.2%	37.8%	50.1%	21.5%	16.9%
Cost burden is housing cost that equals 30 percent or more of household income. *Source: U.S. Department of Housing and Urban Development (HUD) 2017–2021 Comprehensive Housing Affordability Strategy*						

Assessment area renters in all income levels are more likely to be housing cost burdened as compared to nonMSA Mississippi overall (45.9 percent compared to 37.8 percent, respectively). These circumstances were particularly evident in the low-income category, where the percentage of cost-burdened assessment area renters (72.9 percent) is well above the nonMSA Mississippi figure (62.7 percent). As expected, the median gross monthly rent in the assessment area ($917) is well above the nonMSA Mississippi figure ($691), and median gross rents were higher in Lafayette County ($968) compared to Yalobusha County ($674) in the assessment area. Accordingly, LMI renters saving for a down payment to purchase a home encounter significant challenges.

Similarly, the higher housing values in the assessment area outstrip the assessment area's relatively higher income levels discussed in the previous section, resulting in higher cost burdens for homeowners; the assessment area median housing value of $178,194 is well above the nonMSA Mississippi figure of $100,494. This data aligns with the community contact perspective that housing was becoming less affordable for LMI residents in the area due to increasing housing costs, overall higher inflation levels, and increased home buying competition from more affluent residents moving into the area from urban areas.

Industry and Employment Demographics

The assessment area supports a large and diverse business community, including a strong small business sector, as evidenced by the Dun & Bradstreet data indicating that 91.8 percent of assessment area businesses have gross annual revenues of $1 million or less. Furthermore, according to the U.S. Department of Labor, Bureau of Labor Statistics (BLS), there are 27,462 employees in the assessment area (including 8,042 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the assessment area are accommodation and food services (23.1 percent), followed by retail trade (17.1 percent) and healthcare and social assistance (16.5 percent). The table below details BLS unemployment data (not seasonally adjusted) for each county of the assessment area, the assessment area as a whole, and overall nonMSA Mississippi.

Unemployment Levels for the Assessment Area			
Dataset	**Time Period (Annual Average)**		
	2022	**2023**	**2024 (Jan.–July)**
Lafayette County	3.1%	2.5%	2.2%
Yalobusha County	3.9%	3.5%	3.2%
Assessment Area Overall	**3.2%**	**2.6%**	**2.3%**
NonMSA Mississippi	4.1%	3.4%	3.2%

As shown in the table above, the assessment area consistently had a lower level of unemployment compared to nonMSA Mississippi, as driven by low levels of unemployment in Lafayette County; the level of unemployment in Yalobusha County was substantially similar to nonMSA Mississippi. However, both the assessment area and nonMSA Mississippi had consistently declining unemployment rates since 2022.

Community Contact Information

For the Lafayette-Yalobusha assessment area, two community contacts were interviewed as part of this evaluation. The interviewees were both involved with economic development organizations, and both identified that although new housing construction was "booming," access to affordable housing in the assessment area falls well short of demand. Community contacts noted that strong new construction levels have been driven by the university and technology industries associated with the university, as well as an influx of wealthy retirees. One contact noted improved infrastructure and access to high-speed internet also increased the area's attractiveness to new residents.

Despite economic growth, new housing is relatively unaffordable for LMI individuals, and the area struggles to attract new types of industries. As students and retirees comprise a large portion of the population, the available workforce is in short supply. It is difficult to attract new industries due to the low unemployment rates, and it is difficult to attract new employees because of the limited affordable housing.

Many banks in the area offered financial assistance to individuals seeking new housing opportunities. FNB Oxford Bank was noted by one contact as a local bank with an interest in providing developers with incentives to construct new homes at reduced costs to aid affordable housing in Lafayette County.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAFAYETTE-YALOBUSHA ASSESSMENT AREA

LENDING TEST

The distribution of loans reflects reasonable penetration among borrowers of different income levels and businesses of different sizes. Similarly, the geographic distribution of loans reflects reasonable penetration throughout the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is reasonable, based on performance from the two loan categories reviewed. In reaching overall conclusions, greater emphasis was placed on residential real estate loans, followed by small business loans.

Borrowers are classified into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figures as estimated by the FFIEC ($64,200 for nonMSA Mississippi as of 2023). The following table shows the distribution of the bank's residential real estate loans by borrower income level compared to 2023 HMDA aggregate lending levels in the assessment area and family population income demographics.

Borrower Distribution of Residential Real Estate Loans							
Borrower Income Level	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Families by Income Level**
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	3	7.0%	2.3%	$393	3.2%	0.6%	17.7%
Moderate	4	9.3%	5.9%	$175	1.4%	2.5%	13.2%
Middle	3	7.0%	12.6%	$602	4.8%	6.9%	19.4%
Upper	33	76.7%	63.0%	$11,282	90.6%	64.2%	49.7%
Unknown	0	0.0%	16.2%	$0	0.0%	25.7%	0.0%
TOTAL	**43**	**100.0%**	**100.0%**	**$12,452**	**100.0%**	**100.0%**	**100.0%**

As displayed in the preceding table, the bank's percentage of lending to low-income borrowers (7.0 percent), though below the low-income family population (17.7 percent), is higher than the aggregate lending level to low-income borrowers (2.3 percent), reflecting reasonable performance. Also, the bank's percentage of lending to moderate-income borrowers (9.3 percent) is similarly below the moderate-income population (13.2 percent) but is again higher than the aggregate (5.9 percent). Therefore, considering performance to both income categories, the bank's overall distribution of loans by borrower's profile is reasonable.

Next, small business loans were reviewed to determine the bank's lending levels to businesses of different sizes. The following table shows the distribution of 2023 small business loans by loan amount and business revenue size compared to Dun & Bradstreet and aggregate data.

Small Business Loans by Revenue and Loan Size									
Business Revenue and Loan Size		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	11	61.1%	46.8%	$2,414	78.9%	36.7%	91.8%
	Over $1 Million/ Unknown	7	38.9%	53.2%	$647	21.1%	63.3%	8.2%
	TOTAL	**18**	**100.0%**	**100.0%**	**$3,061**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	9	50.0%	92.4%	$338	11.0%	39.7%	
	$100,001–$250,000	5	27.8%	4.6%	$863	28.2%	18.6%	
	$250,001–$1 Million	4	22.2%	3.1%	$1,860	60.8%	41.6%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**18**	**100.0%**	**100.0%**	**$3,061**	**100.0%**	**100.0%**	
Loan Size – Revenue $1 Million or Less	$100,000 or Less	4	36.4%		$172	7.1%		
	$100,001–$250,000	4	36.4%		$713	29.5%		
	$250,001–$1 Million	3	27.3%		$1,529	63.3%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**11**	**100.0%**		**$2,414**	**100.0%**		

The bank's level of lending to small businesses is reasonable. The bank originated the majority of its small business loans (61.1 percent) to businesses with revenues of $1 million or less. In comparison, assessment area demographics estimate that 91.8 percent of businesses in the assessment area had annual revenues of $1 million or less, and the aggregate lending level to small businesses is 46.8 percent. Additionally, 36.4 percent of the bank's loans to small businesses were made in dollar amounts equal to or less than $100,000, which is generally considered a greater need for small businesses.

Geographic Distribution of Loans

Overall, the bank's geographic distribution of loans in this assessment area reflects reasonable penetration throughout these LMI census tracts, based on the residential real estate and small business loan categories. As previously stated, performance in the residential real estate loan category carried the most significance in the overall rating of reasonable for geographic distribution. Furthermore, based on reviews from both loan categories, the bank had loan activity in 68.4 percent of all assessment area census tracts, including all geographies in Lafayette County and the assessment area's only LMI census tract. Consequently, there were no conspicuous lending gaps in LMI areas, and this information supports the conclusion that the bank's overall geographic distribution of loans is reasonable. The following table displays the geographic distribution of 2023 residential real estate loans compared to owner-occupied housing demographics and aggregate performance for the assessment area.

Geographic Distribution of Residential Real Estate Loans							
Geography Income Level	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Owner-Occupied Units**
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	4	9.3%	3.5%	$152	1.2%	2.1%	6.5%
Middle	15	34.9%	52.3%	$2,461	19.8%	40.9%	60.0%
Upper	24	55.8%	44.1%	$9,839	79.0%	57.0%	33.4%
Unknown	0	0.0%	0.1%	$0	0.0%	0.0%	0.0%
TOTAL	**43**	**100.0%**	**100.0%**	**$12,452**	**100.0%**	**100.0%**	**100.0%**

The bank made 9.3 percent of residential real estate loans reviewed to borrowers residing in the assessment area's only moderate-income census tract. This figure is close to the demographic figure of owner-occupied housing units in the moderate-income census tract (6.5 percent), and the bank's lending level in the moderate-income census tract is above that of aggregate HMDA lenders (3.5 percent), which reflects reasonable performance.

Second, the bank's geographic distribution of small business loans was reviewed. The following table displays 2023 small business loan activity by geography income level compared to 2023 small business aggregate data and the location of businesses throughout this assessment area.

Geographic Distribution of Small Business Loans							
Geography Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses
	#	%	%	$ (000s)	$ %	$ %	%
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	3.9%	$0	0.0%	2.1%	3.3%
Middle	5	27.8%	43.5%	$619	20.2%	35.3%	49.2%
Upper	13	72.2%	51.4%	$2,444	79.8%	62.3%	47.5%
Unknown	0	0.0%	1.1%	$0	0.0%	0.2%	0.0%
TOTAL	**18**	**100.0%**	**100.0%**	**$3,063**	**100.0%**	**100.0%**	**100.0%**

As shown above, the analysis did not show any small business loans in the one moderate-income census tract in 2023, compared to the aggregate level of lending in this moderate-income census tract (3.9 percent) and the demographic figure (3.3 percent). Given the minimal presence of aggregate lending and businesses within this moderate-income census tract, the bank's overall geographic distribution of small business loans is reasonable.

