



**ARMSTRONG BANK**

**STRENGTH RUNS IN OUR FAMILY**

— **COMMUNITY REINVESTMENT ACT** —  
**MAIN FILE**

**March 31, 2024**

**COMMUNITY REINVESTMENT ACT  
ARMSTRONG BANK  
PUBLIC CRA FILE**

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## COMMUNITY REINVESTMENT ACT NOTICE

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

### **Your involvement is encouraged.**

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

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC Division of Compliance and Consumer Affairs, 1601 Bryan Street, Suite 1900, Dallas, Texas 75201. You may send written comments about our performance in helping to meet community credit needs to Billy Taylor, P.O. Box 188, Muskogee, Oklahoma 74402 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Ironhorse Financial Group, Inc., a bank holding company. You may request from Federal Reserve Bank of Kansas, One Memorial Drive, Kansas City, Missouri 64198, an announcement of applications covered by the CRA filed by bank holding companies.

# **PUBLIC DISCLOSURE**

April 19, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Armstrong Bank  
Certificate Number: 2315

1215 West Okmulgee Street  
Muskogee, Oklahoma 74402

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

1601 Bryan Street, Suite 1410  
Dallas, Texas 75201

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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## INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Armstrong Bank's satisfactory Lending Test record insufficiently lifted by its outstanding Community Development Test record supports the overall Community Reinvestment Act (CRA) rating. The following points summarize conclusions regarding the applicable tests, discussed in detail elsewhere.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area (AA) credit needs.
- A majority of loans and other lending-related activities are in the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

**The Community Development Test is rated Outstanding.**

The institution's community development (CD) performance demonstrates excellent responsiveness to CD needs in its AAs through CD loans, qualified investments (QIs), and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs. Excellent records regarding its CD lending and QIs support this conclusion. The bank also demonstrated an adequate record regarding CD services.

## DESCRIPTION OF INSTITUTION

Armstrong Bank, headquartered in Muskogee, Oklahoma, began operations in 1909. Ironhorse Financial Group, Inc., Oklahoma City, a one-bank holding company, wholly owns the bank. The holding company also wholly owns two other entities that provide non-lending related financial services and products. This evaluation considered no lending or CD activities from these affiliates and subsidiaries. The bank received a “Satisfactory” rating at its previous Federal Deposit Insurance Corporation (FDIC) CRA Evaluation dated January 8, 2018, using Intermediate Small Institution Procedures.

Armstrong Bank functions as a retail bank operating 31 (5 in Arkansas and 26 in Oklahoma) full-service offices in five AAs located in Arkansas and Oklahoma. On March 20, 2020, the bank merged with Republic Bank & Trust, Norman, Oklahoma. Since the prior performance evaluation, the bank closed one branch (middle-income census tract) and opened ten branches (2 moderate- 5 middle- and 3 upper-income census tracts). Of the ten new branches, five (Noble, Oklahoma (1), Norman, Oklahoma (3), and Oklahoma City, Oklahoma (1)) were part of the merger with Republic Bank & Trust in March 2020. The other five branches were part of branch acquisitions from Vast Bank, N.A., Tulsa, Oklahoma (Catoosa, Oklahoma (1) Collinsville, Oklahoma (1), Oolagah, Oklahoma (1), and Owasso, Oklahoma (1)) in September 2020, and Grand Bank, Tulsa, Oklahoma (Claremore, Oklahoma (1)) in December 2020. These were the only mergers and acquisitions since the prior evaluation.

The bank focuses on home mortgage and commercial lending, but also offers a variety of loan products including construction, consumer, and agricultural loans. Armstrong Bank’s various deposit offerings consist of consumer and commercial checking, savings accounts, money market accounts, certificate of deposits, as well as debit and credit cards. In addition, the bank offers investment services. Alternative delivery systems include online banking, remote deposit capture, mobile banking, and 35 automated teller machines (ATMs).

Since the previous evaluation, total assets, net loans, and total deposits reflected an increase of 142.4, 74.1, and 143.0 percent, respectively. As of the December 31, 2020, Consolidated Reports of Condition and Income, the bank reported total assets of \$2.2 billion, net loans of \$1.2 billion, and total deposits of \$1.9 billion. A majority of the increase in assets, net loans, and total deposits is due to merger and acquisitions activities.

As seen in the following table, the mix of outstanding loans as of December 31, 2020, shows that commercial loans, home mortgage loans, and construction and land development loans represent the three largest loan categories.

Based on the information discussed in this section, as well as other regulatory data, the institution’s financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet the AAs’ credit needs.

<b>Loan Portfolio Distribution as of 12/31/2020</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	113,347	9.5
Secured by Farmland	76,443	6.4
Secured by 1-4 Family Residential Properties	352,733	29.5
Secured by Multifamily (5 or more) Residential Properties	25,236	2.1
Secured by Nonfarm Nonresidential Properties	329,119	27.5
<b>Total Real Estate Loans</b>	<b>896,878</b>	<b>75.0</b>
Commercial and Industrial Loans	140,933	11.8
Agricultural Production and Other Loans to Farmers	26,022	2.2
Consumer Loans	66,884	5.6
Obligations of State and Political Subdivisions in the U.S.	8,374	0.7
Other Loans	1,463	0.1
Lease Financing Receivable (net of unearned income)	55,334	4.6
<b>Total Loans</b>	<b>1,195,888</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

## DESCRIPTION OF ASSESSMENT AREAS

As more fully described under the Description of Institution's Operations Section for each rated area, Armstrong Bank operates in three rated areas, Fort Smith AR-OK Multi-State Metropolitan Statistical Area (Fort Smith MSA), State of Arkansas and State of Oklahoma. The bank has one AA in the Fort Smith MSA, one AA in the State of Arkansas, and three AAs in the State of Oklahoma. In the State of Oklahoma, the Oklahoma City MSA AA as well as Tulsa and Rogers Counties within the Tulsa MSA AA are new since the previous evaluation. Bank officials added these areas as a result of mergers and acquisitions.

The bank's AAs meet the technical requirements of the CRA and do not arbitrarily exclude low- and moderate-income (LMI) areas. The following table provides additional details regarding each AA. Refer to the rated areas and individual AAs for additional information.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
Fayetteville, AR MSA	Benton, Washington	81	1
Fort Smith, AR-OK MSA	Crawford, Sebastian, Sequoyah	46	8
Oklahoma City, OK MSA	Cleveland, McClain	68	5
Oklahoma Non-MSA	Adair, Cherokee, McIntosh, Muskogee, Nowata, Washington	52	10
Tulsa, OK MSA	Osage, Pawnee, Rogers, Tulsa, Wagoner	41	7
<i>Source: Bank Data</i>			



## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the time period from the previous evaluation dated January 8, 2018, to the current evaluation dated April 19, 2021. To assess performance, examiners applied the Federal Financial Institutions Examination Council (FFIEC) Intermediate Small Institution CRA Examination Procedures, which include the Lending Test and Community Development Test. The Appendix lists each tests' criteria.

Examiners applied full-scope procedures to the following AAs: Fort Smith MSA AA, Fayetteville-Springdale-Rogers, AR Metropolitan Statistical Area (Fayetteville MSA) AA in the State of Arkansas, and Oklahoma Non-Metropolitan Statistical Area (Oklahoma Non-MSA) AA in the State of Oklahoma as the bank maintains high market shares and a high concentration of its activities in these areas. Examiners also used full-scope procedures to assess the bank's performance in the Tulsa, OK Metropolitan Statistical Area (Tulsa MSA) AA since examiners had not reviewed this AA during the previous two evaluations. Please refer to the rated area sections for additional details.

Given the evaluation period and the timing of the addition of the Oklahoma City Metropolitan Statistical Area (Oklahoma City MSA) AA, only CD lending, QIs, CD service activities will be considered and will be presented at the institution and state levels for this AA. Therefore, the Oklahoma City MSA AA was not reviewed for the lending test and therefore not presented in the table below.

The following table shows that the State of Oklahoma generated a majority of the bank's loans and deposits, as well as accounted for the highest percentage of offices operated. Consequently, examiners weighed records in the State of Oklahoma notably heavier when arriving at applicable conclusions and ratings.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
<b>Fort Smith MSA</b>	<b>112,569</b>	<b>40.0</b>	<b>388,534</b>	<b>35.3</b>	<b>8</b>	<b>30.8</b>
<b>State of Arkansas</b>	<b>50,139</b>	<b>17.8</b>	<b>23,452</b>	<b>2.1</b>	<b>1</b>	<b>3.8</b>
Oklahoma Non-MSA	103,890	36.9	577,734	52.5	10	38.5
Tulsa MSA	14,778	5.3	111,509	10.1	7	26.9
<b>State of Oklahoma Subtotal*</b>	<b>118,668</b>	<b>42.2</b>	<b>689,243</b>	<b>62.6</b>	<b>17</b>	<b>65.4</b>
<b>Total</b>	<b>281,376</b>	<b>100.0</b>	<b>1,101,299</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>
<i>Source: HMDA &amp; Small Business Loans (2020); FDIC Summary of Deposits (6/30/2020)</i>						
<i>*Only includes areas reviewed under the Lending Test</i>						

## **Activities Reviewed**

Intermediate Small Institution Procedures require examiners to determine the bank's major product lines for review. As an initial matter, examiners may select from the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the bank's lending activity for 2020.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	197,807	15.5	646	5.9
Secured by Farmland	49,380	3.9	258	2.3
Secured by 1-4 Family Residential Properties	394,089	30.8	2,678	24.4
Multi-Family (5 or more) Residential Properties	25,749	2.0	38	0.4
Commercial Real Estate Loans	317,145	24.8	475	4.3
Commercial and Industrial Loans	196,950	15.4	2,475	22.5
Agricultural Loans	25,809	2.0	727	6.6
Consumer Loans	51,044	4.0	3,656	33.2
Other Loans	20,141	1.6	41	0.4
<b>Total Loans</b>	<b>1,278,114</b>	<b>100.0</b>	<b>10,994</b>	<b>100.0</b>
<i>Source: Bank Data</i>				

Considering the dollar volume and number of loans originated during 2020, as well as management's stated business strategy, examiners determined that the bank's major product lines consist of commercial loans and home mortgage loans. Since none of the other categories typically reviewed for CRA, including small farm and consumer loans, represent major product lines and thus would not materially affect any conclusions or ratings, this evaluation does not include a review of them. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

Armstrong Bank reports home mortgage loans pursuant to the Home Mortgage Disclosure Act (HMDA). Therefore, this evaluation reviewed all home mortgage loans reported on the bank's 2018, 2019, and 2020 HMDA Loan Application Registers. Examiners used aggregate HMDA data for 2018 and 2019 and demographic data based on the 2015 American Community Survey (ACS) for 2020 as sources of comparison. Examiners reviewed the following home mortgage loans for this evaluation:

- 2018: 705 home mortgage loans totaling \$96.1 million,
- 2019: 756 home mortgage loans totaling \$106.1 million,
- 2020: 1,293 home mortgage loans totaling \$231.8 million.

This evaluation only presents the 2019 home mortgage loan data for the bank's geographic distribution and borrower profile performance, the most recent year for which aggregate data exists. Furthermore, no significant trends exist between the different years' data that materially affect conclusions or ratings. However, the AA concentration analysis presents all years of home mortgage loan data reviewed.

This evaluation also considered a random sample of small business loans originated in calendar year 2020. This sample was considered representative of the bank's performance during the entire evaluation period. The bank originated 2,843 small business loans totaling \$244.2 million in 2020, of which examiners sampled 257 totaling \$17.6 million. Due to multiple AAs, examiners sampled six additional loans each for the Fayetteville and Tulsa MSA AAs for the borrower profile and geographic distribution to ensure there were enough loans to draw conclusions. D&B data for 2020 provided the standard of comparison for the sampled small business loans.

Examiners considered the universes of home mortgage and small business loans when determining loan product weighting. The following table shows that small business loans represent a majority of the loan categories reviewed. Therefore, small business loans received more weight when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000s)	%
Home Mortgage	1,293	31.3	231,843	48.7
Small Business	2,843	68.7	244,180	51.3
<b>Total Loans</b>	<b>4,136</b>	<b>100.0</b>	<b>476,023</b>	<b>100.0</b>
<i>Source: 2020 HMDA and Bank Data</i>				

The scope for the CD Test considered applicable current period CD activities, including CD loans, QIs, and CD services. Current period activities involve those generated since the previous January 8, 2018, evaluation. This test further encompasses all prior period-QIs. Prior period-QIs involve those purchased prior to the previous evaluation, but that remain outstanding as of this evaluation's date, April 19, 2021. Examiners used the book value as of the current evaluation date for all prior period-QIs.

#### ***Small Business Administration (SBA) Paycheck Protection Program (PPP) Loans***

The Coronavirus Aid Relief and Economic Security (CARES) Act, signed into law on March 27, 2020, established the temporary PPP. The SBA with support from the Department of the Treasury implements the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA, to retain employees through the COVID-19 pandemic and includes loan forgiveness subject to certain conditions. The FDIC encourages financial institutions to consider using this program in a prudent manner as they actively work with business borrowers, including small businesses, with less financial flexibility to withstand near term operational challenges due to the COVID-19.

As of April 19, 2021, the bank originated a total of 4,465 PPP loans totaling \$149.2 million. This lending activity demonstrates the bank's willingness to meet the credit needs of businesses of varying sizes, including small businesses, in response to the COVID-19 pandemic.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Armstrong Bank demonstrated satisfactory performance regarding the Lending Test. Reasonable records regarding geographic loan distribution and borrower profile, as well as a reasonable LTD ratio and majority of loans originated inside the AAs support this conclusion. The conclusion regarding the institution's overall performance is generally consistent with the conclusions for each rated area.

#### Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA credit needs. For the 12 quarters since the previous evaluation, the bank recorded a 78.4 percent average, net LTD ratio, lower than the 84.8 percent ratio reported at the previous evaluation. The quarterly, net LTD ratio ranged from a high of 91.3 percent on September 30, 2018, to a low of 60.8 percent on December 31, 2020.

Examiners identified and listed in the following table two comparable institutions operating in similar areas and reflecting comparable asset sizes and lending emphases. Armstrong Bank's ratio is in line with the two similarly situated institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 12/31/2020 (\$000s)	Average Net LTD Ratio (%)
Armstrong Bank – Muskogee, Oklahoma	2,234,518	78.4
Mabrey Bank – Bixby, Oklahoma	1,452,171	82.1
The First National Bank of Fort Smith – Fort Smith, Arkansas	1,780,316	80.2
<i>Source: Reports of Condition and Income (03/31/2018 – 12/31/2020)</i>		

#### Assessment Area Concentration

A majority of loans and other lending-related activities are in the institution's AAs. Majorities of small business and home mortgage loans originated inside the bank's AAs support this conclusion. The following table shows that the bank originated a majority of small business and home mortgage loans, by both number and dollar volume, within its AAs.

<b>Lending Inside and Outside of the Assessment Areas</b>										
	<b>Number of Loans</b>					<b>Dollar Amount of Loans \$(000s)</b>				
<b>Loan Category</b>	<b>Inside</b>		<b>Outside</b>		<b>Total</b>	<b>Inside</b>		<b>Outside</b>		<b>Total</b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$(000s)</b>
Small Business	211	82.1	46	17.9	257	14,404	81.7	3,217	18.3	17,621
Home Mortgage										
2018	648	91.9	57	8.1	705	87,754	91.3	8,383	8.7	96,137
2019	693	91.7	63	8.3	756	95,855	90.3	10,285	9.7	106,140
2020	1,037	80.2	256	19.8	1,293	180,704	77.9	51,140	22.1	231,844
<b>Home Mortgage Subtotal</b>	<b>2,378</b>	<b>86.3</b>	<b>376</b>	<b>13.7</b>	<b>2,754</b>	<b>364,313</b>	<b>83.9</b>	<b>69,808</b>	<b>16.1</b>	<b>434,121</b>

*Source: Bank Data (2020); HMDA Data (2018-2020).*

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. Excellent performance in the State of Arkansas and reasonable performances in the Fort Smith MSA AA, and State of Oklahoma supports this conclusion. The State of Oklahoma received heavier weighting for this performance factor. Examiners focused on the percentage by number of loans in LMI census tracts when arriving at conclusions for this performance factor. This factor only considered loans originated inside the bank's AAs. Each rated area includes a more detailed discussion of the bank's geographic loan distribution performance.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels (including LMI) and businesses of different sizes. Reasonable performances in the Fort Smith MSA AA, the State of Arkansas and State of Oklahoma support this conclusion. The State of Oklahoma received heavier weighting for this performance factor. Examiners focused on the percentage by number of loans to LMI individuals and to businesses with gross annual revenues (GAR) of \$1 million or less when arriving at conclusions for this performance factor. This factor only considered loans originated inside the bank's AAs. Each rated area includes a more detailed discussion of the bank's borrower profile distribution performance.

### **Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

## **COMMUNITY DEVELOPMENT TEST**

Armstrong Bank demonstrated excellent performance regarding the CD Test. The institution's CD performance demonstrates excellent responsiveness to CD needs in its AAs through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of opportunities for CD in the institution's AAs. Excellent responsiveness to the CD needs and records regarding its CD lending and QIs support this conclusion. The bank also demonstrated an adequate record regarding CD services. The conclusion regarding the institution's overall performance is consistent with the CD Test conclusions for the State of Oklahoma and inconsistent with the conclusions for the Fort Smith MSA AA and the State of Arkansas. Specifically, the CD performance in the Fort Smith MSA AA and the State of Arkansas fall below the performance of that noted for the institution overall.

The totals for each activity, as applicable, include activities benefitting a broader statewide or regional area since examiners concluded that the institution proved responsive to CD needs and opportunities in its AAs.

### **Community Development Loans**

The bank exhibited an excellent record regarding its CD loans. An excellent level regarding the dollar volume of CD loans supports this conclusion. The following table shows that since the prior evaluation the bank originated 104 CD loans totaling over \$57.6 million. The total dollar amount equates to 4.5 percent of average total assets of \$1,291,345,000 since the previous evaluation, and 6.8 percent of average net loans of \$853,499,000 for the same period. Although these levels reflect a decrease from the 5.3 percent of average total assets and 7.1 percent of average net loans reported at the previous evaluation, this still reflects excellent performance.

The CD loans proved responsive to the areas' needs given that activities primarily revitalize or stabilize qualifying geographies and address affordable housing and community service needs. As seen in the following table, 59.8 percent by dollar volume benefit activities that provide community services to LMI individuals, 25.9 percent promote affordable housing, and 14.0 percent revitalize or stabilize qualifying geographies, which demonstrate the bank's responsiveness to identified CD needs. In addition, the bank worked with the Small Business Administration to make small business loans through programs under the CARES Act. As of April 19, 2021, the bank originated a total of 4,465 PPP loans totaling \$149.2 million. The bank also provided loan modifications to customers experiencing financial hardships, demonstrating responsiveness to community needs. The following tables illustrate the bank's CD lending activity by rated area, purpose, and year.

Community Development Lending by Rated Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Fort Smith MSA	5	4,956	6	595	0	0	2	180	13	5,731
State of Arkansas	9	9,966	0	0	1	175	0	0	10	10,141
State of Oklahoma*	0	0	20	33,846	1	17	60	7,903	81	41,766
<b>Total</b>	<b>14</b>	<b>14,922</b>	<b>26</b>	<b>34,441</b>	<b>2</b>	<b>192</b>	<b>62</b>	<b>8,083</b>	<b>104</b>	<b>57,638</b>
Source: Bank Data										
*Includes the Oklahoma City MSA AA & Statewide/Regional Activities										

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018*	0	0	6	7,911	2	192	30	4,125	38	12,228
2019	1	2,165	10	12,074	0	0	12	1,640	23	15,878
2020	13	12,757	8	11,625	0	0	19	2,213	40	26,595
2021	0	0	2	2,832	0	0	1	105	3	2,937
<b>Total</b>	<b>14</b>	<b>14,922</b>	<b>26</b>	<b>34,441</b>	<b>2</b>	<b>192</b>	<b>62</b>	<b>8,083</b>	<b>104</b>	<b>57,638</b>
Source: Bank Data										
*Since the prior evaluation										

## **Qualified Investments**

The institution displayed an excellent record regarding its QIs. Excellent levels regarding the dollar volume of QIs support this conclusion. The following table shows that the bank made use of 29 QIs totaling \$35.4 million and 246 donations totaling \$213 thousand. The total dollar amount equates to 2.8 percent of average total assets of \$1,291,345,000 since the previous evaluation, and 15.6 percent of average securities of \$228,864,000 for the same period. Although these levels reflect a decrease from the 3.7 percent of average total assets and 27.2 percent of average securities reported at the previous evaluation, this still reflects excellent performance.

The following table indicates that by dollar volume, 96.0 percent of the QIs supported activities that revitalize or stabilize qualifying geographies. These efforts demonstrate the bank's responsiveness to identified CD needs. The following table illustrates the bank's QIs by rated area, purpose, and year.

Community Development Investments by Rated Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Fort Smith MSA	0	0	1	160	0	0	0	0	1	160
State of Arkansas	0	0	0	0	0	0	0	0	0	0
State of Oklahoma*	2	825	4	270	0	0	22	34,195	28	35,290
<b>Subtotal</b>	<b>2</b>	<b>825</b>	<b>5</b>	<b>430</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>34,195</b>	<b>29</b>	<b>35,450</b>
Qualified Grants & Donations	2	2	155	152	3	2	57	57	217	213
<b>Total</b>	<b>4</b>	<b>827</b>	<b>160</b>	<b>582</b>	<b>3</b>	<b>2</b>	<b>79</b>	<b>34,252</b>	<b>246</b>	<b>35,663</b>
Source: Bank Data										
*Includes the Oklahoma City MSA AA & Statewide/Regional Activities										

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	1	160	0	0	10	6,920	<b>11</b>	<b>7,080</b>
2018*	0	0	0	0	0	0	2	5,500	<b>2</b>	<b>5,500</b>
2019	2	825	0	0	0	0	5	14,775	<b>7</b>	<b>15,600</b>
2020	0	0	4	270	0	0	5	7,000	<b>9</b>	<b>7,270</b>
2021	0	0	0	0	0	0	0	0	<b>0</b>	<b>0</b>
<b>Subtotal</b>	<b>2</b>	<b>825</b>	<b>5</b>	<b>430</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>34,195</b>	<b>29</b>	<b>35,450</b>
Qualified Grants & Donations	2	2	155	152	3	2	57	57	<b>217</b>	<b>213</b>
<b>Total</b>	<b>4</b>	<b>827</b>	<b>160</b>	<b>582</b>	<b>3</b>	<b>2</b>	<b>79</b>	<b>34,252</b>	<b>246</b>	<b>35,663</b>
Source: Bank Data										
*Since the prior evaluation										

## **Community Development Services**

The bank established an adequate record of providing CD services. Adequate performances regarding the types of services and the availability of services support this conclusion.

### ***Types of Services***

The bank showed adequate performance regarding the types of services that primarily benefit LMI individuals. An adequate extent, or number, of CD services supports this conclusion. The following table shows that the bank provided 235 CD services since the prior evaluation. This number equates to an average of 2.5 CD services per office, per year, since the prior evaluation. This level reflects a decrease over the 2.7 CD services, per office, per year, noted at the prior evaluation. Despite the decrease, the current levels reflect adequate performance relative to the considerations previously noted for the CD Test.



The services all involve bank personnel's use of their technical expertise to benefit organizations or projects with a primary purpose of CD, as defined by the CRA regulation. The tables also shows that 61.7 percent of the services benefited community service organizations that serve LMI individuals and 28.5 percent that revitalize or stabilize qualifying geographies, which demonstrates the bank's responsiveness to an identified CD need. The following tables shows the number of CD services by rated area, purpose, and year.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Fort Smith MSA	0	14	0	19	33
State of Arkansas	0	12	0	0	12
State of Oklahoma*	12	119	11	48	190
<b>Total</b>	<b>12</b>	<b>145</b>	<b>11</b>	<b>67</b>	<b>235</b>
Source: Bank Data					
*Includes the Oklahoma City MSA AA & Statewide/Regional					

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018*	3	32	3	13	51
2019	3	36	2	18	59
2020	3	40	3	18	64
YTD 2021	3	37	3	18	61
<b>Total</b>	<b>12</b>	<b>145</b>	<b>11</b>	<b>67</b>	<b>235</b>
Source: Bank Data					
*Since the prior evaluation					

### ***Availability of Services***

The bank showed adequate performance regarding the availability of its services to LMI individuals and geographies. An adequate branch distribution and adequate alternative delivery systems support this conclusion.

The following table shows that the bank does not have any full-service offices located in low-income census tracts. Typically, zero represents a poor posture, but considering the smaller population percentage, the comparison then represents an adequate level. The table further shows in moderate-income tracts, the bank's level rises 3.9 percentage points higher than the population percentage, also reflecting adequate performance.

Branch and ATM Distribution by Geography Income Level Institution								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	5	1.7	17,296	1.3	0	0.0	0	0.0
Moderate	59	20.5	258,058	18.7	7	22.6	7	20.0
Middle	144	50.0	698,694	50.7	15	48.4	15	42.9
Upper	79	27.4	404,443	29.3	9	29.0	13	37.1
NA	1	0.4	242	0.0	0	0.0	0	0.0
<b>Total*</b>	<b>288</b>	<b>100.0</b>	<b>1,378,733</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i> <i>*Includes the Oklahoma City MSA AA</i>								

Besides its office locations, the bank provides adequate alternative delivery systems that help benefit the bank's services to LMI individuals or geographies. Those systems include the bank's ATMs.

The previous table shows that the bank also does not have any ATMs located in low-income census tracts. Typically, zero represents a poor posture, but considering the smaller population percentage, the comparison then represents an adequate level. The table further shows that in moderate-income tracts, the bank's level again still lands within an adequate range of the population percentage, given the ratios' overall levels. The bank's level rises 1.3 percentage points higher, also reflecting an adequate ATM distribution.

In addition to its ATMs, the bank also provides other alternative banking services including 24-hour telephone banking, free on-line banking, remote deposit capture, mobile banking services, bill pay, e-Statements, and free access to the Allpoint ATM network. In addition, consumers can apply for a loan online via Armstrong Bank's website.

Consequently, given the adequate office distribution and alternative banking systems, the bank showed adequate performance regarding the availability of its services to LMI individuals and geographies.

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## **FORT SMITH MSA AA**

**CRA RATING FOR FORT SMITH MSA AA: SATISFACTORY**

**The Lending Test is rated: Satisfactory**

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

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN FORT SMITH MSA AA**

Armstrong Bank designated one AA in the Fort Smith MSA AA. The bank did not add any new or eliminate any AAs in this rated area during the review period. The current AA conforms to CRA regulatory requirements.

This rated area ranks second among the three rated areas by accounting for 40.0 percent of the loans, while also garnering 35.3 percent of the deposits and operating 30.8 percent of the full-service offices considered in this evaluation. The following provides detailed information for the Fort Smith MSA AA.

The Fort Smith MSA AA, unchanged since the prior evaluation, consists of all 46 census tracts in the following three counties located in Eastern Oklahoma and Western Arkansas.

- Crawford County (Arkansas) – all 11 census tracts
- Sebastian County (Arkansas) – all 26 census tracts
- Sequoyah County (Oklahoma) – all 9 census tracts

The following table shows that the bank operates eight full-service offices and ATMs in this rated area. As noted, the bank did not open or close any full-services offices in this area since the prior evaluation. The offices maintain hours consistent with the area and the industry. The bank's delivery systems and range of products and services remain consistent with those reflected in the Description of Institution Section of this performance evaluation. The bank did not participate in any merger or acquisition activity in this area since the prior evaluation.

Full-Service Office Locations Fort Smith MSA AA					
County/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<b>Sebastian County:</b> Fort Smith, AR – 8300 Phoenix Ave. Fort Smith, AR – 9201 Hwy 71 S. Fort Smith, AR – 2930 Old Greenwood Fort Smith, AR – 1301 S. Waldron Rd.	Branch Branch Branch Branch	0013.05 0013.02 0010.02 0005.02	Upper Middle Upper Upper	Yes Yes Yes Yes	No No No No
<b>Sequoyah County:</b> Gore, OK – 409 N. Main Muldrow, OK – 810 E. Shawntel Smith Sallisaw, OK – 800 West Ruth St. Vian, OK – 102 Schely St.	Branch Branch Branch Branch	0302.02 0304.02 0303.02 0302.02	Middle Middle Middle Middle	Yes Yes Yes Yes	No No No No
Source: Bank Data; ACS Census data (2015).					

### **Economic and Demographic Data**

Based on 2015 ACS Data, the AA's 46 census tracts include the following income designations: 13 moderate-, 23 middle-, and 10 upper-income tracts. There are no distressed or underserved tracts within the AA. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area Fort Smith MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	46	0.0	28.3	50.0	21.7	0.0
Population by Geography	230,485	0.0	23.5	54.5	22.0	0.0
Housing Units by Geography	100,936	0.0	23.2	55.0	21.8	0.0
Owner-Occupied Units by Geography	59,366	0.0	15.3	60.1	24.6	0.0
Occupied Rental Units by Geography	29,414	0.0	37.6	42.7	19.7	0.0
Vacant Units by Geography	12,156	0.0	26.7	59.8	13.5	0.0
Businesses by Geography	11,855	0.0	26.0	47.3	26.6	0.0
Farms by Geography	350	0.0	15.1	57.4	27.4	0.0
Family Distribution by Income Level	61,325	22.3	17.6	18.8	41.3	0.0
Household Distribution by Income Level	88,780	24.6	15.7	16.8	42.9	0.0
Median Family Income MSA - 22900 Fort Smith, AR-OK MSA		\$48,258	Median Housing Value			\$109,209
			Median Gross Rent			\$625
			Families Below Poverty Level			17.4%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

On June 1, 2019, FEMA made a disaster declaration affecting Sequoyah County due to severe storms. On June 8, 2019, FEMA made a disaster declaration affecting Crawford and Sebastian Counties due to severe storms. On March 29, 2020, FEMA made a disaster declaration affecting all counties due to the COVID-19 pandemic.

Currently, major employers in the Fort Smith MSA AA include: O.K. Food Inc., St. Edwards Mercy Medical Center, Baldor Electric, and Sparks Health System.<sup>1</sup> Annual unemployment rates over the evaluation period for the AA, State of Arkansas, State of Oklahoma, and Nationwide are noted in the following table.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Crawford County	3.7	3.1	3.6
Sebastian County	3.5	3.3	4.0
Sequoyah County	4.3	4.0	5.2
State of Arkansas	3.7	3.6	4.9
State of Oklahoma	3.2	3.0	4.5
National Average	3.9	3.6	6.7
<i>Source: Bureau of Labor Statistics</i>			

Examiners use the applicable FFIEC-updated median family income levels to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2019 FFIEC-updated median family income of \$51,800.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Fort Smith MSA AA Median Family Income (22900)</b>				
2019 (\$51,800)	<\$25,900	\$25,900 to <\$41,440	\$41,440 to <\$62,160	≥\$62,160
<i>Source: FFIEC</i>				

## **Competition**

The AA is a moderately competitive market for financial services. According to the FDIC Deposit Market Share report as of June 30, 2020, 18 financial institutions operated 100 offices within the bank's AA. Of these institutions, Armstrong Bank ranked fifth with a 7.9 percent deposit market share.

<sup>1</sup>Source: Moody's Analytics, Precis U.S. Metro, April 2021

## **Credit and Community Development Needs and Opportunities**

Considering information from bank management and demographic and economic data, examiners determined that small business and home mortgage lending represent the primary credit needs for the Fort Smith MSA AA.

With respect to the area's CD needs, demographic data shows that 39.9 percent of the area's families reported low- or moderate-incomes and 17.4 percent reported incomes below the poverty level. These levels suggest a need for activities that benefit organizations or projects that provide community services to these families. The data shows 28.3 percent of the census tracts reflect moderate-income designations and the multiple disaster declarations suggest a need for activities that revitalize and stabilize qualifying geographies. Additionally, a need exists to expand housing stock in moderate- income geographies, thus creating opportunities for affordable housing in moderate-income areas.

### **SCOPE OF EVALUATION – FORT SMITH MSA AA**

For the Fort Smith MSA AA, examiners considered the same review period and same lending products discussed at the institution level. Consequently, examiners considered the universes of reported home mortgage and small business loans originated in the Fort Smith MSA AA, presenting a sample of small business loans for 2020 and HMDA data for 2019, the most recent year for which aggregate data exists as of the evaluation.

Based on the universes for 2020 and considering both the number and dollar volume of loans, home mortgage loans represent 45.8 percent of the total loans, while small business loans represent 54.2 percent. Consistent with the bank as a whole, examiners weighed small business loans heavier when arriving at applicable conclusions in the Fort Smith MSA AA.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>			
	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Mortgage	411	39.1	59,081	52.5
Small Business	639	60.9	53,488	47.5
<b>Total Loans</b>	<b>1,050</b>	<b>100.0</b>	<b>112,569</b>	<b>100.0</b>
<i>Source: 2020 HMDA and Bank Data</i>				

Regarding the CD Test, the scope for this rated area remains consistent with that of institution as a whole. Refer to the institution level Scope of Evaluation Section for additional information.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN FORT SMITH MSA AA

Armstrong Bank demonstrated a satisfactory overall record for the Fort Smith MSA AA. The satisfactory Lending Test performance and satisfactory CD Test performance support this conclusion.

