



FIRST STATE BANK OF THE SOUTHEAST COMMUNITY REINVESTMENT ACT

Updated
August 2024

Contents

CRA ASSESSMENT AREA	2
BANK LOCATIONS	3
NMLS	6
FEES	7
SERVICES	9
MAPS AND FACILITY BASED ASSESSMENT AREA	10
HOME MORTGAGE DISCLOSURE ACT (HMDA).....	18
LOAN TO DEPOSIT RATIOS	19
DEPOSIT PRODUCTS	20
LOAN PRODUCTS.....	22

CRA ASSESSMENT AREA

First State Bank of the Southeast provides full banking services through its offices in Bell County, Fayette County, Laurel County and Whitley County Kentucky and Claiborne County Tennessee.

CRA ASSESSMENT AREAS

The Board of Directors defined the Bank's assessment areas, for CRA (Community Reinvestment Act) purposes, including Bell County, Fayette County, Laurel County and Whitley Counties in Kentucky and Claiborne County in Tennessee. As market conditions change and as the money supply increases or decreases, we may make some loans out of our trade area, with or without participation from other banks.

BANK LOCATIONS

119 BANKING CENTER

The 119 Banking Center is at 287 US Hwy 119 in Pineville, Kentucky (40977).

- County-21 (Bell)
- State/City Code-21013
- Census Tract-9602.00
- MSA-NA
- Phone- 800-248-5950
- Fax- 606-337-4127
- Hours- Drive Up: Mon - Thurs 7:30 - 4:00 Fri 7:30 - 6:00
- ATM- No

25 E Banking Center

The 25 E Banking Center is located at 815 E Lothbury Ave in Middlesboro, Kentucky (40965).

- County-21 (Bell)
- State/City Code-21013
- Census Tract-9602.00
- MSA-NA
- Phone- 800-248-5950
- Fax- 606-248-9507
- Hours- Lobby: Mon-Fri 8:00 - 4:00 Drive Up: Mon - Thurs 7:30 - 4:00 Fri 7:30 - 6:00
- ATM- Yes

Middlesboro Main

The Middlesboro Main is at 1820 Cumberland Ave in Middlesboro, Kentucky (40965).

- County-21 (Bell)
- State/City Code-21013
- Census Tract-9607.00
- MSA-NA
- Phone- 800-248-5950
- Fax- 606-248-9514
- Hours- Lobby: Mon-Fri 8:00 - 4:00 Drive Up: Mon - Thurs 7:30 - 4:00 Fri 7:30 - 6:00
- ATM- No

New Tazewell Branch

The New Tazewell Branch is at 502 South Broad Street in New Tazewell, Tennessee (47025).

- County-47 (Claiborne)
- State/City Code-47025
- Census Tract-9707.00
- MSA-NA
- Phone-423-626-6112
- Fax-423-626-6128
- Hours- Main Lobby: Mon-Fri 8:00 - 4:00 Drive Up- Annex: Mon - Thurs 7:30 - 4:00 Fri 7:30 - 6:00
- ATM-Yes

Pineville Main

The Pineville Main is at 101 Virginia Ave in Pineville, Kentucky (40977).

- County-21 (Bell)
- State/City Code-21013
- Census Tract-9602.00
- MSA-NA
- Phone-800-248-5950
- Fax-606-337-4112
- Hours- Main Lobby: Mon-Fri 8:00 - 4:00 Drive Up- Annex: Mon - Thurs 7:30 - 4:00 Fri 7:30 - 6:00
- ATM-Yes

Tates Creek

The Tate Creek Branch is at 3620 Waldon Dr in Lexington, Kentucky (40517).

- County-21 (Fayette)
- State/City Code-21067
- Census Tract-0035.04
- MSA-30460.00
- Phone- 859-278-5858
- Fax- 859-273-5723
- Hours- Lobby: Mon-Fri 8:00 - 4:00 Drive Up: Mon - Thurs 8:00 - 4:00 Fri 8:00 - 6:00
- ATM- Yes

Waterpark Branch

The Waterpark Branch is at 1048 W Hwy 92 in Williamsburg, Kentucky (40769).

- County-21(Whitley)
- State/City Code-21235
- Census Tract-9206.00
- MSA-NA
- Phone- 606-549-2252
- Fax- 606-54-0430
- Hours- Lobby: Mon-Fri 8:00 - 4:00 Drive Up: Mon - Thurs 8:00 - 4:00 Fri 8:00 - 6:00
- ATM- Yes

London Branch

The London Branch is at 400 South Main Street in London, Kentucky (40741).

