

FIRST CAPITAL BANK

COMMUNITY REINVESTMENT ACT

PUBLIC FILE (ALL BRANCHES)

2025



CRA Public File

This bank is required to make this file available for public inspection under the Community Reinvestment Act (CRA), 12 CFR § 228.43. A copy of our CRA Public File can be found at our website www.bankwithfirstcapital.com. 12 CFR § 228.43(c)(1). If you prefer a hard copy, please send your request to the address listed below. 12 CFR § 228.43. (d)

Comments or questions about our CRA Performance may be addressed to:

CRA Compliance Officer
First Capital Bank
PO Box 21810
Charleston, SC 29413

As required by the CRA, the information below is current as of April 1 of each year. 12 CFR § 228.43(e)

- All public comments received for the current year and the prior two calendar years. 12 CFR § 228.43(a)(1)
 - None received.
- A copy of the bank's most recent CRA Performance Evaluations. 12 CFR § 228.43(a)(2)
 - The CRA requires the bank's regulators, the Federal Reserve Bank (FRB) of Richmond, VA. to assess our record of meeting the credit needs of the community. Upon conclusion, a written CRA Performance Evaluation is prepared. A positive contribution to the community is reflected by a good rating. We invite you to review our most recent CRA Performance Evaluation (dated May 19, 2025) prepared by our primary regulator, the FRB of Richmond, VA.
- A list of the bank's branches, their street addresses, and geographies. 12 CFR § 228.43(a)(3)
 - First Capital Bank currently operates four branch locations, one in North Carolina and three in South Carolina.
- A list of branches opened or closed by the bank during the current year, and the prior two calendar years, their street addresses, and geographies. 12 CFR § 228.43(a)(4)
 - One of the five First Capital Bank branches has opened within the past two calendar years.
 - One branch location has been closed , by virtue of sale to another financial institution effective October 17, 2025, during the past two calendar years.



- A list of products and services generally available at the bank's branches, and transaction fees. 12 CFR § 228.43(a)(5)
 - A Branch Listing containing location and hours of operation information, along with loan and deposit products and services available at all branches, and a schedule of fees is contained within this Public File.
 - For addition information regarding our products, services and fees, please call or visit the nearest FCB location, or visit us on-line at: www.bankwithfirstcapital.com.
- A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area. 12 CFR § 228.43(a)(6)
 - First Capital Bank has defined three assessment areas by the communities we serve. Those assessment areas in which the five FCB branches operate are as follows:
 - Branches 3, 4, and 5 Charleston, Summerville, and Mount Pleasant, South Carolina, respectively. Assessment area is Charleston, Dorchester, and Berkeley Counties in their entirety.
 - Branch 6: Pinehurst, North Carolina. Assessment area is Moore County in its entirety.
 - Assessment area maps, census tract listings, and branch locations census tract information is contained within this Public File.
- A Bank required to report home mortgage loan data pursuant to part 1003 (Home Mortgage Disclosure Act- HMDA) shall include written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB) Web site. 12 CFR § 228.43(b)(2)(i).
 - The 2024 HMDA Disclosure Statement is available at www.consumerfinance.gov/hmda. Prior, FCB was only a HMDA data reportable institution in 2023 and 2019. The 2023 and 2019 FCB HMDA Disclosure Statements may also be obtained at the same CFPB website.
- The bank's loan-to-deposit ratio for each quarter of the prior calendar year. 12 CFR § 228.43(b)(3)
 - Quarterly loan-to-deposit ratio information for calendar year 2024 can be found within this Public File.



Public Comments

We welcome public comments as we strive to improve our level of quality and performance in the communities we serve. The Act requires us to publish the current year and two previous years, all written comments received from the public on “how the bank is helping meet community credit needs.”

First Capital Bank has not received any public comments in the current year, nor in the prior two calendar years.



CRA Performance Evaluation

The CRA requires the bank's regulators, the Federal Reserve Bank (FRB) of Richmond, VA. to assess our record of meeting the credit needs of the community. Upon conclusion, a written CRA Performance Evaluation is prepared.

A positive contribution to the community is reflected by a good rating. We invite you to review our most recent CRA Performance Evaluation (dated May 19, 2025) prepared by our primary regulator, the FRB of Richmond, VA.



PUBLIC DISCLOSURE

May 19, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Capital Bank

Charleston, South Carolina

**Federal Reserve Bank of Richmond
Richmond, Virginia**

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

PUBLIC DISCLOSURE

May 19, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Capital Bank

2849463

304 Meeting Street

Charleston, SC 29401

Federal Reserve Bank of Richmond

P. O. Box 27622

Richmond, Virginia 23261

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 this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the Federal financial supervisory agency concerning the safety and soundness of this financial institution.

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

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

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors supporting this rating include:

- The bank's loan-to-deposit ratio is considered reasonable given the bank's size, financial condition, and lending capacity.
- A majority of the of the institution's total combined reported Home Mortgage Disclosure Act (HMDA) and small business loans were originated within the bank's assessment areas.
- While the bank's borrower distribution performance (lending to low- and moderate-income borrowers and small businesses having annual revenues of \$1 million or less) varies by assessment area and product level, it is considered poor overall.
- The bank's geographic distribution performance (lending in census tracts with different income levels) is considered reasonable overall.
- The bank's responsiveness to the community development needs of its assessment areas through community development loans, investments, donations, and services is considered adequate.
- The institution has not received any complaints regarding its Community Reinvestment Act (CRA) performance or activities since the previous evaluation.

SCOPE OF EXAMINATION

First Capital Bank (FCB) was evaluated using the interagency examination procedures for intermediate-small institutions developed by the Federal Financial Institutions Examination Council (FFIEC). Given its size and branch locations, FCB is required to collect and report HMDA data but is not required to collect or report data on its small business lending. Residential mortgage (HMDA) and small business lending were identified as the primary credit products offered by the bank. As such, reported HMDA loans and all small business loans originated in 2023 were utilized to assess the bank's performance.

All qualified community development loans and services were considered since the previous evaluation (July 26, 2021). All qualified investments made during this same period and those outstanding as of the date of this evaluation were also considered. To help determine the availability of community development opportunities in specific assessment areas, CRA public evaluations of other financial institutions operating in these areas were reviewed. Additionally, members of the community were contacted to discern information about local economic conditions, local credit needs, performance of banks in the assessment areas, and community development opportunities.

FCB currently serves three assessment areas in the States of South Carolina and North Carolina. The bank's operations are concentrated in the Charleston-North Charleston, SC MSA and the Scotland County, NC nonmetropolitan (NonMSA) assessment areas and both were reviewed using the FFIEC's full scope procedures. Since the previous evaluation, the bank's assessment areas have changed. In May 2022, the bank closed its branch in Marlboro County, SC, which resulted in the elimination of that assessment area. As such, no analysis will be conducted for that area in this evaluation. Additionally, in August 2024 FCB converted one of its loan production offices (LPO) into a full-service branch office. The conversion led to the establishment of a new assessment area, the Pinehurst-Southern Pines, NC MSA assessment area. The assessment area includes all of Moore County, NC. Given the timing of the conversion and the loan data used in this evaluation, there will be no further analysis of the area in this evaluation, and the bank's community development activity within this new assessment area is included at the institutional level.

An overall rating and ratings for the Lending and Community Development Tests were assigned to the institution, the State of South Carolina and the State of North Carolina. The South Carolina rating is based solely upon the performance in the Charleston-North Charleston, SC MSA assessment area, while the North Carolina rating is based solely upon the performance in the Scotland County, NC nonmetropolitan (NonMSA) assessment area. **Appendix C** includes additional data about the distribution of lending, branches, and deposits in the bank's current assessment areas.

DESCRIPTION OF INSTITUTION

FCB currently operates five full-service branch offices and one loan production office (LPO) serving three assessment areas in North and South Carolina. The bank is a wholly owned subsidiary of First Capital Bancshares, Inc., and both are headquartered in Charleston, South Carolina. FCB received a Satisfactory rating at its prior CRA evaluation, conducted by the Federal Deposit Insurance Corporation (FDIC) on July 26, 2021. No known legal impediments exist that would prevent the bank from meeting the credit needs of its assessment areas.

The Charleston-North Charleston, SC MSA assessment area is the bank's primary market and maintains the bank's headquarters, located in Charleston, South Carolina. There are currently three full-service branches and one LPO in the assessment area. Branching changes within the assessment area consisted of one new branch, one new LPO, and a relocation of a branch. The new branch was opened in Mt. Pleasant in November 2021; the new LPO was opened near Summerville in July 2024; and the bank also relocated a branch in Summerville in December 2022.

The Scotland County, NC NonMSA assessment area is the bank's primary market within North Carolina and FCB maintains one branch located in a moderate-income census tract. The assessment area consists of Scotland County in its entirety and no changes have occurred in this designated area.

The Pinehurst-Southern Pines, NC MSA assessment area, which includes Moore County in its entirety had maintained an LPO but in August 2024, FCB changed this into a full-service branch located in an upper-income census tract. As such, and as previously mentioned, this is a new assessment area for the bank.

As of March 31, 2025, FCB held assets totaling \$1 billion, of which 83.2% were net loans and 4.3% were securities. As of the same date, deposits totaled approximately \$834.1 million. Various deposit and loan products are available through the institution with the current strategy focusing on commercial lending and secondary residential real estate products. The composition of the loan portfolio (using gross loans) as of March 31, 2025, is represented in the following table:

Composition of Loan Portfolio

Loan Type	3/31/2025	
	\$(000s)	%
Secured by 1-4 Family dwellings	402,576	47.3
Multifamily	50,203	5.9
Construction and Development	70,013	8.2
Commercial & Industrial/ NonFarm NonResidential	319,476	37.5
Consumer Loans and Credit Cards	7,221	0.8
Agricultural Loans/ Farmland	2,273	0.3
All Other	0	0.0
Total	851,762	100.0

As indicated in the preceding table, FCB is an active commercial/small business and residential real estate lender. Small business loans (i.e. business purpose loans of \$1 million or less) are a subset of commercial and industrial loans. While the bank offers additional products, such as consumer and farm loans, the volume of such lending is very limited in comparison to commercial and residential lending.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS:

Overall, the bank is rated “Satisfactory” with both the Lending Test and the Community Development Test rated “Satisfactory”. The Lending Test rating considered the bank’s loan-to-deposit ratio, the proportion of lending within its combined assessment areas, and borrower and geographic distribution performance. The Community Development test considered community development lending, investments, donations, and services. The components of each test are discussed in the following sections. All conclusions also take into consideration relevant performance context factors.

When evaluating the bank’s HMDA and small business lending, relevant area demographic data from the American Community Survey (ACS) is used to estimate potential demand and lending opportunities. While ACS data is collected and published by the U.S. Census Bureau on an annual basis, the demographic data relied upon in this performance evaluation is based on ACS data that is updated once every five years. As such, when evaluating the bank’s performance, relevant area demographic data from the 2020 ACS was used. Additionally, Dun and Bradstreet (D&B) business demographic data from 2023 was also used when evaluating FCB’s small business lending.

Aggregate loan data is used as a proxy for demand when evaluating the bank’s HMDA lending and includes all activity reported by lenders subject to reporting HMDA data within the bank’s assessment areas. Similarly, the aggregate small business lending data includes all lenders subject to reporting small business data. Because the bank is not required to report small business loan data, FCB’s small business loans are not included in the aggregate data.

The geographic and borrower distribution performance of HMDA loans focused on the performance of Home Purchase and Refinancing loans as all other loan types were not material and insufficient to determine a meaningful analysis. Performance for the Not Applicable, Other Closed, and Other Line of Credit loan categories was not evaluated because not all HMDA reporters are required to report each loan category, or the category contains relatively few loans overall.

When evaluating the borrower and geographic distribution for a specific loan category within an assessment area, primary emphasis is placed on the number (and corresponding percentage) of loans originated or purchased. To arrive at an overall assessment area level conclusion regarding the distribution of lending, performance in each loan category is then generally weighted by the dollar volume of such loans made in the assessment area.

When determining overall conclusions for the institution, the bank’s level of performance in each full-scope assessment area is generally weighted by the dollar volume of lending in the assessment areas. During the evaluation period, the bank originated a greater number and dollar volume of HMDA and small business loans in the Charleston-North Charleston, SC MSA assessment area. In addition to the weighting by number and dollar volume, number of branches and deposits by assessment area are also considered. When considering all of these factors, the Charleston-North Charleston, SC MSA full-scope assessment area received a greater weighting.

Loan-To-Deposit Ratio

The bank’s loan-to-deposit ratio as of March 31, 2025, was 101% and averaged 96.6% for the 15-quarter period ending March 31, 2025. In comparison, the quarterly average loan-to-deposit ratios for four similarly situated institutions that operate in at least one of FCB’s assessment areas ranged from 57.7% to 105.7% during the same 15-quarter period. Since September 30, 2021, FCB’s assets, net loans, and deposits have increased by 183.2%, 247%, and 176.4% respectively. The bank’s level of lending activity as measured by its loan-to-deposit ratio is considered reasonable given the institution’s size, financial condition, and local credit needs.

Lending In Assessment Areas

To determine the institution's volume of lending within its assessment areas, FCB's 2023 small business lending and 2023 HMDA lending, was considered. The lending distribution inside and outside of the bank's combined assessment areas is represented in the following table.

Comparison of Credit Extended Inside and Outside of Assessment Area(s)

Loan Type	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Home Purchase	43	78.2	34,190	83.6	12	21.8	6,690	16.4
Home Improvement	3	75.0	3,950	97.7	1	25.0	95	2.3
Refinancing	12	63.2	8,468	82.5	7	36.8	1,792	17.5
Multi-Family Housing	4	66.7	14,641	86.9	2	33.3	2,209	13.1
Loan Purpose Not Applicable	0	0.0	0	0.0	0	0.0	0	0.0
Other Purpose Closed/Exempt	0	0.0	0	0.0	0	0.0	0	0.0
Other Purpose LOC	0	0.0	0	0.0	0	0.0	0	0.0
Total HMDA related	62	73.8	61,249	85.0	22	26.2	10,786	15.0
Small Business	60	68.2	18,574	65.5	28	31.8	9,772	34.5
TOTAL LOANS	122	70.9	79,823	79.5	50	29.1	20,558	20.5

As indicated in the preceding table, the majority of the total number of loans (70.9%) and the dollar amount of loans (79.5%) was extended within the assessment areas. Overall, the institution's level of lending within its assessment areas is considered reasonable.

Lending To Borrowers of Different Incomes and To Businesses of Different Sizes

While the bank's borrower distribution performance for HMDA loans and small businesses having annual revenues of \$1 million or less varied by State, overall it was considered poor. For South Carolina, HMDA lending was considered very poor while small business lending was considered reasonable with a poor overall borrower distribution. For North Carolina, the overall distribution was excellent. HMDA lending was considered reasonable while small business lending was considered excellent. Further details with respect to the loan distribution are provided within each respective assessment area section.

Geographic Distribution of Loans

The bank's geographic distribution of HMDA and small business loans in low- and moderate-income census tracts was reasonable in both North and South Carolina overall, but varied at the product level. The distribution in the South Carolina for HMDA lending was reasonable while small business was excellent. The distribution in North Carolina for HMDA lending was excellent while the small business lending was considered reasonable. Lending patterns did identify some gaps in various low- and moderate-income census tracts in the Charleston-North Charleston, SC MSA; however, after a complete analysis, which considered loan demand according to aggregate data as well as the bank's capacity, locations, number of branches, volume of competition and establishment in the assessment areas, loan penetration is considered reasonable. Further details with respect to the geographic loan distribution are provided within each respective assessment area section.

Community Development Loans, Investments, and Services

FCB's support of community development initiatives and organizations within its assessment areas is considered responsive. Overall, the bank provides an adequate level of qualified community development loans, investments, and services. Accordingly, the Community Development Test is rated Satisfactory. The bank faces no constraints preventing it from originating community development loans, making qualified investments, and providing community development services.

Designated Area	Community Development Test					
	CD Lending		Investments			Services
	#	\$	#	\$	Donations - \$	Service Activities
Charleston/North Charleston SC MSA	11	\$7,654,453	2	\$2,466,117	\$109,952	16
Marlboro County, SC	0	\$0	0	\$0	\$0	0
South Carolina	2	\$200,000	0	\$0	\$0	0
Scotland County, NC	7	\$1,427,000	0	\$0	\$112	2
Pinehurst Southern Pines, NC	0	\$0	0	\$0	\$0	1
North Carolina	0	\$0	0	\$0	\$0	0
Total for Institution	20	\$9,281,453	2	2466117	110064	19

Detailed listings of the bank's community development activities are included in the respective sections of this evaluation.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified. Adequate policies, procedures, and training programs have been developed to support nondiscrimination in lending activities.

SOUTH CAROLINA

CRA RATING FOR STATE OF SOUTH CAROLINA: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors supporting this rating include:

- The bank's borrower distribution performance is considered very poor for HMDA lending and reasonable for small business lending. Overall, the bank's borrower distribution performance is considered poor.
- FCB's geographic distribution is considered reasonable for HMDA lending and excellent for small business lending. Overall, the bank's geographic distribution performance is considered reasonable.
- During the evaluation period, the bank participated in an adequate level of community development activities within South Carolina.

SCOPE OF EXAMINATION

The lending test review considered all small business and HMDA loans originated in 2023. All qualified community development loans and services provided since the previous evaluation (July 26, 2021) and all qualified investments made during this same period and those outstanding as of the date of this evaluation, within the designated assessment area or within the State of South Carolina were considered. To help determine the availability of community development opportunities in specific assessment areas, the CRA public evaluations of other financial institutions operating in these areas were reviewed. Additionally, members of the community were contacted to discern information about local economic conditions, local credit needs, performance of banks in the assessment areas, as well as potential community development opportunities.

The bank currently has delineated one assessment area in the State of South Carolina. The Charleston-North Charleston SC MSA which was evaluated using the FFIEC's full-scope evaluation procedures. As such, ratings for the state are based solely on the bank's performance in the Charleston-North Charleston, SC MSA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

FCB's operations in South Carolina are predominantly defined within the Charleston-North Charleston, SC MSA. The Marlboro County, SC NonMSA assessment area was eliminated early in the examination period with the closing of its only branch. FCB currently operates three full-service branches and one LPO within the Charleston-North Charleston, SC MSA. Since the previous evaluation, the bank opened one new branch, one new LPO, and relocated a branch within the assessment area. The new branch was opened in November 2021, the new LPO was opened in July 2024, and the relocation of a branch in December 2022. According to FDIC deposit data as of June 30, 2024, the bank ranked 8th out of 36 institutions in local deposit market share, holding 3.2% of the deposits in the assessment area. The 2023 HMDA peer aggregate data indicates that the institution ranks 77th out of 599 lenders and maintained approximately .2% of the market share for loan originations.

According to 2020 ACS data, the assessment area has a population of 799,636 and a median housing value of \$249,841. The owner occupancy rate within the area equals 59.1%, which is slightly lower than the statewide rate (59.3%). Within the assessment area, 8.2% of families are considered below the poverty level, which is lower than the percentage of such families in the State of South Carolina (10.5%). The estimated median family income in 2023 for the Charleston-North Charleston, SC MSA equals \$101,300. The following table provides additional demographic data for the assessment area during 2023.

2023 Charleston-North Charleston, SC MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	7.3	10,911	5.8	2,953	27.1	41,938	22.1
Moderate	48	27.0	47,946	25.3	6,788	14.2	32,691	17.2
Middle	56	31.5	62,858	33.1	3,774	6.0	38,068	20.1
Upper	56	31.5	66,900	35.3	1,827	2.7	77,056	40.6
Unknown	5	2.8	1,138	0.6	174	15.3	0	0.0
Total AA	178	100.0	189,753	100.0	15,516	8.2	189,753	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	21,855	9,212	4.6	42.2	9,346	42.8	3,297	15.1
Moderate	88,303	45,614	22.8	51.7	33,705	38.2	8,984	10.2
Middle	107,910	67,389	33.6	62.4	31,268	29.0	9,253	8.6
Upper	116,205	76,997	38.4	66.3	23,788	20.5	15,420	13.3
Unknown	4,967	1,201	0.6	24.2	1,427	28.7	2,339	47.1
Total AA	339,240	200,413	100.0	59.1	99,534	29.3	39,293	11.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,672	6.4	2,431	6.3	215	9.1	26	7.0
Moderate	9,469	22.9	8,780	22.7	615	26.0	74	19.8
Middle	12,318	29.7	11,617	30.0	586	24.8	115	30.8
Upper	16,416	39.6	15,368	39.7	897	38.0	151	40.5
Unknown	553	1.3	497	1.3	49	2.1	7	1.9
Total AA	41,428	100.0	38,693	100.0	2,362	100.0	373	100.0
Percentage of Total Businesses:				93.4		5.7		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	25	6.9	24	6.7	1	14.3	0	0.0
Moderate	96	26.4	94	26.3	2	28.6	0	0.0
Middle	133	36.5	131	36.7	2	28.6	0	0.0
Upper	108	29.7	106	29.7	2	28.6	0	0.0
Unknown	2	0.5	2	0.6	0	0.0	0	0.0
Total AA	364	100.0	357	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

The economic drivers for the area are military bases, tourism, government, manufacturing, industry, education, and healthcare. The following table provides annual average unemployment rate information for the assessment area and the state since 2019.