### LENDING TEST

Armstrong Bank demonstrated a satisfactory record in the Fort Smith MSA AA regarding the Lending Test. A reasonable geographic loan distribution and borrower profile supports this conclusion. The appendices list the Lending Test's criteria.

#### Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Fort Smith MSA AA. Reasonable performances regarding small business and home mortgage lending supports this conclusion. As indicated, this AA does not include any low-income census tracts. Therefore, examiners focused on the percentage by number of loans originated in the moderate-income census tracts when arriving at conclusions. As previously noted, small business loans received more weight when arriving at overall conclusions within the Fort Smith MSA AA. This factor only considers loans originated inside the bank's AAs.

#### Small Business Loans

The geographic distribution of small business loans reflects reasonable penetration throughout the AA. Reasonable performances in moderate-income census tracts support this conclusion. The following table shows that the bank's level of lending in moderate-income census tracts fell below business demographics by 9.0 percentage points, still reflecting reasonable performance.

Geographic Distribution of Small Business Loans Fort Smith MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	26.0	8	17.0	854	23.8
Middle	48.1	35	74.5	2,713	75.6
Upper	26.0	4	8.5	22	0.6
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>	<b>3,589</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

### Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable penetration throughout the AA. Reasonable performances in moderate-income census tracts support this conclusion. The following table shows that the bank's lending performance in moderate-income census tracts exceeds aggregate data by 6.5 percentage points, reflecting reasonable performance.

<b>Geographic Distribution of Home Mortgage Loans Fort Smith MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0.0	0	0.0	0	0.0
Moderate	15.3	13.9	57	20.4	6,085	16.1
Middle	60.1	57.5	155	55.6	19,645	52.1
Upper	24.6	28.7	67	24.0	11,995	31.8
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>279</b>	<b>100.0</b>	<b>37,725</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, reasonable penetration among individuals of different income levels and businesses of different sizes in the AA. Reasonable performances regarding small business and home mortgage lending supports this conclusion. As previously noted, small business loans received more weight when arriving at overall conclusions within the Fort Smith MSA AA. This factor only considers loans originated inside the bank's AAs.

### Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. Reasonable performance, considering performance context issues, to businesses with gross annual revenues (GARs) of \$1 million or less primarily supports this conclusion.

The following table shows that the bank originated 63.8 of its small business loans to businesses with GARs of \$1 million or less, which trailed comparable D&B data. However, the table also notes fourteen small business loans to businesses with revenues not available. These loans represent SBA PPP loans originated in response to the COVID-19 pandemic, which carried no requirement to collect revenue information. During 2020, Armstrong Bank originated PPP loans in conjunction with normal small business lending, illustrating the bank's willingness to meet credit needs of businesses of varying sizes, including small businesses, in their AAs. Excluding the PPP loans from the calculation, the bank originated 90.9 of the small business loans reviewed to businesses with GARs of \$1 million or less, thereby reflecting reasonable performance.



Detailed Distribution of Small Business Loans by Gross Annual Revenues Fort Smith MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	46.8	18	38.3	1,079	30.1
\$100,000 - \$249,999	21.2	7	14.9	1,681	46.8
\$250,000 - \$499,999	6.8	3	6.4	188	5.2
\$500,000 - \$1,000,000	4.4	2	4.2	134	3.7
<b>Subtotal &lt;= \$1,000,000</b>	<b>79.2</b>	<b>30</b>	<b>63.8</b>	<b>3,082</b>	<b>85.8</b>
>\$1,000,000	6.7	3	6.4	268	7.5
Revenue Not Available	14.2	14	29.8	239	6.7
<b>Total</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>	<b>3,589</b>	<b>100.0</b>
Source: 2020 D&B Data, Bank Data Due to rounding, totals may not equal 100.0%					

### Home Mortgage Loans

The bank's distribution of home mortgage loans represents reasonable penetration among borrowers of different income levels. Reasonable records of lending to LMI borrowers supports this conclusion. As shown in the following table, the bank's level of lending to low-income borrowers exceeds aggregate data by 2.0 percentage points, reflecting reasonable performance. The table further shows that the bank's level of lending to moderate-income borrowers slightly trails aggregate data by 0.4 percentage points, also reflecting reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level Fort Smith MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.3	4.8	19	6.8	945	2.5
Moderate	17.6	13.3	36	12.9	3,060	8.1
Middle	18.8	20.2	67	24.0	7,915	21.0
Upper	41.3	40.4	125	44.8	18,415	48.8
Not Available	0.0	21.3	32	11.5	7,390	19.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>279</b>	<b>100.0</b>	<b>37,725</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

## COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness to CD needs in the Fort Smith MSA AA through CD loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

This conclusion for the Fort Smith MSA AA proves inconsistent with the overall CD Test conclusion. Adequate responsiveness to the CD needs and an adequate record regarding CD services, without simply ignoring the other types of CD activities, support this conclusion. The bank also demonstrated poor records regarding its CD lending and QIs.

### **Community Development Services**

The bank established an adequate record regarding its CD services in the Fort Smith MSA AA. Adequate performances regarding the types of services outweighed poor availability of services to support this conclusion.

#### ***Types of Services***

The bank showed adequate performance regarding the types of services that primarily benefit LMI individuals in the Fort Smith MSA AA. An adequate extent, or number, of CD services supports this conclusion. As noted under the rated area level, since the previous evaluation, the bank provided 33 CD services in the Fort Smith MSA AA. The number of CD services equates to an average of 1.3 CD services, per office, per year since the prior evaluation. This level reflects a decrease over the 2.5 CD services, per office, per year, noted at the prior evaluation. Despite the decrease, the current levels reflect adequate performance relative to the considerations previously noted for the CD Test.

The following point highlights an example of the bank's CD services in the Fort Smith MSA AA.

- ***Community Services*** – A bank employee taught multiple financial education classes to students in a middle school where a majority of the students' families served by the school reflect LMI and are recipients of the government's free or reduced lunch programs. Thus, the activity benefits an organization that provides community services, in the form of educational services, targeted to low- and moderate-income individuals.

#### ***Availability of Services***

The bank showed poor performance regarding the availability of its services to LMI individuals and geographies in the Fort Smith MSA AA. The AA does not contain any low-income geographies. Thus, examiners assessed performance in moderate-income geographies. The following table shows that in moderate-income census tracts in the Fort Smith MSA AA, the bank's lack of full-service offices reflects poor performance. The bank's levels fall 23.5 percentage points lower, thereby reflecting poor branch distribution.

Branch and ATM Distribution by Geography Income Level Fort Smith MSA AA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	28.3	54,218	23.5	0	0.0	0	0.0
Middle	23	50.0	125,663	54.5	5	62.5	5	62.5
Upper	10	21.7	50,604	22.0	3	37.5	3	37.5
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>46</b>	<b>100.0</b>	<b>230.485</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

Besides its office locations, the bank provides poor alternative delivery systems that help benefit the bank's services to LMI individuals or geographies. Those systems include the bank's ATMs.

The previous table shows that the AA does not contain any low-income geographies. Thus, examiners assessed performance in moderate-income geographies. The table shows that in moderate-income census tracts in the Fort Smith MSA AA, the bank's lack of ATMs reflects poor performance. The bank's levels fall 23.5 percentage points lower, thereby reflecting poor ATM distribution.

In addition to its ATMs, the bank provides the same alternative banking services in this area that it does at the institution level, including 24-hour telephone banking, free on-line banking, remote deposit capture, mobile banking services, bill pay, e-Statements, and free access to the Allpoint ATM network. In addition, consumers can apply for a loan online via Armstrong Bank's website.

Consequently, given the poor office distribution and alternative banking services, the bank showed poor performance regarding the availability of its services to LMI individuals and geographies in the Fort Smith MSA.

### **Community Development Loans**

The bank exhibited a poor record regarding its CD loans in the Fort Smith MSA AA. A poor level regarding the dollar volume of CD loans primarily supports this conclusion. As noted under the rated area level, the bank originated 13 CD loans totaling over \$5.7 million in the Fort Smith MSA AA. These levels reflect decreases over the 20 CD loans totaling \$8.2 million reported for the Fort Smith MSA AA in the prior evaluation. The current dollar amount equates to 9.9 percent of the bank's overall excellent level of CD loans. As noted, this rated area contributed 40.0 percent of the dollar volume of reviewed loans.

The following point highlights an example of the bank's CD loans in the Fort Smith MSA AA.

- ***Affordable Housing*** – Armstrong Bank extended a \$2.2 million loan to finance two apartment buildings. The rental rates are below the fair market rent established by Department of Housing and Urban Development (HUD). The activity promotes affordable

housing for LMI individuals and families in the Fort Smith MSA AA. In addition, these apartment buildings are located in moderate-income census tracts.

### **Qualified Investments**

The bank exhibited a poor record regarding its QIs in the Fort Smith MSA AA. A poor level regarding the dollar volume of QIs primarily supports this conclusion. As noted under the rated area level, since the previous evaluation, the bank made use of one QI totaling \$160 thousand and 46 donations totaling \$36 thousand in the Fort Smith MSA AA. These levels reflect significant decreases over the six QIs totaling \$4.3 million and 863 donations totaling \$245 thousand reported in the prior evaluation. The current dollar amount represents 0.5 percent of the bank's overall excellent level of QIs. As noted, this rated area contributed 35.3 percent of the bank's total deposits.

The following point highlights an example of the bank's QIs in the Fort Smith MSA AA.

- ***Community Service*** – Armstrong Bank purchased a \$160 thousand school bond that helps fund the construction of a new middle school. A majority of the students within the school district participate in federal, free or reduced lunch programs. Thus, the activity benefits an organization or project that provides community services primarily to LMI individuals.

## STATE OF ARKANSAS

### CRA RATING FOR STATE OF ARKANSAS: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF ARKANSAS

Armstrong Bank designated one AA in the State of Arkansas, the Fayetteville MSA AA. The bank did not add any new or eliminate any AAs in this rated area during the review period. The current AA conforms to CRA regulatory requirements.

This rated area ranks last among the three rated areas by accounting for 17.8 percent of the loans, while also garnering 2.1 percent of the deposits and operating 3.8 percent of the full-service offices considered in this evaluation. The following provides detailed information for the only AA in the State of Arkansas.

#### Fayetteville MSA AA

The Fayetteville MSA AA, unchanged since the prior evaluation, consists of all 81 census tracts in the following two counties located in Northwest Arkansas.

- Benton County – all 49 census tracts
- Washington County – all 32 census tracts

The bank's only full-service office and ATM in this AA are located in a middle-income census tract. The bank did not open or close any full-service offices in this area since the prior evaluation. The office maintains hours consistent with the area and the industry. The bank's delivery systems and range of products and services remain consistent with those reflected in the Description of Institution Section of this performance evaluation. The bank did not participate in any merger or acquisition activity in this area since the prior evaluation.

#### Economic and Demographic Data

Based on 2015 ACS Data, the AA's 81 census tracts include the following income designations: 2 low-, 15 moderate-, 39 middle-, and 25 upper-income tracts. There are no distressed or underserved tracts within the AA. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area Fayetteville MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	81	2.5	18.5	48.1	30.9	0.0
Population by Geography	454,630	2.6	20.3	44.3	32.8	0.0
Housing Units by Geography	185,720	3.1	19.5	44.0	33.4	0.0
Owner-Occupied Units by Geography	102,054	0.7	15.4	46.2	37.7	0.0
Occupied Rental Units by Geography	65,338	6.8	26.6	39.4	27.3	0.0
Vacant Units by Geography	18,328	3.1	17.2	48.6	31.1	0.0
Businesses by Geography	29,045	1.8	16.9	45.4	35.8	0.0
Farms by Geography	1,022	1.6	14.8	51.3	32.4	0.0
Family Distribution by Income Level	114,420	19.5	18.2	20.2	42.0	0.0
Household Distribution by Income Level	167,392	22.3	16.5	18.4	42.7	0.0
Median Family Income MSA - 22220 Fayetteville-Springdale-Rogers, AR MSA		\$60,876	Median Housing Value			\$157,293
			Median Gross Rent			\$757
			Families Below Poverty Level			10.9%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

On September 13, 2019, FEMA made a disaster declaration affecting Washington County due to severe storms. On March 29, 2020, FEMA made a disaster declaration affecting all counties due to the COVID-19 pandemic.

Currently, major employers in the Fayetteville MSA AA include: Walmart Inc., University of Arkansas, Tyson, and J.B. Hunt.<sup>2</sup> The following table show annual unemployment rates over the evaluation period for the AA, State of Arkansas, and Nationwide.

Unemployment Rates			
Area	2018	2019	2020
	%	%	%
Benton County	2.6	2.6	3.2
Washington County	2.7	2.4	3.3
State of Arkansas	3.7	3.6	4.9
National Average	3.9	3.6	6.7
Source: Bureau of Labor Statistics			

<sup>2</sup>Source: Moody's Analytics, Precis U.S. Metro, April 2021

Examiners use the applicable FFIEC-updated median family income levels to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2019 FFIEC-updated median family income of \$66,400.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Fayetteville MSA AA Median Family Income (22220)</b>				
2019 (\$66,400)	<\$33,200	\$33,200 to <\$53,120	\$53,120 to <\$79,680	≥\$79,680
<i>Source: FFIEC</i>				

### **Competition**

The AA contains a good competitive market for financial services. According to the FDIC Deposit Market Share report as of June 30, 2020, 32 financial institutions operated 191 offices within the bank's AA. Of these institutions, Armstrong Bank ranked 29<sup>th</sup> with a 0.2 percent deposit market share.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management and demographic and economic data, examiners determined that small business and home mortgage lending represent the primary credit needs for the Fayetteville MSA AA.

With respect to the area's CD needs, demographic data shows that 37.7 percent of the area's families reported low- or moderate-incomes and 10.9 percent reported incomes below the poverty level. These levels suggest a need for activities that benefit organizations or projects that provide community services to these families. The data shows 21.0 percent of the census tracts reflect low- or moderate- income designations and the multiple disaster declarations suggest a need for activities that revitalize and stabilize qualifying geographies. Additionally, a need exists to expand housing stock in low- and moderate-income geographies, thus creating opportunities for affordable housing in low- and moderate-income areas.

## **SCOPE OF EVALUATION – STATE OF ARKANSAS**

For the State of Arkansas, examiners considered the same review period and same lending products discussed at the institution level. Consequently, examiners considered the universes of reported home mortgage and small business loans originated in the Fayetteville MSA AA, presenting a sample of small business loans for 2020 and HMDA data for 2019, the most recent year for which aggregate data exists as of the evaluation.

Based on the universes for 2020 and considering both the number and dollar volume of loans, home mortgage loans represent 51.3 percent of the total loans, while small business loans represent 48.7 percent. Inconsistent with the bank as a whole, home mortgage loans represent the greatest volume

of lending in the State of Arkansas. Consequently, examiners weighed home mortgage lending performance slightly heavier when arriving at applicable conclusions in the State of Arkansas.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000s)	%
Home Mortgage	86	42.2	30,240	60.3
Small Business	118	57.8	19,899	39.7
<b>Total Loans</b>	<b>204</b>	<b>100.0</b>	<b>50,139</b>	<b>100.0</b>
<i>Source: 2020 HMDA and Bank Data</i>				

Regarding the CD Test, the scope for this rated area remains consistent with that of institution as a whole. Refer to the institution level Scope of Evaluation Section for additional information.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF ARKANSAS

Armstrong Bank demonstrated a satisfactory overall record for the State of Arkansas. Satisfactory Lending and CD Tests records support this conclusion.

### LENDING TEST

Armstrong Bank demonstrated a satisfactory record in the State of Arkansas regarding the Lending Test. Reasonable borrower profile insufficiently lifted by an excellent geographic loan distribution supports this conclusion. The appendices list the Lending Test's criteria.

#### Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the State of Arkansas. Excellent performances regarding home mortgage outweighed reasonable performance regarding small business lending to support this conclusion. Examiners focused on the percentages by the number of loans in LMI census tracts, when arriving at conclusions. As previously noted, home mortgage loans received slightly more weight when arriving at overall conclusions within the State of Arkansas. This factor only considers loans originated inside the bank's AAs.

#### Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent penetration throughout the AA. Excellent performances in moderate-income geographies supports this conclusion. According to the following table, the bank's level of lending in the low-income census tracts exceeds aggregate data by 0.3 percentage points, reflecting reasonable performance. The table further shows that the bank's lending performance in moderate-income census tracts exceeds aggregate data by 14.6 percentage points, reflecting excellent performance. More weight is afforded to the bank's performance in moderate-income geographies due to greater opportunity in moderate-income geographies given the greater owner-occupied housing units.



Geographic Distribution of Home Mortgage Loans Fayetteville MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.7	0.7	1	1.0	275	1.0
Moderate	15.4	11.2	25	25.8	12,655	45.2
Middle	46.2	42.1	36	37.1	6,990	25.0
Upper	37.7	46.1	35	36.1	8,055	28.8
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>27,975</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### Small Business Loans

The geographic distribution of small business loans reflects reasonable penetration throughout the AA. Reasonable performances in LMI census tracts support this conclusion. The following table shows that the bank did not originate any small business loans in low-income census tracts: however, they only trail business demographics by 1.8 percentage points, reflecting reasonable performance. The table further shows that the bank's level of lending in moderate-income census tracts slightly trails business demographics by 0.9 percentage points, also reflecting reasonable performance. More weight is afforded to the bank's performance in moderate-income geographies due to the lower percentage of businesses in low-income geographies.

Geographic Distribution of Small Business Loans Fayetteville MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	1.8	0	0.0	0	0.0
Moderate	16.7	3	15.8	136	8.9
Middle	44.8	11	57.9	1,164	76.4
Upper	36.6	5	26.3	224	14.7
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>19*</b>	<b>100.0</b>	<b>1,524</b>	<b>100.0</b>
Source: 2020 D&B Data; Bank Data Due to rounding, totals may not equal 100.0% *Six additional loans were sampled					

## **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, reasonable penetration among individuals of different income levels and businesses of different sizes in the AA. Reasonable home mortgage and small business lending performance supports this conclusion. As previously noted, home mortgage loans received slightly more weight when arriving at overall conclusions within the Fayetteville MSA AA. This factor only considers loans originated inside the bank's AAs.

### **Home Mortgage Loans**

The bank's distribution of home mortgage loans represents reasonable penetration among borrowers of different income levels. Reasonable records of lending to LMI borrowers supports this conclusion. As shown in the following table, the bank's level of lending to low-income borrowers exceeds aggregate data by 2.6 percentage points, reflecting reasonable performance. The table further shows that the bank's level of lending to moderate-income borrowers exceeds aggregate data by 2.0 percentage points, also reflecting reasonable performance.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Fayetteville MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	19.5	5.6	8	8.2	820	2.9
Moderate	18.2	15.5	17	17.5	2,305	8.2
Middle	20.2	17.7	21	21.6	3,375	12.1
Upper	42.0	43.7	28	28.9	8,310	29.7
Not Available	0.0	17.5	23	23.7	13,165	47.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>97</b>	<b>100.0</b>	<b>27,975</b>	<b>100.0</b>
<small>Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%</small>						

### **Small Business Loans**

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. Reasonable performance, considering performance context issues, to businesses with GARs of \$1 million or less primarily supports this conclusion.

The following table shows that the bank originated 42.1 of its small business loans to businesses with GARs of \$1 million or less, which significantly trails comparable D&B data. However, the table also notes nine small business loans to businesses with revenues not available. These loans represent SBA PPP loans originated in response to the COVID-19 pandemic, which carried no requirement to collect revenue information. During 2020, Armstrong Bank originated PPP loans in conjunction with normal small business lending, illustrating the bank's willingness to meet credit needs of businesses of varying sizes, including small businesses, in their AAs. Excluding the PPP

loans from the calculation, the bank originated 80.0 percent of the small business loans reviewed to businesses with GARs of \$1 million or less, thereby reflecting reasonable performance.

Detailed Distribution of Small Business Loans by Gross Annual Revenues Fayetteville MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	52.4	4	21.0	249	16.3
\$100,000 - \$249,999	20.9	3	15.8	960	63.0
\$250,000 - \$499,999	6.1	0	0.0	0	0.0
\$500,000 - \$1,000,000	3.7	1	5.3	4	0.3
<b>Subtotal &lt;= \$1,000,000</b>	<b>83.0</b>	<b>8</b>	<b>42.1</b>	<b>1,213</b>	<b>79.6</b>
>\$1,000,000	4.6	2	10.5	92	6.0
Revenue Not Available	12.4	9	47.4	219	14.4
<b>Total</b>	<b>100.0</b>	<b>19*</b>	<b>100.0</b>	<b>1,524</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data, Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>*Six additional loans were sampled</i>					

## COMMUNITY DEVELOPMENT TEST

The bank demonstrated an adequate record regarding the CD Test in the State of Arkansas. The institution's CD performance demonstrates adequate responsiveness to CD needs in the State of Arkansas through adequate CD loans and CD services, as appropriate considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA.

This conclusion for the State of Arkansas proves inconsistent with the overall CD Test conclusion. Adequate records regarding CD loans and services, without simply ignoring the other types of CD activities, supports this conclusion. The bank also demonstrated poor record regarding its CD QIs.

### Community Development Loans

The bank exhibited an adequate record regarding its CD loans in the State of Arkansas. An adequate level regarding the dollar volume of CD loans primarily supports this conclusion. As noted under the rated area level, the bank originated 10 CD loans totaling over \$10.1 million in the State of Arkansas. These levels reflect substantial increases over the two CD loans totaling \$2.7 million reported for the State of Arkansas in the prior evaluation. The current dollar amount equates to 17.6 percent of the bank's overall excellent level of CD loans. As noted, this state contributed 17.8 percent of the dollar volume of reviewed loans.

The following point highlights an example of the bank's CD loans in the State of Arkansas.

- **Affordable Housing** – Armstrong Bank extended three loans totaling \$4.3 million to finance apartment buildings. The rental rates are below the fair market rent established by Department of Housing and Urban Development (HUD). The activity promotes affordable housing for LMI individuals and families in the Fayetteville MSA AA. In addition, these

loans were also located in moderate-income census tracts.

### **Community Development Services**

The bank established an adequate record regarding its CD services in the State of Arkansas. Adequate performances regarding the types of services outweighed poor availability of services to support this conclusion.

#### ***Types of Services***

The bank showed adequate performance regarding the types of services that primarily benefit LMI individuals in the State of Arkansas. An adequate extent, or number, of CD services supports this conclusion. As noted under the rated area level, since the previous evaluation, the bank provided 12 CD services in the State of Arkansas. The number of CD services equates to an average of 3.7 CD services, per office, per year since the prior evaluation. This level reflects a slight increase over the 3.1 CD services, per office, per year, noted at the prior evaluation. The current level still reflects adequate performance relative to the considerations previously noted for the CD Test.

The following point highlights an example of the bank's CD services in the State of Arkansas.

- ***Community Services*** – A bank officer serves as treasurer of a local non-profit organization that helps to meet the needs of low-income families or individuals. The organization provides resources to low-income families to reduce the pattern of generational poverty by providing food, personal care goods, financial assistance, and education. Thus, the activity benefits an organization or project that provides community services targeted to LMI individuals.

#### ***Availability of Services***

The bank showed poor performance regarding the availability of its services to LMI individuals and geographies in the State of Arkansas. The following table shows that in low-income census tracts in the State of Arkansas, the bank's lack of full-service offices still lands within an adequate range of the population percentage. The bank's level falls 2.6 percentage points lower, thereby reflecting an adequate distribution. The table further shows in moderate-income tracts, the bank's lack of full-service offices land 20.3 percentage points lower, reflecting poor branch distribution.

Examiners weighed performance in moderate-income tracts notably heavier given the greater opportunities illustrated by the corresponding population percentages. Thus, given the relative performances and weightings for the discussed income levels, the distribution of offices reflects poor performance.

Branch and ATM Distribution by Geography Income Level Fayetteville MSA AA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	2	2.5	11,801	2.6	0	0.0	0	0.0
Moderate	15	18.5	92,172	20.3	0	0.0	0	0.0
Middle	39	48.1	201,628	44.3	1	100.0	1	100.0
Upper	25	30.9	149,029	32.8	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>81</b>	<b>100.0</b>	<b>454,630</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

Besides its office locations, the bank provides poor alternative delivery systems that help benefit the bank's services to LMI individuals or geographies. Those systems include the bank's ATMs.

The previous table shows that in low-income census tracts in the State of Arkansas, the bank's lack of ATMs still lands within an adequate range of the population percentage. The bank's level falls 2.6 percentage points lower, thereby reflecting an adequate distribution. The table further shows in moderate-income tracts, the bank's lack of ATMs land 20.3 percentage points lower, reflecting poor ATM distribution.

In addition to its ATMs, the bank provides the same alternative banking services in this area that it does at the institution level, including 24-hour telephone banking, free on-line banking, remote deposit capture, mobile banking services, bill pay, e-Statements, and free access to the Allpoint ATM network. In addition, consumers can apply for a loan online via Armstrong Bank's website.

Consequently, given the poor office distribution and alternative banking services, the bank showed poor performance regarding the availability of its services to LMI individuals and geographies in the State of Arkansas.

### **Qualified Investments**

The bank exhibited a poor record regarding its QIs in the State of Arkansas. A poor level regarding the dollar volume of QIs primarily supports this conclusion. The bank made use of 14 donations totaling \$20 thousand in the State of Arkansas. The current dollar amount equates to .05 percent of the bank's overall excellent level of QIs. As noted, this state contributed 2.1 percent bank's deposits.

The following point highlight examples of the bank's QIs in the State of Arkansas.

- **Community Services** - The bank made six donations totaling \$11 thousand to various organizations or projects in the Fayetteville MSA AA that provide a variety of community services, including educational, health, and social services, targeted to LMI individuals.

## STATE OF OKLAHOMA

### CRA RATING FOR STATE OF OKLAHOMA: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF OKLAHOMA

Armstrong Bank designated three AAs in the State of Oklahoma as noted in the table below. Cleveland and McClain Counties in the Oklahoma City MSA AA and portions of Rogers and Tulsa Counties in the Tulsa MSA AA are new since the previous evaluation. All of the bank's AAs in Oklahoma conform to the CRA regulatory requirements.

Description of Oklahoma Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Oklahoma City, OK MSA	Cleveland, McClain	68	5
Oklahoma Non-MSA	Adair, Cherokee, McIntosh, Muskogee, Nowata, Washington	52	10
Tulsa, OK MSA	Osage, Pawnee, Rogers, Tulsa, Wagoner	41	7
Source: Bank Data			

The bank operates from 22 full-service offices and 26 ATMs in the three AAs located throughout the State of Oklahoma. Since the prior evaluation, the bank has ten new full-service branches, five were part of the merger with Republic Bank & Trust in March 2020, and five were part of branch acquisitions from Vast Bank (4) in September 2020, and Grand Bank (1) in December 2020. These were the only mergers and acquisitions since the prior evaluation. The bank closed one full-service office in this rated area since the last evaluation.

This rated area ranks first among the three rated areas by accounting for 42.2 percent of the loans, while also garnering 62.6 percent of the deposits and operating 65.4 percent of the full-service offices considered in this evaluation.

### SCOPE OF EVALUATION – STATE OF OKLAHOMA

Of the three AAs in Oklahoma, examiners applied full-scope procedures to the Oklahoma Non-MSA AA since it generated the largest percentage of the bank's loans, deposits, and offices in this rated area. Examiners also used full-scope procedures to assess the bank's performance in the Tulsa MSA AA since examiners had not reviewed this AA during the previous two evaluations.

Given the evaluation period and the timing of the addition of the Oklahoma City MSA AA, only CD lending, QIs, CD service activities will be considered and will be presented at the institution and state levels for this AA. Therefore, the Oklahoma City MSA AA will not be reviewed for the lending test.

Examiners considered the same review period and same lending products discussed at the institution level. Consequently, examiners considered the universes of reported home mortgage and small business loans originated in the Oklahoma Non-MSA and Tulsa MSA AA, presenting a sample of small business loans for 2020 and HMDA data for 2019, the most recent year for which aggregate data exists as of the evaluation.

The following table shows that the Oklahoma Non-MSA AA generated the largest percentage of the bank's loans in the State of Oklahoma. Consequently, examiners weighed performance in the Oklahoma Non-MSA AA heaviest when arriving at applicable conclusions and ratings.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches – State of Oklahoma</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Oklahoma Non-MSA	103,890	87.5	577,734	83.8	10	58.8
Tulsa MSA	14,778	12.5	111,509	16.2	7	41.2
<b>Total</b>	<b>118,668</b>	<b>100.0</b>	<b>689,243</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>
<i>Source: HMDA &amp; Small Business Loans (2020); FDIC Summary of Deposits (6/30/20); Bank Data</i>						

Based on the universes for 2020 and considering both the number and dollar volume of loans, home mortgage loans represent a smaller percentage of the total loans, while small business loans represent a majority of the total loans. Consistent with the bank as a whole, examiners weighed small business loans heavier when arriving at applicable conclusions in the State of Oklahoma.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>			
	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Mortgage	272	19.1	32,801	27.6
Small Business	1,153	80.9	85,867	72.4
<b>Total Loans</b>	<b>1,425</b>	<b>100.0</b>	<b>118,668</b>	<b>100.0</b>
<i>Source: 2020 HMDA and Bank Data</i>				

Regarding the CD Test, the scope for this rated area remains consistent with that of institution as a whole. Refer to the institution level Scope of Evaluation section for additional information.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF OKLAHOMA**

Armstrong Bank demonstrated a satisfactory overall record for the State of Oklahoma. The satisfactory Lending Test record insufficiently lifted by the outstanding CD Test record supports this conclusion.

### **LENDING TEST**

Armstrong Bank demonstrated a satisfactory Lending Test record in the State of Oklahoma. Reasonable performance records regarding the geographic loan distribution and borrower profile

support this conclusion. This conclusion for the State of Oklahoma is generally consistent with the Lending Test conclusions for the Oklahoma Non-MSA AA and Tulsa MSA AA.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the State of Oklahoma. Reasonable performances in the Oklahoma Non-MSA AA outweighed excellent performance in the Tulsa MSA AA to support this conclusion. Examiners placed the most weight on the bank's Oklahoma Non-MSA AA. Examiners focused on the percentages by the number of loans in LMI geographies, if possible, when arriving at conclusions. This factor only considers loans originated inside the bank's AAs.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels (including LMI) and businesses of different sizes in the State of Oklahoma. Reasonable performances in the Oklahoma Non-MSA and Tulsa MSA AAs support this conclusion. Examiners placed the most weight on the bank's Oklahoma Non-MSA AA. This factor only considers loans originated inside the bank's AAs.

## **COMMUNITY DEVELOPMENT TEST**

Armstrong Bank demonstrated an excellent CD Test record in the State of Oklahoma. The institution's CD performance demonstrates excellent responsiveness to CD needs in the State of Oklahoma through CD loans and QIs, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs. Excellent records regarding CD loans and QIs, without simply ignoring the other types of CD activities, support this conclusion. The bank also demonstrated an adequate record regarding its CD services.

This conclusion for the State of Oklahoma proves inconsistent with the CD Test conclusions for each AA in this state. The CD performance in the Oklahoma Non-MSA AA and Tulsa MSA AA falls below the performance of that noted for the State of Oklahoma.

### **Community Development Loans**

The bank exhibited an excellent record regarding its CD loans in the State of Oklahoma. An excellent level regarding the dollar volume of CD loans primarily supports this conclusion. The following table shows that since the prior evaluation, the bank originated 81 CD loans totaling over \$41.7 million in the State of Oklahoma. These levels reflects an increase over the 63 CD loans totaling approximately \$33.7 million reported for Oklahoma in the prior evaluation. The current dollar amount equates to 72.4 percent of the bank's overall excellent level of CD loans. As noted, this state contributed 42.2 percent of the dollar volume of reviewed loans.



Community Development Lending by Assessment Area State of Oklahoma										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Oklahoma City MSA AA	0	0	0	0	0	0	0	0	0	0
Oklahoma Non-MSA AA	0	0	7	18,196	1	17	32	4,088	40	22,301
Tulsa MSA AA	0	0	3	2,166	0	0	10	1,291	13	3,457
Statewide/Regional Activities	0	0	10	13,484	0	0	18	2,524	28	16,008
<b>Total</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>33,846</b>	<b>1</b>	<b>17</b>	<b>60</b>	<b>7,903</b>	<b>81</b>	<b>41,766</b>
<i>Source: Bank Data</i>										

The following point highlights an example of the bank's statewide/regional CD lending in the State of Oklahoma.

- **Revitalize/Stabilize** - The bank originated 18 loans totaling \$2.5 million to improve infrastructure for municipalities in moderate-income and distressed nonmetropolitan middle-income geographies in the statewide/regional area, which will help retain existing residents and businesses in these areas.

### **Qualified Investments**

The bank exhibited an excellent record regarding its QIs in the State of Oklahoma. An excellent level regarding the dollar volume of QIs primarily supports this conclusion. The following table shows that the bank made use of 28 QIs totaling over \$35.3 million and 157 donations totaling \$157 thousand in the State of Oklahoma. These levels reflect an increase in the dollar volume over the 38 QIs totaling over \$25.3 million reported in the prior evaluation. The current dollar amount represents 99.4 percent of the bank's overall excellent level of QIs. As noted, this state contributed 62.6 percent of the bank's total deposits.