- County-21 (Laurel)
- State/City Code- 21125
- Census Tract-7805.00
- MSA-NA
- Phone-800-48-5950
- Hours- Lobby: Mon-Fri 8:00 - 4:00 Drive Up: Mon - Thurs 8:00 4:00 Fri 8:00 - 6:00
- ATM- Yes

Closed Branches**Highland Park**

The Highland Park Branch was at 941 US Hwy 25 WN in Williamsburg, Kentucky (40769). This Branch closed March 31, 2021.

- County-21 (Whitley)
- State/City Code- 21235
- Census Tract-9205.00
- MSA-NA
- ATM-Yes, this location is closed, but the ATM is still in use here.

West Branch

The West Branch was at 2202 Cumberland Ave in Middlesboro, Kentucky (40965). This Branch closed March 31, 2021.

- County-21 (Bell)
- State/City Code -21013
- Census Tract -9607.00
- MSA- NA
- ATM- No

Harrodsburg Road Branch

The Harrodsburg Road Branch is at 2257 Harrodsburg Road in Lexington, Kentucky (40504). This Branch closed July 15, 2022.

- County-21 (Fayette)
- State/City Code-21067
- Census Tract-0030.00
- MSA-30460.00
- Phone- 859-278-5858
- Fax- 859-278-5959
- Hours- Lobby: Mon-Fri 8:00 - 4:00 Drive Up: Mon - Thurs 8:00 - 4:00 Fri 8:00 - 6:00
- ATM- Yes

Branch location change

The Tazewell Branch was relocated in 2018 to its current location.

NMLS

Loan Officer	NMLS Number	Location	Phone Number
Kristy Burnett	1150328	Middlesboro Main Banking Center	(606) 337-6111
Wade Bevins	586459	Middlesboro Main Banking Center	(606) 248-5950
Kim Lane	586469	Middlesboro Main Banking Center	(606) 248-5950
Jeff Lewis	174729	New Tazewell Banking Center	(423) 626-6112
Christopher T. Evans	9687	Tates Creek Banking Center	(859) 278-5858
Marvin Baker	422293	Waterpark Banking Center	(606) 549-2252
Jeremy Gray	826245	Tates Creek Banking Center	(859) 977-8694
Tiffany Hoskins	2370966	Middlesboro East Banking Center	(606) 248-5950
Christian Scott	2370973	Pineville Main Banking Center	(606) 337-6111
Mandy Humston	1076644	Tates Creek Banking Center	(859) 977-8694
Brooke Shorter	2375704	New Tazewell Banking Center	(423) 626-6112
Deborah Partin	586471	Pineville Main Banking Center	(606) 337-6111
Todd Coburn	2505764	Middlesboro Main Banking Center	(606) 248-5950

FEES

SCHEDULE OF FEES

Debit Card	
Debit Card Replacement	\$10.00 Per Card Replacement
FSB Card Holder ATM Withdrawal Fee	\$2.00 per ATM withdrawal done at a non-First State Bank of the Southeast ATM.
Telephone initiated transactions	
Operator assisted transfer	\$5.00 telephone transfer of funds from one account to another.
Balance inquiry by telephone	\$2.48 after first inquiry
Check fees	
Check printing	Fee depends on style of check ordered.
Counter Checks	\$1.00 dollar per encoded check.
Other fees	
Savings excessive withdrawals over 3 per month	\$5.00 per item
Paper Statement Fee	\$3.00 dollars per statement cycle if you opt to receive a paper statement.
Return deposit items	\$15.99 Per Item
Overdraft Protection Transfer	\$5.00 per overdraft protection transfer, the fee would be applied to the account receiving the funds. The total number of transfers per month would be charged at statement cycle cut-off.
Checking Dormant Account	\$10 monthly Dormant Account fee will be charged for an account with no activity for 12 months and a current balance less than \$500.
Savings Dormant Account	\$10 monthly Dormant Account fee will be charged for an account with no activity for 30 months and a current balance less than \$500.
Overdrawn Account Charge	\$30.00 for each 30 business days the account is overdrawn. Daily overdraft item charges may be created by check, in-person withdrawal, ATM withdrawal, by bank fees, and other electronic means.
Savings Account Overdraft Account Fee	\$35.99 per item. Overdraft items charges may be created by ACH or ATM withdrawals.
Overdraft Item Charge	\$35.99 per item will be charged for each item paid up to a maximum of \$215.94 per day. Overdraft item charges may be created by check, in-person withdrawals, ATM withdrawals, by bank fees and other electronic means.
Returned Item Charge	\$35.99 per item. Returned item charges may be created by check, in-person withdrawal, ATM withdrawal, by bank fees, and other electronic means.
Stop payments (all items)	\$35.99
Account research fees	
Account research	\$35.99 per hour
Account balancing assistance	\$35.99 per hour
Levy/Garnishment	\$100.00 processing fee
Account closed within 60 days of opening	
Consumer accounts	\$50.00
Commercial accounts	\$50.00
Wire transfers	
Outgoing Wire	\$35.99
Safe deposit boxes	Rental Fee
3x5	\$30.00
4x5	\$40.00
5x5	\$45.00
3x10	\$50.00
4x10	\$60.00
5x10	\$75.00
10x10	\$100.00
15x10	\$150.00
Lost key	\$100.00 (minimum)
Late fee	\$10.00
Drill	\$150.00 (minimum)
Miscellaneous Fees	
Account activity printout	\$5.00
Photocopies	\$1.00
Returned mail (one-time fee)	\$15.99
Cashier Checks	\$5.00
Check Collections	Incoming and outgoing collections items \$20.
Internet Banking	Free internet banking and bill pay.
Fax	Incoming and out-going fax non-customer \$10.
Check cashing non-customer	Check cashing non-customer fee 2% or minimum of \$30.
Convenience Fee	Cash advance non-customer convenience fee 2% or minimum of \$30.
MasterCard	If you use your card in a foreign country and/or to make a purchase in a foreign currency, you will be charged a currency conversion fee of 1% of the transaction amount.
Lock Bags	1st bag \$20 Additional bag \$10

