

FIRST NATIONAL BANK OF PULASKI

BANK PROFILE

First National Bank of Pulaski (FNB) with assets of \$1,332,059,945*, is an independent bank headquartered in Pulaski, Tennessee. As of December 31, 2022, total loans were \$894,795,214* (net of unearned income) and total deposits were \$1,206,417,801*. The Bank currently has twelve (13) branches. The Bank currently has eight (8) branches that are located in Tennessee and four (5) branches are located in Alabama. Within Tennessee, five (5) branches are located in Giles County, TN, including the Bank's Main Office which is located at 206 South First Street, in Downtown Pulaski, two more located in Pulaski, one in Lynnville, and one in Ardmore, TN. Two branches (2) are located in adjacent Lincoln County, TN, including one (1) located in Fayetteville, TN and one (1) branch located in Park City, TN; one (1) branch is located in Marshall County, in Lewisburg, TN. Branch offices located in Alabama includes two (2) branches in Madison AL, one in Huntsville, AL, one in Downtown Madison area; two (2) branches in Athens, AL, which is in Limestone County, and one in Cullman, AL, which is in Cullman County. (*Based on annual report numbers which includes Bank, FPRC, FPNC, and FPRM).

FNB became a HMDA reporter in 2009. FNB is a retail bank offering traditional financial services, including commercial, mortgage and consumer installment lending. FNB operates a mortgage loan office in Pulaski, Giles County, which is part of the Bank's Main Office serving all TN branches. FNB also has mortgage loan officers located in Athens AL serving all AL locations.

First National Bank of Pulaski is a subsidiary of First Pulaski National Corporation, Pulaski, Tennessee and holds a National Banking Charter, which is regulated by the Office of the Comptroller of the Currency.



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

March 8, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Pulaski
Charter Number 14619

206 South First Street, Pulaski, TN 38478

Office of the Comptroller of the Currency

320 Seven Springs Way, Suite 310, Brentwood, TN 37027

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.

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Overall CRA Rating

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

The Lending Test is rated: Outstanding.

The Community Development Test is rated: Satisfactory.

First National Bank of Pulaski (FNB or bank) has a satisfactory record of meeting community credit needs. This is based on the following factors:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of FNB's loans are inside the bank's assessment areas (AAs).
- FNB exhibits an excellent distribution of loans to individuals of different income levels and businesses of different sizes in both AAs.
- FNB exhibits excellent geographic distribution of home mortgage loans and small loans to businesses.
- FNB's community development (CD) performance demonstrates satisfactory responsiveness to the CD needs in each AA. The bank's overall responsiveness through CD activities to CD lending, investment, and services needs is also satisfactory.
- There were no complaints regarding FNB's Community Reinvestment Act (CRA) activities during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable. The LTD ratio is calculated on a bank-wide basis. FNB's quarterly average net LTD ratio from March 2018 to December 2020 was 70.1 percent, which is an improvement over the previous evaluation period LTD ratio of 62.7 percent. During the evaluation period, the net LTD ratio ranged from a low of 65.7 percent to a high of 73.5 percent. FNB's average LTD ratio is reasonable when compared to similarly situated banks in or near the AAs with consideration given to lending opportunities available as well as demographic and economic factors present in the bank's two AAs. The average LTD ratio of similarly situated banks over the evaluation period was 81.9 percent. Similarly situated banks include those with total assets between \$133 million and \$1.6 billion located in or adjacent to counties in the bank's AAs. FNB is responsive to the credit needs of the community, and the level of loans has been increasing during the evaluation period. FNB's loan growth has been strong, especially with the generation of PPP loans in 2020, but the deposit growth has been equally strong primarily derived from depositor funds originated from federal government stimulus funds. While FNB has aggressively marketed for loan growth, competitor banks have also been aggressive in originating loans at competitive rates. The following table depicts quarterly average LTD ratios for the bank and similarly situated banks:

Loan-to-Deposit (LTD) Ratios		
Institution	Total Assets (\$000s)	Average LTD Ratio (%)
First National Bank of Pulaski (FNB)	\$1,036,575	70.1
Bank of Frankewing	363,588	85.3
Bank of Lincoln County	181,867	83.9
First Commerce Bank	474,240	79.1
Progress Bank and Trust	1,579,238	95.0
North Alabama Bank	132,975	80.0
First Metro Bank	822,233	68.4

Source: Institutions' Reports of Condition for 12-quarter period from March 2018 to Dec. 2020.

As of June 30, 2020, 13 financial institutions with 31 offices controlled \$2.1 billion in deposits within the Tennessee (TN) Non-Metropolitan Statistical Area (MSA) AA represented by Giles, Lincoln, and Marshall Counties. Of the local competitor banks, FNB controlled the largest market share within the TN Non-MSA AA at \$620 million or 29 percent of total deposits. Independent competitor banks with a notable market share of deposits include First Commerce Bank, Bank of Frankenwing, and the Bank of Lincoln County with 20.6 percent, 11.7 percent, and 6.9 percent of total deposits, respectively. Branches of large holding company institutions in the area are Regions Bank, Truist Bank, First Horizon Bank, and US Bank, N.A. with a lower percentage of total deposits ranging from 2.2 percent to 4 percent.

As of June 30, 2020, 31 financial institutions with 119 offices controlled \$10.5 billion in deposits within the Huntsville MSA AA represented by Limestone and Madison Counties. Of the local competitor banks, FNB controlled the 12th largest market share within the Huntsville MSA AA at \$236 million or 2.3 percent of total deposits. Independent competitor banks controlled the following percentage of total deposits within the Huntsville MSA AA: Progress Bank and Trust, North Alabama Bank, and First Metro Bank with 6.1 percent, 1.1 percent, and 0.3 percent of total deposits, respectively. Branches of the following large holding company institutions controlled the market share of deposits in the Huntsville MSA AA: Regions Bank, BBVA Compass Bank, Synovus Bank, and Wells Fargo Bank N.A., with 23.1 percent, 11.8 percent, 8.7 percent, and 6.1 percent of total deposits, respectively.

Lending in Assessment Area

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

The bank originated and purchased 85.9 percent of total loans based on number of loans and 80.2 percent of loans based on dollar volume inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extension of credit by affiliates that may be considered under the other performance criteria. The bank's lending inside its AAs had a positive impact on the bank's overall geographic distribution performance.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,127	85.6	190	14.4	1,317	198,293	80.2	48,936	19.8	247,229
Small Business	1,290	86.1	208	13.9	1,498	117,654	80.3	28,832	19.7	146,486
Total	2,417	85.9	398	14.1	2,815	315,947	80.2	77,768	19.8	393,715

Source: HMDA and Small Business Loan Activity for years 2018-2020

Description of Institution

FNB is an independent, interstate bank which opened for business in 1949. Effective October 31, 1981, the bank became wholly owned by First Pulaski National Corporation, a one-bank holding company. Both the holding company and bank are located in Pulaski, Tennessee. Pulaski is approximately 80 miles south of Nashville, Tennessee and 45 miles northwest of Huntsville, Alabama. There have not been any major changes in the bank's corporate structure, including merger or acquisition activities, since the last CRA examination dated March 1, 2018, when the bank received a satisfactory rating. There are no legal or financial impediments to FNB's ability to meet the credit needs of its AAs. The bank offers a full range of loan and deposit services. FNB's primary business focus is commercial and industrial loans, including commercial real estate loans, and residential mortgage loans. At December 31, 2020, the bank had total assets and gross loans of \$1 billion and \$630.6 million, respectively. Gross loans comprised 60.8 percent of total assets. The following table reflects the composition of FNB's loan portfolio as of December 31, 2020.

Loan Category	Gross Loans as of December 31, 2020	
	Dollar (\$) (in 000's)	Percent (%) of Gross Loans
Residential Mortgage Loans	209,838	33.3
Commercial Real Estate Loans	178,015	28.2
Construction & Land Development Loans	88,212	14.0
Farmland and Agriculture Loans	52,569	8.3
Commercial Non-Real Estate Loans	50,939	8.1
Obligations of State and Local Government & All Other Loans	28,117	4.5
Consumer Loans	22,876	3.6
Gross Loans	630,566	100.00

Source: December 31, 2020 Report of Condition

FNB branches are generally located in areas that make them accessible to bank customers. Eleven offices are located in the bank's AAs, including the bank's main office, with eight offices located in the state of Tennessee and three offices located in the state of Alabama. No new offices were closed, opened, or acquired during the evaluation period. Lobby hours and drive-up hours are set to meet customer needs. Automated teller machines (ATMs) that disburse cash and take deposits are located at each branch office. Additionally, there are five free-standing ATMs that disburse cash only. The bank also operates a mortgage loan office in Pulaski/Giles County which is part of the bank's main office.

Customers may also access their accounts through telephone banking or by the internet. Internet and telephone banking include transfers between FNB accounts, review of bank balances and transactions, access to loan account information and bill-paying capability for the internet banking product. The bank also offers MasterCard debit cards that can be used to access customer accounts at point of sale (POS) or ATM locations. Additionally, Visa and MasterCard credit cards are offered by the bank through a third-party. Investment, brokerage, and insurance services are also available through third-party providers. FNB's business strategy includes continued marketing of commercial credit to small businesses and individuals through its products, staff, and locations. The bank actively generates commercial, mortgage, and consumer loans to customers located primarily in Giles, Lincoln, and Marshall County, Tennessee and Limestone and Madison County, Alabama. Commercial loan activity includes all types of commercial real estate development and construction. Small Business Administration (SBA) loans are offered for new business startups as well as to expand existing businesses. FNB also supports the financing of residential home loans through conventional secondary market home mortgages, Veteran Administration (VA) guaranteed loans, Rural Development loans, and Federal Housing Administration (FHA) guaranteed loans.

FNB Pulaski has two AAs. Both AAs are reasonable and meet regulatory requirements based on their composition of whole counties with whole census tracts (CTs) within those counties. The bank has not arbitrarily excluded any low- or moderate-income (LMI) geographies. The first AA is a non-Metropolitan Statistical Area (non-MSA) AA within Southern Tennessee, which includes the entire counties of Giles, Lincoln, and Marshall County. The second AA is the Huntsville, Huntsville MSA AA, which includes the entire counties of Madison and Limestone County. All five counties within the bank's AAs have adequate financial and non-financial institutions serving the loan and deposit needs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period is October 1, 2017, through December 31, 2020. This Performance Evaluation (PE) assesses the bank's performance under the Lending Test and the CD Test. In evaluating the Bank's lending performance, we reviewed one- to four- family home mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA) and loans to small businesses as reported under the CRA. Home mortgage loans and business loans are the bank's primary loan products. Consumer lending and farm lending did not constitute a substantial lending activity during the review period; therefore, these loan products were not considered in the lending performance evaluation. We conducted a data integrity review prior to this PE and concluded that the bank's internal data was reliable.

For Geographic and Borrower Distribution analyses, FNB's loan originations are compared to the 2015 American Community Survey (ACS) Census data and aggregate HMDA data and CRA data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full- scope review. For purposes of this evaluation, Bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

FNB has two AAs which are located in separate states and possessing bank offices. Full-scope reviews were performed for the bank’s two AAs. The AA in Tennessee (TN Non-MSA AA) consists of the counties of Giles, Lincoln, and Marshall. The AA in Alabama (Huntsville MSA AA) is the city of Huntsville and consists of the counties of Limestone and Madison.

Ratings

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings

We evaluated both AAs and placed equal weight for the Lending Test and the Community Development Test on the TN Non-MSA AA and the Huntsville MSA AA. At December 31, 2020, Tennessee had deposits of \$647 million and loans totaling \$378 million, which were generated by eight branches primarily in rural county locations that had been in existence longer than the bank’s Alabama branches. At December 31, 2020, Alabama had deposits of \$272 million and loans totaling \$252 million, which were generated by three branches primarily in metropolitan locations.

The state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each state section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), “Community Reinvestment Act and Interstate Deposit Production Regulations” or “Community Reinvestment Act,” 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 has engaged in discriminatory or other illegal credit practices that would be inconsistent with helping to meet community credit needs and require consideration in this evaluation.

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 Tennessee

CRA rating for State of Tennessee: Satisfactory.

The Lending Test is rated: Outstanding.

The Community Development Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank exhibits excellent geographic distribution of loans in the state.
- The bank exhibits an excellent distribution of loans in the TN Non-MSA AA to individuals of different income levels and businesses of different sizes.
- The bank exhibits adequate responsiveness to CD needs in the state through community CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

FNB operates eight offices, including the bank's main office, in the State of Tennessee. Within Tennessee, five offices are located in Giles County including three in the city of Pulaski and one each in the city of Ardmore and the city of Lynnville, two offices are located in adjacent Lincoln County, including one each in the city of Fayetteville and in the city of City Park, and one office is located in adjacent Marshall County within the city of Lewisburg.

The Tennessee AA, TN Non-MSA AA, consists of 23 CTs located in Giles, Lincoln, and Marshall County, Tennessee. These counties are considered rural and non-metropolitan. Most of the topography for the area is contoured with rock and high winding ridges in the north and stretches deep into the fertile valleys of Richland Creek and in the south.

The 23 CTs consist of one moderate-income CT, 17 middle-income CTs, and five upper-income CTs, with no tracts categorized as low-income. The county seats in Tennessee are Pulaski (Giles County); Fayetteville (Lincoln County); and Lewisburg (Marshall County), respectively. Giles County has a population approximating 30,000, with the other two counties in the AA having populations approximating 35,000.

The primary employers for this AA include County Boards of Education, Frito Lay, Magneti Marelli (Auto Parts Manufacturing), Goodman Company (Heating/Air Manufacturing), Calsonic

Kansei (Auto Parts Manufacturing), and Walker Die Casting (Aluminum Die Manufacturing for Vehicles). Collectively, these employers employ over 8,500 employees. The unemployment rate in December 2020 for Giles, Lincoln, and Marshall County was 6.2 percent, 6.6 percent, and 5.8 percent, respectively. FNB had a 29 percent market share for this AA's deposits as of June 30, 2020.

Distribution of Bank Offices and ATMs by Census Tract						
Census Tract	Tracts		Full-Service Branches		Automated Teller Machines (ATMs)	
Income Level	#	%	#	%	#	%
Low	0	0	0	0	0	0
Moderate	1	4.4	0	0	0	0
Middle	17	73.9	6	75.0	9	75.0
Upper	5	21.7	2	25.0	3	25.0
TOTAL	23	100.0	8	100.0	12	100.0

Table A – Demographic Information of the Assessment Area

Assessment Area: Tennessee Non-MSA 2020

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	0.0	4.3	73.9	21.7	0.0
Population by Geography	93,658	0.0	4.9	69.4	25.7	0.0
Housing Units by Geography	42,392	0.0	4.3	71.0	24.7	0.0
Owner-Occupied Units by Geography	26,874	0.0	2.2	69.8	28.0	0.0
Occupied Rental Units by Geography	10,035	0.0	11.0	73.1	16.0	0.0
Vacant Units by Geography	5,483	0.0	2.6	73.3	24.1	0.0
Businesses by Geography	5,038	0.0	4.2	73.9	21.9	0.0
Farms by Geography	437	0.0	0.5	69.8	29.7	0.0
Family Distribution by Income Level	25,434	17.4	17.2	21.1	44.3	0.0
Household Distribution by Income Level	36,909	19.6	15.4	18.9	46.2	0.0
Median Family Income Non-MSAs - TN		\$46,066	Median Housing Value			\$110,730
			Median Gross Rent			\$616
			Families Below Poverty Level			12.5%

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.

Two community contacts were conducted during this examination, one within the Tennessee AA and one within the Alabama AA. Both contacts indicated that financial institutions were doing a satisfactory job of meeting the financial needs of the community. Both contacts noted that

additional affordable housing was needed for their respective areas. The Tennessee community contact stated that banks could assist with the need for additional workforce development, training and recruitment through bank personnel participation in planning and recruiting through various organizations such as the Chamber of Commerce as well as banks providing additional donations and space for efforts to recruit business workers.

SCOPE OF EVALUATION IN TENNESSEE

We performed a full-scope review of the TN Non-MSA AA based on this AA being the only bank AA in the state of Tennessee as well as bank activity in this location. Both the Lending Test and CD Test ratings were analyzed to arrive at the overall state rating. Conclusions regarding the bank's lending performance in the TN Non-MSA AA are based on Home Mortgage Disclosure Act (HMDA) reportable loans and business loans during the evaluation period for years 2018-2020. The CD Test includes a review of loans, investments, grants, and donations made in the bank's AA that meet the definition of CD as well as CD services provided in the bank's AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE

LENDING TEST

The bank's performance under the Lending Test in Tennessee is rated outstanding.

Conclusions for TN Non-MSA AA Receiving a Full-Scope Review

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state.

Home Mortgage Loans

The geographic distribution of home mortgage loans in the TN Non-MSA AA is excellent. Refer to Table O in the state of Tennessee section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

During the evaluation period of 2018-2020, the bank's mortgage lending in the AA's sole moderate-income CT was near to the percent of owner-occupied housing units and near to aggregate lending in the moderate-income CT.

Small Loans to Businesses

The geographic distribution of loans to businesses of different sizes within the TN Non-MSA AA is excellent. Refer to Table Q in the “TN Non-MSA” 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.

During the evaluation period of 2018-2020, the bank’s business lending in the AA’s sole moderate-income CT was somewhat lower than both the percent of businesses and aggregate lending to small businesses in the moderate-income CT.

Our analysis did not identify any unexplained conspicuous lending gaps. The bank’s ability to originate home mortgage loans and small loans to businesses loans within the sole moderate-income CT is limited to the CTs small size of 2.3 square miles and the fact that a substantial portion of this CT is populated by municipal structures, terrain unsuitable for structures, schools, railroad tracts within the middle of the CT, and recreational park space

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans in the TN Non-MSA AA 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 loans to LMI individuals in the TN Non-MSA AA is excellent. Refer to Table P in the “TN Non-MSA” 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

During the evaluation period of 2018-2020, the bank’s home mortgage lending to low-income families was lower than percent of families identified as low-income and exceeded aggregate lending to low-income borrowers. During the same time period, the bank’s home mortgage lending to moderate-income families was near to the percent of families identified as moderate-income and exceeded aggregate lending to moderate-income borrowers. Residential lending activity to LMI borrowers is negatively impacted by the limited owner-occupied housing available in the AA, with no low-income CTs and only one moderate-income CT in the TN Non-MSA AA. The bank also has limitations in its ability to originate home mortgage loans within the AA’s sole moderate-income CT’s size of 2.3 square miles and the fact that a substantial portion of this CT is populated by municipal structures, terrain unsuitable for structures, schools, railroad tracts within the middle of the CT, and recreational park space. The bank’s ability to originate home mortgage loans in the sole moderate-income CT is also limited by the significant level (30.6 percent) of households below the poverty level who would have a minimal probability to qualify for residential housing loans. Additionally, the bank directs LMI borrowers into government home loan programs such as United State Department of Agriculture (USDA)/Rural Development, VA, and FHA. During the evaluation period, the bank granted 32 USDA loans totaling \$4.5 million to borrowers within the TN Non-MSA AA. The bank also assists LMI borrowers through the bank’s secondary market lending program.

