



626 Liberty Street • P. O. Box 647 • Waynesboro, GA 30830
Phone (706) 554-8100 • Fax (706) 554-8107

CRA UPDATE

Date: February 1, 2024

To: Board of Directors

From: J Elaine McWhorter, CRA Officer

Report on the Six (6) assessment criteria for CRA exams:

1. Bank's loan to deposit ratio: 69.73%

*Quarterly average for the year ending 12/31/2023. This is an increase compared to 61.94% in 2022 mainly due to increase in deposits.

2. Percentage of loans made in the bank's assessment. (Burke County):

*Year ending 12/31/2023, our bank made approximately 80% of its loans and 74% of its volume to borrowers in our assessment area (Burke County). This is monitored monthly.

3. Distribution of loans between different income levels.

*Fair Lending and Compliance reviews support our bank's commitment to low income families and small businesses.

4. Geographic distribution of loans with the bank's assessment area.

*Our bank is tracking the Geo location codes. During 2023 there were 1589 loans made.

5. Home Mortgage Disclosure Act (HMDA) data.

6. The response to any written CRA comments received by the bank in the last three years.

*No written comments or complaints were received relative to CRA.

COMMUNITY REINVESTMENT ACT

2023

Main Office

626 Liberty Street
Waynesboro, Georgia

Lobby Hours: Monday 9:00 - 5:00
 Tuesday - Thursday 9:00 - 4:00
 Friday 9:00 - 5:00

Services Offered:

1. Bank Checks
2. Cash Advance for Visa/MasterCard
3. Certificates of Deposit
4. Deposits/Withdrawals/Bank by Mail
5. E-Statements
6. Home Loans
7. Instant Issue Consumer and Business Debit Cards
8. IRA's
9. Loan Payments
10. Mobile Banking/Mobile Deposits
11. New Accounts- Checking/Savings/Christmas Club Savings
12. Night Depository
13. Online Banking
14. Pop Money
15. Safety Deposit Boxes
16. Savings Bond Redemptions
17. Loans
18. Visa/MasterCard
19. Wire Service

Main Office Drive-In

Myrick Street (Directly behind Main Office)
Waynesboro, Georgia

Hours: Monday - Friday 9:00 - 5:00

Services Offered:

1. Deposits/Withdrawals
2. Loan Payments
3. Night Depository
4. Savings Bond Redemption
5. Visa/Master Card Payments

Sixth Street Branch, Drive-In, & ATM

528 West Sixth Street

Waynesboro, Georgia 30830

Hours: Monday - Friday 9:00 - 5:00
Saturday 9:00 - 1:00

Services Offered:

1. ATM - (24 hour)
2. Bank Checks
3. Cash Advance for Visa/MasterCard
4. Deposits/Withdrawals
5. Instant Issue Consumer and Business Debit Cards
6. Loan Payments
7. New Accounts - Checking/Savings/Christmas Club
8. Night Depository
9. On Line Banking
10. Savings Bond Redemptions
11. Visa/MasterCard Payments
12. Wire Service

Liberty Street Drive-Up ATM

308 South Liberty Street (Across from Big Lots)

Waynesboro, Georgia 30830

Services Provided:

ATM- (24 hour)

Liberty Street Walk-Up ATM

615 North Liberty Street (Across from Main Branch)

Waynesboro, Georgia 30830

Service Provided:

ATM- (24 hour)

* THE COST OF SERVICES ARE THE SAME AT CORRESPONDING LOCATIONS.

COMMUNITY REINVESTMENT ACT
2023

This statement has reference to the delineation of the local community which the financial institution services, as well as a list of the principal types of credit the institution is prepared to extend to the local community.

1. Delineation of Community: First National Bank considers its market area and lending territory as its local community to be that area known as Burke County, Georgia. Locations of main office, branches, and ATMs are shown on the map attached.

2. List of Services Provided by First National Bank to Meet the Community Credit Needs:

- Agricultural Loans
- Apple Pay/Google Pay
- Bank checks
- Cash Advance for Visa/MasterCard
- Commercial Development Loans
- Community Development Loans
- Consumer loans (No minimum amount)
- Credit Lines
- E-Statements
- First Connection (24 hour telephone banking service)
- Free Checking to 50 & over, Teachers, and full-time students, Business
- Holiday/Vacation Extension Program (LEAP)
- Home Improvement Loans
- Housing Rehabilitation Loans
- Instant Issue Consumer and Business Debit Cards
- Low Cost Consumer Checking
- Mobile Banking/Mobile Deposits
- Night Depository
- Online Banking
- Overdraft Shelter
- Pop Money
- Residential Loans for 1 to 4 family dwelling units
- Safety Deposit Boxes
- Savings Bond Redemptions
- Secondary Mortgage Loans
- Small Business Loans
- Visa and MasterCard
- Wire Service to Customers

First National Bank will provide the community credit needs as stated above as long as they are within the lending policies of the bank and follow prudent banking judgement.