<u>LOAN FEES</u>	
Origination Charge 1% of loan amount	Business and Real Estate
Documentation Fee	Personal Loan \$200.00 Business \$500.00 Real estate \$500.00
Appraisal Fee	\$375 - \$6,500
Title Examination	\$250 - \$3,000.00
Credit Report	\$10 - \$119
Flood Certification - Consumer	\$11
Flood Certification - Commercial	\$11
Wire Fee	\$35.99
Courier Fee	\$25.00 - \$100.00
Recording Fee	\$20 - \$200
Recording Release Fee - Kentucky	\$46.00
Recording Release Fee - Tennessee	\$12.00
State Tax/Stamps	Depends on the loan amount required
Title - Lenders Title Policy	Depends on the loan amount required
Title - Owner's Title Policy	Depends on the loan amount required

SERVICES

- Online Banking
- Payroll services through the Business Online
- Wires for business
- Mobile Deposit/Mobile Banking
- Telephone Banking (ABBY)
- E-Statements
- Bill Pay
- Merchant Capture
- Elan Credit Card Service
- Online Account Applications
- Apple, Samsung/Android, and Google pay
- Mountain Valley Insurance

MAPS AND FACILITY BASED ASSESSMENT AREA

FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#)

2023 FFIEC Census Report - Summary Census Demographic Information

State: 21 - KENTUCKY (KY)

County: 013 - BELL COUNTY

Records 1 through 10 of 10

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 2024 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9601.00	Moderate	No	75.17	\$64,900	\$48,785	\$40,841	1825	3.62	66	664	1190
9602.00	Middle	Yes*	83.76	\$64,900	\$54,360	\$45,508	4129	5.50	227	1102	2340
9603.00	Middle	Yes*	86.70	\$64,900	\$56,268	\$47,105	1865	3.65	68	791	1207
9604.00	Moderate	No	60.35	\$64,900	\$39,167	\$32,788	1292	4.18	54	526	800
9605.00	Middle	Yes*	93.95	\$64,900	\$60,974	\$51,042	2096	8.64	181	415	1086
9606.00	Low	No	46.69	\$64,900	\$30,302	\$25,368	4478	11.21	502	747	1727
9607.00	Moderate	No	79.86	\$64,900	\$51,829	\$43,389	2655	12.62	335	692	1189
9608.00	Moderate	No	52.07	\$64,900	\$33,793	\$28,289	3223	6.02	194	887	1637
9611.00	Moderate	No	61.30	\$64,900	\$39,784	\$33,303	2534	6.27	159	804	1302
9999.99	Moderate	No	67.19	\$64,900	\$43,606	\$36,505	24097	7.41	1786	6628	12478

FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#)

2023 FFIEC Census Report - Summary Census Demographic Information

State: 21 - KENTUCKY (KY)