COMMUNITY DEVELOPMENT TEST

The bank's overall community development performance demonstrates adequate responsiveness to the community development needs of the assessment area, considering the bank's capacity, area needs, and the availability of opportunities. The bank has addressed the community development needs of the assessment area through community development loans, qualified investments and grants, and community development services. During the review period, the bank extended 24 community development loans in this assessment area totaling $14.6 million. Of these, 12 were for community service, 6 were for economic development, and 6 were for revitalization/ stabilization. The bank also made one community development investment supporting economic development in this assessment area totaling $715,000.

Additionally, the bank made 40 community development donations totaling $47,980. These donations included a gift-in-kind of a financial literacy program; this three-year program lease was gifted to schools in the assessment area with a majority of LMI students, providing them access to programs covering budgeting, entrepreneurship, and managing credit.

During the review period, seven employees used financial expertise to log 179 hours of community development services within this assessment area. Service activities included presenting financial education training to LMI middle school students, assisting in budgeting for a local church that provided financial assistance to families, and aiding LMI families seeking financial guidance at a local food pantry.

LEE COUNTY ASSESSMENT AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LEE COUNTY ASSESSMENT AREA

The bank operates one full-service branch in this assessment area, which includes the entirety of Lee County. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	**Population Income Level**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
Family Population	3,268	2,530	3,935	11,687	**21,420**
	15.3%	11.8%	18.4%	54.6%	**100.0%**
Household Population	5,954	3,752	4,548	17,612	**31,866**
	18.7%	11.8%	14.3%	55.3%	**100.0%**

Assessment Area Demographics by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Census Tracts	0	0	10	12	1	**23**
	0.0%	0.0%	43.5%	52.2%	4.3%	**100.0%**
Family Population	0	0	8,605	12,815	0	**21,420**
	0.0%	0.0%	40.2%	59.8%	0.0%	**100.0%**
Household Population	0	0	14,048	17,818	0	**31,866**
	0.0%	0.0%	44.1%	55.9%	0.0%	**100.0%**
Business Institutions	0	0	1,967	1,724	14	**3,705**
	0.0%	0.0%	53.1%	46.5%	0.4%	**100.0%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LEE COUNTY ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in this assessment area is consistent with that of the full-scope review assessment area, as summarized in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in *Appendix A*.

Lending Test Criteria	Performance
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
OVERALL	**CONSISTENT**

COMMUNITY DEVELOPMENT TEST

The bank's Community Development Test performance in this assessment area is consistent with the bank's Community Development Test performance in its full-scope review assessment area.

Community development activities in this assessment area include:

- Five community development loans totaling $7.7 million.
- One investment for $492,783 in an equity fund for an affordable housing project.
- Thirty-four donations totaling $20,230.
- Three services from bank employees using financial expertise totaling 125 hours to two different community development organizations.

APPENDIX A – LENDING PERFORMANCE TABLES FOR LIMITED-SCOPE REVIEW ASSESSMENT AREAS

Lee County Assessment Area

Borrower Distribution of Residential Real Estate Loans							
Borrower Income Level	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Families by Income Level**
	#	**# %**	**# %**	**$ (000s)**	**$%**	**$ %**	
Low	2	12.5%	4.8%	$406	12.9%	2.1%	15.3%
Moderate	1	6.3%	12.4%	$51	1.6%	7.3%	11.8%
Middle	0	0.0%	20.0%	$0	0.0%	15.1%	18.4%
Upper	13	81.3%	45.0%	$2,687	85.4%	50.9%	54.6%
Unknown	0	0.0%	17.8%	$0	0.0%	24.6%	0.0%
TOTAL	**16**	**100.0%**	**100.0%**	**$3,145**	**100.0%**	**100.0%**	**100.0%**

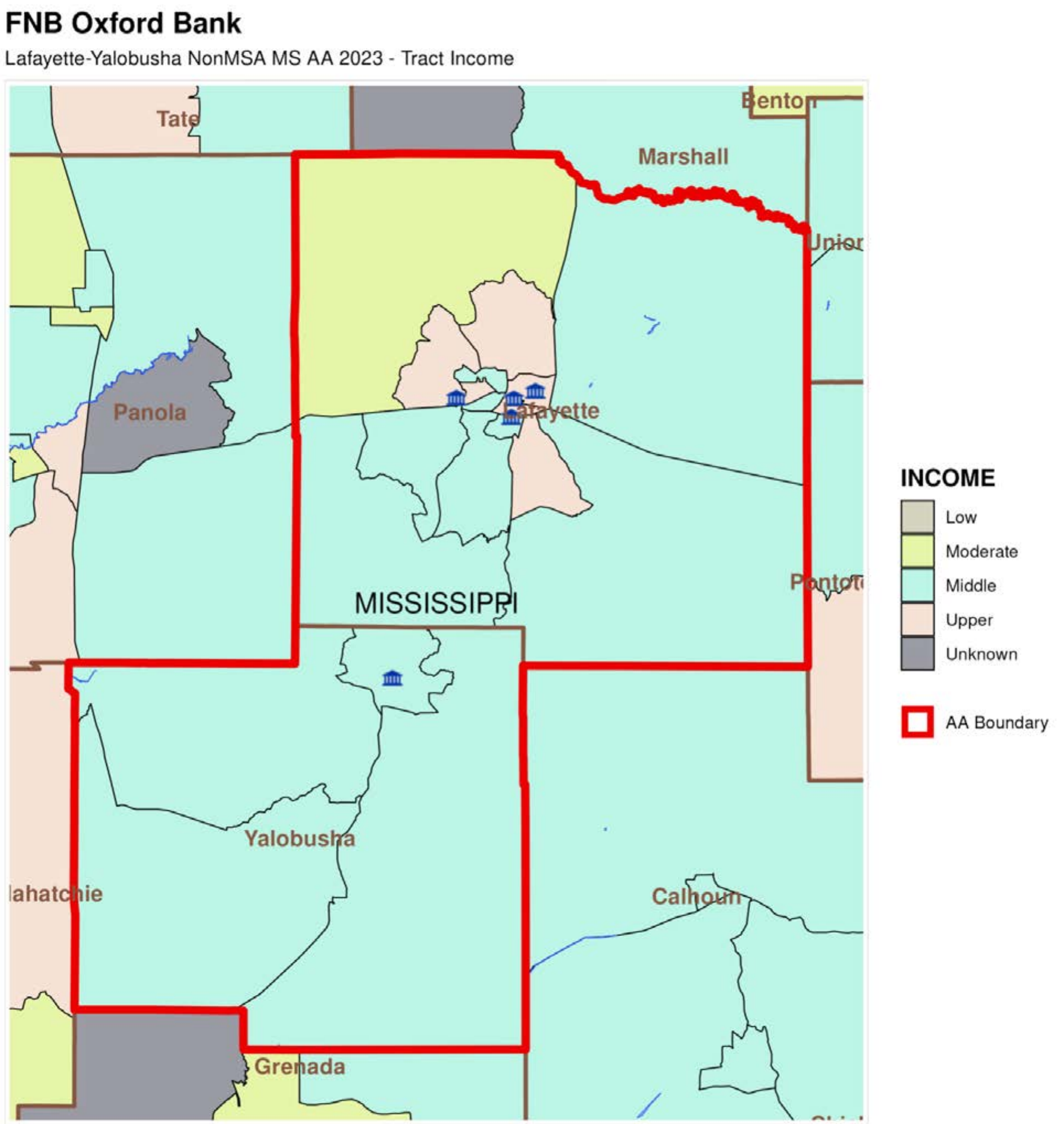
Small Business Loans by Revenue and Loan Size								
Business Revenue and Loan Size		**Count**			**Dollars**			**Total Businesses**
		Bank		**Aggregate**	**Bank**		**Aggregate**	
		#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**
Business Revenue	$1 Million or Less	9	39.1%	51.8%	$1,157	45.1%	43.6%	90.3%
	Over $1 Million/ Unknown	14	60.9%	48.2%	$1,409	54.9%	56.4%	9.7%
	TOTAL	**23**	**100.0%**	**100.0%**	**$2,566**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	17	73.9%	86.6%	$712	27.7%	27.0%	
	$100,001–$250,000	3	13.0%	7.1%	$524	20.4%	20.8%	
	$250,001–$1 Million	3	13.0%	6.3%	$1,330	51.8%	52.2%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**23**	**100.0%**	**100.0%**	**$2,566**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	6	66.7%		$253	21.9%		
	$100,001–$250,000	2	22.2%		$333	28.8%		
	$250,001–$1 Million	1	11.1%		$571	49.4%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**9**	**100.0%**		**$1,157**	**100.0%**		

Geographic Distribution of Residential Real Estate Loans							
Geography Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Owner-Occupied Units
	#	# %	# %	$ (000s)	$ %	$ %	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	8	50.0%	35.5%	$1,496	47.6%	30.2%	40.1%
Upper	8	50.0%	64.5%	$1,649	52.4%	69.8%	59.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**16**	**100.0%**	**100.0%**	**$3,145**	**100.0%**	**100.0%**	**100.0%**