Small Loans to Businesses

The distribution of loans to small businesses in the TN Non-MSA AA is excellent. Refer to Table R in the “TN Non-MSA” 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.

During the evaluation period of 2018-2020, the bank’s lending to businesses with revenues less than or equal to \$1 million exceeded both the percent of businesses identified as having revenues less than or equal to \$1 million and aggregate lending to these businesses.

Responses to Complaints

FNB did not have any consumer complaints relating to the bank’s CRA performance in the TN Non-MSA AA during this evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the CD Test in the state Tennessee is rated satisfactory.

Conclusions for TN Non-MSA AA Receiving Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for CD in the bank’s AA.

Number and Amount of Community Development Loans

The Community Development Loan Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
TN Non-MSA AA	4	100%	\$1,963	100%

Specific examples of the aforementioned CD loans were primarily for community services and affordable housing. Within the AA, the bank granted a \$70,000 loan to purchase a building to provide community services to LMI individuals, a \$500,000 loan to fund a Low-Income Home Energy Assistance Program, a \$250,000 loan for a apartment complex that rents to low-income individuals, and a \$1.1 million loan to purchase an apartment complex which rents to low-income individuals.

In a county adjoining the AA, the bank granted a \$8 million loan to construct a multifamily housing complex for low-income individuals.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, sets forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investment, including prior period investments that remain outstanding as of the examination date.

<i>Qualified Investments</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
TN Non-MSA	0	\$0	15	\$1,020	15	100%	\$1,020	100%	0	\$0

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Specific examples of the aforementioned community development investments, which included loans, were as follows. During the evaluation period, the bank made capital investments to two separate Small Business Investment Corporations (SBICs) totaling \$1 million. The SBICs, licensed with the Small Business Administration, provide financing to small businesses within the state of Tennessee including small businesses in the bank's TN Non-MSA AA. The bank also made CD donations totaling \$400 during the evaluation period.

During the evaluation period, the bank made non-CD donations totaling \$125 thousand to various community organizations or school organizations related to students of schools within the AA that had a majority of their student population who qualified for federal free or reduced meal programs.

Extent to Which the Bank Provides Community Development Services

FNB's record of providing CD services is excellent. During the evaluation period, bank personnel contributed 728 hours related to CD concerning community services, economic development, and affordable housing. Board members actively support recruiting, expansion, and promoting new and existing industries in FNB's TN Non-MSA AA, which was cited as a need by the TN Non-MSA community contact. A number of the bank's officers, some directors, and other personnel are members of civic clubs and community boards serving the bank's TN Non-MSA AA and its people. Bank management actively encourages bank employees to "get involved and support local civic services and school systems." Individually, FNB employees have been involved in civic organizations which assist and support LMI individuals and children of LMI families. Employees assist with various area charities, schools, and other organizations which assist LMI individuals and children of LMI families with issues such as literacy, income, and food through programs at local schools, libraries, churches, and other civic organizations. Credit builder account customers are provided the opportunity to attend a free financial literacy management workshop lead by bank officers and employees. The workshop instructs LMI individuals and children of LMI families how to build good credit, budget, money management, savings plans, and identity theft. Practical financial programs are provided to older students regarding budgeting, savings, credit card dangers, building good credit, and establishing a good

relationship with banks and bankers. It has been the bank's practice to have a Bank Student Advisory Board at each county high school. Board members are seniors and include students from LMI families. Students receive formal presentations at the bank's main office on financial planning, investment options, account operations, how to protect credit, business opportunities, and financial security. Individual financial and business counseling is available for each student as needed.

FNB has an array of alternative delivery systems which benefit LMI individuals. Within the bank's TN Non-MSA AA, there are eight full-service branches with drive-up facilities and ATMs, which are available via auto and pedestrian means. Branches provide at least 40 hours of teller service weekly. Lobby hours and drive-up hours are set to meet customer needs. ATMs that disburse cash and take deposits are located at each branch office. Additionally, there are several free-standing ATMs that disburse cash only. As noted above in the "Description of the Institution" section, the bank offers internet and telephone banking, and MasterCard debit cards that can be used to access customer accounts at POS or ATM locations. Additionally, Visa and MasterCard credit cards are offered by the bank through a third-party. Investment, brokerage, and insurance services are also available through third-party providers.

State of Alabama

CRA rating for state of Alabama: Outstanding.

The Lending Test is rated: Outstanding.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The bank exhibits excellent geographic distribution of loans in the state.
- The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses of different sizes.
- The bank exhibits outstanding responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

FNB operates three offices in the State of Alabama. Within Alabama, one office is in the city of Huntsville, which is in Madison County, and two offices are located in the city of Athens, which is in Limestone County. The Alabama AA, Huntsville MSA AA, consists of 89 CTs within Madison and Limestone County, Alabama. The 89 CTs consist of 12 low-income, 29 moderate-income, 26 middle-income, and 22 upper-income census tracts. The geography of the area ranges from the tall peaks of the southern Appalachian Mountains, to the low valleys formed by the Tennessee River, with the largest city in the AA, Huntsville, sitting at the base of the Monte

Sano Mountain. Primary industries within the AA are professional and technical services, manufacturing, retail trade, and state and local government. The largest employers within this AA include the U.S. Army/Redstone Arsenal, Huntsville City Schools, and The Boeing Company, Cummings Research Park, and Mazda/Toyota. Primary municipalities in the AA are Huntsville, Athens, and Madison, Alabama. The unemployment rate in December 2020 for this AA was 2.8 percent. Total population for the Huntsville MSA AA is approaching 500,000. Numerous large financial institutions create a significant challenge to FNB in obtaining loan and deposit business from the AA's residents. FNB Pulaski only had 2.3 percent market share of this AA's deposits as June 30, 2020.

Distribution of Bank Offices and ATMs by Census Tract						
Census Tract	Tracts		Full-Service Branches		Automated Teller Machines (ATMs)	
Income Level	#	%	#	%	#	%
Low	12	13.5	1	3.3	1	25.00
Moderate	29	32.6	1	3.3	1	25.00
Middle	26	29.2	1	3.4	2	50.00
Upper	22	24.7	0	0	0	0
TOTAL	89	100.0	3	100.0	4	100.0

Table A – Demographic Information of the Assessment Area

Assessment Area: Huntsville AA 2020

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	89	13.5	32.6	29.2	24.7	0.0
Population by Geography	435,243	8.6	26.7	32.4	32.4	0.0
Housing Units by Geography	188,077	10.0	27.8	32.5	29.7	0.0
Owner-Occupied Units by Geography	117,889	4.0	24.5	33.8	37.7	0.0
Occupied Rental Units by Geography	52,091	20.4	34.3	30.0	15.3	0.0
Vacant Units by Geography	18,097	18.7	30.9	31.2	19.2	0.0
Businesses by Geography	29,761	10.2	25.4	29.9	34.5	0.0
Farms by Geography	1,029	6.0	27.5	38.9	27.6	0.0
Family Distribution by Income Level	112,844	23.8	16.9	17.3	41.9	0.0
Household Distribution by Income Level	169,980	25.2	15.8	15.9	43.0	0.0
Median Family Income MSA - 26620 Huntsville, AL MSA		\$72,576	Median Housing Value			\$160,520
			Median Gross Rent			\$772
			Families Below Poverty Level			10.3%

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.

Two community contacts were conducted during this examination, one within the Tennessee AA and one within the Alabama AA. Both contacts indicated that financial institutions were doing a satisfactory job of meeting the financial needs of the community. Both contacts noted that additional affordable housing was needed for their respective areas. The Alabama community contact noted a limited level of available housing inventory based on a booming economy and high housing demand.

SCOPE OF EVALUATION IN ALABAMA

We performed a full-scope review of the Huntsville MSA AA based on this AA being the only bank AA in the state of Alabama as well as bank activity in this location. Both the Lending Test and CD Test ratings were analyzed to arrive at the overall state rating. Conclusions regarding the bank's lending performance in the AL MSA AA are based on HMDA reportable loans and business loans during the evaluation period for the years 2018-2020. The CD Test includes a review of loans, investments, grants, and donations made in the bank's AA that meet the definition of CD, as well as CD services provided in the bank's AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

The bank's performance under the Lending Test in Alabama is rated outstanding.

Conclusions for AL Non-MSA AA Receiving a Full-Scope Review

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state.

Home Mortgage Loans

The geographic distribution of home mortgage loans in the Huntsville MSA AA is excellent. Refer to Table O in the state of Tennessee section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The Huntsville MSA AA includes twelve low-income and 29 moderate-income CTs. For the low-income CTs within this AA, the CT average for households below the poverty level is 37.3 percent and the CT average level of owner-occupied properties is 369 homes, which provides a minimal probability for borrowers to qualify for loans or have access to properties for residential housing loans.

During the evaluation period of 2018-2020, the bank's mortgage lending in the low-income CTs was near to the percent of owner-occupied housing units and exceeded aggregate lending in the low-income CTs. The bank's mortgage lending in the moderate-income CTs exceeded the

percent of owner-occupied housing units and exceeded aggregate lending in the moderate-income CTs.

Small Loans to Businesses

The geographic distribution of loans to businesses of different sizes within the Huntsville MSA AA is excellent. Refer to Table Q in the “TN Non-MSA” 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.

During the evaluation period of 2018-2020, the bank’s business lending in low-income CTs was lower the percent of businesses in low-income CTs and was somewhat lower than aggregate lending to small businesses in the low-income CTs. The bank’s business lending in moderate-income CTs exceeded both the percent of businesses and aggregate lending to small businesses in moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans in the Huntsville MSA AA 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 loans to LMI individuals in the Huntsville MSA AA is excellent. Refer to Table P in the “Huntsville MSA AA” 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

During the evaluation period of 2018-2020, the bank’s home mortgage lending to low-income families was lower than percent of families identified as low-income and exceeded aggregate lending to low-income borrowers. During the same time period, the bank’s home mortgage lending to moderate-income families exceeded both the percent of families identified as moderate-income and aggregate lending to moderate-income borrowers.

The bank’s lending to low-income and moderate-income borrowers is impacted by a number of factors, including the poverty level and the affordability of housing within this AA. Approximately 10.3 percent of households within this AA have incomes below the poverty level and the average median housing value is \$160,520. Additionally, the bank directs LMI borrowers into government home loan programs such as USDA/Rural Development, VA, and FHA. During the evaluation period, the bank granted 59 USDA loans totaling \$8.2 million to borrowers within the Huntsville MSA AA. The bank also assists LMI borrowers through the bank’s secondary market lending program.

Small Loans to Businesses

The distribution of loans to small businesses in the Huntsville MSA AA is excellent. Refer to Table R in the “Huntsville MSA AA” 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.

During the evaluation period of 2018-2020, the bank’s lending to businesses with revenues less than or equal to \$1 million was near to the percent of businesses identified as having revenues less than or equal to \$1 million and exceeded aggregate lending to these businesses.

Responses to Complaints

FNB did not have any consumer complaints relating to the bank’s CRA performance in the Huntsville MSA AA during this evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the CD Test in Alabama is rated outstanding.

Conclusions for Huntsville MSA AA Receiving Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in its AL MSA AA through CD loans, qualified investments, and CD services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for CD in the bank’s assessment Alabama AA.

Number and Amount of Community Development Loans

The Community Development Loan Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
AL MSA	5	100%	\$6,186	100%

Specific examples of the aforementioned CD loans were primarily for community services and economic development. Within the AA, the bank granted four CD loans totaling approximately \$6 million for economic development within the AA involving the purchase of businesses serving individuals in LMI areas or the support for a business that can generate a significant level of jobs, especially for moderate-income individuals.

In a county adjoining the AA, the bank granted a \$9.6 million loan for the purchase of a multifamily housing complex that has affordable housing for low-income individuals.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, sets forth the information and data used to evaluate the bank's level of qualified CD investments. This table includes all CD investment, including prior period investments that remain outstanding as of the examination date.

<i>Qualified Investments</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Huntsville MSA AA	0	\$0	12	\$2,251	12	100%	\$2,251	100%	0	\$0

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Specific examples of the aforementioned CD investments, which included loans, were as follows. During the evaluation period, the bank purchased two mortgaged-backed investment pools supported by residential mortgages totaling \$2.3 million and granted to provide affordable housing to LMI families within the AA. The bank also made CD donations totaling \$300 during the evaluation period.

During the evaluation period, the bank made Non-CD donations totaling \$43 thousand to various community organizations or school organizations related to students of schools within the AA that had a majority of their student population who qualified for federal free or reduced meal programs.

Extent to Which the Bank Provides Community Development Services

FNB's record of providing CD services is excellent. During the evaluation period, the AA's bank personnel from contributed 237 hours related to CD concerning community services, economic development, and affordable housing. A number of the bank's officers and other personnel are members of civic clubs and community boards serving the bank's Huntsville MSA AA and its people. Bank management actively encourages bank employees to "get involved and support local civic services and school systems." Individually, FNB employees have been involved in civic organizations which assist and support LMI individuals and children of LMI families. Employees assist with various area charities, schools, and other organizations which assist LMI individuals and children of LMI families with issues such as literacy, income, and food through programs at local schools and other civic organizations. One of the organizations served by bank personnel is Community Bank Partners, which fosters financial literacy and home ownership needs of LMI individuals. Another organization served by bank personnel is Committee of 100 Poverty Simulation, which educates community leaders how to provide

support low-income families. Bank senior management actively support the recruiting, expansion, and promoting of new and existing industries in the bank's Huntsville MSA AA.

FNB has an array of alternative delivery systems which benefit LMI individuals. Within the bank's Huntsville MSA AA, there are three full-service branches with drive-up facilities and ATMs, which are available via auto and pedestrian. Of the three branches, the bank has one branch in a low-income CT and another branch in a moderate-income CTs within this AA. Branches provide at least 40 hours of teller service weekly. Lobby hours and drive-up hours are set to meet customer needs. ATMs that disburse cash and take deposits are located at each branch office. Additionally, there are several free-standing ATMs that disburse cash only. As noted above in the "Description of the Institution" section, the bank offers internet and telephone banking, and MasterCard debit cards that can be used to access customer accounts at POS or ATM locations. Additionally, Visa and MasterCard credit cards are offered by the bank through a third-party. Investment, brokerage, and insurance services are also available through third-party providers. Investment, brokerage, and insurance services are also available through third-party providers. FNB's business strategy includes continued marketing of commercial credit to small businesses and individuals through its products, staff, and locations.

Appendix A: Scope of Examination

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 MSA(s) and non-MSA(s) 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”.

Time Period Reviewed:	1/01/2018 to 12/31/20	
Bank Products Reviewed:	Home mortgage and small business loans Community development (CD) loans, qualified investments, services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NONE	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Tennessee		
TN Non-MSA AA	Full-Scope	Giles, Lincoln, and Marshall Counties
Alabama		
Huntsville MSA AA	Full-Scope	Limestone and Madison Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS		FNB of Pulaski	
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
FNB Pulaski	Outstanding	Satisfactory	Satisfactory
Tennessee	Outstanding	Satisfactory	Satisfactory
Alabama	Outstanding	Outstanding	Outstanding

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

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 by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts 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 low- or moderate-income 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 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 conduct 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, 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 census tract 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 by all reporting lenders in the state/assessment area.

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 Federal Financial Institutions Examination Council (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: 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 Metropolitan Statistical Area 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 multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

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

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, 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 (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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/assessment area. 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 assessment area.
- 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal

to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm 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/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2018-20**

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
TN Non-MSA	610	94,382	100.0	3,281	0.0	0.0	0.0	2.2	2.1	2.3	69.8	74.8	63.3	28.0	23.1	34.4	0.0	0.0	0.0
Total	610	94,382	100.0	3,281	0.0	0.0	0.0	2.2	2.1	2.3	69.8	74.8	63.3	28.0	23.1	34.4	0.0	0.0	0.0

Source: 2015 ACS Census; 10/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2018-20**

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
Huntsville MSA AA	517	103,911	100.0	21,885	4.0	1.0	2.0	24.5	46.4	17.0	33.8	37.1	36.1	37.7	15.5	44.9	0.0	0.0	0.0
Total	517	103,911	100.0	21,885	4.0	1.0	2.0	24.5	46.4	17.0	33.8	37.1	36.1	37.7	15.5	44.9	0.0	0.0	0.0

Source: 2015 ACS Census; 10/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2018-20**

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
TN Non-MSA	610	94,382	100.0	3,281	17.4	4.4	3.8	17.2	16.4	11.8	21.1	24.9	23.9	44.3	50.0	41.4	0.0	4.3	19.0
Total	610	94,382	100.0	3,281	17.4	4.4	3.8	17.2	16.4	11.8	21.1	24.9	23.9	44.3	50.0	41.4	0.0	4.3	19.0

Source: 2015 ACS Census; 10/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2018-20**

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Huntsville MSA AA	517	103,911	100.0	21,885	23.8	11.2	10.4	16.9	20.3	17.4	17.3	23.4	20.0	41.9	37.1	33.1	0.0	7.9	19.1
Total	517	103,911	100.0	21,885	23.8	11.2	10.4	16.9	20.3	17.4	17.3	23.4	20.0	41.9	37.1	33.1	0.0	7.9	19.1

Source: 2015 ACS Census; 10/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2018-20

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
TN Non-MSA	668	51,998	100.0	951	0.0	0.0	0.0	4.2	2.7	3.7	73.9	80.8	73.3	21.9	16.5	23.0	0.0	0.0	0.0
Total	668	51,998	100.0	951	0.0	0.0	0.0	4.2	2.7	3.7	73.9	80.8	73.3	21.9	16.5	23.0	0.0	0.0	0.0

Source: 2020 D&B Data; 10/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2018-20

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
Huntsville MSA AA	622	65,656	100.0	7,927	10.2	5.6	12.5	25.4	42.4	20.4	29.9	40.2	30.6	34.5	11.7	36.5	0.0	0.0	0.0
Total	622	65,656	100.0	7,927	10.2	5.6	12.5	25.4	42.4	20.4	29.9	40.2	30.6	34.5	11.7	36.5	0.0	0.0	0.0

Source: 2020 D&B Data; 10/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-20
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
TN Non-MSA	668	51,998	100.0	951	82.1	82.3	49.3	4.5	17.5	13.4	0.2
Total	668	51,998	100.0	951	82.1	82.3	49.3	4.5	17.5	13.4	0.2
Source: 2020 D&B Data; 10/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-20
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
Huntsville MSA AA	622	65,656	100.0	7,927	83.9	77.2	44.7	4.8	22.2	11.4	0.5
Total	622	65,656	100.0	7,927	83.9	77.2	44.7	4.8	22.2	11.4	0.5
Source: 2020 D&B Data; 10/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data shows 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 Website.