County: 125 - LAUREL COUNTY

Records 1 through 16 of 16

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 2024 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9701.00	Middle	No	84.06	\$64,900	\$54,555	\$45,671	3285	4.51	148	1040	1339
9702.01	Moderate	No	71.00	\$64,900	\$46,079	\$38,576	4169	5.30	221	1332	1771
9702.02	Moderate	No	59.68	\$64,900	\$38,732	\$32,425	2696	5.34	144	634	1022
9703.00	Middle	No	80.81	\$64,900	\$52,446	\$43,902	4474	6.39	286	1440	1987
9704.00	Upper	No	140.73	\$64,900	\$91,334	\$76,456	3819	8.82	337	920	1617
9705.00	Moderate	No	66.60	\$64,900	\$43,223	\$36,186	4588	9.90	454	1122	2012
9706.00	Middle	No	115.64	\$64,900	\$75,050	\$62,827	3002	8.66	260	721	1227
9707.00	Middle	No	115.64	\$64,900	\$75,050	\$62,829	5862	7.59	445	1351	2224
9708.00	Middle	No	114.92	\$64,900	\$74,583	\$62,438	5427	6.28	341	1491	1973
9709.00	Middle	No	95.35	\$64,900	\$61,882	\$51,806	4141	4.78	198	857	1527
9710.01	Middle	No	94.07	\$64,900	\$61,051	\$51,108	4118	4.86	200	883	1271
9710.03	Moderate	No	71.15	\$64,900	\$46,176	\$38,654	3823	8.76	335	593	1344
9710.04	Middle	No	96.58	\$64,900	\$62,680	\$52,471	2788	5.34	149	568	1106
9711.01	Upper	No	137.09	\$64,900	\$88,971	\$74,479	2583	4.72	122	873	1148
9711.03	Middle	No	109.10	\$64,900	\$70,806	\$59,271	4544	5.57	253	1021	1554
9711.04	Upper	No	129.06	\$64,900	\$83,760	\$70,119	3294	6.59	217	1130	1388

FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#)

2023 FFIEC Census Report - Summary Census Demographic Information

State: 21 - KENTUCKY (KY)

County: 235 - WHITLEY COUNTY

Records 1 through 12 of 12

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 2024 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
9201.00	Upper	No	127.17	\$64,900	\$82,533	\$69,091	3058	8.60	263	474	819
9202.00	Middle	Yes*	102.34	\$64,900	\$66,419	\$55,603	2896	8.15	236	600	1038
9203.01	Middle	Yes*	113.86	\$64,900	\$73,895	\$61,860	1866	5.04	94	337	695
9203.02	Middle	Yes*	91.61	\$64,900	\$59,455	\$49,770	4888	5.07	248	1099	2064
9204.01	Upper	No	144.65	\$64,900	\$93,878	\$78,585	1975	4.41	87	661	887
9204.02	Moderate	No	76.06	\$64,900	\$49,363	\$41,324	4149	5.09	211	1263	1898
9205.01	Moderate	No	69.35	\$64,900	\$45,008	\$37,679	1735	4.50	78	589	833
9205.02	Moderate	No	72.06	\$64,900	\$46,767	\$39,150	4401	5.70	251	1059	1932
9206.01	Upper	No	129.68	\$64,900	\$84,162	\$70,455	1103	7.98	88	280	393
9206.02	Middle	Yes*	115.04	\$64,900	\$74,661	\$62,500	4371	17.73	775	535	1243
9207.00	Middle	Yes*	92.80	\$64,900	\$60,227	\$50,417	4498	4.98	224	1068	2079
9208.00	Moderate	No	63.50	\$64,900	\$41,212	\$34,500	1772	4.57	81	715	1036

FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#)

2023 FFIEC Census Report - Summary Census Demographic Information

State: 21 - KENTUCKY (KY)