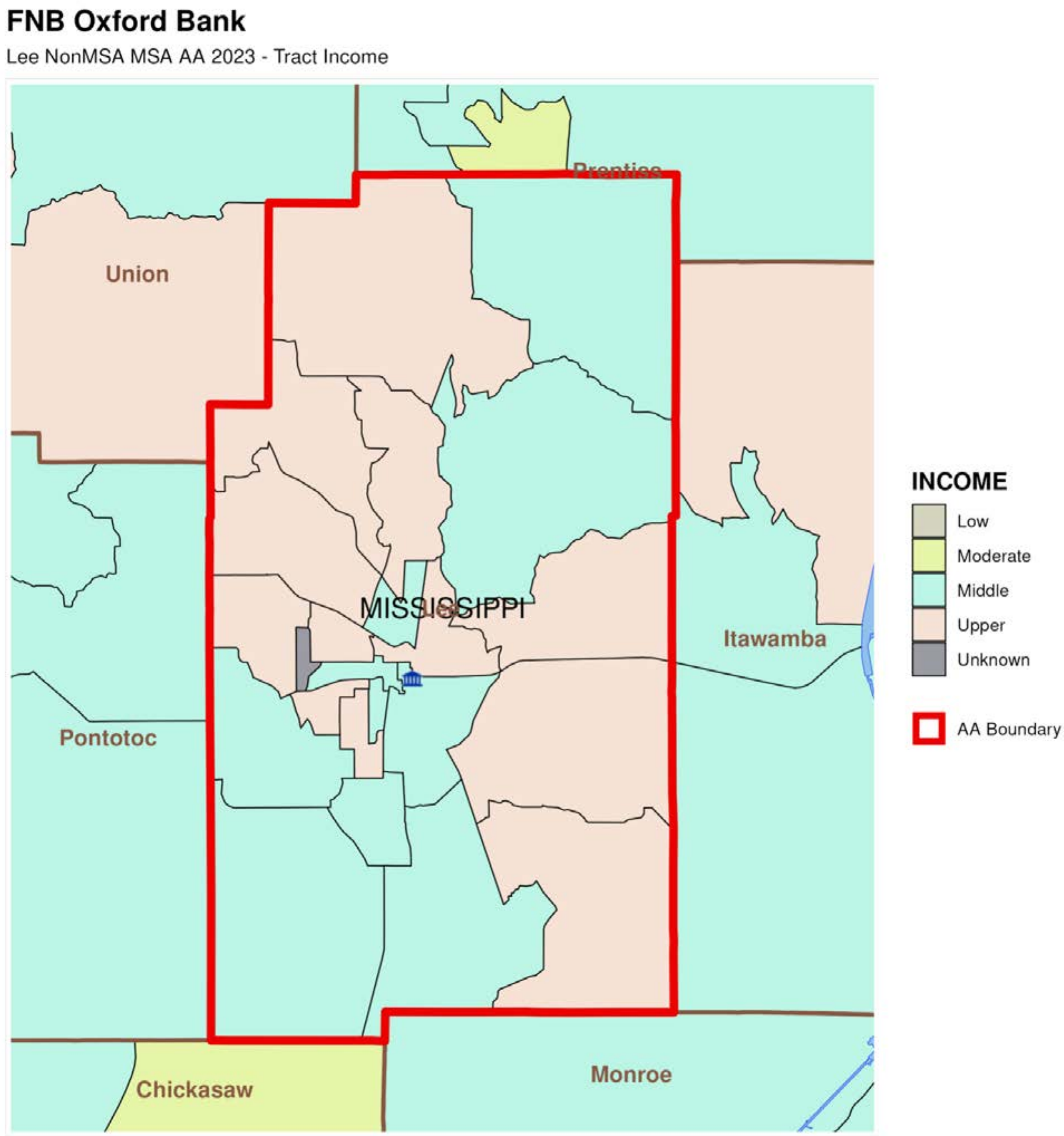
Geographic Distribution of Small Business Loans							
Geography Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses
	#	%	# %	$ (000s)	$ %	$ %	%
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	6	26.1%	45.9%	$820	32.0%	52.0%	53.1%
Upper	17	73.9%	52.1%	$1,745	68.0%	46.1%	46.5%
Unknown	0	0.0%	2.0%	$0	0.0%	1.9%	0.4%
TOTAL	**23**	**100.0%**	**100.0%**	**$2,565**	**100.0%**	**100.0%**	**100.0%**

APPENDIX B – ASSESSMENT AREAS DETAIL

Lafayette-Yalobusha Assessment Area



Lee County Assessment Area



APPENDIX C – 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.

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

Census tract: A small subdivision of metropolitan and nonmetropolitan counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely, depending on population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, or middle-income individuals and geographies.

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.

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan 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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders who 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

Median family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

Qualified investment: A qualified investment is defined as any 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.

Small businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were $1 million or less.

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of $1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

Underserved middle-income geography: A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate 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.

FNB OXFORD BANK

LOCATION LISTINGS

MAIN OFFICE

101 COURTHOUSE SQ
OXFORD MS 38655

FNB TUPELO
A BRANCH OF FNB OXFORD

165 S COMMERCE STREET
TUPELO, MS 38804

SISK AVENUE BRANCH

700 SISK AVE
OXFORD MS 38655

SOUTH LAMAR BRANCH

2149 S LAMAR BLVD
OXFORD MS 38655

GEORGE G. "PAT" PATTERSON PARKWAY

2770 George G. "Pat" Patterson Parkway
OXFORD, MS 38655

FNB WATER VALLEY
A BRANCH OF FNB OXFORD

400 N. MAIN STREET
WATER VALLEY, MS 38965

INTERACTIVE TELLER MACHINE (ITM)/AUTOMATED TELLER MACHINE (ATM) LOCATIONS

MAIN OFFICE - LOCATED IN THE VESTIBULE OF MAIN OFFICE

TUPELO BRANCH - LOCATED ON THE EAST SIDE OF THE BRANCH

SOUTH LAMAR BRANCH - LOCATED ON THE OUTSIDE LANE OF DRIVE THRU AREA

SISK AVENUE BRANCH - LOCATED ON THE OUTSIDE LANE OF THE DRIVE THRU AREA

GEORGE G. "PAT" PATTERSON PARKWAY - LOCATED ON THE INSIDE LANE OF THE DRIVE THRU AREA

GEOGRAPHIC BRANCH LOCATIONS

OXFORD:

Branch Location	MSA Code	State Code	County Code	Census Tract
101 Courthouse Square	N/A	28	071	9502.01
2770 George G. “Pat” Patterson Pkwy	N/A	28	071	9504.04
2149 South Lamar Blvd	N/A	28	071	9502.03
700 Sisk Ave	N/A	28	071	9502.01

Tupelo:

Branch Location	MSA Code	State Code	County Code	Census Tract
165 S. Commerce Street	N/A	28	081	9507.00

Water Valley:

Branch Location	MSA Code	State Code	County Code	Census Tract
400 N. Main Street	N/A	28	161	9502.00

2024 FFIEC Geocode Census Report

Address: 101 Courthouse Sq, Oxford, Mississippi, 38655
MSA: NA - NA (Outside of MSA)
State: 28 - MISSISSIPPI
County: 071 - LAFAYETTE COUNTY
Tract Code: 9502.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
2024 Estimated Tract Median Family Income	$149,427
2020 Tract Median Family Income	$122,031
Tract Median Family Income %	232.03
Tract Population	3363
Tract Minority %	23.31
Tract Minority Population	784
Owner-Occupied Units	1032
1- to 4- Family Units	1779

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$52,591
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
% below Poverty Line	24.34
Tract Median Family Income %	232.03
2020 Tract Median Family Income	$122,031
2024 Estimated Tract Median Family Income	$149,427
2020 Tract Median Household Income	$85,691

Census Population Information

Tract Population	3363
Tract Minority %	23.31
Number of Families	1035
Number of Households	1633
Non-Hispanic White Population	2579
Tract Minority Population	784
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	131
Black Population	439
Hispanic Population	111
Other/Two or More Races Population	102

Census Housing Information

Total Housing Units	2111
1- to 4- Family Units	1779
Median House Age (Years)	38
Owner-Occupied Units	1032
Renter Occupied Units	601
Owner Occupied 1- to 4- Family Units	1019
Inside Principal City?	NO
Vacant Units	478

FFIEC

2024 FFIEC Geocode Census Report

Address: 2770 W Oxford Loop, Oxford, Mississippi, 38655
MSA: NA - NA (Outside of MSA)
State: 28 - MISSISSIPPI
County: 071 - LAFAYETTE COUNTY
Tract Code: 9504.04

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
2024 Estimated Tract Median Family Income	$107,786
2020 Tract Median Family Income	$88,024
Tract Median Family Income %	167.37
Tract Population	5134
Tract Minority %	30.33
Tract Minority Population	1557
Owner-Occupied Units	1519
1- to 4- Family Units	2260

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$52,591
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
% below Poverty Line	12.89
Tract Median Family Income %	167.37
2020 Tract Median Family Income	$88,024
2024 Estimated Tract Median Family Income	$107,786
2020 Tract Median Household Income	$76,127

Census Population Information

Tract Population	5134
Tract Minority %	30.33
Number of Families	1301
Number of Households	1858
Non-Hispanic White Population	3577
Tract Minority Population	1557
American Indian Population	2
Asian/Hawaiian/Pacific Islander Population	175
Black Population	1074
Hispanic Population	145
Other/Two or More Races Population	161

Census Housing Information

Total Housing Units	2482
1- to 4- Family Units	2260
Median House Age (Years)	25
Owner-Occupied Units	1519
Renter Occupied Units	339
Owner Occupied 1- to 4- Family Units	1519
Inside Principal City?	NO
Vacant Units	624

FFIEC

2024 FFIEC Geocode Census Report

Address: 700 Sisk Ave, Oxford, Mississippi, 38655
MSA: NA - NA (Outside of MSA)
State: 28 - MISSISSIPPI
County: 071 - LAFAYETTE COUNTY
Tract Code: 9502.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
2024 Estimated Tract Median Family Income	$149,427
2020 Tract Median Family Income	$122,031
Tract Median Family Income %	232.03
Tract Population	3363
Tract Minority %	23.31
Tract Minority Population	784
Owner-Occupied Units	1032
1- to 4- Family Units	1779