Qualified Investments by Assessment Area State of Oklahoma										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Oklahoma City MSA AA	0	0	0	0	0	0	4	5,021	4	5,021
Oklahoma Non-MSA AA	0	0	0	0	0	0	4	1,140	4	1,140
Tulsa MSA AA	0	0	4	270	0	0	2	1,050	6	1,320
Statewide/Regional Activities	2	825	0	0	0	0	12	26,984	14	27,809
<b>Subtotal</b>	<b>2</b>	<b>825</b>	<b>4</b>	<b>270</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>34,195</b>	<b>28</b>	<b>35,290</b>
Qualified Grants and Donations	0	0	118	126	3	2	36	29	157	157
<b>Total</b>	<b>2</b>	<b>825</b>	<b>122</b>	<b>396</b>	<b>3</b>	<b>2</b>	<b>58</b>	<b>34,224</b>	<b>185</b>	<b>35,447</b>
<i>Source: Bank Data</i>										

The following point highlights examples of the bank's statewide/regional CD QI activities in the State of Oklahoma.

- ***Affordable Housing*** – In 2019, the bank purchased two bonds totaling \$825 thousand in the Oklahoma Housing Finance Agency (OHFA). The bonds help fund multiple OHFA programs including Down Payment and Closing Cost Assistance, Section 8 Housing Assistance Payments Program, Low Income Housing Tax Credit Program, and the Home Investment Partnerships Program. All of these programs promote affordable housing throughout the State of Oklahoma.

### **Community Development Services**

The bank established an adequate record regarding its CD services in the State of Oklahoma. Adequate performances regarding the types of services and excellent availability of services support this conclusion.

#### ***Types of Services***

The bank showed adequate performance regarding the types of services that primarily benefit LMI individuals in the State of Oklahoma. The following table shows that the bank provided 190 CD services in this state since the prior evaluation. This number equates to an average of 3.9 CD services, per office, per year, since the prior evaluation. The figure reflects an increase from the average of 2.7 CD services, per office, per year, indicated at the prior evaluation. The current level still reflects adequate performance for the State of Oklahoma.

<b>Community Development Services by Assessment Area State of Oklahoma</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Oklahoma Non-MSA AA	8	76	2	32	<b>118</b>
Oklahoma City MSA AA	0	39	9	4	<b>52</b>
Tulsa MSA AA	4	0	0	8	<b>12</b>
Statewide/Regional Activities	0	4	0	4	<b>8</b>
<b>Total</b>	<b>12</b>	<b>119</b>	<b>11</b>	<b>48</b>	<b>190</b>
<i>Source: Bank Data</i>					

The following point highlights an example of the bank's statewide/regional CD services in the State of Oklahoma.

- ***Economic Development*** – A bank employee used their financial expertise by serving on the board of an economic development organization. The organization promotes economic development by assisting in the provision of permanent jobs to low- and moderate-income individuals in a designated disaster area that includes the bank's AAs.

### ***Availability of Services***

The bank showed excellent performance regarding the availability of its services to LMI individuals and geographies in the State of Oklahoma. The following table shows that in low-income census tracts, the bank's lack of full-service offices still lands within an adequate range of the population percentage, given the ratios' overall levels. The bank's levels fall 0.8 percentage points lower, thereby reflecting an adequate distribution. The table further shows that in moderate-income tracts, the bank's level exceeds the population percentage, given the ratios' overall levels. The bank's level rises 15.7 percentage points higher, thereby reflecting an excellent branch distribution.

Examiners weighed performance in moderate-income tracts notably heavier given the greater opportunities illustrated by the corresponding population percentages. Thus, given the relative performances and weightings for the discussed income levels, the distribution of offices reflects excellent performance.

<b>Branch and ATM Distribution by Geography Income Level State of Oklahoma</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	3	1.9	5,495	0.8	0	0	0	0
Moderate	31	19.3	111,668	16.1	7	31.8	7	26.9
Middle	82	50.9	371,403	53.6	9	40.9	9	34.6
Upper	44	27.3	204,810	29.5	6	27.3	10	38.5
NA	1	0.6	242	0.0	0	0	0	0
<b>Total*</b>	<b>161</b>	<b>100.0</b>	<b>693,618</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								
<i>*Includes the Oklahoma City MSA AA</i>								

Besides its office locations, the bank provides adequate alternative delivery systems that help benefit the bank's services to LMI individuals or geographies. Those systems include the bank's ATMs.

The previous table shows that in low-income census tracts, the bank's lack of ATMs still lands within an adequate range of the population percentage, given the ratios' overall levels. The bank's levels fall 0.8 percentage points lower, thereby reflecting an adequate distribution. The table further shows that in moderate-income tracts, the bank's level of ATMs again lands within an excellent range of the population percentage, given the ratios' overall levels. The bank's level rises 10.8 percentage points higher, reflecting a reasonable ATM distribution.

In addition to its ATMs, the bank provides the same alternative banking services in this area that it does at the institution level, including 24-hour telephone banking, free on-line banking, remote deposit capture, mobile banking services, bill pay, e-Statements, and free access to the Allpoint ATM network. In addition, consumers can apply for a loan online via Armstrong Bank's website.

Consequently, given the excellent office distribution and alternative delivery systems, the bank showed excellent performance regarding the availability of its services to LMI individuals and geographies in the State of Oklahoma.

## OKLAHOMA NON-MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN OKLAHOMA NON-MSA AA

The Oklahoma Non-MSA AA, unchanged since the prior evaluation, consists of 52 census tracts in the following six counties located in Eastern Oklahoma.

- Adair County – all 5 census tracts
- Cherokee County – all 9 census tracts
- McIntosh County – all 6 census tracts
- Muskogee County – all 16 census tracts
- Nowata County – 3 census tracts (partial)
- Washington County – 13 census tracts

The following table shows that the bank operates ten full-service offices and ATMs in this AA. The bank closed one full-services office in this AA since the prior evaluation. The offices maintain hours consistent with the area and the industry. The bank’s delivery systems and range of products and services remain consistent with those reflected in the Description of Institution Section of this performance evaluation. The bank did not participate in any merger or acquisition activity in this AA since the prior evaluation.

Full-Service Office Locations Oklahoma Non-MSA AA					
County/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<b><i>Adair County:</i></b> Stilwell, OK – 501 S. 2 <sup>nd</sup> St.	Branch	3769.00	Moderate	Yes	No
<b><i>Cherokee County:</i></b> Park Hill, OK – 25955 Hwy 82	Branch	9783.00	Middle	Yes	Yes (Closed)
Tahlequah, OK – 1364 E. Downing St.	Branch	9781.00	Middle	Yes	No
Tahlequah, OK – 1401 S. Muskogee	Branch	9781.00	Middle	Yes	No
<b><i>McIntosh County:</i></b> Checotah, OK – 1111 W. Gentry	Branch	7797.00	Moderate	Yes	No
<b><i>Muskogee County:</i></b> Fort Gibson, OK – 805 S. Lee	Branch	0014.00	Upper	Yes	No
Muskogee, OK – 1215 W. Okmulgee	Branch	0003.00	Moderate	Yes	No
Muskogee, OK – 2520 Chandler Rd.	Branch	0008.01	Upper	Yes	No
Warner, OK – 810 N. Campbell	Branch	0015.00	Middle	Yes	No
<b><i>Washington County:</i></b> Bartlesville, OK – 1701 SE. Washington	Branch	0007.00	Upper	Yes	No
Dewey, OK – 525 N. Osage	Branch	0011.00	Middle	Yes	No
Source: Bank Data; ACS Census data (2015).					

## **Economic and Demographic Data**

Based on 2015 ACS Data, the AA's 52 census tracts include the following income designations: 3 low-, 12 moderate-, 28 middle-, and 9 upper-income tracts. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area						
Assessment Area: Oklahoma Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	52	5.8	23.1	53.8	17.3	0.0
Population by Geography	221,563	2.5	21.0	58.3	18.3	0.0
Housing Units by Geography	102,849	2.5	20.6	59.8	17.1	0.0
Owner-Occupied Units by Geography	58,590	1.3	17.2	60.8	20.6	0.0
Occupied Rental Units by Geography	24,876	4.7	28.2	51.3	15.9	0.0
Vacant Units by Geography	19,383	3.2	21.4	67.5	7.9	0.0
Businesses by Geography	11,467	7.9	21.5	51.5	19.1	0.0
Farms by Geography	556	2.0	13.5	67.1	17.4	0.0
Family Distribution by Income Level	56,557	23.2	17.1	19.9	39.8	0.0
Household Distribution by Income Level	83,466	25.9	16.1	16.7	41.2	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$96,997
			Median Gross Rent			\$624
			Families Below Poverty Level			15.6%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

On June 1, 2019, FEMA made a disaster declaration affecting Adair, Cherokee, Muskogee, Nowata, and Washington Counties due to severe storms. On August 7, 2019, FEMA made a disaster declaration affecting Muskogee and McIntosh Counties due to severe storms. On March 29, 2020, FEMA made a disaster declaration affecting all counties due to the COVID-19 pandemic.

The Oklahoma Non-MSA AA contained 20 distressed census tracts in 2018, 20 distressed census tracts in 2019, and 13 distressed census tracts in 2020.

Currently, major employers in the Oklahoma Non-MSA AA include: Walmart Inc., Dollar General, and Cherokee Nation Entertainment.<sup>3</sup> The following table show annual unemployment rates over the evaluation period for the AA, State of Oklahoma, and Nationwide.

<sup>3</sup>Source: Moody's Analytics, Precis U.S. Metro, April 2021

Unemployment Rates			
Area	2018	2019	2020
	%	%	%
Adair County	4.4	4.2	4.7
Cherokee County	4.1	3.9	5.3
McIntosh County	5.3	6.0	7.3
Muskogee County	3.7	3.7	5.5
Nowata County	3.8	3.0	5.1
Washington County	3.5	3.3	5.1
State of Oklahoma	3.2	3.0	4.5
National Average	3.9	3.6	6.7
<i>Source: Bureau of Labor Statistics</i>			

Examiners use the applicable FFIEC-updated median family income levels to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2019 FFIEC-updated median family income of \$55,800.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Oklahoma Non-MSA Median Family Income (99999)</b>				
2019 (\$55,800)	<\$27,900	\$27,900 to <\$44,640	\$44,640 to <\$66,960	≥\$66,960
<i>Source: FFIEC</i>				

## **Competition**

The AA is a moderately competitive market for financial services. According to the FDIC Deposit Market Share report as of June 30, 2020, 20 financial institutions operated 69 offices within the bank's AA. Of these institutions, Armstrong Bank ranked second with a 16.7 percent deposit market share.

## **Credit and Community Development Needs and Opportunities**

Considering information from bank management and demographic and economic data, examiners determined that small business and home mortgage lending represent the primary credit needs for the Oklahoma Non-MSA AA.

With respect to the area's CD needs, demographic data shows that 40.3 percent of the area's families reported low- or moderate-incomes and 15.6 percent reported incomes below the poverty level. These levels suggest a need for activities that benefit organizations or projects that provide community services to these families. The data shows 28.9 percent of the census tracts reflect low- or moderate- income designations and the multiple disaster declarations suggest a need for activities that revitalize and stabilize qualifying geographies. Additionally, a need exists to expand housing

stock in low- and moderate-income geographies, thus creating opportunities for affordable housing in low- and moderate-income areas.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA NON-MSA AA**

Armstrong Bank demonstrated a satisfactory overall record for the Oklahoma Non-MSA AA. Satisfactory Lending and CD Tests records support this conclusion.

### **LENDING TEST**

Armstrong Bank demonstrated a satisfactory record in the Oklahoma Non-MSA AA regarding the Lending Test. Reasonable borrower profile and geographic loan distributions primarily supports this conclusion. The appendices list the Lending Test's criteria.

#### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the Oklahoma Non-MSA AA. Reasonable performances regarding small business and home mortgage lending to support this conclusion. Examiners focused on the percentages by the number of loans in LMI census tracts, when arriving at conclusions. As previously noted, small business loans received more weight when arriving at overall conclusions within the Oklahoma Non-MSA AA. This factor only considers loans originated inside the bank's AAs.

#### **Small Business Loans**

The geographic distribution of small business loans reflects reasonable penetration throughout the AA. Reasonable performances in LMI census tracts support this conclusion. The following table shows that the bank's level of lending in low-income census tracts trails business demographics by 6.3 percentage points; reflecting reasonable performance. The table further shows that the bank's level of lending in moderate-income census tracts slightly trails business demographics by 0.1 percentage points, also reflecting reasonable performance. More weight is afforded to the bank's performance in moderate-income geographies due to the greater percentage of businesses in moderate-income geographies.

Geographic Distribution of Small Business Loans Oklahoma Non-MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	7.9	1	1.6	21	0.7
Moderate	21.1	13	21.0	495	15.5
Middle	51.9	43	69.3	2,488	78.0
Upper	19.1	5	8.1	186	5.8
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>	<b>3,190</b>	<b>100.0</b>
Source: 2020 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%					

### Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable penetration throughout the AA. Reasonable performances in LMI geographies supports this conclusion. According to the following table, the bank's level of lending in the low-income census tracts exceeds aggregate data by 0.7 percentage points, reflecting reasonable performance. The table further shows that the bank's lending performance in moderate-income census tracts exceeds aggregate data by 9.9 percentage points, also reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans Oklahoma Non-MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.3	0.7	4	1.4	600	2.3
Moderate	17.2	13.3	66	23.2	4,030	15.1
Middle	60.8	59.1	180	63.4	18,180	68.2
Upper	20.6	26.8	34	12.0	3,850	14.4
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>284</b>	<b>100.0</b>	<b>26,660</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

### Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, reasonable penetration among individuals of different income levels and businesses of different sizes in the AA. Reasonable small business and home mortgage lending performance supports this conclusion. As previously noted, small business loans received more weight when arriving at overall conclusions within the Oklahoma Non-MSA AA. This factor only considers loans originated inside the bank's AAs.



### Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. Reasonable performance, considering performance context issues, to businesses with GARs of \$1 million or less primarily supports this conclusion.

The following table shows that the bank originated 58.0 of its small business loans to businesses with GARs of \$1 million or less, which trailed comparable D&B data. However, the table also notes nineteen small business loans to businesses with revenues not available. These loans represent SBA PPP loans originated in response to the COVID-19 pandemic, which carried no requirement to collect revenue information. During 2020, Armstrong Bank originated PPP loans in conjunction with normal small business lending, illustrating the bank's willingness to meet credit needs of businesses of varying sizes, including small businesses, in their AAs. Excluding the PPP loans from the calculation, the bank originated 83.7 of the small business loans reviewed to businesses with GARs of \$1 million or less, thereby reflecting reasonable performance.

<b>Detailed Distribution of Small Business Loans by Gross Annual Revenues Oklahoma Non-MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	51.2	25	40.3	806	25.3
\$100,000 - \$249,999	21.5	7	11.3	191	6.0
\$250,000 - \$499,999	6.3	3	4.8	33	1.0
\$500,000 - \$1,000,000	3.7	1	1.6	41	1.3
<b>Subtotal &lt;= \$1,000,000</b>	<b>82.7</b>	<b>36</b>	<b>58.0</b>	<b>1,071</b>	<b>33.6</b>
>\$1,000,000	4.3	7	11.3	1,270	39.8
Revenue Not Available	13.0	19	30.7	849	26.6
<b>Total</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>	<b>3,190</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data, Bank Data Due to rounding, totals may not equal 100.0%</i>					

### Home Mortgage Loans

The bank's distribution of home mortgage loans represents reasonable penetration among borrowers of different income levels. Reasonable records of lending to LMI borrowers supports this conclusion. As shown in the following table, the bank's level of lending to low-income borrowers exceeds aggregate data by 2.1 percentage points, reflecting reasonable performance. The table further shows that the bank's level of lending to moderate-income borrowers exceeds aggregate data by 7.3 percentage points, also reflecting reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	23.2	5.3	21	7.4	945	3.5
Moderate	17.1	15.9	66	23.2	4,270	16.0
Middle	19.9	18.4	48	16.9	4,070	15.3
Upper	39.8	40.1	129	45.4	15,455	58.0
Not Available	0.0	20.4	20	7.0	1,920	7.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>284</b>	<b>100.0</b>	<b>26,660</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

## COMMUNITY DEVELOPMENT TEST

The bank demonstrated an adequate record regarding the CD Test in the Oklahoma Non-MSA AA. The institution's CD performance demonstrates adequate responsiveness to CD needs in the Oklahoma Non-MSA AA through excellent CD loans, poor QIs, and adequate CD services, as appropriate considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA.

### Community Development Loans

The bank exhibited an excellent record regarding its CD loans in the Oklahoma Non-MSA AA. An excellent level regarding the dollar volume of CD loans primarily supports this conclusion. As noted under the rated area level, the bank originated 40 CD loans totaling approximately \$22.3 million in the Oklahoma Non-MSA AA. These figures reflect decreases over the 51 CD Loans totaling approximately \$29.7 million reported for this area in the prior evaluation. This level equates to 53.4 percent of the bank's excellent level of CD loans by dollar volume in the State of Oklahoma. As noted, this area accounted for 36.9 percent of reviewed loans.

The following point highlights an example of the bank's CD loans in the Oklahoma Non-MSA AA.

- **Revitalize or Stabilize** – The bank financed the purchase of \$412 thousand in waste management equipment to a municipality located in a moderate-income geography. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing businesses or residents.

### Community Development Services

The bank established an adequate record regarding its CD services in the Oklahoma Non-MSA AA. Adequate performances regarding the types of services and the availability of services support this conclusion.

### ***Types of Services***

The bank showed adequate performance regarding the types of services that primarily benefit LMI individuals in the Oklahoma Non-MSA AA. As noted under the rated area level, since the previous evaluation, the bank provided 118 CD services in the Oklahoma Non-MSA AA, which represents 64.8 percent of the bank's CD services in the State of Oklahoma. The number of CD services equates to an average of 3.5 CD services, per office, per year since the prior evaluation, reflecting an adequate level.

The following point highlights an example of the bank's CD services in the Oklahoma Non-MSA AA.

- ***Affordable Housing*** - A bank employee provided financial expertise by serving as a Board member and Treasurer of the Muskogee Chapter of Habitat for Humanity. Habitat for Humanity provides affordable housing to low-and moderate-income individuals.

### ***Availability of Services***

The bank showed adequate performance regarding the availability of its services to LMI individuals and geographies in the Oklahoma Non-MSA AA. The following table shows that in low-income census tracts in the Oklahoma Non-MSA AA, the bank's lack of full-service offices still lands within an adequate range of the population percentage. The bank's levels fall 2.5 percentage points lower, thereby reflecting an adequate distribution. The table further shows in moderate-income tracts, the bank's levels land 9.1 percentage points higher, also reflecting an adequate branch distribution.

<b>Branch and ATM Distribution by Geography Income Level Oklahoma Non-MSA AA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	3	5.8	5,495	2.5	0	0.0	0	0.0
Moderate	12	23.1	46,429	20.9	3	30.0	3	30.0
Middle	28	53.8	129,166	58.3	4	40.0	4	40.0
Upper	9	17.3	40,473	18.3	3	30.0	3	30.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>52</b>	<b>100.0</b>	<b>221,563</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

Besides its office locations, the bank provides adequate alternative delivery systems that help benefit the bank's services to LMI individuals or geographies. Those systems include the bank's ATMs.

The previous table shows that in low-income census tracts, the bank's lack of ATMs still lands within an adequate range of the population percentage, given the ratios' overall levels. The bank's levels fall 2.5 percentage points lower, thereby reflecting an adequate distribution. The table further shows that in moderate-income tracts, the bank's level of ATMs again lands within an adequate range of the population percentage, given the ratios' overall levels. The bank's level rises 9.1 percentage points higher, reflecting an adequate ATM distribution.

In addition to its ATMs, the bank provides the same alternative banking services in this area that it does at the institution level, including 24-hour telephone banking, free on-line banking, remote deposit capture, mobile banking services, bill pay, e-Statements, and free access to the Allpoint ATM network. In addition, consumers can apply for a loan online via Armstrong Bank's website.

Consequently, given the adequate office distribution and alternative delivery systems, the bank showed adequate performance regarding the availability of its services to LMI individuals and geographies in the Oklahoma Non-MSA AA.

### **Qualified Investments**

The bank exhibited a poor record regarding its QIs in the Oklahoma Non-MSA AA, although it did not simply ignore this activity. A poor level regarding the dollar volume of QIs primarily supports this conclusion. The table for the State of Oklahoma shows that the bank made use of four QIs totaling over \$1.1 million in the Oklahoma Non-MSA AA. These figures reflect decreases over the 27 QI totaling approximately \$15.6 million reported for this area in the prior evaluation. The current dollar amount equates to 3.2 percent of the bank's excellent level of QIs in the State of Oklahoma. As noted, this area contributed 52.5 percent of the bank's deposits.

The following point highlights an example of the bank's QIs in the Oklahoma Non-MSA AA.

- ***Revitalize or Stabilize*** – The bank continues to hold four bonds with a current balance of \$1.1 million to improve infrastructure in distressed nonmetropolitan middle-income geographies in the assessment area. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new, or retain existing businesses or residents.

## **TULSA MSA AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN TULSA MSA AA**

The Tulsa MSA AA, the bank expanded this AA to include part of Rogers and Tulsa Counties since the prior evaluation, consists of 41 census tracts in the following five counties located in Northwest Arkansas.

- Osage County – 5 census tracts (partial)
- Pawnee County – all 5 census tracts
- Rogers County – 18 census tracts (partial)
- Tulsa County – 5 census tracts (partial)
- Wagoner County – 8 census tracts (partial)

The following table shows that the bank operates seven full-service offices and ATMs in this AA. Five of these offices are new since the previous evaluation. The bank has not closed any offices in this AA since the previous evaluation. The offices maintain hours consistent with the area and the industry. The bank's delivery systems and range of products and services remain consistent with those reflected in the Description of Institution Section of this performance evaluation. The bank did not participate in any mergers in this AA since the prior evaluation; however, they acquired five

branches since the prior evaluation from Vast Bank (4) and Grand Bank (1).

Full-Service Office Locations Tulsa MSA AA					
County/City/Street	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<b>Pawnee County:</b> Pawnee, OK – 501 Harrison	Branch	9575.00	Moderate	Yes	No
<b>Rogers County:</b> Catoosa, OK – 650 S. Cherokee St. Claremore, OK – 1700 S. Lynn Riggs Oologah, OK – 105 Elm St.	Branch Branch Branch	0504.08 0501.01 0508.01	Middle Moderate Middle	Yes Yes Yes	Yes (Opened) Yes (Opened) Yes (Opened)
<b>Tulsa County:</b> Collinsville, OK – 118 N. 11 Owasso, OK 12401 E. 86 <sup>th</sup> St. N	Branch Branch	0054.02 0058.05	Upper Middle	Yes Yes	Yes (Opened) Yes (Opened)
<b>Wagoner County:</b> Wagoner, OK – 1500 W. Hwy 51	Branch	0301.01	Middle	Yes	No
Source: Bank Data; ACS Census data (2015).					

### **Economic and Demographic Data**

Based on 2015 ACS Data, the AA's 41 census tracts include the following income designations: 8 moderate-, 22 middle-, and 11 upper-income tracts. There are no distressed or underserved tracts within the AA. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area Tulsa MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	0.0	19.5	53.7	26.8	0.0
Population by Geography	166,929	0.0	17.2	49.7	33.1	0.0
Housing Units by Geography	70,826	0.0	20.0	50.0	29.9	0.0
Owner-Occupied Units by Geography	46,585	0.0	14.6	50.5	34.9	0.0
Occupied Rental Units by Geography	16,397	0.0	31.5	45.1	23.5	0.0
Vacant Units by Geography	7,844	0.0	28.0	57.8	14.2	0.0
Businesses by Geography	11,322	0.0	18.0	46.6	35.4	0.0
Farms by Geography	508	0.0	9.4	64.2	26.4	0.0
Family Distribution by Income Level	45,329	18.1	19.0	20.8	42.1	0.0
Household Distribution by Income Level	62,982	22.2	15.1	18.2	44.5	0.0
Median Family Income MSA - 46140 Tulsa, OK MSA		\$61,182	Median Housing Value			\$123,097
			Median Gross Rent			\$759
			Families Below Poverty Level			8.4%
Source: 2015 ACS and 2020D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

On June 1, 2019, FEMA made a disaster declaration affecting Osage, Pawnee, Rogers, Tulsa, and Wagoner Counties due to severe storms. On August 7, 2019, FEMA made a disaster declaration affecting Tulsa and Wagoner Counties due to severe storms. On March 29, 2020, FEMA made a disaster declaration affecting all counties due to the COVID-19 pandemic.

Currently, major employers in the Tulsa MSA AA include: American Airlines, AEP Public Services Co., Alorica Inc., and AT&T Entertainment.<sup>4</sup> The following tables show annual unemployment rates over the evaluation period for the AA, State of Oklahoma, and Nationwide.

<sup>4</sup>Source: Moody's Analytics, Precis U.S. Metro, April 2021

Unemployment Rates			
Area	2018	2019	2020
	%	%	%
Osage County	4.0	3.6	5.7
Pawnee County	3.6	3.9	6.1
Rogers County	3.2	3.0	5.1
Tulsa County	3.3	3.1	5.6
Wagoner County	3.2	3.1	5.2
State of Oklahoma	3.2	3.0	4.5
National Average	3.9	3.6	6.7
Source: Bureau of Labor Statistics			

Examiners use the applicable FFIEC-updated median family income levels to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2019 FFIEC-updated median family income of \$68,600.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Tulsa, OK MSA Median Family Income (46140)				
2019 (\$68,600)	<\$34,300	\$34,300 to <\$54,880	\$54,880 to <\$82,320	≥\$82,320
Source: FFIEC				

### **Competition**

The AA is a highly competitive market for financial services. According to the FDIC Deposit Market Share report as of June 30, 2020, 55 financial institutions operated 252 offices within the bank's AA. Of these institutions, Armstrong Bank ranked 35<sup>th</sup> with a 0.3 percent deposit market share.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and community needs. This information helps determine financial institutions' responsiveness to these needs and shows available credit opportunities.

Examiners contacted a representative of the community knowledgeable of the area's real estate environment, economic conditions, community credit needs, and potential opportunities for bank involvement. The contact stated small businesses in the area were greatly impacted by the COVID-19 pandemic. The contact indicated that the primary lending need of the area is small business lending. Overall, the contact noted that financial institutions remain responsive to the credit needs of the area.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management and demographic and economic data, examiners determined that small business and home mortgage lending represent the primary credit needs for the Tulsa MSA AA.

With respect to the area's CD needs, demographic data shows that 37.1 percent of the area's families reported low- or moderate-incomes and 8.4 percent reported incomes below the poverty level. These levels suggest a need for activities that benefit organizations or projects that provide community services to these families. The data shows 19.5 percent of the census tracts reflect moderate- income designations and the multiple disaster declarations suggest a need for activities that revitalize and stabilize qualifying geographies. Additionally, a need exists to expand housing stock in moderate-income geographies, thus creating opportunities for affordable housing in moderate- income areas.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN TULSA MSA AA**

Armstrong Bank demonstrated a satisfactory overall record for the Tulsa MSA AA. Satisfactory Lending and CD Tests records support this conclusion.

### **LENDING TEST**

Armstrong Bank demonstrated an adequate record in the Tulsa MSA AA regarding the Lending Test. A reasonable borrower profile insufficiently lifted by an excellent geographic loan distribution supports this conclusion. The appendices list the Lending Test's criteria.

### **Geographic Distribution**

The geographic distribution of loans reflects excellent dispersion throughout the Tulsa MSA AA. Excellent performance regarding small business and home mortgage lending to support this conclusion. As indicated, this AA does not include any low-income census tracts. Therefore, examiners focused on the percentage by number of loans originated in the moderate-income census tracts when arriving at conclusions. As previously noted, small business loans received more weight when arriving at overall conclusions within the Tulsa MSA AA. This factor only considers loans originated inside the bank's AAs.

### **Small Business Loans**

The geographic distribution of small business loans reflects excellent penetration throughout the AA. Excellent performances in moderate-income census tracts support this conclusion. The following table shows that the bank's level of lending in moderate-income census tracts exceeds business demographics by 32.3 percentage points, reflecting excellent performance.



Geographic Distribution of Small Business Loans Tulsa MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	17.7	10	50.0	1,180	77.5
Middle	46.0	10	50.0	342	22.5
Upper	36.3	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>20*</b>	<b>100.0</b>	<b>1,522</b>	<b>100.0</b>
Source: 2020 D&B Data; Bank Data Due to rounding, totals may not equal 100.0% *Six additional loans were sampled					

### Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent penetration throughout the AA. Excellent performances in moderate-income census tracts support this conclusion. The following table shows that the bank's lending performance in moderate-income census tracts exceeds aggregate data by 53.3 percentage points, reflecting excellent performance.

Geographic Distribution of Home Mortgage Loans Tulsa MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	14.6	12.3	21	65.6	1,635	48.5
Middle	50.5	42.1	9	28.1	1,445	42.9
Upper	34.9	45.6	2	6.3	290	8.6
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>3,370</b>	<b>100.0</b>
Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

## **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, reasonable penetration among individuals of different income levels and businesses of different sizes in the AA. Reasonable small business lending outweighed excellent home mortgage lending performance to support this conclusion. As previously noted, small business loans received more weight when arriving at overall conclusions within the Tulsa MSA AA. This factor only considers loans originated inside the bank's AAs.

### **Small Business Loans**

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. Reasonable performance, considering performance context issues, to businesses with GARs of \$1 million or less primarily supports this conclusion.

The following table shows that the bank originated 40.0 percent of its small business loans to businesses with GARs of \$1 million or less, which trailed comparable D&B data. However, the table also notes ten small business loans to businesses with revenues not available. These loans represent SBA PPP loans originated in response to the COVID-19 pandemic, which carried no requirement to collect revenue information. During 2020, Armstrong Bank originated PPP loans in conjunction with normal small business lending, illustrating the bank's willingness to meet credit needs of businesses of varying sizes, including small businesses, in their AAs. Excluding the PPP loans from the calculation, the bank originated 80.0 percent of the small business loans reviewed to businesses with GARs of \$1 million or less, thereby reflecting reasonable performance.

<b>Detailed Distribution of Small Business Loans by Gross Annual Revenues Tulsa MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	57.8	4	20.0	125	10.4
\$100,000 - \$249,999	21.1	3	15.0	203	16.9
\$250,000 - \$499,999	5.2	0	0.0	0	0.0
\$500,000 - \$1,000,000	2.9	1	5.0	4	0.3
<b>Subtotal &lt;= \$1,000,000</b>	<b>87.0</b>	<b>8</b>	<b>40.0</b>	<b>332</b>	<b>27.6</b>
>\$1,000,000	3.1	2	10	644	53.6
Revenue Not Available	9.8	10	50	225	18.7
<b>Total</b>	<b>100.0</b>	<b>20*</b>	<b>100.0</b>	<b>1,201</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data, Bank Data Due to rounding, totals may not equal 100.0% *Six additional loans were sampled</i>					

### Home Mortgage Loans

The bank's distribution of home mortgage loans represents excellent penetration among borrowers of different income levels. Excellent records of lending to low-income borrowers supports this conclusion. As shown in the following table, the bank's level of lending to low-income borrowers exceeds aggregate data by 15.3 percentage points, reflecting excellent performance. The table further shows that the bank's level of lending to moderate-income borrowers exceeds aggregate data by 9.3 percentage points, reflecting reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level Tulsa MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	18.1	6.6	7	21.9	545	16.2
Moderate	19.0	18.8	9	28.1	925	27.4
Middle	20.8	22.1	7	21.9	705	20.9
Upper	42.1	32.6	7	21.9	1,085	32.2
Not Available	0.0	19.9	2	6.3	110	3.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>3,370</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%</i>						

### **COMMUNITY DEVELOPMENT TEST**

The bank demonstrated a satisfactory record regarding the CD Test in the Tulsa MSA AA. The institution's CD performance demonstrates adequate responsiveness to CD needs in the Tulsa MSA AA through CD loans, QIs, and CD services, as appropriate considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA.

#### **Community Development Loans**

The bank exhibited an adequate record regarding its CD loans in the Tulsa MSA AA. An adequate level regarding the dollar volume of CD loans primarily supports this conclusion. As noted under the rated area level, the bank originated 13 CD loans totaling more than \$3.4 million in the Tulsa MSA AA. These figures are consistent with the 12 CD loans totaling approximately \$4.0 million reported for this area in the prior evaluation. This level equates to 8.3 percent of the bank's excellent level of CD loans by dollar volume in the State of Oklahoma. As noted, this area accounted for 12.5 percent of reviewed loans for the State of Oklahoma.

The following point highlights an example of the bank's CD loans in the Tulsa MSA AA.

- **Community Service** – Armstrong Bank financed the acquisition, construction, and equipping of new educational facilities totaling \$833 thousand to a school district in a moderate-income census tract. A majority of the students within the school district participate in federal, free or reduced lunch programs. Thus, the activity benefits an

organization or project that provides community services primarily to low- or moderate-income individuals.