Charleston-North Charleston, SC MSA Unemployment Rates					
Area	2019	2020	2021	2022	2023
Charleston-North Charleston, SC MSA	2.3%	5.8%	3.6%	2.8%	2.5%
Berkeley County, SC	2.5%	5.4%	3.6%	3.0%	2.7%
Charleston County, SC	2.2%	6.1%	3.5%	2.7%	2.4%
Dorchester County, SC	2.4%	5.6%	3.6%	2.9%	2.6%
South Carolina	2.8%	6.0%	3.9%	3.2%	3.0%
Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics					

Since 2020, the area’s unemployment rates have been trending downward. Unemployment rates in the counties, the MSA, and the State have all trended in the same direction.

Community officials representing economic development organizations were contacted during the evaluation to discuss local credit needs. The contacts noted that there were a large variety of credit needs for all types of businesses in the area, which included small businesses and startups. One contact conveyed the willingness and availability of banks in trying to meet those needs and acknowledged that numerous banks were open to making lending available, particularly smaller community banks who were both actively seeking lending opportunities and engaged in community development. The contacts also spoke about the residential needs of the community and felt that the banks were meeting those needs but could not identify a specific lack of credit funding for any particular area or income class. One of the contacts stated that affordable housing was limited and that they were working on an affordable workforce housing project in which several banks have expressed an interest in participating. The officials, overall, felt like financial institutions are willing to provide services, are actively involved with community economic development, and are meeting the business credit needs of the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS:

The Lending Test for the State of South Carolina is rated “Satisfactory.” The Community Development Test is also rated “Satisfactory.” The components of each test are discussed in the following sections. All conclusions also take into consideration relevant performance context factors.

During 2023, the bank originated HMDA loans totaling \$45.4 million and small business loans totaling \$17.1 million within the assessment area. Accordingly, the bank’s HMDA lending performance is given more weight when evaluating the bank’s overall lending performance. The components of each test are discussed in the following sections. All conclusions also take into consideration relevant performance context factors.

Lending To Borrowers of Different Incomes and To Businesses of Different Sizes

Within this assessment area, the bank’s borrower distribution of HMDA loans reflects a very poor penetration while small business lending reflects a reasonable penetration. Given the relative loan volume and strength of performance for each product the bank’s overall performance is considered poor.

HMDA Lending

FCB’s borrower distribution performance of HMDA lending is considered very poor overall. From a product category perspective, home purchase lending is very poor while refinance performance is poor. Home purchase performance was weighted more heavily because of the substantially larger dollar volume of such lending within the assessment area during 2023. Performance for the home improvement loan category was not evaluated based on the relatively limited volume of such lending in this assessment area.

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Charleston-North Charleston, SC MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	0	0.0	3.3	0	0.0	1.3	22.1
Moderate	2	5.4	17.2	250	0.8	11.2	17.2
Middle	1	2.7	20.9	350	1.1	17.1	20.1
Upper	18	48.6	33.5	21,042	63.7	46.6	40.6
Unknown	16	43.2	25.1	11,395	34.5	23.8	0.0
Total	37	100.0	100.0	33,037	100.0	100.0	100.0
Refinance Loans							
Low	1	9.1	10.9	165	2.0	5.9	22.1
Moderate	1	9.1	20.3	100	1.2	13.5	17.2
Middle	0	0.0	21.1	0	0.0	16.5	20.1
Upper	5	45.5	31.8	4,780	56.7	42.3	40.6
Unknown	4	36.4	15.9	3,383	40.1	21.8	0.0
Total	11	100.0	100.0	8,428	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.0	0	0.0	2.4	22.1
Moderate	0	0.0	15.9	0	0.0	8.2	17.2
Middle	0	0.0	22.1	0	0.0	13.9	20.1
Upper	1	33.3	52.4	1,450	36.7	69.5	40.6
Unknown	2	66.7	3.7	2,500	63.3	6.0	0.0
Total	3	100.0	100.0	3,950	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	2.0	4.8	165	0.4	2.0	22.1
Moderate	3	5.9	17.4	350	0.8	11.2	17.2
Middle	1	2.0	21.1	350	0.8	16.8	20.1
Upper	24	47.1	35.5	27,272	60.1	47.4	40.6
Unknown	22	43.1	21.2	17,278	38.0	22.6	0.0
Total	51	100.0	100.0	45,415	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Home Purchase Lending

The bank made no (0%) home purchase loans to low-income borrowers; however, the demographic and aggregate data indicate that there is opportunity to make such loans with 22.1% of area low-income families in the area and 3.3% of the aggregate level of lending. The bank's lending to moderate-income borrowers (5.4%) lagged the percentage of area moderate-income families (17.2%) and the level of aggregate lending (17.2%) for 2023. The bank's home purchase lending performance is considered very poor overall.

Refinance Lending

FCB's refinance lending to low-income borrowers (9.1%) lagged the percentage of area low-income families (22.1%) but approximated the aggregate level of lending (10.9%). Bank lending to moderate-income borrowers (9.1%) lagged both the percentage of area moderate-income families (17.2%) and the aggregate level of lending (20.3%). The bank's refinance lending performance is considered poor overall.

Small Business Lending

The bank's small businesses borrower distribution performance is considered reasonable.

Distribution of 2023 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Charleston-North Charleston, SC MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	25	45.5	51.7	6,182	36.2	34.6	93.4
Over \$1 Million	30	54.5		10,879	63.8		5.7
Revenue Unknown	0	0.0		0	0.0		0.9
Total	55	100.0		17,061	100.0		100.0
By Loan Size							
\$100,000 or Less	19	34.5	93.0	1,006	5.9	39.0	
\$100,001 - \$250,000	14	25.5	3.9	2,266	13.3	17.1	
\$250,001 - \$1 Million	22	40.0	3.2	13,789	80.8	43.9	
Total	55	100.0	100.0	17,061	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	8	32.0		361	5.8		
\$100,001 - \$250,000	9	36.0		1,354	21.9		
\$250,001 - \$1 Million	8	32.0		4,467	72.3		
Total	25	100.0		6,182	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

FCB's level of lending to businesses with annual revenues of \$1 million or less (45.5%) lagged the percentage of area businesses having revenues of \$1 million or less (93.4%) but was comparable to the aggregate level of lending (51.7%). The remaining percentage of small business loans reported by the aggregate lenders either had revenue exceeding \$1 million per year or revenues were unknown. With respect to the distribution by loan size, 34.5% of the bank's small business loans, in loan amounts of \$100,000 or less, were compared to the aggregate reporters at 93%. Overall, the bank's performance is reasonable and is driven by its level of small business lending by revenue compared to the aggregate reporters' level of lending.

Geographic Distribution of Loans

The bank's geographic distribution of HMDA lending is considered reasonable and is excellent for small business lending. Given the relative loan volumes and strength of performance for each product, the bank's overall performance is considered reasonable.

HMDA Lending

FCB's geographic distribution performance of HMDA lending is considered reasonable overall. From a loan category perspective, performance of the bank's home purchase loans is poor, while the refinance performance is reasonable. While the home purchase lending carries more volume, the refinance lending strength of performance contributes to the overall performance conclusion. The strength of performance in each category was a material factor in determining the bank's overall performance.

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Charleston-North Charleston, SC MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	2.7	3.0	150	0.5	1.9	4.6
Mode rate	4	10.8	19.9	2,525	7.6	14.6	22.8
Middle	10	27.0	36.3	3,558	10.8	32.9	33.6
Upper r	19	51.4	40.3	25,353	76.7	49.8	38.4
Unkn own	3	8.1	0.4	1,451	4.4	0.8	0.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	37	100.0	100.0	33,037	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.8	0	0.0	2.6	4.6
Mode rate	3	27.3	20.5	900	10.7	14.2	22.8
Middle	2	18.2	35.3	810	9.6	29.0	33.6
Upper r	6	54.5	39.7	6,718	79.7	52.5	38.4
Unkn own	0	0.0	0.7	0	0.0	1.7	0.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	8,428	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.6	0	0.0	1.1	4.6
Mode rate	0	0.0	13.1	0	0.0	8.5	22.8
Middle	1	33.3	33.3	500	12.7	24.1	33.6
Upper r	2	66.7	51.3	3,450	87.3	65.2	38.4
Unkn own	0	0.0	0.8	0	0.0	1.1	0.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	3,950	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	25.0	18.3	1,850	12.6	3.9	7.1
Mode rate	0	0.0	30.0	0	0.0	31.5	26.6
Middle	3	75.0	30.0	12,791	87.4	18.8	30.0
Upper r	0	0.0	20.0	0	0.0	45.6	33.6
Unknown	0	0.0	1.7	0	0.0	0.2	2.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	14,641	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	3.6	3.0	2,000	3.3	2.0	4.6
Mode rate	7	12.7	19.0	3,425	5.7	15.0	22.8
Middle	16	29.1	35.8	17,659	29.4	31.2	33.6
Upper r	27	49.1	41.7	35,521	59.1	51.0	38.4
Unkn own	3	5.5	0.5	1,451	2.4	0.9	0.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	55	100.0	100.0	60,056	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Home Purchase Lending

The bank's level of home purchase lending in low-income tracts (2.7%) lagged the percentage of owner-occupied housing units located in such tracts (4.6%) and approximated the aggregate reporter's level of lending (3%) in low-income tracts. FCB's level of lending in moderate-income tracts (10.8%) lagged both the percentage of owner-occupied housing units located in moderate-income tracts (22.8%) and the aggregate reporter's level of lending (19.9%) in such tracts. The bank's geographic distribution of home purchase lending was considered poor.

Refinance Lending

The bank made no (0%) refinance loans to low-income tracts; however, the demographic and aggregate data indicate that there is opportunity to make such loans with 4.6% of owner-occupied housing units and 3.8% of the aggregate level of lending. FCB's level of lending in moderate-income tracts (27.3%) exceeded both the percentage of owner-occupied housing units located in moderate-income tracts (22.8%) and the aggregate reporter's level of lending (20.5%) in such tracts. Overall, the bank's geographic distribution of refinance lending was considered reasonable.

Small Business Lending

FCB's small business loan performance is considered excellent.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Assessment Area: Charleston-North Charleston, SC MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	8	14.5	5.6	951	5.6	6.3	6.4
Moderate	10	18.2	19.1	2,212	13.0	20.8	22.9
Middle	10	18.2	29.7	5,236	30.7	25.7	29.7
Upper	27	49.1	43.9	8,662	50.8	45.0	39.6
Unknown	0	0.0	1.5	0	0.0	2.1	1.3
Tract-Unk	0	0.0	0.3	0	0.0	0.1	
Total	55	100.0	100.0	17,061	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2023 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

The bank's small business lending in low-income census tracts (14.5%) substantially exceeded both the aggregate level of lending (5.6%) and the percentage of businesses (6.4%) in the area. Lending in moderate-income census tracts (18.2%) was comparable to both the aggregate level of lending (19.1%) and the percentage of businesses (22.9%) in the area. Overall, FCB's geographic distribution of small business lending is considered excellent, and this conclusion is driven by the performance in low-income tracts.

Community Development Loans, Investments, and Services

Overall, FCB demonstrated an adequate level of responsiveness to local community development needs through its lending, investment, and service activities that support area organizations and facilitate community development within the assessment area during the evaluation period. Opportunities for community development lending, investments, and services are reasonably available within the assessment area based upon discussions with community members knowledgeable of the local community and the review of performance evaluations of other similarly situated local financial institutions. The bank faces no significant constraints in providing such loans, investments, and services given its capacity, market position, and business strategy.

The following community development activities were performed within the Charleston-North Charleston, SC MSA assessment area during the evaluation period.

- Ten loans totaling \$7.2 million that provide affordable housing to low- and moderate-income families. The organizations receiving funding are specifically designated to provide affordable housing and most are non-profit entities.
- One loan totaling \$430,000 to a non-profit organization that provides services to low- and moderate-income individuals and families, specifically young single homeless mothers.
- Two investments for approximately \$2.5 million, to mortgaged backed securities, specifically containing a pool of qualified CRA loans within the MSA.
- Eighteen donations totaling \$109,952 were made within the MSA, to qualifying organizations or activities that support community development.
- Bank employees provided financial expertise to sixteen organizations or activities that support community development.

NORTH CAROLINA

CRA RATING FOR STATE OF NORTH CAROLINA: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors supporting this rating include:

- The bank's borrower distribution is considered reasonable for HMDA and excellent for small business lending. Overall, the bank's borrower distribution performance is considered excellent.
- The bank's geographic distribution is considered excellent for HMDA and reasonable for small business lending. Overall, the bank's geographic distribution performance is considered reasonable.
- During the evaluation period, the bank participated in an adequate level of community development activities within North Carolina

SCOPE OF EXAMINATION

The lending test review considered all small business and HMDA loans originated in 2023. All qualified community development loans and services provided since the previous evaluation (July 26, 2021) and all qualified investments made during this same period and those outstanding as of the date of this evaluation, within the designated assessment area or within the State of North Carolina were considered. To determine the availability of community development opportunities in specific assessment areas, the CRA public evaluations of other financial institutions operating in these areas were reviewed. Additionally, a member of the community was contacted to discern information about local economic conditions, local credit needs, performance of banks in the assessment areas, as well as potential community development opportunities.

Currently, the bank has delineated two assessment areas in the State of North Carolina; the Scotland County, NC NonMSA assessment area, which was evaluated using the FFIEC's full-scope evaluation procedures and the Pinehurst Southern Pines, NC MSA assessment area. As previously detailed, given the timing of the bank's delineation of the Pinehurst Southern Pines, NC assessment area (August 2024), it was not evaluated during this evaluation. As such, ratings for the state are based solely on the bank's performance in the Scotland County, NC NonMSA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SCOTLAND COUNTY, NC NONMSA ASSESSMENT AREA

FCB currently operates two full-service branches within the two assessment areas. The Pinehurst assessment area was created after the bank opened a new full-service branch (replacing an existing LPO) in August 2024. Within the bank's Scotland County, NC NonMSA assessment area, FCB is ranked 5th out of six institutions in local deposit market share with 9.7% of the available FDIC insured deposits (excluding credit unions) as of June 30, 2024.

According to 2020 ACS data, the Scotland County, NC NonMSA assessment area had a population of 34,174 and a median housing value of \$87,634. The owner occupancy rate within the area equals 50.5%, which is slightly lower than the rate in the nonmetropolitan areas of the state (53.4%) as well as the statewide rate (56.5%). Within the assessment area, 23.3% of families are considered below the poverty level, which is much higher than the percentage of such families in the nonmetropolitan areas of the state (13.1%) as well as the State of North Carolina (10%). The estimated median family income in 2023 for nonmetropolitan areas in North Carolina equals \$70,400. The following table provides relevant demographic data for the assessment area during 2023.

2023 Scotland County, NC NonMSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	11.1	989	12.0	355	35.9	2,579	31.4
Moderate	4	44.4	3,902	47.5	1,006	25.8	1,534	18.7
Middle	4	44.4	3,320	40.4	548	16.5	1,456	17.7
Upper	0	0.0	0	0.0	0	0.0	2,642	32.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	8,211	100.0	1,909	23.2	8,211	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,935	721	9.3	37.3	876	45.3	338	17.5
Moderate	7,300	3,327	42.9	45.6	2,900	39.7	1,073	14.7
Middle	6,108	3,701	47.8	60.6	1,426	23.3	981	16.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,343	7,749	100.0	50.5	5,202	33.9	2,392	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	134	13.8	122	13.5	12	20.7	0	0.0
Moderate	537	55.2	496	55.0	33	56.9	8	61.5
Middle	301	31.0	283	31.4	13	22.4	5	38.5
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	972	100.0	901	100.0	58	100.0	13	100.0
Percentage of Total Businesses:				92.7		6.0		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	6.3	2	6.5	0	0.0	0	0.0
Moderate	17	53.1	16	51.6	1	100.0	0	0.0
Middle	13	40.6	13	41.9	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	32	100.0	31	100.0	1	100.0	0	0.0
Percentage of Total Farms:				96.9		3.1		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

According to data published by the FFIEC in 2023, all four of the assessment area's middle-income census tracts were designated as distressed due to poverty and unemployment. The middle-income tracts were also considered distressed in 2022. The economy of the assessment area is very small and has just a few main sources which consist of the local hospital, school district, NC Department of Corrections, the County, and some small manufacturing businesses. The following chart provides

unemployment rate information for the assessment area and indicates a high unemployment rate for the assessment area compared to the nonmetropolitan areas of the state and the statewide area. Since 2020, the area's unemployment rates have been trending downward. Unemployment rates in the counties, the MSA, and the State have all trended in the same direction.

Scotland County, NC NonMSA Unemployment Rates					
Area	2019	2020	2021	2022	2023
Scotland County, NC NonMSA	6.5%	11.9%	9.5%	6.5%	6.3%
NonMSA North Carolina	4.4%	7.4%	5.5%	4.2%	3.9%
North Carolina	3.9%	7.2%	4.9%	3.7%	3.5%
Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics					

A community official representing an economic development organization was contacted during the evaluation to discuss local credit needs. The contact noted that loan demand in the county was stable but limited for both residential and businesses. Affordable housing supply was also very limited, as indicated by the contact, and the area has a need for entry level housing. The official noted that the demand for all types of housing options was limited and moved extremely fast, with some demand coming from military retirees from nearby bases. The contact stated that the local banks were very active in the community and seemed committed to serve area needs for both housing and businesses. The official felt like startups and small businesses had been able to obtain financing from local banks or other sources in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS:

The Lending Test for the State of North Carolina is rated "Satisfactory." The Community Development Test is also rated "Satisfactory." The components of each test are discussed in the following sections. All conclusions also take into consideration relevant performance context factors.

During 2023, the bank originated HMDA loans totaling \$1.2 million and small business loans totaling \$1.5 million within the assessment area. Accordingly, the bank's small business lending performance is given slightly more weight when evaluating the bank's overall lending performance.

Lending To Borrowers of Different Incomes and To Businesses of Different Sizes

Within this assessment area, the bank's borrower distribution of HMDA lending reflects a reasonable penetration while small business lending reflects excellent penetration. Given the relative loan volume and strength of performance for each product, the bank's overall performance is considered excellent.

HMDA Lending

FCB's borrower distribution performance of HMDA lending is considered reasonable overall. From a product category perspective, home purchase lending is reasonable while refinance performance, though based on only one loan, is very poor. Home purchase performance was weighted more heavily because of the substantially larger dollar volume of such lending within the assessment area during 2023. Performance for the home improvement loan category was not evaluated based on the relatively limited volume of such lending in this assessment area.

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Scotland County, NC NonMSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$ (000)	\$%	\$%	
Home Purchase Loans							
Low	2	33.3	8.5	158	13.7	3.5	31.4
Moderate	0	0.0	21.3	0	0.0	15.9	18.7
Middle	1	16.7	26.7	245	21.2	26.5	17.7
Upper	0	0.0	24.9	0	0.0	33.0	32.2
Unknown	3	50.0	18.5	750	65.0	21.1	0.0
Total	6	100.0	100.0	1,153	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	15.9	0	0.0	9.2	31.4
Moderate	0	0.0	12.5	0	0.0	8.9	18.7
Middle	0	0.0	18.2	0	0.0	16.4	17.7
Upper	0	0.0	39.8	0	0.0	49.6	32.2
Unknown	1	100.0	13.6	40	100.0	15.9	0.0
Total	1	100.0	100.0	40	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	31.4
Moderate	0	0.0	4.5	0	0.0	3.7	18.7
Middle	0	0.0	40.9	0	0.0	28.9	17.7
Upper	0	0.0	54.5	0	0.0	67.5	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	28.6	9.6	158	13.2	4.4	31.4
Moderate	0	0.0	19.2	0	0.0	14.5	18.7
Middle	1	14.3	24.4	245	20.5	24.3	17.7
Upper	0	0.0	31.1	0	0.0	37.8	32.2
Unknown	4	57.1	15.7	790	66.2	18.9	0.0
Total	7	100.0	100.0	1,193	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Home Purchase Lending

FCB's lending to low-income borrowers (33.3%) exceeded the percentage of area low-income families (31.4%) and significantly exceeded the aggregate level of lending (8.5%). The bank made no (0%) loans to moderate-income borrowers; however, the demographic and aggregate data indicate that there is opportunity to make such loans, with 18.7% of area moderate-income families in the area and 21.3% of the aggregate level of lending. Overall, FCB's home purchase lending performance is considered reasonable.