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$52,591
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
% below Poverty Line	24.34
Tract Median Family Income %	232.03
2020 Tract Median Family Income	$122,031
2024 Estimated Tract Median Family Income	$149,427
2020 Tract Median Household Income	$85,691

Census Population Information

Tract Population	3363
Tract Minority %	23.31
Number of Families	1035
Number of Households	1633
Non-Hispanic White Population	2579
Tract Minority Population	784
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	131
Black Population	439
Hispanic Population	111
Other/Two or More Races Population	102

Census Housing Information

Total Housing Units	2111
1- to 4- Family Units	1779
Median House Age (Years)	38
Owner-Occupied Units	1032
Renter Occupied Units	601
Owner Occupied 1- to 4- Family Units	1019
Inside Principal City?	NO
Vacant Units	478

2024 FFIEC Geocode Census Report

Address: 2149 S Lamar Blvd, Oxford, Mississippi, 38655
MSA: NA - NA (Outside of MSA)
State: 28 - MISSISSIPPI
County: 071 - LAFAYETTE COUNTY
Tract Code: 9502.03

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
2024 Estimated Tract Median Family Income	$69,043
2020 Tract Median Family Income	$56,385
Tract Median Family Income %	107.21
Tract Population	3218
Tract Minority %	38.44
Tract Minority Population	1237
Owner-Occupied Units	406
1- to 4- Family Units	965

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$52,591
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
% below Poverty Line	33.40
Tract Median Family Income %	107.21
2020 Tract Median Family Income	$56,385
2024 Estimated Tract Median Family Income	$69,043
2020 Tract Median Household Income	$55,191

Census Population Information

Tract Population	3218
Tract Minority %	38.44
Number of Families	701
Number of Households	1320
Non-Hispanic White Population	1981
Tract Minority Population	1237
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	125
Black Population	709
Hispanic Population	286
Other/Two or More Races Population	117

Census Housing Information

Total Housing Units	2280
1- to 4- Family Units	965
Median House Age (Years)	16
Owner-Occupied Units	406
Renter Occupied Units	914
Owner Occupied 1- to 4- Family Units	395
Inside Principal City?	NO
Vacant Units	960

FFIEC

2024 FFIEC Geocode Census Report

Address: 165 S Commerce St, Tupelo, Mississippi, 38804
MSA: NA - NA (Outside of MSA)
State: 28 - MISSISSIPPI
County: 081 - LEE COUNTY
Tract Code: 9507.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
2024 Estimated Tract Median Family Income	$65,166
2020 Tract Median Family Income	$53,217
Tract Median Family Income %	101.19
Tract Population	3596
Tract Minority %	60.01
Tract Minority Population	2158
Owner-Occupied Units	559
1- to 4- Family Units	1262

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$52,591
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
% below Poverty Line	26.47
Tract Median Family Income %	101.19
2020 Tract Median Family Income	$53,217
2024 Estimated Tract Median Family Income	$65,166
2020 Tract Median Household Income	$26,136

Census Population Information

Tract Population	3596
Tract Minority %	60.01
Number of Families	588
Number of Households	1388
Non-Hispanic White Population	1438
Tract Minority Population	2158
American Indian Population	2
Asian/Hawaiian/Pacific Islander Population	14
Black Population	1776
Hispanic Population	255
Other/Two or More Races Population	111

Census Housing Information

Total Housing Units	1709
1- to 4- Family Units	1262
Median House Age (Years)	56
Owner-Occupied Units	559
Renter Occupied Units	829
Owner Occupied 1- to 4- Family Units	559
Inside Principal City?	NO
Vacant Units	321

FFIEC

2024 FFIEC Geocode Census Report

Address: 400 N Main St, Water Valley, Mississippi, 38965
MSA: NA - NA (Outside of MSA)
State: 28 - MISSISSIPPI
County: 161 - YALOBUSHA COUNTY
Tract Code: 9502.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
2024 Estimated Tract Median Family Income	$65,624
2020 Tract Median Family Income	$53,594
Tract Median Family Income %	101.90
Tract Population	4253
Tract Minority %	43.43
Tract Minority Population	1847
Owner-Occupied Units	1042
1- to 4- Family Units	1933

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$52,591
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$64,400
% below Poverty Line	20.71
Tract Median Family Income %	101.90
2020 Tract Median Family Income	$53,594
2024 Estimated Tract Median Family Income	$65,624
2020 Tract Median Household Income	$42,361

Census Population Information

Tract Population	4253
Tract Minority %	43.43
Number of Families	1095
Number of Households	1686
Non-Hispanic White Population	2406
Tract Minority Population	1847
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	17
Black Population	1656
Hispanic Population	54
Other/Two or More Races Population	119

Census Housing Information

Total Housing Units	2014
1- to 4- Family Units	1933
Median House Age (Years)	45
Owner-Occupied Units	1042
Renter Occupied Units	644
Owner Occupied 1- to 4- Family Units	1042
Inside Principal City?	NO
Vacant Units	328

BRANCHES OPENED OR CLOSED

2011--------------------NONE
2012--------------------NONE
2013--------------------NONE
2014--------------------TUPELO BRANCH MOVED ON DECEMBER 5TH, 2014 FROM 337 E MAIN ST STE B, TUPELO, MS 38804, TO 165 S COMMERCE ST, TUPELO, MS 38804, GEO – LEE COUNTY 9507.00
2015--------------------NONE
2016--------------------NONE
2017--------------------NONE
2018--------------------100 AZALEA DRIVE, OXFORD, MS 38655 – CLOSED ON SEPTEMBER 26, 2018; GEO – LAFAYETTE COUNTY 9502.02
2019-------------------- NORTH LAMAR BRANCH MOVED ON MAY 14, 2019 FROM 821 NORTH LAMAR BLVD, OXFORD, MS 38655 TO 700 SISK AVE, OXFORD, MS 38655; GEO – LAFAYETTE COUNTY 9502.01
2020 ------------------- NONE
2021 ------------------- NONE
2022--------------------UNIVERSITY BRANCH MOVED ON MAY 16, 2022 FROM 1113 JACKSON AVE W., OXFORD, MS 38655 TO 2770 GEORGE G. "PAT" PATTERSON PARKWAY, OXFORD, MS 38655; GEO – LAFAYETTE COUNTY 9504.01
2023--------------------WATER VALLEY BRANCH OPENED ON NOVEMBER 13, 2023; 400 N. MAIN STREET, WATER VALLEY, MS 38965; GEO – YALOBUSHA COUNTY 9502.00
2024--------------------NONE
2025--------------------NONE AS OF OCTOBER 2025

LOAN TO DEPOSIT RATIO

YEAR 2023		YEAR 2024		YEAR 2025	
3/31/23	56.12%	3/31/24	54.71%	3/31/25	60.24%
6/30/23	59.14%	6/30/24	52.67%	6/30/25	65.44%
9/30/23	59.08%	9/30/24	54.94%		
12/31/23	58.64%	12/31/24	57.22%		

SERVICES OFFERED BY FNB OXFORD
MAIN OFFICE

Paying and receiving tellers
Automated Teller Machine (ATM) cards
Interactive Teller Machine
Debit cards
Wire Services
Lock Box/Cash Management Services
United States Savings Bonds-Redeem
Cashier's Checks
Loan Payments
Safe Deposit Boxes
Demand Deposit and Savings account products
Loan Products:

- Commercial:
  - Construction
  - Farm Land
  - 1-4 Family, First Deed of Trust
  - 1-4 Family, Jr. Lien
  - Multi Family Real Estate
  - Non-Residential
  - Commercial/Industrial
  - Small Business Administration
- Consumer Loans:
  - Auto
  - Trucks
  - Van
  - Recreational Vehicles
  - Boats
  - Mortgages
  - Property Improvements
  - Home Equity Line of Credit
  - Mobile Homes
  - Other personal family & household needs

Hours of Operation:

Monday - Thursday
8:30 a.m. - 4:30 p.m.

Friday
8:30 a.m. - 5:00 p.m.

ITM Hours of Operation:

Monday – Friday
7:00 a.m. - 7:00 p.m.

Saturday
9:00 a.m. - 12:00 p.m.

SERVICES OFFERED BY FNB OXFORD
GEORGE G. "PAT" PATTERSON PARKWAY BRANCH

Paying and receiving tellers
Automated Teller Machine (ATM) cards
Interactive Teller Machine
Debit cards
Wire Services
United States Savings Bonds - Redeem
Cashier's Checks
Loan Payments
Demand Deposit and Savings account products as identified in our disclosure
Loan Services:
- Commercial:
  - Construction
  - Farm Land
  - 1-4 Family, First Deed of Trust
  - 1-4 Family, Jr. Lien
  - Multi Family Real Estate
  - Non-Residential
  - Commercial/Industrial
  - Agriculture
  - Small Business Administration
- Consumer Loans:
  - Auto
  - Trucks
  - Van
  - Recreational Vehicles
  - Boats
  - Mortgages
  - Property Improvements
  - Home Equity Line of Credit
  - Mobile Homes
  - Other personal family & household needs

Hours of Operation:

Monday - Thursday
8:30 a.m. - 4:30 p.m.

Friday
8:30 a.m. - 5:00 p.m.

Hours of ITM Operation:

Monday – Friday
7:00 a.m. - 7:00 p.m.

Saturday
9:00 a.m. - 12:00 p.m.