FIRST NATIONAL BANK PRODUCTS AND SERVICES

CREDIT SERVICES:

First National Bank offers the following types of credit at Pulaski Main Office, Fayetteville, Park City, Ardmore, Lynnville, Lewisburg, Huntsville, Madison, Athens, and Cullman:

- One-to-four family home Loans*
- Multi-family residential Loans
- Commercial Real Estate Loans
- Commercial and Industrial Loans
- Consumer Loans (Auto, Consumer Purchase, Personal)
- Mobile Home Loans
- Home Improvement Loans
- Home Equity Loans
- Small Business Loans *
- Agricultural Production Loans *
- Farm Real Estate Loans *
- Industrial Development Loans
- Government Entity Loans

*(FmHA insured and SBA guaranteed financing is available in these areas.)

First National Bank sponsors VISA and Master Card credit cards through The Bankers Bank of Atlanta.

By Appointment at all locations:

Through the secondary market, First National Bank will place the following types of loans:

- Long Term Fixed Rate Residential Loans
- (Including VA guaranteed loans)
- THDA Funded FmHA Guaranteed Residential Loans
- Adjustable-Rate Mortgages

First National Bank offers online inquiries through its website for in-house loans and online applications for loans through the bank's Mortgage company.

DEPOSIT SERVICES:

First National Bank offers the following Deposit Services at Pulaski Main Office, Minor Hill Road Office, Industrial Park Office, Fayetteville, Park City, Ardmore, Lewisburg, Lynnville, Huntsville, Madison, Athens Hwy 72, Athens Downtown, and Cullman:

- Commercial Checking accounts
- IMMI (money market) accounts
- Liquid Funds Accounts
- Organizational Accounts

Personal Checking Accounts (Secure Checking, Kasasa Cash, Kasasa Cash Back)
NOW accounts
Special Checking (low volume) accounts

Internet Banking
Service On-Line Bill
Paying Mobile
deposit capture

Savings accounts
Christmas Club Accounts
Kids Club Savings

Certificates of Deposit - Terms of 30 days through 5 Years Individual Retirement Accounts

Remote Capture for Commercial Businesses

HSA Accounts

WIRE TRANSFER SERVICES

Wire transfers are available at Pulaski Main Office, Minor Hill Road Branch, Industrial Park Branch, Fayetteville, Park City, Ardmore, Lynnville, Lewisburg, Huntsville, Madison, Athens, and Cullman.

ATMs

Automated Teller Machines (ATMs), named "First Place Banker," have been installed at eleven of the bank's locations. These drive-up facilities serve the communities 24 hours a day, seven days a week, in the Pulaski Main Office, Industrial Park Branch, Minor Hill Road Office, Ardmore, Lynnville, Fayetteville, Park City, Lewisburg, Huntsville, Madison, Athens, and Cullman. These facilities offer nationwide access through the CIRRUS and Money Belt networks. First National Bank also operates a cash dispenser machine at McDonald's at the intersection of 31-A and I-65 in Cornersville, a cash dispenser and deposit-accepting machine at Quick Trip Market in Petersburg, a cash dispenser machine in the Fayetteville Medical Center in Fayetteville, a cash dispenser machine at Teledyne Technologies, Inc. in Lewisburg, a cash dispenser machine at Parkway Market in Lewisburg, and a cash dispenser machine at Martin College.

VOICE RESPONSE SYSTEM

The Voice Response system is available to bank customers in all banking locations. This system allows customers to inquire about deposit, CD, and loan balances and to make deposit transfers via phone and at any time from any touch-tone phone.

INTERNET BANKING

First National Bank site gives branch locations, addresses, and phone numbers, along with hours of operation. A listing of products and services offered is given along with a complete description.

INVESTMENT/BROKERAGE SERVICES

Brokerage services are available through the Raymond James office at the main office in Pulaski, and by appointment at all branches.

SAFE DEPOSIT

Boxes are available for rent at the Home Office in Pulaski and at the Ardmore, Fayetteville, Park City, Lewisburg, Huntsville, Madison, and Athens 72 Offices.

INSURANCE SERVICES

First National is now affiliated with Raymond James to offer our customers insurance services including long term care, home health care, Medicare supplement, term life, short-term disability, long-term disability, cancer, accident, hospital indemnity and group health insurance.

Credit Life and Accident and Health Insurance is available through Plateau Insurance.

MERCHANT CREDIT CARD SERVICES

First National offers merchant credit card processing.

Checking

COMMERCIAL CHECKING

Minimum to Open.....	\$100.00
Daily Balance	Monthly Fee
\$0.00 to 4,999.99.....	\$10.29
\$5,000.00 and up	NO MONTHLY FEE

ORGANIZATION ACCOUNT

Minimum to Open.....	\$100.00
Daily Balance	Monthly Fee
\$0.00 to \$599.99.....	\$10.29
\$600.00 and up	NO MONTHLY FEE

ON US ACCOUNT

Monthly Fee.....	\$5.29
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SECURE CHECKING ACCOUNT

Minimum to Open.....	\$100.00
Daily Balance:	Monthly Fee
\$0.00 to \$999.99.....	\$6.95
\$1000 and up.....	\$4.95

ECHECKING ACCOUNT

Minimum to Open.....	\$100.00
Account requires an eStatement.	
Failure to sign up for eStatements after 30 days.....	\$5.00 monthly fee until statement enrollment.

HERITAGE CHECKING

\$5,000 minimum deposit relationship required	
Age 50 & Older	
Minimum to Open.....	\$100.00
If deposit relationship falls below \$5,000.00, the following fees will apply:	
Monthly Fee.....	\$6.95
Check Order Fee.....	\$17.35

FREE KASASA CASH CHECKING

Minimum to Open.....	\$100.00
No monthly service fees	

FREE KASASA CASH BACK CHECKING

Minimum to Open.....	\$100.00
No monthly service fees	

Interest Bearing Accounts

INSURED MONEY MARKET INVESTMENT ACCOUNT

Minimum Balance for Individuals.....	\$2,500.00
Minimum Balance for Businesses.....	\$5,000.00
A monthly fee of \$11.00 will be charged if the balance drops below the minimum at any time during the month. The seventh and any subsequent withdrawals will be charged at the rate of \$11.00 per item. Withdrawal restrictions to this account are outlined in our account disclosure.	

LIQUID FUNDS ACCOUNT

Minimum Balance.....	\$5,000.00
A monthly fee of \$11.00 will be charged if the balance drops below the minimum at any time during the month. The seventh and any subsequent withdrawals will be charged at the rate of \$11.00 per item. Withdrawal restrictions to this account are outlined in our account disclosure.	

NOW ACCOUNT

Daily Balance	Monthly Fee
\$0.00 to \$1,499.99.....	\$10.29 plus \$0.35 per check
\$1,500.00 and up.....	NO MONTHLY FEE
**Available to individuals, sole proprietorships, government agencies and non-profit corporations. Not available to partnerships, corporations or Limited Liability Companies (LLCs).	

SAVINGS ACCOUNT

Minimum to Open Savings Account.....	\$100.00
Minimum to Open Kids Club Savings Account.....	\$25.00

Savings Withdrawals:

6 withdrawals in one calendar quarter.....	No charge
Each additional withdrawal per calendar quarter.....	\$4.00
Savings closed within 90 days of opening.....	\$12.00
Quarterly Maintenance Fee of \$6.00 if balance falls below minimum	

CHRISTMAS CLUB

Customers are allowed one withdrawal per cycle at no charge.	
Subsequent withdrawals will be charged at a rate of \$4.00 per withdrawal.	

CERTIFICATES OF DEPOSIT

Minimum to Open.....	\$500.00
Rates Vary	

INDIVIDUAL RETIREMENT ACCOUNTS

Traditional IRA, Roth IRA, Sep IRA, Simple IRA	
Rates Vary.	

HEALTH SAVINGS ACCOUNT

Monthly Fee.....	\$2.00
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Additional Services

SAFETY DEPOSIT BOX RENTAL

3" x 5"	\$22.00 year
3" x 10"	\$28.00 year
5" x 10"	\$40.00 year
10" x 10"	\$58.00 year
10" x 15"	\$70.00 year
Lost Key.....	\$40.00
Drilling- Subject to pricing by BankPak.....	\$175.00*
Contents not FDIC insured *Replacing lock, payable in advance	

OFFICIAL FIRST NATIONAL BANK CHECKS

Customers.....	\$5.00
Non-customers.....	\$7.50

RESEARCH FEES

Research.....	\$30.00 per hour
Minimum.....	\$15.00

ADDITIONAL STATEMENTS

Printed.....	\$5.00 per statements
Image Statement Faxed	\$2.00
Image Statement Copy (No check images).....	\$3.00
Per Item Copy.....	\$2.00
Faxed Copies Up to 3 Pages (additional pages \$3.00).....	\$10.00

WIRE TRANSFERS

Domestic.....	\$18.50
International.....	\$55.00

NON-SUFFICIENT FUNDS

NSF fee.....	\$34.50
Daily Overdraft Fee (after 3-day grace period).....	\$5.75

STOP PAYMENT (Six Months)

No Inspection.....	\$30.00
All Checks Inspected.....	\$35.00

POSITIVE PAY..... \$40 per account

DORMANT/ INACTIVE ACCOUNT CHARGES

Checking Accounts with a Balance Under \$600	
Savings Accounts with a Balance under \$100	
No Activity for One Year.....	\$3.50 month

CASHING CHECKS FOR NON-CUSTOMERS

Subject to Approval	
Up to \$1000.00.....	\$10.00
Above \$1000.00.....	1.5%

LEVIES/ GARNISHMENTS

Charge per item.....	\$50.00
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VERIFICATION OF DEPOSITS..... \$10.00

Additional Added Values

OVERDRAFT PRIVILEGE

For Qualifying Accounts

DIRECT DEPOSIT

NIGHT DEPOSIT BAGS

One locking bag provided at no charge. Additional bags may be purchased for a fee of \$33.25 per bag.

NIGHT DEPOSITORY KEYS

Up to 4 keys issued at no fee. Additional keys may be obtained at a cost of \$20 per key.

COUNTING CHANGE

Customers.....	No Cost
Non-Customers.....	10% (\$1 Minimum charge)

CREDIT CARD PROGRAM

Individuals- Visa/MasterCard applications are available.

Commercial Customers- Upon approval as a recipient, commercial accounts will be set up to accept credit card deposits. For details contact the officer in charge of credit card applications.

ATM/ FIRST PLACE BANKER (24 Hour ATM)

Other providers may charge access fees. In addition, transactions through the network are \$1.00.

DEBIT/ CHECKCARD

Available on selected accounts.

Replacement card fee.....	\$8.00
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INTERNET BANKING SERVICE with Free Bill Pay

MOBILE BANKING with MOBILE DEPOSIT

ZELLE

FIRST NATIONAL ATM LOCATIONS

First National Bank Home Office

206 South First Street

Pulaski, TN 38478

Giles County

Census Tract: NA 47 055 9204.00 – Middle Income Tract

First National Bank Ardmore Office

26591 East Main Street

Ardmore, TN 38449

Giles County

Census Tract: NA 47 055 9208.00 – Middle Income Tract

First National Bank Industrial Park Office

100 Bennett Lane

Pulaski, TN 38478

Giles County

Census Tract: NA 47 055 9202.00 – Middle Income Tract

First National Bank Minor Hill Road Office

820 Mill Street

Pulaski, TN 38478

Giles County

Census Tract: NA 47 055 9205.00 – Middle Income Tract

McDonalds

(CASH DISPENSER ONLY)

3685 Pulaski Highway

Cornersville, TN 37047

Marshall County

Census Tract: NA 47 117 9555.00 – Middle Income Tract

First National Bank Fayetteville Office

405 West College Street

Fayetteville, TN 37334

Lincoln County

Census Tract: NA 47 103 9753.00 – Middle Income Tract

Quick Trip Market

(CASH DISPENSER ONLY)

3287 Lewisburg Hwy

Petersburg, TN 37144

Lincoln County

Census Tract 47 103 9751.00 – Middle Income Tract

First National Bank Park City Office
2850 Huntsville Highway
Fayetteville, TN 37334
Lincoln County
Census Tract: NA 47 103 9756.01 – Middle Income Tract

First National Bank Lewisburg Office
1190 N Ellington Pkwy.
Lewisburg, TN 37091
Marshall County
Census Tract: NA 47 117 9552.00 – Middle Income Tract
(Choice of Spanish as language)

Lincoln County Medical Center
(CASH DISPENSER ONLY)
106 Medical Center Blvd
Fayetteville, TN 37334
Lincoln County
Census Tract: NA 47 103 9754.00 – Middle Income Tract

First National Bank Lynnville Office
159 Mill Street
Lynnville, TN 38472
Census Tract: NA 47 055 9201.00 – Middle Income Tract

Teledyne Technologies, Inc.
(CASH DISPENSER ONLY)
1425 Higgs Rd.
Lewisburg, TN 37091
Census Tract: NA 47 117 9552.00 – Middle Income Tract

Martin Methodist College
433 West Madison St.
Pulaski, TN 38472
Census Tract: NA 47 117 9202.00 – Middle Income Tract
(CASH DISPENSER ONLY)

Huntsville Office
2101 Clinton Avenue
Huntsville, Alabama 35805
Census Tract: 26620 01 089 0012.00 – Low Income Tract

Athens Office
1880 US Hwy 72 East
Athens, Alabama 35611
Census Tract: 26620 01 083 0209.00 – Middle Income Tract (this address geocodes

incorrectly to 0204.01 on the FFIEC website, but when the user select tool is used and the exact location is marked, it geocodes as shown above.)

Athens Downtown office
321 S. Jefferson Street
Athens, AL 35611
Limestone County
Census Tract: 26620 01 083 0210.00- Moderate Income Tract

Griners Grocery
14470 Hwy 231/431 N
Hazel Green, AL 35750
Madison County
Census Tract: 26620 01 089 0103.01- Middle Income Tract

Town Madison Office
503 Town Madison Blvd. Suite B
Madison, AL 35758
Census Tract: 26620 01 089 0112.03

Cullman Office
1645 Derenda Ave SW, Suite E
Cullman, AL 35055
Census Tract: NA 01 043 9650.01-Upper Income Tract

FIRST NATIONAL BANK'S OFFICES AND LOCATIONS

1 - First National Bank Home Office

206 South First Street

Pulaski, TN 38478

Giles County

Census Tract: NA 47 055 9204.00 – Middle Income Tract

Located in Pulaski, Tennessee the home office of First National Bank was established January 12, 1938. First National Bank was preceded by the state-chartered Richland Bank located on the east side of the Pulaski square. In 1948 the Richland Bank was converted to the nationally chartered First National Bank. First National Bank has served the growing needs of Giles County for over sixty years. With growth came the need to expand. By April of 1966 the current location at 206 South First Street in Pulaski, just one block off the public square was opened for business. Expansion has been necessary two additional times to accommodate the growth in the 80's and 90's.

2 - First National Bank Ardmore Office

26591 East Main Street

Ardmore, TN 38449

Giles County

Census Tract: NA 47 055 9208.00 – Middle Income Tract

In 1963 the Ardmore Office opened. The growing population in the southern portion of Giles County was extremely beneficial. The current office has remained at its original location, on the Alabama/Tennessee state line. This office has had several expansions during its 36 years in operation.

3 - First National Bank Industrial Park Office

100 Bennett Drive

Pulaski, TN 38478

Giles County

Census Tract: NA 47 055 9202.00 – Middle Income Tract

In 1982 First National Bank seized the opportunity to open a branch in the Industrial Park area of Pulaski. The growing number of factories produced an abundance of customers who demanded convenient access to their banking needs. The decision was made to close the West College Street Branch, located just two blocks from the home office on South First Street. The Industrial Park Office underwent a much needed expansion in the fall of 1995.

4 - First National Bank Minor Hill Road Office

820 Mill Street

Pulaski, TN 38478

Giles County

Census Tract: NA 47 055 9205.00 – Middle Income Tract

A large portion of the population in Pulaski resides across Richland Creek. With the addition of a shopping plaza and many residential neighborhoods, First National Bank saw the opportunity in 1985 to open the Minor Hill Road Office. The decision was made to close an office located in the rural community of Minor Hill. The new office offered convenient access to the Minor Hill community and a large residential population of Pulaski.

5 - First National Bank Fayetteville Office
405 West College Street
Fayetteville, TN 37334
Lincoln County
Census Tract: NA 47 103 9753.00 – Middle Income Tract

In September 1991, the decision was made to locate a temporary branch office outside Giles County. The original (permanent) office, formally another financial institution was totally renovated and expanded. The official grand opening was held on June 12, 1992. The office was located just off the public square in Fayetteville, Tennessee. The building lease expired in 2000 on the Fayetteville office. During 1999, the bank purchased a lot West of this location and has now completed the new Fayetteville office. The Fayetteville office was moved from the old location to 405 West College Street after close of business on Friday, December 21, 2001, and began operations in the new facility on Monday, December 24, 2001. The grand opening for the new office was held 3/8/02.

6 - First National Bank Park City Office
2850 Huntsville Highway
Fayetteville, TN 37334
Lincoln County
Census Tract: NA 47 103 9756.01 – Middle Income Tract

In May 1993 the Lincoln County Market was expanded with a much needed office in the Park City Community. This highly populated and fast growing area is located seven (7) miles south of Fayetteville and twenty-five (25) miles north of Huntsville on US Highway 231/431. An existing building was renovated to be used as a temporary branch. Construction of a permanent location was completed in July 1997, with expanded facilities for an additional loan officer and lock boxes. The former office building was converted into a community room for the use of the local citizens and organizations. Facilities are also available to the Park City community at Ardmore and at the theatre in Pulaski.