### **Qualified Investments**

The bank exhibited an adequate record regarding its QIs in the Tulsa MSA AA. An adequate level regarding the dollar volume of QIs primarily supports this conclusion. The table for the State of Oklahoma shows that the bank made use of six QIs totaling over \$1.3 million in the Tulsa MSA AA. These figures reflect decreases over the seven QI totaling approximately \$3.2 million reported for this area in the prior evaluation. The current dollar amount equates to 3.7 percent of the bank's excellent level of QIs in the State of Oklahoma. As noted, this area contributed 10.1 percent of the bank's deposits in this state.

The following point highlights an example of the bank's QIs in the Tulsa MSA AA.

- ***Community Service*** – In 2020, the bank purchased four school bonds totaling \$270,000 to acquire vehicles for student transportation. A majority of the students within the school district participate in federal, free or reduced lunch programs. Thus, the activity benefits an organization or project that provides community services primarily to low- or moderate-income individuals.

### **Community Development Services**

The bank established an adequate record regarding its CD services in the Tulsa MSA AA. Adequate performances regarding the types of services and excellent availability of services support this conclusion.

#### ***Types of Services***

The bank showed adequate performance regarding the types of services that primarily benefit LMI individuals in the Tulsa MSA AA. As noted under the rated area level, since the previous evaluation, the bank provided 12 CD services in the Tulsa MSA AA, which represents 6.3 percent of the bank's CD services in the State of Oklahoma. The number of CD services equates to an average of 1.3 CD services, per office, per year since the prior evaluation, reflecting an adequate level.

The following point highlights an example of the bank's CD services in the Tulsa MSA AA.

- ***Affordable Housing*** - A bank employee provided financial expertise by serving as a Board member of a local non-profit organization in Tulsa that helps meet the needs of low-income families or individuals. This organization's primary purpose is to repair homes for low-income homeowners to include replacing roofs, making homes energy efficient, and improving plumbing and electrical.

### ***Availability of Services***

The bank showed excellent performance regarding the availability of its services to LMI individuals and geographies in the Tulsa MSA AA. The following table shows there are no low-income census tracts in the bank's Tulsa MSA AA. The table further shows in moderate-income tracts, the bank's levels land 25.7 percentage points higher, reflecting an excellent branch distribution.

<b>Branch and ATM Distribution by Geography Income Level Tulsa MSA AA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	0	0.0	0	0.0	0	0.0	0	0
Moderate	8	19.5	28,629	17.2	3	42.9	3	42.9
Middle	22	53.7	83,006	49.7	3	42.9	3	42.9
Upper	11	26.8	55,294	33.1	1	14.2	1	14.2
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>41</b>	<b>100.0</b>	<b>166,929</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

Besides its office locations, the bank provides excellent alternative delivery systems that help benefit the bank's services to LMI individuals or geographies. Those systems include the bank's ATMs.

The previous table shows that in moderate-income census tracts, the bank's level of ATMs land within an excellent range of the population percentage, given the ratios' overall levels. The bank's level rises 25.7 percentage points higher, reflecting an excellent ATM distribution.

In addition to its ATMs, the bank provides the same alternative banking services in this area that it does at the institution level, including 24-hour telephone banking, free on-line banking, remote deposit capture, mobile banking services, bill pay, e-Statements, and free access to the Allpoint ATM network. In addition, consumers can apply for a loan online via Armstrong Bank's website.

Consequently, given the excellent office distribution and alternative delivery systems, the bank showed excellent performance regarding the availability of its services to LMI individuals and geographies in the Tulsa MSA AA.

## **APPENDICES**

### **INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA**

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Community Development Test</b>	<b>Rating</b>
Fort Smith MSA AA	Satisfactory	Satisfactory	Satisfactory
State of Arkansas	Satisfactory	Satisfactory	Satisfactory
State of Oklahoma	Satisfactory	Outstanding	Satisfactory

## 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.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.



**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**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.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

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

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 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.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

## Location of Banking Facilities and Hours of Service

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December 15, 2022

### **Ft. Gibson**

805 S. Lee  
Ft. Gibson, OK 74434  
918-478-5030

#### **Lobby:**

Mon-Friday 9am - 5pm

#### **Drive:**

Mon-Fri 7:30am - 6pm  
Sat 9am - 12pm

### **Muskogee (Eastside)**

2520 Chandler Road  
Muskogee, OK 74403  
918-681-7949

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Muskogee (Downtown)**

1215 W. Okmulgee  
Muskogee, OK 74401  
918-680-6906

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Tahlequah**

1401 S. Muskogee Ave.  
Tahlequah, OK 74464  
918-456-6191

#### **Lobby:**

Mon - Friday 9 am - 5 pm

Sat (Teller Only) 9 am - 12 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Wagoner**

1500 W. Highway 51  
Wagoner, OK 74467  
918-485-4104

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Tahlequah (Downing)**

1364 E. Downing  
Tahlequah, OK 74464  
918-456-1111

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm

### **Gore**

409 N. Main  
Gore, OK 74435  
918-489-5950

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Warner**

Banking Facilities

810 N. Campbell  
Warner, OK 74469  
918-463-2973

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Vian**

102 Schley Street  
Vian, OK 74962  
918-773-5255

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Checotah**

1111 W Gentry  
Checotah, OK 74426  
918-473-7800

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Stillwell**

501 South Second St  
Stillwell, OK 74960  
918-696-5711

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7:30 am - 6 pm  
Sat 9 am - 12 pm

### **Sallisaw**

800 W. Ruth Ave.  
Sallisaw, OK 74955  
918-776-0070

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7 am - 6 pm  
Sat 8 am - 12 pm

### **Muldrow**

810 E. Shawntel Smith Blvd.  
Muldrow, OK 74948  
918-427-3204

#### **Lobby:**

Mon - Friday 9 am - 5 pm

#### **Drive:**

Mon - Fri 7 am - 6 pm  
Sat 9am - 12 pm

### **Owasso**

12401 E 86th St N  
Owasso, OK 74055  
918-274-3535

#### **Lobby:**

Mon - Fri 9 am - 5 pm

#### **Drive:**

Mon - Fri 8 am - 6 pm  
Sat 9 am - 12 pm

## Location of Banking Facilities and Hours of Service

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December 15, 2022

### **Collinsville**

118 N 11th St  
Collinsville, OK 74021  
918-371-2581

#### **Lobby:**

Mon - Fri 9 am - 5 pm

#### **Drive:**

Mon - Fri 8 am - 6 pm  
Sat 9 am - 12 pm

### **Oologah**

105 Elm St  
Oologah, OK 74053  
918-443-3300

#### **Lobby:**

Mon - Fri 9 am - 5 pm

#### **Drive:**

Mon - Fri 8 am - 6 pm  
Sat 9 am - 12 pm

### **Norman Downtown**

401 W Main St  
Norman, OK 73069  
405-366-2756

#### **Lobby:**

Mon - Fri: 9 a.m. - 5 p.m.  
Sat: 9 a.m. - 1 p.m.

#### **Drive**

Mon - Fri: 7:30 a.m. - 6 p.m.  
Sat: 9 a.m. - 1 p.m.

### **Norman East**

1200 E Lindsey St  
Norman, OK 73071  
405-366-2770

#### **Lobby:**

Mon - Fri: 9 a.m. - 5 p.m.

#### **Drive**

Mon - Fri: 7:30 a.m. - 6 p.m.  
Sat: 9 a.m. - 1 p.m.

### **South Oklahoma City**

11801 S Western Ave  
Oklahoma City, OK 73170  
405-692-3400

#### **Lobby:**

Mon - Fri: 9 a.m. - 5 p.m.

#### **Drive**

Mon - Fri: 7:30 a.m. - 6 p.m.  
Sat: 9 a.m. - 1 p.m.

### **Noble**

805 N Main St  
Noble, OK 73068  
405-872-0505

#### **Lobby:**

Mon - Fri: 9 a.m. - 5 p.m.  
Sat: 9 a.m. - 1 p.m.

#### **Drive**

Mon - Fri: 7:30 a.m. - 6 p.m.  
Sat: 9 a.m. - 1 p.m.

### **Norman West**

3550 W Robinson Ave  
Norman, OK 73072  
405-366-2712

#### **Lobby:**

Mon - Fri: 9 a.m. - 5 p.m.

#### **Drive**

Mon - Fri: 7:30 a.m. - 6 p.m.  
Sat: 9 a.m. - 1 p.m.

### **Fort Smith – Rogers Ave**

4120 Rogers Ave  
Fort Smith, AR 72903  
479-424-2300

#### **Lobby:**

Monday – Friday 9:00am - 5:00pm

#### **Drive:**

Monday-Friday 7:30am-6:00 PM  
Saturday 9:00am-1:00pm

### **Fort Smith - Phoenix Ave**

8300 Phoenix Avenue  
Fort Smith, AR 72903  
479-484-7000

#### **Lobby:**

Monday - Friday 9:00am - 5:00pm

#### **Drive:**

Monday-Friday 7:30am-6:00 PM  
Saturday 9:00am-1:00pm

### **Springdale**

3942 Elm Springs Rd  
Springdale, AR 72762  
479-725-0834

#### **Lobby:**

Monday – Friday 9:00am - 5:00pm

#### **Drive:**

Monday-Friday 8:00am-5:30 PM

### **Dewey**

525 N. Osage  
Dewey, OK 74029  
918-534-3333

#### **Lobby:**

Mon - Fri 9 am - 5 pm

#### **Drive:**

Mon-Fri 7:30am - 6pm  
Sat 9am - 12pm

### **Pawnee**

501 Harrison  
Pawnee, OK 74058  
918-762-2525

#### **Lobby:**

Mon-Friday 9am - 5pm

#### **Drive:**

Mon-Fri 8:00am-6:00pm  
Sat 9am - 12pm

### **Bartlesville**

1701 SE Washington Blvd  
Bartlesville, OK 74006  
918-336-2000

#### **Lobby:**

Mon - Fri 9 am - 5 pm

#### **Drive**

Mon - Fri 7:30am - 6pm  
Sat 8am - 12pm

### **Claremore**

## Location of Banking Facilities and Hours of Service

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December 15, 2022

1700 S Lynn Riggs Blvd  
Claremore, OK 74017  
918.342.1000

**Lobby:**

Monday- Friday 9:00am-5:00pm

**Drive:**

Monday-Friday 9:00am-5:00pm

**Bixby**

13112 S Memorial Drive  
Bixby, OK 74008  
918.394.1700

**Lobby:**

Monday- Friday 9:00am-5:00pm

**Drive:**

Monday-Friday 7:30am-6:00pm



# Armstrong Bank

## ATM Locations

12/15/22

Branch ATM Locations		Zip	MSA/MD	State Code	County Code	Census Tract
1701 SE Washington Blvd	Bartlesville, OK	74006	NA	40	147	7.00
13112 S Memorial Drive	Bixby OK	74008	Tulsa (46140)	40	101	4.00
1111 W Gentry	Checotah, OK	74426	NA	40	91	7797.00
1700 S. Lynn Riggs BLVD	Claremore, OK	74017	Tulsa (46140)	40	131	501.01
118 N. 11	Collinsville, OK	74021	Tulsa (46140)	40	143	54.02
525 N Osage	Dewey, OK	74029	NA	40	147	11.00
805 S Lee	Fort Gibson, OK	74434	NA	40	101	14.00
409 N Main	Gore, OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02
810 E Shawntel Smith Blvd	Muldrow, OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02
1215 W Okmulgee Ave	Muskogee, OK	74401	NA	40	101	3.00
2520 Chandler Rd	Muskogee, OK	74403	NA	40	101	8.01
805 North Main St.	Noble, OK	73068	Oklahoma City, OK(36420)	40	27	2025.00
401 West Main St.	Norman, OK	73069	Oklahoma City, OK(36420)	40	27	2004.00
3550 West Robinson	Norman, OK	73072	Oklahoma City, OK(36420)	40	27	2015.07
1200 West Lindsey	Norman, OK	73071	Oklahoma City, OK(36420)	40	27	2011.02
11671 S. Western Ave.	Okla City, OK	73170	Oklahoma City, OK (36420)	40	27	2018.02
105 Elm St	Oologah, OK	74053	Tulsa (46140)	40	131	508.01
12401 E 86th St N	Owasso, OK	74055	Tulsa (46140)	40	143	58.05
501 Harrison	Pawnee, OK	74058	Tulsa (46140)	40	117	9575.00
800 W. Ruth St	Sallisaw, OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02
501 S 2nd St	Stilwell, OK	74960	NA	40	1	3769.00
1401 S Muskogee Ave	Tahlequah, OK	74464	NA	40	21	9781.00
1364 E. Downing St	Tahlequah, OK	74464	NA	40	21	9781.00
102 Schely Street	Vian, OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02
602 E Cherokee St	Wagoner, OK	74467	Tulsa (46140)	40	145	301.02
1500 W Highway 51	Wagoner, OK	74467	Tulsa (46140)	40	145	301.01
810 North Campbell	Warner, OK	74469	NA	40	101	15.00
4120 Rogers Ave	Fort Smith, AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
8300 Phoenix Ave	Fort Smith, AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
3942 Elm Springs Rd	Springdale, AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10

**Armstrong Bank**  
**Operating Branches**  
**AUGUST 19, 2022**

Branch #	Branch Name	Branch Location	Street Address	City	State	Zip	MSA/MD	State Code	County Code	Census Tract
1	Vian	Vian, Oklahoma	102 Schely Street	Vian	OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02
2	Gore	Gore, Oklahoma	409 N Main	Gore	OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02
3	Warner	Warner, Oklahoma	810 North Campbell	Warner	OK	74469	NA	40	101	15.00
4	Muldrow	Muldrow, Oklahoma	810 E Shawntel Smith BLVD	Muldrow	OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02
5	Stilwell	Stilwell, Oklahoma	501 S 2nd St	Stilwell	OK	74960	NA	40	1	3769.00
7	Muskogee Main	Muskogee, Oklahoma	1215 W Okmulgee Ave	Muskogee	OK	74401	NA	40	101	3.00
8	Tahlequah Main	Tahlequah, Oklahoma	1401 S Muskogee Ave	Tahlequah	OK	74464	NA	40	21	9781.00
10	Checotah	Checotah, Oklahoma	1111 W Gentry	Checotah	OK	74426	NA	40	91	7797.00
12	Tahlequah Downing	Tahlequah, Oklahoma	1364 e Downing St	Tahlequah	OK	74464	NA	40	21	9781.00
13	Eastside	Muskogee, Oklahoma	2520 Chandler Rd	Muskogee	OK	74403	NA	40	101	8.01
14	Wagoner	Wagoner, Oklahoma	1500 W Highway 51	Wagoner	OK	74467	Tulsa (46140)	40	145	301.01
15	Sallisaw	Sallisaw, Oklahoma	800 W. Ruth St	Sallisaw	OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02
16	Bartlesville	Bartlesville, Oklahoma	1701 SE Washington BLVD	Bartlesville	OK	74006	NA	40	147	7.00
17	Dewey	Dewey, Oklahoma	525 N Osage	Dewey	OK	74029	NA	40	147	11.00
18	Pawnee	Pawnee, Oklahoma	501 Harrison	Pawnee	OK	74058	Tulsa (46140)	40	117	9575.00
19	Fort Gibson	Fort Gibson, Oklahoma	805 S Lee	Fort Gibson	OK	74434	NA	40	101	14.00
<b>Arkansas Branches Acquired May 22, 2015</b>										
20	Fort Smith-Phoenix	Fort Smith, Arkansas	8300 Phoenix Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
24	Springdale	Springdale, Arkansas	3942 Elm Springs Rd	Springdale	AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10
<b>Arkansas Branch Opened April 21, 2021</b>										
25	Rogers Ave	Fort Smith, Arkansas	4120 Rogers Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
<b>Central Oklahoma Regional Branches Acquired March 23, 2020</b>										
30	Norman-Downtown	Norman, Oklahoma	401 West Main St.	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2004.00
31	Norman-West	Norman, Oklahoma	3550 West Robinson	Norman	OK	73072	Oklahoma City, OK(36420)	40	27	2015.07
32	Norman-East	Norman, Oklahoma	1200 West Lindsey	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2011.02
33	South OKC	Oklahoma City, Oklahoma	11671 South Western	Oklahoma City	OK	73170	Oklahoma City, OK(36420)	40	27	2018.02
34	Noble	Noble, Oklahoma	805 North Main St.	Noble	OK	73068	Oklahoma City, OK(36420)	40	27	2025.00
<b>COCO Region Branches Acquired September 3, 2020</b>										
41	Owasso	Owasso, Oklahoma	12401 E 86th St N	Owasso	OK	74055	Tulsa (46140)	40	143	58.05
42	Collinsville	Collinsville, Oklahoma	118 N. 11	Collinsville	OK	74021	Tulsa (46140)	40	143	54.02
43	Oologah	Oologah, Oklahoma	105 Elm St	Oologah	OK	74053	Tulsa (46140)	40	131	508.01
<b>COCO Region Branches Acquired December 4, 2020</b>										
44	Claremore	Claremore, Oklahoma	1700 S Lynn Riggs Blvd	Claremore	OK	74017	Tulsa (46140)	40	131	501.01
<b>COCO Region Branches Acquired AUGUST 19, 2022</b>										
45	BIXBY	BIXBY , OKLAHOMA	13112 S MEMORIAL DRIVE	BIXBY	OK	74008	Tulsa (46140)	40	143	76.55
<b>Corporate Office-No Customer Access</b>										
		Muskogee, OK	1111 W Broadway St	Muskogee	OK	74401	NA	40	101	4.00
<b>Branches Relocated to Rogers Avenue 4/20/21</b>										
22	Fort Smith- Greenwood	Fort Smith, Arkansas	2930 Old Greenwood Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	10.02
23	Fort Smith -Waldron	Fort Smith, Arkansas	1301 S. Waldron Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	5.02
<b>Closed Branch 4/30/19</b>										
11	Keys	Park Hill (Keys), Oklahoma	25955 HWY 82	Park Hill	OK	74451	NA	40	21	9783.00

**Armstrong Bank**  
**Branch ATM Locations**  
**August 19, 2022**

Branch ATM Locations	Street Address	City	State	Zip	MSA/MD	State Code	County code	Census Tract
Bartlesville, Oklahoma	1701 SE Washington Blvd	Bartlesville	OK	74006	NA	40	147	7.00
Bixby, Oklahoma	13112 S Memorial Drive	Bixby	OK	74008	Tulsa (46140)	40	101	4.00
Checotah, Oklahoma	1111 W Gentry	Checotah	OK	74426	NA	40	91	7797.00
Claremore, Oklahoma	1700 S Lynn Riggs Blvd.	Claremore	OK	74017	Tulsa (46140)	40	131	501.01
Collinsville, Oklahoma	118 N. 11	Collinsville	OK	74021	Tulsa (46140)	40	143	54.02
Dewey, Oklahoma	525 N Osage	Dewey	OK	74029	NA	40	147	11.00
Fort Gibson, Oklahoma	805 S Lee	Fort Gibson	OK	74434	NA	40	101	14.00
Fort Smith, Arkansas	4120 Rogers Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
Fort Smith, Arkansas	8300 Phoenix Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
Gore, Oklahoma	409 N Main	Gore	OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02
Muldrow, Oklahoma	810 E Shawntel Smith Blvd	Muldrow	OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02
Muskogee, Oklahoma	1215 W Okmulgee Ave	Muskogee	OK	74401	NA	40	101	3.00
Muskogee, Oklahoma	2520 Chandler Rd	Muskogee	OK	74403	NA	40	101	8.01
Noble, Oklahoma	805 North Main St.	Noble	OK	73068	Oklahoma City, OK(36420)	40	27	2025.00
Norman, Oklahoma	401 West Main St.	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2004.00
Norman, Oklahoma	3550 West Robinson	Norman	OK	73072	Oklahoma City, OK(36420)	40	27	2015.07
Norman, Oklahoma	1200 West Lindsey	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2011.02
Oklahoma City, Oklahoma	11671 S. Western Ave	Oklahoma City	OK	73170	Oklahoma City, OK(36420)	40	27	2018.02
Oologah, Oklahoma	105 Elm St	Oologah	OK	74053	Tulsa (46140)	40	131	508.01
Owasso, Oklahoma	12401 E 86th St N	Owasso	OK	74055	Tulsa (46140)	40	143	58.05
Pawnee, Oklahoma	501 Harrison	Pawnee	OK	74058	Tulsa (46140)	40	117	9575.00
Sallisaw, Oklahoma	800 W. Ruth St	Sallisaw	OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02
Springdale, Arkansas	3942 Elm Springs Rd	Springdale	AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10
Stilwell, Oklahoma	501 S 2nd St	Stilwell	OK	74960	NA	40	1	3769.00
Tahlequah, Oklahoma	1401 S. Muskogee Ave	Tahlequah	OK	74464	NA	40	21	9781.00
Tahlequah, Oklahoma	1364 E. Downing St	Tahlequah	OK	74464	NA	40	21	9781.00
Vian, Oklahoma	102 Schely Street	Vian	OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02
Wagoner, Oklahoma	602 E. Cherokee St	Wagoner	OK	74467	Tulsa (46140)	40	145	301.02
Wagoner, Oklahoma	1500 W. Highway 51	Wagoner	OK	74467	Tulsa (46140)	40	145	301.01
Warner, Oklahoma	810 N. Campbell	Warner	OK	74469	NA	40	101	15.00

## **BANKING FACILITIES OPENED**

### **BRANCHES and ATMS**

#### **Date Added: April 21, 2021**

4120 Rogers Ave., Fort Smith, AR 72903

Census Tract- Fort Smith, AR-OK 22900 05 131 11.01

#### **Date Added: 9/3/2020**

650 S. Cherokee St, Catoosa OK 74015

Census Tract - Tulsa 46140 40 131 504.08

12401 E 86th St N, Owasso OK 74055

Census Tract - Tulsa 46140 40 143 58.05

118 N. 11, Collinsville OK 74021

Census Tract - Tulsa 46140 40 143 54.02

105 Elm St, Oologah OK 74053

Census Tract - Tulsa 46140 40 131 508.01

#### **Date Added: 12/4/20**

1700 S Lynn Riggs BLVD, Claremore OK 74017

Census Tract- Tulsa 46140 40 131 501.01

#### **Date Added: 8/19/22**

13112 S Memorial Drive, Bixby OK 74008

Census Tract- Tulsa 46140 40 143 76.55

## **BANKING FACILITIES CLOSED or Relocated**

### **BRANCH AND ATM CLOSED**

4/30/19      Park Hill (Keys)      25955 HWY 82, Park Hill, OK 74451  
                 Census tract      40 21 9783.00

### **Branches and ATM Relocated to Rogers Ave. Branch**

4/20/21      Greenwood      2930 Old Greenwood, Fort Smith, AR 72903  
                 Census tract      05 131 0010.02

04/20/21      Waldron      1301 S. Waldron Rd, Fort Smith, AR 72903  
                 Census tract      05 131 0005.02

12/15/22      650 S. Cherokee St, Catoosa OK      74015  
                 Census Tract - Tulsa 46140      40 131 504.08

### **ATMS CLOSED**

3/31/19      Webbers City Hall      HWY 100, Webbers Falls, OK 74470  
                 Census Tract      40 101 15.00

#### **1/27/21**

401 West Main St., Norman OK 73069  
Census Tract Oklahoma City, OK 3642040 27 2004.00

3550 West Robinson, Norman OK 73072  
Census Tract Oklahoma City, OK 3642040 27 2015.07

1200 West Lindsey, Norman, OK 73071  
Census Tract Oklahoma City, OK 3642040 27 2011.02

11671 South Western , Oklahoma City OK 73170  
Census Tract Oklahoma City, OK 3642040 27 2018.02

805 North Main St., Noble OK 73068  
Census Tract Oklahoma City, OK 3642040 27 2025.00

#### **12/31/21**

9201 Highway 71 South, Fort Smith AR 72916  
Census Tract Fort Smith, AR (22900) 5 131 13.02

# **PRODUCTS & SERVICES**

## **PERSONAL CHECKING ACCOUNTS**

**All Armstrong Bank Personal Checking Accounts come equipped with:**

- FREE 24-Hour Telephone Account Access
- FREE Online Banking
- FREE Online Bill Pay
- FREE Checkcards
- FREE Electronic Statements

### **EZ Checking**

- \$100 min opening balance
- No monthly service charge
- Unlimited Transactions

### **Exclusive Checking**

- \$100 min opening balance
- \$6.95 monthly service charge
- Unlimited Transactions
- FREE Checks
- FREE Cashier's Checks
- FREE Money Orders
- Access to BaZing, an online membership program with access to a number of helpful services for your family as well as discounts with local and national merchants.

### **Gold Plus Checking**

- For ages 50 or better with added benefits
- \$100 min opening balance
- \$4.95 monthly service charge
- Unlimited Transactions
- Earns interest on balances of \$1,000 or greater
- FREE Checks
- FREE Cashier's Checks
- FREE Money Orders
- Access to BaZing, an online membership program with access to a number of helpful services for your family as well as discounts with local and national merchants.

### **Gold Checking**

- For our customers ages 50 or better
- \$100 min opening balance
- No monthly service charge
- Unlimited Transactions
- FREE Checks

### **Personal Money Managers Checking**

- \$2,500 min opening balance
- \$7.95 monthly fee if balance is less than \$2,500
- Earns interest on balances of \$2,500 and more

### **Personal Investment Checking**

- \$1,000 min opening balance
- \$7.95 monthly fee if balance is less than \$1,000
- Unlimited Transactions
- Earns interest on balances of \$1,000 or more

# **PRODUCTS & SERVICES**

## **PERSONAL SAVINGS ACCOUNTS**

### **Personal Regular Savings**

- \$50.00 Opening Balance
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly on balances above \$50.00
- No service charge on balances over \$50.00
- \$3.00 per quarter fee if balance falls below \$50.00

### **Young Savers**

- For our customers under 18
- No opening balance requirement
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly
- No minimum balance service charge

### **Health Savings Account (HSA)**

- Unlimited check writing
- Interest paid on collected balance

\* For more information, or to determine if you qualify, visit the [Department of the Treasury](#).

## **PERSONAL CERTIFICATES OF DEPOSIT**

### **Certificate of Deposit**

- Terms – 91 days to 5 years
- Fixed interest rate based on the rate available at the time of purchase
- Interest can be paid monthly, quarterly, or annually

\*Automatically renewing CDs allow a 10 day grace period after the maturity date for withdrawals, additions, or changes to the term without penalty.

## **PERSONAL INVESTMENTS**

### **Traditional Individual Retirement Account (IRA)**

- Make annual contributions up to a set maximum dollar amount
- Depending on your income, tax filing status, and employer-sponsored retirement plan coverage, contributions may be tax deductible

### **Roth IRA**

- Roth IRA contributions are not tax deductible
- Withdrawals of principal earnings are tax-free when certain conditions are met

### **Coverdell Education Savings Account (CESA)**

- Established for the benefit of a child up to the age of 18 years
- Any adult can make annual contributions up to a set maximum dollar amount
- Earnings on contributions accumulate tax-free if used for qualified educational expenses

# **PRODUCTS & SERVICES**

## **BUSINESS CHECKING ACCOUNTS**

### **All Armstrong Bank Business Checking Accounts come equipped with:**

- FREE 24-Hour Telephone Account Access
- FREE Online Banking
- FREE Online Bill Pay
- FREE Check Cards
- FREE Electronic Statements

#### **Small Business Checking**

- \$100 to open
- No monthly service charge
- 200 free transactions\* - \$0.25 per transaction above 200
- Unlimited electronic transactions
- All Business Solutions products available

\*Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions.

#### **Commercial Business Checking**

- \$100 to open
- \$8.00 monthly service charge\*
- \$0.20 per check written - \$0.25 per paper deposit - \$0.06 per paper item deposit
- Unlimited electronic transactions
- All Business Solutions products available

\*Earnings Credit applied toward average collected balance

#### **Non-Profit Organizations**

- \$100 to open with unlimited transactions
- No monthly service charge - limit one account per group
- No transaction fees
- All Business Solutions products available

#### **Business Investment Checking**

- \$1,000 to open
- Earns interest
- \$6.00 monthly service charge
- 100 free transactions\* - \$0.20 per transaction above 100
- Unlimited electronic transactions
- All Business Solutions products available

\*Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions.

#### **Business Money Manager Checking**

- \$2,500 to open
- Earns interest
- No monthly service charge if balance is above \$2,500
- If balance falls below \$2,500, \$7.95 monthly fee
- Transaction limits apply
- All Business Solutions products available



## **PRODUCTS & SERVICES**

### **BUSINESS SAVINGS ACCOUNT**

#### **Business Savings Account**

- \$50.00 Opening Balance
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly on balances above \$50.00
- \$3.00/quarter if balance falls below \$50.00

### **BUSINESS CERTIFICATE OF DEPOSIT**

#### **Business Certificate of Deposit**

- Term – Varied short to long terms, choose the period you can commit to leaving your money alone.
- Fixed interest rate based on the rate available at the time of purchase
- An early withdrawal fee may apply if the CD is closed before the maturity date

### **OTHER BUSINESS PRODUCTS**

#### **Lock Box**

Lock Box allows you to accelerate the collections of your receivables. Payments are routed to Armstrong Bank via a designated post office box. Research and query information is provided through our secure online site.

#### **Positive Pay & ACH Debit Block**

Positive Pay allows you to monitor check and/or ACH payments processed for payment against your account, and reject unauthorized transactions before losses occur.

ACH Debit Block allows you to designate approved companies to debit your account and eliminate unwanted transactions.

#### **SmartPay Suite**

Armstrong Bank's SmartPay Suite includes two of our fully integrated products: Remote Deposit Capture and SmartPay Express.

#### **Remote Deposit Capture**

Remote Deposit Capture gives our business customers the ability to process checks, ACH, and Debit/Credit Cards improving the speed and efficiency of both check collections and returns.

#### **SmartPay Express**

This payment product provides an online, customized payment site for customers who accept payments and donations.

# **PRODUCTS & SERVICES**

## **OTHER PRODUCTS AND SERVICES**

- GAP Insurance
- Extended Service
- Credit Life Insurance
- Accident & Health (A&H)
- Transaction Express®
- TransLink
- ProcessNow®
- TransFreedom®
- Data Breach Security Program
- EMV®

## **PERSONAL LOANS**

### **Consumer Credit Card**

- Mastercard Credit Card – Classic
- Mastercard Credit Card – Platinum - Earn Loyalty Points for every dollar you spend with a variety of rewards

### **Consumer Loans**

- General Personal Loans
- Auto – New & Used Cars
- Recreational Vehicles
  - Boats,
  - Travel Trailers,
  - ATVs, &
  - Tractors
- Residential Mortgage Loans
  - Conventional
- Real Estate
  - Raw Land
  - Land Development
  - Home Construction
  - Home Improvement
  - Home Purchase
  - Home Equity Lines of Credit
  - Mobile Homes with Land
- Equipment
  - New & Used Commercial Equipment
  - Appliances
- Agricultural
  - Agricultural Real Estate
  - Live Stock
  - Farm Equipment
- Miscellaneous

## **BUSINESS LOANS**

### **Commercial Credit Card**

## **PRODUCTS & SERVICES**

- Business Mastercard Credit Card
- Earn Loyalty Points for every dollar you spend with a variety of rewards

### **Business & Small Business Loans**

- New or Used Business Vehicles
- Commercial Real Estate
- Working Capital
- Business Construction
- Land Development
- Unimproved Property
- New and Used Commercial Equipment
- Computers, Furniture & Appliances
- Small Business Administration (SBA) and Government Programs -
- Agricultural Loans

# Armstrong Bank

## Products and Services Fee Schedule Effective 08-15-2022

Account Activity Printout.....	\$4.00
Account Balance Assistance (per hour).....	\$20.00
Account Closing Fee (less than 90 days) .....	\$35.00
Account Research Statement Copy (Per Statement) .....	\$10.00
Account Research-Check Images (12/page) and Other Documents (Per Page).....	\$2.00
ACH Transfer Fees:	
One-Time ACH Transfer Request .....	\$5.00
Recurring ACH Transfer Setup Fee.....	\$5.00
Recurring ACH Transfer Per Occurrence Fee .....	\$2.00
All Deposited Items Returned.....	\$5.00
ATM/Debit Card with Checking Account.....	FREE
ATM Card with Savings Account – Monthly Fee.....	\$1.00
ATM/Debit Card Replacement Fee (two replacement cards available at no charge within a rolling 12 month period).....	\$5.00
ATM/Debit Card Cross-Border Fee .....	1.00% of total
ATM/Debit Card Currency Conversion .....	0.20% of total
ATM Change Order Fee .....	0.10% of total
ATM Transaction Fee (ATMs other than Armstrong Bank and Domestic Allpoint Network).....	\$2.00
Bank Bags – Zipper .....	\$5.00
– Locking.....	\$20.00
Cashier's Checks.....	\$5.00
Coin Rolling for Non-Customers .....	10.00% of total
Confirmation/Verification of Accounts.....	\$20.00
Counter Checks (Per Sheet of Four) .....	\$1.00
Check Collections:	
Domestic .....	\$20.00
International/Foreign.....	\$35.00
Incoming.....	\$25.00
Dormant Monthly Fee .....	\$5.00
Fax – First Page .....	\$5.00
– Additional Pages .....	\$1.00
Foreign Currency Orders .....	\$20.00
Garnishments/Levies.....	\$100.00
Money Orders.....	\$4.00
Non-Customer Check Cashing.....	3.00% of check
– Minimum Charge .....	\$10.00
Nonsufficient Funds Fee (Per Debit or Check Returned)* .....	\$20.00
Notary Services .....	\$5.00
Overdraft Fee (Per Debit or Check Paid)* .....	\$20.00
Overdraft Protection Transfer .....	\$10.00
Photo Copies.....	\$0.50
Safe Deposit Box Drill Fee.....	\$250.00
Safe Deposit Box Key Deposit.....	\$50.00
Special Statement Cut-off.....	\$4.00
Stop Payment – Regular .....	\$27.00
– Cashier's Check/Money Order.....	\$30.00
Wire Transfer:	
Incoming .....	\$10.00
Outgoing .....	\$20.00
Outgoing – Cash Management.....	\$15.00
Foreign .....	\$50.00

\*Fees apply to overdrafts "Created by check, in-person withdrawals, ATM withdrawals or other electronic means."

