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# **Community Reinvestment Act (CRA) Public File**

# **Written Comments & Responses**

First National Bank in Port Lavaca has not received any public comments regarding CRA performance.

**Performance Evaluation  
by the OCC**



## **PUBLIC DISCLOSURE**

August 22, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank in Port Lavaca  
Charter Number 14821

1011 Highway 35 Bypass South  
Port Lavaca, TX 77979

Office of the Comptroller of the Currency

Houston Office  
909 Fannin Street  
Suite 1900  
Houston, TX 77010

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not 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.

## Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	5
State of Texas.....	5
Lending Test.....	7
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory**

The major factors that support this rating include:

- The quarterly average loan to deposit (LTD) ratio is reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA).
- A substantial majority of the bank's loans, 83 percent by number and 71 percent by dollar volume, were made inside the AA.
- Distribution of loans is reasonable among individuals of different income levels and to businesses of different sizes, given the bank's performance context.
- Distribution of loans is reasonable among households of different income levels and to businesses of different sizes, given the bank's performance context.
- There were no Community Reinvestment Act (CRA) related complaints during the evaluation period.

### Loan to Deposit Ratio

Considering the bank's size, financial condition, and the credit needs of the AA, the LTD ratio is reasonable.

The bank's average quarterly ratio of 56 percent is slightly lower than other similarly sized and situated institutions. However, the bank's LTD ratio is reasonable given the bank's performance context and capacity to lend in its AAs. The ratio ranged between 52 and 57 percent since the last evaluation. We reviewed four similarly situated institutions and noted an average LTD ratio of 84 percent, ranging between a low 66 percent and a high of 96 percent.

It is important to consider that the bank has public funds on deposit which are unavailable for lending. As of December 31, 2021, these funds made up 18 percent of total deposits. This does negatively affect the LTD ratio and therefore we exclude these funds from the bank's total deposits for our calculation. This resulted in an average ratio of 64 percent which in turn is comparable to the peer institution's low average LTD.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated 83 percent of the sampled loans inside the bank's AA during the evaluation period. We relied on a sample of 878 loans, originated since January 1, 2019. This included a sample of loans made under the Small Business Administration's Paycheck Protection Program (PPP), which was established by the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, to provide loans to small businesses in order to keep workers on the payroll during disruptions caused by the pandemic. Our small business loans sample was adjusted and limited to those for which income information was available for consideration.

This analysis is performed at the bank, rather than the AA, level. The following table reflects the distribution of loans, by number and dollar volume, as originated in or out of the AA.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Commercial	103	81.1	24	18.9	127	\$8,082	68.7	\$3,682	31.3	\$11,764
Residential	324	78.8	87	21.2	411	\$63,619	70.6	\$26,433	29.4	\$90,052
Consumer	199	90.5	21	9.6	220	\$2,866	81.1	\$688	18.9	\$3,534
PPP	106	88.3	14	11.7	120	\$4,001	93.5	\$278	6.5	\$4,279
<b>Total</b>	<b>732</b>	<b>83.4%</b>	<b>146</b>	<b>16.6%</b>	<b>878</b>	<b>\$78,568</b>	<b>71.7%</b>	<b>\$31,081</b>	<b>28.4%</b>	<b>\$109,629</b>
<i>Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data Due to rounding, totals may not equal 100.0</i>										

## Description of Institution

The FNB in Port Lavaca (FNB) is an independent, full-service community bank, the majority of which is owned by Bauer Management Inc., a privately held company chartered in 1999. The main office is located at 1101 South Highway 35 By-Pass in Port Lavaca, Texas. There are three additional branches located in Seadrift, Port O'Connor, and Victoria, Texas. Hours vary by location to meet the needs of the community. All locations operate automated teller machines and offer a variety of depository products and services. Online and mobile banking is also available 24 hours daily.

FNB offers a full range of credit products including, but not limited to, commercial, consumer, real estate, and agriculture loans. As of June 30, 2022, FNB reported total assets of \$389 million and tier 1 capital of \$40 million. During the same period, loans and leases totaled \$204 million. The loan portfolio is primarily composed of residential real estate loans totaling \$182 million, or 89 percent, of total loans. The remainder of the portfolio consists of commercial loans totaling \$12 million, or 6 percent; consumer loans totaling \$7 million, or 3 percent; and agricultural loans, totaling \$3 million, or approximately 1 percent of total loans.

Competition is strong with 14 other financial institutions in its AA. The 2021 Deposit Market Share Report notes 31 branches operating in its AA. FNB held deposits totaling \$334 million, which represented 11 percent market share, placing the bank at third in ranking within its AA. The two leading banks with the largest market share percentages are Prosperity Bank and Wells Fargo Bank, N.A. which held a combined 70 percent market share in the AA.

FNB has two AAs comprised of 29 census tracts (CTs) located in Calhoun and Victoria counties. The main office is located in an upper-income CT while the remaining three branches are located in middle-income CTs. Boundaries consists of county lines or major thoroughfares, and do not arbitrarily exclude any low- or moderate-income (LMI) areas or reflect illegal discrimination.



There are no legal or financial factors impeding the bank's ability to meet the credit needs of its AA. There were no branch openings or closings during the evaluation period. The last CRA evaluation dated July 29, 2019, resulted in a satisfactory rating.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

FNB was evaluated under the Small Bank CRA evaluation procedures, which include a Lending Test. This test analyzes the bank's record of meeting the credit needs of its AAs through lending activities.

The scope of the evaluation covered the time period from July 29, 2019, the date of the last examination, to December 31, 2021. We utilized call report information to review loan products for the evaluation period. To evaluate FNB's lending performance, we relied on the Home Mortgage Disclosure Act (HMDA) Loan Application Register for residential loans and selected a random sample of commercial and consumer loans. The table below depicts the bank's loan portfolio.

As of December 30, 2021				
Product Type	Percent of Loan Portfolio by Dollar Volume		Percent of Loan Portfolio by Number of Loans	
	\$(000)	%	#	%
Commercial	\$55,223	28.7	253	14.6
Consumer	\$422	3.2	429	24.8
Residential	\$110,983	57.8	792	45.7

*Source: December 31, 2021, Report of Condition*

*\*\*PPP loans are included in the Commercial totals.*

Additionally, we evaluated the bank's LTD ratio. To do this, we reviewed four similarly situated institutions. These banks are also selected based on comparable asset size.