Refinance Lending

FCB made no refinance loans to low-income borrowers (0%) which significantly lagged both the percentage of area low-income families (31.4%) and the aggregate level of lending (15.9%). Additionally, the bank made no refinance loans to moderate-income borrowers (0%) which also significantly lagged both the percentage of area moderate-income families (18.7%) and the aggregate level of lending (12.5%). The borrower distribution performance for refinance lending is considered very poor.

Small Business Lending

The bank's small businesses borrower distribution performance is considered excellent.

Distribution of 2023 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Scotland County, NC NonMSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	5	100.0	55.4	1,513	100.0	48.2	92.7
Over \$1 Million	0	0.0		0	0.0		6.0
Revenue Unknown	0	0.0		0	0.0		1.3
Total	5	100.0		1,513	100.0		100.0
By Loan Size							
\$100,000 or Less	1	20.0	97.0	87	5.8	55.0	
\$100,001 - \$250,000	3	60.0	1.2	486	32.1	10.4	
\$250,001 - \$1 Million	1	20.0	1.8	940	62.1	34.6	
Total	5	100.0	100.0	1,513	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	20.0		87	5.8		
\$100,001 - \$250,000	3	60.0		486	32.1		
\$250,001 - \$1 Million	1	20.0		940	62.1		
Total	5	100.0		1,513	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

FCB's level of lending to businesses with annual revenues of \$1 million or less (100%) substantially exceeded the aggregate level of lending (55.4%) and also exceeded the percentage of area businesses having revenues of \$1 million or less (92.7%). The remaining percentage of small business loans reported by the aggregate lenders either had revenue exceeding \$1 million per year or revenues were unknown. With respect to the distribution by loan size, 20% of the bank's small business loans, in loan amounts of \$100,000 or less were compared to the aggregate reporters at 97%. Overall, the bank's performance is excellent and is driven by its level of small business lending by revenue compared to the aggregate reporters' level of lending.

Geographic Distribution of Loans

The bank's geographic distribution of HMDA lending is considered excellent and small business lending is considered reasonable. Given the relative loan volumes and strength of performance for each product, the bank's overall performance is considered reasonable.

HMDA Lending

FCB's geographic distribution performance of HMDA lending is considered excellent overall. From a loan category perspective, performance of the bank's home purchase loans is excellent, while the refinance performance is very poor. In reaching the overall conclusion, home purchase performance was weighted more heavily because of the substantially larger dollar volume of such lending within the assessment area during 2023. Given the lack of home improvement and multifamily loans originated by the bank during 2023, performance of the bank's home improvement and multifamily loans was not evaluated or considered in this assessment area.

Distribution of 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Scotland County, NC NonMSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	50.0	8.5	712	61.8	5.3	9.3
Moderate	2	33.3	45.6	296	25.7	42.4	42.9
Middle	1	16.7	45.9	145	12.6	52.2	47.8
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	1,153	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	6.8	0	0.0	3.2	9.3
Moderate	0	0.0	45.5	0	0.0	38.0	42.9
Middle	1	100.0	47.7	40	100.0	58.8	47.8
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	40	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.5	0	0.0	4.6	9.3
Moderate	0	0.0	31.8	0	0.0	27.3	42.9
Middle	0	0.0	63.6	0	0.0	68.1	47.8
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	12.2
Moderate	0	0.0	0.0	0	0.0	0.0	70.7
Middle	0	0.0	0.0	0	0.0	0.0	17.1
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	0.0	0	0.0	0.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	3	42.9	7.7	712	59.7	4.8	9.3
Moderate	2	28.6	45.5	296	24.8	41.8	42.9
Middle	2	28.6	46.8	185	15.5	53.4	47.8
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,193	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Home Purchase Lending

The bank's level of home purchase lending in low-income tracts (50%) significantly exceeded the percentage of owner-occupied housing units located in low-income tracts (9.3%) and the aggregate reporter's level of lending (8.5%) in such tracts. FCB's level of lending in moderate-income tracts (33.3%) lagged the percentage of owner-occupied housing units located in moderate-income tracts (42.9%) and the aggregate reporter's level of lending (45.6%) in such tracts. The bank's geographic distribution of home purchase lending was considered excellent.

Refinance Lending

The bank made no (0%) refinance loans to low-income tracts; however, the demographic and aggregate data indicate that there is opportunity to make such loans with 9.3% of owner-occupied housing units and 6.8% of the aggregate level of lending. FCB's also made no (0%) in moderate-income tracts, which significantly lagged the percentage of owner-occupied housing units located in moderate-income tracts (42.9%) and the aggregate reporter's level of lending (45.5%) in such tracts. The bank's geographic distribution of refinance lending was considered very poor.

Small Business Lending

FCB's small business loan performance is considered reasonable.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Assessment Area: Scotland County, NC NonMSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$ (000)	\$%	\$%	
Low	0	0.0	7.8	0	0.0	10.9	13.8
Moderate	2	40.0	53.9	1,027	67.9	68.4	55.2
Middle	3	60.0	37.1	486	32.1	20.5	31.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.2	
Total	5	100.0	100.0	1,513	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

The bank's level of lending in low-income census tracts (0%) lagged the aggregate level of lending (7.8%) as well as the percentage of small businesses (13.8%) located in such tracts. The bank's level of lending in moderate-income census tracts (40%) lagged both the aggregate level of lending (53.9%) and the percentage of area businesses (55.2%) in such tracts. Overall, the bank's geographic distribution of small business lending was considered reasonable.

Community Development Loans, Investments, and Services

Overall, the bank demonstrated an adequate level of responsiveness to local community development needs through its lending, investment, and service activities that support area organizations and facilitate community development within the assessment area during the evaluation period. Opportunities for community development lending, investments, and services are reasonably available within the assessment area based upon discussions with community members knowledgeable of the local community and the review of performance evaluations of other similarly situated local financial institutions. The bank faces no significant constraints in providing such loans, investments, and services given its capacity, market position, and business strategy.

The following Community Development activities were performed within the Scotland County assessment area or within North Carolina during the evaluation period. .

- Seven affordable housing loans totaling \$1.4 million to organizations that provide qualified affordable housing to low- and moderate-income families. The qualifying loans were also located within low- and moderate-income census tracts.
- The bank recorded one donation for \$112. The organization provides community services to low- and moderate-income families throughout the area.
- Two community service activities were performed by three bank employees providing financial expertise to various organizations, representing affordable housing and community services.

CRA APPENDIX A
SCOPE OF EXAMINATION

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED¹	OTHER INFORMATION
Charleston-North Charleston, SC MSA	Full-Scope	None	None
Scotland County, NC NonMSA	Full-Scope	None	None
Marlboro County, SC NonMSA	Limited-Scope	None	None
Pinehurst-Southern Pines, NC MSA	Limited-Scope	None	None

¹ There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual branches examined in each state.

CRA APPENDIX B

SUMMARY OF STATE RATINGS

State or Multistate Metropolitan Area Name	Lending Test Rating	Community Development Test Rating	Overall Rating
State of South Carolina	Satisfactory	Satisfactory	Satisfactory
State of North Carolina	Satisfactory	Satisfactory	Satisfactory

CRA APPENDIX C

LOAN, BRANCH, AND DEPOSIT VOLUME BY ASSESSMENT AREA

The following table includes the distribution of branch offices, along with deposit and loan volume, by assessment area. The deposit volume is as of June 30, 2024, while the loan volume includes 2023 small business and HMDA loans extended within the bank's assessment areas. As previously detailed, the bank's assessment areas have undergone changes since the prior evaluation. FCB closed its branch office in Marlboro County, SC in May 2022, which eliminated that assessment area. Additionally, in August 2024, the bank converted an LPO in Moore County, NC into a full service branch office which added the Pinehurst-Southern Pines, NC MSA market to the bank's assessment areas. Given the timing of those changes, neither area was included in this evaluation. Since it is a current assessment area, the Pinehurst-Southern Pines, NC MSA market is included in the table below.

Assessment Area	Loan Volume				Branches		Deposit Volume as of 6/30/2024	
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Charleston-North Charleston SC MSA	110	90.2%	\$77,117	96.6%	3	60.0%	\$689,588	94.4%
Scotland County, NC	12	9.8%	\$2,706	3.4%	1	20.0%	\$41,264	5.6%
Pinehurst-Southern Pines, NC MSA	0	0.0%	\$0	0.0%	1	20.0%	\$0	0.0%
Total	122	100.0%	\$79,823	100.0%	5	100%	\$730,852	100.0%

CRA APPENDIX D

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.

Census tract: A small subdivision of metropolitan and other densely populated 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 upon 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 development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; 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; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - (A) Rates of poverty, unemployment, and population loss; or
 - (B) Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, 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 and Community Development Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, 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 refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending and Community Development Tests is analyzed using only quantitative factors (for example, 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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A 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. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a 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.

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.

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 loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report 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 either secured 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): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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



Branch Listing

BR #	BRANCH NAME	STREET ADDRESS	MAILING ADDRESS	PHONE NUMBERS	HOURS OF OPERATION		ATM (Y/N)	MSA	COUNTY	CENSUS TRACT
					LOBBY	DRIVE-THROUGH				
NORTH CAROLINA										
006	Pinehurst Branch	5 Village Green Road West Pinehurst, NC 28374	5 Village Green Road West Pinehurst, NC 28374	(O) 910-420-4830 (F) 910-420-4835	M-F: 9:00 - 5:00 pm	N/A	No	Pinehurst-Southern Pines, NC	Moore	9506.01
SOUTH CAROLINA										
003	Charleston-Main	304 Meeting Street Charleston, SC 29401	PO Box 21810 Charleston, SC 29413	(O) 843-990-7770 (F) 843-990-7767	M-F: 9:00 - 5:00 pm	N/A	No	Charleston-North Charleston, SC Metro Area	Charleston	0004.00
004	Downtown Summerville	234 N Maint Street Summerville, SC 29483	Same as Street	(O) 843-990-7750 (F) 843-990-7767	M-F: 9:00 - 5:00 pm	N/A	No	Charleston-North Charleston, SC Metro Area	Dorchester	0107.00
005	Mount Pleasant	2191 N Highway 17 Mount Pleasant, SC 29464	Same as Street	(O) 843-990-7750 (F) 843-990-7767	M-F: 9:00 - 5:00 pm	N/A	No	Charleston-North Charleston, SC Metro Area	Charleston	0046.10



Branch Activity

BR #	BRANCH NAME	STREET ADDRESS	DATE	MSA	COUNTY	CENSUS TRACT
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BRANCHES OPENED

NORTH CAROLINA

006	Pinehurst	5 Village Green Road West Pinehurst, NC 28374	8/20/2024	Pinehurst- Southern Pines, NC	Moore	9506
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BRANCHES CLOSED

NORTH CAROLINA

002	Laurinburg	909 South Main Street Laurinburg, NC 28352	10/17/2025	no MSA	Scotland	0101.02
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Products & Services



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BANK



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Personal Savings

Certificates of Deposit

IRA Certificates of Deposit

Personal Loans and Lines - Unsecured, and Secured: real estate & non-real estate

COMMERCIAL BANKING

Business Checking – DDA & MMA

Business Savings

Commercial Loans and Lines - Unsecured, and Secured: real estate & non-real estate

OTHER PRODUCTS AND SERVICES

ACH Origination: DR & CR	Merchant Card Services	Remote Deposit Capture
Bill Pay	Mobile Banking	Safe Deposit Box – Laurinburg
Cashier's Checks	Night Deposit - Laurinburg	Wire Transfers – Dom/Int'l
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Phone (843) 454-9337 | Fax (843) 454-9338

LAURINBURG, NC

909 Main Street, Laurinburg, NC 28352
Phone (910) 610-4343 | Fax (910) 610-1227

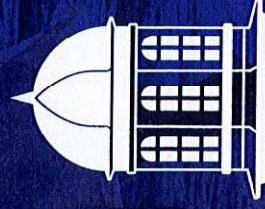
SUMMERVILLE, SC

227 S Cedar Street, Suite A, Summerville, SC 29483
Phone (843) 990-7750 | Fax (843) 990-7779

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	Minimum Opening Balance	Monthly Charge	Earns Interest	Qualifiers to Waive Monthly Charge	Miscellaneous Information
BASIC CHECKING offers high-tech conveniences without a minimum balance requirement or a monthly fee.	\$100	Free	No	N/A	• Paper statement fee \$3
FREEDOM CHECKING with all the conveniences.	\$100	\$4	No	• Monthly direct deposit OR • Minimum daily balance of \$400 during statement cycle	
CLASSIC CHECKING shows everything improves with age. All the great services and added benefits for customers age 50+.	\$100	Free	Yes No minimum balance required	N/A	• FREE first order of basic checks. (Additional check orders no charge with monthly direct deposit.)
PREMIER CHECKING for those with higher balances. Enjoy convenient access while earning a premium interest rate.	\$100	\$10	Yes Minimum balance \$2,500 required	• Average daily balance \$2,500 • Loan balance of \$50,000 or greater • \$25,000 combined deposits	• FREE cashier's checks • 4 FREE domestic wires each month
PERSONAL MONEY MARKET CHECKING for those looking for a place to park some money where it will earn higher interest than a checking or savings account.	\$1,000	\$10	Yes Minimum balance \$1,000 required	• Minimum daily balance of \$1,000 during the statement cycle	• Limited to 6 third party transactions per statement cycle (\$10 per transaction over 6) • Unlimited in bank transactions • Paper statement fee \$3
CAPITAL SAVINGS is perfect for you to save for vacation or unplanned expenses.	\$100	\$5	Yes Minimum balance \$100 required	• Minimum daily balance of \$100 for the statement cycle	• 3 FREE withdrawals/transfers per month (\$3 per withdrawal/transfer over 3) • Paper statement fee \$3
FIRST SAVINGS is ideal for young savers to watch their money grow.	\$25	Free	Yes No minimum balance required	N/A	• 3 FREE withdrawals/transfers monthly (\$3 per withdrawal/transfer over 3) • Paper statement fee \$3

*May be subject to additional fees. Please inquire for more information. Terms and conditions subject to change.



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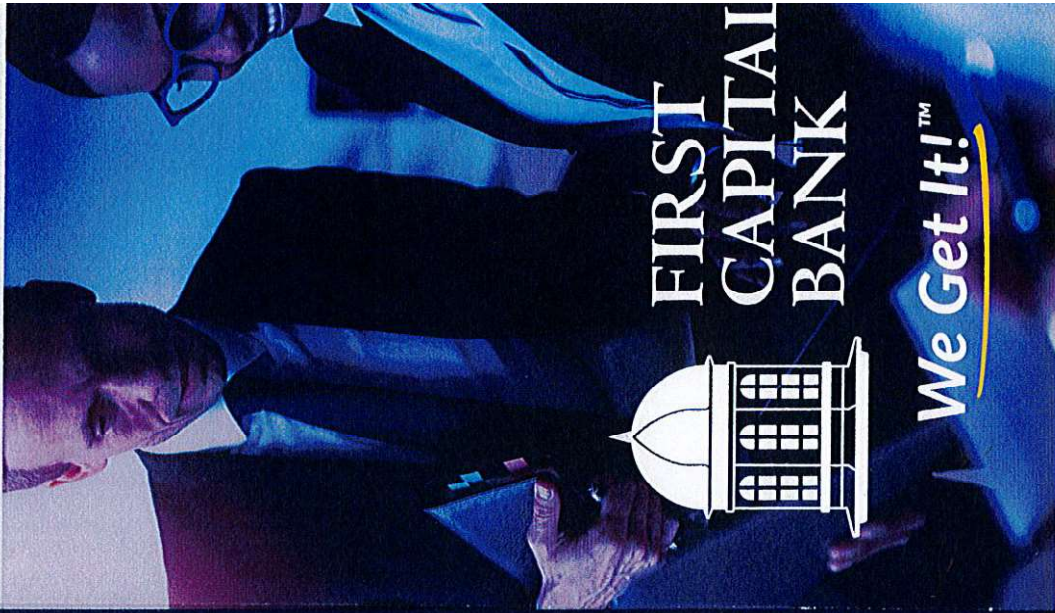
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	Minimum Opening Balance	Monthly Charge	Earns Interest	Qualifiers to Waive Monthly Charge	Monthly Transaction Items*
BUSINESS 150 is designed for start-up businesses and businesses with a low volume of deposits and minimal check-writing activity.	\$100	None	No	N/A	150 free items per statement cycle (all others \$0.35 each) - Paper statement fee \$3
BUSINESS 250 is designed for businesses with medium volume of deposit and check-writing activity.	\$100	\$10	No	- Minimum daily balance of \$500 OR \$2,500 average daily balance	250 free items per statement cycle (all others \$0.35 each) - Paper statement fee \$3
BUSINESS 500 is designed for larger businesses with higher balances and more activity.	\$100	\$15	No	- Minimum daily balance of \$2,500 OR - Minimum average daily balance of \$10,000 combined FCB deposits OR - Total FCB loan balance of \$50,000 or greater	500 free items per statement cycle (all others \$0.35 each) - Paper statement fee \$3
COMMERCIAL CHECKING Offers all the flexibility of a checking account for your high-volume transactions and provides earnings credit to offset monthly fees.	\$500	\$20	No	Earnings credit is calculated on average collected balance.	- Per debit \$0.18 - Per credit \$0.35 - Per item deposited \$0.10 - Paper statement fee \$3
CHARITABLE CHECKING Is for civic organizations with IRS non-profit status.	\$100	None	Yes Minimum average daily balance \$2,500 required	N/A	250 free items per statement cycle (all others \$0.35 each) - Paper statement fee \$3
BUSINESS MONEY MARKET CHECKING offers flexible, tiered interest rates that help ensure your money works for you around the clock.	\$1,000	\$10	Yes Minimum average daily balance \$1,000 required	Minimum Daily Balance of \$1,000	- Limited to 6 third party transaction per statement cycle (\$10 per transaction over 6) - Unlimited in bank transactions - Paper statement fee \$3
BUSINESS SAVINGS to save for your company's next big purchase.	\$200	\$5	Yes Minimum balance \$200 required	Minimum daily balance of \$200 for the statement cycle	**3 FREE withdrawals/transfers monthly (\$3 per withdrawal/transfer over 3) - Paper statement fee \$3

*May be subject to additional fees. Please inquire for more information. Terms and conditions subject to change.

MISCELLANEOUS INFORMATION



**FIRST
CAPITAL
BANK**

We Get It!TM

FCBCAROLINAS.COM

STATEMENTS



CONSUMER ACCOUNTS

15th of the month



COMMERCIAL ACCOUNTS

End of the month



SAVINGS ACCOUNTS

Mailed monthly if transactions are made and quarterly
if no transactions are made

MISC. FEES & CHARGES

• Cashier's Check (customers only)	\$5
• Charge Off Collection	\$28
• Chargeback/ Return Deposit Item	\$5
• Check Cashing Fee - 1% of the dollar amount	\$3 (minimum)
• Check Copy	\$3
• Closing Account (within 90 days of open date)	\$25
• Collections (per item fee) - Domestic	\$15
• Collections (per item fee) - International	\$25
• Daily Overdraft	\$5 (after 5 th business day)
• Dormant Fee	\$3
• Drill Safe Deposit Box	\$100
• Linked Account Transfer Fee	\$5
• Night Deposit Bags (plastic)	Market Price
• Paid Overdraft Fee	\$28 (per item)
• Replace Lost ATM/Debit Card	\$15
• Replace Safe Deposit Box Key	\$50
• Research Fee (per hour, 1 hour minimum)	\$30
• Return Item Fee	\$28 (per item)
• Rolled Coin	\$0.10 (per roll)
• Safe Deposit Box Rental (3x5)*	\$30
• Safe Deposit Box Rental (3x10)*	\$50
• Safe Deposit Box Rental (5x10)*	\$60
• Safe Deposit Box Rental (10x10)*	\$90
• Snapshot Statement Fee	\$5
• Stop Payment	\$25
• Strapped Currency	\$1 (per strap in or out)
• Tax Levy	\$75
• Telephone Inquiries	\$2
• Wire Transfer Domestic (incoming)	\$15
• Wire Transfer Domestic (outgoing)	\$20
• Wire Transfer International	\$50

**Subject to availability*

FCBCAROLINAS.COM





Assessment Areas

First Capital Bank has defined three assessment areas by the communities we serve. Those assessment areas in which the five FCB branches operate are as follows:

South Carolina

- Branches 3, 4 & 5 – Charleston, Summerville, and Mount Pleasant, respectively: Charleston, Dorchester, and Berkeley Counties in their entirety.