7 - First National Bank, Lewisburg Office
1190 N Ellington Pkwy.
Lewisburg, TN 37091
Marshall County
Census Tract: NA 47 117 9552.00 - Middle Income Tract

The Bank of Belfast opened the Lewisburg office in 1990, to serve the needs of the Lewisburg community. After the purchase of the Bank of Belfast by First National Bank, the Lewisburg office became a branch of First National Bank in April 2002, and was located at 951 North Ellington Parkway. The 951 N Ellington Parkway office closed on Friday, February 2, 2007 and opened on Monday, February 5, 2007 at 1190 N Ellington Parkway.

8 - First National Bank, Lynnville Office
159 Mill Street
Lynnville, TN 38472
Giles County
Census Tract: NA 47 055 9201.00 – Middle Income Tract

During 2005, the Bank continued its efforts to grow and expand in the market areas we serve. As a result of these efforts, the tenth office of First National Bank was opened in Lynnville, Tennessee on October 18, 2005. This opportunity came to pass when Sun Trust decided to close its operation in the Lynnville community. The bank's decision to locate a full service branch in Lynnville is keeping with the Bank's mission to maximize shareholder value and to provide superior customer service to the citizens of our communities.

9 - First National Bank, Clinton Avenue office
2101 Clinton Avenue
Huntsville, Alabama 35805
Madison County
Census Tract: 26620 01 089 0012.00 – Low Income Tract

During 2008, the Bank continued its efforts to grow and expand in the market areas we serve. As a result of these efforts, the tenth office of First National Bank was opened in Huntsville, Alabama on January 15, 2008. The Huntsville market is one we have been serving through lenders from our other offices; however, the opportunities in this area are consistently increasing.

10 - First National Bank, Athens office
1880 US Hwy 72 East
Athens, Alabama 35611
Limestone County
Census Tract: 26620 01 083 0209.00 – Middle Income Tract (this address geocodes incorrectly to 0204.01 on the FFIEC website, but when the user select tool is used and the exact location is marked, it geocodes as shown above.)

During 2008, the Bank continued its efforts to grow and expand in the market areas we serve. As a result of these efforts, the eleventh office of First National Bank was opened in Athens, Alabama on April 21, 2008. The Athens market is one we have been serving

through lenders from our other offices; however, the opportunities in this area are consistently increasing. The Athens office moved to the new facility in May 2010.

11 - First National Bank, Athens Downtown office
321 S. Jefferson Street
Athens, AL 35611
Limestone County
Census Tract: 26620 01 083 0210.00- Moderate Income Tract

During 2013, the Bank continued its efforts to grow and expand in the market areas we serve. As a result of these efforts, the twelfth office of First National Bank was opened in Athens, Alabama in June, 2013. The Athens market is one we have been serving through lenders from our other offices; however, the opportunities in this area are consistently increasing.

12. First National Bank, Town Madison
503 Town Madison Blvd. Suite B
Madison, AL 35758
Census Tract: 26620 01 089 0112.03 – Upper-Income tract

During 2021, the Bank continued its efforts to grow with the opening of a new branch in Town Madison in Madison, AL in May 2021. This state-of-the-art facility is our first location to include Integrative teller Machines (ITM's). This new location will greatly enhance the Bank's ability to service and grow the Northern Alabama operations.

13. First National Bank, Cullman Office
1645 Derenda Ave SW, Suite E
Cullman, AL 35055
Census Tract: NA 01 043 9650.01 - Upper Income Tract

During 2023, the Bank continued its efforts to grow with the opening of a new branch in Cullman, AL April 2023.

FIRST NATIONAL BANK
ASSESSMENT AREA

First National Bank has been required to establish two assessment areas as follows:

Assessment Area# 1:

State# 47 TENNESSEE

Includes 24 tracts:

MSA	County	County#	Tracts
9999	Giles	55	All of Giles County
9999	Lincoln	103	All of Lincoln County
9999	Marshall	117	All of Marshall County

Assessment Area# 2:

State# 1 ALABAMA

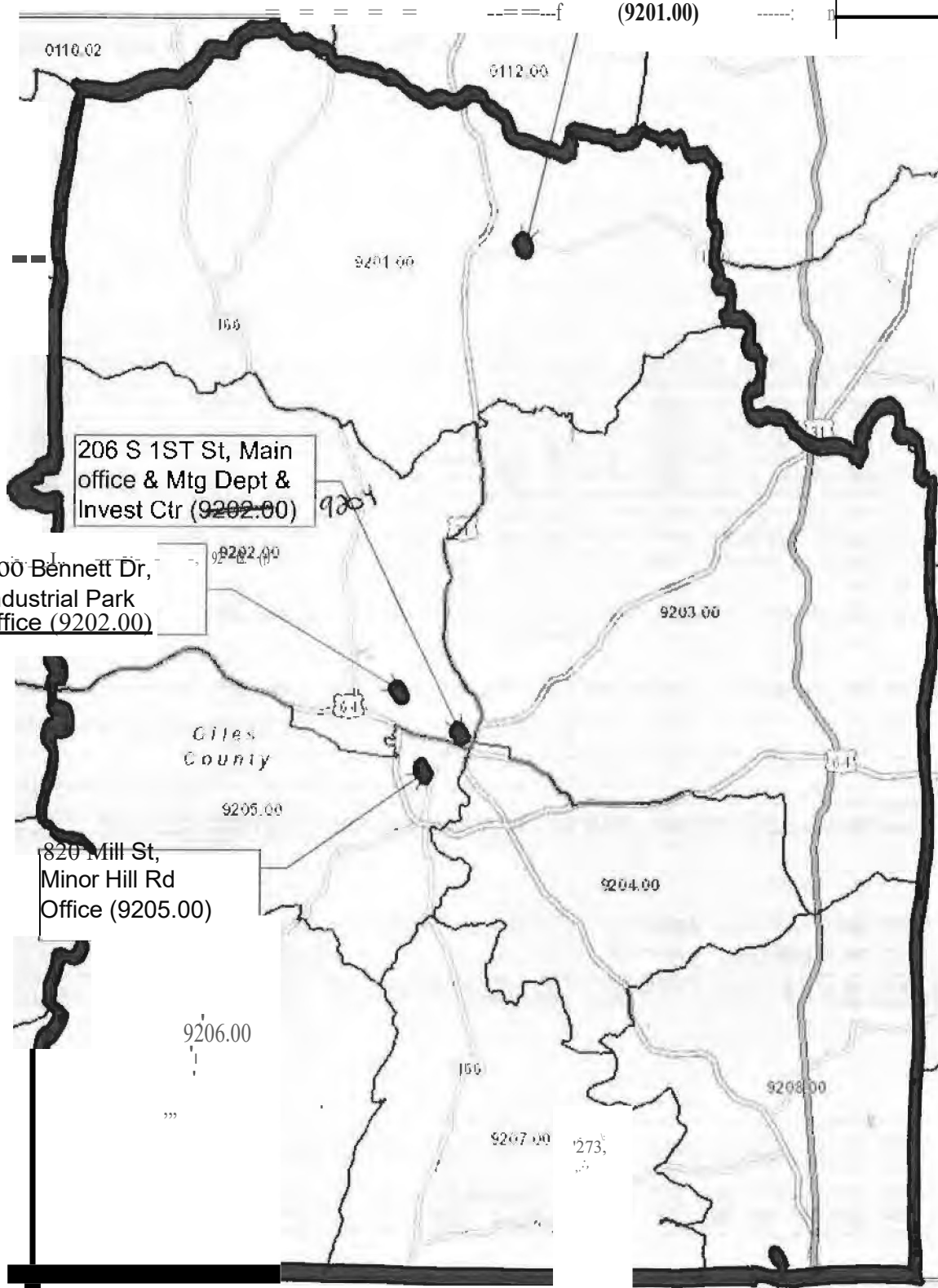
Includes 140 tracts:

MSA	County/County #	Tracts
9999	Cullman 43	All of Cullman County
26620	Limestone 83	All of Limestone County
26620	Madison 89	All of Madison County

GILES COUNTY, TN

159 Mill St.

Lynnville office
(9201.00)

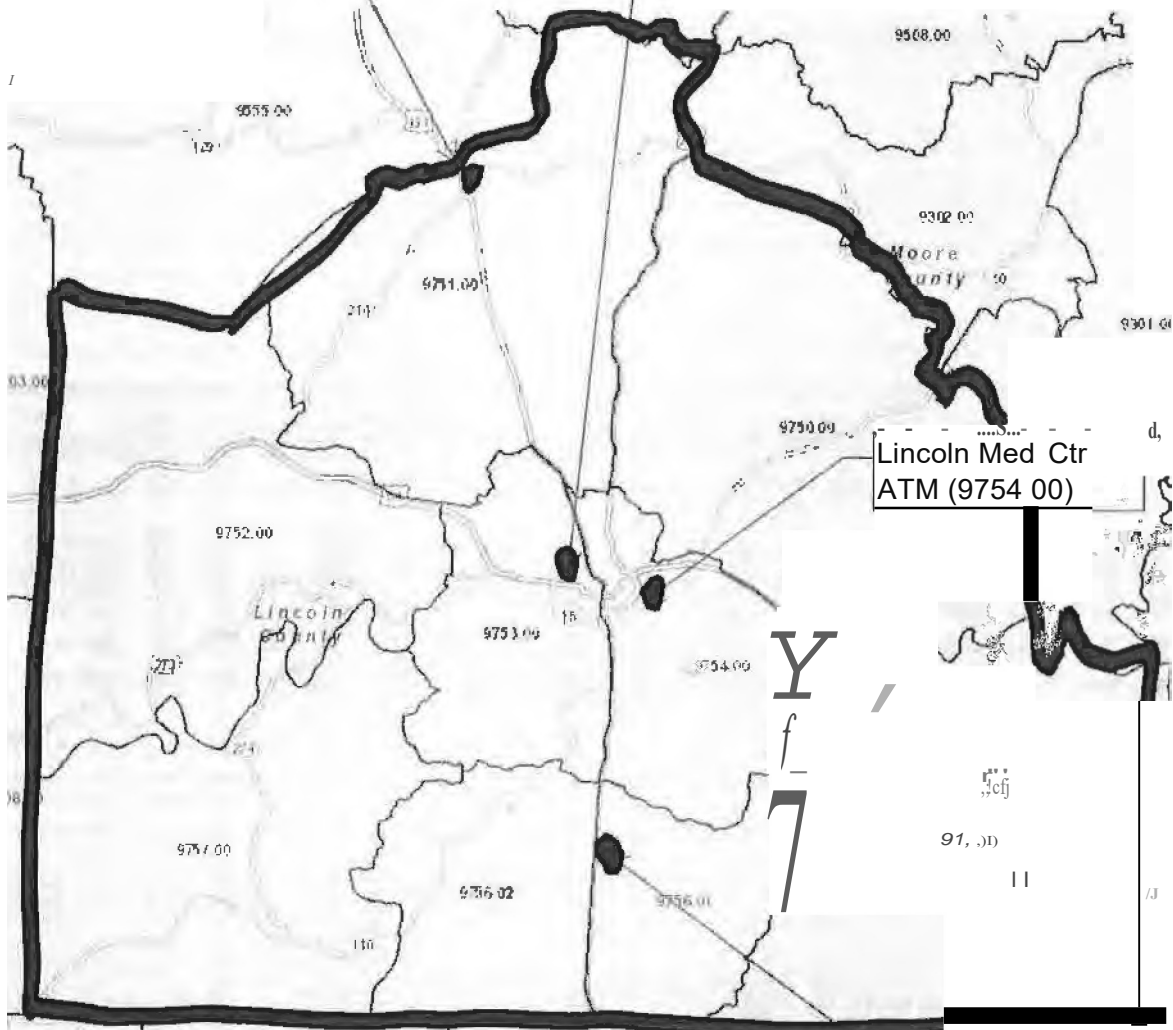


26591 E Main St,
Ardmore office
(9208.00)

Shell Station ATM

LINCOLN COUNTY, TN

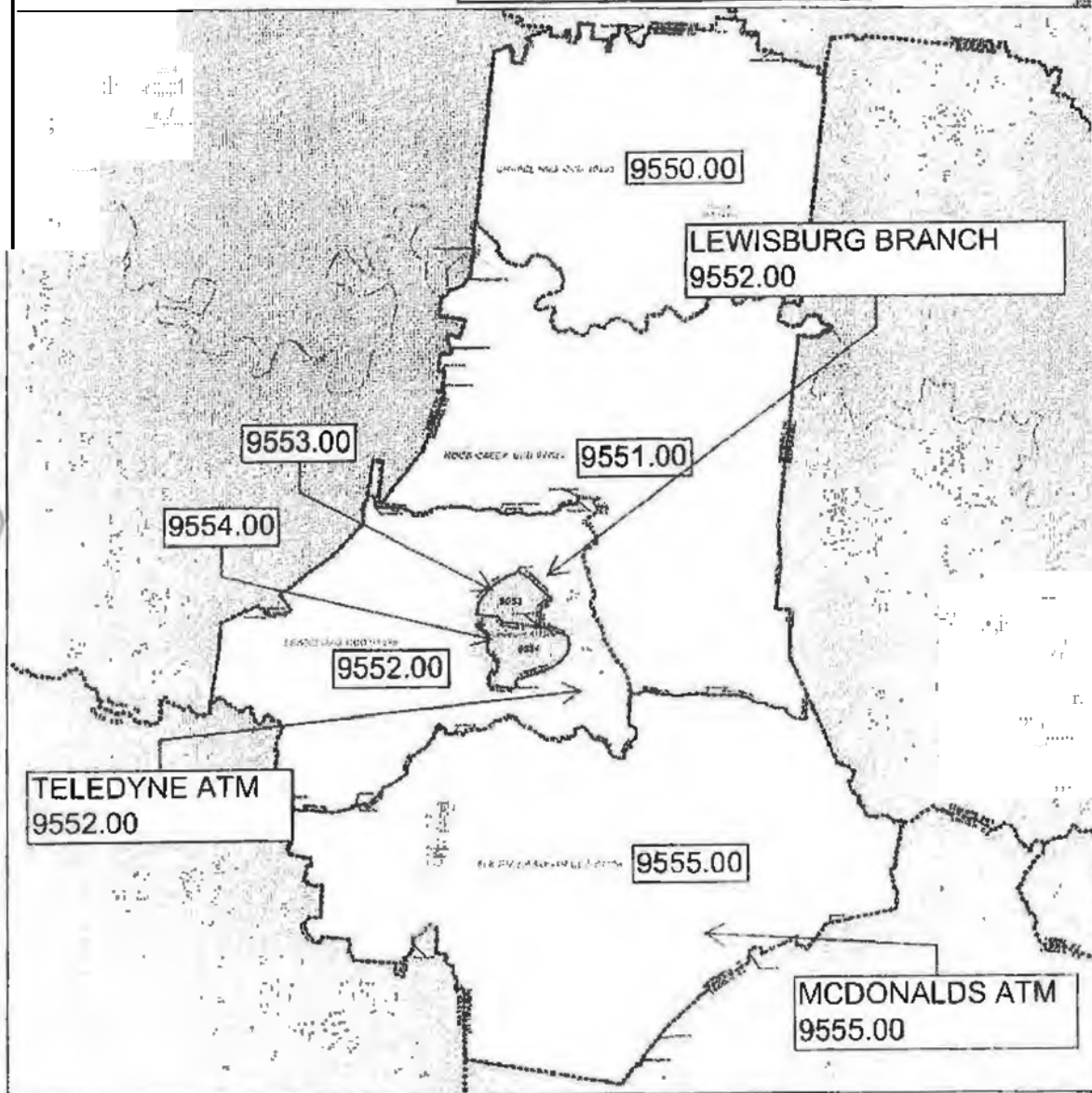
405 College St W,
Fayetteville office
(9753.00)



Lincoln Med Ctr
ATM (9754.00)

2850 Huntsville
Hwy, Park City
office (9756.01)

MARSHALL COUNTY



LIMESTONE COUNTY, AI (CLOSE-UP)

321 S Jefferson Street_
office (0210.00)

q206.00

0207 Oi) ¹

1880 US Hwy 72 E
office (0209.00)

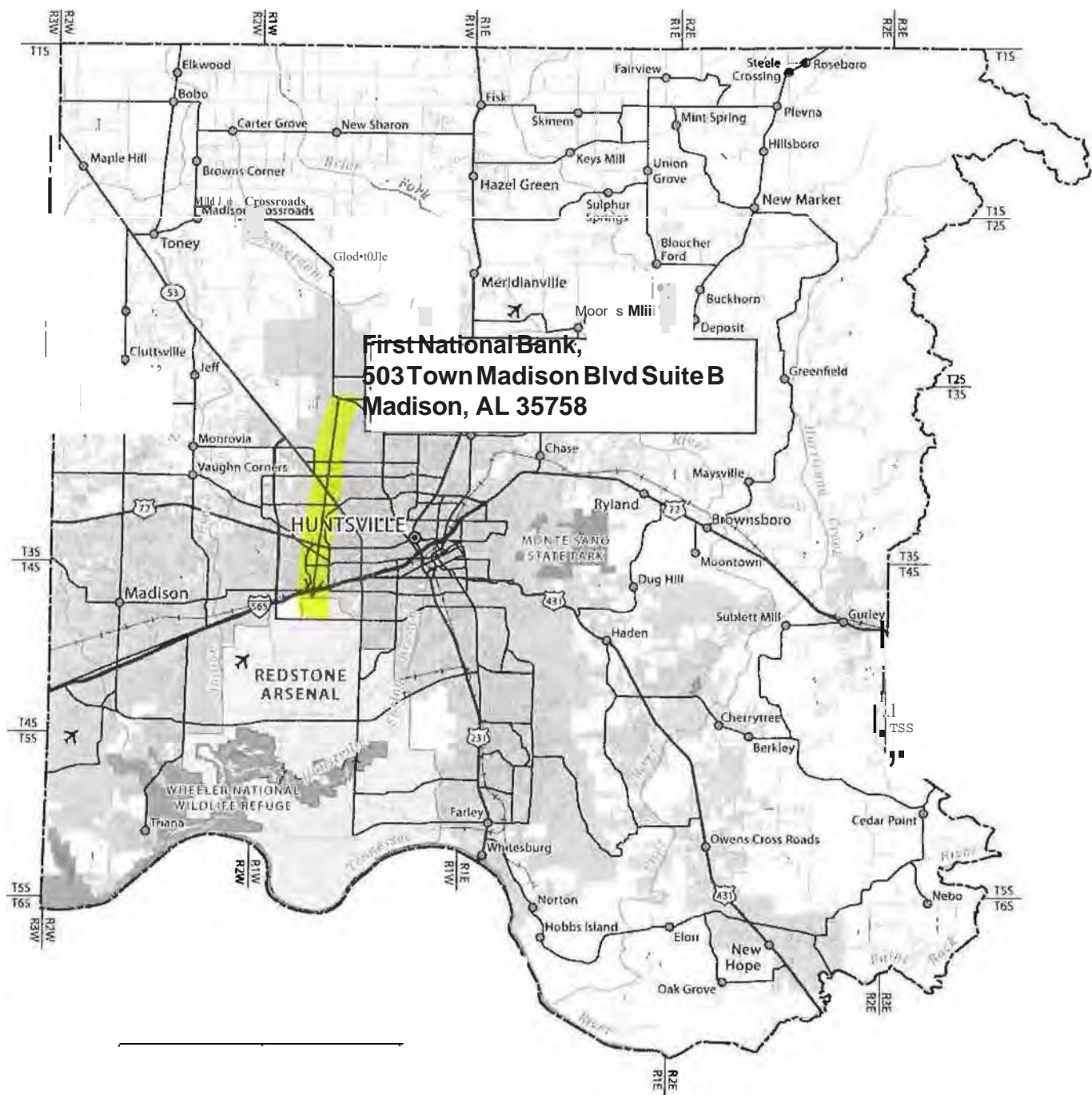
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0209.00