SERVICES OFFERED BY FNB OXFORD
SISK AVENUE BRANCH

Paying and receiving tellers
Automated Teller Machine (ATM) cards
Interactive Teller Machine
Debit cards
Wire Services
United States Savings Bonds - Redeem
Cashier's Checks
Loan Payments
Demand Deposit and Savings account products as identified in our disclosure
Loan Products:

- Commercial:
  - Construction
  - Farm Land
  - 1-4 Family, First Deed of Trust
  - 1-4 Family, Jr. Lien
  - Multi Family Real Estate
  - Non-Residential
  - Commercial/Industrial
  - Agriculture
  - Small Business Administration
- Consumer Loans:
  - Auto
  - Trucks
  - Van
  - Recreational Vehicles
  - Boats
  - Mortgages
  - Property Improvements
  - Home Equity Line of Credit
  - Mobile Homes
  - Other personal family & household needs

Hours of Operation:

Monday - Thursday
8:30 a.m. - 4:30 p.m.

Friday
8:30 a.m. - 5:00 p.m.

ITM Hours of Operation:

Monday – Friday
7:00 a.m. - 7:00 p.m.

Saturday
9:00 a.m. - 12:00 p.m.

SERVICES OFFERED BY FNB OXFORD
SOUTH LAMAR BRANCH

Paying and receiving tellers
Automated Teller Machine (ATM) cards
Interactive Teller Machine (ITM)
Wire Services
Debit cards
United States Savings Bonds - Redeem
Cashier's Checks
Loan Payments
Demand Deposit and Savings account products as identified in our disclosure

Branch Hours of Operation:

Monday - Thursday
8:30 a.m. - 4:30 p.m.

Friday
8:30 a.m. - 5:00 p.m.

ITM Hours of Operation:

Monday – Friday
7:00 a.m. - 7:00 p.m.

Saturday
9:00 a.m. - 12:00 p.m.

SERVICES OFFERED BY FNB TUPELO
A BRANCH OF FNB OXFORD

Paying and receiving tellers
Automated Teller Machine (ATM) cards
Interactive Teller Machine
Debit cards
Wire Services
Cashier's Checks
United States Savings Bonds-Redeem
Demand Deposit and Savings account products as identified in our disclosure
Certificate of Deposits
Loan Payments
Loan Products:

- Commercial:
  - Construction
  - Farm Land
  - 1-4 Family, First Deed of Trust
  - 1-4 Family, Jr. Lien
  - Multi Family Real Estate
  - Non-Residential
  - Commercial/Industrial
  - Agriculture
  - Small Business Administration
- Consumer Loans:
  - Auto
  - Trucks
  - Van
  - Recreational Vehicles
  - Boats
  - Mortgages
  - Property Improvements
  - Home Equity Line of Credit
  - Mobile Homes
  - Other personal family & household needs

Hours of Operation:

Monday - Thursday
8:30 a.m. - 4:30 p.m.

Friday
8:30 a.m. - 5:00 p.m.

Hours of ITM Operation:

Monday – Friday
7:00 a.m. - 7:00 p.m.

Saturday
9:00 a.m. - 12:00 p.m.

SERVICES OFFERED BY FNB WATER VALLEY
A BRANCH OF FNB OXFORD

Paying and receiving tellers
Debit cards
Wire Services
United States Savings Bonds - Redeem
Cashier's Checks
Loan Payments
Demand Deposit and Savings account products as identified in our disclosure
Loan Services:
Commercial:
- Construction
- Farm Land
- 1-4 Family, First Deed of Trust
- 1-4 Family, Jr. Lien
- Multi Family Real Estate
- Non-Residential
- Commercial/Industrial
- Agriculture
- Small Business Administration

Consumer Loans:
- Auto
- Trucks
- Van
- Recreational Vehicles
- Boats
- Mobile Homes
- Other personal family & household needs

Hours of Operation:

Monday - Thursday
8:30 a.m. - 4:30 p.m.

Friday
8:30 a.m. - 5:00 p.m.

Business Checking Accounts

First Business Checking

Looking for a basic checking account for your small business?

Minimum Opening Deposit

$100

Monthly Fee

$8

Minimum Daily Balance Required to Avoid Fee

$1,500

Interest Earned

No

Commercial Checking

Has your small business outgrown your current checking account benefits?

Minimum Opening Deposit

$100

Monthly Fee

$6 plus 12¢ for every debit & 6¢ for every item deposited

Minimum Daily Balance Required to Avoid Fee

N/A

Interest Earned

No

Non-Profit Checking

Are you a non-profit looking for an account that combines the benefit of earning interest with the convenience of commercial checking?

Minimum Opening Deposit

$1,000

Monthly Fee

$6

Minimum Daily Balance Required to Avoid Fee

$1,000

Interest Earned

Yes $1,000 minimum daily balance required to earn interest

Business Checking Accounts

Commercial FNB Money Market

Interested in putting your excess funds to work?

Minimum Opening Deposit

$2,500

Monthly Fee

$10

Minimum Daily Balance Required to Avoid Fee

$2,500

Interest Earned

Yes $2,500 minimum daily balance required to earn interest

Business Savings Accounts

SEP IRA

A Simplified Employee Pension (SEP) IRA is available to small business owners who provide retirement savings options for themselves as well as their employees. The SEP IRA is strictly employer-funded and is ideal for larger annual contributions.

Minimum Opening Deposit

$1,000

Monthly Fee

N/A

Terms

For small business owners

Interest Rate

Rates based on term

SIMPLE IRA

The Savings Incentive Match Plan (SIMPLE) IRA is available to small businesses with 100 employees or less. The SIMPLE IRA is a retirement savings option that is employee-funded with a matching contribution made by the employer.

Minimum Opening Deposit

$1,000

Monthly Fee

N/A

Terms

For small business owners

Interest Rate

Rates based on term

Certificates of Deposit

Certificates of deposit (CD) are popular savings vehicles that offer a variety of terms to meet your needs.

Minimum Opening Deposit

$1,000

Monthly Fee

N/A

Terms

May vary between 1 month to 5 years

Interest Rate

Rates based on term

Business Credit Cards 

Issued by ServisFirst Bank
The Business Credit Card comes with our powerful online account management capabilities that let you oversee your business activity at a glance by allowing administrators to manage their company's account and individual users to view and manage their cards.

Platinum Benefits Card

- No annual fee
- Annual Percentage Rate (APR) based on Wall Street Journal Prime Rate
- Visa® Zero Liability
- Manage business expenses 24/7 through business.cardservices.bank

Cash Back Rewards Card

- $79 annual fee
- 1% Cash back on all qualifying purchases up to $100,000 annually
- Annual Percentage Rate (APR) based on Wall Street Journal Prime Rate
- Visa® Zero Liability
- Manage business expenses 24/7 through business.cardservices.bank

Manage Your Business Expenses with our new and improved Card Management website

- Allows for multiple roles including a Program Administrator to oversee entire company, Reporting Administrator and Individual Cardholder access that allows cardholders to view their activity.
- View and download Statements, view current and pending transactions with a breakdown by spend categories, and make one-time or reoccurring payments.
- Manage individual cards with key features such as lock and unlocked card, close card, replaced damaged or lost card, set travel alerts, manage user spend limits, make a payment to an individual card to free up availability, download the individual cardholder statement, create merchant category code restrictions and much more.

Current cardholders: Visit business.cardservices.bank to log
ServisFirst Bank is the credit card issuer. All applications subject to ServisFirst Bank's Underwriting guidelines.

Lost or Stolen Credit Card?

Please call the ServisFirst Bank line at (888) 999-3340.

Business Loans

Looking for flexibility, creativity and local decision making to meet your business lending needs?
You will find it at FNB Oxford. We understand that every business is different and has different needs. Whether you are just getting started or if you have a business that has been around for generations, we would welcome the opportunity to provide you lending solutions. We offer an array of loan products including:

- Commercial Mortgage Loans
- Construction Loans
- Equipment Financing
- Working Capital Lines of Credit
- Agriculture Loans
- and many more to suit your needs!

Best of all, we are locally owned and operated so all of our credit decisions are made in Oxford and Tupelo by people that know and understand the market in which you do business.

Business Banking Services

Online Banking

Since you're online with us right now, you already know how convenient Online Banking can be! Our basic business Online Banking services are provided to our customers at no monthly fee.

ACH Origination - Deposits and Payments

Conveniently and securely initiate Direct Deposits and Direct Payments reducing the hassle and cost of paper transactions. This service will allow you to send and receive electronic payments rapidly, accurately, and confidentially, so that you may pay employees or vendors, or collect funds from your customers.

Lockbox / Remittance Banking

Save valuable resources by shifting the workload of accounts receivable to us and to speed deposit processing. With this service, payments are mailed to a local PO Box allowing us to efficiently and accurately process and deposit funds to your account daily, turning incoming receivables into usable cash with maximum speed.

Merchant Card Service

Expand your business by offering your customers the convenience of electronic payments. Your business will benefit from our safe, secure, and timely payment options. We accept a wide range of payment types with a number of payment solutions, including point-of-sale, e-commerce shopping carts, and wireless mobile terminals.

Remote Deposit Capture

If you deposit several checks a day, Remote Deposit Capture is the perfect solution for you. RDC will help streamline your business's daily routine by allowing you to make deposits remotely from your place of business. RDC will enable you to save time and money by making your daily deposits without leaving your office.

Electronic Statements

Have your bank account statements delivered electronically – saving the environment and saving you time! E-statements are securely delivered through FNB's Online Banking service.

Interactive Teller Machine

Not able to make it to the bank during hours, but still want to bank face-to-face with a real person? The iTM is available at select locations to serve you.

Electronic Bill Pay

Save yourself some time as well as the cost of stamps. Unlimited bills may be paid each month to any vendor in the USA at no charge.

Wire Transfer Services

Need to transfer money fast to another person, bank, or business? We can assist you with a wire transfer.

FNB Business Debit Card

Your FNB Debit Card is accepted virtually everywhere deducting purchases directly from your checking account.

FNB on CD/FNB on USB

Increase the ease of reconciling accounts by using FNB on CD or FNB on USB. You may view or print your statements, individual transactions, checks, deposit slips and deposited items easily from your computer.