County: 067 - FAYETTE COUNTY

Records 1 through 82 of 82

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 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0001.01	Unknown	No	0.00	\$93,400	\$0	\$0	3000	35.57	1067	353	718
0001.02	Upper	No	171.27	\$93,400	\$159,966	\$135,208	1447	27.16	393	368	569
0002.00	Low	No	45.34	\$93,400	\$42,348	\$35,795	3181	40.08	1275	306	1136
0003.00	Low	No	48.63	\$93,400	\$45,420	\$38,393	2822	61.41	1733	572	1329
0004.00	Low	No	38.72	\$93,400	\$36,164	\$30,571	1847	66.38	1226	211	684
0005.00	Middle	No	109.98	\$93,400	\$102,721	\$86,829	3355	12.55	421	1020	1612
0006.00	Upper	No	216.11	\$93,400	\$201,847	\$170,609	4331	8.10	351	1441	2029
0007.00	Upper	No	166.63	\$93,400	\$155,632	\$131,552	2316	15.85	367	478	1001
0008.01	Unknown	No	0.00	\$93,400	\$0	\$0	3931	22.97	903	3	23
0008.02	Moderate	No	71.74	\$93,400	\$67,005	\$56,641	4211	21.23	894	43	436
0009.00	Moderate	No	55.83	\$93,400	\$52,145	\$44,082	6074	34.01	2066	262	768
0010.00	Moderate	No	64.79	\$93,400	\$60,514	\$51,154	1585	41.70	661	337	534
0011.00	Moderate	No	51.64	\$93,400	\$48,232	\$40,769	5150	81.15	4179	961	1762
0013.00	Moderate	No	52.47	\$93,400	\$49,007	\$41,429	1951	53.56	1045	261	674
0014.00	Low	No	40.87	\$93,400	\$38,173	\$32,269	2373	38.98	925	398	930
0015.00	Moderate	No	72.92	\$93,400	\$68,107	\$57,571	2116	36.63	775	577	887
0016.00	Moderate	No	74.41	\$93,400	\$69,499	\$58,750	2596	37.25	967	515	918
0017.00	Middle	No	90.42	\$93,400	\$84,452	\$71,389	2147	18.68	401	729	1046
0018.00	Unknown	No	0.00	\$93,400	\$0	\$0	2424	29.04	704	54	396
0019.00	Low	No	37.39	\$93,400	\$34,922	\$29,524	4794	50.17	2405	250	721
0020.01	Low	No	40.64	\$93,400	\$37,958	\$32,083	5587	62.81	3509	479	1163
0020.02	Moderate	No	75.06	\$93,400	\$70,106	\$59,259	2346	58.23	1366	405	625
0022.00	Middle	No	91.09	\$93,400	\$85,078	\$71,917	1548	28.29	438	382	597
0023.02	Upper	No	130.13	\$93,400	\$121,541	\$102,734	5348	14.87	795	1153	2046
0023.03	Upper	No	144.57	\$93,400	\$135,028	\$114,131	4269	25.49	1088	999	1541
0023.04	Upper	No	252.81	\$93,400	\$236,125	\$199,583	2028	6.90	140	951	1042
0024.00	Upper	No	139.04	\$93,400	\$129,863	\$109,767	4203	24.72	1039	1097	1525
0025.00	Middle	No	105.55	\$93,400	\$98,584	\$83,333	3345	13.75	460	725	1269
0026.00	Moderate	No	72.48	\$93,400	\$67,696	\$57,222	5102	26.77	1366	1201	1795
0027.00	Middle	No	106.46	\$93,400	\$99,434	\$84,046	4111	29.17	1199	878	1202
0028.00	Upper	No	120.22	\$93,400	\$112,285	\$94,911	3842	16.84	647	1362	1732
0029.00	Middle	No	111.85	\$93,400	\$104,468	\$88,300	4282	11.82	506	1641	1933
0030.00	Middle	No	81.14	\$93,400	\$75,785	\$64,063	5928	28.36	1681	1136	1947
0031.01	Moderate	No	64.84	\$93,400	\$60,561	\$51,188	2899	40.32	1169	841	1098
0031.02	Moderate	No	77.26	\$93,400	\$72,161	\$61,000	2547	59.13	1506	808	976
0032.01	Middle	No	80.68	\$93,400	\$75,355	\$63,695	1703	30.59	521	580	803
0032.02	Moderate	No	67.59	\$93,400	\$63,129	\$53,364	6408	39.03	2501	1567	2484
0033.00	Middle	No	84.55	\$93,400	\$78,970	\$66,750	2926	36.36	1064	741	1052
0034.02	Middle	No	84.84	\$93,400	\$79,241	\$66,982	4805	40.50	1946	853	1508
0034.04	Moderate	No	70.46	\$93,400	\$65,810	\$55,625	4676	48.33	2260	877	1221
0034.05	Middle	No	82.36	\$93,400	\$76,924	\$65,026	6076	38.86	2361	1014	2026
0034.06	Middle	No	85.66	\$93,400	\$80,006	\$67,630	6754	29.91	2020	1468	2594
0034.07	Middle	No	80.91	\$93,400	\$75,570	\$63,879	3847	34.00	1308	710	1226
0035.01	Middle	No	97.71	\$93,400	\$91,261	\$77,143	3872	33.11	1282	859	1266
0035.03	Moderate	No	77.86	\$93,400	\$72,721	\$61,466	2646	33.11	876	274	656
0035.04	Moderate	No	50.31	\$93,400	\$46,990	\$39,720	3770	48.51	1829	413	1141
0036.00	Upper	No	137.45	\$93,400	\$128,378	\$108,516	4427	9.92	439	1706	1932
0037.01	Upper	No	153.03	\$93,400	\$142,930	\$120,813	2895	35.82	1037	380	668
0037.02	Middle	No	102.16	\$93,400	\$95,417	\$80,650	4697	44.01	2067	1055	1460
0037.03	Upper	No	122.42	\$93,400	\$114,340	\$96,646	5309	35.15	1866	1402	2008
0037.04	Middle	No	118.56	\$93,400	\$110,735	\$93,599	7431	44.21	3285	1708	2295