North Carolina

- Branch 2 – Laurinburg: Scotland County in its entirety
- Branch 6 – Pinehurst: Moore County in its entirety

Assessment area maps and branch census tract information can be viewed at the following pages.



ASSESSMENT AREA

CHARLESTON-MAIN: BRANCH 3

304 Meeting Street | Charleston, SC



[illegible]

All legal investigations and seizures are as of January 1, 2020. The investigation starts on the map are for C-rose (purple) and (blue) data collection and (blue) purposes only, dark (blue) and (blue) for statistical purposes do not constitute a determination of jurisdictional authority or rights of ownership or settlement.

Geographic Mapping: 2020 Census Information (see January 1, 2020)
Data Source: U.S. Census Bureau's 2020 Census (2020)
Map Created by Geographic Information, January 01, 2021

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

Preparation of the Report Area Code:
 District: 000 00
 Subdistrict: 000 00
 1st Standard Field: 00 00
 2nd Standard Field: 00 00
 County/Workshop: 00 00
 Location of Preparation: Origin: 00 00
 Page Setting: 0
 Page Number: 0

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

NAME: **Dorchester County (035)**
 STATE TYPE: **County or statistically equivalent entity**
 ST: **South Carolina (45)**

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY

Tract: ALL TRACTS

Records 1 through 48 of 48

Data Report Links

[Demographic \(PDF\)](#)
[Income \(PDF\)](#)
[Population \(PDF\)](#)
[Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0201.01	Moderate	No	57.52	\$105,100	\$60,454	\$47,237	2974	60.63	1803	1009	1617
0201.02	Moderate	No	74.30	\$105,100	\$78,089	\$61,020	4063	41.94	1704	899	1548
0202.01	Low	No	34.30	\$105,100	\$36,049	\$28,173	3507	53.01	1859	938	1605
0202.02	Low	No	38.22	\$105,100	\$40,169	\$31,395	2926	87.05	2547	821	1703
0203.01	Moderate	No	71.69	\$105,100	\$75,346	\$58,878	3062	18.52	567	1163	1455
0203.03	Moderate	No	67.95	\$105,100	\$71,415	\$55,802	1833	53.74	985	742	871
0203.04	Moderate	No	71.09	\$105,100	\$74,716	\$58,382	4476	21.96	983	1325	2071
0204.01	Low	No	49.08	\$105,100	\$51,583	\$40,313	3890	37.20	1447	1182	1833
0204.04	Upper	No	150.79	\$105,100	\$158,480	\$123,839	6963	20.92	1457	1368	1767
0204.05	Moderate	No	65.15	\$105,100	\$68,473	\$53,510	3447	57.88	1995	1037	1328
0204.06	Upper	No	304.42	\$105,100	\$319,945	\$250,001	2858	12.49	357	476	427
0204.07	Upper	No	152.09	\$105,100	\$159,847	\$124,907	9274	12.35	1145	1638	1744
0205.03	Middle	No	109.27	\$105,100	\$114,843	\$89,741	5227	33.98	1776	1696	2480
0205.04	Moderate	No	74.64	\$105,100	\$78,447	\$61,304	4151	48.01	1993	1250	1814
0205.05	Middle	No	89.62	\$105,100	\$94,191	\$73,600	4699	51.10	2401	1164	1395
0205.06	Moderate	No	79.09	\$105,100	\$83,124	\$64,951	6008	47.15	2833	1459	1805
0206.01	Middle	No	113.78	\$105,100	\$119,583	\$93,446	4792	34.83	1669	1160	1373
0206.02	Middle	No	112.59	\$105,100	\$118,332	\$92,468	7949	38.71	3077	1893	2189
0207.07	Middle	No	102.66	\$105,100	\$107,896	\$84,310	7411	47.60	3528	1797	2082
0207.10	Middle	No	89.33	\$105,100	\$93,886	\$73,367	7202	39.93	2876	1857	2269
0207.11	Upper	No	121.33	\$105,100	\$127,518	\$99,639	14020	28.00	3925	3800	3915
0207.12	Moderate	No	72.48	\$105,100	\$76,176	\$59,524	3411	20.76	708	971	1459

0207.13	Middle	No	108.10	\$105,100	\$113,613	\$88,778	7268	31.81	2312	1279	1608
0207.14	Middle	No	114.02	\$105,100	\$119,835	\$93,642	6016	38.31	2305	1372	1800
0207.15	Moderate	No	73.98	\$105,100	\$77,753	\$60,757	3912	37.83	1480	1156	1774
0207.16	Middle	No	93.36	\$105,100	\$98,121	\$76,676	8619	44.47	3833	2140	2971
0207.17	Moderate	No	60.37	\$105,100	\$63,449	\$49,583	5246	51.20	2686	1327	2141
0207.18	Moderate	No	66.89	\$105,100	\$70,301	\$54,935	6953	55.79	3879	985	1435
0207.19	Moderate	No	77.36	\$105,100	\$81,305	\$63,531	5283	42.15	2227	1407	1714
0207.20	Middle	No	118.12	\$105,100	\$124,144	\$97,009	4816	25.50	1228	1383	1543
0207.21	Upper	No	152.72	\$105,100	\$160,509	\$125,417	3384	38.33	1297	848	1044
0207.22	Upper	No	138.00	\$105,100	\$145,038	\$113,333	3151	24.12	760	1155	1261
0207.23	Middle	No	100.01	\$105,100	\$105,111	\$82,138	3093	40.19	1243	844	1263
0207.24	Middle	No	81.91	\$105,100	\$86,087	\$67,273	4034	30.74	1240	0	447
0207.25	Moderate	No	62.02	\$105,100	\$65,183	\$50,938	1562	32.20	503	21	586
0208.04	Moderate	No	65.80	\$105,100	\$69,156	\$54,041	3030	61.42	1861	987	1156
0208.06	Moderate	No	65.03	\$105,100	\$68,347	\$53,412	3717	49.34	1834	887	1357
0208.07	Upper	No	125.42	\$105,100	\$131,816	\$103,000	10031	52.80	5296	2527	3128
0208.08	Middle	No	83.62	\$105,100	\$87,885	\$68,676	3802	58.13	2210	785	1209
0208.09	Moderate	No	77.92	\$105,100	\$81,894	\$63,997	3294	53.92	1776	976	1288
0208.10	Moderate	No	75.28	\$105,100	\$79,119	\$61,827	3861	60.71	2344	1001	1424
0208.11	Moderate	No	62.40	\$105,100	\$65,582	\$51,250	4779	63.21	3021	652	847
0208.12	Upper	No	134.99	\$105,100	\$141,874	\$110,861	6008	25.90	1556	2237	2567
0209.01	Low	No	48.58	\$105,100	\$51,058	\$39,896	1652	45.16	746	377	709
0209.03	Middle	No	101.11	\$105,100	\$106,267	\$83,036	3412	29.37	1002	1095	1293
0209.04	Middle	No	110.77	\$105,100	\$116,419	\$90,972	4129	38.31	1582	1229	1656
0210.00	Moderate	No	51.48	\$105,100	\$54,105	\$42,281	4666	46.40	2165	1239	2034
9801.00	Unknown	No	0.00	\$105,100	\$0	\$0	0	0.00	0	0	0

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2020 CENSUS - CENSUS TRACT REFERENCE MAP: Charleston County, SC



LEGEND

STATE BOUNDARIES

- Canada
- Georgia
- North Carolina
- South Carolina
- Virginia

COUNTY BOUNDARIES

- Charleston County
- Beaufort County
- Blaine County
- Calhoun County
- Cherokee County
- Chickasaw County
- Clarendon County
- Colleton County
- Darlington County
- Georgetown County
- Hampton County
- Horry County
- Jasper County
- Laurens County
- Marion County
- McCormick County
- Newberry County
- Richland County
- Saluda County
- Spartanburg County
- Union County
- York County

WATER BODIES

- Atlantic Ocean
- Charleston Harbor
- Cooper River
- Edisto River
- Georgetown River
- Hampton River
- Little Back River
- Long Cane River
- Marsh Fork River
- North Branch of Cooper River
- South Branch of Cooper River
- Wando River

ROADS

- Interstate
- State Route
- County Road
- Local Road

POPLACES

- City
- Town
- Village
- Hamlet
- Unincorporated Place

POPLACES (Continued)

- Charleston
- Georgetown
- Hampton
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- Long Cane River
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Map of Charleston County, South Carolina, showing census tracts for the 2020 Census. The map includes major roads, water bodies, and various geographical features. Tract boundaries are outlined in black, and many tracts are labeled with their unique FIPS codes. The map is oriented with North at the top.

LEGEND

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POPLACES (Continued)

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- Wando River

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

NAME: Charleston County 0116
 STATE: SC
 COUNTY: Charleston County
 DATE: 2020



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2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 019 - CHARLESTON COUNTY

Tract: ALL TRACTS

Records 1 through 99 of 99

Data Report Links

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[Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0001.00	Upper	No	263.32	\$105,100	\$276,749	\$216,250	2087	18.78	392	666	888
0002.00	Upper	No	287.30	\$105,100	\$301,952	\$235,938	1372	4.45	61	499	774
0004.00	Upper	No	193.30	\$105,100	\$203,158	\$158,750	3213	21.41	688	306	684
0005.00	Upper	No	199.77	\$105,100	\$209,958	\$164,063	1761	5.96	105	475	905
0006.00	Upper	No	193.30	\$105,100	\$203,158	\$158,750	1074	17.78	191	155	350
0007.00	Unknown	No	0.00	\$105,100	\$0	\$0	2432	21.38	520	103	550
0009.00	Middle	No	97.56	\$105,100	\$102,536	\$80,125	1560	48.97	764	159	650
0010.00	Middle	No	92.88	\$105,100	\$97,617	\$76,282	2331	24.02	560	259	1128
0011.00	Unknown	No	0.00	\$105,100	\$0	\$0	2988	48.43	1447	514	1100
0015.00	Middle	No	112.00	\$105,100	\$117,712	\$91,979	1520	44.74	680	353	710
0019.01	Middle	No	109.93	\$105,100	\$115,536	\$90,278	4394	16.20	712	1353	1876
0019.02	Middle	No	103.37	\$105,100	\$108,642	\$84,894	4601	20.28	933	912	1086
0020.02	Middle	No	108.79	\$105,100	\$114,338	\$89,346	6128	16.92	1037	1665	2551
0020.04	Unknown	No	0.00	\$105,100	\$0	\$0	1595	5.71	91	584	1854
0020.05	Upper	No	132.95	\$105,100	\$139,730	\$109,185	7122	10.76	766	2370	2851
0020.06	Upper	No	124.77	\$105,100	\$131,133	\$102,468	5022	21.23	1066	1563	1937
0020.07	Upper	No	180.26	\$105,100	\$189,453	\$148,036	3749	8.56	321	1174	1327
0020.08	Moderate	No	74.72	\$105,100	\$78,531	\$61,366	4703	28.26	1329	1015	1562
0020.09	Upper	No	126.76	\$105,100	\$133,225	\$104,103	4264	39.94	1703	1475	1881
0021.03	Middle	No	101.98	\$105,100	\$107,181	\$83,750	4771	41.23	1967	1288	1632
0021.04	Upper	No	281.59	\$105,100	\$295,951	\$231,250	2012	4.82	97	900	2745
0021.05	Upper	No	157.79	\$105,100	\$165,837	\$129,583	2184	3.43	75	1025	1870

0021.06	Upper	No	128.36	\$105,100	\$134,906	\$105,417	3543	18.83	667	911	1162
0021.07	Middle	No	109.98	\$105,100	\$115,589	\$90,321	11798	29.22	3447	2610	3330
0021.08	Middle	No	110.31	\$105,100	\$115,936	\$90,590	2742	30.49	836	726	1110
0022.00	Middle	No	107.98	\$105,100	\$113,487	\$88,676	2848	50.18	1429	904	1218
0023.00	Middle	No	81.86	\$105,100	\$86,035	\$67,232	1884	36.57	689	676	1174
0024.01	Moderate	No	57.50	\$105,100	\$60,433	\$47,226	1468	51.84	761	474	653
0024.02	Low	No	48.52	\$105,100	\$50,995	\$39,848	2627	63.84	1677	814	1200
0025.03	Moderate	No	75.84	\$105,100	\$79,708	\$62,284	2382	55.37	1319	629	1039
0025.04	Middle	No	87.79	\$105,100	\$92,267	\$72,102	5169	45.17	2335	1621	2331
0026.04	Upper	No	120.05	\$105,100	\$126,173	\$98,594	3619	30.17	1092	912	1138
0026.05	Moderate	No	72.11	\$105,100	\$75,788	\$59,219	3907	47.53	1857	1010	1547
0026.06	Upper	No	130.14	\$105,100	\$136,777	\$106,875	2130	12.30	262	840	932
0026.11	Middle	No	103.12	\$105,100	\$108,379	\$84,688	3007	24.81	746	623	852
0026.12	Middle	No	82.62	\$105,100	\$86,834	\$67,857	6677	46.82	3126	982	1632
0026.13	Middle	No	97.49	\$105,100	\$102,462	\$80,063	5255	31.36	1648	1354	1733
0026.14	Middle	No	83.32	\$105,100	\$87,569	\$68,425	3469	40.07	1390	718	1010
0027.01	Middle	No	94.44	\$105,100	\$99,256	\$77,560	2597	59.95	1557	263	603
0027.02	Moderate	No	60.39	\$105,100	\$63,470	\$49,595	4679	67.26	3147	896	1531
0028.01	Upper	No	132.87	\$105,100	\$139,646	\$109,118	4409	22.09	974	1565	1951
0028.02	Upper	No	132.42	\$105,100	\$139,173	\$108,750	2663	10.10	269	988	1260
0029.00	Middle	No	87.18	\$105,100	\$91,626	\$71,599	2839	33.29	945	995	1280
0030.00	Upper	No	182.29	\$105,100	\$191,587	\$149,701	3897	9.06	353	1108	1386
0031.04	Low	No	28.27	\$105,100	\$29,712	\$23,223	5741	76.43	4388	496	1230
0031.05	Low	No	40.64	\$105,100	\$42,713	\$33,382	4018	82.70	3323	562	1098
0031.06	Moderate	No	63.69	\$105,100	\$66,938	\$52,308	8631	57.80	4989	2817	3815
0031.07	Moderate	No	63.09	\$105,100	\$66,308	\$51,818	7501	65.27	4896	1226	1817
0031.08	Moderate	No	77.70	\$105,100	\$81,663	\$63,813	3797	77.98	2961	907	1716
0031.09	Middle	No	118.59	\$105,100	\$124,638	\$97,396	3376	59.98	2025	1068	1675
0031.10	Moderate	No	50.89	\$105,100	\$53,485	\$41,798	7197	71.11	5118	1630	2660
0031.11	Moderate	No	63.00	\$105,100	\$66,213	\$51,743	5102	81.40	4153	784	1783
0031.13	Moderate	No	63.88	\$105,100	\$67,138	\$52,462	4771	64.20	3063	466	1014
0031.15	Low	No	47.11	\$105,100	\$49,513	\$38,695	7372	53.35	3933	1275	2084
0031.16	Moderate	No	56.69	\$105,100	\$59,581	\$46,563	4736	60.71	2875	488	791
0031.17	Middle	No	80.84	\$105,100	\$84,963	\$66,394	3686	50.79	1872	1474	1811
0032.00	Moderate	No	64.61	\$105,100	\$67,905	\$53,065	1638	36.94	605	0	393
0033.00	Moderate	No	62.05	\$105,100	\$65,215	\$50,962	3763	82.99	3123	558	1620
0034.00	Low	No	37.36	\$105,100	\$39,265	\$30,688	4870	73.26	3568	521	1524
0035.00	Middle	No	118.91	\$105,100	\$124,974	\$97,656	3333	19.32	644	1030	1494
0036.00	Middle	No	103.45	\$105,100	\$108,726	\$84,958	2729	32.98	900	697	1263
0037.00	Moderate	No	68.41	\$105,100	\$71,899	\$56,184	3291	81.40	2679	336	1518
0038.00	Moderate	No	62.64	\$105,100	\$65,835	\$51,447	3187	85.41	2722	836	1548
0039.00	Middle	No	82.52	\$105,100	\$86,729	\$67,770	2973	52.44	1559	404	821
0040.00	Low	No	49.76	\$105,100	\$52,298	\$40,867	2411	91.75	2212	238	932
0043.00	Low	No	30.77	\$105,100	\$32,339	\$25,273	2144	91.51	1962	322	1036
0044.00	Moderate	No	64.52	\$105,100	\$67,811	\$52,986	2240	84.55	1894	365	883
0046.07	Upper	No	145.99	\$105,100	\$153,435	\$119,896	5719	10.68	611	1127	1811
0046.09	Upper	No	133.20	\$105,100	\$139,993	\$109,394	7846	23.66	1856	2421	3475
0046.10	Upper	No	153.65	\$105,100	\$161,486	\$126,188	5007	22.41	1122	1405	1690
0046.12	Middle	No	85.94	\$105,100	\$90,323	\$70,579	7245	13.24	959	1897	3041
0046.13	Upper	No	292.31	\$105,100	\$307,218	\$240,055	1595	7.71	123	619	668
0046.14	Upper	No	162.23	\$105,100	\$170,504	\$133,231	7689	20.15	1549	2104	2313
0046.15	Upper	No	282.77	\$105,100	\$297,191	\$232,221	5406	12.02	650	1681	1854
0046.16	Upper	No	154.32	\$105,100	\$162,190	\$126,737	9300	13.81	1284	2919	3425
0046.17	Upper	No	192.94	\$105,100	\$202,780	\$158,451	9958	13.23	1317	2898	2922
0046.18	Upper	No	133.35	\$105,100	\$140,151	\$109,513	6534	14.55	951	1667	1700
0046.19	Upper	No	142.45	\$105,100	\$149,715	\$116,985	5467	14.51	793	1502	1727
0046.20	Middle	No	110.58	\$105,100	\$116,220	\$90,813	5455	9.70	529	1384	1705
0046.21	Upper	No	214.38	\$105,100	\$225,313	\$176,055	5968	12.25	731	1958	2247
0046.22	Upper	No	203.14	\$105,100	\$213,500	\$166,823	4013	17.42	699	1844	1967
0047.01	Upper	No	165.12	\$105,100	\$173,541	\$135,604	5804	9.73	565	2025	2699
0047.02	Upper	No	130.14	\$105,100	\$136,777	\$106,875	2332	18.01	420	577	1044
0048.00	Upper	No	202.67	\$105,100	\$213,006	\$166,442	1891	6.40	121	646	963
0049.01	Upper	No	176.71	\$105,100	\$185,722	\$145,119	1838	6.64	122	662	1372
0049.02	Upper	No	185.31	\$105,100	\$194,761	\$152,188	2509	5.58	140	1022	2103
0050.01	Middle	No	97.92	\$105,100	\$102,914	\$80,417	1696	44.87	761	551	634
0050.02	Moderate	No	71.79	\$105,100	\$75,451	\$58,958	3111	50.69	1577	1036	1483
0051.00	Upper	No	181.78	\$105,100	\$191,051	\$149,286	1639	29.10	477	346	569
0053.00	Moderate	No	55.81	\$105,100	\$58,656	\$45,833	3629	65.22	2367	419	1277

0054.00	Low	No	37.40	\$105,100	\$39,307	\$30,719	2100	81.33	1708	277	540
0055.00	Moderate	No	67.08	\$105,100	\$70,501	\$55,094	1377	85.40	1176	239	501
0056.01	Upper	No	121.86	\$105,100	\$128,075	\$100,080	10428	29.34	3060	1942	2218
0056.02	Upper	No	131.11	\$105,100	\$137,797	\$107,678	6558	27.87	1828	1786	2129
0057.01	Upper	No	148.40	\$105,100	\$155,968	\$121,875	5736	17.24	989	1818	2034
0057.02	Upper	No	122.18	\$105,100	\$128,411	\$100,337	3790	23.14	877	995	1071
0058.00	Upper	No	131.66	\$105,100	\$138,375	\$108,125	8075	29.41	2375	1893	2306
0059.00	Upper	No	150.86	\$105,100	\$158,554	\$123,897	5521	26.14	1443	997	1585
9901.00	Unknown	No	0.00	\$105,100	\$0	\$0	0	0.00	0	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 035 - DORCHESTER COUNTY

Tract: ALL TRACTS

Records 1 through 31 of 31

Data Report Links

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[Income \(PDF\)](#)
[Population \(PDF\)](#)
[Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