# Armstrong Bank

## Individual Checking Accounts Fee Schedule

Exclusive Account.....	\$6.95
.....	\$10,000 Travel Accident Insurance
eZ Account.....	FREE
Gold Account.....	FREE
Gold Plus Account .....	\$4.95
.....	Earns Interest with daily balance above \$1000
.....	\$10,000 Travel Accident Insurance
HSA.....	Quarterly Service charge.....\$3.00
Investment Account .....	No fee if daily balance is \$1000 or more
.....	\$7.95 if daily balance falls below \$1000
.....	Earns Interest with daily balance above \$1000
Money Managers .....	No fee if daily balance is \$2500 or more
.....	\$7.95 if daily balance falls below \$2500
.....	Earns Interest with daily balance above \$2500
.....	Service Charge on Restricted Transactions over ten (10) \$5.00 <sup>1</sup>

### MMDA Restricted Transactions (Personal and Business)<sup>1(3)</sup>

Restricted to 10 withdrawals or any combination of 10 withdrawals per statement cycle:

- Phone Transfers
- Online Banking
- Preauthorized Transfers
- AFT's
- Sweep Transactions
- Bill Pay Items
- ACH
- Check from Inclearings
- Debit Card

### Individual Savings Accounts Fee Schedule

Statement Savings ..... No fee if balance above \$50 all quarter  
 \$3 fee if balance below \$50 in quarter  
 Six FREE withdrawals per quarter  
 \$1.25/withdrawal<sup>2</sup> after sixth in quarter

Young Savers..... FREE  
 Six FREE withdrawals per quarter  
 \$1.25/withdrawal<sup>2</sup> after sixth in quarter

### Savings Restricted Transactions (that are charged)<sup>2 (4)</sup>

Restricted to 6 withdrawals or any combination of 6 withdrawals per statement cycle:

- Withdrawal in Person
- Force Pay Debit
- ATM Withdrawal
- Transfer via Telephone

Checking & Savings accounts with balance below \$100 and inactive for one (1) year will be charged \$5 per month.

<sup>1</sup> MMDA Restricted Transactions are listed on page 2.

<sup>2</sup> Statement Savings are charged for Restricted Transactions listed on Page 2.

# Armstrong Bank

## Business Checking Accounts Fee Schedule

**Free Small Business/DBA**..... FREE/cycle  
Additional Fees  
First 200 Transactions ..... FREE  
Additional Transactions over 200 ..... \$0.25  
(Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions)

**Commercial Business (Analysis may be required)**..... \$8.00/cycle  
Additional Fees  
Checks Written ..... \$0.20  
Deposits or Credits Made (over the counter) ..... \$0.25  
Per Item Deposited ..... \$0.06  
(Over the counter, Select Pay, & Lock Box items)  
(Additional Analysis Fees)  
Currency per Strap ..... \$0.20  
Coin per Roll ..... \$0.05  
A Bank administered earnings credit rate will be applied to the investable balance to offset the monthly services fee.

### Additional Services Available to Commercial Business Analysis Account Holders

Online Cash Management  
Monthly Maintenance Fee ..... \$35.00  
ACH File Fee ..... \$10.00  
ACH per Item Fee ..... \$0.10  
SmartPay Business ..... \$50.00/month  
Lock Box ..... \$75.00/month

### Non-Profit Organizations

(Limited to one account per non-profit group)..... No Service Charge

### Business Investment

Fee per Cycle ..... \$6.00  
Additional Fees  
First 100 Transactions ..... FREE  
Additional Transactions over 100 ..... \$0.20  
(Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions)  
**Interest paid on collected balances of \$1,000 or more**

### Business Money Managers<sup>3</sup>

Minimum Monthly Balance \$2500 or more No Service Charge  
Minimum Monthly Balance below \$2500 \$7.95/Cycle  
Service Charge on Restricted Transactions over ten (10) \$5.00  
**Interest paid on collected balances of \$2500 or more**  
**Tiered Rate: \$0-\$2,499 \$2500-\$9,999 \$10,000-\$49,999 \$50,000 and over**

**Overdrawn balances will be charged at a rate of 10% above the current prime rate posted in the Wall Street Journal.**

### Business Savings Accounts Fee Schedule

#### Statement Savings<sup>4</sup>

No fee if balance above \$50 all quarter  
\$3 fee if balance falls below \$50 in quarter  
Six free withdrawals per quarter; \$1.25/withdrawal after sixth in quarter  
*Interest is paid quarterly at an administrative rate, which may change at the bank's discretion.*  
*A daily balance of \$50 must be maintained to earn the stated interest rate.*

#### Mobile Deposit for Business Accounts

- Free up to 10 items in a month
- \$5/month for up to 20 items in a month
- \$10/month for up to 30 items a month

**Checking & Savings accounts with balance below \$100 and inactive for one (1) year will be charged \$5 per month**

<sup>3</sup> MMDA Restricted Transactions are listed on page 2

<sup>4</sup> Statement Savings are charged for Restricted Transactions listed on Page 2.

## Loan-To-Deposit Ratio\*

QTR	UBPR Date	Ratio
1	12/31/2020	60.75%
2	3/31/2021	58.19%
3	6/30/2021	58.01%
4	9/30/2021	56.14%
5	12/31/2021	54.63%
6	3/31/2022	54.51%
7	6/30/2022	56.42%
8	9/30/2022	56.14%
9	12/31/2022	63.44%
10	3/31/2023	62.59%
	<b>Average</b>	<b>57.04%</b>

\* Source: UBPR Net Loans & Leases to Deposits (Liquidity & Funding )





# Armstrong Bank

## CRA Assessment Area

June 9, 2022

### **Oklahoma Non-MSA Assessment Areas**

Washington County

McIntosh County

Muskogee County

Cherokee County

Adair County

Nowata County

1721.00

1723.00

1724.00

### **Tulsa MSA Assessment Areas**

Pawnee County

Osage County

Rogers County

Wagoner County

Tulsa County

### **Fort Smith Arkansas-Oklahoma MSA**

#### **Assessment Area**

Sequoyah County

Crawford County

Sebastian County

### **Fayetteville-Springdale-Rogers AR-MO**

#### **MSA Assessment Area**

Benton County

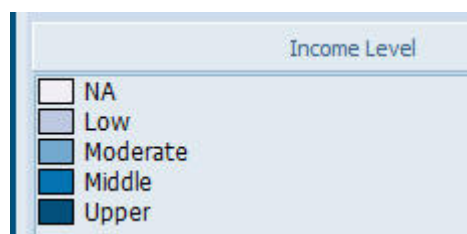
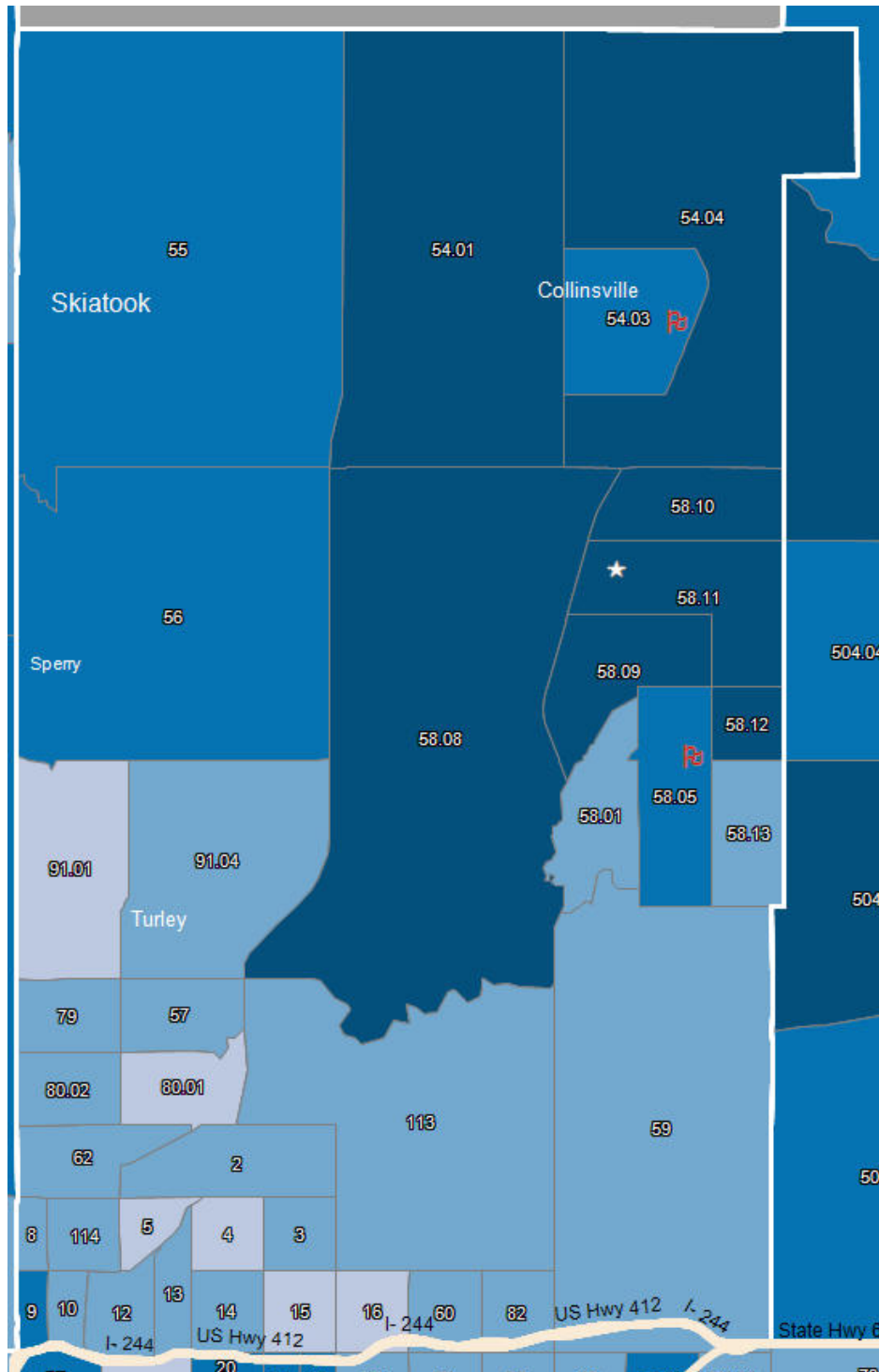
Washington County

### **Oklahoma City, OK MSA Assessment**

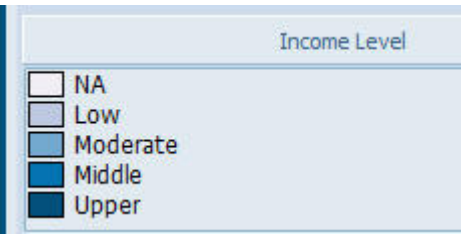
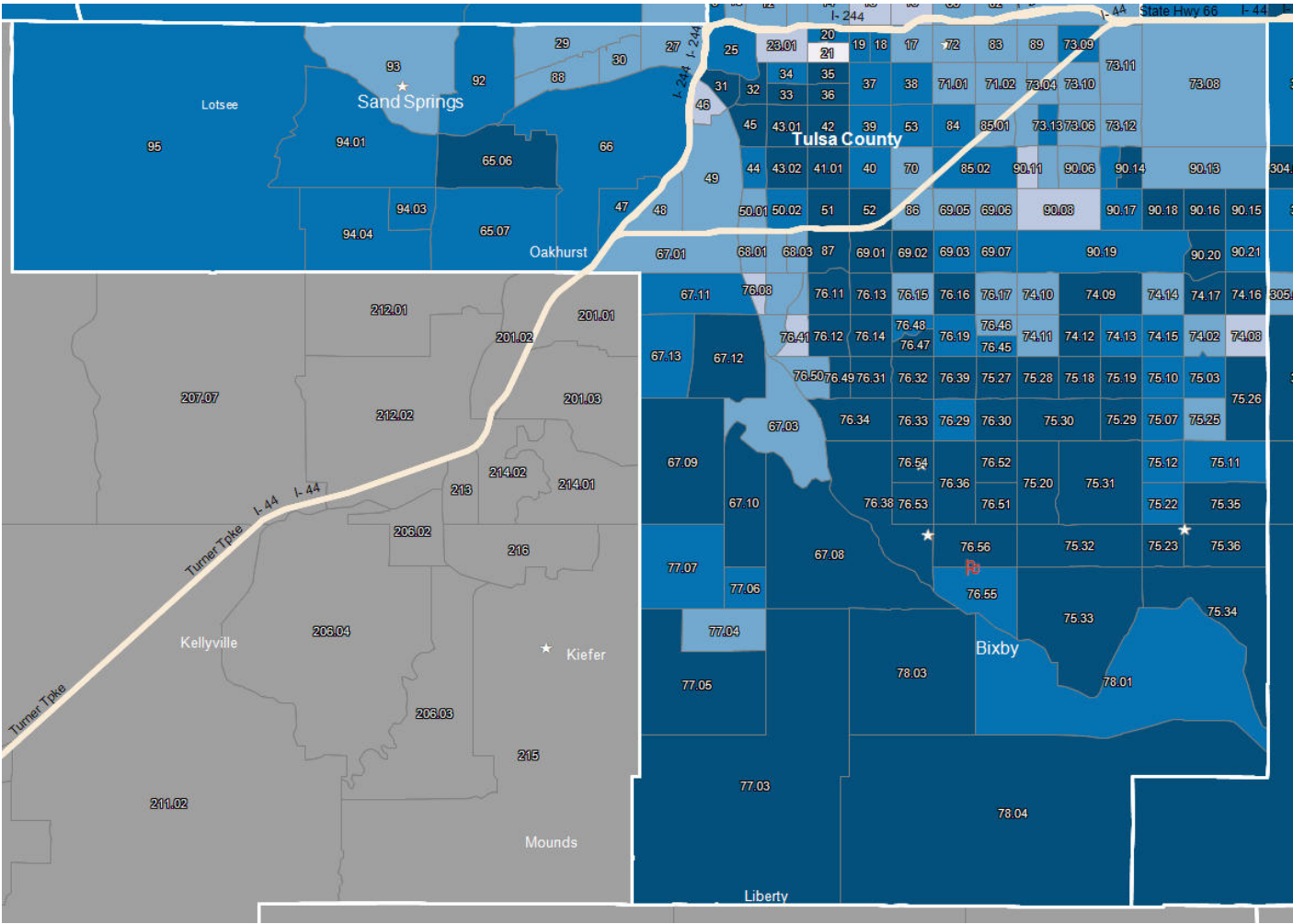
#### **Area**

Cleveland County

McClain County



Tulsa MSA/ Tulsa County pt 2



2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 143 - TULSA COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	143	0002.00	Moderate	No	67.02	\$84,100	\$56,364	\$48,393	1380	93.41	1289	422	694
40	143	0003.00	Moderate	No	56.28	\$84,100	\$47,331	\$40,640	3986	81.69	3256	636	1329
40	143	0004.00	Low	No	44.60	\$84,100	\$37,509	\$32,208	4340	78.46	3405	561	1434
40	143	0005.00	Low	No	32.89	\$84,100	\$27,660	\$23,750	2331	91.93	2143	296	987
40	143	0008.00	Moderate	No	77.24	\$84,100	\$64,959	\$55,772	1342	80.18	1076	450	770
40	143	0009.00	Middle	No	104.30	\$84,100	\$87,716	\$75,313	1205	67.55	814	428	725
40	143	0010.00	Moderate	No	62.43	\$84,100	\$52,504	\$45,083	1366	89.82	1227	231	423
40	143	0012.00	Moderate	No	52.33	\$84,100	\$44,010	\$37,788	1730	80.69	1396	216	1053
40	143	0013.00	Moderate	No	55.50	\$84,100	\$46,676	\$40,074	2172	72.84	1582	341	833
40	143	0014.00	Moderate	No	60.06	\$84,100	\$50,510	\$43,368	5409	73.41	3971	776	1962
40	143	0015.00	Low	No	47.99	\$84,100	\$40,360	\$34,657	4241	59.92	2541	778	1796
40	143	0016.00	Low	No	47.14	\$84,100	\$39,645	\$34,043	5424	71.77	3893	961	1972
40	143	0017.00	Moderate	No	76.52	\$84,100	\$64,353	\$55,250	2521	39.31	991	758	1160
40	143	0018.00	Middle	No	89.12	\$84,100	\$74,950	\$64,351	1918	41.19	790	547	1001
40	143	0019.00	Middle	No	82.75	\$84,100	\$69,593	\$59,750	1600	34.81	557	454	815
40	143	0020.00	Middle	No	80.16	\$84,100	\$67,415	\$57,885	1792	44.64	800	316	730
40	143	0021.00	Unknown	No	0.00	\$84,100	\$0	\$0	3130	44.76	1401	104	354
40	143	0023.01	Low	No	43.28	\$84,100	\$36,398	\$31,250	2356	53.48	1260	409	1102
40	143	0025.00	Middle	No	102.01	\$84,100	\$85,790	\$73,661	4984	41.49	2068	144	200
40	143	0027.00	Moderate	No	63.40	\$84,100	\$53,319	\$45,781	2836	46.09	1307	685	1344
40	143	0029.00	Moderate	No	71.77	\$84,100	\$60,359	\$51,823	2689	35.59	957	546	1011
40	143	0030.00	Moderate	No	53.47	\$84,100	\$44,968	\$38,611	1818	39.22	713	406	882
40	143	0031.00	Upper	No	130.49	\$84,100	\$109,742	\$94,219	2468	27.51	679	396	652
40	143	0032.00	Upper	No	225.40	\$84,100	\$189,561	\$162,750	1479	23.87	353	486	708
40	143	0033.00	Upper	No	172.54	\$84,100	\$145,106	\$124,583	1978	24.47	484	501	999
40	143	0034.00	Middle	No	83.38	\$84,100	\$70,123	\$60,208	2309	37.46	865	377	897

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	143	0035.00	Upper	No	129.47	\$84,100	\$108,884	\$93,487	2044	28.47	582	462	1116
40	143	0036.00	Upper	No	135.46	\$84,100	\$113,922	\$97,813	2041	22.83	466	845	1152
40	143	0037.00	Middle	No	104.07	\$84,100	\$87,523	\$75,147	2527	27.42	693	820	1408
40	143	0038.00	Middle	No	95.63	\$84,100	\$80,425	\$69,048	1854	38.08	706	448	912
40	143	0039.00	Middle	No	89.20	\$84,100	\$75,017	\$64,412	4040	32.90	1329	962	1877
40	143	0040.00	Middle	No	116.07	\$84,100	\$97,615	\$83,813	4209	28.91	1217	1217	1846
40	143	0041.01	Upper	No	321.31	\$84,100	\$270,222	\$232,000	2292	17.41	399	976	1108
40	143	0042.00	Upper	No	180.69	\$84,100	\$151,960	\$130,469	2879	18.76	540	1008	1218
40	143	0043.01	Upper	No	346.24	\$84,100	\$291,188	\$250,001	2214	14.59	323	828	953
40	143	0043.02	Upper	No	226.64	\$84,100	\$190,604	\$163,646	3414	17.14	585	1190	1865
40	143	0044.00	Middle	No	100.21	\$84,100	\$84,277	\$72,357	2102	25.31	532	463	981
40	143	0045.00	Upper	No	227.89	\$84,100	\$191,655	\$164,545	2524	17.75	448	1026	1146
40	143	0046.00	Low	No	28.60	\$84,100	\$24,053	\$20,653	3190	65.80	2099	139	592
40	143	0047.00	Middle	No	82.11	\$84,100	\$69,055	\$59,286	1962	36.65	719	505	878
40	143	0048.00	Moderate	No	63.60	\$84,100	\$53,488	\$45,923	4384	38.69	1696	886	1900
40	143	0049.00	Moderate	No	63.45	\$84,100	\$53,361	\$45,813	1666	46.16	769	427	740
40	143	0050.01	Moderate	No	76.86	\$84,100	\$64,639	\$55,500	1899	30.91	587	441	989
40	143	0050.02	Middle	No	92.14	\$84,100	\$77,490	\$66,532	3475	32.69	1136	801	1329
40	143	0051.00	Upper	No	189.28	\$84,100	\$159,184	\$136,667	1952	25.05	489	603	724
40	143	0052.00	Upper	No	162.24	\$84,100	\$136,444	\$117,143	2984	31.80	949	892	1174
40	143	0053.00	Middle	No	104.19	\$84,100	\$87,624	\$75,234	4618	34.02	1571	1512	2046
40	143	0054.01	Upper	No	152.92	\$84,100	\$128,606	\$110,417	3520	35.14	1237	982	1226
40	143	0054.03	Middle	No	89.19	\$84,100	\$75,009	\$64,402	4143	32.73	1356	1143	1742
40	143	0054.04	Upper	No	121.94	\$84,100	\$102,552	\$88,049	4835	34.73	1679	1419	1752
40	143	0055.00	Middle	No	91.10	\$84,100	\$76,615	\$65,781	3564	28.76	1025	975	1618
40	143	0056.00	Middle	No	83.47	\$84,100	\$70,198	\$60,274	2479	35.09	870	626	1067
40	143	0057.00	Moderate	No	58.66	\$84,100	\$49,333	\$42,356	2229	88.87	1981	553	1026
40	143	0058.01	Moderate	No	75.82	\$84,100	\$63,765	\$54,750	4114	38.11	1568	922	1519
40	143	0058.05	Middle	No	85.40	\$84,100	\$71,821	\$61,667	7369	35.62	2625	1647	2488

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	143	0058.08	Upper	No	149.60	\$84,100	\$125,814	\$108,018	4154	32.84	1364	1296	1509
40	143	0058.09	Upper	No	129.95	\$84,100	\$109,288	\$93,833	8362	31.05	2596	2187	2580
40	143	0058.10	Upper	No	121.33	\$84,100	\$102,039	\$87,604	3660	36.23	1326	794	1008
40	143	0058.11	Upper	No	136.55	\$84,100	\$114,839	\$98,594	4668	34.79	1624	1051	1387
40	143	0058.12	Upper	No	162.86	\$84,100	\$136,965	\$117,596	3439	27.62	950	1035	1166
40	143	0058.13	Moderate	No	61.98	\$84,100	\$52,125	\$44,755	2946	37.00	1090	389	431
40	143	0059.00	Moderate	No	55.47	\$84,100	\$46,650	\$40,052	2693	68.70	1850	278	819
40	143	0060.00	Moderate	No	62.63	\$84,100	\$52,672	\$45,224	5167	71.67	3703	896	1877
40	143	0062.00	Moderate	No	50.33	\$84,100	\$42,328	\$36,343	2687	90.58	2434	472	1288
40	143	0065.06	Upper	No	127.87	\$84,100	\$107,539	\$92,333	2391	27.27	652	656	858
40	143	0065.07	Middle	No	119.70	\$84,100	\$100,668	\$86,429	1698	31.68	538	608	744
40	143	0066.00	Middle	No	98.10	\$84,100	\$82,502	\$70,833	2694	32.26	869	820	1125
40	143	0067.01	Moderate	No	57.52	\$84,100	\$48,374	\$41,536	3089	58.04	1793	528	1080
40	143	0067.03	Moderate	No	76.02	\$84,100	\$63,933	\$54,890	4587	37.45	1718	653	1254
40	143	0067.08	Upper	No	162.38	\$84,100	\$136,562	\$117,250	9430	27.82	2623	2526	2887
40	143	0067.09	Upper	No	157.78	\$84,100	\$132,693	\$113,925	8244	37.64	3103	2058	2586
40	143	0067.10	Upper	No	147.61	\$84,100	\$124,140	\$106,579	4533	43.68	1980	1106	1347
40	143	0067.11	Middle	No	99.89	\$84,100	\$84,007	\$72,125	3450	45.04	1554	858	982
40	143	0067.12	Upper	No	291.56	\$84,100	\$245,202	\$210,521	1877	27.12	509	305	392
40	143	0067.13	Middle	No	92.66	\$84,100	\$77,927	\$66,905	2488	33.04	822	228	420
40	143	0068.01	Moderate	No	57.13	\$84,100	\$48,046	\$41,250	3106	57.92	1799	412	802
40	143	0068.03	Moderate	No	64.18	\$84,100	\$53,975	\$46,346	3068	49.87	1530	422	825
40	143	0068.04	Moderate	No	68.49	\$84,100	\$57,600	\$49,457	2708	51.92	1406	380	1053
40	143	0069.01	Upper	No	138.80	\$84,100	\$116,731	\$100,218	4144	27.49	1139	1048	1481
40	143	0069.02	Upper	No	170.95	\$84,100	\$143,769	\$123,438	1559	23.41	365	618	674
40	143	0069.03	Middle	No	111.57	\$84,100	\$93,830	\$80,560	3790	36.57	1386	1221	1764
40	143	0069.05	Moderate	No	66.02	\$84,100	\$55,523	\$47,674	4543	65.00	2953	192	729
40	143	0069.06	Moderate	No	69.63	\$84,100	\$58,559	\$50,282	1956	60.02	1174	449	672

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40	143	0069.07	Middle	No	102.66	\$84,100	\$86,337	\$74,125	3126	54.00	1688	456	743
40	143	0070.00	Moderate	No	54.53	\$84,100	\$45,860	\$39,375	2835	45.29	1284	403	1001
40	143	0071.01	Moderate	No	71.51	\$84,100	\$60,140	\$51,635	3608	55.24	1993	728	1137
40	143	0071.02	Moderate	No	60.16	\$84,100	\$50,595	\$43,438	2493	63.66	1587	289	662
40	143	0072.00	Moderate	No	68.27	\$84,100	\$57,415	\$49,297	4093	57.49	2353	837	1602
40	143	0073.04	Moderate	No	59.56	\$84,100	\$50,090	\$43,008	3588	64.99	2332	705	1286
40	143	0073.06	Moderate	No	64.75	\$84,100	\$54,455	\$46,758	6037	78.12	4716	836	1563
40	143	0073.08	Moderate	No	75.27	\$84,100	\$63,302	\$54,350	3360	43.51	1462	870	1364
40	143	0073.09	Middle	No	80.90	\$84,100	\$68,037	\$58,417	1657	62.58	1037	399	571
40	143	0073.10	Moderate	No	77.12	\$84,100	\$64,858	\$55,688	3961	72.00	2852	761	1296
40	143	0073.11	Moderate	No	54.96	\$84,100	\$46,221	\$39,688	2885	70.54	2035	649	1122
40	143	0073.12	Moderate	No	62.17	\$84,100	\$52,285	\$44,890	4980	69.84	3478	1016	1643
40	143	0073.13	Middle	No	103.00	\$84,100	\$86,623	\$74,375	2565	72.32	1855	500	760
40	143	0073.14	Moderate	No	65.22	\$84,100	\$54,850	\$47,097	3758	66.29	2491	568	1036
40	143	0074.02	Moderate	No	76.88	\$84,100	\$64,656	\$55,511	2689	31.50	847	414	1043
40	143	0074.08	Low	No	40.00	\$84,100	\$33,640	\$28,887	1304	34.97	456	1107	1290
40	143	0074.09	Upper	No	120.41	\$84,100	\$101,265	\$86,944	4302	53.77	2313	1193	1516
40	143	0074.10	Moderate	No	76.39	\$84,100	\$64,244	\$55,156	2954	62.90	1858	257	420
40	143	0074.11	Moderate	No	67.37	\$84,100	\$56,658	\$48,646	3791	53.07	2012	155	287
40	143	0074.12	Upper	No	170.23	\$84,100	\$143,163	\$122,917	3748	42.18	1581	1063	1183
40	143	0074.13	Middle	No	102.09	\$84,100	\$85,858	\$73,713	3926	35.94	1411	978	1299
40	143	0074.14	Moderate	No	77.70	\$84,100	\$65,346	\$56,103	2763	41.22	1139	483	785
40	143	0074.15	Middle	No	105.29	\$84,100	\$88,549	\$76,029	1711	38.69	662	392	600
40	143	0074.16	Upper	No	136.14	\$84,100	\$114,494	\$98,300	1657	30.84	511	469	502
40	143	0074.17	Upper	No	145.68	\$84,100	\$122,517	\$105,188	1357	38.17	518	348	435
40	143	0075.03	Middle	No	89.37	\$84,100	\$75,160	\$64,531	2628	33.18	872	565	873
40	143	0075.07	Middle	No	96.32	\$84,100	\$81,005	\$69,550	3806	36.31	1382	1038	1429
40	143	0075.10	Middle	No	97.06	\$84,100	\$81,627	\$70,083	5463	35.99	1966	1276	1734
40	143	0075.11	Middle	No	104.39	\$84,100	\$87,792	\$75,375	3308	36.09	1194	908	1214

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40	143	0075.12	Middle	No	91.88	\$84,100	\$77,271	\$66,346	4445	31.47	1399	1144	1592
40	143	0075.18	Upper	No	153.47	\$84,100	\$129,068	\$110,816	3642	42.97	1565	1123	1192
40	143	0075.19	Upper	No	135.45	\$84,100	\$113,913	\$97,803	3698	37.91	1402	1046	1193
40	143	0075.20	Upper	No	144.12	\$84,100	\$121,205	\$104,063	4347	27.31	1187	1475	1737
40	143	0075.22	Middle	No	119.74	\$84,100	\$100,701	\$86,458	2456	34.73	853	508	695
40	143	0075.23	Upper	No	140.94	\$84,100	\$118,531	\$101,765	2622	27.35	717	778	976
40	143	0075.25	Moderate	No	71.88	\$84,100	\$60,451	\$51,905	1931	33.82	653	414	604
40	143	0075.26	Upper	No	148.03	\$84,100	\$124,493	\$106,888	1982	32.29	640	564	684
40	143	0075.27	Upper	No	131.82	\$84,100	\$110,861	\$95,179	1291	32.61	421	462	498
40	143	0075.28	Upper	No	136.45	\$84,100	\$114,754	\$98,523	2134	39.50	843	394	499
40	143	0075.29	Upper	No	135.69	\$84,100	\$114,115	\$97,974	4068	31.66	1288	1020	1395
40	143	0075.30	Upper	No	160.13	\$84,100	\$134,669	\$115,625	2560	34.30	878	781	813
40	143	0075.31	Upper	No	143.16	\$84,100	\$120,398	\$103,370	3859	27.39	1057	1063	1309
40	143	0075.32	Upper	No	144.55	\$84,100	\$121,567	\$104,375	3556	28.77	1023	1005	1110
40	143	0075.33	Upper	No	149.63	\$84,100	\$125,839	\$108,042	2772	26.01	721	911	954
40	143	0075.34	Upper	No	144.09	\$84,100	\$121,180	\$104,044	2740	30.55	837	705	902
40	143	0075.35	Upper	No	124.72	\$84,100	\$104,890	\$90,054	2609	30.93	807	546	692
40	143	0075.36	Upper	No	164.81	\$84,100	\$138,605	\$119,000	2864	27.41	785	736	926
40	143	0076.08	Low	No	34.50	\$84,100	\$29,015	\$24,911	2425	66.93	1623	51	272
40	143	0076.11	Upper	No	164.61	\$84,100	\$138,437	\$118,854	1252	31.87	399	345	416
40	143	0076.12	Upper	No	151.38	\$84,100	\$127,311	\$109,306	3867	40.47	1565	591	747
40	143	0076.13	Upper	No	161.72	\$84,100	\$136,007	\$116,768	3260	30.43	992	1069	1310
40	143	0076.14	Upper	No	184.13	\$84,100	\$154,853	\$132,950	2479	27.23	675	719	924
40	143	0076.15	Moderate	No	78.55	\$84,100	\$66,061	\$56,719	2332	30.32	707	401	428
40	143	0076.16	Upper	No	176.71	\$84,100	\$148,613	\$127,596	3478	31.83	1107	1254	1765
40	143	0076.17	Moderate	No	59.06	\$84,100	\$49,669	\$42,647	3899	52.47	2046	302	589
40	143	0076.19	Middle	No	110.61	\$84,100	\$93,023	\$79,866	3945	35.54	1402	1094	1408
40	143	0076.29	Middle	No	119.78	\$84,100	\$100,735	\$86,487	3728	36.51	1361	918	1159