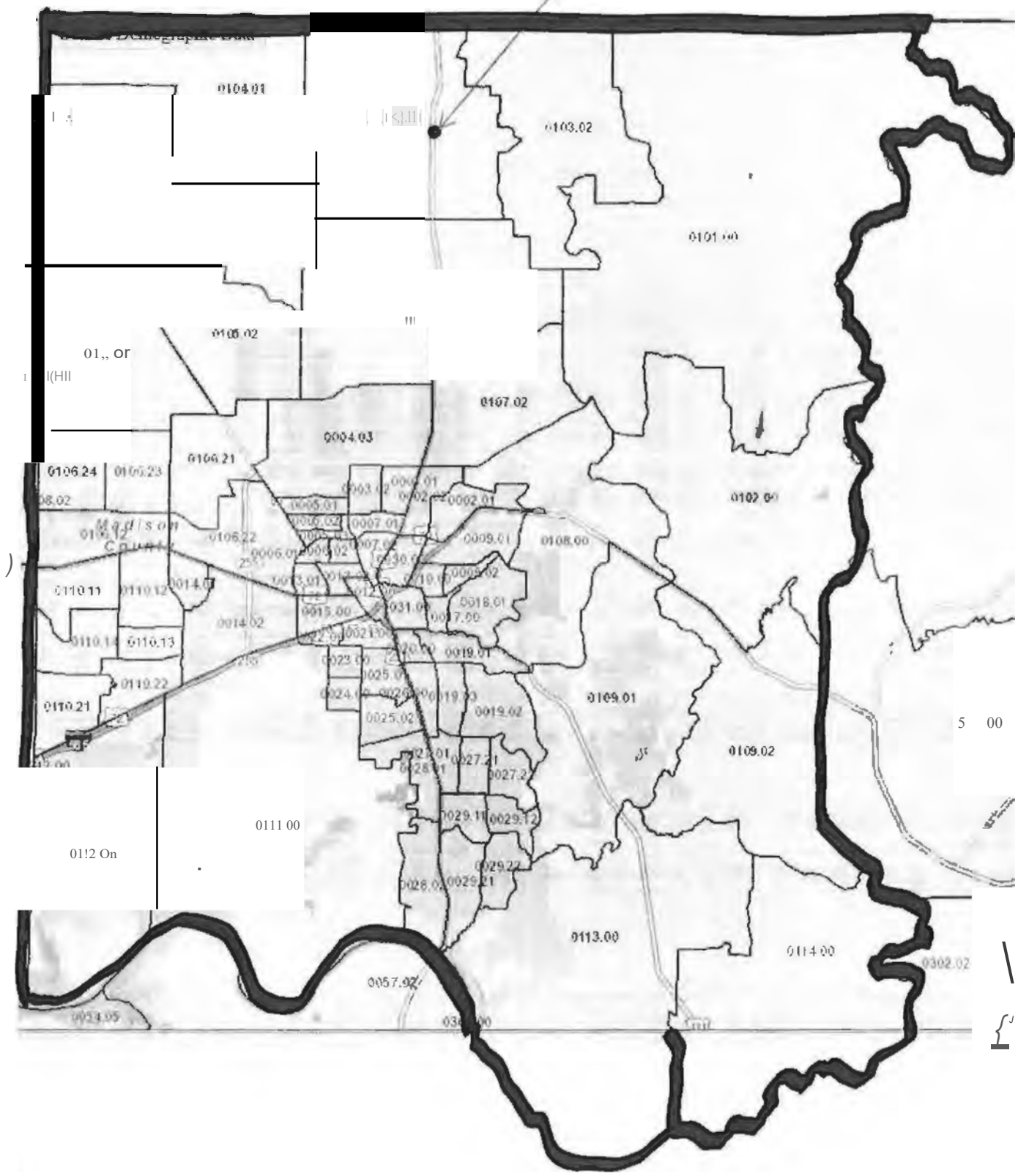
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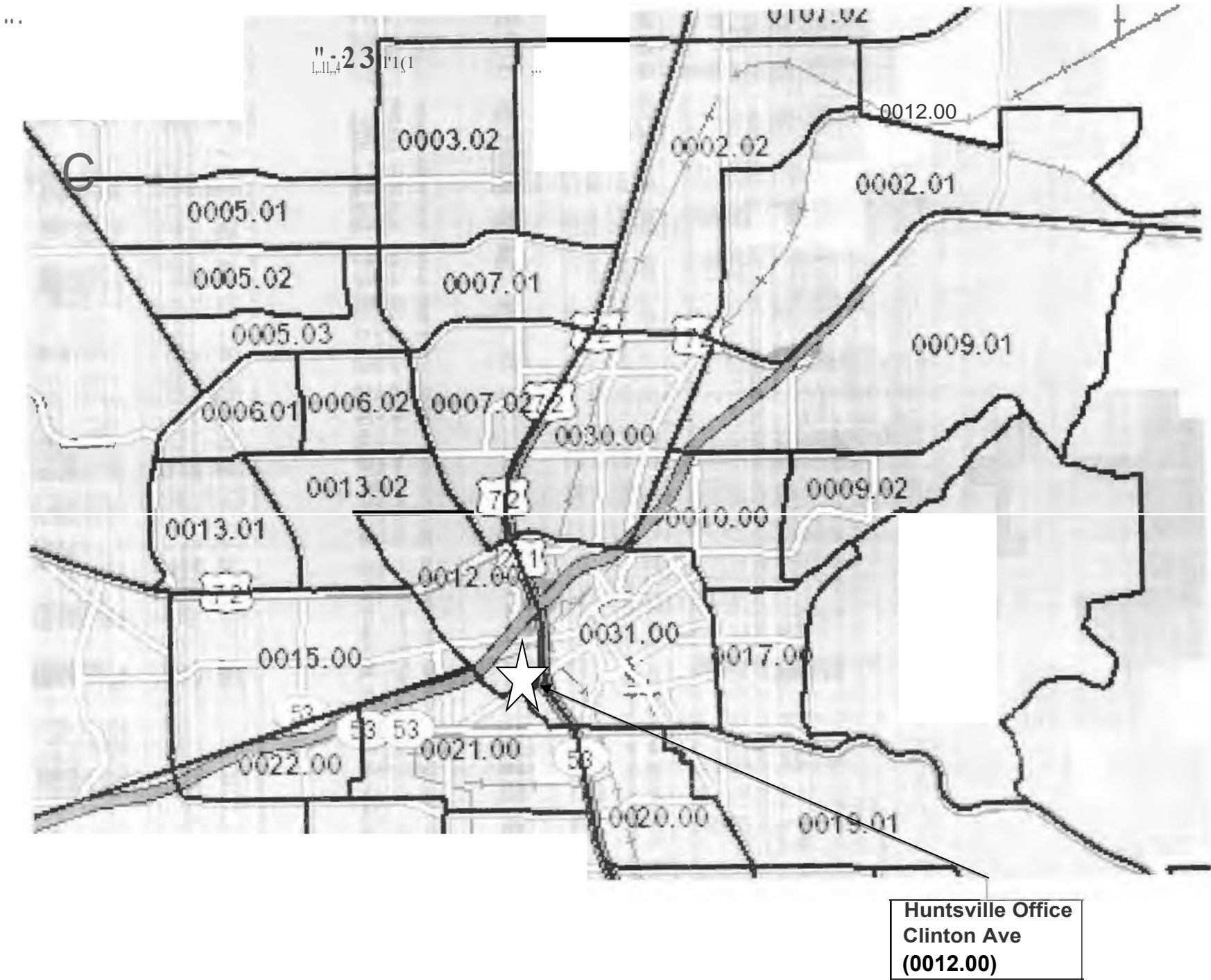
MADISON COUNTY

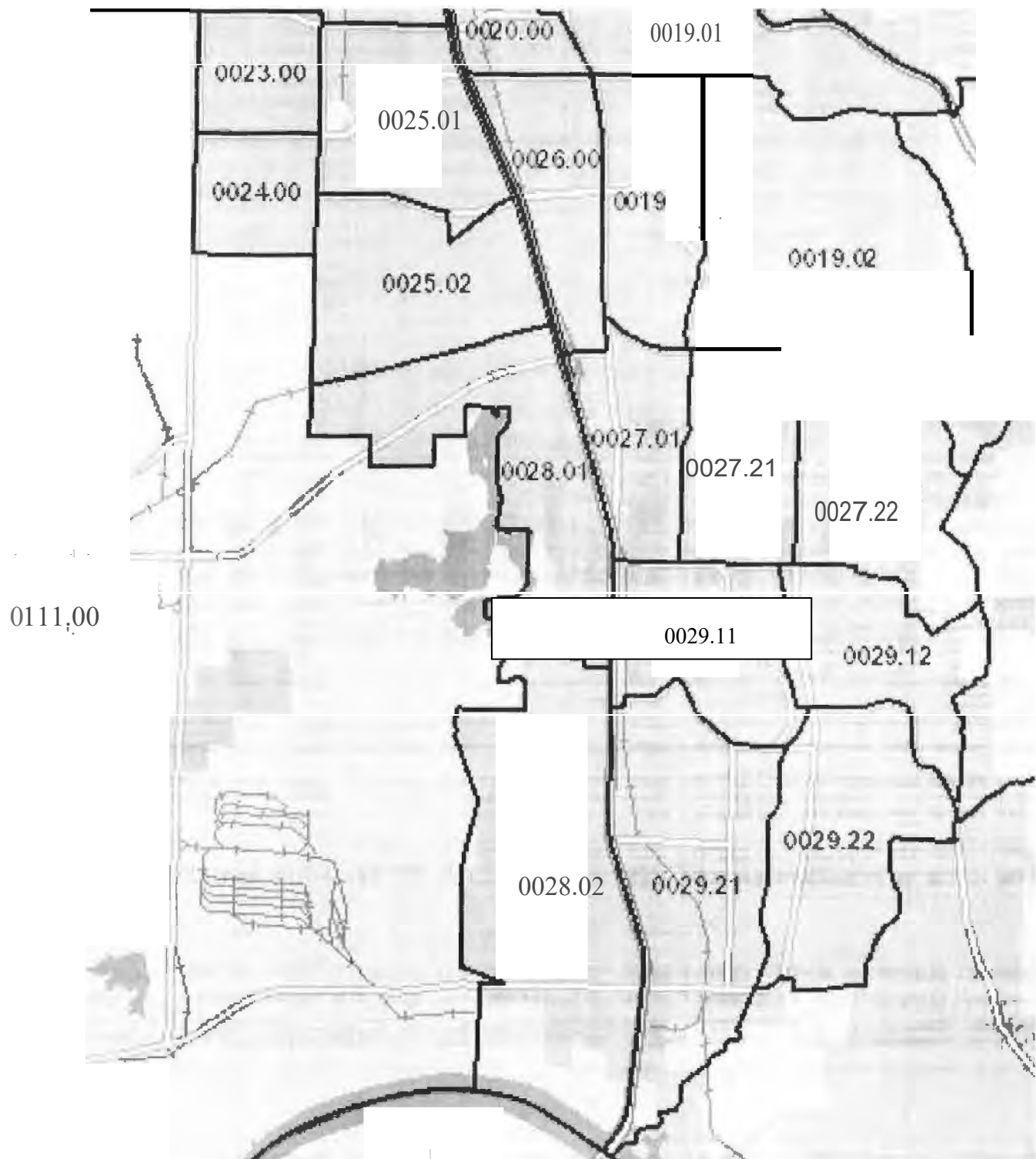


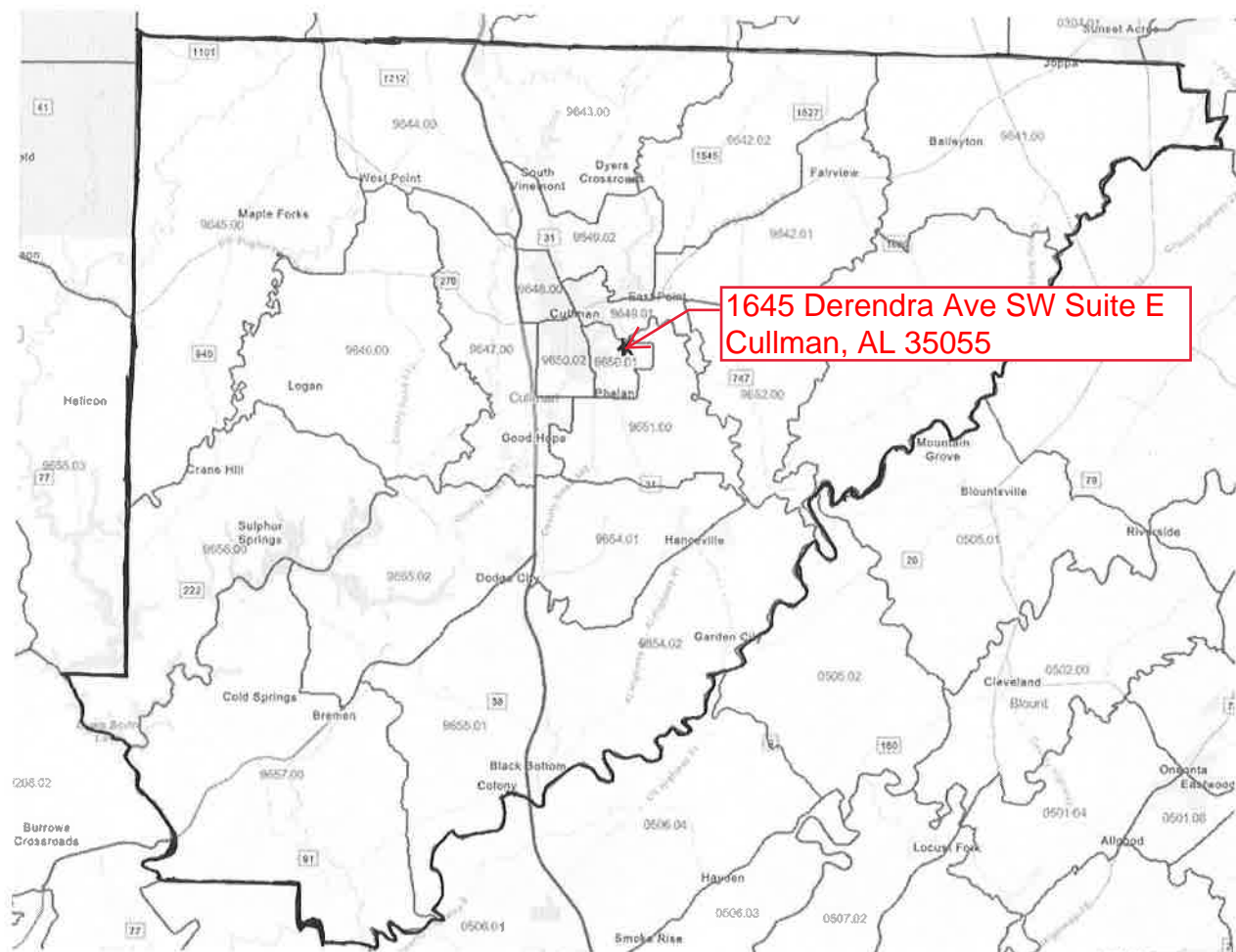
MADISON COUNTY, AL

Griners Foodland
ATM









2022 Loan to Deposit Ratios

March 2022	64.1%
June 2022	65.5%
September 2022	68.8%
December 2022	70.2%

2023 Loan to Deposit Ratios

March 2023	68.8%
June 2023	71.3%
September 2023	73.4%
December 2023	74.3%

Locations and Hours

Main Office Pulaski

206 South First Street
Pulaski, TN 38478
931.363.2585
866.363.2585
Fax: 931.363.7574
ATM Here!

Mailing Address:
PO Box289
Pulaski, TN 38478

Lobby	
Mon-Thur	9:00 am - 4:00 pm
Fri	9:00 am - 5:00 pm
Sat	Closed
Drive-thru	
Mon-Thur	8:00 am - 4:00 pm
Fri	8:00 am- 5:00 pm
Sat	8:00 am - 12:00 pm

Minor Hill Road

820 Mill Street
Pulaski, TN 38478
931.363.4084
Fax: 931.424.3802
ATM Here!

Lobby	
Mon-Thur	8:00 am - 4:00 pm
Fri	7:00 am - 5:00 pm
Sat	Closed
Drive-thru	
Mon-Thur	8:00 am - 4:00 pm
Fri	7:00 am- 5:00 pm
Sat	Closed

Industrial Park

100 Bennett Drive
Pulaski, TN 38478
931.363.3526
Fax: 931.363.3527
ATM Here!

Lobby	
Mon-Thur	8:00 am - 4:00 pm
Fri	7:00 am- 5:00 pm
Sat	Closed
Drive-thru	
Mon-Thur	8:00 am -4:00 pm
Fri	7:00 am - 5:00 pm
Sat	Closed

Ardmore

26591 East Main Street
Ardmore, TN 38449
931.427.2171
Fax: 931.427.2176
ATM Here!

Lobby	
Mon, Tues, Thur	8:30 am - 4:00 pm
Wed	8:30 am - 12:00 pm
Fri	8:30 am - 5:00 pm
Sat	8:30 am - 12:00 pm
Drive-thru	
Mon-Thur	8:30 am - 4:00 pm
Fri	8:30 am - 5:00 pm
Sat	8:30 am - 12:00 pm