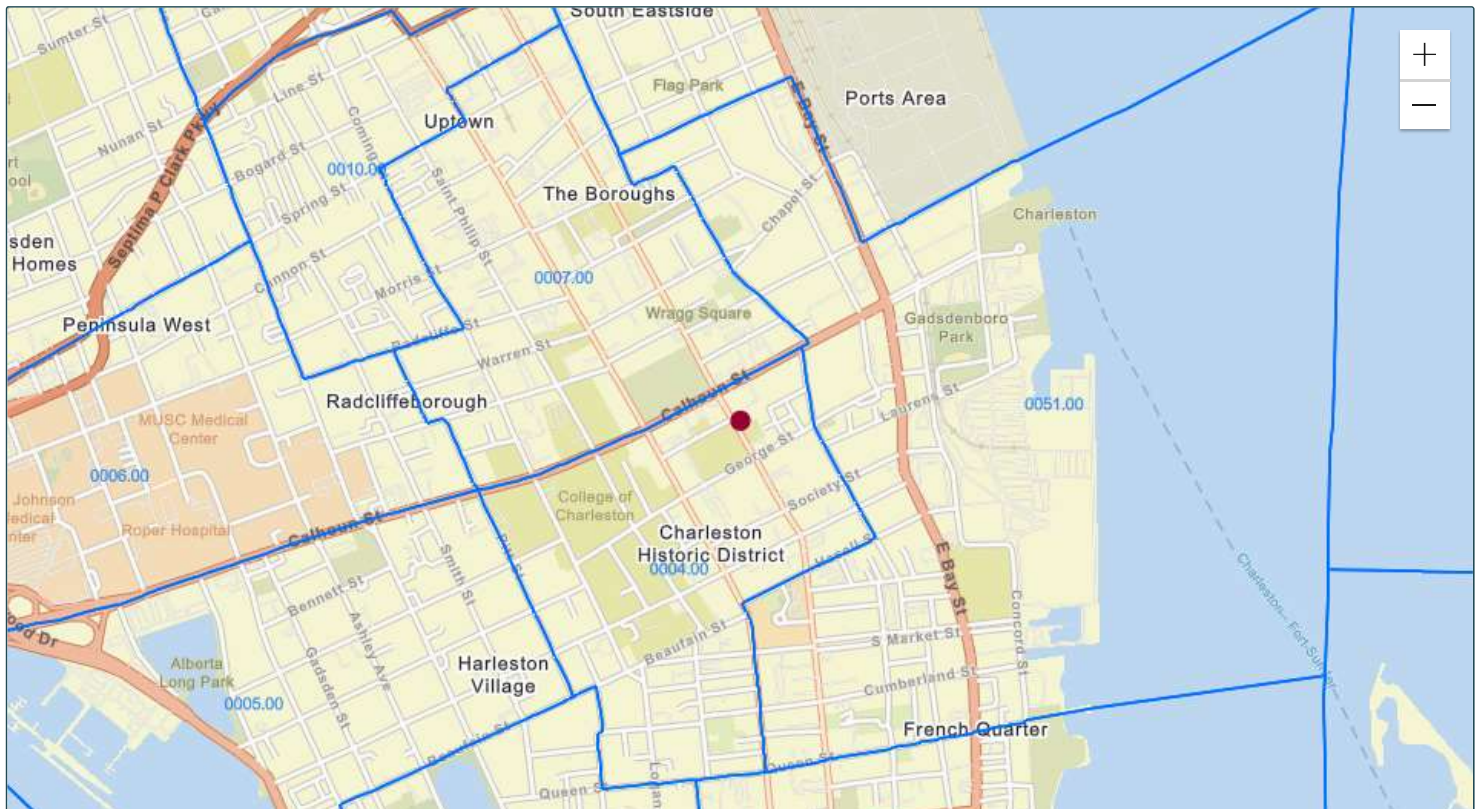
*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0101.00	Moderate	No	62.40	\$105,100	\$65,582	\$51,250	2527	42.66	1078	778	1198
0102.00	Low	No	47.66	\$105,100	\$50,091	\$39,141	4745	54.50	2586	1389	2265
0103.01	Moderate	No	75.94	\$105,100	\$79,813	\$62,368	2127	38.93	828	564	907
0103.02	Moderate	No	65.26	\$105,100	\$68,588	\$53,599	3433	42.15	1447	1455	1909
0104.00	Middle	No	89.58	\$105,100	\$94,149	\$73,568	6367	46.66	2971	1495	2034
0105.01	Middle	No	114.90	\$105,100	\$120,760	\$94,365	7294	32.47	2368	1844	2190
0105.03	Middle	No	112.91	\$105,100	\$118,668	\$92,730	5966	23.80	1420	1384	1750
0105.05	Middle	No	107.57	\$105,100	\$113,056	\$88,345	6635	28.56	1895	2511	2852
0105.06	Middle	No	89.16	\$105,100	\$93,707	\$73,226	2060	34.22	705	683	748
0105.07	Middle	No	91.05	\$105,100	\$95,694	\$74,776	2389	42.74	1021	572	632
0105.08	Upper	No	126.55	\$105,100	\$133,004	\$103,929	3691	34.60	1277	932	966
0106.03	Upper	No	124.63	\$105,100	\$130,986	\$102,351	8338	31.64	2638	1972	2670
0106.04	Upper	No	124.06	\$105,100	\$130,387	\$101,882	4449	32.37	1440	1641	2026
0106.06	Upper	No	131.91	\$105,100	\$138,637	\$108,333	1898	17.97	341	700	888
0106.07	Middle	No	80.12	\$105,100	\$84,206	\$65,804	5272	33.04	1742	1442	1625
0106.08	Moderate	No	79.79	\$105,100	\$83,859	\$65,526	3654	27.23	995	1066	1306
0107.00	Moderate	No	67.08	\$105,100	\$70,501	\$55,094	5738	48.38	2776	1293	2294
0108.01	Upper	No	158.45	\$105,100	\$166,531	\$130,125	6861	22.42	1538	1905	2232
0108.07	Middle	No	114.81	\$105,100	\$120,665	\$94,291	5254	27.16	1427	1670	1952
0108.08	Middle	No	95.26	\$105,100	\$100,118	\$78,235	7394	30.28	2239	1587	2367
0108.09	Middle	No	102.99	\$105,100	\$108,242	\$84,583	3663	29.13	1067	1216	1447
0108.13	Moderate	No	71.65	\$105,100	\$75,304	\$58,846	9041	39.35	3558	1620	3003

0108.14	Middle	No	108.50	\$105,100	\$114,034	\$89,107	6622	40.15	2659	1809	2248
0108.15	Moderate	No	72.27	\$105,100	\$75,956	\$59,353	2986	46.92	1401	553	850
0108.17	Middle	No	118.00	\$105,100	\$124,018	\$96,908	6773	40.29	2729	1537	1775
0108.18	Moderate	No	63.07	\$105,100	\$66,287	\$51,797	9316	70.15	6535	1661	2699
0108.19	Upper	No	142.53	\$105,100	\$149,799	\$117,050	5009	38.87	1947	1254	1492
0108.20	Middle	No	107.99	\$105,100	\$113,497	\$88,684	7209	44.47	3206	2039	2547
0108.21	Middle	No	100.16	\$105,100	\$105,268	\$82,256	2322	36.82	855	325	541
0108.22	Upper	No	121.27	\$105,100	\$127,455	\$99,591	3866	42.99	1662	758	877
0108.23	Middle	No	84.57	\$105,100	\$88,883	\$69,454	8641	46.80	4044	1615	2057

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● Matched Address: 304 Meeting St, Charleston, South Carolina, 29401
MSA: 16700 - CHARLESTON-NORTH CHARLESTON, SC || State: 45 - SOUTH CAROLINA || County: 019 - CHARLESTON COUNTY || Tract Code: 0004.00

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



2024 FFIEC Geocode Census Report

Matched Address: 304 Meeting St, Charleston, South Carolina, 29401
MSA: 16700 - CHARLESTON-NORTH CHARLESTON, SC
State: 45 - SOUTH CAROLINA
County: 019 - CHARLESTON COUNTY
Tract Code: 0004.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$105,100
2024 Estimated Tract Median Family Income	\$203,158
2020 Tract Median Family Income	\$158,750
Tract Median Family Income %	193.30
Tract Population	3213
Tract Minority %	21.41
Tract Minority Population	688
Owner-Occupied Units	306
1- to 4- Family Units	684

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$82,122
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$105,100
% below Poverty Line	32.38
Tract Median Family Income %	193.30
2020 Tract Median Family Income	\$158,750
2024 Estimated Tract Median Family Income	\$203,158
2020 Tract Median Household Income	\$24,044

Census Population Information

Tract Population	3213
Tract Minority %	21.41
Number of Families	308
Number of Households	1159
Non-Hispanic White Population	2525
Tract Minority Population	688
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	25
Black Population	398
Hispanic Population	192
Other/Two or More Races Population	72

Census Housing Information

Total Housing Units	1586
1- to 4- Family Units	684
Median House Age (Years)	74
Owner-Occupied Units	306
Renter Occupied Units	853
Owner Occupied 1- to 4- Family Units	237
Inside Principal City?	YES
Vacant Units	427



ASSESSMENT AREA

DOWNTOWN SUMMERVILLE: BRANCH 4

234 N Main Street | Summerville, SC



[illegible]

All legal investigations and reports are as of January 1, 2025. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only. Data origin, use and distribution for statistical purposes does not constitute a demonstration of jurisdictional authority or rights of ownership or control.

Geographic Names: 2025 Census Information Date: January 1, 2025
Data Source: U.S. Census Bureau's TIGER/Line® Database (5000)
Was Created by Geographic Information January 01, 2025

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

Proprietary (Library Special) Area Code
Status: NND 88
National: YES 88
1st Standard Parallel: 30 30 30
2nd Standard Parallel: 30 31 10
Central Meridian: 60 57 30
Latitude of Projection: 51.921 22
False Easting: 0
False Northing: 0 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)
NAME: Berkeley County [013]
DATE/TIME: County or statistically inactive unit entity
ST: South Carolina [155]

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY

Tract: ALL TRACTS

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Data Report Links

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 [Income \(PDF !\[\]\(55ca3a38dbb940110628e54e3ea7505d_img.jpg\)](#))
 [Population \(PDF !\[\]\(1ad7b9dfa1e10e48660df5dd18a1b20c_img.jpg\)](#))
 [Housing \(PDF !\[\]\(7b7f78f3b14c2b344e3d1b2a79a760c9_img.jpg\)](#))

For details on each field, please refer to the [Census Info Sheet](#)

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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0201.01	Moderate	No	57.52	\$105,100	\$60,454	\$47,237	2974	60.63	1803	1009	1617
0201.02	Moderate	No	74.30	\$105,100	\$78,089	\$61,020	4063	41.94	1704	899	1548
0202.01	Low	No	34.30	\$105,100	\$36,049	\$28,173	3507	53.01	1859	938	1605
0202.02	Low	No	38.22	\$105,100	\$40,169	\$31,395	2926	87.05	2547	821	1703
0203.01	Moderate	No	71.69	\$105,100	\$75,346	\$58,878	3062	18.52	567	1163	1455
0203.03	Moderate	No	67.95	\$105,100	\$71,415	\$55,802	1833	53.74	985	742	871
0203.04	Moderate	No	71.09	\$105,100	\$74,716	\$58,382	4476	21.96	983	1325	2071
0204.01	Low	No	49.08	\$105,100	\$51,583	\$40,313	3890	37.20	1447	1182	1833
0204.04	Upper	No	150.79	\$105,100	\$158,480	\$123,839	6963	20.92	1457	1368	1767
0204.05	Moderate	No	65.15	\$105,100	\$68,473	\$53,510	3447	57.88	1995	1037	1328
0204.06	Upper	No	304.42	\$105,100	\$319,945	\$250,001	2858	12.49	357	476	427
0204.07	Upper	No	152.09	\$105,100	\$159,847	\$124,907	9274	12.35	1145	1638	1744
0205.03	Middle	No	109.27	\$105,100	\$114,843	\$89,741	5227	33.98	1776	1696	2480
0205.04	Moderate	No	74.64	\$105,100	\$78,447	\$61,304	4151	48.01	1993	1250	1814
0205.05	Middle	No	89.62	\$105,100	\$94,191	\$73,600	4699	51.10	2401	1164	1395
0205.06	Moderate	No	79.09	\$105,100	\$83,124	\$64,951	6008	47.15	2833	1459	1805
0206.01	Middle	No	113.78	\$105,100	\$119,583	\$93,446	4792	34.83	1669	1160	1373
0206.02	Middle	No	112.59	\$105,100	\$118,332	\$92,468	7949	38.71	3077	1893	2189
0207.07	Middle	No	102.66	\$105,100	\$107,896	\$84,310	7411	47.60	3528	1797	2082
0207.10	Middle	No	89.33	\$105,100	\$93,886	\$73,367	7202	39.93	2876	1857	2269
0207.11	Upper	No	121.33	\$105,100	\$127,518	\$99,639	14020	28.00	3925	3800	3915
0207.12	Moderate	No	72.48	\$105,100	\$76,176	\$59,524	3411	20.76	708	971	1459

0207.13	Middle	No	108.10	\$105,100	\$113,613	\$88,778	7268	31.81	2312	1279	1608
0207.14	Middle	No	114.02	\$105,100	\$119,835	\$93,642	6016	38.31	2305	1372	1800
0207.15	Moderate	No	73.98	\$105,100	\$77,753	\$60,757	3912	37.83	1480	1156	1774
0207.16	Middle	No	93.36	\$105,100	\$98,121	\$76,676	8619	44.47	3833	2140	2971
0207.17	Moderate	No	60.37	\$105,100	\$63,449	\$49,583	5246	51.20	2686	1327	2141
0207.18	Moderate	No	66.89	\$105,100	\$70,301	\$54,935	6953	55.79	3879	985	1435
0207.19	Moderate	No	77.36	\$105,100	\$81,305	\$63,531	5283	42.15	2227	1407	1714
0207.20	Middle	No	118.12	\$105,100	\$124,144	\$97,009	4816	25.50	1228	1383	1543
0207.21	Upper	No	152.72	\$105,100	\$160,509	\$125,417	3384	38.33	1297	848	1044
0207.22	Upper	No	138.00	\$105,100	\$145,038	\$113,333	3151	24.12	760	1155	1261
0207.23	Middle	No	100.01	\$105,100	\$105,111	\$82,138	3093	40.19	1243	844	1263
0207.24	Middle	No	81.91	\$105,100	\$86,087	\$67,273	4034	30.74	1240	0	447
0207.25	Moderate	No	62.02	\$105,100	\$65,183	\$50,938	1562	32.20	503	21	586
0208.04	Moderate	No	65.80	\$105,100	\$69,156	\$54,041	3030	61.42	1861	987	1156
0208.06	Moderate	No	65.03	\$105,100	\$68,347	\$53,412	3717	49.34	1834	887	1357
0208.07	Upper	No	125.42	\$105,100	\$131,816	\$103,000	10031	52.80	5296	2527	3128
0208.08	Middle	No	83.62	\$105,100	\$87,885	\$68,676	3802	58.13	2210	785	1209
0208.09	Moderate	No	77.92	\$105,100	\$81,894	\$63,997	3294	53.92	1776	976	1288
0208.10	Moderate	No	75.28	\$105,100	\$79,119	\$61,827	3861	60.71	2344	1001	1424
0208.11	Moderate	No	62.40	\$105,100	\$65,582	\$51,250	4779	63.21	3021	652	847
0208.12	Upper	No	134.99	\$105,100	\$141,874	\$110,861	6008	25.90	1556	2237	2567
0209.01	Low	No	48.58	\$105,100	\$51,058	\$39,896	1652	45.16	746	377	709
0209.03	Middle	No	101.11	\$105,100	\$106,267	\$83,036	3412	29.37	1002	1095	1293
0209.04	Middle	No	110.77	\$105,100	\$116,419	\$90,972	4129	38.31	1582	1229	1656
0210.00	Moderate	No	51.48	\$105,100	\$54,105	\$42,281	4666	46.40	2165	1239	2034
9801.00	Unknown	No	0.00	\$105,100	\$0	\$0	0	0.00	0	0	0

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PCT-YEAR: County of statistically unstable and empty
ST: South Carolina 16%

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 019 - CHARLESTON COUNTY

Tract: ALL TRACTS

Records 1 through 99 of 99

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For details on each field, please refer to the [Census Info Sheet](#)

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0001.00	Upper	No	263.32	\$105,100	\$276,749	\$216,250	2087	18.78	392	666	888
0002.00	Upper	No	287.30	\$105,100	\$301,952	\$235,938	1372	4.45	61	499	774
0004.00	Upper	No	193.30	\$105,100	\$203,158	\$158,750	3213	21.41	688	306	684
0005.00	Upper	No	199.77	\$105,100	\$209,958	\$164,063	1761	5.96	105	475	905
0006.00	Upper	No	193.30	\$105,100	\$203,158	\$158,750	1074	17.78	191	155	350
0007.00	Unknown	No	0.00	\$105,100	\$0	\$0	2432	21.38	520	103	550
0009.00	Middle	No	97.56	\$105,100	\$102,536	\$80,125	1560	48.97	764	159	650
0010.00	Middle	No	92.88	\$105,100	\$97,617	\$76,282	2331	24.02	560	259	1128
0011.00	Unknown	No	0.00	\$105,100	\$0	\$0	2988	48.43	1447	514	1100
0015.00	Middle	No	112.00	\$105,100	\$117,712	\$91,979	1520	44.74	680	353	710
0019.01	Middle	No	109.93	\$105,100	\$115,536	\$90,278	4394	16.20	712	1353	1876
0019.02	Middle	No	103.37	\$105,100	\$108,642	\$84,894	4601	20.28	933	912	1086
0020.02	Middle	No	108.79	\$105,100	\$114,338	\$89,346	6128	16.92	1037	1665	2551
0020.04	Unknown	No	0.00	\$105,100	\$0	\$0	1595	5.71	91	584	1854
0020.05	Upper	No	132.95	\$105,100	\$139,730	\$109,185	7122	10.76	766	2370	2851
0020.06	Upper	No	124.77	\$105,100	\$131,133	\$102,468	5022	21.23	1066	1563	1937
0020.07	Upper	No	180.26	\$105,100	\$189,453	\$148,036	3749	8.56	321	1174	1327
0020.08	Moderate	No	74.72	\$105,100	\$78,531	\$61,366	4703	28.26	1329	1015	1562
0020.09	Upper	No	126.76	\$105,100	\$133,225	\$104,103	4264	39.94	1703	1475	1881
0021.03	Middle	No	101.98	\$105,100	\$107,181	\$83,750	4771	41.23	1967	1288	1632
0021.04	Upper	No	281.59	\$105,100	\$295,951	\$231,250	2012	4.82	97	900	2745
0021.05	Upper	No	157.79	\$105,100	\$165,837	\$129,583	2184	3.43	75	1025	1870