### Selection of Areas for Full-Scope Review

FNB has two AAs consisting of all CTs within Victoria and Calhoun counties. The bank has properly defined its AAs in accordance with the technical requirements of CRA regulations. The AAs consist of whole CTs, do not arbitrarily exclude LMI CTs, and include CTs where the bank's offices are located, and where the majority of its loans are originated. The AAs do not reflect illegal discrimination.

### Ratings

Ratings for this CRA evaluation are based on the results of a full-scope review of the bank's AA.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## **State Rating**

### **State of Texas**

**CRA rating for the State of Texas:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- A substantial majority of the bank's loans, 83 percent by number and 71 percent by dollar volume, were made inside the AA.
- Distribution of loans is reasonable among individuals of different income levels and to businesses of different sizes, given the bank's performance context.
- Distribution of loans is reasonable among households of different income levels and to businesses of different sizes given the bank's performance context.

### **Description of Institution's Operations in Texas**

Competition is strong with 14 other financial institutions in the AA. The 2021 Deposit Market Share Report notes 31 branches operating in the AA. FNB held deposits totaling \$334 million, which represented an 11 percent market share, placing the bank at third in ranking within the AA. The two leading banks with the largest market share percentages are Prosperity Bank and Wells Fargo Bank, N.A. which held a combined 70 percent market share in the AA. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA.

### **Scope of Evaluation in Texas**

A full-scope review was performed on the bank's AA for the evaluation period covering July 29, 2019, the date of the last examination, to December 31, 2021.

### **Community Contact**

We contacted a representative from an economic development corporation in the bank's AA. It was stated that there are opportunities for financial institutions in the area to continue to serve the residents of the AA. The organization's emphasis is on the recruitment of new businesses, both international and domestic, for the purpose of creating jobs. The organization also retains and expands existing businesses by assisting with exports, strategic alliances, new project development, and workforce development. The representative stated credit opportunities in Victoria and the surrounding areas include home loans, particularly affordable housing, and small business loans.

Refer to the table in Appendix A for the time period covered, affiliate activities, and loan products considered.

### Calhoun AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Port Lavaca Calhoun County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	16.7	50.0	16.7
Population by Geography	21,666	0.0	19.9	17.1	63.0	0.0
Housing Units by Geography	11,606	0.0	15.4	28.9	55.8	0.0
Owner-Occupied Units by Geography	5,663	0.0	17.9	18.9	63.1	0.0
Occupied Rental Units by Geography	2,331	0.0	23.4	13.4	63.2	0.0
Vacant Units by Geography	3,612	0.0	6.2	54.4	39.4	0.0
Businesses by Geography	1,185	0.0	12.2	16.3	71.6	0.0
Farms by Geography	54	0.0	3.7	14.8	81.5	0.0
Family Distribution by Income Level	5,590	17.2	16.0	16.0	50.7	0.0
Household Distribution by Income Level	7,994	18.7	13.9	17.1	50.3	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$108,408
			Median Gross Rent			\$775
			Families Below Poverty Level			14.4%

*Source: 2015 ACS and 2021 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.*

### Victoria AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Port Lavaca Victoria AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	4.3	34.8	30.4	26.1	4.3
Population by Geography	90,099	3.7	34.9	25.6	35.9	0.0
Housing Units by Geography	35,876	3.4	34.2	25.6	36.7	0.0
Owner-Occupied Units by Geography	21,403	2.2	26.6	24.5	46.7	0.0
Occupied Rental Units by Geography	11,107	5.6	48.0	25.4	21.0	0.0
Vacant Units by Geography	3,366	4.0	37.3	33.5	25.3	0.0
Businesses by Geography	6,851	2.2	33.8	25.0	38.9	0.1
Farms by Geography	232	0.9	16.4	31.9	50.9	0.0
Family Distribution by Income Level	23,051	23.4	16.9	18.0	41.6	0.0
Household Distribution by Income Level	32,510	23.3	16.6	18.2	41.9	0.0
Median Family Income MSA - 47020 Victoria, TX MSA		\$60,302	Median Housing Value			\$117,929
			Median Gross Rent			\$791
			Families Below Poverty Level			12.4%

*Source: 2015 ACS and 2021 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.*

## **LENDING TEST**

The bank's performance under the Lending Test in Texas is rated Satisfactory.

### **Conclusions for Areas Receiving a Full-Scope Review**

The bank's performance under the Lending Test in the Calhoun AA is rated Satisfactory.

#### **Calhoun AA**

For our evaluation, we considered the following factors:

- There are no low-income CTs in the Calhoun AA.
- Only 17 percent of the AA is composed of moderate-income CTs.
- The Calhoun AA primarily consists of upper-income CTs (67 percent).
- The sample selection of small business loans was limited to those of which income information was available for consideration.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans to borrowers in the full-scope AA.

#### ***Home Mortgage Loans***

Geographic distribution of residential loans is reasonable. There were no owner-occupied housing units located within low-income CTs; therefore, there was no lending activity. As the bank has only one moderate-income CT in this AA, the percentage of loans originated was significantly below the demographic comparator; however, the percentage of loans originated exceeded the aggregate comparator.

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

#### ***Small Loans to Businesses***

Geographic distribution of business loans is reasonable. There were no businesses located within low-income CTs; therefore, there was no lending activity. The percentage of loans originated in moderate-income CTs is below, yet comparable, to both the demographic and aggregate comparators.

Additionally, we considered the following activity for the geographic distribution of PPP loans. The percentage of loans originated in the bank's moderate-income CT is below both the demographic and aggregate comparators.

Refer to Table Q in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

### ***Consumer Loans***

Geographic distribution of consumer loans is reasonable. There were no low-income households located within the low-income CTs; therefore, there was no lending activity. The percentage of loans originated in moderate-income areas CTs is significantly below the demographic comparator but comparable to the aggregate comparator.

Refer to Table U in appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

### ***Home Mortgage Loans***

The distribution of residential loans to individuals of different income levels is reasonable. The percentage of residential loans originated to LMI borrowers is significantly below the demographic comparator but near the aggregate comparator. We considered that the Federal Financial Institutions Examination Council's (FFIEC) Median income was \$60,302, while noting that median housing was valued at \$117,929. This is indicative of families facing difficulties to qualify for home purchase loans.

Refer to Table P in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

### ***Small Loans to Businesses***

Distribution of businesses of different sizes is excellent. During the evaluation period, 75 percent of the bank's business loans were made to small businesses. This is slightly below the demographic comparator but significantly exceeds the aggregate comparator.

