

**THE CITIZENS BANK
CRA PUBLIC FILE**

Public Comments – The Citizens Bank has not received public comments.

CRA Public Evaluation – The Bank’s CRA Public Evaluation prepared by the Federal Deposit Insurance Corporation as of February 22, 2022, is attached.

List of Existing Branch Offices/Hours of Operation

<i>Branch Name/ Street Address</i>	<i>County/ Census Tract/ Demographic Designation</i>	<i>Hours of Operation Monday thru Friday Closed Saturday and Sunday</i>	
Main Office 301 South Edwards Street Enterprise, AL 36330	Coffee County 0109.00 Middle	Lobby Drive Thru	9:00 am thru 4:30 pm 8:00 am thru 5:00 pm
TCB Coastal Banking 104 South Section Street Fairhope, AL 36532	Baldwin County 0112.02 Middle	Lobby	8:30 am thru 5:00pm

Recently Opened/Closed Offices –

Products & Services

Loan Products - Please see a member of our lending staff for information concerning typical interest rates, annual percentage rates, and fees.

<i>Residential Mortgage Loans</i>	<i>Consumer Loans</i>	<i>Commercial Loans</i>
<ul style="list-style-type: none"> • Purchase • Construction • Refinance • Home Improvement • Home Equity Line of Credit • Rental Property • Lot Purchase • Second/Vacation Home 	<ul style="list-style-type: none"> • New & Used Auto • Motorcycle • Boat • Recreational Vehicle • Unsecured • Debt Consolidation • CD and Stock Secured 	<ul style="list-style-type: none"> • Equipment • Accounts Receivable • Working Capital • Business Improvement • Real Estate

Deposit Products/Transaction Fees

Attached are deposit account brochures, which describe the terms and fees of accounts that are offered by the Bank. In addition, the following services are offered:

<input type="checkbox"/> Debit Cards	<input type="checkbox"/> Night Depository
<input type="checkbox"/> Cashier’s Checks	<input type="checkbox"/> Safe Deposit Boxes
<input type="checkbox"/> On-Line Banking & Bill Payment	<input type="checkbox"/> Mobile Banking
<input type="checkbox"/> International Wire Transfers	<input type="checkbox"/> E-statements
<input type="checkbox"/> Domestic Wire Transfers	<input type="checkbox"/> ACH Origination
<input type="checkbox"/> Remote Deposit Capture	<input type="checkbox"/> Zelle

Differences in the availability of services – Safe Deposit Boxes are not available at the TCB Coastal Banking branch office.

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Assessment Area

- The Bank’s main office is located in Coffee County, Alabama. Management and the board of directors have determined that portions of Coffee and Dale Counties (Non-Metropolitan Statistical Area), and a portion of Baldwin County (Daphne-Fairhope-Foley Metropolitan Statistical Area 19300) comprise the Bank’s assessment area.

- A map identifying the Bank’s assessment area and the census tracts within the assessment area is attached.

Loan-to-Deposit Ratios

Quarter	Loan-to-Deposit Ratio
12/31/25	92%
9/30/25	77%
6/30/25	73%
3/31/25	76%

HMDA Disclosure Reports – The HMDA data about our residential mortgage lending are 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). HMDA data for many other financial institutions are also available at this Web site.

Attachments

- 1 – Federal Deposit Insurance Corporation CRA Public Evaluation
- 2 - Deposit Account Brochure & Fees
- 3 - Assessment Area Map & Census Tract Information