Sweep Accounts

Set up automatic transfers between multiple accounts, allowing you to maintain desired balances and maximize the interest earned. Contact us to discuss which type of sweep account is best for you!

Business Mobile Banking

FNB Business Mobile Banking provides all the convenient services you have through FNB Business Online Banking and is available for both Android and iOS.

Mobile Deposit

Mobile Deposit is a secure and easy way to deposit a check from virtually anywhere.

Enrich - Financial Wellness Resources

Ever have questions about financial topics but don't know who to trust? We've partnered with ENRICH to offer customers, employees, and greater community FREE financial wellness resources.

Personal Checking Accounts

FNB Simple Choice

When you need a basic checking account, the choice is simple.

Minimum Opening Deposit

$25

Monthly Fee with E-Statements*

$0*extra $2 fee for paper statements

Minimum Daily Balance Required to Avoid Fee

N/A

Interest Earned

No

FNB Preferred Choice

Need a checking account that can earn you interest?

Minimum Opening Deposit

$1,000

Monthly Fee with E-Statements*

$10*$2 fee for paper statements

Minimum Daily Balance Required to Avoid Fee

$1,000

Interest Earned

Yes$1,500 minimum daily balance required to earn interest

FNB Money Market

Want to enjoy the benefits of earning interest with the flexibility that allows you to have access to your money?

Minimum Opening Deposit

$2,500

Monthly Fee with E-Statements*

$10 *extra $2 fee for paper statements

Minimum Daily Balance Required to Avoid Fee

$2,500

Interest Earned

Yes $2,500 minimum daily balance required to earn interest

Personal Savings Accounts

First Savings

Savings account for any walk of life.

Minimum Opening Deposit

$25

Monthly Fee

$0

Terms

N/A

Interest Rate

Contact for current rate information

Certificate of Deposit

Save according to your terms.

Minimum Opening Deposit

$1,000

Monthly Fee

$0

Terms

May vary between 1 month to 5 years

Interest Rate

Rates based on term

Traditional IRA

Save with tax-deferred earnings and a possible tax credit. Consult your tax advisor for additional information.

Minimum Opening Deposit

$1,000

Monthly Fee

$0

Terms

For individuals

Interest Rate

Rates based on term

Personal Savings Accounts

Roth IRA

Non-tax deductible retirement option that offers tax-free earnings after meeting certain IRS requirements. Consult your tax advisor for additional information.

Minimum Opening Deposit

$1,000

Monthly Fee

$0

Terms

For individuals

Interest Rate

Rates based on term

SEP IRA

A Simplified Employee Pension (SEP) IRA is available to small business owners who provide retirement savings options for themselves as well as their employees. The SEP IRA is strictly employer-funded and is ideal for larger annual contributions.

Minimum Opening Deposit

$1,000

Monthly Fee

$0

Terms

For individuals

Interest Rate

Rates based on term

Personal Loans

When you've made a personal investment decision, the last thing you need is a long wait for financing. At FNB Oxford, our Loan Officers will handle your borrowing request quickly and provide you with expert advice and guidance. Everyone has different goals and dreams; we take the time to learn yours. That's why we offer a full range of loans to meet your needs. From home improvements to vacations to paying those unexpected medical bills, we'll work with you to find the best way to help.

Auto Loans

When you're ready to get behind the wheel of a new or used vehicle, our loan officers are ready to make it happen. We offer competitive auto loans based on the year model and purchase price of the vehicle you're buying. Make car shopping easier. Come see us to get pre-qualified before visiting the dealership.

Home Equity Line of Credit

If you have equity in your home, we can turn your dreams into reality with a home equity loan. Put in a pool, spruce up the den, or buy the kids a car with our comfortable loan terms. Best of all, your interest may be tax deductible. Consult your tax advisor for additional information.

Real Estate Loans

You find the right house, investment property, or land; we'll help you find the right loan. With our competitive rates, you'll want to check with us first on your purchase, refinance, construction, or home improvement loan. We offer an array of residential mortgage loan options and would love the opportunity to tailor a loan to suit your needs.

Mortgages

When you’ve found the right house, investment property, or land, FNB is ready to help you find the right loan. With our competitive rates, you’ll want to check with us first on your purchase, refinance, construction, or home improvement loan. FNB offers an array of residential mortgage loan options, including:

- **Conventional Loans**
  Conventional loans typically meet most homebuyers’ needs. Private mortgage insurance (PMI) is required with down payments less than 20% of value of the home.
- **Fixed Rate Mortgage Loans**
  Over the life of the loan, the interest rate remains the same. A variety of loan terms are available.
- **Construction-to-Permanent Loan Programs**
  Building your new home? This program helps finance your build and converts to a permanent loan when construction is complete. This loan features a one-time closing.
- **Construction Loans**
  If you are planning to build your home and eventually seek out a conventional mortgage, there are programs in place for this as well. A construction loan offers the ability to draw funds as they are needed to complete the construction of your home.
- **Jumbo Loans**
  Thinking about your dream home? Home prices that exceed the amount for a conventional conforming mortgage loan may qualify for a jumbo loan.
- **Portfolio Loans**
  Some borrowers may require a customized loan solution. When a conventional loan might not be a good fit, portfolio loan offerings can provide further options.
- **FHA Home Mortgage Loans**
  Popular with first-time home buyers, FHA Home Mortgages offer a low down payment with fixed monthly payments. FHA loans are insured by the Federal Housing Administration.
- **Rural Development (USDA) Fixed Rate Mortgage**
  The Rural Development Mortgage provides options for low- to moderate-income borrowers wishing to purchase homes in eligible rural and suburban areas.
- **VA Fixed Rate Mortgages**
  Guaranteed by the Department of Veteran Affairs, this program is available to eligible United States service members and veterans. For VA Mortgages there is usually low or no down payment, no PMI requirement, and a fixed monthly payment schedule.

Personal Credit Cards

Issued by ServisFirst Bank
The Personal Credit Card lets you choose between a full 1% cash back, no limit on rewards for qualifying purchases or the buying power of Platinum benefits. Both options come with a low spending rate and valuable cardmember benefits.

Platinum Benefits Card

- No annual fee
- Annual Percentage Rate (APR) based on Wall Street Journal Prime Rate
- 0% intro APR on purchases for the first 7 billing cycles after account opening
- Manage expenses 24/7 through consumer.cardservices.bank
- Contactless and Mobile Wallet enabled

Cash Back Rewards Card

- $35 annual fee
- No cap on cash back, get 1% cash back on every dollar you spend
- Annual Percentage Rate (APR) based on Wall Street Journal Prime Rate
- Manage expenses 24/7 through consumer.cardservices.bank
- 0% intro APR on purchases for the first 7 billing cycles after account opening
- Contactless and Mobile Wallet enabled

Manage Your Expenses with our new and improved Card Management website

- Receive real time alerts on all purchases, select purchases or when a card transaction is attempted but declined.
- View your purchases, add memos, and tag your purchases for easy tracking.
- Mange your card at your fingertips. Activate your card, set card PIN, or report your lost/stolen cards.

Quick Links:

Current cardholders: Visit **consumer.cardservices.bank** to login.
Do I qualify? – **Quick Application**
Joint Application
ServisFirst Bank is the credit card issuer. All applications subject to ServisFirst Bank's Underwriting guidelines.

CardValet®

Take advantage of managing your business or personal card on the go with the Mobile app, CardValet®. This App allows you to manage your credit card anytime, anywhere, using your Mobile Device. The app is available on the App Store and on Google Play. To learn more visit: www.cardvalet.com.

Want to learn about Business Credit Card options?

Lost or Stolen Credit Card?

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Personal Banking Services

Online Banking

Since you’re online with us right now, you already know how convenient Online Banking can be! Our basic personal Online Banking services are provided to our customers at no monthly fee.

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Interactive Teller Machine

Not able to make it to the bank during hours, but still want to bank face-to-face with a real person? The iTM is available at select locations to serve you.

FNB Debit Card

Your FNB Debit Card is accepted virtually everywhere deducting purchases directly from your checking account.

Safe Deposit Boxes

Need a safe place to store your important papers and documents? FNB Oxford’s Main Office has safe deposit boxes to keep these items safe and secure. For a minimal annual fee, allow us to secure what’s important to you.

Electronic Bill Pay

Save yourself some time as well as the cost of stamps. Unlimited bills may be paid each month to any vendor in the USA at no charge.

Personal Banking Services

Wire Transfer Services

Need to transfer money fast to another person, bank, or business? We can assist you with a wire transfer.

FNB on CD/FNB on USB

Increase the ease of reconciling accounts by using FNB on CD or FNB on USB. You may view or print your statements, individual transactions, checks, deposit slips and deposited items easily from your computer.

Mobile Deposit

Mobile Deposit is a secure and easy way to deposit a check from virtually anywhere.

Enrich - Financial Wellness Resources

Ever have questions about financial topics but don’t know who to trust? We’ve partnered with ENRICH to offer customers, employees, and greater community FREE financial wellness resources.

FEE SCHEDULE
Limits and Fees

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of $18.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.