Refer to Table R in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

### ***Consumer Loans***

Distribution of consumer loans to individuals of different income levels is reasonable. Although the percentage of consumer loans originated to low- and moderate-income borrowers is significantly lower than the demographic comparator, we considered census data which reflects that 14.4 percent of households in the assessment area had an income that was determined to be below poverty level. Therefore, these customers are typically unable to meet credit underwriting standards. We also considered that 27 percent of our loan sample did not include income information for the borrowers selected.

Refer to Table V in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

## **Victoria AA**

The bank's performance under the Lending Test in the Victoria AA is rated Satisfactory.

For our evaluation, we considered the following factors:

- There is only one low-income CT in the Victoria AA.
- The Victoria AA primarily consists of middle- and upper-income CTs (56 percent).
- The sample selection of small business loans was limited to those of which income information was available for consideration.

## **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans to borrowers in the full-scope AA.

### ***Home Mortgage Loans***

Geographic distribution of residential loans is reasonable. Although the bank only has one low-income CT in this AA, the percentage of loans originated in this CT exceeded both the demographic and aggregate comparators. The percentage of loans in moderate-income CTs were near the demographic and aggregate comparators.

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

### ***Small Loans to Businesses***

Geographic distribution of business loans is reasonable. During the evaluation period the bank did not originate any commercial loans in low-income geographies. The percentage of business loans originated to moderate-income borrowers is significantly lower than the demographic and aggregate comparators.

However, we considered the following activity for the geographic distribution of PPP loans. During the evaluation period the bank did not originate any PPP loans in low-income geographies. The percentage of loans originated in moderate-income CTs significantly exceeds both the demographic and aggregate comparators.

Refer to Table Q in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

### ***Consumer Loans***

Geographic distribution of consumer loans is reasonable. During the evaluation period the bank did not originate any consumer loans in low-income geographies. The percentage of loans originated to moderate-income borrowers is significantly lower than the demographic comparator. However, we considered census data which reflects that 12.4 percent of households in the AA had an income that was determined to be below poverty level. Therefore, these customers may often be unable to meet credit underwriting standards.

Refer to Table U in appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

#### ***Home Mortgage Loans***

Distribution of residential loans to individuals of different income levels is reasonable. The percentage of residential loans originated to LMI borrowers is significantly below the demographic comparators, yet near the aggregate comparators. We considered that the FFIEC Median income was \$60,302, while noting that median housing was valued at \$117,929. This is indicative of families facing difficulties to qualify for home purchase loans.

Refer to Table P in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

#### ***Small Loans to Businesses***

Distribution of loans to small businesses is excellent. During the evaluation period, 79 percent of the bank's business loans were made to small businesses. This is slightly below the demographic comparator, but significantly exceeds the aggregate comparator.

Refer to Table R in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

#### ***Consumer Loans***

Distribution of consumer loans to individuals of different income levels is reasonable. The percentage of consumer loans originated to LMI borrowers is significantly lower than the demographic comparator. However, we considered that census data states that 12.4 percent of households in the AA had income that was determined to be below poverty level. Therefore, these customers may often be unable to meet credit underwriting standards. We also noted that 36 percent of our loan sample did not include income information for the borrowers.

Refer to Table V in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.



## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home Mortgage; Commercial (including PPP); Consumer	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	None	None
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Texas	Full-scope	Calhoun and Victoria Counties

## Appendix B: Summary of State Ratings

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<b>RATINGS – First National Bank</b>	
<b>Overall Bank:</b>	<b>Lending Test Rating</b>
First National Bank in Port Lavaca	Satisfactory
<b>Texas:</b>	
Victoria AA	Satisfactory
Calhoun AA	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased and purchased by all reporting lenders in the state/AA.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other nonvisible features in some instances. CTs ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent core based statistical areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption.

The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A CT 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 conduct business or have banking offices in a MSA 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A CT with a median family income that is less than 50 percent.

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

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes.

Also, the median income determined by the FFIEC annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a core based statistical area that contains an urbanized population of at least 2.5 million. A metropolitan division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties 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 percent and less than 120 percent, in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multistate MSA (MMSA). 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 MMSA, the institution will receive a rating for the MMSA.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the consolidated report of condition and income (call report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the call report. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All MMSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations and purchases; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased and purchased by all HMDA or CRA-reporting lenders in the AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this performance evaluation.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

**Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.



Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Calhoun AA	240	45,175	74.1	506	0.0	0.0	0.0	17.9	9.2	5.1	18.9	34.2	34.6	63.1	56.7	60.3	0.0	0.0	0.0
Victoria AA	84	18,444	25.9	2,701	2.2	2.4	1.1	26.6	19.0	20.2	24.5	28.6	23.9	46.7	50.0	54.8	0.0	0.0	0.0
<b>Total</b>	<b>324</b>	<b>63,619</b>	<b>100.0</b>	<b>3,207</b>	<b>1.7</b>	<b>0.6</b>	<b>0.9</b>	<b>24.8</b>	<b>11.7</b>	<b>17.8</b>	<b>23.3</b>	<b>32.7</b>	<b>25.6</b>	<b>50.2</b>	<b>54.9</b>	<b>55.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Calhoun AA	240	45,175	74.1	506	17.2	0.8	1.0	16.0	4.6	5.3	16.0	10.4	11.1	50.7	77.9	67.6	0.0	6.3	15.0
Victoria AA	84	18,444	25.9	2,701	23.4	1.2	3.0	16.9	6.0	11.6	18.0	10.7	19.3	41.6	63.1	40.6	0.0	19.0	25.6
<b>Total</b>	<b>324</b>	<b>63,619</b>	<b>100.0</b>	<b>3,207</b>	<b>22.2</b>	<b>0.9</b>	<b>2.7</b>	<b>16.7</b>	<b>5.6</b>	<b>10.6</b>	<b>17.7</b>	<b>10.8</b>	<b>18.0</b>	<b>43.4</b>	<b>73.1</b>	<b>44.8</b>	<b>0.0</b>	<b>9.6</b>	<b>23.9</b>