Fayetteville

405 West College Street
Fayetteville, 1N 37334
931.433.5855
800.654.2265
Fax: 931.433.5976
ATM Here!

Lobby

Mon-Thur	8:30 am - 4:00 pm
Fri	8:30 am - 5:00 pm
Sat	Closed
Drive-thru	
Mon-Thur	8:30 am - 4:00 pm
Fri	8:30 am- 5:00 pm
Sat	8:30 am - 12:00 pm

Lewisburg

1190 North Ellington Pkwy
Lewisburg, 1N 37091
931.359.5900
Fax: 931.359.5933
ATM Here!

Lobby

Mon-Thur	8:00 am - 4:00 pm
Fri	8:00 am - 5:00 pm
Sat	Closed
Drive-thru	
Mon-Thur	8:00 am - 4:00 pm
Fri	8:00 am- 5:00 pm
Sat	8:30 am - 12:00 pm

Lynnville

159 Mill Street
Lynnville, TN 38472
931.424.2199
Fax: 931.292.6615
ATM Here!

Lobby

*closed daily from	12:00pm - 1:00pm
Mon-Wed	8:00 am - 4:00 pm
Thur	Closed
Fri	8:00 am- 5:00 pm
Sat	8:00 am -12:00 pm
Drive-thru	
*closed daily from	12:00pm - 1:00pm
Mon-Wed	8:00 am - 4:00 pm
Thur	Closed
Fri	8:00 am- 5:00 pm
Sat	8:00 am - 12:00 pm

Park City

2850 Huntsville Highway
Fayetteville, TN 37334
931.433.9124
Fax: 931.433.9182
ATM Here!

Lobby

Mon-Thur	8:30 am - 4:00 pm
Fri	8:30 am - 5:00 pm
Sat	Closed
Drive-thru	
Mon-Thur	8:30 am - 4:00 pm
Fri	8:30 am - 5:00 pm
Sat	8:30 am - 12:00 pm

FNB Mortgage

206 South First Street

Pulaski, TN 38478

931.424.2118

Fax: 931.424.2155

ATM Here!**Lobby**

Mon-Thur

9:00 am - 4:00 pm

Fri

9:00 am - 5:00 pm

Sat

Closed

Huntsville, AL

Commerce Center

2101 Clinton Ave., Suite 101
Huntsville, AL 35805

256.532.2279

Fax: 256.532.3113

ATM Here!**Lobby**

Mon-Thur

9:00 am - 4:00 pm

Fri

9:00 am - 5:00 pm

Sat

Closed

Drive-thru

Mon-Thur

8:00 am - 4:00 pm

Fri

8:00 am - 5:00 pm

Sat

Closed

Athens, AL

1880 Hwy 72 East

Athens, AL 35613

256.216.6373

Fax: 256.233.3344

ATM Here!**Lobby**

Mon-Fri

9:00 am - 5:00 pm

Sat

Closed

Drive-thru

Mon-Fri

8:30 am - 5:00 pm

Sat

Closed

Athens, AL - Downtown

321 S. Jefferson Street

Athens, AL 35611

256.233.8553

Fax: 256.233.8589

ATM Here!

Lobby

Mon-Fri 9:00 am - 5:00 pm

Sat Closed

Drive-thru

Mon-Fri 8:30 am - 5:00 pm

Sat Closed

Town Madison

503 Town Madison Blvd. Suite B

Madison, AL 35758

256.325.4300

Fax: 256.325.4333

ATM here!

Lobby

Mon-Thur 9:00 am-4:00 pm Fri

Friday 8:00 am- 5:00 pm

Sat Closed

Drive-thru

Mon-Thur 8:00 am-4:00 pm

Fri 8:00 am - 5:00

Sat Closed

Cullman Office

1645 Derenda Ave SW, Suite E

Cullman, AL 35055

256.774.9570

ATM Here!

Lobby

Mon-Thurs 9:00 am - 4:00 pm

Friday 8:00 am - 5:00 pm

Saturday Closed

Video Tellers at ATM

Mon-Thurs 8:00 am - 4:00 pm

Friday 8:00 am - 5:00 pm

Saturday Closed

BRANCHES OPENED AND CLOSED

CLOSED:

First National bank has not closed any branches in the past three years.

OPENED:

First National Bank has not opened the Town Madison Branch May 2, 2021.

503 Town Madison Blvd. Suite B

Madison, AL 35758

Census Tract: 26620 01 089 0112.03 – Upper-Level tract

First National Bank has now opened the Cullman Office , April, 2023.

1645 Derenda Ave SW, Suite E

Cullman, AL 35055

Census Tract: NA 01 043 9650.01 - Upper Income Tract

This section is reserved for public comments

2020 - No Public Comments

2021 - No Public Comments

2022 - No Public Comments

2023 - No Public Comments

TO: First National Bank of Pulaski CRA File

FROM: Mark Hayes

DATE: 12/7/22

SUBJECT: Census Tract 0210.00 Homebuyers Seminar

Through First National Bank's (FNB) independent review it was noted a limited number of mortgage loans had been closed in Census Tract 0210.00 in Limestone County, AL. It is FNB's intent to make its services available to all communities. Given that residents within Census Tract 0210.00 had not responded to the bank's general ongoing marketing efforts, FNB made an extraordinary effort to reach out to the people living within the census tract to communicate and educate the community as to the many opportunities and programs available to become homeowners. This effort included:

- A special meeting scheduled for 10/27/22 to be held at the Simply Amazing Ministries facility located within Census Tract 0210.00. This location was selected for the purpose of being the most convenient to people living within the Census Tract. In addition, it was believed a number of people living within the Census Tract may be non-banked or under-banked and FNB wanted to make every effort to ensure people responding were at ease within the facility. In addition, the pastor for the Church was very helpful in promoting the event and highly supportive of FNB's service to the community.
- The event was promoted in several ways including:
 - Social Media (Exhibit A)
 - A Direct Mailer to all residents in Census Tract 0210.00 (Exhibit B)
 - Exhibit C is the list of residents within the Census Tract that received the Mailer
 - Promotions by the Pastor of Simply Amazing Ministries within the congregation.
- The meeting included prepared comments and power point presentation on home ownership resources. Jeff Hodges, FNB's manager of its North Alabama Operations and KaDaija Madden, loan officer with FNB prepared "Homebuyer's 101 (Exhibit D); Kelly Richardson, FNB's Mortgage Loan Originator, and Rhonda Marshall, FNB's mortgage loan underwriter prepared a program on the various mortgage loan programs available (Exhibit E).
- The meeting was scheduled for 6:00 PM. According to the Pastor of Simply Amazing Ministries, he had up to three people within the congregation stating their intent to attend the meeting. FNB did not receive any commitments from people planning to attend from its marketing efforts.
 - FNB team members arrived by 5:30 PM to prepare the facility for the meeting and meet with the Pastor of the Church
 - FNB team members and the Pastor remained at the facility with no members from the Census tract or others joining the meeting. By 6:20 PM, FNB team members decided to begin disassembling the presentation with most FNB team members exiting by 6:45 PM.

- Jeff Hodges and Mark Hayes remained at the facility until after 7:00 PM with no interested parties arriving to participate in the meeting.

Exhibit A

You are invited to our FREE Homebuyers 101 Workshop in Athens, AL. This is a great opportunity for anyone and all are welcome who want to learn more about financial management, basics of borrowing money, the importance of your credit score and how to improve your score. To reserve your spot, RSVP to 256-216-2039.

A flyer for a 'Homebuyers 101' workshop. The top section has a dark blue background with the title 'HOMEBUYERS 101' in large white letters. Below the title is the First National Bank logo and name. The middle section has a white background with a list of topics and a circular inset image of hands exchanging keys. The bottom section is a solid orange bar with white text.

HOMEBUYERS 101

presented by
First National Bank

FREE INFORMATION SESSION

- What Can I Afford?
- Understanding Credit Scores
- Overcoming Issues/Bankruptcy
- Application Process/Documentation

See reverse for details!

Seating is limited! Call to RSVP! 256-216-2039



presented by
First National Bank

HOMEBUYERS 101

Thursday, October 27th | 6-8 PM
Simply Amazing Ministries
1611 Lucas Street | Athens, AL 35611

Free Information Session
Light Refreshments Provided

Call KaDaija Madden at
256-216-2039 to RSVP



fmbforyou.com

MEMBER
FDIC

HOMEBUYERS 101



presented by

First National Bank

FREE INFORMATION SESSION

- What Can I Afford?
- Understanding Credit Scores
- Overcoming Issues/Bankruptcy
- Application Process/Documentation

See reverse for details!



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Free Information Session
Light Refreshments Provided

Call KaDaija Madden at
256-216-2039 to RSVP



fnbforyou.com

MEMBER
FDIC

Exhibit C

Property Address	Property City	Property State	Property Zip
1212 Plainview Cir	Athens	AL	35611-4120
1212 Plainview Cir	Athens	AL	35611-4120
1009 Roberts St	Athens	AL	35611-3151
510 W Sanderfer Rd	Athens	AL	35611-4044
1203 Hine St S	Athens	AL	35611
1803 Levert Cir	Athens	AL	35611-4252
1013 Highland St	Athens	AL	35611
1815 Levert Cir	Athens	AL	35611
1102 Roberts St	Athens	AL	35611
2004 Levert Ave	Athens	AL	35611-4230
1215 Hine St S	Athens	AL	35611-3127
1003 Pat Ingram St	Athens	AL	35611
1601 Townsend St	Athens	AL	35611-4140
15068 Lucas Ferry Rd	Athens	AL	35611-4037
1104 Lucas St	Athens	AL	35611
1104 Grace Ave	Athens	AL	35611-3343
15334 Lucas Ferry Rd	Athens	AL	35611
1202 Levert Ave # M	Athens	AL	35611-3247
1925 Cain Dr	Athens	AL	35611-4165
1211 Hine St S	Athens	AL	35611-3127
1807 Levert Cir	Athens	AL	35611-4252
1307 12th St	Athens	AL	35611
1701 Bellview Dr	Athens	AL	35611-4089
1004 Lucas St	Athens	AL	35611-3146
1204 Plainview Cir	Athens	AL	35611-4120
824 Lucas St	Athens	AL	35611-3142
1108 Hine St S	Athens	AL	35611-3126
818 Lucas St	Athens	AL	35611
303 W Lee St	Athens	AL	35611-3445
525 S Marion St	Athens	AL	35611
602 S Jefferson St	Athens	AL	35611-3544
1627 Hine St S	Athens	AL	35611-4172
1513 Grace Ave	Athens	AL	35611-3350
310 S Marion St	Athens	AL	35611-2506
722 Commercial Dr	Athens	AL	35611-4238
1129 S Jefferson St	Athens	AL	35611
1101 S Jefferson St	Athens	AL	35611
1131 S Jefferson St	Athens	AL	35611
206 Commercial Dr	Athens	AL	35611-4254
1609 Hine St S	Athens	AL	35611-4191
314 S Marion St	Athens	AL	35611-2506
1612 L Gray Blvd	Athens	AL	35611-4177
1642 Jefferson St SE	Athens	AL	35611-4241
417 S Jefferson St	Athens	AL	35611-2550
1112 SW Jefferson St	Athens	AL	35611
1111 S Jefferson St	Athens	AL	35611
208 Commercial Dr	Athens	AL	35611-4254
1823 S Jefferson St	Athens	AL	35611-4239
1629 Hine St S	Athens	AL	35611-4172
809 S Jefferson St	Athens	AL	35611-3547
1102 Jefferson St SE	Athens	AL	35611-3554
1624 L Gray Blvd	Athens	AL	35611-4177
517 S Jefferson St	Athens	AL	35611-3541
622 S Jefferson St	Athens	AL	35611-3544

102 W Sanderfer Rd	Athens	AL	35611-4256
1613 L Gray Blvd	Athens	AL	35611-4183
305 W Lee St	Athens	AL	35611-3445
307 W Lee St	Athens	AL	35611-3445
2220 Windscape Dr	Athens	AL	35611-4195
1623 L Gray Blvd	Athens	AL	35611-4183
500 S Jefferson St	Athens	AL	35611-3542
1209 Plainview Cir	Athens	AL	35611-4119
2012 Levert Ave	Athens	AL	35611-4230
1807 Levert Cir	Athens	AL	35611-4252
1016 Highland St	Athens	AL	35611-4118
1415 12th St	Athens	AL	35611-4105
1700 Levert Ave	Athens	AL	35611-4224
504 1st St	Athens	AL	35611-3302
503 1st St	Athens	AL	35611-3301
1603 Batts St	Athens	AL	35611-4167
701 Grace Ave	Athens	AL	35611-3334
2222 Levert Ave	Athens	AL	35611-4234
1215 Montreat Dr	Athens	AL	35611-4123
800 S Houston St	Athens	AL	35611-3430
1900 Hine St S	Athens	AL	35611-4149
900 Lucas St	Athens	AL	35611-3144
405 W Lee St	Athens	AL	35611-3447
1921 Cain Dr	Athens	AL	35611-4165
1206 Montreat Dr	Athens	AL	35611-4124
1212 Sommerest Dr	Athens	AL	35611-4128
1204 Plainview Cir	Athens	AL	35611-4120
1300 Plainview Cir	Athens	AL	35611-4122
1425 12th St	Athens	AL	35611-4105
1305 Montreat Dr	Athens	AL	35611-4125
1213 Montreat Dr	Athens	AL	35611-4123
15502 Lucas Ferry Rd	Athens	AL	35611-5410
2097 Booker Dr	Athens	AL	35611-5417
407 S Houston St	Athens	AL	35611-2525
1400 Coleman Ave	Athens	AL	35611-3232
1211 Montreat Dr	Athens	AL	35611-4123
1504 Grace Ave	Athens	AL	35611-3351
1206 Sommerest Dr	Athens	AL	35611-4128
603 5th St	Athens	AL	35611-3316
2114 Hine St S	Athens	AL	35611-4189
1402 S Monroe St	Athens	AL	35611-4240
1304 Hine St S	Athens	AL	35611-3130
2108 Hine St S	Athens	AL	35611-4189
1000 Pat Ingram St	Athens	AL	35611-3136
704 5th St	Athens	AL	35611-3206
2113 Aretha St	Athens	AL	35611-5407
2117 Booker Dr	Athens	AL	35611-5420
2100 Booker Dr	Athens	AL	35611-5419
2115 Stanford St	Athens	AL	35611-4074
2108 Stanford St	Athens	AL	35611-4073
1207 SW Jefferson St	Athens	AL	35611-3527
1602 Batts St	Athens	AL	35611-4168
1200 Montreat Dr	Athens	AL	35611-4124
601 3rd St	Athens	AL	35611-3354
1002 Sommerest Dr	Athens	AL	35611-5404

2104 Booker Dr	Athens	AL	35611-5419
2122 Hine St S	Athens	AL	35611-4156
2102 Aretha St	Athens	AL	35611-5406
1208 Montreat Dr	Athens	AL	35611-4124
1507 Grace Ave	Athens	AL	35611-3350
1801 Brookmeade Ave	Athens	AL	35611-4085
402 6th St	Athens	AL	35611-3412
2114 Aretha St	Athens	AL	35611-5406
1301 Sommerest Dr	Athens	AL	35611-4129
1210 Sommers Ridge Dr	Athens	AL	35611-4181
1703 Brookmeade Ave	Athens	AL	35611-4083
1203 Montreat Dr	Athens	AL	35611-4123
1201 Sommerest Dr	Athens	AL	35611-4127
1201 Plainview Cir	Athens	AL	35611-4119
1300 Sommerest Dr	Athens	AL	35611-4130
1708 Brookmeade Ave	Athens	AL	35611-4097
2115 Levert Ave	Athens	AL	35611-4231
1607 Bellview Dr	Athens	AL	35611-4087
301 9th St	Athens	AL	35611-3415
1809 Bellview Dr	Athens	AL	35611-4091
1700 Clifford St	Athens	AL	35611-5436
734 W Sanderfer Rd	Athens	AL	35611-4048
1813 Hine St S	Athens	AL	35611-4148
1606 Levert Ave	Athens	AL	35611-4222
1609 Sanderfer St	Athens	AL	35611-4169
1607 Sanderfer St	Athens	AL	35611
1804 Levert Cir	Athens	AL	35611-4251
1713 Rodgers Dr	Athens	AL	35611-4138
1100 Lucas St	Athens	AL	35611-3148
1806 Levert Cir	Athens	AL	35611-4251
1018 Highland St	Athens	AL	35611-4118
1710 Rodgers Dr	Athens	AL	35611-4137
1805 W 14th St	Athens	AL	35611-4159
1803 W 14th St	Athens	AL	35611-4159
2004 Levert Ave	Athens	AL	35611-4230
1011 Highland St	Athens	AL	35611-4117
1709 Lucas St	Athens	AL	35611-4134
1711 Rodgers Dr	Athens	AL	35611-4138
1612 Whitson St	Athens	AL	35611-4143
1915 Hine St S	Athens	AL	35611-4150
1309 12th St # W	Athens	AL	35611-4103
1912 Hine St S	Athens	AL	35611-4149
1506 S Monroe St	Athens	AL	35611-4242
800 Lucas St	Athens	AL	35611-3142
1706 Hine St S	Athens	AL	35611-4145
906 Lucas St	Athens	AL	35611-3144
1302 12th St	Athens	AL	35611-4104
1206 Plainview Cir	Athens	AL	35611-4120
2118 Aretha St	Athens	AL	35611-5406
1906 Hine St S	Athens	AL	35611-4149
1309 Hine St S	Athens	AL	35611-3129
1710 Hine St S	Athens	AL	35611-4145
1304 S Houston St	Athens	AL	35611-3440
2232 Levert Ave	Athens	AL	35611-4234
2200 Levert Ave	Athens	AL	35611-4234