0021.06	Upper	No	128.36	\$105,100	\$134,906	\$105,417	3543	18.83	667	911	1162
0021.07	Middle	No	109.98	\$105,100	\$115,589	\$90,321	11798	29.22	3447	2610	3330
0021.08	Middle	No	110.31	\$105,100	\$115,936	\$90,590	2742	30.49	836	726	1110
0022.00	Middle	No	107.98	\$105,100	\$113,487	\$88,676	2848	50.18	1429	904	1218
0023.00	Middle	No	81.86	\$105,100	\$86,035	\$67,232	1884	36.57	689	676	1174
0024.01	Moderate	No	57.50	\$105,100	\$60,433	\$47,226	1468	51.84	761	474	653
0024.02	Low	No	48.52	\$105,100	\$50,995	\$39,848	2627	63.84	1677	814	1200
0025.03	Moderate	No	75.84	\$105,100	\$79,708	\$62,284	2382	55.37	1319	629	1039
0025.04	Middle	No	87.79	\$105,100	\$92,267	\$72,102	5169	45.17	2335	1621	2331
0026.04	Upper	No	120.05	\$105,100	\$126,173	\$98,594	3619	30.17	1092	912	1138
0026.05	Moderate	No	72.11	\$105,100	\$75,788	\$59,219	3907	47.53	1857	1010	1547
0026.06	Upper	No	130.14	\$105,100	\$136,777	\$106,875	2130	12.30	262	840	932
0026.11	Middle	No	103.12	\$105,100	\$108,379	\$84,688	3007	24.81	746	623	852
0026.12	Middle	No	82.62	\$105,100	\$86,834	\$67,857	6677	46.82	3126	982	1632
0026.13	Middle	No	97.49	\$105,100	\$102,462	\$80,063	5255	31.36	1648	1354	1733
0026.14	Middle	No	83.32	\$105,100	\$87,569	\$68,425	3469	40.07	1390	718	1010
0027.01	Middle	No	94.44	\$105,100	\$99,256	\$77,560	2597	59.95	1557	263	603
0027.02	Moderate	No	60.39	\$105,100	\$63,470	\$49,595	4679	67.26	3147	896	1531
0028.01	Upper	No	132.87	\$105,100	\$139,646	\$109,118	4409	22.09	974	1565	1951
0028.02	Upper	No	132.42	\$105,100	\$139,173	\$108,750	2663	10.10	269	988	1260
0029.00	Middle	No	87.18	\$105,100	\$91,626	\$71,599	2839	33.29	945	995	1280
0030.00	Upper	No	182.29	\$105,100	\$191,587	\$149,701	3897	9.06	353	1108	1386
0031.04	Low	No	28.27	\$105,100	\$29,712	\$23,223	5741	76.43	4388	496	1230
0031.05	Low	No	40.64	\$105,100	\$42,713	\$33,382	4018	82.70	3323	562	1098
0031.06	Moderate	No	63.69	\$105,100	\$66,938	\$52,308	8631	57.80	4989	2817	3815
0031.07	Moderate	No	63.09	\$105,100	\$66,308	\$51,818	7501	65.27	4896	1226	1817
0031.08	Moderate	No	77.70	\$105,100	\$81,663	\$63,813	3797	77.98	2961	907	1716
0031.09	Middle	No	118.59	\$105,100	\$124,638	\$97,396	3376	59.98	2025	1068	1675
0031.10	Moderate	No	50.89	\$105,100	\$53,485	\$41,798	7197	71.11	5118	1630	2660
0031.11	Moderate	No	63.00	\$105,100	\$66,213	\$51,743	5102	81.40	4153	784	1783
0031.13	Moderate	No	63.88	\$105,100	\$67,138	\$52,462	4771	64.20	3063	466	1014
0031.15	Low	No	47.11	\$105,100	\$49,513	\$38,695	7372	53.35	3933	1275	2084
0031.16	Moderate	No	56.69	\$105,100	\$59,581	\$46,563	4736	60.71	2875	488	791
0031.17	Middle	No	80.84	\$105,100	\$84,963	\$66,394	3686	50.79	1872	1474	1811
0032.00	Moderate	No	64.61	\$105,100	\$67,905	\$53,065	1638	36.94	605	0	393
0033.00	Moderate	No	62.05	\$105,100	\$65,215	\$50,962	3763	82.99	3123	558	1620
0034.00	Low	No	37.36	\$105,100	\$39,265	\$30,688	4870	73.26	3568	521	1524
0035.00	Middle	No	118.91	\$105,100	\$124,974	\$97,656	3333	19.32	644	1030	1494
0036.00	Middle	No	103.45	\$105,100	\$108,726	\$84,958	2729	32.98	900	697	1263
0037.00	Moderate	No	68.41	\$105,100	\$71,899	\$56,184	3291	81.40	2679	336	1518
0038.00	Moderate	No	62.64	\$105,100	\$65,835	\$51,447	3187	85.41	2722	836	1548
0039.00	Middle	No	82.52	\$105,100	\$86,729	\$67,770	2973	52.44	1559	404	821
0040.00	Low	No	49.76	\$105,100	\$52,298	\$40,867	2411	91.75	2212	238	932
0043.00	Low	No	30.77	\$105,100	\$32,339	\$25,273	2144	91.51	1962	322	1036
0044.00	Moderate	No	64.52	\$105,100	\$67,811	\$52,986	2240	84.55	1894	365	883
0046.07	Upper	No	145.99	\$105,100	\$153,435	\$119,896	5719	10.68	611	1127	1811
0046.09	Upper	No	133.20	\$105,100	\$139,993	\$109,394	7846	23.66	1856	2421	3475
0046.10	Upper	No	153.65	\$105,100	\$161,486	\$126,188	5007	22.41	1122	1405	1690
0046.12	Middle	No	85.94	\$105,100	\$90,323	\$70,579	7245	13.24	959	1897	3041
0046.13	Upper	No	292.31	\$105,100	\$307,218	\$240,055	1595	7.71	123	619	668
0046.14	Upper	No	162.23	\$105,100	\$170,504	\$133,231	7689	20.15	1549	2104	2313
0046.15	Upper	No	282.77	\$105,100	\$297,191	\$232,221	5406	12.02	650	1681	1854
0046.16	Upper	No	154.32	\$105,100	\$162,190	\$126,737	9300	13.81	1284	2919	3425
0046.17	Upper	No	192.94	\$105,100	\$202,780	\$158,451	9958	13.23	1317	2898	2922
0046.18	Upper	No	133.35	\$105,100	\$140,151	\$109,513	6534	14.55	951	1667	1700
0046.19	Upper	No	142.45	\$105,100	\$149,715	\$116,985	5467	14.51	793	1502	1727
0046.20	Middle	No	110.58	\$105,100	\$116,220	\$90,813	5455	9.70	529	1384	1705
0046.21	Upper	No	214.38	\$105,100	\$225,313	\$176,055	5968	12.25	731	1958	2247
0046.22	Upper	No	203.14	\$105,100	\$213,500	\$166,823	4013	17.42	699	1844	1967
0047.01	Upper	No	165.12	\$105,100	\$173,541	\$135,604	5804	9.73	565	2025	2699
0047.02	Upper	No	130.14	\$105,100	\$136,777	\$106,875	2332	18.01	420	577	1044
0048.00	Upper	No	202.67	\$105,100	\$213,006	\$166,442	1891	6.40	121	646	963
0049.01	Upper	No	176.71	\$105,100	\$185,722	\$145,119	1838	6.64	122	662	1372
0049.02	Upper	No	185.31	\$105,100	\$194,761	\$152,188	2509	5.58	140	1022	2103
0050.01	Middle	No	97.92	\$105,100	\$102,914	\$80,417	1696	44.87	761	551	634
0050.02	Moderate	No	71.79	\$105,100	\$75,451	\$58,958	3111	50.69	1577	1036	1483
0051.00	Upper	No	181.78	\$105,100	\$191,051	\$149,286	1639	29.10	477	346	569
0053.00	Moderate	No	55.81	\$105,100	\$58,656	\$45,833	3629	65.22	2367	419	1277

0054.00	Low	No	37.40	\$105,100	\$39,307	\$30,719	2100	81.33	1708	277	540
0055.00	Moderate	No	67.08	\$105,100	\$70,501	\$55,094	1377	85.40	1176	239	501
0056.01	Upper	No	121.86	\$105,100	\$128,075	\$100,080	10428	29.34	3060	1942	2218
0056.02	Upper	No	131.11	\$105,100	\$137,797	\$107,678	6558	27.87	1828	1786	2129
0057.01	Upper	No	148.40	\$105,100	\$155,968	\$121,875	5736	17.24	989	1818	2034
0057.02	Upper	No	122.18	\$105,100	\$128,411	\$100,337	3790	23.14	877	995	1071
0058.00	Upper	No	131.66	\$105,100	\$138,375	\$108,125	8075	29.41	2375	1893	2306
0059.00	Upper	No	150.86	\$105,100	\$158,554	\$123,897	5521	26.14	1443	997	1585
9901.00	Unknown	No	0.00	\$105,100	\$0	\$0	0	0.00	0	0	0

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All legal investigations and seizures are as of January 1, 2020. The investigation starts on the map are for C-rose (purple) districts, data collection and (seizure) purposes only, dark (purple) and (seizure) for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or settlement.

Geographic Mapping: 2020 Census Information (see January 1, 2020)
Data Source: U.S. Census Bureau's Map/Tools Database (2020)
Map Created by Geographic Division, January 01, 2021

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

Preparation of the Report Area Code:
 District: 000 00
 Subdistrict: 000 00
 1st Standard Field: 00 00
 2nd Standard Field: 00 00
 County/Workshop: 00 00
 Location of Preparation: Origin: 00 00
 Page Setting: 0
 Page Number: 0

Sheet 3 of 1 PARENT sheets
Total Sheets: 1 Onden 0; Parent 1; inset 0)
NAME: Dorchester County [035]
SHEET TYPE: County or statistically inactive and empty
ST: South Carolina [45]

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 035 - DORCHESTER COUNTY

Tract: ALL TRACTS

Records 1 through 31 of 31

Data Report Links

[Demographic \(PDF !\[\]\(d3102649f02e825ddb76dc3de0190154_img.jpg\)](#))
 [Income \(PDF !\[\]\(55ca3a38dbb940110628e54e3ea7505d_img.jpg\)](#))
 [Population \(PDF !\[\]\(1ad7b9dfa1e10e48660df5dd18a1b20c_img.jpg\)](#))
 [Housing \(PDF !\[\]\(7b7f78f3b14c2b344e3d1b2a79a760c9_img.jpg\)](#))

For details on each field, please refer to the [Census Info Sheet](#)

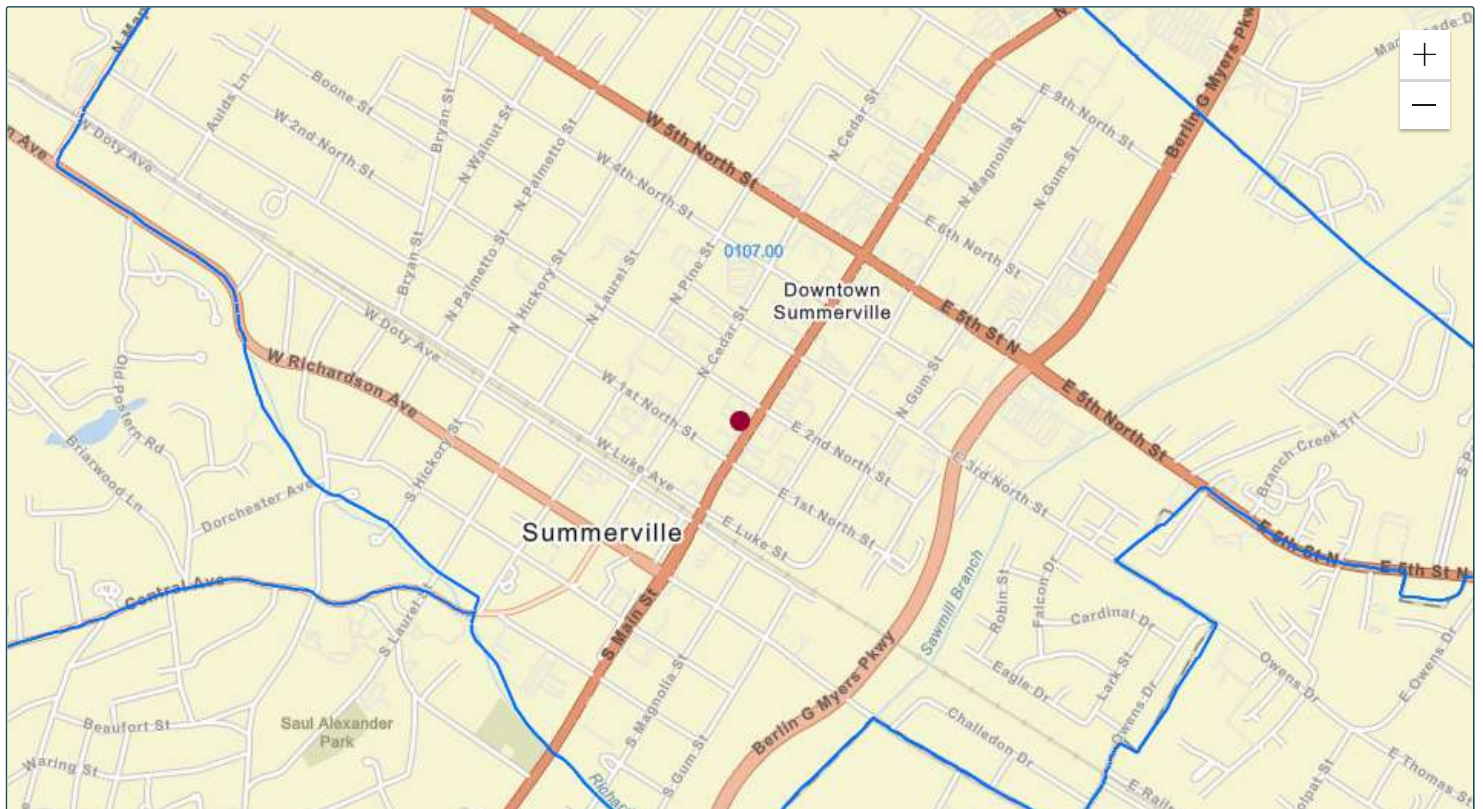
*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0101.00	Moderate	No	62.40	\$105,100	\$65,582	\$51,250	2527	42.66	1078	778	1198
0102.00	Low	No	47.66	\$105,100	\$50,091	\$39,141	4745	54.50	2586	1389	2265
0103.01	Moderate	No	75.94	\$105,100	\$79,813	\$62,368	2127	38.93	828	564	907
0103.02	Moderate	No	65.26	\$105,100	\$68,588	\$53,599	3433	42.15	1447	1455	1909
0104.00	Middle	No	89.58	\$105,100	\$94,149	\$73,568	6367	46.66	2971	1495	2034
0105.01	Middle	No	114.90	\$105,100	\$120,760	\$94,365	7294	32.47	2368	1844	2190
0105.03	Middle	No	112.91	\$105,100	\$118,668	\$92,730	5966	23.80	1420	1384	1750
0105.05	Middle	No	107.57	\$105,100	\$113,056	\$88,345	6635	28.56	1895	2511	2852
0105.06	Middle	No	89.16	\$105,100	\$93,707	\$73,226	2060	34.22	705	683	748
0105.07	Middle	No	91.05	\$105,100	\$95,694	\$74,776	2389	42.74	1021	572	632
0105.08	Upper	No	126.55	\$105,100	\$133,004	\$103,929	3691	34.60	1277	932	966
0106.03	Upper	No	124.63	\$105,100	\$130,986	\$102,351	8338	31.64	2638	1972	2670
0106.04	Upper	No	124.06	\$105,100	\$130,387	\$101,882	4449	32.37	1440	1641	2026
0106.06	Upper	No	131.91	\$105,100	\$138,637	\$108,333	1898	17.97	341	700	888
0106.07	Middle	No	80.12	\$105,100	\$84,206	\$65,804	5272	33.04	1742	1442	1625
0106.08	Moderate	No	79.79	\$105,100	\$83,859	\$65,526	3654	27.23	995	1066	1306
0107.00	Moderate	No	67.08	\$105,100	\$70,501	\$55,094	5738	48.38	2776	1293	2294
0108.01	Upper	No	158.45	\$105,100	\$166,531	\$130,125	6861	22.42	1538	1905	2232
0108.07	Middle	No	114.81	\$105,100	\$120,665	\$94,291	5254	27.16	1427	1670	1952
0108.08	Middle	No	95.26	\$105,100	\$100,118	\$78,235	7394	30.28	2239	1587	2367
0108.09	Middle	No	102.99	\$105,100	\$108,242	\$84,583	3663	29.13	1067	1216	1447
0108.13	Moderate	No	71.65	\$105,100	\$75,304	\$58,846	9041	39.35	3558	1620	3003

0108.14	Middle	No	108.50	\$105,100	\$114,034	\$89,107	6622	40.15	2659	1809	2248
0108.15	Moderate	No	72.27	\$105,100	\$75,956	\$59,353	2986	46.92	1401	553	850
0108.17	Middle	No	118.00	\$105,100	\$124,018	\$96,908	6773	40.29	2729	1537	1775
0108.18	Moderate	No	63.07	\$105,100	\$66,287	\$51,797	9316	70.15	6535	1661	2699
0108.19	Upper	No	142.53	\$105,100	\$149,799	\$117,050	5009	38.87	1947	1254	1492
0108.20	Middle	No	107.99	\$105,100	\$113,497	\$88,684	7209	44.47	3206	2039	2547
0108.21	Middle	No	100.16	\$105,100	\$105,268	\$82,256	2322	36.82	855	325	541
0108.22	Upper	No	121.27	\$105,100	\$127,455	\$99,591	3866	42.99	1662	758	877
0108.23	Middle	No	84.57	\$105,100	\$88,883	\$69,454	8641	46.80	4044	1615	2057

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● Matched Address: 234 N Main St, Summerville, South Carolina, 29483
MSA: 16700 - CHARLESTON-NORTH CHARLESTON, SC || State: 45 - SOUTH CAROLINA || County: 035 - DORCHESTER COUNTY || Tract Code: 0107.00

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



2025 FFIEC Geocode Census Report

Matched Address: 234 N Main St, Summerville, South Carolina, 29483
MSA: 16700 - CHARLESTON-NORTH CHARLESTON, SC
State: 45 - SOUTH CAROLINA
County: 035 - DORCHESTER COUNTY
Tract Code: 0107.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

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

Census Housing Information

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



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2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY

Tract: ALL TRACTS

Records 1 through 48 of 48

Data Report Links

[Demographic \(PDF !\[\]\(d3102649f02e825ddb76dc3de0190154_img.jpg\)](#))
 [Income \(PDF !\[\]\(55ca3a38dbb940110628e54e3ea7505d_img.jpg\)](#))
 [Population \(PDF !\[\]\(1ad7b9dfa1e10e48660df5dd18a1b20c_img.jpg\)](#))
 [Housing \(PDF !\[\]\(7b7f78f3b14c2b344e3d1b2a79a760c9_img.jpg\)](#))

For details on each field, please refer to the [Census Info Sheet](#)

*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0201.01	Moderate	No	57.52	\$105,100	\$60,454	\$47,237	2974	60.63	1803	1009	1617
0201.02	Moderate	No	74.30	\$105,100	\$78,089	\$61,020	4063	41.94	1704	899	1548
0202.01	Low	No	34.30	\$105,100	\$36,049	\$28,173	3507	53.01	1859	938	1605
0202.02	Low	No	38.22	\$105,100	\$40,169	\$31,395	2926	87.05	2547	821	1703
0203.01	Moderate	No	71.69	\$105,100	\$75,346	\$58,878	3062	18.52	567	1163	1455
0203.03	Moderate	No	67.95	\$105,100	\$71,415	\$55,802	1833	53.74	985	742	871
0203.04	Moderate	No	71.09	\$105,100	\$74,716	\$58,382	4476	21.96	983	1325	2071
0204.01	Low	No	49.08	\$105,100	\$51,583	\$40,313	3890	37.20	1447	1182	1833
0204.04	Upper	No	150.79	\$105,100	\$158,480	\$123,839	6963	20.92	1457	1368	1767
0204.05	Moderate	No	65.15	\$105,100	\$68,473	\$53,510	3447	57.88	1995	1037	1328
0204.06	Upper	No	304.42	\$105,100	\$319,945	\$250,001	2858	12.49	357	476	427
0204.07	Upper	No	152.09	\$105,100	\$159,847	\$124,907	9274	12.35	1145	1638	1744
0205.03	Middle	No	109.27	\$105,100	\$114,843	\$89,741	5227	33.98	1776	1696	2480
0205.04	Moderate	No	74.64	\$105,100	\$78,447	\$61,304	4151	48.01	1993	1250	1814
0205.05	Middle	No	89.62	\$105,100	\$94,191	\$73,600	4699	51.10	2401	1164	1395
0205.06	Moderate	No	79.09	\$105,100	\$83,124	\$64,951	6008	47.15	2833	1459	1805
0206.01	Middle	No	113.78	\$105,100	\$119,583	\$93,446	4792	34.83	1669	1160	1373
0206.02	Middle	No	112.59	\$105,100	\$118,332	\$92,468	7949	38.71	3077	1893	2189
0207.07	Middle	No	102.66	\$105,100	\$107,896	\$84,310	7411	47.60	3528	1797	2082
0207.10	Middle	No	89.33	\$105,100	\$93,886	\$73,367	7202	39.93	2876	1857	2269
0207.11	Upper	No	121.33	\$105,100	\$127,518	\$99,639	14020	28.00	3925	3800	3915
0207.12	Moderate	No	72.48	\$105,100	\$76,176	\$59,524	3411	20.76	708	971	1459