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Calhoun AA	51	4,620	24.5	323	0.0	0.0	0.0	12.2	5.8	10.8	16.3	29.4	21.1	71.6	64.7	68.1	0.0	0.0	0.0
Calhoun AA PPP	76	3,047	36.5	323	0.0	0.0	0.0	12.2	6.58	10.8	16.3	32.9	21.1	71.6	60.5	68.1	0.0	0.0	0.0
Victoria AA	52	1,432	25.0	2,154	2.2	0.0	2.6	33.8	17.3	32.4	25.0	30.8	23.4	38.9	51.9	41.6	0.1	0.0	0.0
Victoria AA PPP	29	930	13.9	2,154	2.2	0.0	2.6	33.8	31.0	32.4	25.0	31.0	23.4	38.9	37.9	41.6	0.1	0.0	0.0
<b>Total</b>	<b>208</b>	<b>10,029</b>	<b>100.0</b>	<b>2,477</b>	<b>1.9</b>	<b>0.0</b>	<b>2.3</b>	<b>30.6</b>	<b>11.6</b>	<b>29.6</b>	<b>23.7</b>	<b>30.1</b>	<b>23.1</b>	<b>43.8</b>	<b>58.3</b>	<b>45.1</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Calhoun AA	51	4,620	49.5	323	79.9	74.5	44.0	4.9	25.5	15.2	0.0
Victoria AA	52	1,432	50.5	2,154	81.8	78.9	38.9	4.6	21.1	13.6	0.0
<b>Total</b>	<b>103</b>	<b>6,052</b>	<b>100.0</b>	<b>2,477</b>	<b>81.6</b>	<b>76.7</b>	<b>39.5</b>	<b>4.6</b>	<b>23.3</b>	<b>13.8</b>	<b>0.0</b>

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-2021	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Calhoun AA	139	1,611	69.9	0.0	0.0	19.5	7.9	17.3	50.4	63.1	41.7	0.0	0.0	
Victoria AA	60	1,255	30.1	3.3	0.0	33.9	23.3	24.8	36.7	37.9	40.0	0.0	0.0	
<b>Total</b>	<b>199</b>	<b>2,866</b>	<b>100.0</b>	<b>2.7</b>	<b>0.0</b>	<b>31.1</b>	<b>15.6</b>	<b>23.3</b>	<b>43.6</b>	<b>42.9</b>	<b>40.9</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-2021	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Calhoun AA	139	1,611	69.9	18.7	9.4	13.9	10.8	17.1	17.3	50.3	35.9	0.0	26.7	
Victoria AA	60	1,255	30.1	23.3	8.3	16.6	5.0	18.2	8.3	41.9	58.3	0.0	20.0	
<b>Total</b>	<b>199</b>	<b>2,866</b>	<b>100.0</b>	<b>22.4</b>	<b>8.9</b>	<b>16.1</b>	<b>7.9</b>	<b>17.9</b>	<b>12.8</b>	<b>43.6</b>	<b>47.1</b>	<b>0.0</b>	<b>23.4</b>	

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

# List of Services

## **HOURS OF OPERATION**

### **PORT LAVACA**

#### **MAIN LOBBY**

Monday – Friday  
9:00 a.m. – 2:00 p.m.

#### **MINI-BANK LOBBY**

Monday – Friday  
7:30 a.m. – 6:00 p.m.  
Saturday  
9:00 a.m. – 12:00 p.m.

#### **DRIVE-IN TELLERS**

Monday – Friday  
7:30 a.m. – 6:00 p.m.  
Saturday  
9:00 a.m. – 12:00 p.m.

### **SEADRIFT**

Monday – Friday  
8:00 a.m. – 4:00 p.m.  
*Closed 12:00 p.m. – 1:00 p.m.*

### **PORT O'CONNOR**

Monday – Friday  
8:00 a.m. – 4:00 p.m.  
*Closed 12:00 p.m. – 1:00 p.m.*

### **VICTORIA LOBBY**

Monday – Friday  
9:00 a.m. – 5:00 p.m.

#### **DRIVE-IN TELLERS**

Monday – Friday  
7:30 a.m. – 6:00 p.m.

## First National Bank in Port Lavaca

Branches in Seadrift,

Port O'Connor & Victoria

### EXPLANATION OF ACCOUNTS

This brochure contains a brief summary regarding the terms and fees for some of the accounts we offer and not a full disclosure of accounts, see new account representative for full disclosure.

Visa Debit Card available for all checking accounts.

#### FIRST CLASS CHECKING:

- Non-Interest Bearing Account
- \$100 minimum to open
- No minimum balance to maintain
- Unlimited check writing
- Free Online/Mobile Banking
- Free Mobile Check Deposit
- Required e-Statement (no charge)
- Inactivity Fee \$5 (No activity for 6 months)

#### PERSONAL CHECKING:

- Non-Interest Bearing Account
- \$100 minimum to open
- \$5 service charge will be imposed if average daily balance falls below \$500 during statement cycle
- Free Online/Mobile Banking
- Free Mobile Check Deposit
- Inactivity Fee \$5 (No activity for 6 months)

#### CLASSIC 50 CHECKING:

- Non-Interest Bearing Account for persons age 50 & older
- \$100.00 minimum to open
- No service charge
- No minimum balance to maintain
- Free Online/Mobile Banking
- Free Mobile Check Deposit
- Inactivity Fee \$5 (No activity for 6 months)

#### FIRST CLASS CLUB: \$8.00 per month

- Interest Bearing Account
- \$1,00 minimum to open
- No minimum balance to maintain
- 2 Orders of free checks annually
- Free Online/Mobile Banking
- Free Mobile Check Deposit
- Cashback Rewards
- \$5,000 Identity Theft Insurance
- Payment card protection
- \$10,000 Accidental Death Insurance

#### FIRST CLASS PLUS: \$10.00 per month

- Non-Interest Bearing Account
- \$100 minimum to open
- No minimum balance to maintain
- Free checks, Cashiers Check & Money Orders
- Free Online/Mobile Banking
- Free Mobile Check Deposit
- Cashback Rewards
- \$5,000 Identity Theft Insurance
- Payment card protection
- \$20,000 Accidental Death Insurance

*\* see the First Class brochure for complete club account information.*

#### SAVINGS:

- \$200 minimum to open
- \$200 minimum balance to avoid \$7.50 service charge
- Withdrawal transactions are limited to six (6) per 4 week or similar period.
- \$1 fee will be charged for each withdrawal in excess of 6 per statement cycle
- Free Online/Mobile Banking
- Free Mobile Check Deposit

#### NOW ACCOUNT:

- Non-Interest Bearing Account
- \$1,000 minimum to open
- \$1,000 minimum to obtain disclosed annual percentage yield and avoid \$7 service charge
- Unlimited transactions
- Free Online/Mobile Banking
- Free Mobile Check Deposit

#### MONEY MARKET INVESTMENT ACCOUNT:

- Interest Bearing Account
- \$1,000 minimum to open
- \$1,000 minimum to obtain disclosed annual percentage yield and avoid \$15 service charge
- A limit of 6 withdrawal transactions per statement cycle.
- \$5 fee will be charged for each withdrawal exceeding 6 per statement cycle
- Free Online/Mobile Banking
- Free Mobile Check Deposit