408 S Houston St	Athens	AL	35611-2526
1703 Rodgers Dr	Athens	AL	35611-4138
2008 Levert Ave	Athens	AL	35611-4230
1307 Montreat Dr	Athens	AL	35611-4125
2116 Stanford St	Athens	AL	35611-4073
1012 Highland St	Athens	AL	35611-4118
1306 Sommerest Dr	Athens	AL	35611-4130
2234 Levert Ave	Athens	AL	35611-4234
1214 Sommerest Dr	Athens	AL	35611-4128
701 S Houston St	Athens	AL	35611-3427
1109 Coleman Ave	Athens	AL	35611-3225
1900 W 14th St	Athens	AL	35611-4158
2014 Levert Ave	Athens	AL	35611-4230
1605 Sanderfer St	Athens	AL	35611-4169
1009 Pat Ingram St	Athens	AL	35611-3135
602 S Houston St	Athens	AL	35611-3426
1919 Hine St S	Athens	AL	35611-4150
1309 Montreat Dr	Athens	AL	35611-4125
1801 W 14th St	Athens	AL	35611-4159
2099 Booker Dr	Athens	AL	35611-5417
1705 Townsend St	Athens	AL	35611-4142
2114 Stanford St	Athens	AL	35611-4073
2001 Hine St S	Athens	AL	35611
1307 Sommerest Dr	Athens	AL	35611-4129
1009 Roberts St	Athens	AL	35611-3151
2113 Booker Dr	Athens	AL	35611-5420
1204 Sommerest Dr	Athens	AL	35611-4128
1502 Grace Ave	Athens	AL	35611-3351
1506 Grace Ave	Athens	AL	35611-3351
2110 Booker Dr	Athens	AL	35611-5419
2122 Stanford St	Athens	AL	35611-4073
1701 Lucas St	Athens	AL	35611-4134
1606 Whitson St	Athens	AL	35611-4143
808 W Sanderfer Rd	Athens	AL	35611-4050
1201 Montreat Dr	Athens	AL	35611-4123
1413 12th St	Athens	AL	35611-4105
1931 Cain Dr	Athens	AL	35611-4165
1604 Whitson St	Athens	AL	35611-4143
1301 Montreat Dr	Athens	AL	35611-4125
1306 Montreat Dr	Athens	AL	35611-4126
2108 Booker Dr	Athens	AL	35611-5419
802 W Sanderfer Rd	Athens	AL	35611-4050
2113 Levert Ave	Athens	AL	35611-4231
800 W Sanderfer Rd	Athens	AL	35611-4050
1927 Cain Dr	Athens	AL	35611-4165
1707 Lucas St	Athens	AL	35611-4134
1308 Sommerest Dr	Athens	AL	35611-4130
2101 Booker Dr	Athens	AL	35611-5420
1100 Roberts St	Athens	AL	35611-3154
1302 Sommerest Dr	Athens	AL	35611-4130
1508 Levert Ave	Athens	AL	35611-3253
1300 Montreat Dr	Athens	AL	35611-4126
705 6th St	Athens	AL	35611-3207
2115 Booker Dr	Athens	AL	35611-5420
1100 Sommerest Dr	Athens	AL	35611

1202 Montreat Dr	Athens	AL	35611-4124
2102 Hine St S	Athens	AL	35611-4187
2105 Aretha St	Athens	AL	35611-5407
1505 Grace Ave	Athens	AL	35611-3350
2116 Aretha St	Athens	AL	35611-5406
1213 Sommerest Dr	Athens	AL	35611-4127
2112 Stanford St	Athens	AL	35611-4073
1212 Montreat Dr	Athens	AL	35611-4124
1000 Sommerest Dr	Athens	AL	35611-5404
1303 12th St	Athens	AL	35611-4103
1401 Grace Ave	Athens	AL	35611-3348
910 W Sanderfer Rd	Athens	AL	35611-4052
2103 Stanford St	Athens	AL	35611-4074
2115 Aretha St	Athens	AL	35611-5407
2100 Aretha St	Athens	AL	35611-5406
2118 Hine St S	Athens	AL	35611-4156
2102 Booker Dr	Athens	AL	35611-5419
1202 Sommerest Dr	Athens	AL	35611-4128
1507 Coleman Ave	Athens	AL	35611-3233
2107 Stanford St	Athens	AL	35611-4074
2119 Aretha St	Athens	AL	35611-5407
2105 Stanford St	Athens	AL	35611-4074
1010 Sommerest Dr	Athens	AL	35611-5404
2111 Stanford St	Athens	AL	35611-4074
2104 Aretha St	Athens	AL	35611-5406
2111 Booker Dr	Athens	AL	35611-5420
2112 Aretha St	Athens	AL	35611-5406
808 Grace Ave	Athens	AL	35611-3337
501 5th St	Athens	AL	35611-3314
1014 Sommerest Dr	Athens	AL	35611-5404
2110 Stanford St	Athens	AL	35611-4073
902 W Sanderfer Rd	Athens	AL	35611-4052
406 6th St	Athens	AL	35611-3412
912 Lucas St	Athens	AL	35611-3144
2105 Booker Dr	Athens	AL	35611-5420
111 Fishhook Rd	Athens	AL	35611-4175
2121 Stanford St	Athens	AL	35611-4074
1306 Plainview Cir	Athens	AL	35611
207 Longview St	Athens	AL	35611-4021
2106 Hine St S	Athens	AL	35611-4187
1108 Lucas St	Athens	AL	35611-3148
1012 Sommerest Dr	Athens	AL	35611-5404
605 9th St	Athens	AL	35611-3328
707 Coleman Ave	Athens	AL	35611
707 2nd St	Athens	AL	35611-3256
1215 Sommerest Dr	Athens	AL	35611-4127
2104 Stanford St	Athens	AL	35611-4073
607 9th St	Athens	AL	35611-3328
403 South St W	Athens	AL	35611-2579
1008 Coleman Ave	Athens	AL	35611-3224
2109 Stanford St	Athens	AL	35611-4074
806 Lucas St	Athens	AL	35611-3142
1404 Grace Ave	Athens	AL	35611-3349
806 W Sanderfer Rd	Athens	AL	35611-4050
804 W Sanderfer Rd	Athens	AL	35611-4050

1703 Townsend St	Athens	AL	35611-4142
2120 Stanford St	Athens	AL	35611-4073
412 S Houston St	Athens	AL	35611-2526
1500 Coleman Ave	Athens	AL	35611-3234
908 W Sanderfer Rd	Athens	AL	35611-4052
1305 12th St	Athens	AL	35611-4103
301 Longview St	Athens	AL	35611-4023
1202 Sommers Ridge Dr	Athens	AL	35611-4181
308 W Sanderfer Rd	Athens	AL	35611-4250
1104 Sommerest Dr	Athens	AL	35611-4000
1400 Grace Ave	Athens	AL	35611-3349
401 Longview St	Athens	AL	35611-4025
602 Grace Ave	Athens	AL	35611-3333
898 W Sanderfer Rd	Athens	AL	35611-4050
1203 S Madison St	Athens	AL	35611-3451
1307 SW Jefferson St	Athens	AL	35611-3529
708 4th St	Athens	AL	35611-3204
1403 12th St	Athens	AL	35611-4105
202 Longview St	Athens	AL	35611-4022
1004 Pat Ingram St	Athens	AL	35611-3135
1206 Sommers Ridge Dr	Athens	AL	35611-4181
1611 Sanderfer St	Athens	AL	35611-4169
15252 Lucas Ferry Rd	Athens	AL	35611-4036
505 Coleman Ave	Athens	AL	35611-3213
2107 Booker Dr	Athens	AL	35611-5420
720 W Sanderfer Rd	Athens	AL	35611-4048
2106 Stanford St	Athens	AL	35611-4073
1802 Brookmeade Ave	Athens	AL	35611-4084
1708 Hine St S	Athens	AL	35611-4145
1207 Sommerest Dr	Athens	AL	35611-4127
1200 S Houston St	Athens	AL	35611-3438
1806 Hine St S	Athens	AL	35611-4147
1007 Lucas St	Athens	AL	35611-3145
603 1st St	Athens	AL	35611-3303
1800 Bellview Dr	Athens	AL	35611-4090
102 Judy Dr	Athens	AL	35611-4063
609 Levert Ave	Athens	AL	35611-3235
1710 Brookmeade Ave	Athens	AL	35611-4097
314 W Sanderfer Rd	Athens	AL	35611-4250
1001 Levert Ave	Athens	AL	35611-3242
1114 Hine St S	Athens	AL	35611-3126
600 Coleman Ave	Athens	AL	35611-3216
1804 1/2 Hine St S	Athens	AL	35611-4147
1807 Brookmeade Ave	Athens	AL	35611-4085
1207 S Houston St	Athens	AL	35611-3437
15406 Lucas Ferry Rd	Athens	AL	35611-4039
2018 Levert Ave	Athens	AL	35611-4230
1201 W Cain Dr	Athens	AL	35611-4065
1704 Brookmeade Ave	Athens	AL	35611-4082
1806 Bellview Dr	Athens	AL	35611-4090
308 Longview St	Athens	AL	35611-4024
1702 Hollydale Dr	Athens	AL	35611-4078
704 Coleman Ave	Athens	AL	35611-3218
15388 Lucas Ferry Rd	Athens	AL	35611-4038
1107 Roberts St	Athens	AL	35611-3153

2103 Levert Ave	Athens	AL	35611-4231
15370 Lucas Ferry Rd	Athens	AL	35611-4038
1706 Edward St	Athens	AL	35611-5423
2109 Levert Ave	Athens	AL	35611-4231
1805 Brookmeade Ave	Athens	AL	35611-4085
1310 Sommerest Dr	Athens	AL	35611-4130
1719 Lucas St	Athens	AL	35611-4134
2004 Hine St S	Athens	AL	35611-4151
1709 Trace End Trl	Athens	AL	35611-4093
1303 Grace Ave	Athens	AL	35611-3346
15252 Lucas Ferry Rd	Athens	AL	35611-4036
1710 Bellview Dr	Athens	AL	35611-5400
1805 Lillian Dr	Athens	AL	35611-5415
1705 Clara St	Athens	AL	35611-5422
1704 Bellview Dr	Athens	AL	35611-4088
2120 Hine St S	Athens	AL	35611-4156
906 Coleman Ave	Athens	AL	35611-3222
1401 Levert Ave	Athens	AL	35611-3250
1107 Grace Ave	Athens	AL	35611-3342
1107 SW Jefferson St	Athens	AL	35611-3525
1609 Brookmeade Ave	Athens	AL	35611-4081
1802 Bellview Dr	Athens	AL	35611-4090
1703 Trace End Trl	Athens	AL	35611-4093
1716 Lucas St	Athens	AL	35611-4133
15068 Lucas Ferry Rd	Athens	AL	35611-4037
510 W Sanderfer Rd	Athens	AL	35611-4044
1711 Bellview Dr	Athens	AL	35611-4089
106 W Sanderfer Rd	Athens	AL	35611-4246
1705 Brookmeade Ave	Athens	AL	35611-4083
1709 Clifford St	Athens	AL	35611-5437
1202 Levert Ave	Athens	AL	35611-3247
1508 S Monroe St	Athens	AL	35611-4242
1211 Sommerest Dr	Athens	AL	35611-4127
1205 Levert Ave	Athens	AL	35611-3246
602 Coleman Ave	Athens	AL	35611-3216
1214 Montreat Dr	Athens	AL	35611-4124
1705 Trace End Trl	Athens	AL	35611-4093
705 S Houston St	Athens	AL	35611-3427
1210 Montreat Dr	Athens	AL	35611-4124
208 Longview St	Athens	AL	35611-4022
510 9th St	Athens	AL	35611-3327
2100 Hine St S	Athens	AL	35611-4187
320 W Sanderfer Rd	Athens	AL	35611-4250
1800 Lillian Dr	Athens	AL	35611-5414
2096 Booker Dr	Athens	AL	35611-5418
504 2nd St	Athens	AL	35611-3306
1709 Edward St	Athens	AL	35611-5424
15464 Lucas Ferry Rd	Athens	AL	35611-4039
1806 Nella Dr	Athens	AL	35611-5405
104 Judy Dr	Athens	AL	35611-4063
609 Coleman Ave	Athens	AL	35611-3215
700 Coleman Ave	Athens	AL	35611-3218
1720 Lucas St	Athens	AL	35611-4133
1700 Edward St	Athens	AL	35611-5423
1004 Sommerest Dr	Athens	AL	35611-5404

2106 Aretha St	Athens	AL	35611-5406
1721 Lucas St	Athens	AL	35611-4134
203 Longview St	Athens	AL	35611-4021
1406 Hine St S	Athens	AL	35611-3132
601 6th St	Athens	AL	35611-3320
1710 Lillian Dr	Athens	AL	35611-5413
1510 Nella Dr	Athens	AL	35611-5433
1702 Lillian Dr	Athens	AL	35611-5413
710 4th St	Athens	AL	35611-3204
904 W Sanderfer Rd	Athens	AL	35611-4052
100 Judy Dr	Athens	AL	35611-4063
1405 12th St	Athens	AL	35611-4105
1900 Lillian Dr	Athens	AL	35611-5427
1608 Nella Dr	Athens	AL	35611-5429
1703 Edward St	Athens	AL	35611-5424
1505 Coleman Ave	Athens	AL	35611-3233
501 Coleman Ave	Athens	AL	35611-3213
1705 Lucas St	Athens	AL	35611-4134
1910 Lillian Dr	Athens	AL	35611-5427
1708 Clara St	Athens	AL	35611-5421
1605 S Monroe St	Athens	AL	35611-4243
1830 Lillian Dr	Athens	AL	35611-5414
1810 Hine St S	Athens	AL	35611-4147
1709 Hollydale Dr	Athens	AL	35611-4096
1820 Lillian Dr	Athens	AL	35611-5414
1217 Hine St S	Athens	AL	35611-3127
1709 Brookmeade Ave	Athens	AL	35611-4098
910 Lucas St	Athens	AL	35611-3144
1700 Clara St	Athens	AL	35611-5421
1601 Lucas St	Athens	AL	35611-4132
1200 Grace Ave	Athens	AL	35611-3345
1503 Coleman Ave	Athens	AL	35611
1803 Lillian Dr	Athens	AL	35611-5415
1308 Hine St S	Athens	AL	35611-3130
900 W Sanderfer Rd	Athens	AL	35611-4052
1205 1/2 Hine St S	Athens	AL	35611
718 W Sanderfer Rd	Athens	AL	35611-4048
1400 Levert Ave	Athens	AL	35611-3251
1711 Nella Dr	Athens	AL	35611-5426
15446 Lucas Ferry Rd	Athens	AL	35611-4039
605 S Houston St	Athens	AL	35611-3425
1707 Edward St	Athens	AL	35611-5424
509 4th St	Athens	AL	35611-3310
1216 Sommers Ridge Dr	Athens	AL	35611-4181
607 Coleman Ave	Athens	AL	35611-3215
1105 Grace Ave	Athens	AL	35611-3342
2100 Stanford St	Athens	AL	35611-4073
1207 Montreat Dr	Athens	AL	35611-4123
1708 Lillian Dr	Athens	AL	35611-5413
1509 Levert Ave	Athens	AL	35611-3252
1709 Clara St	Athens	AL	35611-5422
1707 Clara St	Athens	AL	35611-5422
1701 Edward St	Athens	AL	35611-5424
1004 S Houston St	Athens	AL	35611-3434
1702 Brookmeade Ave	Athens	AL	35611-4082

807 Grace Ave	Athens	AL	35611-3336
1704 Hollydale Dr	Athens	AL	35611-4078
1200 Sommers Ridge Dr	Athens	AL	35611-4181
1807 Lillian Dr	Athens	AL	35611-5415
1801 Nella Dr	Athens	AL	35611-5408
1814 Lillian Dr	Athens	AL	35611-5414
1706 Clara St	Athens	AL	35611-5421
1709 Nella Dr	Athens	AL	35611-5426
1310 12th St	Athens	AL	35611-4104
1801 Lillian Dr	Athens	AL	35611-5415
1309 Sommerest Dr	Athens	AL	35611-4129
1205 Sommers Ridge Dr	Athens	AL	35611-4182
1306 Coleman Ave	Athens	AL	35611-3230
1710 Clara St	Athens	AL	35611-5421
1103 SW Jefferson St	Athens	AL	35611-3525
1507 Levert Ave	Athens	AL	35611-3252
1803 Brookmeade Ave	Athens	AL	35611-4085
1711 Lillian Dr	Athens	AL	35611-5416
15328 Lucas Ferry Rd	Athens	AL	35611-4038
1703 Clifford St	Athens	AL	35611-5437
304 Longview St	Athens	AL	35611-4024
1705 Lillian Dr	Athens	AL	35611-5416
1704 Edward St	Athens	AL	35611-5423
1512 Nella Dr	Athens	AL	35611-5433
2103 Aretha St	Athens	AL	35611-5407
1702 Bellview Dr	Athens	AL	35611-4088
1706 Hollydale Dr	Athens	AL	35611-4078
701 Levert Ave	Athens	AL	35611-3205
1700 Lillian Dr	Athens	AL	35611-5413
1102 SW Jefferson St	Athens	AL	35611-3526
2226 Levert Ave	Athens	AL	35611-4234
1308 Coleman Ave	Athens	AL	35611-3230
1606 Nella Dr	Athens	AL	35611-5429
500 S Houston St	Athens	AL	35611-3424
104 W Sanderfer Rd	Athens	AL	35611-4246
2109 Aretha St	Athens	AL	35611-5407
1008 Sommerest Dr	Athens	AL	35611-5404
1706 Nella Dr	Athens	AL	35611-5425
1206 Grace Ave	Athens	AL	35611-3345
2119 Stanford St	Athens	AL	35611-4074
1702 Edward St	Athens	AL	35611-5423
2112 Booker Dr	Athens	AL	35611-5419
801 Coleman Ave	Athens	AL	35611-3219
1106 S Houston St	Athens	AL	35611-3436
1305 Levert Ave	Athens	AL	35611-3248
1902 W 14th St	Athens	AL	35611-4158
1012 Lucas St	Athens	AL	35611-3146
1508 Nella Dr	Athens	AL	35611-5433
2098 Booker Dr	Athens	AL	35611-5418
1005 Pat Ingram St	Athens	AL	35611-3135
1901 Bellview Dr	Athens	AL	35611-4042
1506 Nella Dr	Athens	AL	35611-5433
1605 Bellview Dr	Athens	AL	35611-4087
1400 SW Jefferson St	Athens	AL	35611-3532
15488 Lucas Ferry Rd	Athens	AL	35611-4039