0207.13	Middle	No	108.10	\$105,100	\$113,613	\$88,778	7268	31.81	2312	1279	1608
0207.14	Middle	No	114.02	\$105,100	\$119,835	\$93,642	6016	38.31	2305	1372	1800
0207.15	Moderate	No	73.98	\$105,100	\$77,753	\$60,757	3912	37.83	1480	1156	1774
0207.16	Middle	No	93.36	\$105,100	\$98,121	\$76,676	8619	44.47	3833	2140	2971
0207.17	Moderate	No	60.37	\$105,100	\$63,449	\$49,583	5246	51.20	2686	1327	2141
0207.18	Moderate	No	66.89	\$105,100	\$70,301	\$54,935	6953	55.79	3879	985	1435
0207.19	Moderate	No	77.36	\$105,100	\$81,305	\$63,531	5283	42.15	2227	1407	1714
0207.20	Middle	No	118.12	\$105,100	\$124,144	\$97,009	4816	25.50	1228	1383	1543
0207.21	Upper	No	152.72	\$105,100	\$160,509	\$125,417	3384	38.33	1297	848	1044
0207.22	Upper	No	138.00	\$105,100	\$145,038	\$113,333	3151	24.12	760	1155	1261
0207.23	Middle	No	100.01	\$105,100	\$105,111	\$82,138	3093	40.19	1243	844	1263
0207.24	Middle	No	81.91	\$105,100	\$86,087	\$67,273	4034	30.74	1240	0	447
0207.25	Moderate	No	62.02	\$105,100	\$65,183	\$50,938	1562	32.20	503	21	586
0208.04	Moderate	No	65.80	\$105,100	\$69,156	\$54,041	3030	61.42	1861	987	1156
0208.06	Moderate	No	65.03	\$105,100	\$68,347	\$53,412	3717	49.34	1834	887	1357
0208.07	Upper	No	125.42	\$105,100	\$131,816	\$103,000	10031	52.80	5296	2527	3128
0208.08	Middle	No	83.62	\$105,100	\$87,885	\$68,676	3802	58.13	2210	785	1209
0208.09	Moderate	No	77.92	\$105,100	\$81,894	\$63,997	3294	53.92	1776	976	1288
0208.10	Moderate	No	75.28	\$105,100	\$79,119	\$61,827	3861	60.71	2344	1001	1424
0208.11	Moderate	No	62.40	\$105,100	\$65,582	\$51,250	4779	63.21	3021	652	847
0208.12	Upper	No	134.99	\$105,100	\$141,874	\$110,861	6008	25.90	1556	2237	2567
0209.01	Low	No	48.58	\$105,100	\$51,058	\$39,896	1652	45.16	746	377	709
0209.03	Middle	No	101.11	\$105,100	\$106,267	\$83,036	3412	29.37	1002	1095	1293
0209.04	Middle	No	110.77	\$105,100	\$116,419	\$90,972	4129	38.31	1582	1229	1656
0210.00	Moderate	No	51.48	\$105,100	\$54,105	\$42,281	4666	46.40	2165	1239	2034
9801.00	Unknown	No	0.00	\$105,100	\$0	\$0	0	0.00	0	0	0

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NAME		DATE	TIME	LOCATION	REMARKS
1. Name	*****	1/1/2024	12:00 PM	123456789	123456789
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4. Email Address	*****	1/1/2024	12:00 PM	123456789	123456789
5. Date of Birth	*****	1/1/2024	12:00 PM	123456789	123456789
6. Gender	*****	1/1/2024	12:00 PM	123456789	123456789
7. Marital Status	*****	1/1/2024	12:00 PM	123456789	123456789
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12. Number of Pets	*****	1/1/2024	12:00 PM	123456789	123456789
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16. Number of Credit Cards	*****	1/1/2024	12:00 PM	123456789	123456789
17. Number of Bank Accounts	*****	1/1/2024	12:00 PM	123456789	123456789
18. Number of Insurance Policies	*****	1/1/2024	12:00 PM	123456789	123456789
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20. Number of Loans	*****	1/1/2024	12:00 PM	123456789	123456789
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28. Number of Retirement Savings	*****	1/1/2024	12:00 PM	123456789	123456789
29. Number of Health Insurance Premium	*****	1/1/2024	12:00 PM	123456789	123456789
30. Number of Life Insurance Premium	*****	1/1/2024	12:00 PM	123456789	123456789
31. Number of Disability Insurance Premium	*****	1/1/2024	12:00 PM	123456789	123456789
32. Number of Long-Term Care Insurance Premium	*****	1/1/2024	12:00 PM	123456789	123456789
33. Number of Auto Insurance Premium	*****	1/1/2024	12:00 PM	123456789	123456789
34. Number of Homeowners Insurance Premium	*****	1/1/2024	12:00 PM	123456789	123456789
35. Number of Renters Insurance Premium	*****	1/1/2024	12:00 PM	123456789	123456789
36. Number of Travel Insurance Premium	*****	1/1/2024	12:00 PM	123456789	123456789
37. Number of Life Insurance Policy	*****	1/1/2024	12:00 PM	123456789	123456789
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39. Number of Disability Insurance Policy	*****	1/1/2024	12:00 PM	123456789	123456789
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41. Number of Auto Insurance Policy	*****	1/1/2024	12:00 PM	123456789	123456789
42. Number of Homeowners Insurance Policy	*****	1/1/2024	12:00 PM	123456789	123456789
43. Number of Renters Insurance Policy	*****	1/1/2024	12:00 PM	123456789	123456789
44. Number of Travel Insurance Policy	*****	1/1/2024	12:00 PM	123456789	123456789
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49. Number of Auto Insurance Policy	*****	1/1/2024	12:00 PM	123456789	123456789

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Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)
NAME: Charleston County [019]
ENTITY TYPE: County or statistically equivalent entity
ST: South Carolina [45]
2000 CENSUS TRACT: Not map product
Print ID: 2000-007-0007



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State: 45 - SOUTH CAROLINA (SC)

County: 019 - CHARLESTON COUNTY

Tract: ALL TRACTS

Records 1 through 99 of 99

Data Report Links

[Demographic \(PDF !\[\]\(d3102649f02e825ddb76dc3de0190154_img.jpg\)](#))
 [Income \(PDF !\[\]\(55ca3a38dbb940110628e54e3ea7505d_img.jpg\)](#))
 [Population \(PDF !\[\]\(1ad7b9dfa1e10e48660df5dd18a1b20c_img.jpg\)](#))
 [Housing \(PDF !\[\]\(7b7f78f3b14c2b344e3d1b2a79a760c9_img.jpg\)](#))

For details on each field, please refer to the [Census Info Sheet](#)

*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0001.00	Upper	No	263.32	\$105,100	\$276,749	\$216,250	2087	18.78	392	666	888
0002.00	Upper	No	287.30	\$105,100	\$301,952	\$235,938	1372	4.45	61	499	774
0004.00	Upper	No	193.30	\$105,100	\$203,158	\$158,750	3213	21.41	688	306	684
0005.00	Upper	No	199.77	\$105,100	\$209,958	\$164,063	1761	5.96	105	475	905
0006.00	Upper	No	193.30	\$105,100	\$203,158	\$158,750	1074	17.78	191	155	350
0007.00	Unknown	No	0.00	\$105,100	\$0	\$0	2432	21.38	520	103	550
0009.00	Middle	No	97.56	\$105,100	\$102,536	\$80,125	1560	48.97	764	159	650
0010.00	Middle	No	92.88	\$105,100	\$97,617	\$76,282	2331	24.02	560	259	1128
0011.00	Unknown	No	0.00	\$105,100	\$0	\$0	2988	48.43	1447	514	1100
0015.00	Middle	No	112.00	\$105,100	\$117,712	\$91,979	1520	44.74	680	353	710
0019.01	Middle	No	109.93	\$105,100	\$115,536	\$90,278	4394	16.20	712	1353	1876
0019.02	Middle	No	103.37	\$105,100	\$108,642	\$84,894	4601	20.28	933	912	1086
0020.02	Middle	No	108.79	\$105,100	\$114,338	\$89,346	6128	16.92	1037	1665	2551
0020.04	Unknown	No	0.00	\$105,100	\$0	\$0	1595	5.71	91	584	1854
0020.05	Upper	No	132.95	\$105,100	\$139,730	\$109,185	7122	10.76	766	2370	2851
0020.06	Upper	No	124.77	\$105,100	\$131,133	\$102,468	5022	21.23	1066	1563	1937
0020.07	Upper	No	180.26	\$105,100	\$189,453	\$148,036	3749	8.56	321	1174	1327
0020.08	Moderate	No	74.72	\$105,100	\$78,531	\$61,366	4703	28.26	1329	1015	1562
0020.09	Upper	No	126.76	\$105,100	\$133,225	\$104,103	4264	39.94	1703	1475	1881
0021.03	Middle	No	101.98	\$105,100	\$107,181	\$83,750	4771	41.23	1967	1288	1632
0021.04	Upper	No	281.59	\$105,100	\$295,951	\$231,250	2012	4.82	97	900	2745
0021.05	Upper	No	157.79	\$105,100	\$165,837	\$129,583	2184	3.43	75	1025	1870

0021.06	Upper	No	128.36	\$105,100	\$134,906	\$105,417	3543	18.83	667	911	1162
0021.07	Middle	No	109.98	\$105,100	\$115,589	\$90,321	11798	29.22	3447	2610	3330
0021.08	Middle	No	110.31	\$105,100	\$115,936	\$90,590	2742	30.49	836	726	1110
0022.00	Middle	No	107.98	\$105,100	\$113,487	\$88,676	2848	50.18	1429	904	1218
0023.00	Middle	No	81.86	\$105,100	\$86,035	\$67,232	1884	36.57	689	676	1174
0024.01	Moderate	No	57.50	\$105,100	\$60,433	\$47,226	1468	51.84	761	474	653
0024.02	Low	No	48.52	\$105,100	\$50,995	\$39,848	2627	63.84	1677	814	1200
0025.03	Moderate	No	75.84	\$105,100	\$79,708	\$62,284	2382	55.37	1319	629	1039
0025.04	Middle	No	87.79	\$105,100	\$92,267	\$72,102	5169	45.17	2335	1621	2331
0026.04	Upper	No	120.05	\$105,100	\$126,173	\$98,594	3619	30.17	1092	912	1138
0026.05	Moderate	No	72.11	\$105,100	\$75,788	\$59,219	3907	47.53	1857	1010	1547
0026.06	Upper	No	130.14	\$105,100	\$136,777	\$106,875	2130	12.30	262	840	932
0026.11	Middle	No	103.12	\$105,100	\$108,379	\$84,688	3007	24.81	746	623	852
0026.12	Middle	No	82.62	\$105,100	\$86,834	\$67,857	6677	46.82	3126	982	1632
0026.13	Middle	No	97.49	\$105,100	\$102,462	\$80,063	5255	31.36	1648	1354	1733
0026.14	Middle	No	83.32	\$105,100	\$87,569	\$68,425	3469	40.07	1390	718	1010
0027.01	Middle	No	94.44	\$105,100	\$99,256	\$77,560	2597	59.95	1557	263	603
0027.02	Moderate	No	60.39	\$105,100	\$63,470	\$49,595	4679	67.26	3147	896	1531
0028.01	Upper	No	132.87	\$105,100	\$139,646	\$109,118	4409	22.09	974	1565	1951
0028.02	Upper	No	132.42	\$105,100	\$139,173	\$108,750	2663	10.10	269	988	1260
0029.00	Middle	No	87.18	\$105,100	\$91,626	\$71,599	2839	33.29	945	995	1280
0030.00	Upper	No	182.29	\$105,100	\$191,587	\$149,701	3897	9.06	353	1108	1386
0031.04	Low	No	28.27	\$105,100	\$29,712	\$23,223	5741	76.43	4388	496	1230
0031.05	Low	No	40.64	\$105,100	\$42,713	\$33,382	4018	82.70	3323	562	1098
0031.06	Moderate	No	63.69	\$105,100	\$66,938	\$52,308	8631	57.80	4989	2817	3815
0031.07	Moderate	No	63.09	\$105,100	\$66,308	\$51,818	7501	65.27	4896	1226	1817
0031.08	Moderate	No	77.70	\$105,100	\$81,663	\$63,813	3797	77.98	2961	907	1716
0031.09	Middle	No	118.59	\$105,100	\$124,638	\$97,396	3376	59.98	2025	1068	1675
0031.10	Moderate	No	50.89	\$105,100	\$53,485	\$41,798	7197	71.11	5118	1630	2660
0031.11	Moderate	No	63.00	\$105,100	\$66,213	\$51,743	5102	81.40	4153	784	1783
0031.13	Moderate	No	63.88	\$105,100	\$67,138	\$52,462	4771	64.20	3063	466	1014
0031.15	Low	No	47.11	\$105,100	\$49,513	\$38,695	7372	53.35	3933	1275	2084
0031.16	Moderate	No	56.69	\$105,100	\$59,581	\$46,563	4736	60.71	2875	488	791
0031.17	Middle	No	80.84	\$105,100	\$84,963	\$66,394	3686	50.79	1872	1474	1811
0032.00	Moderate	No	64.61	\$105,100	\$67,905	\$53,065	1638	36.94	605	0	393
0033.00	Moderate	No	62.05	\$105,100	\$65,215	\$50,962	3763	82.99	3123	558	1620
0034.00	Low	No	37.36	\$105,100	\$39,265	\$30,688	4870	73.26	3568	521	1524
0035.00	Middle	No	118.91	\$105,100	\$124,974	\$97,656	3333	19.32	644	1030	1494
0036.00	Middle	No	103.45	\$105,100	\$108,726	\$84,958	2729	32.98	900	697	1263
0037.00	Moderate	No	68.41	\$105,100	\$71,899	\$56,184	3291	81.40	2679	336	1518
0038.00	Moderate	No	62.64	\$105,100	\$65,835	\$51,447	3187	85.41	2722	836	1548
0039.00	Middle	No	82.52	\$105,100	\$86,729	\$67,770	2973	52.44	1559	404	821
0040.00	Low	No	49.76	\$105,100	\$52,298	\$40,867	2411	91.75	2212	238	932
0043.00	Low	No	30.77	\$105,100	\$32,339	\$25,273	2144	91.51	1962	322	1036
0044.00	Moderate	No	64.52	\$105,100	\$67,811	\$52,986	2240	84.55	1894	365	883
0046.07	Upper	No	145.99	\$105,100	\$153,435	\$119,896	5719	10.68	611	1127	1811
0046.09	Upper	No	133.20	\$105,100	\$139,993	\$109,394	7846	23.66	1856	2421	3475
0046.10	Upper	No	153.65	\$105,100	\$161,486	\$126,188	5007	22.41	1122	1405	1690
0046.12	Middle	No	85.94	\$105,100	\$90,323	\$70,579	7245	13.24	959	1897	3041
0046.13	Upper	No	292.31	\$105,100	\$307,218	\$240,055	1595	7.71	123	619	668
0046.14	Upper	No	162.23	\$105,100	\$170,504	\$133,231	7689	20.15	1549	2104	2313
0046.15	Upper	No	282.77	\$105,100	\$297,191	\$232,221	5406	12.02	650	1681	1854
0046.16	Upper	No	154.32	\$105,100	\$162,190	\$126,737	9300	13.81	1284	2919	3425
0046.17	Upper	No	192.94	\$105,100	\$202,780	\$158,451	9958	13.23	1317	2898	2922
0046.18	Upper	No	133.35	\$105,100	\$140,151	\$109,513	6534	14.55	951	1667	1700
0046.19	Upper	No	142.45	\$105,100	\$149,715	\$116,985	5467	14.51	793	1502	1727
0046.20	Middle	No	110.58	\$105,100	\$116,220	\$90,813	5455	9.70	529	1384	1705
0046.21	Upper	No	214.38	\$105,100	\$225,313	\$176,055	5968	12.25	731	1958	2247
0046.22	Upper	No	203.14	\$105,100	\$213,500	\$166,823	4013	17.42	699	1844	1967
0047.01	Upper	No	165.12	\$105,100	\$173,541	\$135,604	5804	9.73	565	2025	2699
0047.02	Upper	No	130.14	\$105,100	\$136,777	\$106,875	2332	18.01	420	577	1044
0048.00	Upper	No	202.67	\$105,100	\$213,006	\$166,442	1891	6.40	121	646	963
0049.01	Upper	No	176.71	\$105,100	\$185,722	\$145,119	1838	6.64	122	662	1372
0049.02	Upper	No	185.31	\$105,100	\$194,761	\$152,188	2509	5.58	140	1022	2103
0050.01	Middle	No	97.92	\$105,100	\$102,914	\$80,417	1696	44.87	761	551	634
0050.02	Moderate	No	71.79	\$105,100	\$75,451	\$58,958	3111	50.69	1577	1036	1483
0051.00	Upper	No	181.78	\$105,100	\$191,051	\$149,286	1639	29.10	477	346	569
0053.00	Moderate	No	55.81	\$105,100	\$58,656	\$45,833	3629	65.22	2367	419	1277

0054.00	Low	No	37.40	\$105,100	\$39,307	\$30,719	2100	81.33	1708	277	540
0055.00	Moderate	No	67.08	\$105,100	\$70,501	\$55,094	1377	85.40	1176	239	501
0056.01	Upper	No	121.86	\$105,100	\$128,075	\$100,080	10428	29.34	3060	1942	2218
0056.02	Upper	No	131.11	\$105,100	\$137,797	\$107,678	6558	27.87	1828	1786	2129
0057.01	Upper	No	148.40	\$105,100	\$155,968	\$121,875	5736	17.24	989	1818	2034
0057.02	Upper	No	122.18	\$105,100	\$128,411	\$100,337	3790	23.14	877	995	1071
0058.00	Upper	No	131.66	\$105,100	\$138,375	\$108,125	8075	29.41	2375	1893	2306
0059.00	Upper	No	150.86	\$105,100	\$158,554	\$123,897	5521	26.14	1443	997	1585
9901.00	Unknown	No	0.00	\$105,100	\$0	\$0	0	0.00	0	0	0

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This map displays the 2020 Census tracts for Dorchester County, SC. It features a network of roads, including US-90 and SC-17, and large water bodies like Lake Marion and Lake Moultrie. Key locations such as North Charleston MSA and Dorchester County are labeled. The map uses color coding to highlight specific areas, with yellow and orange shading indicating certain regions of interest.

[illegible]

All legal investigations and seizures are as of January 1, 2020. The investigation starts on the map are for C-rose (purple) and (blue) data collection and (blue) purposes only, dark (blue) and (blue) for statistical purposes do not constitute a determination of jurisdictional authority or rights of ownership or settlement.

Geographic Mapping: 2020 Census Information (see January 1, 2020)
Data Source: U.S. Census Bureau's Map/Tools Database (2020)
Map Created by Geographic Division, January 01, 2021

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

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 Subdistrict: 000 00
 1st Standard Field: 00 00
 2nd Standard Field: 00 00
 County/Workshop: 00 00
 Location of Preparation: Origin: 00 00
 Page Number: 0
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Sheet 1 of 1 PARENT sheets
Total Sheets: 1 Order 0; Parent 1; Inset 0)

NAME: **Dorchester County (035)**
 STATE TYPE: **County or statistically equivalent entity**
 ST: **South Carolina (45)**