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40	143	0076.30	Upper	No	128.90	\$84,100	\$108,405	\$93,070	4983	42.77	2131	1224	1519
40	143	0076.31	Upper	No	163.47	\$84,100	\$137,478	\$118,036	3240	23.73	769	1134	1264
40	143	0076.32	Upper	No	184.37	\$84,100	\$155,055	\$133,125	3027	29.40	890	783	906
40	143	0076.33	Upper	No	145.61	\$84,100	\$122,458	\$105,139	2754	28.79	793	835	990
40	143	0076.34	Upper	No	122.22	\$84,100	\$102,787	\$88,250	3881	35.51	1378	609	830
40	143	0076.36	Upper	No	162.54	\$84,100	\$136,696	\$117,361	4313	26.50	1143	1112	1212
40	143	0076.38	Upper	No	264.18	\$84,100	\$222,175	\$190,746	4713	23.25	1096	1381	1545
40	143	0076.39	Upper	No	149.57	\$84,100	\$125,788	\$108,000	4902	34.07	1670	1219	1482
40	143	0076.41	Low	No	48.91	\$84,100	\$41,133	\$35,317	4584	69.52	3187	52	340
40	143	0076.42	Moderate	No	62.32	\$84,100	\$52,411	\$45,000	1996	61.82	1234	123	298
40	143	0076.43	Moderate	No	60.99	\$84,100	\$51,293	\$44,038	1071	53.31	571	136	232
40	143	0076.44	Moderate	No	67.84	\$84,100	\$57,053	\$48,984	3608	60.06	2167	546	919
40	143	0076.45	Middle	No	109.93	\$84,100	\$92,451	\$79,375	4003	47.56	1904	444	730
40	143	0076.46	Moderate	No	75.40	\$84,100	\$63,411	\$54,444	3058	55.00	1682	631	786
40	143	0076.47	Upper	No	161.71	\$84,100	\$135,998	\$116,765	2784	32.36	901	773	874
40	143	0076.48	Middle	No	96.75	\$84,100	\$81,367	\$69,861	2723	42.56	1159	256	622
40	143	0076.49	Upper	No	153.37	\$84,100	\$128,984	\$110,744	2233	29.02	648	916	833
40	143	0076.50	Moderate	No	61.93	\$84,100	\$52,083	\$44,722	3082	57.14	1761	23	305
40	143	0076.51	Upper	No	137.08	\$84,100	\$115,284	\$98,981	2718	22.96	624	807	972
40	143	0076.52	Upper	No	206.73	\$84,100	\$173,860	\$149,271	3539	25.06	887	1171	1245
40	143	0076.53	Upper	No	227.80	\$84,100	\$191,580	\$164,485	2042	17.19	351	630	668
40	143	0076.54	Upper	No	259.20	\$84,100	\$217,987	\$187,153	3714	23.26	864	1152	1210
40	143	0076.55	Middle	No	107.24	\$84,100	\$90,189	\$77,432	3321	37.55	1247	616	925
40	143	0076.56	Upper	No	141.41	\$84,100	\$118,926	\$102,105	3642	33.47	1219	854	973
40	143	0077.03	Upper	No	146.41	\$84,100	\$123,131	\$105,714	2872	31.23	897	764	920
40	143	0077.04	Moderate	No	79.52	\$84,100	\$66,876	\$57,418	4425	49.58	2194	861	1293
40	143	0077.05	Upper	No	133.26	\$84,100	\$112,072	\$96,220	2579	38.15	984	699	867
40	143	0077.06	Middle	No	107.18	\$84,100	\$90,138	\$77,389	3212	38.11	1224	902	1073
40	143	0077.07	Middle	No	89.15	\$84,100	\$74,975	\$64,375	3420	37.95	1298	801	1114

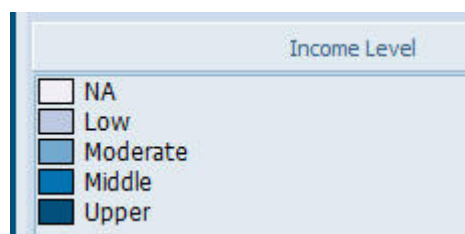
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40	143	0078.01	Middle	No	88.52	\$84,100	\$74,445	\$63,917	3187	37.56	1197	691	1303
40	143	0078.03	Upper	No	169.81	\$84,100	\$142,810	\$122,614	4388	30.79	1351	1135	1254
40	143	0078.04	Upper	No	137.38	\$84,100	\$115,537	\$99,199	2704	27.92	755	996	1156
40	143	0079.00	Moderate	No	55.95	\$84,100	\$47,054	\$40,404	4649	90.11	4189	754	2064
40	143	0080.01	Low	No	13.73	\$84,100	\$11,547	\$9,919	1975	69.67	1376	141	528
40	143	0080.02	Moderate	No	54.09	\$84,100	\$45,490	\$39,056	2724	88.55	2412	574	1153
40	143	0082.00	Moderate	No	69.46	\$84,100	\$58,416	\$50,156	2488	73.11	1819	490	813
40	143	0083.00	Moderate	No	73.79	\$84,100	\$62,057	\$53,281	1416	60.17	852	225	466
40	143	0084.00	Middle	No	86.75	\$84,100	\$72,957	\$62,639	3477	43.43	1510	978	1455
40	143	0085.01	Moderate	No	66.25	\$84,100	\$55,716	\$47,839	2772	54.18	1502	425	929
40	143	0085.02	Middle	No	95.63	\$84,100	\$80,425	\$69,048	4854	47.98	2329	1696	2144
40	143	0086.00	Moderate	No	77.42	\$84,100	\$65,110	\$55,903	3823	49.73	1901	505	938
40	143	0087.00	Upper	No	165.20	\$84,100	\$138,933	\$119,286	3216	27.21	875	842	1227
40	143	0088.00	Moderate	No	55.74	\$84,100	\$46,877	\$40,250	2045	40.54	829	477	1054
40	143	0089.00	Moderate	No	64.34	\$84,100	\$54,110	\$46,458	3579	69.74	2496	588	1024
40	143	0090.06	Moderate	No	74.79	\$84,100	\$62,898	\$54,004	7010	74.74	5239	1134	1881
40	143	0090.08	Low	No	48.50	\$84,100	\$40,789	\$35,023	3836	77.55	2975	185	451
40	143	0090.10	Middle	No	82.84	\$84,100	\$69,668	\$59,815	3930	73.64	2894	715	1083
40	143	0090.11	Low	No	48.64	\$84,100	\$40,906	\$35,125	2235	74.63	1668	229	347
40	143	0090.12	Moderate	No	57.13	\$84,100	\$48,046	\$41,250	3211	82.68	2655	341	671
40	143	0090.13	Moderate	No	78.63	\$84,100	\$66,128	\$56,774	2272	58.32	1325	280	452
40	143	0090.14	Upper	No	126.37	\$84,100	\$106,277	\$91,250	1924	65.33	1257	575	656
40	143	0090.15	Upper	No	143.57	\$84,100	\$120,742	\$103,667	4268	41.87	1787	1061	1195
40	143	0090.16	Upper	No	234.29	\$84,100	\$197,038	\$169,167	3695	28.77	1063	990	1101
40	143	0090.17	Middle	No	100.72	\$84,100	\$84,706	\$72,727	2417	67.11	1622	248	471
40	143	0090.18	Upper	No	174.31	\$84,100	\$146,595	\$125,863	1982	33.96	673	590	681
40	143	0090.19	Middle	No	93.68	\$84,100	\$78,785	\$67,642	3808	42.49	1618	544	763
40	143	0090.20	Upper	No	126.10	\$84,100	\$106,050	\$91,055	2963	37.73	1118	472	730

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40	143	0090.21	Middle	No	117.81	\$84,100	\$99,078	\$85,063	2675	40.45	1082	409	627
40	143	0091.01	Low	No	47.52	\$84,100	\$39,964	\$34,311	2495	75.15	1875	549	1224
40	143	0091.04	Moderate	No	74.95	\$84,100	\$63,033	\$54,118	2440	49.63	1211	546	1083
40	143	0092.00	Middle	No	91.01	\$84,100	\$76,539	\$65,714	3530	29.32	1035	866	1412
40	143	0093.00	Moderate	No	75.69	\$84,100	\$63,655	\$54,657	3821	30.28	1157	1042	1804
40	143	0094.01	Middle	No	109.22	\$84,100	\$91,854	\$78,864	4959	27.65	1371	1634	2008
40	143	0094.03	Middle	No	92.81	\$84,100	\$78,053	\$67,014	3566	29.44	1050	1156	1403
40	143	0094.04	Middle	No	89.08	\$84,100	\$74,916	\$64,324	2464	27.27	672	932	1036
40	143	0095.00	Middle	No	117.86	\$84,100	\$99,120	\$85,104	5140	28.21	1450	1735	2192
40	143	0113.00	Moderate	No	73.57	\$84,100	\$61,872	\$53,125	2735	63.62	1740	846	1338
40	143	0114.00	Moderate	No	55.70	\$84,100	\$46,844	\$40,221	3115	92.49	2881	601	1440

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 113 - OSAGE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	113	9400.01	Moderate	No	68.14	\$84,100	\$57,306	\$49,202	5393	41.33	2229	1450	2518
40	113	9400.03	Middle	No	91.90	\$84,100	\$77,288	\$66,360	4406	32.32	1424	1482	2267
40	113	9400.04	Middle	No	92.33	\$84,100	\$77,650	\$66,667	2356	31.62	745	912	1313
40	113	9400.05	Middle	No	106.92	\$84,100	\$89,920	\$77,206	4075	34.04	1387	1569	1932
40	113	9400.06	Moderate	No	66.98	\$84,100	\$56,330	\$48,364	5403	87.38	4721	1169	2360
40	113	9400.07	Middle	No	102.64	\$84,100	\$86,320	\$74,115	4480	23.19	1039	1732	2167
40	113	9400.08	Middle	No	98.81	\$84,100	\$83,099	\$71,346	2858	31.21	892	857	1458
40	113	9400.09	Upper	No	121.02	\$84,100	\$101,778	\$87,381	3521	27.44	966	1214	1455
40	113	9400.11	Middle	No	90.02	\$84,100	\$75,707	\$65,000	1220	26.15	319	517	794
40	113	9400.12	Low	No	44.83	\$84,100	\$37,702	\$32,375	2014	50.50	1017	712	1110
40	113	9400.13	Moderate	No	67.06	\$84,100	\$56,397	\$48,424	2195	50.39	1106	619	1207
40	113	9400.14	Middle	No	96.38	\$84,100	\$81,056	\$69,590	3914	32.58	1275	930	1269
40	113	9400.15	Moderate	No	58.46	\$84,100	\$49,165	\$42,214	3983	31.51	1255	959	1416

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

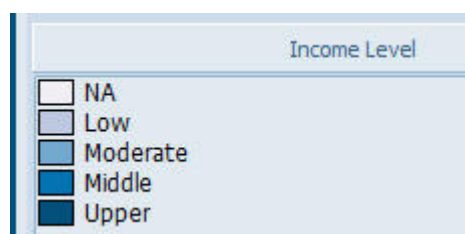
County: 117 - PAWNEE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	117	9571.00	Moderate	No	72.80	\$84,100	\$61,225	\$52,571	3715	23.15	860	1011	1748
40	117	9572.00	Middle	No	93.59	\$84,100	\$78,709	\$67,581	4223	23.51	993	1411	2049
40	117	9573.00	Moderate	No	75.30	\$84,100	\$63,327	\$54,375	3066	22.28	683	897	1360
40	117	9574.00	Middle	No	111.00	\$84,100	\$93,351	\$80,147	2380	22.23	529	896	1309
40	117	9575.00	Moderate	No	72.64	\$84,100	\$61,090	\$52,454	2169	44.17	958	622	1199
40	117	9999.99	Middle	No	84.83	\$84,100	\$71,342	\$61,250	15553	25.87	4023	4837	7665

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





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	131	0501.01	Moderate	No	66.11	\$84,100	\$55,599	\$47,738	4998	43.86	2192	784	1349
40	131	0501.03	Middle	No	99.54	\$84,100	\$83,713	\$71,875	2482	37.83	939	538	912
40	131	0501.04	Moderate	No	64.53	\$84,100	\$54,270	\$46,599	2148	42.18	906	281	879
40	131	0501.05	Upper	No	126.70	\$84,100	\$106,555	\$91,484	5383	33.77	1818	1394	1862
40	131	0502.01	Upper	No	120.60	\$84,100	\$101,425	\$87,083	2614	37.49	980	886	1078
40	131	0502.02	Moderate	No	65.00	\$84,100	\$54,665	\$46,932	2972	41.08	1221	703	1492
40	131	0502.03	Middle	No	89.29	\$84,100	\$75,093	\$64,471	1507	31.39	473	437	691
40	131	0503.01	Middle	No	80.73	\$84,100	\$67,894	\$58,295	2501	34.79	870	785	1058
40	131	0503.02	Middle	No	88.21	\$84,100	\$74,185	\$63,697	2634	35.76	942	750	1097
40	131	0503.03	Middle	No	117.12	\$84,100	\$98,498	\$84,565	3084	36.06	1112	981	1165
40	131	0503.04	Middle	No	113.80	\$84,100	\$95,706	\$82,171	3305	30.32	1002	1196	1443
40	131	0504.03	Upper	No	134.31	\$84,100	\$112,955	\$96,983	5489	32.67	1793	2005	2279
40	131	0504.04	Middle	No	111.82	\$84,100	\$94,041	\$80,741	7678	33.72	2589	2016	2338
40	131	0504.05	Upper	No	203.06	\$84,100	\$170,773	\$146,618	4221	25.97	1096	1361	1486
40	131	0504.06	Upper	No	182.27	\$84,100	\$153,289	\$131,607	3645	24.25	884	1056	1221
40	131	0504.07	Middle	No	111.95	\$84,100	\$94,150	\$80,833	2338	40.38	944	704	920
40	131	0504.08	Middle	No	96.89	\$84,100	\$81,484	\$69,960	2902	39.73	1153	674	1320
40	131	0504.09	Upper	No	127.39	\$84,100	\$107,135	\$91,982	1887	38.21	721	697	847
40	131	0505.01	Middle	No	93.48	\$84,100	\$78,617	\$67,500	3258	31.49	1026	907	1195
40	131	0505.02	Middle	No	82.85	\$84,100	\$69,677	\$59,821	3391	30.64	1039	1014	1412
40	131	0506.01	Middle	No	108.83	\$84,100	\$91,526	\$78,583	3934	35.97	1415	1139	1413
40	131	0506.02	Middle	No	115.34	\$84,100	\$97,001	\$83,279	3638	32.41	1179	1409	1567
40	131	0506.03	Upper	No	125.80	\$84,100	\$105,798	\$90,833	2450	30.98	759	802	926
40	131	0506.04	Upper	No	120.41	\$84,100	\$101,265	\$86,944	3996	31.88	1274	1117	1477
40	131	0507.01	Moderate	No	59.51	\$84,100	\$50,048	\$42,969	2107	43.19	910	509	1061
40	131	0507.02	Moderate	No	75.84	\$84,100	\$63,781	\$54,761	3010	37.01	1114	921	1447

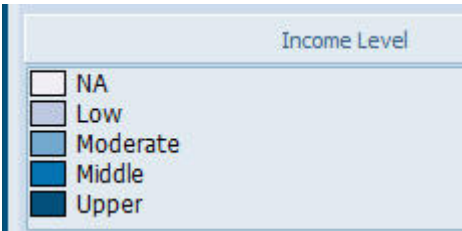
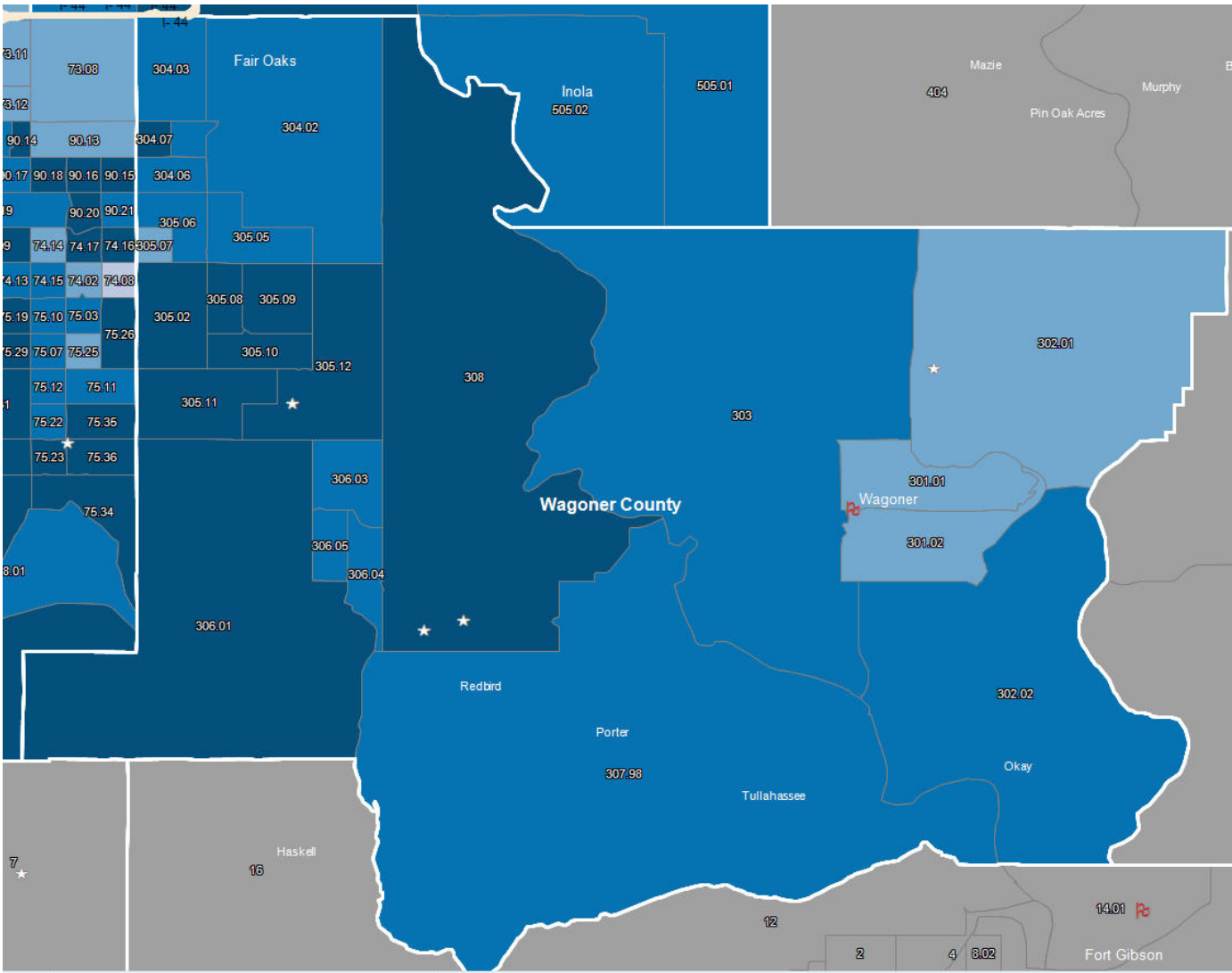
\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	131	0508.01	Middle	No	117.50	\$84,100	\$98,818	\$84,840	4531	32.75	1484	1419	1795
40	131	0508.02	Upper	No	130.70	\$84,100	\$109,919	\$94,375	3137	32.45	1018	900	1244

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

Tulsa MSA/ Wagoner County

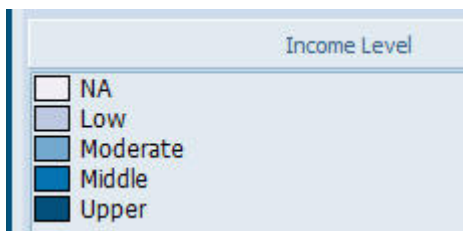
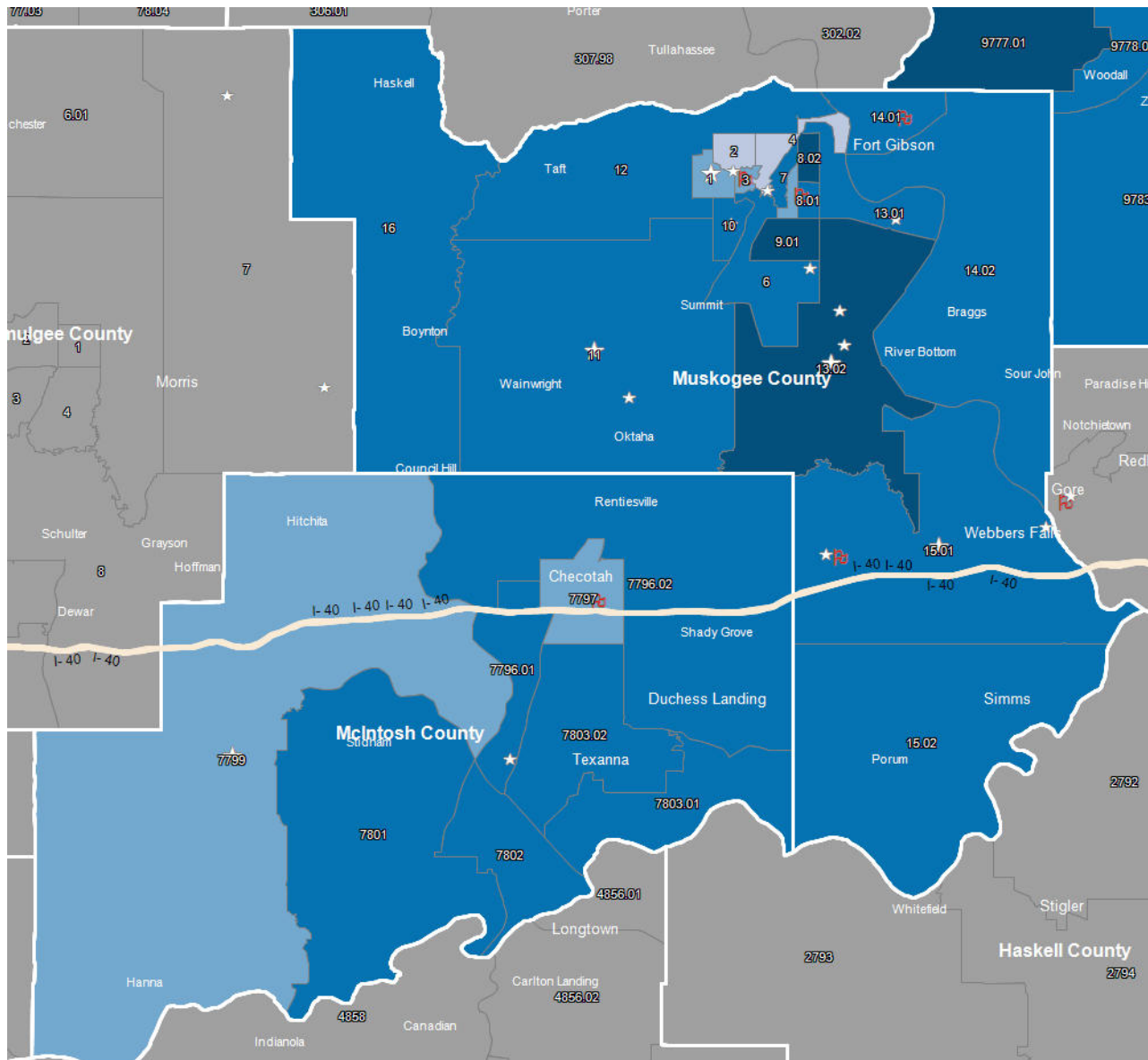




State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	145	0301.01	Moderate	No	75.07	\$84,100	\$63,134	\$54,207	4346	36.88	1603	1033	1997
40	145	0301.02	Moderate	No	76.32	\$84,100	\$64,185	\$55,110	4020	40.62	1633	1127	1950
40	145	0302.01	Moderate	No	76.25	\$84,100	\$64,126	\$55,061	2724	28.82	785	955	1739
40	145	0302.02	Middle	No	94.74	\$84,100	\$79,676	\$68,409	3080	35.36	1089	1102	1580
40	145	0303.00	Middle	No	100.55	\$84,100	\$84,563	\$72,604	1634	31.95	522	442	616
40	145	0304.02	Middle	No	107.87	\$84,100	\$90,719	\$77,888	4445	29.02	1290	1393	1700
40	145	0304.03	Middle	No	92.62	\$84,100	\$77,893	\$66,875	1913	41.87	801	512	780
40	145	0304.06	Middle	No	114.19	\$84,100	\$96,034	\$82,455	5238	41.07	2151	1474	1785
40	145	0304.07	Upper	No	139.98	\$84,100	\$117,723	\$101,076	4080	43.28	1766	967	1220
40	145	0304.08	Middle	No	98.14	\$84,100	\$82,536	\$70,865	2663	39.88	1062	712	844
40	145	0305.02	Upper	No	121.10	\$84,100	\$101,845	\$87,440	2731	30.17	824	802	956
40	145	0305.05	Middle	No	114.42	\$84,100	\$96,227	\$82,619	1746	27.09	473	604	666
40	145	0305.06	Middle	No	85.78	\$84,100	\$72,141	\$61,941	2019	31.65	639	626	712
40	145	0305.07	Moderate	No	68.09	\$84,100	\$57,264	\$49,167	2548	53.96	1375	511	770
40	145	0305.08	Upper	No	122.99	\$84,100	\$103,435	\$88,804	2161	27.02	584	768	858
40	145	0305.09	Upper	No	152.78	\$84,100	\$128,488	\$110,313	5548	31.25	1734	1703	1921
40	145	0305.10	Upper	No	123.78	\$84,100	\$104,099	\$89,375	2913	34.26	998	772	906
40	145	0305.11	Upper	No	149.17	\$84,100	\$125,452	\$107,708	2962	28.76	852	899	982
40	145	0305.12	Upper	No	127.40	\$84,100	\$107,143	\$91,987	4571	30.10	1376	1273	1424
40	145	0306.01	Upper	No	128.39	\$84,100	\$107,976	\$92,708	5349	32.31	1728	1721	2044
40	145	0306.03	Middle	No	84.91	\$84,100	\$71,409	\$61,314	3172	35.44	1124	777	1218
40	145	0306.04	Middle	No	92.82	\$84,100	\$78,062	\$67,019	2730	33.85	924	721	1076
40	145	0306.05	Middle	No	105.43	\$84,100	\$88,667	\$76,125	1698	36.69	623	356	503
40	145	0307.98	Middle	No	92.27	\$84,100	\$77,599	\$66,625	3059	39.59	1211	1087	1583
40	145	0308.00	Upper	No	126.10	\$84,100	\$106,050	\$91,055	3631	29.74	1080	1088	1294

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

## Oklahoma Non MSA/Muskogee & McIntosh Counties





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	101	0001.00	Moderate	No	75.70	\$68,700	\$52,006	\$44,336	4565	56.63	2585	1089	1824
40	101	0002.00	Low	No	45.99	\$68,700	\$31,595	\$26,938	1485	65.05	966	321	787
40	101	0003.00	Moderate	No	53.61	\$68,700	\$36,830	\$31,401	2935	62.66	1839	527	1253
40	101	0004.00	Low	No	37.03	\$68,700	\$25,440	\$21,688	1604	61.60	988	180	481
40	101	0006.00	Middle	No	93.97	\$68,700	\$64,557	\$55,039	3674	49.92	1834	1190	1738
40	101	0007.00	Middle	No	83.07	\$68,700	\$57,069	\$48,654	4599	57.84	2660	740	1986
40	101	0008.01	Middle	No	102.72	\$68,700	\$70,569	\$60,158	5421	44.11	2391	1566	2100
40	101	0008.02	Upper	No	140.46	\$68,700	\$96,496	\$82,266	2296	45.64	1048	556	862
40	101	0009.01	Upper	No	129.27	\$68,700	\$88,808	\$75,708	3488	45.56	1589	1051	1245
40	101	0009.02	Moderate	No	60.67	\$68,700	\$41,680	\$35,536	4476	49.02	2194	805	2116
40	101	0010.00	Middle	No	94.90	\$68,700	\$65,196	\$55,583	1610	57.20	921	363	708
40	101	0011.00	Middle	No	105.59	\$68,700	\$72,540	\$61,842	2776	40.67	1129	1032	1320
40	101	0012.00	Middle	No	105.65	\$68,700	\$72,582	\$61,875	4504	41.98	1891	918	1232
40	101	0013.01	Middle	No	91.10	\$68,700	\$62,586	\$53,355	2974	42.30	1258	612	1023
40	101	0013.02	Upper	No	126.08	\$68,700	\$86,617	\$73,839	3324	44.37	1475	1130	1338
40	101	0014.01	Middle	No	114.37	\$68,700	\$78,572	\$66,984	3938	46.44	1829	1085	1712
40	101	0014.02	Middle	No	106.40	\$68,700	\$73,097	\$62,319	3127	40.17	1256	1016	1326
40	101	0015.01	Middle	No	91.77	\$68,700	\$63,046	\$53,750	3531	39.65	1400	940	1557
40	101	0015.02	Middle	No	93.51	\$68,700	\$64,241	\$54,766	2189	37.32	817	825	1181
40	101	0016.00	Middle	No	105.57	\$68,700	\$72,527	\$61,830	3823	36.93	1412	1352	2126

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 091 - MCINTOSH COUNTY

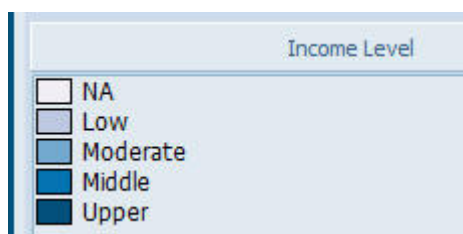
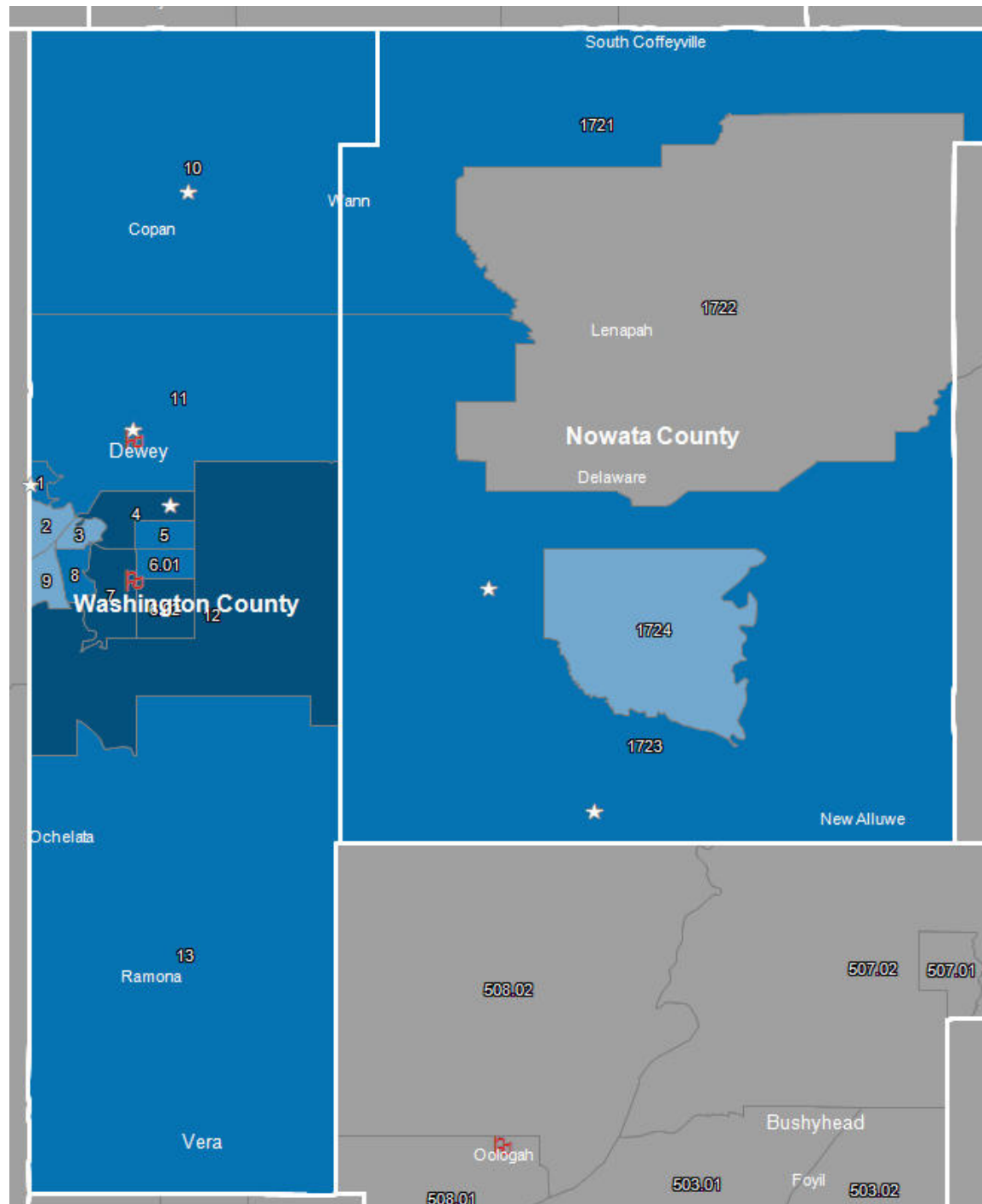
Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	091	7796.01	Middle	Yes	107.07	\$68,700	\$73,557	\$62,708	1646	20.78	342	755	1724
40	091	7796.02	Middle	Yes	91.24	\$68,700	\$62,682	\$53,438	2766	35.25	975	1013	1668
40	091	7797.00	Moderate	No	70.18	\$68,700	\$48,214	\$41,101	3249	39.12	1271	688	1443
40	091	7799.00	Moderate	No	64.45	\$68,700	\$44,277	\$37,750	2803	39.64	1111	935	1643
40	091	7801.00	Middle	Yes	91.06	\$68,700	\$62,558	\$53,333	2048	33.89	694	796	1562
40	091	7802.00	Middle	Yes	94.97	\$68,700	\$65,244	\$55,621	3182	34.22	1089	901	1960
40	091	7803.01	Middle	Yes	80.15	\$68,700	\$55,063	\$46,944	1258	20.67	260	674	2389
40	091	7803.02	Middle	Yes	82.96	\$68,700	\$56,994	\$48,586	1989	27.90	555	639	1330
40	091	9999.99	Middle	No	85.07	\$68,700	\$58,443	\$49,827	18941	33.25	6297	6401	13719