1800 Nella Dr	Athens	AL	35611-5405
1706 Brookmeade Ave	Athens	AL	35611-4082
2109 Booker Dr	Athens	AL	35611-5420
1306 Grace Ave	Athens	AL	35611-3347
806 1/2 W Sanderfer Rd	Athens	AL	35611-4050
1804 Hine St S	Athens	AL	35611-4147
1203 S Houston St	Athens	AL	35611-3437
502 S Houston St	Athens	AL	35611-3424
510 6th St	Athens	AL	35611-3319
1803 Edward St	Athens	AL	35611-5432
900 Coleman Ave	Athens	AL	35611-3222
606 S Madison St	Athens	AL	35611-3406
805 Coleman Ave	Athens	AL	35611-3219
306 Longview St	Athens	AL	35611-4024
1701 Clara St	Athens	AL	35611-5422
1503 Grace Ave	Athens	AL	35611-3350
2103 Booker Dr	Athens	AL	35611-5420
1508 Grace Ave	Athens	AL	35611-3351
400 Longview St	Athens	AL	35611-4026
1308 Montreat Dr	Athens	AL	35611-4126
2202 Hine St S	Athens	AL	35611-4154
1406 Grace Ave	Athens	AL	35611-3349
506 1st St	Athens	AL	35611-3302
1809 Edward St	Athens	AL	35611-5432
1006 Sommerest Dr	Athens	AL	35611-5404
2110 Hine St S	Athens	AL	35611-4189
702 Levert Ave	Athens	AL	35611-3238
800 Coleman Ave	Athens	AL	35611-3220
601 S Houston St	Athens	AL	35611-3425
214 W Sanderfer Rd	Athens	AL	35611-4248
2114 Booker Dr	Athens	AL	35611-5419
1917 Cain Dr	Athens	AL	35611-4165
600 1st St	Athens	AL	35611-3304
1509 Grace Ave	Athens	AL	35611-3350
1705 Clifford St	Athens	AL	35611-5437
900 S Houston St	Athens	AL	35611-3432
1705 Bellview Dr	Athens	AL	35611-4089
1501 Coleman Ave	Athens	AL	35611-3233
1200 W Cain Dr	Athens	AL	35611-4066
1711 Clara St	Athens	AL	35611-5422
1405 Grace Ave	Athens	AL	35611-3348
1812 Lillian Dr	Athens	AL	35611-5414
1609 Bellview Dr	Athens	AL	35611-4087
2016 Levert Ave	Athens	AL	35611-4230
1808 Lillian Dr	Athens	AL	35611-5414
1706 Bellview Dr	Athens	AL	35611-4088
1417 12th St	Athens	AL	35611-4105
1101 S Houston St	Athens	AL	35611-3435
209 Longview St	Athens	AL	35611-4021
1701 Brookmeade Ave	Athens	AL	35611-4083
405 S Houston St	Athens	AL	35611-2525
1501 Levert Ave	Athens	AL	35611-3252
1804 Lillian Dr	Athens	AL	35611-5414
1204 Montreat Dr	Athens	AL	35611-4124
1706 Lillian Dr	Athens	AL	35611-5413

314 Longview St	Athens	AL	35611-4024
1710 Edward St	Athens	AL	35611-5423
1201 SW Jefferson St	Athens	AL	35611-3527
1308 Pruitt St	Athens	AL	35611-4166
1709 Bellview Dr	Athens	AL	35611-4089
15314 Lucas Ferry Rd	Athens	AL	35611-4038
508 5th St	Athens	AL	35611-3315
1210 Sommerest Dr	Athens	AL	35611-4128
204 Longview St	Athens	AL	35611-4022
1208 Sommerest Dr	Athens	AL	35611-4128
607 S Houston St	Athens	AL	35611-3425
407 12th St	Athens	AL	35611-3419
1801 Edward St	Athens	AL	35611-5432
601 Coleman Ave	Athens	AL	35611-3215
309 Longview St	Athens	AL	35611-4023
305 Longview St	Athens	AL	35611-4023
1911 Lillian Dr	Athens	AL	35611-5435
106 Judy Dr	Athens	AL	35611-4063
1815 Hine St S	Athens	AL	35611-4148
607 5th St	Athens	AL	35611-3316
800 Levert Ave	Athens	AL	35611-3240
602 10th St	Athens	AL	35611-3331
1711 Brookmeade Ave	Athens	AL	35611-4098
1304 Montreat Dr	Athens	AL	35611-4126
1804 Nella Dr	Athens	AL	35611-5405
1101 Coleman Ave	Athens	AL	35611-3225
503 6th St	Athens	AL	35611-3318
1701 Hollydale Dr	Athens	AL	35611-4079
2112 Hine St S	Athens	AL	35611-4189
2224 Levert Ave	Athens	AL	35611-4234
1405 Coleman Ave	Athens	AL	35611-3231
1707 Bellview Dr	Athens	AL	35611-4089
1701 Lillian Dr	Athens	AL	35611-5416
410 S Houston St	Athens	AL	35611-2526
308 6th St	Athens	AL	35611-3410
2003 Hine St S	Athens	AL	35611-4152
1904 Lillian Dr	Athens	AL	35611-5427
1002 Coleman Ave	Athens	AL	35611-3224
604 S Houston St	Athens	AL	35611-3426
1707 Brookmeade Ave	Athens	AL	35611-4083
15426 Lucas Ferry Rd	Athens	AL	35611-4039
1412 12th St	Athens	AL	35611-4106
1101 Roberts St	Athens	AL	35611-3153
1208 Plainview Cir	Athens	AL	35611-4120
703 4th St	Athens	AL	35611-3203
1419 12th St	Athens	AL	35611-4105
1201 Grace Ave	Athens	AL	35611-3344
1707 Lillian Dr	Athens	AL	35611-5416
1806 Brookmeade Ave	Athens	AL	35611-4084
506 6th St	Athens	AL	35611-3319
1801 Levert Cir	Athens	AL	35611-4252
311 Longview St	Athens	AL	35611-4023
1701 Clifford St	Athens	AL	35611-5437
1703 Lillian Dr	Athens	AL	35611-5416
1708 Hollydale Dr	Athens	AL	35611-4078

510 3rd St	Athens	AL	35611-3308
307 Longview St	Athens	AL	35611-4023
1803 Bellview Dr	Athens	AL	35611-4091
1303 S Houston St	Athens	AL	35611-3439
2120 Aretha St	Athens	AL	35611-5406
1707 Trace End Trl	Athens	AL	35611-4093
2107 Aretha St	Athens	AL	35611-5407
1209 Sommers Ridge Dr	Athens	AL	35611-4182
1301 Levert Ave	Athens	AL	35611-3248
1305 Sommerest Dr	Athens	AL	35611-4129
1200 Sommerest Dr	Athens	AL	35611-4128
1206 SW Jefferson St	Athens	AL	35611-3528
1009 Coleman Ave	Athens	AL	35611-3223
1306 SW Jefferson St	Athens	AL	35611-3530
1701 Trace End Trl	Athens	AL	35611-4093
606 S Houston St	Athens	AL	35611-3426
1411 12th St	Athens	AL	35611-4105
605 6th St	Athens	AL	35611-3320
908 Coleman Ave	Athens	AL	35611-3222
411B S Houston St	Athens	AL	35611-2525
1409 12th St	Athens	AL	35611-4105
1703 Clara St	Athens	AL	35611-5422
1304 Grace Ave	Athens	AL	35611-3347
1807 Edward St	Athens	AL	35611-5432
1403 SW Jefferson St	Athens	AL	35611-3531
1913 Lillian Dr	Athens	AL	35611-5435
1209 Hine St S	Athens	AL	35611-3127
2110 Aretha St	Athens	AL	35611-5406
1005 S Houston St	Athens	AL	35611-3433
2108 Aretha St	Athens	AL	35611-5406
1702 Nella Dr	Athens	AL	35611-5425
700 S Houston St	Athens	AL	35611-3428
409 S Houston St	Athens	AL	35611-2525
1208 SW Jefferson St	Athens	AL	35611-3528
1511 Grace Ave	Athens	AL	35611-3350
505 1st St	Athens	AL	35611-3301
1103 S Houston St	Athens	AL	35611-3435
2106 Booker Dr	Athens	AL	35611-5419
1805 Nella Dr	Athens	AL	35611-5408
701 Coleman Ave	Athens	AL	35611-3217
2102 Stanford St	Athens	AL	35611-4073
806 S Houston St	Athens	AL	35611-3430
1708 Nella Dr	Athens	AL	35611-5425
1908 Hine St S	Athens	AL	35611-4149
507 5th St	Athens	AL	35611-3314
1603 Bellview Dr	Athens	AL	35611-4087
509 6th St	Athens	AL	35611-3318
1704 Nella Dr	Athens	AL	35611-5425
902 Levert Ave	Athens	AL	35611-3241
602 3rd St	Athens	AL	35611-3309
1710 Nella Dr	Athens	AL	35611-5425
1504 Coleman Ave	Athens	AL	35611-3234
1105 Coleman Ave	Athens	AL	35611-3225
2094 Booker Dr	Athens	AL	35611-5418
1906 Lillian Dr	Athens	AL	35611-5427

1802 Lillian Dr	Athens	AL	35611-5414
600 5th St	Athens	AL	35611-3317
206 W Sanderfer Rd	Athens	AL	35611-4248
1408 Coleman Ave	Athens	AL	35611-3232
1202 SW Jefferson St	Athens	AL	35611-3528
1802 Nella Dr	Athens	AL	35611-5405
1925 Cain Dr	Athens	AL	35611-4165
502 1st St	Athens	AL	35611-3302
2101 Aretha St	Athens	AL	35611-5407
1421 12th St	Athens	AL	35611-4105
1301 Plainview Cir	Athens	AL	35611-4121
1705 Nella Dr	Athens	AL	35611-5439
701 3rd St	Athens	AL	35611-3201
604 5th St	Athens	AL	35611-3317
1806 Lillian Dr	Athens	AL	35611-5414
1510 Levert Ave	Athens	AL	35611-3253
1208 Coleman Ave	Athens	AL	35611-3228
1000 Levert Ave	Athens	AL	35611-3243
2116 Booker Dr	Athens	AL	35611-5419
1902 Lillian Dr	Athens	AL	35611-5427
1810 Lillian Dr	Athens	AL	35611-5414
1814 Hine St S	Athens	AL	35611-4147
1102 S Houston St	Athens	AL	35611-3436
1302 S Houston St	Athens	AL	35611-3440
1704 Clara St	Athens	AL	35611-5421
1023 Pruitt St	Athens	AL	35611-4235
1804 Brookmeade Ave	Athens	AL	35611-4084
1603 Sanderfer St	Athens	AL	35611-4169
1705 Edward St	Athens	AL	35611-5424
503 S Houston St	Athens	AL	35611-3423
1601 Batts St	Athens	AL	35611-4167
706 9th St	Athens	AL	35611-3212
100 Fishhook Rd	Athens	AL	35611-4174
1805 Edward St	Athens	AL	35611-5432
1301 SW Jefferson St	Athens	AL	35611-3529
1203 Sommerest Dr	Athens	AL	35611-4127
705 2nd St	Athens	AL	35611-3256
1708 Bellview Dr	Athens	AL	35611-5400
405 W Forrest St	Athens	AL	35611-3421
1801 Bellview Dr	Athens	AL	35611-4091
303 Longview St	Athens	AL	35611-4023
1802 W 14th St	Athens	AL	35611-4160
1501 S Madison St	Athens	AL	35611-3457
702 S Houston St	Athens	AL	35611-3428
1407 SW Jefferson St	Athens	AL	35611-3531
1701 Bellview Dr	Athens	AL	35611-4089
1805 Bellview Dr	Athens	AL	35611-4091
509 Coleman Ave	Athens	AL	35611-3213
1800 Edward St	Athens	AL	35611-5431
1004 Lucas St	Athens	AL	35611-3146
502 S Madison St	Athens	AL	35611-3404
2113 Stanford St	Athens	AL	35611-4074
1212 Sommers Ridge Dr	Athens	AL	35611-4181
501 1st St	Athens	AL	35611-3301
1101 S Madison St	Athens	AL	35611-3449

1202 S Madison St	Athens	AL	35611-3452
809 Coleman Ave	Athens	AL	35611-3219
1102 S Madison St	Athens	AL	35611-3450
2005 Hine St S # S	Athens	AL	35611-4152
2101 Levert Ave	Athens	AL	35611-4231
702 3rd St	Athens	AL	35611-3202
1400 S Madison St	Athens	AL	35611-3456
1308 S Houston St	Athens	AL	35611-3440
1718 Lucas St	Athens	AL	35611-4133
1204 S Houston St	Athens	AL	35611-3438
1201 Levert Ave	Athens	AL	35611-3246
15292 Lucas Ferry Rd	Athens	AL	35611-4036
509 5th St	Athens	AL	35611-3314
1803 Nella Dr	Athens	AL	35611-5408
1606 Brookmeade Ave	Athens	AL	35611-4080
501 S Houston St	Athens	AL	35611-3423
508 9th St	Athens	AL	35611-3327
1300 Hine St S	Athens	AL	35611-3130
406 S Houston St	Athens	AL	35611-2589
205 Longview St	Athens	AL	35611-4021
2123 Aretha St	Athens	AL	35611-5407
1015 Highland St	Athens	AL	35611-4117
605 3rd St	Athens	AL	35611-3354
1707 Clifford St	Athens	AL	35611-5437
302 Longview St	Athens	AL	35611-4024
1702 Clara St	Athens	AL	35611-5421
1608 Whitson St	Athens	AL	35611-4143
1708 Edward St	Athens	AL	35611-5423
2118 Stanford St	Athens	AL	35611-4073
2209 Hine St S	Athens	AL	35611-4153
1807 Bellview Dr	Athens	AL	35611-4091
1303 SW Jefferson St	Athens	AL	35611-3529
810 W Sanderfer Rd	Athens	AL	35611-4050
1704 Lillian Dr	Athens	AL	35611-5413
716 W Sanderfer Rd	Athens	AL	35611-4048
1309 S Houston St	Athens	AL	35611-3439
1709 Lillian Dr	Athens	AL	35611-5416
1502 Coleman Ave	Athens	AL	35611-3234
1205 Sommerest Dr	Athens	AL	35611-4127
1200 Plainview Cir	Athens	AL	35611-4120
607 6th St	Athens	AL	35611-3320
2006 Levert Ave	Athens	AL	35611-4230
1604 Bellview Dr	Athens	AL	35611-4086
706 Lucas St	Athens	AL	35611-3140
704 Lucas St	Athens	AL	35611-3140
408 S Madison St	Athens	AL	35611-2502
1813 Levert Cir	Athens	AL	35611-4252
1414 12th St	Athens	AL	35611-4106
1700 Brookmeade Ave	Athens	AL	35611-4082
1501 Grace Ave	Athens	AL	35611-3350
2113 S Jefferson St	Athens	AL	35611-4276
1908 Lillian Dr	Athens	AL	35611-5427
1104 Coleman Ave	Athens	AL	35611-3226
1808 Hine St S # S	Athens	AL	35611-4147
2117 Aretha St	Athens	AL	35611-5407

500 Coleman Ave	Athens	AL	35611-3214
601 5th St	Athens	AL	35611-3316
808 Coleman Ave	Athens	AL	35611-3220
502 S Houston St	Athens	AL	35611-3424
906 S Houston St	Athens	AL	35611-3432
600 S Houston St	Athens	AL	35611-3426
605 Grace Ave	Athens	AL	35611
608 S Jefferson St	Athens	AL	35611-3544
1214 Plainview Cir	Athens	AL	35611-4120
1405 12th St	Athens	AL	35611-4105
903 S Jefferson St	Athens	AL	35611

Exhibit D

Welcome to **Homebuyer's 101**

Presented by
First National Bank

Application Process/Items Needed

- Most recent pay stubs covering the last 30-days
- **Last two years W2's**
- Last two years federal tax returns, all schedules and pages
- Two most recent bank statements for all personal accounts, all pages
- Additional documents, as required by program guidelines/underwriting (i.e. self-employed applicants)

Understanding Your Debt-to-Income Ratio

- What income is used
- How your ratio is calculated
- What are Acceptable/Unacceptable Ratios

Understanding Your Credit Score

- Range of Scores
- How to Improve Your Score
- What if You Have No Credit History
- Does a Bankruptcy Disqualify You?

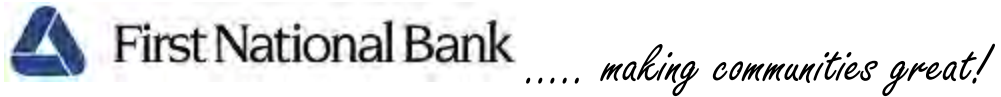
Pre-qualifications

- Helps Determine Which Loan Program is Best for You
- Determines What You Can Afford

Explanation of Various Loan Products

- In-House Bank Products
- Secondary Market and Government Loans

THANK YOU FOR
COMING!



Highlights of the **CONVENTIONAL** loan program

- Can be used to buy a primary residence, second home or rental property
- Down payment as low as 3%
- No monthly Private Mortgage Insurance (PMI) with a down payment of 20% or more
- Down payment and closing costs funds may be a gift
- 15-, 20- and 30-Year Terms
- Credit Score – 620 or higher

**All loans are subject to credit approval.*



Highlights of the **USDA/RURAL DEVELOPMENT** loan program

MINIMUM REQUIREMENTS

- 1 U.S. CITIZEN OR PERMANENT RESIDENT
- 2 DEPENDABLE INCOME (USUALLY 2 YEARS)
- 3 ABILITY TO REPAY MORTGAGE (NO LATE PAYMENTS IN LAST YEAR)
- 4 ACCEPTABLE DEBT RATIO
- 5 QUALIFYING INCOME (annual household combined gross income cannot exceed 1-4 Persons \$103,500 and 5-8 Persons \$136,600)
- 6 HOUSE LOCATED IN QUALIFYING AREA
<https://eligibility.sc.egov.usda.gov>



- 100% financing
- No down payment
- Low mortgage insurance rates; upfront mortgage insurance can be financed on top of the 100%
- Flexible credit guidelines
- Fixed rates
- 30-year Term
- Seller can pay all of the borrower's closing costs
- Closing costs may be a gift
- Government Insured
- Credit Score – 580 or higher (non-traditional credit, i.e., utilities, rent, insurance, etc., may be considered for no credit scores)

**All loans are subject to credit approval.*





Highlights of the **FHA** loan program

- Primary Residence Only
- Lower down payment: Just 3.5 %
- FHA allows 100% gift funds for the down payment and closing costs
- FHA loans allow higher debt-to-income ratios (up to 50%)
- FHA loans can be up to \$420,680 in most of the U.S.
- Credit Score - 580 or higher (less than 580, a higher down payment would be required; No credit score can be considered with non-traditional credit)



**All loans are subject to credit approval.*

Highlights of the **VA** loan program

- 100% Financing
- No mortgage insurance
- Government guarantee
- Flexible credit guidelines
- Closing costs are lower and can be a gift
- Seller may pay up to 4% of the purchase price towards the buyer's closing costs
- The VA funding fee, if non-exempt, may be financed into the loan
- VA loans are assumable
- 620 or higher



**All loans are subject to credit approval.*



Let us see what you may qualify for!

Give us a call

Kelly Richardson, Mortgage Loan Officer

NMLS #992978

kelly.richardson@fnbforyou.com

931-424-2118 – Direct

866-363-2585 – Toll Free

Or log on to our website and apply

fnbforyou.com