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 035 - DORCHESTER COUNTY

Tract: ALL TRACTS

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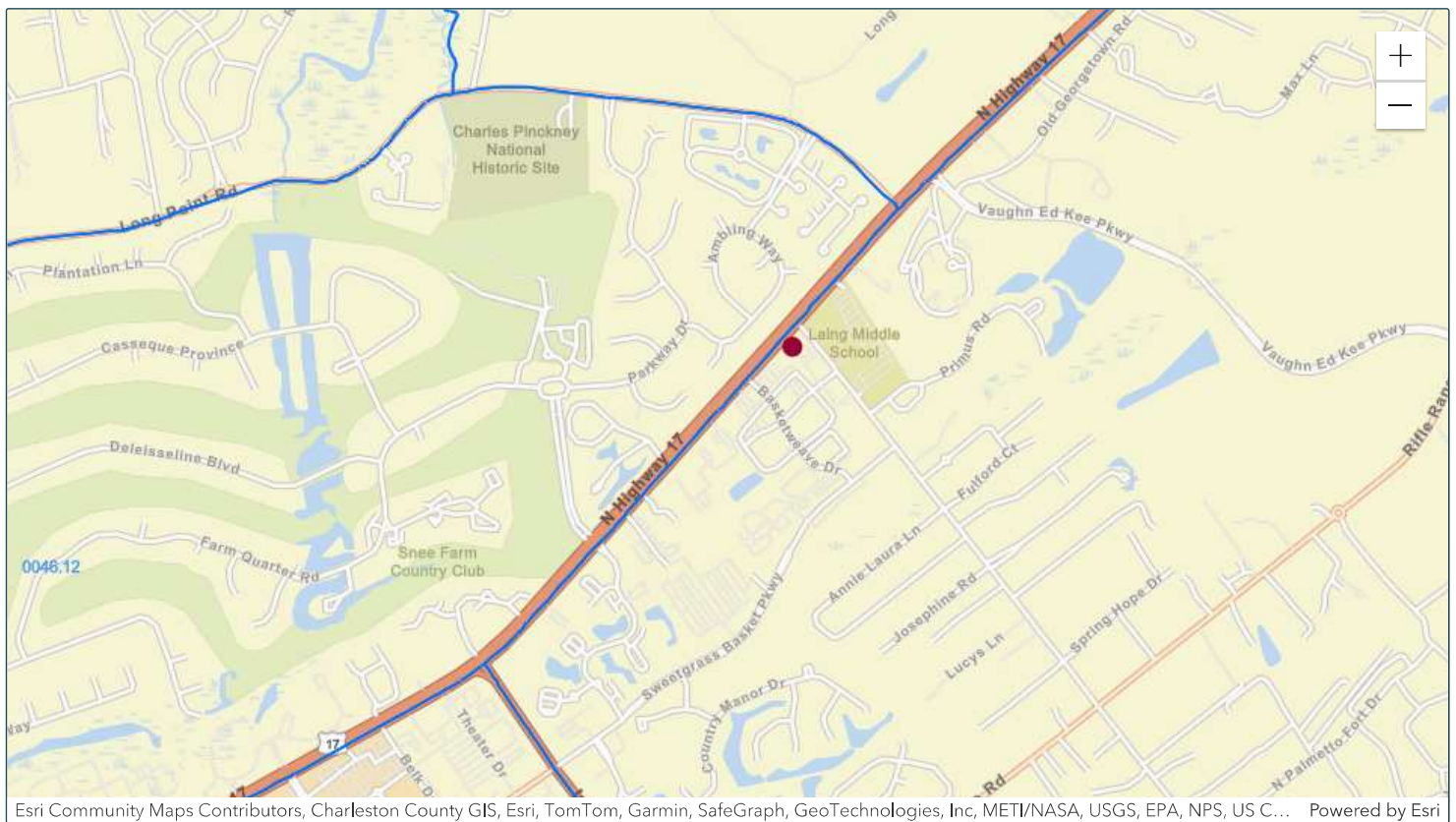
*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0101.00	Moderate	No	62.40	\$105,100	\$65,582	\$51,250	2527	42.66	1078	778	1198
0102.00	Low	No	47.66	\$105,100	\$50,091	\$39,141	4745	54.50	2586	1389	2265
0103.01	Moderate	No	75.94	\$105,100	\$79,813	\$62,368	2127	38.93	828	564	907
0103.02	Moderate	No	65.26	\$105,100	\$68,588	\$53,599	3433	42.15	1447	1455	1909
0104.00	Middle	No	89.58	\$105,100	\$94,149	\$73,568	6367	46.66	2971	1495	2034
0105.01	Middle	No	114.90	\$105,100	\$120,760	\$94,365	7294	32.47	2368	1844	2190
0105.03	Middle	No	112.91	\$105,100	\$118,668	\$92,730	5966	23.80	1420	1384	1750
0105.05	Middle	No	107.57	\$105,100	\$113,056	\$88,345	6635	28.56	1895	2511	2852
0105.06	Middle	No	89.16	\$105,100	\$93,707	\$73,226	2060	34.22	705	683	748
0105.07	Middle	No	91.05	\$105,100	\$95,694	\$74,776	2389	42.74	1021	572	632
0105.08	Upper	No	126.55	\$105,100	\$133,004	\$103,929	3691	34.60	1277	932	966
0106.03	Upper	No	124.63	\$105,100	\$130,986	\$102,351	8338	31.64	2638	1972	2670
0106.04	Upper	No	124.06	\$105,100	\$130,387	\$101,882	4449	32.37	1440	1641	2026
0106.06	Upper	No	131.91	\$105,100	\$138,637	\$108,333	1898	17.97	341	700	888
0106.07	Middle	No	80.12	\$105,100	\$84,206	\$65,804	5272	33.04	1742	1442	1625
0106.08	Moderate	No	79.79	\$105,100	\$83,859	\$65,526	3654	27.23	995	1066	1306
0107.00	Moderate	No	67.08	\$105,100	\$70,501	\$55,094	5738	48.38	2776	1293	2294
0108.01	Upper	No	158.45	\$105,100	\$166,531	\$130,125	6861	22.42	1538	1905	2232
0108.07	Middle	No	114.81	\$105,100	\$120,665	\$94,291	5254	27.16	1427	1670	1952
0108.08	Middle	No	95.26	\$105,100	\$100,118	\$78,235	7394	30.28	2239	1587	2367
0108.09	Middle	No	102.99	\$105,100	\$108,242	\$84,583	3663	29.13	1067	1216	1447
0108.13	Moderate	No	71.65	\$105,100	\$75,304	\$58,846	9041	39.35	3558	1620	3003

0108.14	Middle	No	108.50	\$105,100	\$114,034	\$89,107	6622	40.15	2659	1809	2248
0108.15	Moderate	No	72.27	\$105,100	\$75,956	\$59,353	2986	46.92	1401	553	850
0108.17	Middle	No	118.00	\$105,100	\$124,018	\$96,908	6773	40.29	2729	1537	1775
0108.18	Moderate	No	63.07	\$105,100	\$66,287	\$51,797	9316	70.15	6535	1661	2699
0108.19	Upper	No	142.53	\$105,100	\$149,799	\$117,050	5009	38.87	1947	1254	1492
0108.20	Middle	No	107.99	\$105,100	\$113,497	\$88,684	7209	44.47	3206	2039	2547
0108.21	Middle	No	100.16	\$105,100	\$105,268	\$82,256	2322	36.82	855	325	541
0108.22	Upper	No	121.27	\$105,100	\$127,455	\$99,591	3866	42.99	1662	758	877
0108.23	Middle	No	84.57	\$105,100	\$88,883	\$69,454	8641	46.80	4044	1615	2057

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Last Modified: 08/30/2024 12:00 PM



Matched Address: 2191 N Highway 17, Mount Pleasant, South Carolina, 29466
MSA: 16700 - CHARLESTON-NORTH CHARLESTON, SC || State: 45 - SOUTH CAROLINA || County: 019 - CHARLESTON COUNTY || Tract Code: 0046.10

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



2025 FFIEC Geocode Census Report

Matched Address: 2191 N Highway 17, Mount Pleasant, South Carolina, 29466
MSA: 16700 - CHARLESTON-NORTH CHARLESTON, SC
State: 45 - SOUTH CAROLINA
County: 019 - CHARLESTON COUNTY
Tract Code: 0046.10

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

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

Census Housing Information

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



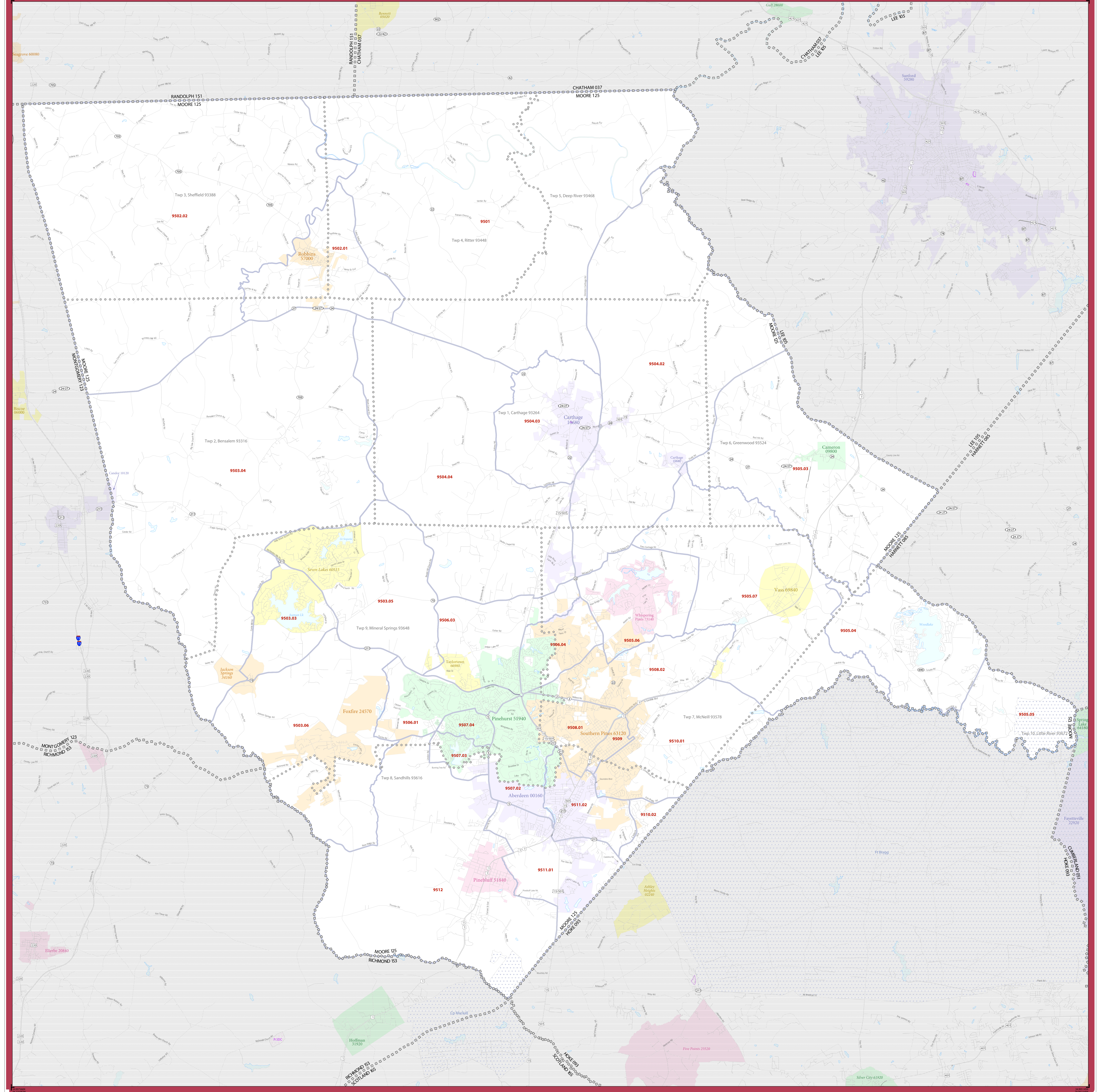
ASSESSMENT AREA

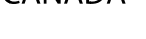
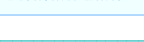
PINEHURST: BRANCH 6

5 Village Green Road West | Pinehurst, NC



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Moore County, NC



<u>SYMBOL/DESCRIPTION</u>	<u>SYMBOL</u>	<u>LABEL/STYLE</u>	<u>SYMBOL/DESCRIPTION</u>	<u>SYMBOL</u>	<u>LABEL/STYLE</u>
International	☆☆☆☆	CANADA	Incorporated Place ^{1,2}		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) ³		<i>Incline Village 35100</i>
Off-Reservation Trust Land		T1880	Census Tract ³		33.07
State American Indian Reservation		Tama Resvn 9400			
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANCR 52120	<u>DESCRIPTION</u>	<u>SYMBOL</u>	<u>DESCRIPTION</u>
State (or statistically equivalent entity)	▯▯▯▯▯▯	NEW YORK 36	Water Body		Interstate or U.S. Highway
County (or statistically equivalent entity)	▯▯▯▯▯▯	ERIE 029	College or University		State Highway
Minor Civil Division (MCD) ¹	▯▯▯▯▯▯	Bristol town 07485	Military		Other Road
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) ³	▯▯▯▯▯▯	Hanna CDP 91650	Prison or Juvenile Detention Center		ONE/Two Trail, Staging, Alley, Walkway, or Ferry
			National or State Park, Forest, or Recreation Area		Nonvisible Boundary or Feature Not Elsewhere Classified
Consolidated City	▯▯▯▯▯▯	MILFORD 47500	Unlabeled Subject Area		Inset Area

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

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

- 1. A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.
- 2. Place label color corresponds to the place fill color.
- 3. Census tracts are identified by an up to four-digit number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts with no suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

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

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 08, 2021

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

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 34 13 30
2nd Standard Parallel: 36 06 55
Central Meridian: -79 51 40
Latitude of Projection's Origin: 33 45 09
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)
NAME: Moore County (125)
ENTITY TYPE: County or statistically equivalent entity
ST: North Carolina (37)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 250037125001

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)

County: 125 - MOORE COUNTY

Tract: ALL TRACTS

Records 1 through 29 of 29

Data Report Links

[Demographic \(PDF\)](#)
[Income \(PDF\)](#)
[Population \(PDF\)](#)
[Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

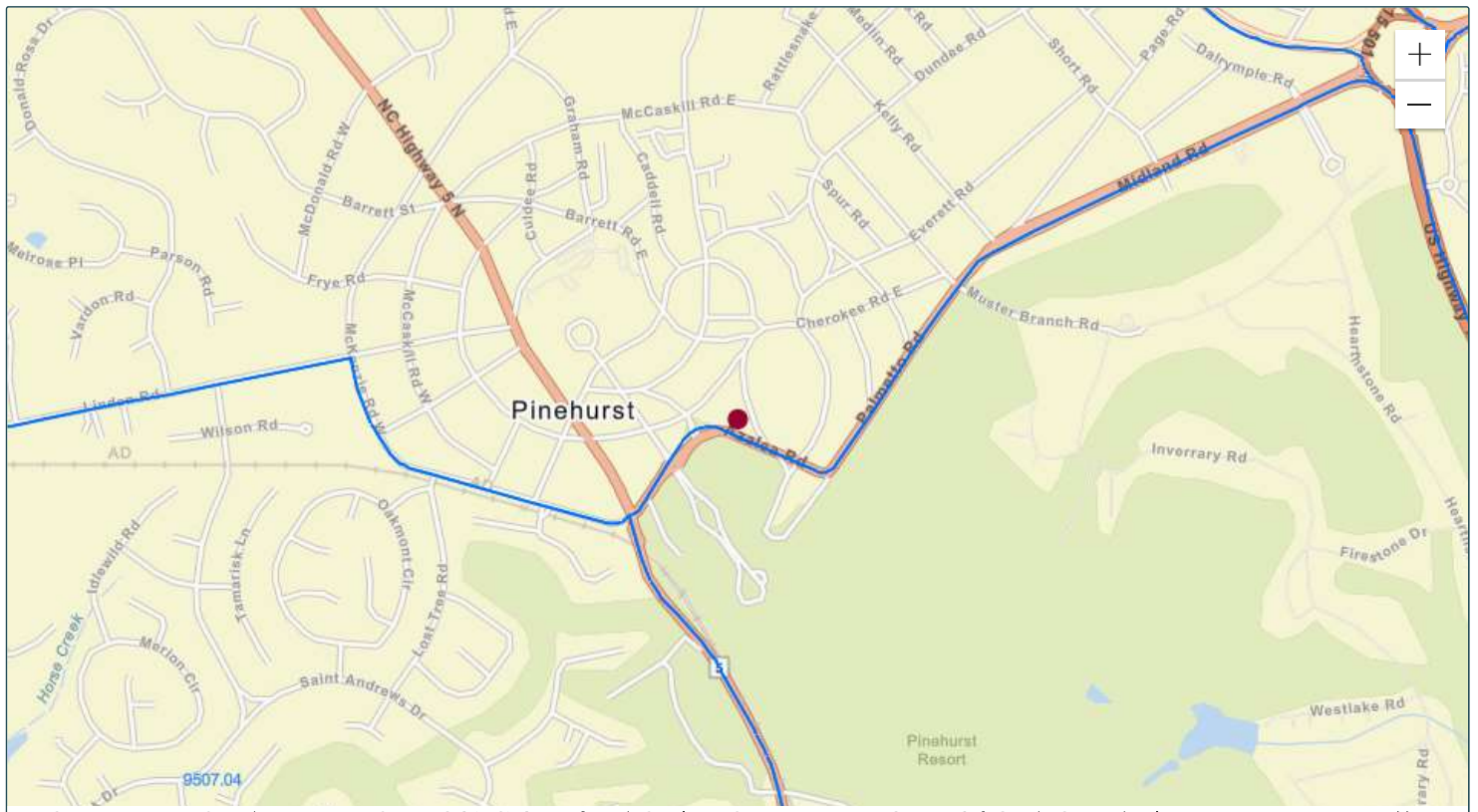
*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9501.00	Moderate	No	67.43	\$107,200	\$72,285	\$55,833	2594	15.19	394	1196	1539
9502.01	Moderate	No	52.96	\$107,200	\$56,773	\$43,855	2369	45.50	1078	730	1247
9502.02	Moderate	No	67.48	\$107,200	\$72,339	\$55,877	4154	19.21	798	1485	2588
9503.03	Unknown	No	0.00	\$107,200	\$0	\$0	2269	17.23	391	1013	1324
9503.04	Middle	No	102.36	\$107,200	\$109,730	\$84,756	2853	39.82	1136	838	1367
9503.05	Middle	No	89.23	\$107,200	\$95,655	\$73,885	3992	16.63	664	1395	2022
9503.06	Middle	No	108.02	\$107,200	\$115,797	\$89,444	1920	15.26	293	721	950
9504.02	Middle	No	105.62	\$107,200	\$113,225	\$87,457	3917	22.26	872	1373	1879
9504.03	Middle	No	84.54	\$107,200	\$90,627	\$70,000	2345	31.98	750	648	1024
9504.04	Middle	No	91.80	\$107,200	\$98,410	\$76,012	2368	13.60	322	867	1180
9505.03	Middle	No	103.71	\$107,200	\$111,177	\$85,873	3098	24.82	769	815	1206
9505.04	Middle	No	95.61	\$107,200	\$102,494	\$79,163	3548	24.92	884	874	1417
9505.05	Upper	No	145.00	\$107,200	\$155,440	\$120,063	890	25.06	223	312	481
9505.06	Middle	No	111.20	\$107,200	\$119,206	\$92,073	6644	15.44	1026	1630	2037
9505.07	Middle	No	105.87	\$107,200	\$113,493	\$87,660	4252	21.94	933	1397	1781
9506.01	Upper	No	152.91	\$107,200	\$163,920	\$126,610	3805	11.01	419	1529	1901
9506.03	Middle	No	82.17	\$107,200	\$88,086	\$68,036	4399	29.71	1307	1346	1798
9506.04	Upper	No	123.29	\$107,200	\$132,167	\$102,083	3477	16.68	580	1192	1661
9507.02	Middle	No	114.73	\$107,200	\$122,991	\$95,000	2728	12.83	350	1258	1760
9507.03	Middle	No	101.23	\$107,200	\$108,519	\$83,822	2667	21.45	572	887	1408
9507.04	Middle	No	114.09	\$107,200	\$122,304	\$94,464	2528	11.39	288	1012	1758
9508.01	Middle	No	99.21	\$107,200	\$106,353	\$82,143	6049	45.86	2774	1221	1781

9508.02	Middle	No	87.56	\$107,200	\$93,864	\$72,500	4319	15.91	687	1016	1621
9509.00	Middle	No	100.88	\$107,200	\$108,143	\$83,533	2430	22.59	549	581	1029
9510.01	Upper	No	127.59	\$107,200	\$136,776	\$105,643	4246	13.97	593	1105	1855
9510.02	Upper	No	127.82	\$107,200	\$137,023	\$105,833	1178	18.85	222	464	623
9511.01	Middle	No	109.30	\$107,200	\$117,170	\$90,500	3696	39.83	1472	1179	1529
9511.02	Middle	No	84.54	\$107,200	\$90,627	\$70,000	6190	32.71	2025	1646	2361
9512.00	Middle	No	83.14	\$107,200	\$89,126	\$68,838	4802	40.92	1965	1449	2213

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Last Modified: 08/30/2024 12:00 PM



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● Matched Address: 5 Village Green Road West, Pinehurst, North Carolina, 28374
MSA: 38240 - PINEHURST-SOUTHERN PINES, NC || State: 37 - NORTH CAROLINA || County: 125 - MOORE COUNTY || Tract Code: 9506.01

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



2025 FFIEC Geocode Census Report

Matched Address: 5 Village Green Road West, Pinehurst, North Carolina, 28374
MSA: 38240 - PINEHURST-SOUTHERN PINES, NC
State: 37 - NORTH CAROLINA
County: 125 - MOORE COUNTY
Tract Code: 9506.01

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

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

Census Housing Information

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



Loan/Deposit Ratio

Loan/Deposit Ratios for 2024 (in \$1,000s)

<u>Quarter Ending</u>	<u>Total Loans</u>	<u>Total Deposits</u>	<u>Ratio</u>
3/31/2024	\$ 699,024	\$ 667,066	104.79%
6/30/2024	\$ 743,072	\$ 730,852	101.67%
9/30/2024	\$ 790,754	\$ 758,072	104.31%
12/31/2024	\$ 838,029	\$ 787,045	106.48%



Home Mortgage Disclosure Act (HMDA)

Disclosure Statement

A bank required to report HMDA data pursuant to 12 CFR § 1003 shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB) Web site at

www.consumerfinance.gov/hmda.

A bank required to report HMDA data pursuant to 12 CFR § 1003 shall also include in its public file a written notice that the institution's loan/application register, as modified by the CFPB to protect applicant and borrower privacy, may be obtained on the CFPB Web site at www.consumerfinance.gov/hmda.

2024 HMDA information is available at the above-referenced CFPB website. Prior, FCB was only a HMDA data reportable institution in 2023 and 2019.