#### CERTIFICATE OF DEPOSIT: 3 TO 60 MONTHS

- \$1,000 minimum to open
- Current market interest rate earned
- Interest will be compounded & paid quarterly
- Penalty for early withdrawal will apply for maturity of:
  - 1 year or less - equal to 3 months interest
  - 18 to 36 months - equal to 9 months interest
  - 59 months or more - equal to 24 months interest

#### BUSINESS CHECKING:

- Non-Interest Bearing Account
- \$100 minimum to open
- No minimum balance to maintain
- No service charge up to 300 items - per item charge for each additional item
- Required e-Statement (no charge)
- Inactivity Fee \$5 (No activity for 6 months)

**REGULAR BUSINESS CHECKING****(ACCOUNT ANALYSIS):**

- Non-Interest Bearing Account
- \$100 minimum to open
- Account Analysis fee will be computed each month based on activity.

*Fees may be offset by Earnings Credit.*

**MISCELLANEOUS FEES & CHARGES****WIRE TRANSFERS:**

Outgoing-Customer:	\$25.00
Outgoing-Customer (Cash Mgmt)	\$15.00
Outgoing-Non-Customer:	\$35.00
Incoming-Customer:	\$ 5.00
Incoming-Non-Customer:	\$20.00
International:	Inquire with Wire Dept.

**MONEY ORDERS:**

Customer:	\$ 2.00
Non-Customer:	\$ 5.00

**CASHIER'S CHECK:**

Customer:	\$ 4.00
Non-Customer:	\$10.00

**MEDALLION GUARANTEE:**

Customer:	N/C
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**NOTARY SERVICE:**

Customer:	N/C
Non-Customer:	\$ 5.00

**CHECK CASHING:**

Customer:	N/C
Non-Customer:	1% face; min. \$10.00
Non-Customer (On-Us Check >\$100)	\$5.00

**COLLECTION:**

Customer:	Inquire with Collection Dept.
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**SECURITIES SAFEKEEPING:**

Set up fee:	\$25.00
Maintenance:	\$0.01 per 1,000 per month

**GOVERNMENT LEVIES:** \$100.00

**BUSINESS DEBIT CARD DISPUTES:** \$10.00

A minimum charge of \$25.00 may be charged for accounts requiring additional oversight or service required by the Bank Secrecy Act.

**OTHER ACCOUNT FEES**

**Statement Copy no images:** \$ 3.00

**Statement Copy with Images:** \$7.00

**Statement Mailed (monthly/quarterly)** \$5.00  
(online banking customer)

**Account Reconciliation/Research:**

\$10.00 minimum

\$25.00 per hour

\$2.00 per copy

**Nonsufficient Funds (NSF):** \$30.00

*Fee will be waived if cash deposit or transfer funds by 10 a.m. Fee will be waived if there is a pending ACH credit at time of Overdraft.*

*Represented items may be charged "per item"*

*Or "per transaction" fee up to the maximum*

*Allowable representations.*

**Uncollected Funds:** \$30.00

**Stop Payments:** \$30.00

**Chargeback Items:** \$10.00

**Telephone Inquiries:**

Bank By Phone: N/C

Customer Service Representative \$2.00

**Transfers: (deposit & loan)**

Bank By Phone: N/C

Online Banking: N/C

Customer Service Representative \$5.00

**Standard Online Banking:** N/C

**Online Bill Payments:**

(per customer Access ID) \$5.00

**Mobile Banking:** N/C

**Cash Management:** Inquire Online Customer Service

**Check Orders:** Fee varies by product

**Accounts Closed within**

**90 days of opening:** \$20.00

**SAFE DEPOSIT BOXES:**

3 X 5 X 21: \$ 20.00

3 X 10 X 21: \$ 30.00

5 X 10 X 21: \$ 40.00

10 X 10 X 21: \$ 80.00

24 X 14½ X 17½ \$130.00

12 X 21 X 21: \$150.00

24 X 22 X 17½ \$210.00

36 X 19 X 20 \$300.00

24 X 22 X 30½ \$350.00

36 X 12 X 47 \$450.00

59 X 21 X 24 LOCKER: \$650.00

or \$100.00/30 days

Box Drilling \$200.00

Lost Key \$100.00

*Availability varies by location .*

**FNB does not provide insurance coverage on SDB.**

**For additional information please contact us at:**

Port Lavaca: (361) 552-6726

(800) 505-2265

Seadrift: (361) 785-5321

Port O'Connor: (361) 983-2508

Victoria: (361) 579-7911

**Visit us at our website for additional information:**

[www.fnbportlavaca.com](http://www.fnbportlavaca.com)

Effective Date: September 21, 2022

*The Bank that's Good as Gold*



## FUNDS AVAILABILITY (REGULATION CC) DISCLOSURE

Account  
Holder:

Financial Institution: FIRST NATIONAL BANK IN PORT LAVACA

### YOUR ABILITY TO WITHDRAW FUNDS AT FIRST NATIONAL BANK IN PORT LAVACA

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on Saturday we will consider that the deposit was made on the next business day we are open.

#### Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

#### Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

You deposit checks totaling more than \$5,525.00 on any one day.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months.

We believe a check you deposit will not be paid.

There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of the above reasons, and we will tell you when the funds will be available. They will generally be available no later than the **seventh** business day after the day of your deposit.

#### Holds On Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

#### New Accounts (Special Exception Rule)

If you are a new customer, the following special rules will apply during the **first 30 days** your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on First National Bank in Port Lavaca will be available on the same business day as the day of your deposit.

Funds from all other check deposits will be available on the **ninth** business day after the day of your deposit.