Account Activity Printout/Statement Reprint	$2.00
Account research- per hour	$15.00
Account Stop payment- each	$30.00
Cashier's check- each	$2.00
Chargeback (deposited items returned unpaid) - each	$4.00
Check printing (fee depends on the style and quantity of checks ordered)	
Collection item (incoming and outgoing)	$20.00
Domestic wire transfer (incoming and outgoing)	$15.00
Excess transaction fee (Money Market Account)- withdrawals or transfers in excess of 6 or more per transaction in a cycle	$1.00
Excess transaction fee (Savings Account)- withdrawals or transfers in excess of 6 or more per transaction in a cycle	$1.00
FNB Statement on CD/USB	$15.00
International wire transfer (incoming)	$25.00
International wire transfer (outgoing)	$75.00
MICR-encoded temporary checks (per page of 4 temporary checks)	$2.00
Nonsufficient funds (NSF) fee- each returned item/payment	$18.00
Photocopy Fee- per copy	$1.00
Reissue debit card	$5.00
Safe Deposit Box - Drill Box Fee	$250.00
Safe Deposit Box - Safe Box Key Replacement	$25.00
Safe Deposit Box Annual Fees	
Safe Deposit Box Size 10X10	$100.00
Safe Deposit Box Size 3X5	$15.00
Safe Deposit Box Size 5X10	$50.00
Safe Deposit Box Size 5X5	$25.00

Loan Fees:

Documentation Fees range from $50.00 to $1,100.00 [1]

Inspection Fees range from $500.00 to $1,000.00 [1]

Appraisal Fees range from $150.00 to $550.00 [2]

Origination Fees range from $300.00 to $150,000.00 [3]

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[1] Amount determined by Loan Type and Loan Amount
[2] Applies to appraisals performed by FNB Appraiser. Amount determined by Loan Type and Loan Amount
[3] Origination Fees only apply to certain Commercial Loans based on Loan Type and Loan Amount

ASSESSMENT AREA

The FNB Oxford Bank's assessment area for (071) Lafayette County consists of 15 Census Tracts:

9501.00	Middle	9504.03	Upper
9502.01	Upper	9504.04	Upper
9502.03	Middle	9505.02	Middle
9502.04	Upper	9505.04	Upper
9503.01	Middle	9505.05	Middle
9503.03	Middle	9505.06	Upper
9503.04	Upper	9505.07	Middle
9504.02	Moderate		

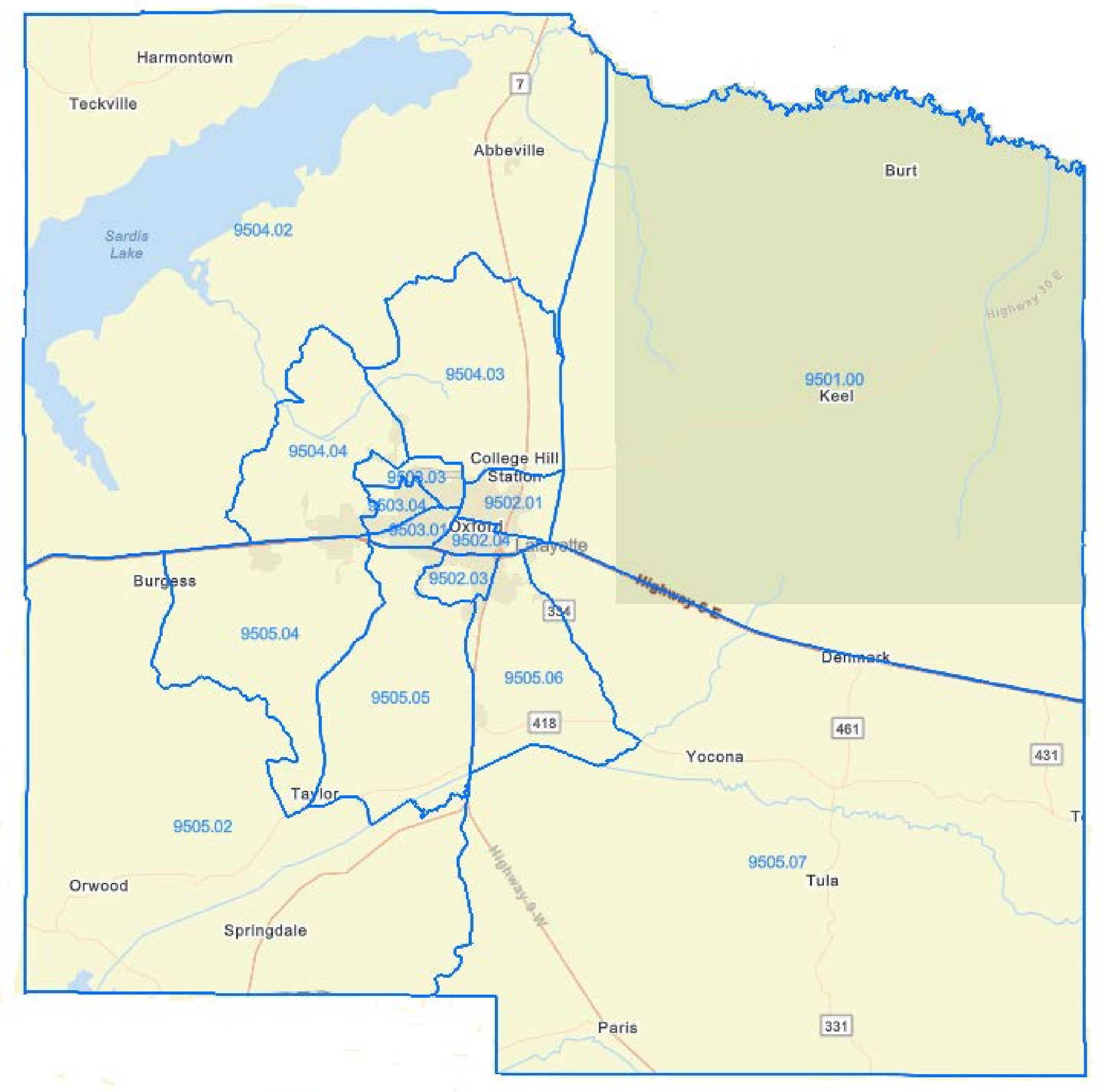
The FNB Oxford Bank's assessment area for FNB Tupelo Bank, A Branch of FNB Oxford Bank located, in (081) Lee County consists of 23 census tracts:

9501.01	Upper	9506.01	Upper
9501.02	Middle	9506.02	Middle
9502.02	Middle	9507.00	Middle
9502.03	Upper	9508.00	Middle
9502.04	Upper	9509.01	Upper
9503.01	Upper	9509.02	Upper
9503.02	Upper	9510.01	Middle
9504.01	Middle	9510.02	Middle
9504.03	Upper	9511.01	Middle
9504.04	Upper	9511.02	Upper
9505.01	Middle	9800.00	Unknown
9505.02	Upper		

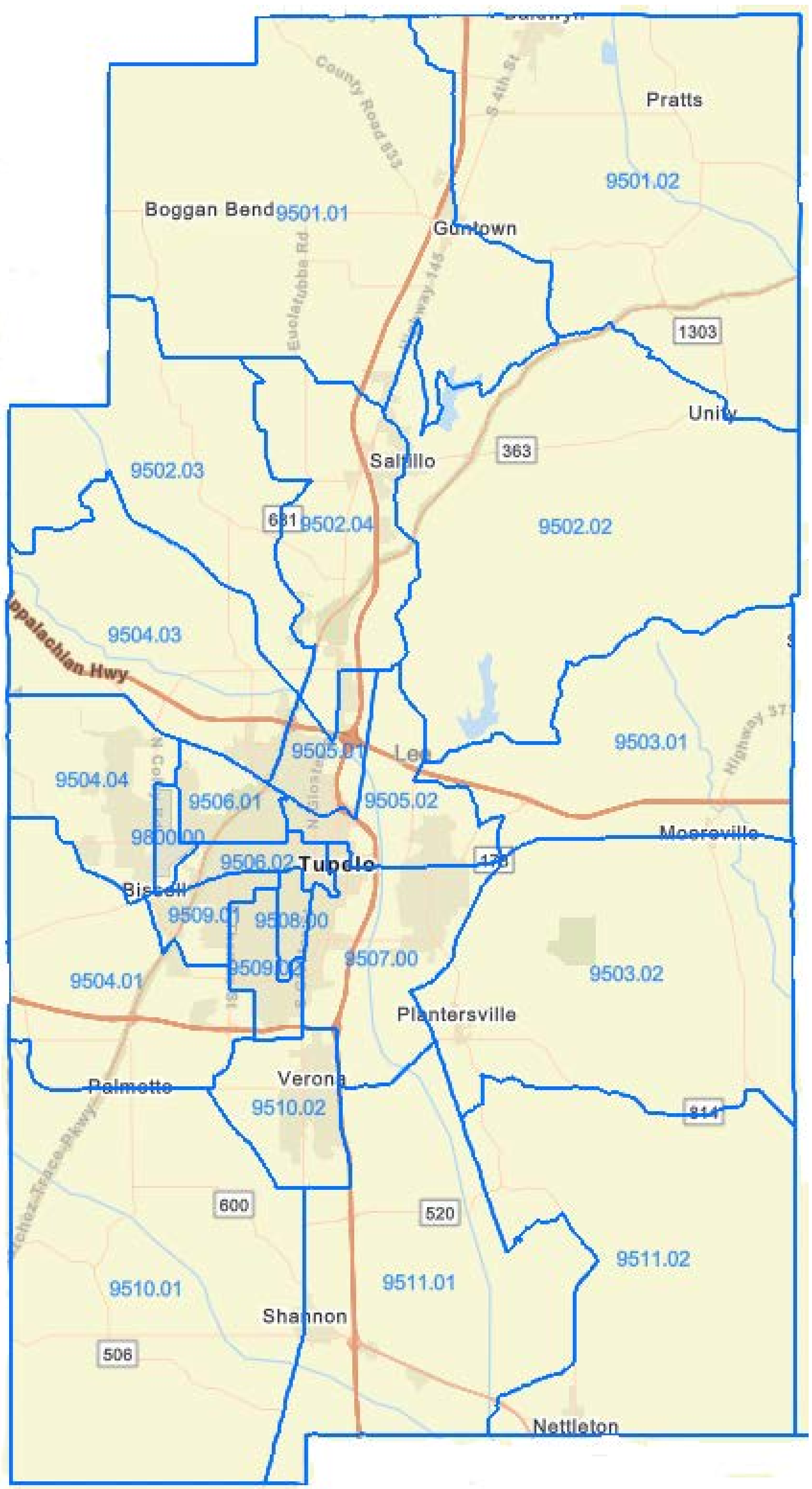
The FNB Oxford Bank's assessment area for FNB Water Valley Bank, A Branch of FNB Oxford Bank located, in (161) Yalobusha County consists of 5 census tracts:

9501.00	Middle	9503.02	Middle
9502.00	Middle	9999.99	Middle
9503.01	Middle		

Lafayette County



Lee County



Pratts
9501.02
Boggan Bend
9501.01
Gunntown
1303
Unity
9502.03
Saltillo
363
9502.04
9502.02
9504.03
Appalachian Hwy
9505.01
Lee
9503.01
9504.04
9506.01
9505.02
Mooreville
9800.00
9506.02
Tupelo
178
Bissell
9509.01
9508.00
9507.00
9503.02
9504.01
9509.02
Plantersville
Verona
Palmetto
9510.02
814
600
520
9511.02
9510.01
9511.01
Shannon
506
Nettleton

Yalobusha County

FNB OXFORD BANK
OXFORD, MISSISSIPPI

POLICY AND PROCEDURE ON BRANCH CLOSINGS

In recognition of its responsibilities under Section 228 of FDICIA as amended by Section 106 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 and again by the Economic Growth and Regulatory Paperwork Reduction Act of 1996, the Bank has adopted this policy and procedure for branch closings.