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

# Oklahoma Non MSA/ Washington and Nowata Counties





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	147	0001.00	Middle	No	93.65	\$68,700	\$64,338	\$54,848	1831	42.87	785	470	795
40	147	0002.00	Moderate	No	57.75	\$68,700	\$39,674	\$33,824	1857	45.34	842	314	878
40	147	0003.00	Moderate	No	58.23	\$68,700	\$40,004	\$34,107	2391	35.17	841	310	1074
40	147	0004.00	Upper	No	127.60	\$68,700	\$87,661	\$74,732	4599	34.53	1588	1301	1935
40	147	0005.00	Middle	No	118.81	\$68,700	\$81,622	\$69,583	6311	36.19	2284	1572	2400
40	147	0006.01	Middle	No	110.50	\$68,700	\$75,914	\$64,717	5173	29.91	1547	1281	1866
40	147	0006.02	Upper	No	213.48	\$68,700	\$146,661	\$125,025	3137	32.67	1025	921	1058
40	147	0007.00	Upper	No	189.24	\$68,700	\$130,008	\$110,833	6375	24.96	1591	2120	2432
40	147	0008.00	Middle	No	84.84	\$68,700	\$58,285	\$49,688	3494	33.66	1176	885	1600
40	147	0009.00	Moderate	No	56.38	\$68,700	\$38,733	\$33,021	2081	42.00	874	386	859
40	147	0010.00	Middle	No	113.87	\$68,700	\$78,229	\$66,691	2096	26.81	562	902	1122
40	147	0011.00	Middle	No	105.22	\$68,700	\$72,286	\$61,627	5025	30.89	1552	1398	2306
40	147	0012.00	Upper	No	188.94	\$68,700	\$129,802	\$110,656	2286	26.86	614	939	1154
40	147	0013.00	Middle	No	118.40	\$68,700	\$81,341	\$69,345	5799	33.90	1966	1717	2490

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

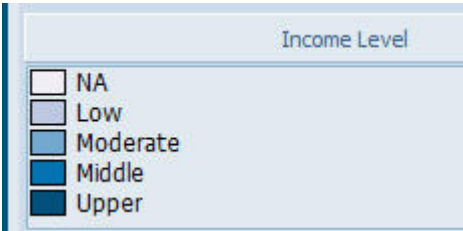
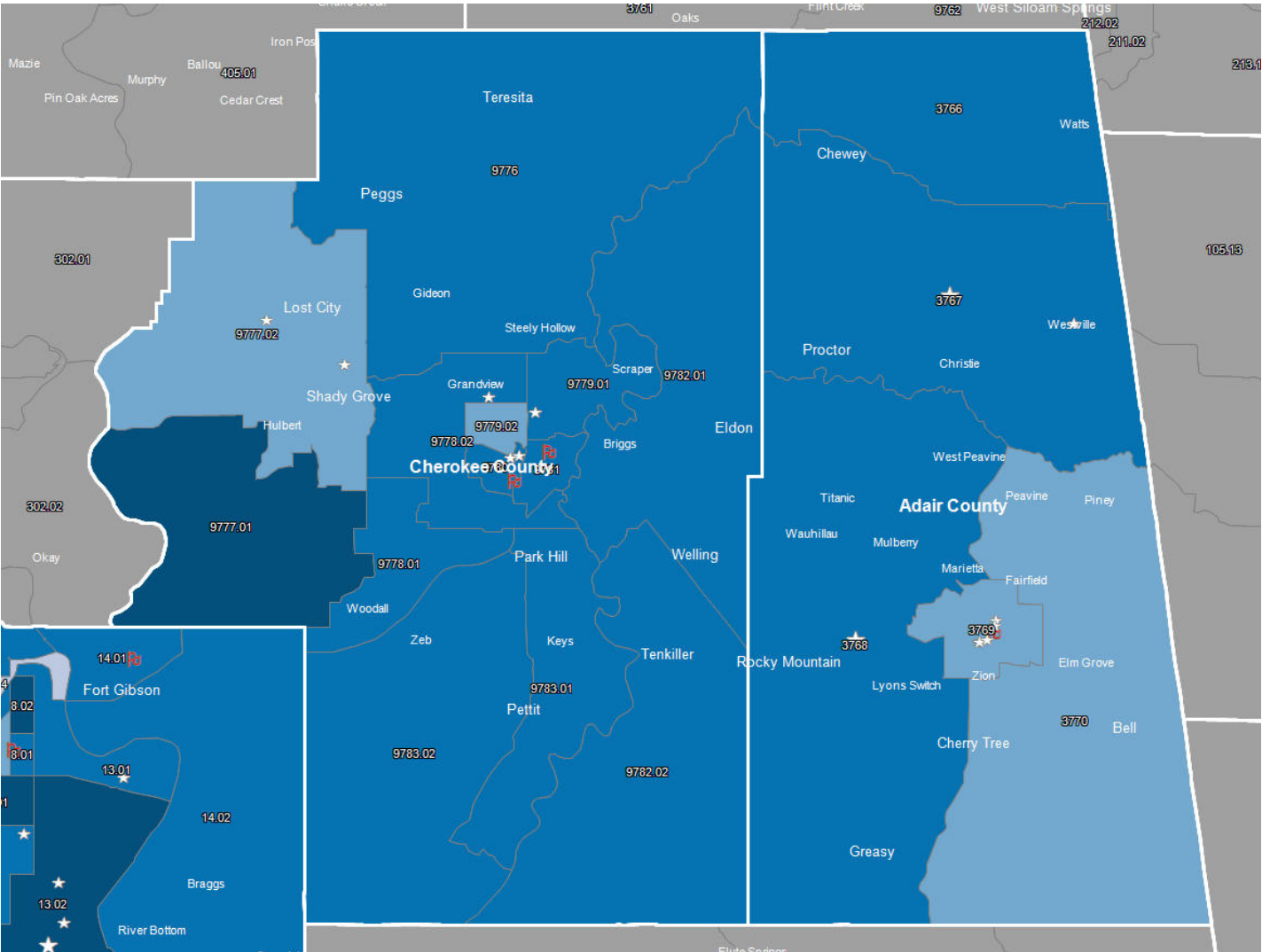




State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	105	1721.00	Middle	No	91.40	\$68,700	\$62,792	\$53,534	1921	32.48	624	656	1020
40	105	1722.00	Middle	No	83.24	\$68,700	\$57,186	\$48,750	1416	37.57	532	512	773
40	105	1723.00	Middle	No	107.26	\$68,700	\$73,688	\$62,821	1810	32.65	591	675	910
40	105	1724.00	Moderate	No	78.73	\$68,700	\$54,088	\$46,111	4173	42.20	1761	1173	2094
40	105	9999.99	Middle	No	88.15	\$68,700	\$60,559	\$51,630	9320	37.64	3508	3016	4797

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

Oklahoma Non MSA/Cherokee and Adair Counties





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	021	9776.00	Middle	Yes*	111.90	\$68,700	\$76,875	\$65,540	5307	55.29	2934	1681	2327
40	021	9777.01	Upper	No	122.25	\$68,700	\$83,986	\$71,600	2854	46.64	1331	935	1305
40	021	9777.02	Moderate	No	70.58	\$68,700	\$48,488	\$41,337	3448	52.52	1811	907	1372
40	021	9778.01	Middle	Yes*	80.12	\$68,700	\$55,042	\$46,927	2472	64.52	1595	709	1075
40	021	9778.02	Middle	Yes*	103.66	\$68,700	\$71,214	\$60,714	4353	59.98	2611	1010	1354
40	021	9779.01	Middle	Yes*	90.35	\$68,700	\$62,070	\$52,917	3356	59.54	1998	512	1075
40	021	9779.02	Moderate	No	76.14	\$68,700	\$52,308	\$44,596	3564	57.94	2065	357	1077
40	021	9780.00	Middle	Yes*	87.66	\$68,700	\$60,222	\$51,339	4273	66.14	2826	716	1719
40	021	9781.00	Middle	Yes*	105.11	\$68,700	\$72,211	\$61,563	5860	57.65	3378	1133	2049
40	021	9782.01	Middle	Yes*	94.62	\$68,700	\$65,004	\$55,417	2702	61.32	1657	765	1079
40	021	9782.02	Middle	Yes*	96.04	\$68,700	\$65,979	\$56,250	2822	47.80	1349	1092	2345
40	021	9783.01	Middle	Yes*	95.01	\$68,700	\$65,272	\$55,643	3116	52.63	1640	1040	1839
40	021	9783.02	Middle	Yes*	96.92	\$68,700	\$66,584	\$56,765	2951	55.98	1652	826	1451

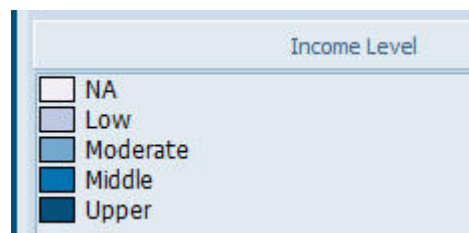
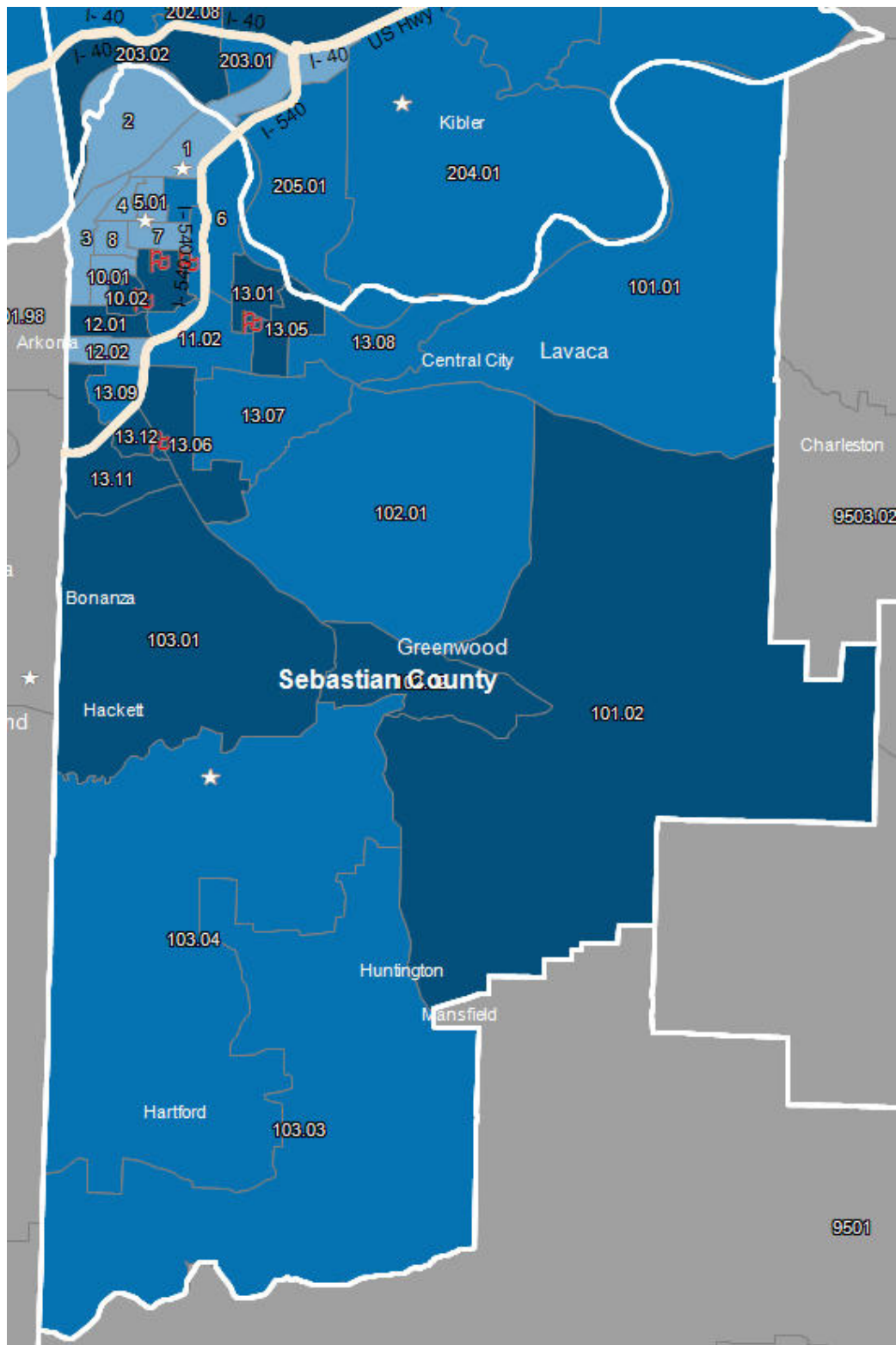
\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
40	001	3766.00	Middle	Yes*	85.13	\$68,700	\$58,484	\$49,861	2331	44.23	1031	785	1193
40	001	3767.00	Middle	Yes*	90.68	\$68,700	\$62,297	\$53,107	4654	50.49	2350	1162	2188
40	001	3768.00	Middle	Yes*	91.44	\$68,700	\$62,819	\$53,555	3848	65.33	2514	1242	1948
40	001	3769.00	Moderate	No	52.15	\$68,700	\$35,827	\$30,542	4305	73.36	3158	741	1954
40	001	3770.00	Moderate	No	74.18	\$68,700	\$50,962	\$43,446	4357	68.35	2978	1322	1938
40	001	9999.99	Moderate	No	77.96	\$68,700	\$53,559	\$45,660	19495	61.71	12031	5252	9221

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Fort Smith MSA- Sebastian County





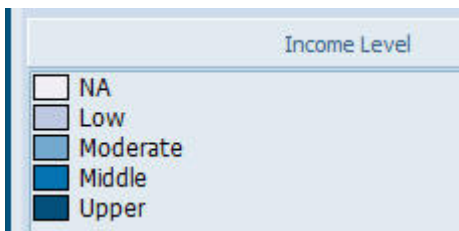
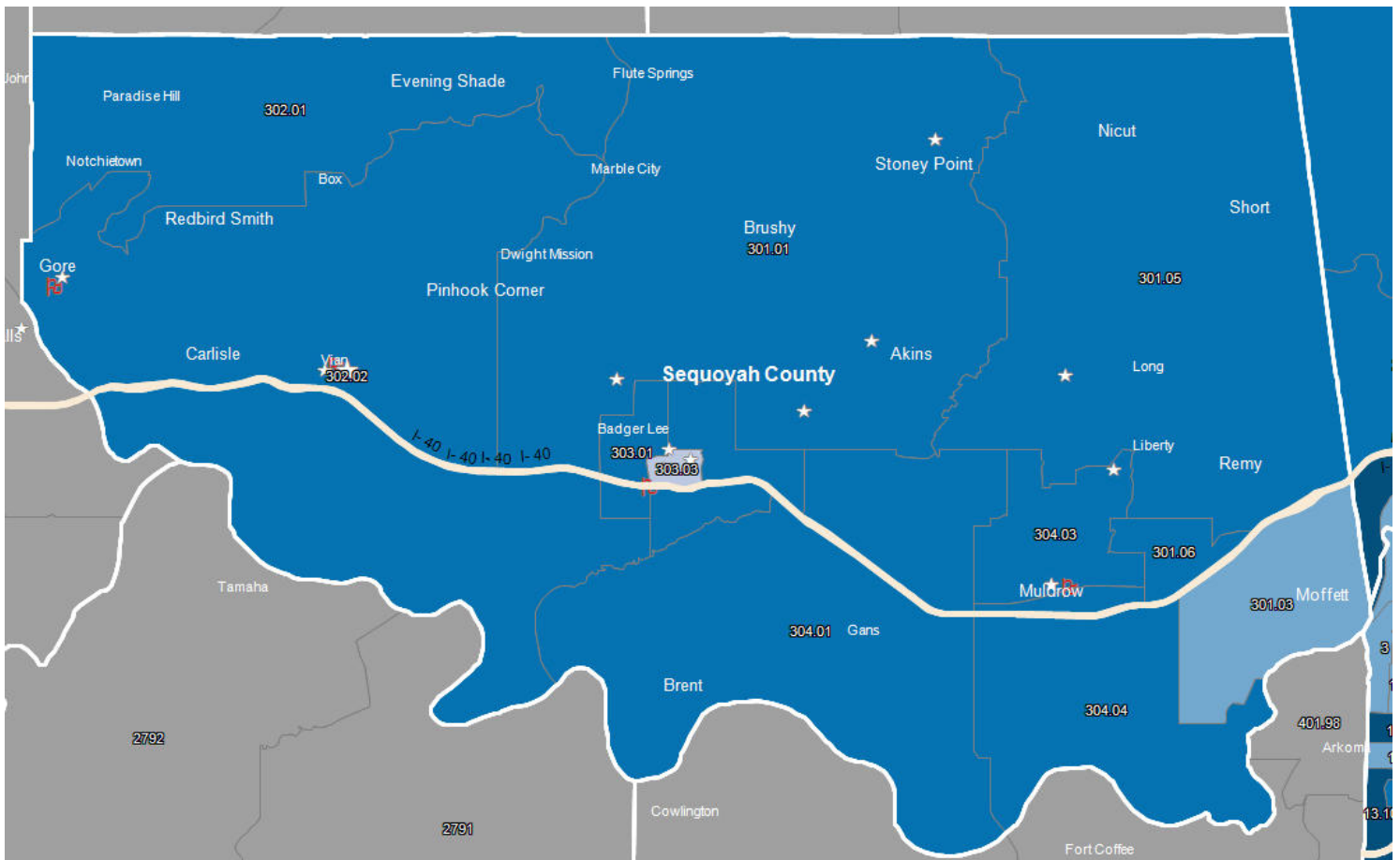
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	131	0001.00	Moderate	No	65.29	\$65,400	\$42,700	\$36,918	6116	72.74	4449	964	1840
05	131	0002.00	Moderate	No	64.32	\$65,400	\$42,065	\$36,365	5561	71.41	3971	1171	1849
05	131	0003.00	Moderate	No	65.39	\$65,400	\$42,765	\$36,974	2334	53.81	1256	381	872
05	131	0004.00	Moderate	No	57.18	\$65,400	\$37,396	\$32,330	3411	73.15	2495	561	1426
05	131	0005.01	Moderate	No	70.86	\$65,400	\$46,342	\$40,063	5248	69.76	3661	844	1983
05	131	0005.02	Middle	No	87.28	\$65,400	\$57,081	\$49,348	3208	66.77	2142	722	1185
05	131	0006.00	Middle	No	108.61	\$65,400	\$71,031	\$61,404	4801	26.99	1296	1121	1839
05	131	0007.00	Moderate	No	67.25	\$65,400	\$43,982	\$38,023	5263	48.83	2570	774	1811
05	131	0008.00	Moderate	No	79.36	\$65,400	\$51,901	\$44,871	3893	43.67	1700	525	1676
05	131	0010.01	Moderate	No	79.31	\$65,400	\$51,869	\$44,844	4828	30.41	1468	767	2149
05	131	0010.02	Upper	No	167.18	\$65,400	\$109,336	\$94,521	2071	23.23	481	791	1002
05	131	0011.01	Upper	No	142.45	\$65,400	\$93,162	\$80,538	4123	29.35	1210	811	1801
05	131	0011.02	Middle	No	90.72	\$65,400	\$59,331	\$51,295	3275	37.19	1218	484	1217
05	131	0012.01	Upper	No	122.19	\$65,400	\$79,912	\$69,083	3479	30.50	1061	790	1373
05	131	0012.02	Moderate	No	70.18	\$65,400	\$45,898	\$39,678	3242	34.42	1116	477	1044
05	131	0013.01	Upper	No	142.82	\$65,400	\$93,404	\$80,750	2579	26.79	691	669	875
05	131	0013.05	Upper	No	146.47	\$65,400	\$95,791	\$82,813	4549	25.24	1148	1707	1894
05	131	0013.06	Upper	No	213.32	\$65,400	\$139,511	\$120,604	3964	28.51	1130	943	1469
05	131	0013.07	Middle	No	99.85	\$65,400	\$65,302	\$56,453	3313	31.84	1055	424	909
05	131	0013.08	Middle	No	87.80	\$65,400	\$57,421	\$49,639	4126	28.89	1192	1391	1896
05	131	0013.09	Middle	No	91.89	\$65,400	\$60,096	\$51,952	1855	32.24	598	576	701
05	131	0013.10	Upper	No	132.43	\$65,400	\$86,609	\$74,872	5273	38.23	2016	1400	2205
05	131	0013.11	Upper	No	170.82	\$65,400	\$111,716	\$96,576	3775	18.41	695	1125	1441
05	131	0013.12	Upper	No	126.49	\$65,400	\$82,724	\$71,518	3964	28.53	1131	781	1420
05	131	0101.01	Middle	No	110.62	\$65,400	\$72,345	\$62,544	5921	15.00	888	2183	2627
05	131	0101.02	Upper	No	146.00	\$65,400	\$95,484	\$82,547	6312	15.97	1008	2043	2455

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05	131	0102.01	Middle	No	111.44	\$65,400	\$72,882	\$63,007	4969	15.40	765	1682	2200
05	131	0102.02	Upper	No	133.27	\$65,400	\$87,159	\$75,349	3839	16.64	639	904	1526
05	131	0103.01	Upper	No	137.48	\$65,400	\$89,912	\$77,731	6441	16.80	1082	1865	2718
05	131	0103.03	Middle	No	95.16	\$65,400	\$62,235	\$53,804	2422	15.32	371	736	1173
05	131	0103.04	Middle	No	100.42	\$65,400	\$65,675	\$56,776	3644	14.02	511	1254	1727

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## Fort Smith MSA/Sequoyah County



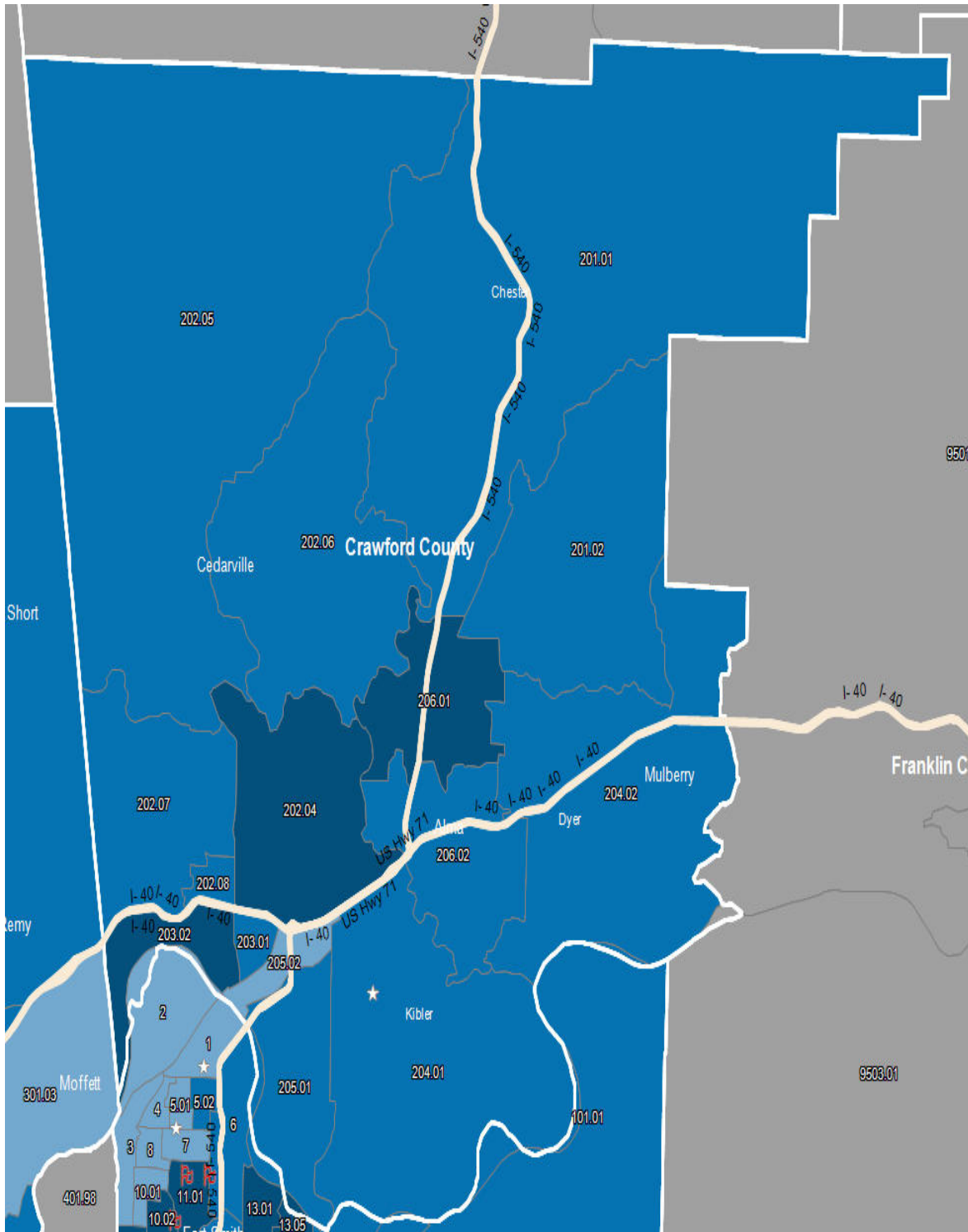




State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	135	0301.01	Middle	No	107.57	\$65,400	\$70,351	\$60,817	4077	47.56	1939	1644	2190
40	135	0301.03	Moderate	No	78.67	\$65,400	\$51,450	\$44,479	2437	42.76	1042	493	995
40	135	0301.05	Middle	No	103.20	\$65,400	\$67,493	\$58,350	4359	37.74	1645	1288	1968
40	135	0301.06	Middle	No	86.22	\$65,400	\$56,388	\$48,750	2322	37.68	875	589	1003
40	135	0302.01	Middle	No	95.78	\$65,400	\$62,640	\$54,154	2277	36.93	841	864	1904
40	135	0302.02	Middle	No	95.85	\$65,400	\$62,686	\$54,192	5026	48.25	2425	1391	2221
40	135	0303.01	Middle	No	89.75	\$65,400	\$58,697	\$50,743	2099	46.02	966	453	877
40	135	0303.03	Low	No	48.08	\$65,400	\$31,444	\$27,188	3474	47.18	1639	472	1316
40	135	0303.04	Middle	No	95.07	\$65,400	\$62,176	\$53,750	3232	44.03	1423	866	1471
40	135	0304.01	Middle	No	92.35	\$65,400	\$60,397	\$52,212	3630	38.02	1380	1394	1982
40	135	0304.03	Middle	No	91.68	\$65,400	\$59,959	\$51,833	3374	38.97	1315	878	1462
40	135	0304.04	Middle	No	83.16	\$65,400	\$54,387	\$47,020	2974	43.51	1294	811	1299

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

## Fort Smith MSA/Crawford County

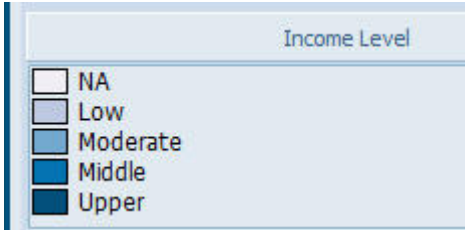
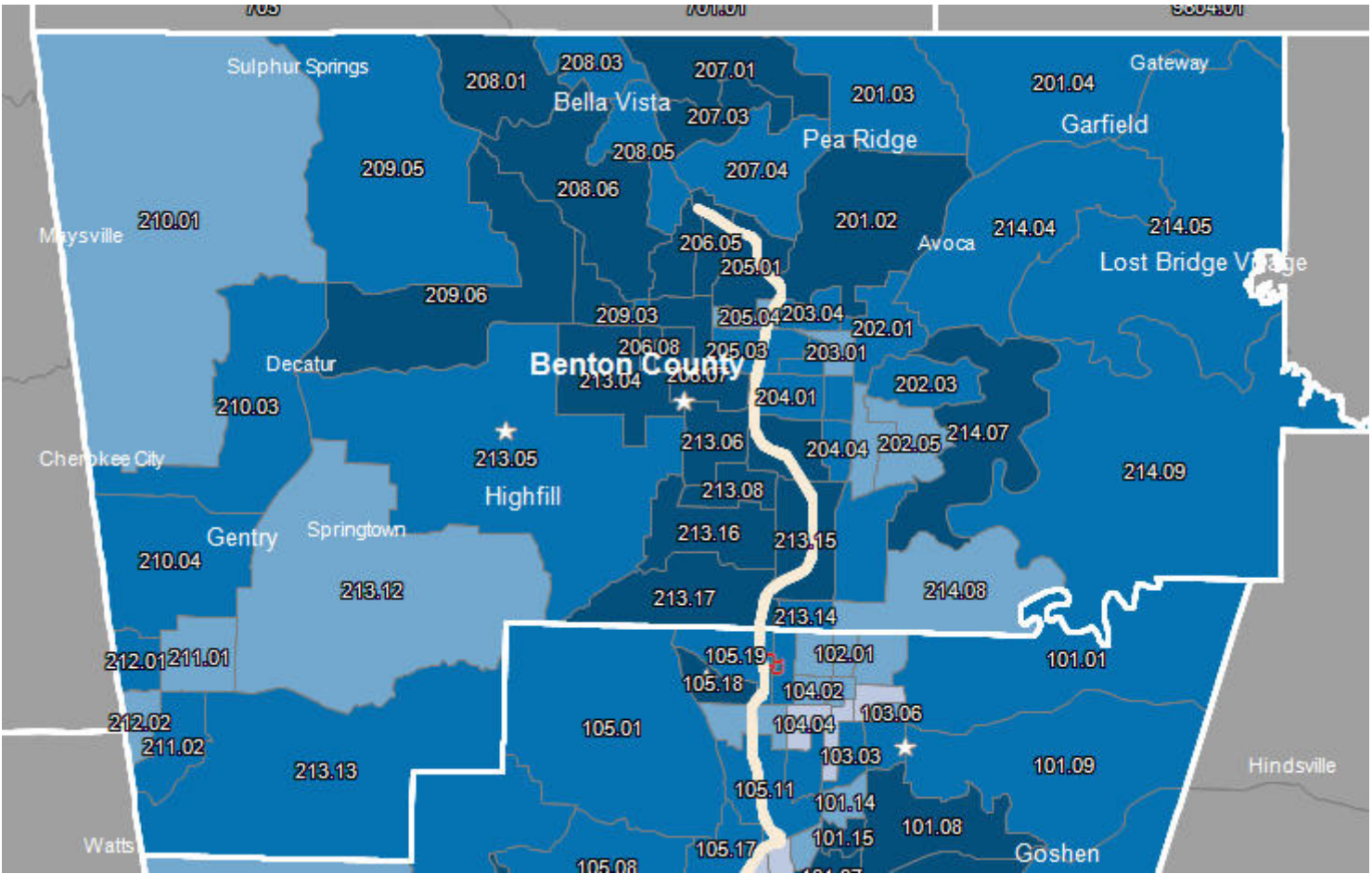




State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	033	0201.01	Middle	No	117.27	\$65,400	\$76,695	\$66,302	2678	11.24	301	975	1428
05	033	0201.02	Middle	No	90.33	\$65,400	\$59,076	\$51,071	2703	13.32	360	1090	1220
05	033	0202.04	Upper	No	134.25	\$65,400	\$87,800	\$75,905	5343	19.18	1025	2012	2373
05	033	0202.05	Middle	No	82.85	\$65,400	\$54,184	\$46,841	3215	15.71	505	1102	1480
05	033	0202.06	Middle	No	86.42	\$65,400	\$56,519	\$48,864	2068	16.73	346	802	1005
05	033	0202.07	Middle	No	102.16	\$65,400	\$66,813	\$57,760	4032	21.28	858	1240	1672
05	033	0202.08	Middle	No	104.57	\$65,400	\$68,389	\$59,125	3838	28.56	1096	915	1334
05	033	0203.01	Middle	No	104.13	\$65,400	\$68,101	\$58,874	4484	24.69	1107	1250	1859
05	033	0203.02	Upper	No	127.45	\$65,400	\$83,352	\$72,056	3925	21.02	825	1213	1804
05	033	0204.01	Middle	No	103.65	\$65,400	\$67,787	\$58,600	4817	20.72	998	1844	2204
05	033	0204.02	Middle	No	103.55	\$65,400	\$67,722	\$58,546	4474	11.33	507	1611	2190
05	033	0205.01	Middle	No	88.50	\$65,400	\$57,879	\$50,035	4101	46.31	1899	884	1359
05	033	0205.02	Moderate	No	72.09	\$65,400	\$47,147	\$40,757	4588	25.68	1178	756	1775
05	033	0206.01	Upper	No	178.93	\$65,400	\$117,020	\$101,165	2574	12.20	314	1030	1152
05	033	0206.02	Middle	No	87.33	\$65,400	\$57,114	\$49,375	7293	16.28	1187	1481	2489