FIRST STATE BANK OF THE SOUTHEAST COMMUNITY REINVESTMENT ACT

0038.02	Middle	No	87.55	\$93,400	\$81,772	\$69,120	2048	34.47	706	514	902
0038.03	Middle	No	112.52	\$93,400	\$105,094	\$88,828	3494	48.68	1701	1131	1474
0038.04	Moderate	No	65.59	\$93,400	\$61,261	\$51,783	6479	87.45	5666	1009	1613
0039.06	Upper	No	150.11	\$93,400	\$140,203	\$118,509	4583	17.41	798	1752	1950
0039.08	Upper	No	138.75	\$93,400	\$129,593	\$109,537	6983	29.70	2074	1722	2076
0039.09	Moderate	No	65.92	\$93,400	\$61,569	\$52,045	3207	45.90	1472	905	1283
0039.10	Low	No	42.28	\$93,400	\$39,490	\$33,382	2863	67.20	1924	271	679
0039.11	Moderate	No	64.76	\$93,400	\$60,486	\$51,125	3815	54.15	2066	352	1097
0039.12	Middle	No	104.68	\$93,400	\$97,771	\$82,639	4352	33.87	1474	886	1673
0039.13	Upper	No	165.31	\$93,400	\$154,400	\$130,509	8762	26.66	2336	2438	2814
0039.14	Middle	No	95.89	\$93,400	\$89,561	\$75,707	2482	41.70	1035	515	769
0039.15	Upper	No	173.11	\$93,400	\$161,685	\$136,661	4734	25.26	1196	1396	1633
0039.16	Upper	No	177.34	\$93,400	\$165,636	\$140,000	591	13.37	79	219	263
0039.17	Middle	No	104.24	\$93,400	\$97,360	\$82,292	1751	40.43	708	437	597
0039.18	Upper	No	139.77	\$93,400	\$130,545	\$110,347	3065	19.09	585	942	1275
0040.01	Moderate	No	52.01	\$93,400	\$48,577	\$41,061	6633	43.72	2900	988	2205
0040.03	Middle	No	106.70	\$93,400	\$99,658	\$84,239	5331	22.32	1190	930	1415
0040.05	Upper	No	189.84	\$93,400	\$177,311	\$149,875	1636	12.96	212	506	613
0040.06	Upper	No	309.21	\$93,400	\$288,802	\$244,107	1326	10.78	143	495	524
0040.07	Middle	No	119.81	\$93,400	\$111,903	\$94,583	1808	10.56	191	552	800
0041.03	Middle	No	104.82	\$93,400	\$97,902	\$82,750	1923	30.47	586	148	289
0041.04	Middle	No	86.22	\$93,400	\$80,529	\$68,068	4399	33.21	1461	852	1426
0041.05	Upper	No	158.50	\$93,400	\$148,039	\$125,129	5364	19.31	1036	1268	1681
0041.06	Upper	No	134.32	\$93,400	\$125,455	\$106,038	4541	19.64	892	1480	1660
0041.07	Upper	No	198.06	\$93,400	\$184,988	\$156,360	5374	18.87	1014	1419	1894
0042.04	Middle	No	96.67	\$93,400	\$90,290	\$76,321	5883	19.73	1161	1676	1772
0042.05	Upper	No	162.32	\$93,400	\$151,607	\$128,147	7062	15.86	1120	2211	2311
0042.07	Upper	No	182.43	\$93,400	\$170,390	\$144,022	3873	16.83	652	1381	1481
0042.08	Upper	No	142.48	\$93,400	\$133,076	\$112,481	7565	29.82	2256	1920	2325
0042.09	Middle	No	109.33	\$93,400	\$102,114	\$86,310	3954	15.25	603	1216	1713
0042.10	Middle	No	99.52	\$93,400	\$92,952	\$78,571	5411	30.70	1661	1212	1866

FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#)

2023 FFIEC Census Report - Summary Census Demographic Information

State: 47 - TENNESSEE (TN)

County: 025 - CLAIBORNE COUNTY

Records 1 through 9 of 9

Data Report Links

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

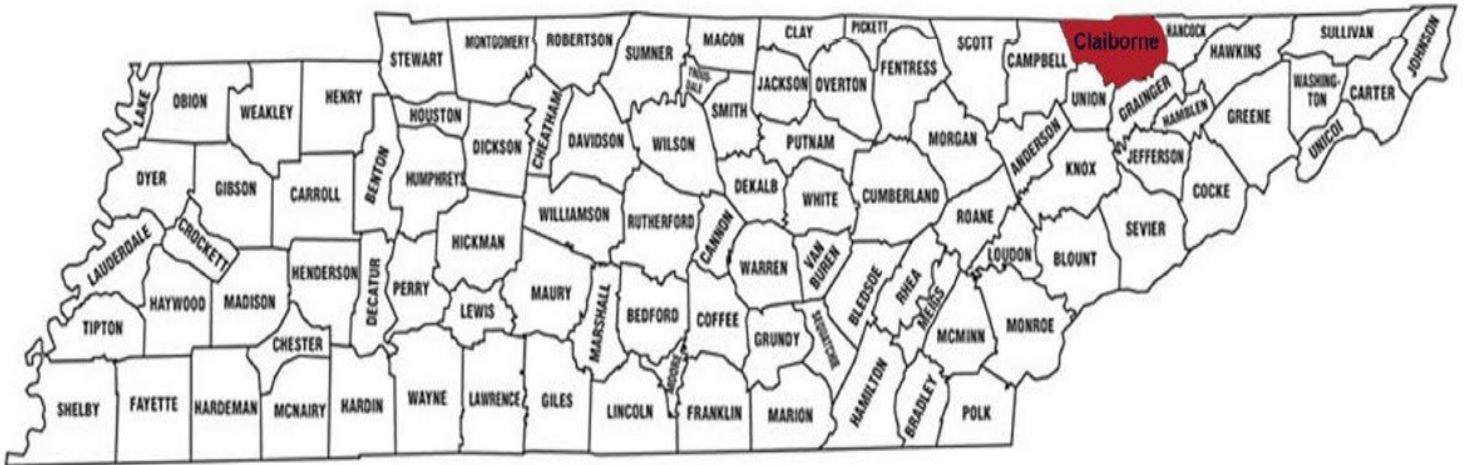
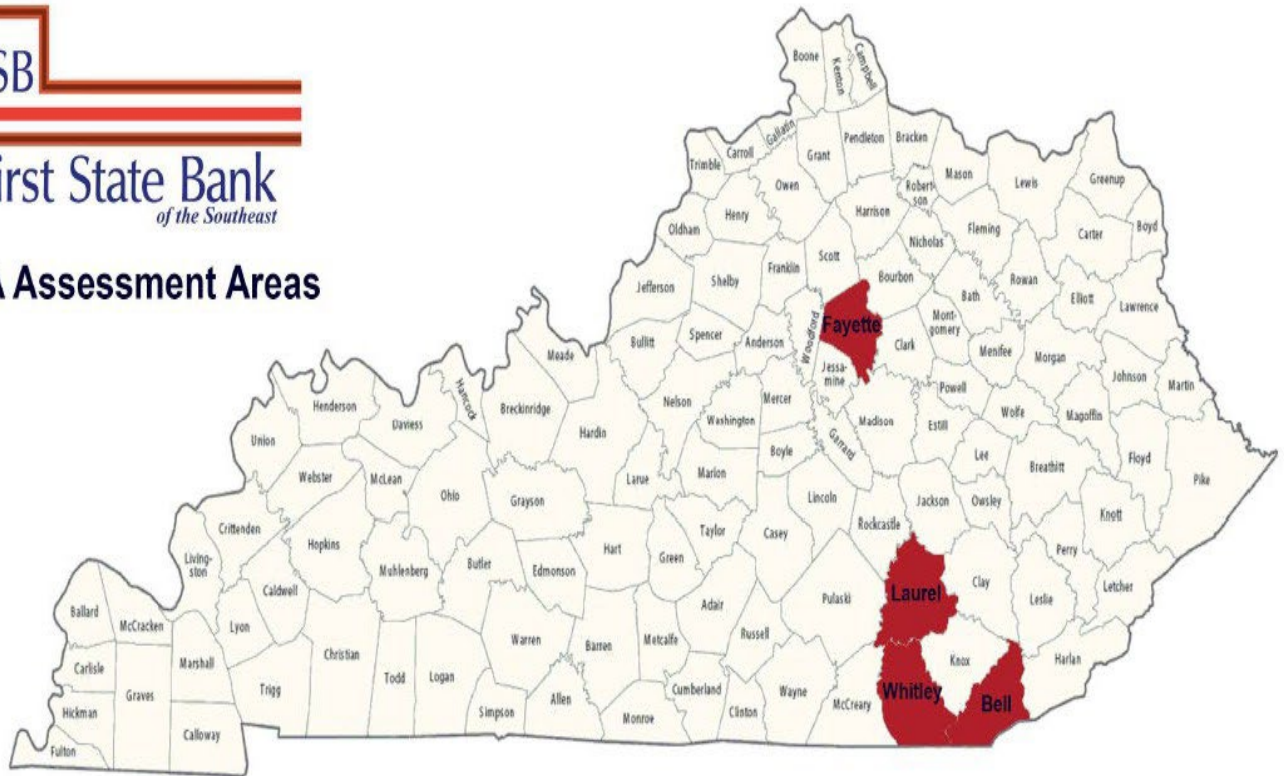
For details on each field, please refer to the [Census Info Sheet](#)