Introduction

Federal law, 12 USC 1831r-1, requires an insured depository institution to submit 90 days' advance notice of any proposed branch closing to its federal regulator and to customers at specified times before the closing date. A final notice to the Federal Reserve is required after every branch closing, relocation, and consolidation. A state member bank must file a 90-day advance branch closing notice whenever it proposes to close a traditional brick-and-mortar branch or any similar banking facility, at which deposits are received, checks paid, or money lent. Main offices, remote service units, ATM/iTM's, loan production offices, night depositories, and temporary branches are not branches for purposes of 12 USC 1831r-1 and do not require the advance 90-day branch closing notice.

In addition, no branch bank in Mississippi may be discontinued or abandoned without first obtaining the consent in writing of the State Banking Commissioner. (§ 81-7-13 Mississippi Code) Once approval is obtained, branch banks may be moved from one municipality to another within certain restrictions.

Branch closing rules require advance branch closing notices when:

- A branch is closed as a result of a merger, consolidation, or other form of acquisition.
- Branch relocations and consolidations that do not meet the short-distance relocation definition in 12 CFR 5.3(l).

Advance branch closing notices are not required when:

- An ATM/iTM, remote service unit, night depository, loan or deposit production office, main office, or a temporary branch is closed.
- A branch is closed in connection with an emergency acquisition or any assistance provided by the Federal Deposit Insurance Corporation pursuant to 12 USC 1823(c).
- Services offered at a branch are reduced, but the resulting facility remains a branch under the branch closing rules; for example, branch hours of operation are reduced.
- The closing meets the branch consolidation or short-distance relocation definition in 12 CFR 5.3(l)

Decision Process

The Board of Directors may consider the closing of an existing branch for a number of reasons, including but not limited to, failing profitability, shifts in population or demographics, existence of other banking facilities which meet the public's needs, the need for physical replacement of the branch facility, or any other reason derived through the application of sound business practices. The decision process will be recorded in the minutes of the Board.

Application Process

Advance Branch Closing Notice - Should the bank desire to close a branch office, advance notice must be provided to the Federal Reserve and the State Banking Commission. The notification is a two-step process. The first step is a 90-day advance notice to the Federal Reserve Bank and to bank customers. The second step is a final branch closing notice to the Federal Reserve Bank with the effective date of the closing. Only a final branch closing notice is required for offices or facilities not considered branches under the branch closing rules (for example, a temporary branch, a night depository or branch consolidation). The notice must include a statement of the reasons for the decision to close the branch and supporting statistical or other relevant information consistent with the bank's written policy for branch closings. The bank's advance notice to the Federal Reserve Bank should contain all of the information contained in the sample notice (see the "Joint Policy Statement on Branch Closing Notices and Policies"; Advance Branch Closing and Downgrade Notice). This includes all of the following items:

* Identification of the branch to be closed.
* The proposed date of closing.
* A detailed statement of the reasons for closing the branch.
* Statistical or other information that support the reasons for closing the branch, consistent with the bank's written policies on branch closings.

Unless an exception applies, the bank must notify its customers of the proposed closing by mailing notices to them at least 90 days prior to the closing date. A copy of the notice sent to customers also must be forwarded to the Federal Reserve Bank of St. Louis. In addition, the bank shall post notice to branch customers in a conspicuous manner on the branch premises for at least 30 days prior to its closing date. In the case of a mobile branch, the notice shall be posted on a conspicuous place on the vehicle. The notice shall remain posted in the branch premises until the branch is closed. The notice should state the proposed date of closing and identify another location where customers can obtain service after that date or provide a telephone number **those** customers can call to learn about alternative sites. An institution may revise the notice to extend the projected closing date without triggering a new thirty-day notice period.

Interstate Branching

If, at a future date, the Bank should open a branch in another state, additional procedures will be added to this policy to reflect the additional requirements associated with interstate banks.

Specific Requirements

Additional guidance for some specific branch closings is provided in this section. The following table illustrates the specific requirements for various closings

	Advance Branch Closing Notice	Final Branch Closing Notice
Brick-and-Mortar Branch Closing	Yes	Yes
Branch Downgrade to ATM	Yes	Yes
Branch Downgrade to Night Depository	Yes	Yes
Mobile Branch Closing	Yes	Yes
Branch Consolidation	No	Yes
Short-Distance Relocation	No	Yes
Night Depository	No	Yes
Temporary Branch	No	Yes
ATM / iTM Closing	No	No
Emergency Acquisitions/FDIC Assistance	No	Yes
Loan Production Office	No	No
Remote Service Units (RSU)	No	No

Lease Loss

The loss of lease arrangement does not exempt a bank from branch closing notice requirements. To ensure compliance with 12 USC 1831r-1's 90-day notice provisions, lease agreements should incorporate adequate safeguards, such as a 120-day advance notice provision. In a sudden loss of lease event where 90-day notice is not possible, the bank must notify customers and the state and federal regulatory authorities in the manner specified by branch closing rules.

Branch Consolidation

For the purposes of branch closing rules, branch consolidations are considered relocations if they meet the short-distance relocation definition in 12 CFR 5.3(1). Though such consolidations do not require advance branch closing notices, the bank must submit a final branch closing notice when it consolidates branches within the same neighborhood.

Branch Downgrade to an ATM/iTM (Interactive Teller Machine)

A bank must comply with the 90-day advance notice and the final branch closing notice, when it downgrades a brick-and-mortar branch to an ATM/iTM or night depository. The branch authorization must remain in effect, if a separate night depository will remain open with the ATM/iTM.

Mobile Branch Operations

A mobile branch is subject to the branch closing notice requirements if:

- It will cease conducting branching transactions in the geographic area for which it was approved, or;
- The changes in services constitute a branch downgrade that is subject to branch closing requirements (for example, a staffed mobile branch is replaced by a mobile ATM/iTM).

If a mobile branch change stops within its approved geographic area, no branch closing notice is required.

Night Depository Closing

Under branch closing rules, a night depository is not considered a branch; therefore, no advance notice of the closing of a standalone night depository (including one that may be located at an ATM/iTM site) is required. However, a night depository is considered a branch under 12 CFR 5.3(I), and a final branch closing notice is required when a bank closes a standalone night depository.

Customer Allocation

Under 12 USC 1831r-1, an insured depository institution that proposes to close a branch must provide notice of the proposed closing to the state and federal regulators and to the customers of the branch. A bank is expected to develop a reasonable method of allocating customers to specific branches, such as a location where a deposit or loan account was opened or through use. However, it is recognized that a reasonable method of allocation may result in certain facilities, which technically constitute branches, not being assigned customers. In such cases, a notice that the branch will close and a posting of the notice on the branch premises will suffice. Mobile branches also are subject to customer allocation rules. For example, if customers are assigned to the mobile unit, normal customer notification requirements apply. If no customers are assigned to the mobile unit, then posting a notice on the unit will suffice.

Adopted by the Board of Directors, May 20, 2008 replacing previous policy/jes

Reviewed April, 2009 js, no changes recommended	Approved by BOD 6/16/09
Reviewed March, 2010, J Shaw, no change	Approved by BOD 6/15/10
Reviewed June, 2011 J Shaw, no change	Approved by BOD 7/19/11
Reviewed 6/8/12 by GCD – no changes	Approved by BOD 10/16/12
Reviewed August, 2013 by J Shaw- with changes	Approved by BOD 9/17/13
Reviewed 10/10/14 by Donna Bridges – name change	Approved by BOD 10/21/14
Reviewed 02/09/2016 by D Bridges – with changes	Approved by BOD 3/15/16
Reviewed 11/10/2016 by D Bridges – no changes	Approved by BOD 1/17/17
Reviewed 02/28/18 by DHB – no changes	Approved by BOD 3/20/18
Reviewed 01/10/19 by DJB - with changes	Approved by BOD 4/16/19
Reviewed 02/24/19 by DJB – no changes	Approved by BOD 3/17/20
Reviewed 02/12/21 by DJB – no changes	Approved by BOD 3/16/21

FNB OXFORD BANK
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POLICY AND PROCEDURE ON BRANCH CLOSINGS

Reviewed 04/25/21 by DJB – with changes	Approved by BOD 5/17/22
Reviewed by DJB 8/1/2023 – no changes	Approved by BOD 8/14/23
Reviewed by DJB 11/20/2024 – no changes	Approved by BOD 1/21/25