**FACTS****WHAT DOES FIRST NATIONAL BANK IN PORT LAVACA DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and credit history
- mortgage rates and payments and transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FIRST NATIONAL BANK IN PORT LAVACA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST NATIONAL BANK IN PORT LAVACA share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call (361) 552-6726 or go to [www.fnbportlavaca.com](http://www.fnbportlavaca.com)

**What we do**

<p><b>How does FIRST NATIONAL BANK IN PORT LAVACA protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p><b>How does FIRST NATIONAL BANK IN PORT LAVACA collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● apply for a loan or open an account</li> <li>● give us your contact information or make deposits or withdrawals from your account</li> <li>● show your driver's license</li> </ul>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

**Definitions**

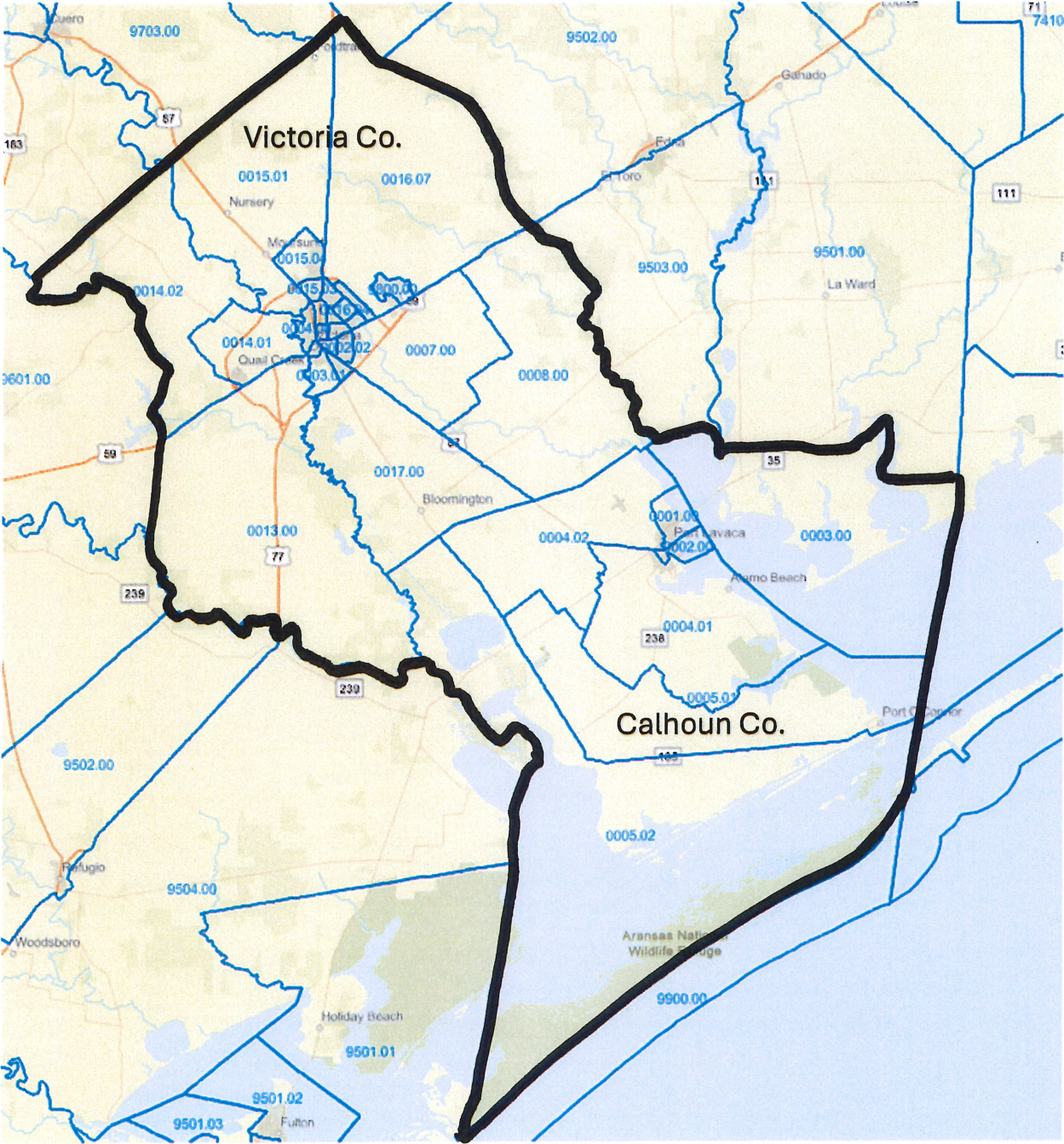
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>FIRST NATIONAL BANK IN PORT LAVACA has no affiliates.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>FIRST NATIONAL BANK IN PORT LAVACA does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>FIRST NATIONAL BANK IN PORT LAVACA doesn't jointly market.</i></li> </ul>

**Other important information**

<p> </p>
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# **Map of Assessment Area**