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

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9701.00	Moderate	No	76.18	\$69,500	\$52,945	\$42,981	2685	4.28	115	821	1358
9702.00	Middle	No	96.64	\$69,500	\$67,165	\$54,527	2709	8.60	233	871	1371
9703.00	Middle	No	86.84	\$69,500	\$60,354	\$48,994	4341	8.87	385	1055	1713
9704.00	Moderate	No	51.76	\$69,500	\$35,973	\$29,207	783	3.58	28	287	371
9705.00	Moderate	No	75.77	\$69,500	\$52,660	\$42,750	2721	4.63	126	955	1449
9706.00	Middle	No	96.67	\$69,500	\$67,186	\$54,543	4584	6.68	306	1703	2329
9707.00	Middle	No	98.43	\$69,500	\$68,409	\$55,533	5788	5.29	306	1640	2702
9708.00	Middle	No	92.20	\$69,500	\$64,079	\$52,019	3880	6.70	260	1253	1740
9709.00	Middle	No	82.48	\$69,500	\$57,324	\$46,538	4552	6.99	318	1023	2157



CRA Assessment Areas



HOME MORTGAGE DISCLOSURE ACT (HMDA)

The HMDA (Home Mortgage Disclosure Act) data about our residential mortgage lending is available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data and the Bank's disclosure statement(s) are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). In addition, HMDA data for many other financial institutions is also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

LOAN TO DEPOSIT RATIOS

<u>Quarter</u>	<u>Loan-to-Deposit Ratios</u>
3/31/2021	86.83%
6/30/2021	87.06%
9/30/2021	87.40%
12/31/2021	89.98%
03/31/2022	92.98%
06/30/2022	97.13%
09/30/2022	99.03%
12/31/2022	97.62%
03/31/2023	100.87%
06/30/2023	102.87%
09/30/2023	99.20%
12/31/2023	98.88%
03/31/2024	95.86%
06/30/2024	<ul style="list-style-type: none"> • Total Bank – 99.22% • TN Branch – 129.04% • TN Host State – 84.00%

DEPOSIT PRODUCTS

Consumer Accounts

Home Equity Checking

Fresh Start Checking

Simple Checking

Legacy Checking

Premier Checking

Legacy Savings

Premier Money Market

Commercial Accounts

Simple Business

Legacy Business

Premier Business

Premier Business Money Market

Legacy Business Savings

LOAN PRODUCTS

LOAN PRODUCTS

Personal Secured Loans

Personal Unsecured Loans

Secured - Auto, Recreational, Deposit, and other collateral

Mortgage Loans

Short Term Mortgages 1-4 family

Long Term Mortgages 1-4 family

Home Equity Lines of Credit

Construction Loans 1-4 family

Fixed Rate Loans and Variable Rate Loans

Commercial Loans

Unsecured

Revolving Lines of Credit

Commercial Real Estate

Construction Loans

Equipment

Other collateral

Credit Lines

Home Equity Line of Credit

Personal line of Credit