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Fayetteville Springdale Rogers AR MSA/Benton County





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
05	007	0201.02	Upper	No	129.61	\$92,400	\$119,760	\$98,375	7651	21.77	1666	1679	3327
05	007	0201.03	Middle	No	86.89	\$92,400	\$80,286	\$65,952	5061	17.09	865	1027	1381
05	007	0201.04	Middle	No	117.31	\$92,400	\$108,394	\$89,042	1710	16.14	276	494	687
05	007	0202.01	Middle	No	87.01	\$92,400	\$80,397	\$66,045	4999	45.95	2297	1089	1560
05	007	0202.03	Middle	No	110.71	\$92,400	\$102,296	\$84,028	3031	27.25	826	810	1115
05	007	0202.05	Moderate	No	72.97	\$92,400	\$67,424	\$55,389	6353	64.33	4087	1265	1955
05	007	0202.06	Moderate	No	61.57	\$92,400	\$56,891	\$46,736	7335	69.73	5115	1232	2484
05	007	0203.01	Moderate	No	65.99	\$92,400	\$60,975	\$50,093	4305	58.21	2506	436	1223
05	007	0203.02	Middle	No	87.75	\$92,400	\$81,081	\$66,603	4298	56.47	2427	775	1239
05	007	0203.04	Middle	No	84.50	\$92,400	\$78,078	\$64,135	4380	35.78	1567	793	1103
05	007	0203.05	Middle	No	98.31	\$92,400	\$90,838	\$74,618	4068	47.05	1914	1026	1405
05	007	0204.01	Middle	No	82.98	\$92,400	\$76,674	\$62,981	7286	36.38	2651	1245	2311
05	007	0204.02	Middle	No	88.01	\$92,400	\$81,321	\$66,799	4687	46.55	2182	964	1877
05	007	0204.04	Middle	No	86.07	\$92,400	\$79,529	\$65,333	4953	54.59	2704	999	1680
05	007	0204.05	Upper	No	169.63	\$92,400	\$156,738	\$128,750	5479	27.27	1494	884	1155
05	007	0205.01	Upper	No	145.44	\$92,400	\$134,387	\$110,391	5336	26.80	1430	1197	2052
05	007	0205.03	Middle	No	97.60	\$92,400	\$90,182	\$74,079	4727	51.62	2440	415	818
05	007	0205.04	Moderate	No	73.03	\$92,400	\$67,480	\$55,430	2819	35.08	989	416	1146
05	007	0206.04	Upper	No	123.98	\$92,400	\$114,558	\$94,104	4571	29.32	1340	748	1906
05	007	0206.05	Upper	No	145.85	\$92,400	\$134,765	\$110,703	4485	21.38	959	843	1701
05	007	0206.06	Upper	No	190.19	\$92,400	\$175,736	\$144,353	4299	18.33	788	1316	1572
05	007	0206.07	Upper	No	124.90	\$92,400	\$115,408	\$94,805	9451	48.89	4621	1289	2267
05	007	0206.08	Upper	No	146.87	\$92,400	\$135,708	\$111,473	3259	40.53	1321	432	1121
05	007	0207.01	Upper	No	120.25	\$92,400	\$111,111	\$91,275	5783	14.68	849	1892	2225
05	007	0207.03	Upper	No	132.14	\$92,400	\$122,097	\$100,296	5103	13.25	676	1657	2082
05	007	0207.04	Middle	No	108.34	\$92,400	\$100,106	\$82,235	4670	14.41	673	1512	1893

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05	007	0208.01	Upper	No	134.42	\$92,400	\$124,204	\$102,031	4604	9.17	422	1897	2188
05	007	0208.03	Middle	No	107.12	\$92,400	\$98,979	\$81,310	4653	13.17	613	1720	2173
05	007	0208.05	Middle	No	94.75	\$92,400	\$87,549	\$71,917	4873	12.89	628	1514	2158
05	007	0208.06	Upper	No	165.24	\$92,400	\$152,682	\$125,417	6750	15.93	1075	2182	2411
05	007	0209.03	Middle	No	109.93	\$92,400	\$101,575	\$83,438	5310	37.93	2014	926	1720
05	007	0209.04	Upper	No	129.33	\$92,400	\$119,501	\$98,161	6043	29.21	1765	1782	2165
05	007	0209.05	Middle	No	100.83	\$92,400	\$93,167	\$76,532	3071	16.87	518	880	1176
05	007	0209.06	Upper	No	123.89	\$92,400	\$114,474	\$94,038	5514	26.39	1455	1276	1788
05	007	0210.01	Moderate	No	65.87	\$92,400	\$60,864	\$50,000	5265	21.25	1119	1345	2148
05	007	0210.03	Middle	No	88.40	\$92,400	\$81,682	\$67,098	3291	38.26	1259	816	1251
05	007	0210.04	Middle	No	84.68	\$92,400	\$78,244	\$64,273	4006	27.83	1115	1047	1674
05	007	0211.01	Moderate	No	79.56	\$92,400	\$73,513	\$60,387	5151	46.24	2382	999	1735
05	007	0211.02	Middle	No	87.22	\$92,400	\$80,591	\$66,202	3498	43.25	1513	855	1254
05	007	0212.01	Middle	No	88.47	\$92,400	\$81,746	\$67,153	4894	31.73	1553	835	1475
05	007	0212.02	Moderate	No	75.28	\$92,400	\$69,559	\$57,143	3521	42.74	1505	715	1097
05	007	0213.04	Upper	No	144.69	\$92,400	\$133,694	\$109,821	12149	38.60	4690	1906	2690
05	007	0213.05	Middle	No	99.02	\$92,400	\$91,494	\$75,156	7458	27.54	2054	1612	2130
05	007	0213.06	Upper	No	289.24	\$92,400	\$267,258	\$219,531	4625	20.24	936	1220	1520
05	007	0213.08	Upper	No	188.13	\$92,400	\$173,832	\$142,794	6511	20.44	1331	1907	2081
05	007	0213.12	Moderate	No	78.37	\$92,400	\$72,414	\$59,489	4051	23.77	963	1346	1691
05	007	0213.13	Middle	No	99.44	\$92,400	\$91,883	\$75,481	3304	31.51	1041	668	1036
05	007	0213.14	Middle	No	107.38	\$92,400	\$99,219	\$81,506	3751	28.66	1075	814	979
05	007	0213.15	Upper	No	145.32	\$92,400	\$134,276	\$110,302	6275	33.34	2092	1400	2042
05	007	0213.16	Upper	No	166.80	\$92,400	\$154,123	\$126,607	7193	21.16	1522	2001	2251
05	007	0213.17	Upper	No	137.24	\$92,400	\$126,810	\$104,167	3681	22.39	824	687	874
05	007	0214.04	Middle	No	94.20	\$92,400	\$87,041	\$71,500	3813	26.12	996	1709	1999
05	007	0214.05	Middle	No	104.41	\$92,400	\$96,475	\$79,250	2020	15.00	303	766	1594
05	007	0214.06	Middle	No	98.21	\$92,400	\$90,746	\$74,545	5918	54.88	3248	1114	1477
05	007	0214.07	Upper	No	123.40	\$92,400	\$114,022	\$93,661	4587	13.36	613	1377	2016

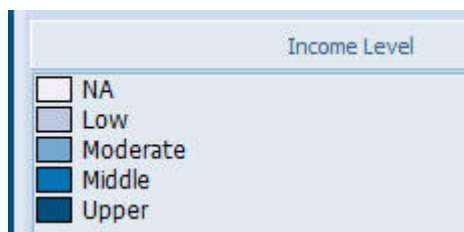
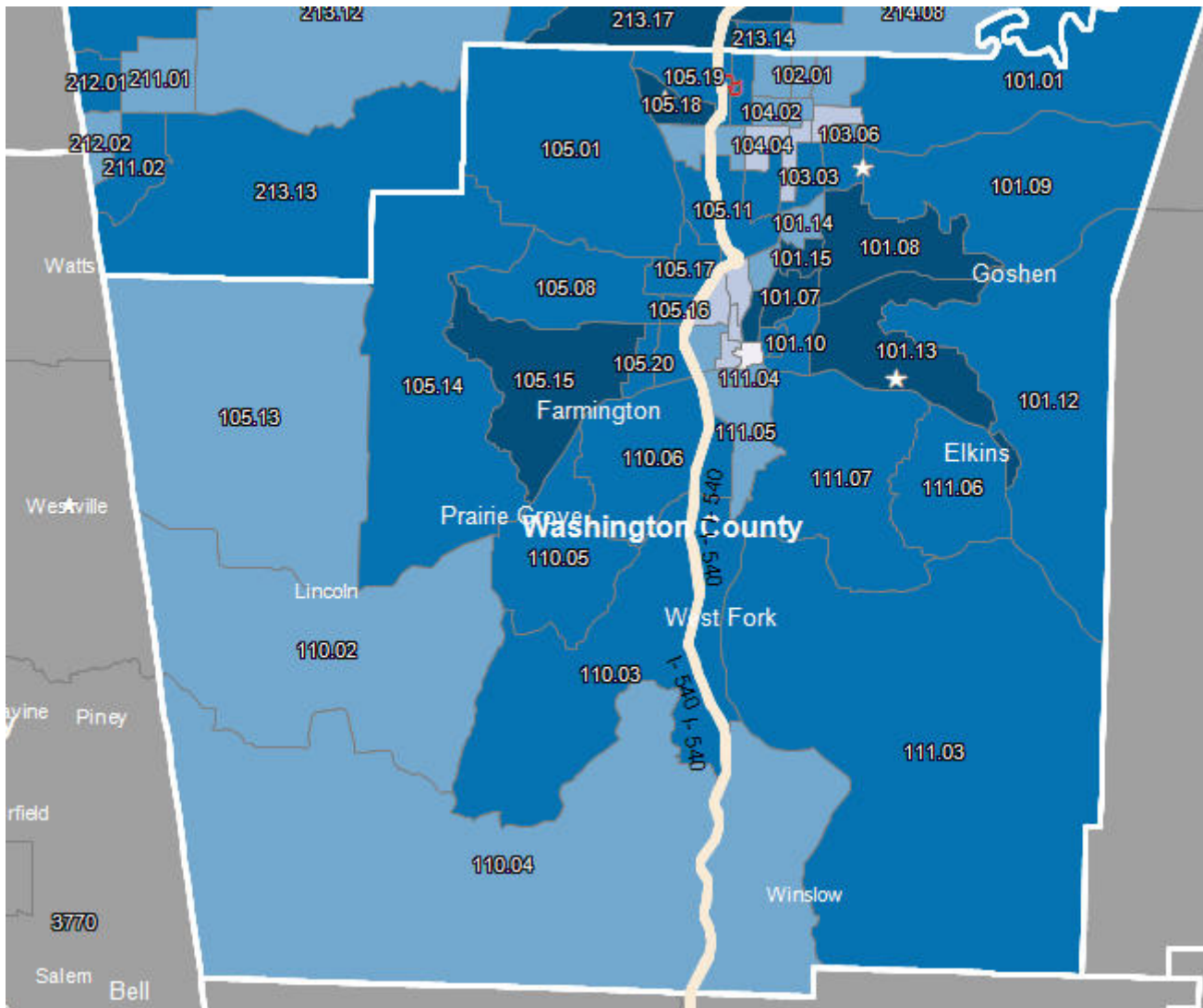
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05	007	0214.08	Moderate	No	79.05	\$92,400	\$73,042	\$60,000	5920	50.32	2979	1137	1955
05	007	0214.09	Middle	No	98.76	\$92,400	\$91,254	\$74,958	2534	12.08	306	814	1474

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# Fayetteville Springdale Rogers AR MSA/Washington County







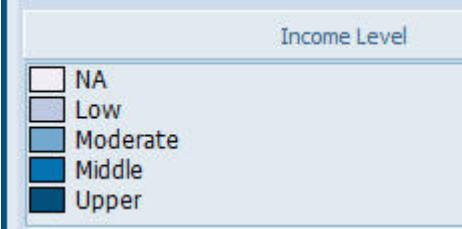
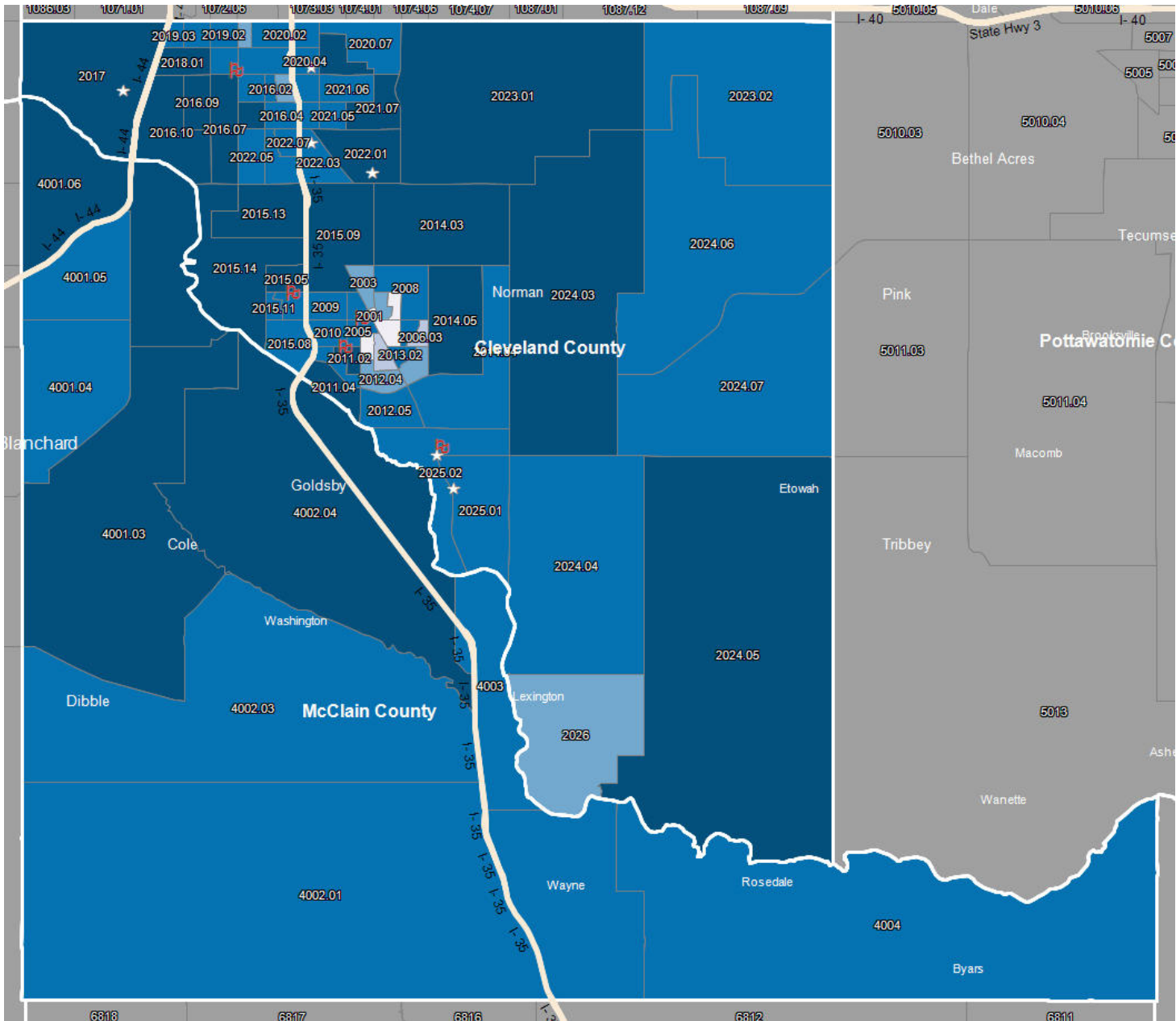
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	143	0101.01	Middle	No	85.37	\$92,400	\$78,882	\$64,801	4900	34.71	1701	1424	2011
05	143	0101.07	Upper	No	135.73	\$92,400	\$125,415	\$103,021	6040	17.75	1072	1608	2205
05	143	0101.08	Upper	No	195.43	\$92,400	\$180,577	\$148,333	6090	18.93	1153	1905	1984
05	143	0101.09	Middle	No	98.69	\$92,400	\$91,190	\$74,907	3726	21.90	816	809	1331
05	143	0101.10	Middle	No	109.88	\$92,400	\$101,529	\$83,400	4675	23.51	1099	769	1149
05	143	0101.11	Middle	No	93.19	\$92,400	\$86,108	\$70,735	1794	10.20	183	432	915
05	143	0101.12	Middle	No	81.85	\$92,400	\$75,629	\$62,128	2897	14.05	407	941	1067
05	143	0101.13	Upper	No	141.13	\$92,400	\$130,404	\$107,118	6955	19.02	1323	2093	2676
05	143	0101.14	Moderate	No	52.05	\$92,400	\$48,094	\$39,509	3153	29.56	932	251	586
05	143	0101.15	Upper	No	136.05	\$92,400	\$125,710	\$103,264	3044	15.83	482	1053	1602
05	143	0102.01	Moderate	No	53.33	\$92,400	\$49,277	\$40,482	4163	76.10	3168	280	734
05	143	0102.02	Moderate	No	60.97	\$92,400	\$56,336	\$46,277	4133	83.57	3454	458	873
05	143	0103.03	Middle	No	85.18	\$92,400	\$78,706	\$64,654	5931	62.35	3698	1227	2052
05	143	0103.04	Low	No	46.61	\$92,400	\$43,068	\$35,379	4491	66.07	2967	628	977
05	143	0103.05	Middle	No	86.79	\$92,400	\$80,194	\$65,876	6038	68.02	4107	695	1118
05	143	0103.06	Moderate	No	75.38	\$92,400	\$69,651	\$57,215	5007	81.03	4057	727	1264
05	143	0103.07	Low	No	49.61	\$92,400	\$45,840	\$37,658	4830	85.67	4138	28	1271
05	143	0104.01	Moderate	No	78.38	\$92,400	\$72,423	\$59,492	7381	61.94	4572	1452	1979
05	143	0104.02	Moderate	No	74.41	\$92,400	\$68,755	\$56,483	5119	57.67	2952	880	1687
05	143	0104.04	Low	No	45.97	\$92,400	\$42,476	\$34,891	2577	80.13	2065	307	512
05	143	0104.05	Middle	No	95.70	\$92,400	\$88,427	\$72,639	5119	39.30	2012	940	1711
05	143	0105.01	Middle	No	117.81	\$92,400	\$108,856	\$89,417	6666	19.74	1316	2110	2463
05	143	0105.08	Middle	No	107.24	\$92,400	\$99,090	\$81,398	7663	26.65	2042	2080	3042
05	143	0105.10	Middle	No	86.66	\$92,400	\$80,074	\$65,781	4812	50.17	2414	1236	1774
05	143	0105.11	Middle	No	119.71	\$92,400	\$110,612	\$90,863	5176	23.57	1220	1178	1585
05	143	0105.12	Moderate	No	75.98	\$92,400	\$70,206	\$57,670	4474	35.72	1598	854	1444

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05	143	0105.13	Moderate	No	64.06	\$92,400	\$59,191	\$48,625	3890	29.05	1130	901	1405
05	143	0105.14	Middle	No	88.97	\$92,400	\$82,208	\$67,529	4060	19.56	794	907	1412
05	143	0105.15	Upper	No	139.48	\$92,400	\$128,880	\$105,865	6290	18.41	1158	1948	2454
05	143	0105.16	Middle	No	93.40	\$92,400	\$86,302	\$70,893	4185	30.73	1286	95	993
05	143	0105.17	Middle	No	114.69	\$92,400	\$105,974	\$87,049	5483	22.25	1220	1511	2046
05	143	0105.18	Upper	No	159.26	\$92,400	\$147,156	\$120,882	4338	25.98	1127	869	1167
05	143	0105.19	Middle	No	99.69	\$92,400	\$92,114	\$75,667	4984	40.99	2043	1043	1399
05	143	0105.20	Middle	No	85.36	\$92,400	\$78,873	\$64,788	4165	28.45	1185	682	1216
05	143	0105.21	Middle	No	86.55	\$92,400	\$79,972	\$65,693	3473	33.49	1163	331	564
05	143	0106.01	Moderate	No	67.93	\$92,400	\$62,767	\$51,563	2927	26.14	765	286	756
05	143	0106.02	Low	No	47.50	\$92,400	\$43,890	\$36,053	4052	35.19	1426	367	1234
05	143	0107.03	Low	No	32.93	\$92,400	\$30,427	\$25,000	3397	39.59	1345	85	488
05	143	0107.04	Low	No	21.52	\$92,400	\$19,884	\$16,341	4333	33.00	1430	28	470
05	143	0107.05	Moderate	No	58.83	\$92,400	\$54,359	\$44,653	3502	32.64	1143	255	1099
05	143	0107.06	Upper	No	127.90	\$92,400	\$118,180	\$97,075	2128	14.80	315	471	787
05	143	0110.02	Moderate	No	66.50	\$92,400	\$61,446	\$50,476	4933	18.22	899	1116	1940
05	143	0110.03	Middle	No	100.39	\$92,400	\$92,760	\$76,196	4942	15.54	768	1415	1988
05	143	0110.04	Moderate	No	67.54	\$92,400	\$62,407	\$51,267	3661	13.99	512	1362	1947
05	143	0110.05	Middle	No	99.34	\$92,400	\$91,790	\$75,404	4463	17.01	759	1340	1607
05	143	0110.06	Middle	No	98.05	\$92,400	\$90,598	\$74,420	6522	21.14	1379	1570	2423
05	143	0111.03	Middle	No	89.41	\$92,400	\$82,615	\$67,862	4074	14.43	588	1235	1636
05	143	0111.04	Moderate	No	56.70	\$92,400	\$52,391	\$43,036	3753	29.98	1125	336	1282
05	143	0111.05	Moderate	No	64.05	\$92,400	\$59,182	\$48,617	5116	27.19	1391	371	868
05	143	0111.06	Middle	No	110.50	\$92,400	\$102,102	\$83,875	3734	19.79	739	986	1236
05	143	0111.07	Middle	No	107.70	\$92,400	\$99,515	\$81,750	4952	24.27	1202	1202	1756
05	143	0112.00	Moderate	No	76.08	\$92,400	\$70,298	\$57,750	2033	64.39	1309	310	919
05	143	0113.01	Low	No	27.71	\$92,400	\$25,604	\$21,038	6520	24.25	1581	27	333
05	143	0113.02	Unknown	No	0.00	\$92,400	\$0	\$0	3107	18.51	575	242	829

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Oklahoma City MSA/Cleveland and McClain Counties





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40	027	2001.00	Unknown	No	0.00	\$85,800	\$0	\$0	338	31.36	106	6	146
40	027	2002.00	Moderate	No	65.36	\$85,800	\$56,079	\$49,132	1724	34.22	590	395	868
40	027	2003.00	Moderate	No	74.64	\$85,800	\$64,041	\$56,111	3512	39.27	1379	880	1602
40	027	2004.00	Middle	No	83.72	\$85,800	\$71,832	\$62,936	1795	34.54	620	406	948
40	027	2005.00	Middle	No	96.90	\$85,800	\$83,140	\$72,847	3573	26.00	929	414	1749
40	027	2006.02	Unknown	No	0.00	\$85,800	\$0	\$0	3302	35.49	1172	532	1566
40	027	2006.03	Low	No	49.26	\$85,800	\$42,265	\$37,035	2996	46.70	1399	197	823
40	027	2006.04	Middle	No	80.84	\$85,800	\$69,361	\$60,772	3191	37.92	1210	510	1208
40	027	2007.00	Unknown	No	0.00	\$85,800	\$0	\$0	245	36.33	89	0	20
40	027	2008.00	Middle	No	95.30	\$85,800	\$81,767	\$71,641	7444	34.32	2555	1994	2531
40	027	2009.00	Middle	No	100.78	\$85,800	\$86,469	\$75,762	4069	32.10	1306	1077	1636
40	027	2010.00	Middle	No	80.34	\$85,800	\$68,932	\$60,399	5895	36.93	2177	1014	1847
40	027	2011.02	Upper	No	143.50	\$85,800	\$123,123	\$107,875	2871	21.66	622	712	1156
40	027	2011.03	Middle	No	84.04	\$85,800	\$72,106	\$63,173	3643	30.41	1108	778	1039
40	027	2011.04	Upper	No	128.38	\$85,800	\$110,150	\$96,510	2110	28.44	600	357	689
40	027	2012.01	Low	No	48.39	\$85,800	\$41,519	\$36,375	2258	30.91	698	110	481
40	027	2012.02	Unknown	No	0.00	\$85,800	\$0	\$0	6015	30.51	1835	16	59
40	027	2012.04	Moderate	No	53.78	\$85,800	\$46,143	\$40,427	3850	40.21	1548	0	259
40	027	2012.05	Middle	No	116.36	\$85,800	\$99,837	\$87,473	4705	38.68	1820	783	1142
40	027	2013.02	Middle	No	83.23	\$85,800	\$71,411	\$62,569	3988	44.73	1784	139	1233
40	027	2013.03	Moderate	No	77.54	\$85,800	\$66,529	\$58,288	4941	39.87	1970	475	1179
40	027	2014.03	Upper	No	138.50	\$85,800	\$118,833	\$104,115	6463	29.35	1897	2115	2760
40	027	2014.04	Middle	No	87.59	\$85,800	\$75,152	\$65,845	4215	33.26	1402	517	605
40	027	2014.05	Upper	No	139.11	\$85,800	\$119,356	\$104,570	6593	33.32	2197	1825	2368
40	027	2015.05	Upper	No	155.38	\$85,800	\$133,316	\$116,806	5791	25.44	1473	1860	2093
40	027	2015.08	Middle	No	84.19	\$85,800	\$72,235	\$63,287	3052	35.35	1079	585	917

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40	027	2015.09	Upper	No	129.70	\$85,800	\$111,283	\$97,500	5428	32.52	1765	1367	1707
40	027	2015.11	Middle	No	102.46	\$85,800	\$87,911	\$77,024	2801	31.31	877	695	1186
40	027	2015.12	Middle	No	105.98	\$85,800	\$90,931	\$79,667	3724	28.20	1050	1487	1935
40	027	2015.13	Upper	No	164.18	\$85,800	\$140,866	\$123,421	2981	28.45	848	780	893
40	027	2015.14	Upper	No	153.70	\$85,800	\$131,875	\$115,543	5334	29.96	1598	1337	1646
40	027	2016.02	Middle	No	91.30	\$85,800	\$78,335	\$68,636	2920	36.82	1075	788	1159
40	027	2016.03	Moderate	No	75.08	\$85,800	\$64,419	\$56,442	3845	37.09	1426	735	1323
40	027	2016.04	Middle	No	81.94	\$85,800	\$70,305	\$61,595	3910	40.72	1592	637	1149
40	027	2016.07	Upper	No	122.63	\$85,800	\$105,217	\$92,188	6721	38.46	2585	1552	2032
40	027	2016.09	Upper	No	155.23	\$85,800	\$133,187	\$116,688	5027	38.95	1958	1367	1552
40	027	2016.10	Upper	No	153.86	\$85,800	\$132,012	\$115,664	4338	37.07	1608	1160	1204
40	027	2016.11	Upper	No	124.47	\$85,800	\$106,795	\$93,571	2264	33.17	751	591	697
40	027	2016.12	Middle	No	98.53	\$85,800	\$84,539	\$74,071	5340	32.81	1752	1359	1939
40	027	2017.00	Upper	No	160.85	\$85,800	\$138,009	\$120,915	5060	31.46	1592	1191	1298
40	027	2018.01	Upper	No	153.73	\$85,800	\$131,900	\$115,565	4409	35.63	1571	2067	2113
40	027	2018.02	Middle	No	115.41	\$85,800	\$99,022	\$86,758	3789	30.80	1167	907	1058
40	027	2019.02	Middle	No	82.66	\$85,800	\$70,922	\$62,137	4660	46.31	2158	1081	1544
40	027	2019.03	Middle	No	98.99	\$85,800	\$84,933	\$74,417	3098	51.36	1591	798	1001
40	027	2019.04	Middle	No	93.49	\$85,800	\$80,214	\$70,281	5376	49.72	2673	1270	1877
40	027	2020.02	Middle	No	88.67	\$85,800	\$76,079	\$66,654	4309	37.73	1626	768	1388
40	027	2020.04	Middle	No	87.40	\$85,800	\$74,989	\$65,703	3893	33.78	1315	1172	1401
40	027	2020.05	Middle	No	92.95	\$85,800	\$79,751	\$69,877	6564	44.68	2933	1563	2405
40	027	2020.06	Moderate	No	68.17	\$85,800	\$58,490	\$51,250	3433	49.37	1695	372	698
40	027	2020.07	Middle	No	103.78	\$85,800	\$89,043	\$78,015	4954	41.48	2055	1112	1432
40	027	2020.08	Upper	No	121.83	\$85,800	\$104,530	\$91,581	5105	33.38	1704	1707	2040
40	027	2021.02	Middle	No	90.23	\$85,800	\$77,417	\$67,829	2543	29.73	756	634	1095
40	027	2021.04	Middle	No	109.27	\$85,800	\$93,754	\$82,143	2433	32.80	798	589	796
40	027	2021.05	Middle	No	84.10	\$85,800	\$72,158	\$63,221	4473	32.84	1469	962	1571
40	027	2021.06	Middle	No	109.37	\$85,800	\$93,839	\$82,220	6264	34.39	2154	2283	2686

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40	027	2021.07	Upper	No	156.52	\$85,800	\$134,294	\$117,663	3335	33.37	1113	786	1018
40	027	2022.01	Upper	No	129.98	\$85,800	\$111,523	\$97,708	4806	30.65	1473	1299	1597
40	027	2022.03	Middle	No	108.88	\$85,800	\$93,419	\$81,852	5945	35.19	2092	1299	1990
40	027	2022.05	Middle	No	119.75	\$85,800	\$102,746	\$90,019	8093	36.17	2927	2182	2613
40	027	2022.07	Middle	No	100.10	\$85,800	\$85,886	\$75,250	646	33.75	218	151	151
40	027	2022.08	Middle	No	99.61	\$85,800	\$85,465	\$74,879	2754	36.06	993	525	559
40	027	2023.01	Upper	No	156.51	\$85,800	\$134,286	\$117,652	6821	26.15	1784	1904	2137
40	027	2023.02	Middle	No	97.04	\$85,800	\$83,260	\$72,950	6621	25.15	1665	1981	2407
40	027	2024.03	Upper	No	125.12	\$85,800	\$107,353	\$94,053	5637	22.69	1279	1872	2069
40	027	2024.04	Middle	No	98.40	\$85,800	\$84,427	\$73,971	4307	22.80	982	1189	1684
40	027	2024.05	Upper	No	122.10	\$85,800	\$104,762	\$91,786	6617	28.64	1895	1488	1985
40	027	2024.06	Middle	No	89.79	\$85,800	\$77,040	\$67,500	3294	30.09	991	983	1230
40	027	2024.07	Middle	No	90.46	\$85,800	\$77,615	\$68,000	3207	25.69	824	826	1053
40	027	2025.01	Middle	No	111.18	\$85,800	\$95,392	\$83,580	4666	23.34	1089	1383	1965
40	027	2025.02	Middle	No	119.50	\$85,800	\$102,531	\$89,830	2663	22.61	602	636	932
40	027	2026.00	Moderate	No	64.32	\$85,800	\$55,187	\$48,355	2541	31.84	809	704	1242

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40	087	4001.03	Upper	No	130.70	\$85,800	\$112,141	\$98,250	5572	23.19	1292	1712	2103
40	087	4001.04	Middle	No	99.37	\$85,800	\$85,259	\$74,701	5465	21.21	1159	1562	1949
40	087	4001.05	Middle	No	110.50	\$85,800	\$94,809	\$83,063	4063	25.40	1032	1315	1578
40	087	4001.06	Upper	No	128.22	\$85,800	\$110,013	\$96,389	5559	24.45	1359	1602	1965
40	087	4002.01	Middle	No	99.91	\$85,800	\$85,723	\$75,104	3861	26.44	1021	1124	1591
40	087	4002.03	Middle	No	88.47	\$85,800	\$75,907	\$66,506	4925	26.13	1287	1194	1559
40	087	4002.04	Upper	No	124.85	\$85,800	\$107,121	\$93,857	5410	29.09	1574	1545	1786
40	087	4003.00	Middle	No	82.15	\$85,800	\$70,485	\$61,756	5624	34.69	1951	1313	2239
40	087	4004.00	Middle	No	83.69	\$85,800	\$71,806	\$62,917	1183	24.18	286	285	471

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# Home Mortgage Disclosure Act Notice

The HMDA 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 are available online at the Consumer Financial Protection Bureau's Web Site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this web site.

The Armstrong Bank HMDA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

## CRA Disclosure

The Armstrong Bank CRA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at [www.ffiec.gov/cra](http://www.ffiec.gov/cra)