# Map of Assessment Area



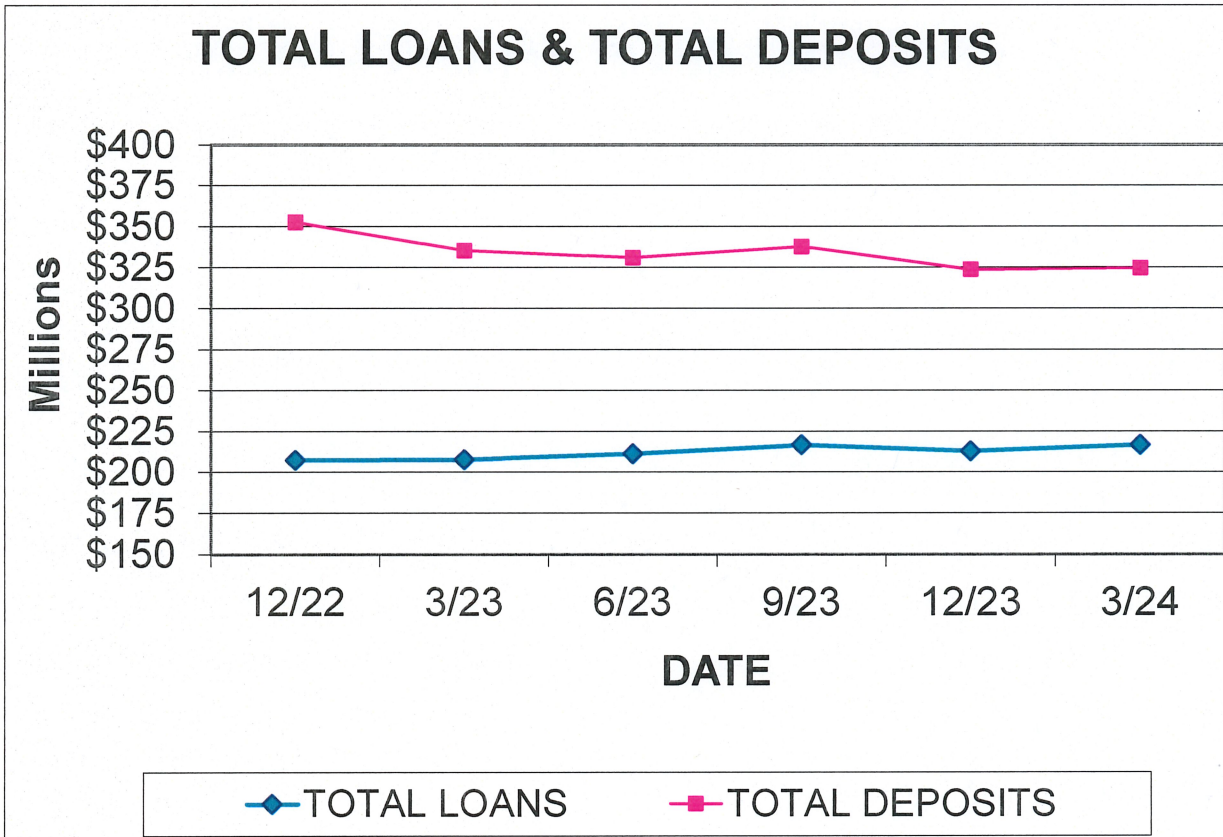
# **Loan to Deposit Ratio**

# FIRST NATIONAL BANK LOAN TO DEPOSIT RATIO ANALYSIS

March 31, 2024

<u>DATE</u>	<u>TOTAL LOANS</u>	<u>TOTAL DEPOSITS</u>	<u>LOAN TO DEPOSIT RATIO</u>	<u>INCREASE OR DECREASE FROM PRIOR QUARTER</u>
12/22	\$ 207,279,268.67	\$ 352,439,865.29	58.81%	
3/23	\$ 207,583,211.78	\$ 335,064,665.35	61.95%	3.14%
6/23	\$ 211,126,177.99	\$ 330,577,039.73	63.87%	1.91%
9/23	\$ 216,542,673.00	\$ 337,475,718.74	64.17%	0.30%
12/23	\$ 212,741,399.27	\$ 323,307,782.13	65.80%	1.64%
3/24	\$ 216,535,066.77	\$ 324,259,826.99	66.78%	0.98%

All figures were taken from the Quarterly FNB Statement of Condition



## **Other Information About the Bank**

# FIRST NATIONAL BANK IN PORT LAVACA

The First National Bank Board of Directors adopted a CRA (Community Reinvestment Act) Statement on January 10, 1979. This statement was revised and adopted on April 9, 2014.

“In accordance with the Community Reinvestment Act, we delineate our local communities as the whole of Calhoun and Victoria Counties. In servicing the credit needs of our community, our customers consistent with sound and prudent banking practices; and such extensions of credit shall include but not be limited to residential real estate loans for 1 – 4 family dwelling units, residential loans for five dwelling units and over, home improvement loans, small business loans, farm loans, commercial loans, and consumer loans.”



## ***About Us***

First National Bank in Port Lavaca takes pride in the fact that it is the only locally owned and directed bank in the Coastal Bend area. All of our directors are local businessmen, farmers, and ranchers.

First National Bank has been serving our community since 1957.

First National Bank expanded into branch banking in October 2005. This first branch bank opened in Port O'Connor, Texas. In May 2006, First National Bank expanded again in Calhoun County by merging with Seaport Bank of Seadrift, Texas and opening the second branch bank. A third branch bank, First National Bank Victoria was opened in February 2014 expanding to serve Victoria County.

Strong community ties help determine our banking policies. Most of our customers live in the Coastal Bend area, our loans are here, our decisions are made here and our profits stay here.

We are continually working on ways to serve our customers better and at the same time maintain the top rating a bank can receive from all bank-rating services.

Independent banking is a vital and essential part of the American enterprise system. Directors and officers of the independent bank are folks with a whole-hearted interest in the prosperity and well-being of the area they serve. They have a real stake in its future. They know its conditions and needs intimately. It is their home. A good portion of depositors' funds is invested in the communities the independent bank serves-in sound loans to the individuals and businesses of its banking area. You can do business directly with the officers of the hometown independent bank. They're right here to advise and serve you. Loan decisions are made quickly by local loan officers that have an intimate knowledge of your needs. Whether you deposit or use some of our many other banking services, you benefit by dealing with your hometown independent bank.

We want your banking experience with us to be as pleasant and easy as possible. So, we offer customers and visitors coffee and soft drinks in our Community Room. First National Bank offers 4 convenient locations; Port Lavaca (main branch) with 6 convenient drive-in lanes, an onsite ATM, and a mini-bank with expanded hours, Seadrift Branch, Port O'Connor Branch and First National Bank Victoria. First National Bank also offers 4 ATM locations. Let First National Bank in Port Lavaca be your hometown community bank! We are an Equal Housing Lender and FDIC insured.

## **First National Bank in Port Lavaca Mission Statement**

First National Bank in Port Lavaca has offices in both Calhoun and Victoria Counties. It is our primary mission to serve these communities with the premier financial services and products in the most competitive, attentive, and efficient means possible. We will also provide our products and services to those outside Calhoun, Victoria, and surrounding counties based on our knowledge, expertise, and experience as we deem appropriate for the delivery of those services. As a true community bank, we stress active community involvement by our staff. As a local owned and independent bank, we stress adaptability, versatility, and responsiveness.

## LOCATIONS

### Port Lavaca



**Location:** 1101 South Hwy 35 By-Pass  
Port Lavaca, Texas 77979  
**Mail Address:** P. O. Drawer 7  
Port Lavaca, Texas 77979  
**Telephone:** (361) 552-6726  
(800) 505-2265  
**Bank By Phone:** (361) 552-8500  
**Main Lobby Hours:** 9 am - 2 pm Mon. - Fri.