Community Reinvestment Act

2023 LOANS MADE

Out of Burke
County

9501 9502 9504 9505 9507 9509

Location	0	1	2	4	5	7	9	Totals
January #	16	18		17	26	12	4	93
January \$	1,174,878	836,027		521,196	4,912,311	420,604	114,104	7,979,120
February #	31	22	5	14	26	22	7	127
February \$	1,727,804	531,125	89,923	355,870	1,491,025	702,789	130,528	5,029,065
March #	29	21	1	33	35	14	8	141
March \$	1,037,471	639,815	15,621	2,071,434	5,763,149	864,334	412,687	10,804,511
April #	26	18	2	30	32	12	9	129
April \$	1,275,345	435,529	15,662	762,718	2,968,830	736,674	201,641	6,396,398
May #	24	22	3	30	40	18	7	144
May \$	892,656	438,679	94,086	2,391,517	1,072,265	446,720	222,932	5,558,855
June #	37	21	2	37	36	15	6	154
June \$	2,555,605	544,402	2,630	1,112,795	853,767	285,167	99,760	5,454,127
July #	19	17	2	35	31	15	5	124
July \$	1,359,638	763,788	266,779	572,890	1,115,292	360,683	64,377	4,503,446
August #	28	20	4	31	34	17	16	150
August \$	2,975,892	209,247	159,877	632,081	1,325,591	285,935	753,381	6,342,005
September #	26	18	3	26	25	17	10	125
September \$	1,373,375	204,787	32,085	1,345,130	982,441	153,692	134,291	4,225,801
October #	17	27	3	24	49	16	5	141
October \$	1,251,934	1,399,836	22,843	444,755	1,544,603	260,473	135,659	5,070,103
November #	35	17	4	23	24	19	5	127
November \$	2,167,951	307,181	104,985	339,267	387,780	320,015	240,181	3,867,359
December #	25	19	1	41	30	10	8	134
December \$	355,710	216,922	31,117	1,322,540	1,320,173	365,145	82,169	3,693,776
Totals #	313	240	30	341	388	187	90	1589
Totals \$	18,158,259	6,527,338	835,606	11,872,194	23,737,228	5,202,228	2,591,710	68,924,564

FIRST NATIONAL BANK OF WAYNESBORO

Where it's more than the money...It's about serving the community

February 2024

First National Bank of Waynesboro dedicates it's time to making our community a great place to live. In addition to supporting many local organizations financially, the bank also coordinates and participates in a variety of community projects, charitable fundraisers and local events. Below is a list of some of those projects.

1. D.O.O.R. (Downtown Organization of Retailers)

- a. The bank supports this organization by providing leadership, financial support and volunteers for downtown events and projects such as Christmas on Liberty Square, Boss Hog Cook-Off and Trick or Treat on Liberty Street.
- b. D.O.O.R was created by a First National Bank employee 26 years ago and leadership is still held by FNB employees.
- c. The bank is active in helping D.O.O.R. improve our downtown and increase its vitality.
 - i. Two employees serve on the board of this organization: Nan P. Lynch, co-chair; Lindsey B. Keller, co-chair.
- d. The bank allows employees opportunity to earn time off when they volunteer for D.O.O.R.'S downtown events.

2. The Wimberly House

- a. At Christmas on Liberty Square First National has a cookie crunch sale that is staffed by First National employees and all proceeds go to the Wimberly House.
- b. First National donates our venue, First Liberty Market, to this charity for their annual Fundraiser, The Wimberly House Gala.

3. Education

- a. The bank supports many school events and projects at local public and private schools. We are active in furthering school groups from the marching band, show choir and athletics.
- b. The bank also participates in different school Career Days.
- c. First National offers Education First grants through its A+ Account program. Teachers are eligible to apply for grants that will cover items that fall outside the normal school budget twice a year.
- d. Each year the bank hosts a new teacher luncheon for all new BCPS employees.

4. Individual Involvement

- a. In addition to the bank's community involvement, it also encourages employees to take part in organizations of their choice. Many times the bank allows employees to assist these organizations during normal work hours. See the attached list of some of the groups employees serve...

- Awanna, Volunteers
- Botsford Baptist, Children's Ministry, Volunteer
- Botsford Baptist, Women on a Mission Committee, Member
- Burke County Chamber of Commerce, Board Member
- Burke County Chamber of Commerce, Treasurer
- Burke County Chamber of Commerce Annual Golf Tournament, Volunteers
- Burke County Health Foundation, Board Member
- City of Sardis City Council, Member
- City of Sardis City Christmas Tree Lighting, Volunteer
- City of Sardis City Fireworks, Volunteer
- Downtown Development Authority, Board Member
- Downtown Development Authority, Committee Chairs
- Downtown Open House, Volunteer
- Edmund Burke Academy Alumni Association, Member
- Edmund Burke Academy, Concession Volunteer
- Edmund Burke Academy, Redd Zone Award Chair
- First Baptist Church, Personal Committee, Member
- Georgia Field Trial Association, Volunteer
- Hat & Spur Rodeo, concession Volunteer
- Sardis Baptist, Counting Committee, Member
- Sardis Baptist, Clerk
- Waynesboro Country Club, Board Member
- Waynesboro Country Club, Treasurer
- Waynesboro Country Club Ladies Golf Association, Treasurer
- Waynesboro Country Club, Members
- Waynesboro Exchange Club, Member
- ...
- members of more than 4 local churches