#### Mini-Bank Lobby

**Hours:** 7:30 am - 6 pm Mon. - Fri.  
9 am - 12 Noon Sat.



#### Drive-In

**Hours:** 7:30 am - 6 pm Mon. - Fri.  
9 am - 12 Noon Sat.



## Seadrift Branch

**Location:** 101 Railroad Street  
Seadrift, Texas 77983  
**Mail Address:** P. O. Box 670  
Seadrift, Texas 77983  
**Telephone:** (361) 785-5321  
**Bank By Phone:** (361) 552-8500  
**Lobby Hours:** 9 am - 4 pm M-F  
(Closed for Lunch)  
**Drive-In Hours:** 8 am - 4 pm M-F  
(Closed for Lunch)



## Port O'Connor Branch

**Location:** 3675 W. Adams  
Port O'Connor, Texas 77982  
**Mail Address:** P. O. Box 399  
Port O'Connor, Texas 77982  
**Telephone:** (361) 983-2508  
**Bank By Phone:** (361) 552-8500  
**Lobby Hours:** 9 am - 4 pm M-F  
(Closed for Lunch)  
**Drive-In Hours:** 9 am - 4 pm M-F  
(Closed for Lunch)



## Victoria Branch

**Location:** 4304 N. Main  
Victoria, Texas 77901  
**Mail Address:** 4304 N. Main  
Victoria, Texas 77901  
**Telephone:** (361) 579-7911  
**Bank By Phone:** (361) 552-8500  
**Lobby Hours:** 9 am - 5 pm M-F  
**Drive-In Hours:** 7:30 am - 6 pm M-F

## ATM Locations



**FIRST NATIONAL BANK  
IN PORT LAVACA**  
1101 Hwy 35 By-Pass S  
Port Lavaca, Texas 77979



**SEADRIFT BRANCH**  
100 Railroad Street  
Seadrift, Texas 77983



**PORT O'CONNOR BRANCH**  
3675 W. Adams  
Port O'Connor, Texas 77982



**VICTORIA BRANCH**  
4304 N. Main  
Victoria, Texas 77901

## Updates to FNB Products & Services

New Products: Offered a 6-month CD at a special rate beginning  
January 8, 2024

New Services:

Discontinued Products: 11-month CD at a special rate was stopped  
August 2023

6-month CD at a special rate was stopped  
January 18, 2024

Discontinued Services:

Other Information:

First National Bank advertises in following locations:

Local newspapers: Calhoun, Victoria, Dolphin Talk, Calhoun Co. Visitors Guide

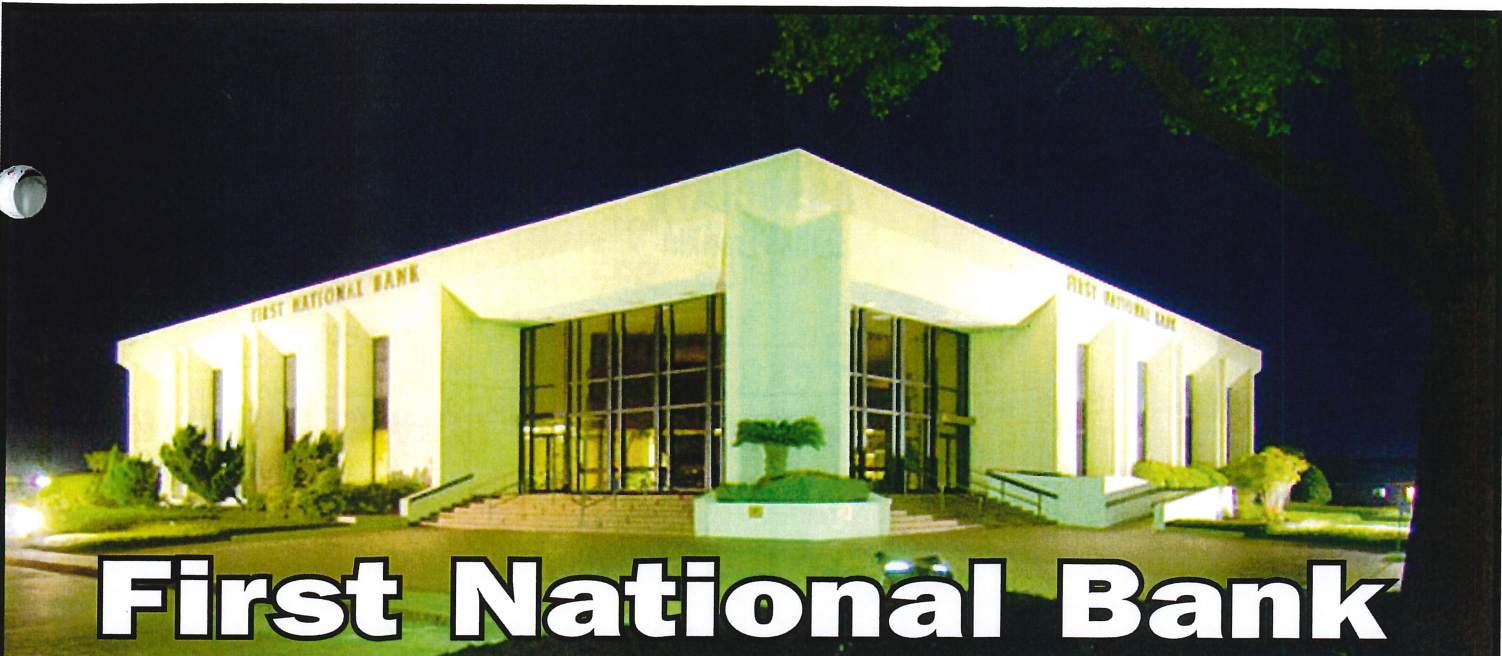
Radio: Victoria

Schools: Yearbooks, football programs, etc...

TV: Victoria

Non-Profits: Local Youth Rodeo, Chamber of Commerce, Relay for Life,  
Calhoun Co. Fair Association, Victoria Co. Fair Association, etc...

Bank Sign: Port Lavaca & Port O'Connor



# First National Bank

## Thank You

Calhoun County for recognizing us as:

### BEST BANK FOR 9 YEARS RUNNING

#### 2023 VOTED BEST:

NORA CERDA, TELLER

SMALL LENDER | HOME LENDER

BEST PLACE TO WORK UNDER 100 EMPLOYEES

MOST HELPFUL EMPLOYEES



#### 2023 RUNNER UP:

CAR LENDER

DAWN RAGUSIN, LOAN OFFICER

#### 2023 HONORABLE MENTION:

ELIZABETH CAREY, TELLER



**FNB** First National Bank  
in Port Lavaca

Member FDIC

The Bank that's Good as Gold®



**Port Lavaca**  
361-552-6726 • Hwy 35 Bypass at Half League

[www.fnbportlavaca.com](http://www.fnbportlavaca.com)

Bank by Phone, Bank by Internet or by iPhone or Android Apps

**Port O'Connor**  
361-983-2508 • 3675 W. Adams

**Seadrift**  
361-785-5321 • 101 Railroad

**Victoria**  
361-579-7911 • 4304 N. Mockingbird  
(Main at Mockingbird)



## **HMDA Mortgage Disclosure Act Notice**

The HMDA data about First National Bank in Port Lavaca bank's 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.

This data is available at the Consumer Financial Protection Bureau's website [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.

# **Branches Opened or Closed**

**Branch Opened**

None

**Branch Closed**

None