

FIRST COMMUNITY BANK BRANCH CLOSINGS AND OPENINGS

YEAR	BRANCHES OPENED	GEOGRAPHIES SERVED
2025	Pearland - 6302 W. Broadway, Ste. 100, Pearland, TX 77581	Brazoria, Harris, Nueces, San Patricio, Aransas, Jim Wells Kleberg and Victoria Counties; State of Texas
2024	None	NA
2023	None	NA
2022	None	NA
2021	None	NA
2020	Premont – 120 S. Agnes, Premont, TX 78375	Nueces, San Patricio, Aransas, Jim Wells, Kleberg, Victoria, Brazoria and Harris Counties; State of Texas
2019	None	NA
2018	None	NA
2017	None	NA
2016	Corpus Christi – 500 North Water Street, Ste. 100, Corpus Christi, TX 78401	Nueces, San Patricio, Aransas, Jim Wells, Kleberg, Victoria, Brazoria and Harris Counties; State of Texas
2015	None	NA
2014	Rockport-1629 Highway 35 N, Rockport, TX 78382	Nueces, San Patricio, Aransas, Jim Wells, Kleberg, Victoria, Brazoria and Harris Counties; State of Texas
2014	Victoria – 6252 N. Navarro, Victoria, TX 77904	Nueces, San Patricio, Aransas, Jim Wells, Kleberg, Victoria, Brazoria and Harris Counties; State of Texas
2014	Victoria - 101 W. Goodwin • One O'Connor Plaza, Suite 922, Victoria, TX 77901	Nueces, San Patricio, Aransas, Jim Wells, Kleberg, Victoria, Brazoria and Harris Counties; State of Texas
2013	None	NA
2012	None	NA
2011	Kingsville Branch moved from 1629 Brahma Blvd, to 2525 Brahma Blvd, Kingsville, TX 78363	Nueces, San Patricio, Aransas, Jim Wells, Kleberg, Victoria, Brazoria and Harris Counties ; State of Texas
YEAR	BRANCHES CLOSED	GEOGRAPHIES SERVED
2024	None	NA
2023	None	NA
2022	None	NA
2021	None	NA

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2020	None	NA
2019	None	NA
2018	None	NA
2017	None	NA
2016	None	NA
2015	None	NA
2014	Victoria - 101 W. Goodwin • One O'Connor Plaza, Suite 922, Victoria, TX 77901, moved to Navarro location	Nueces, San Patricio, Aransas, Jim Wells, Kleberg Counties, Victoria County; State of Texas
2013	None	NA
2012	None	NA
2011	None	NA

***Establishment of a Domestic Branch – FDIC Exam Manual**

<https://www.fdic.gov/regulations/applications/resources/apps-proc-manual/section-07-establishdomesticbranch.pdf>

***Loan Production Offices (LPO)** The following activities can be conducted at an LPO without causing the facility to be considered a branch. • Loan Origination: Credit information may be assembled and loan applications can be solicited or processed. • Loan Approval: Loan applications may be approved at the LPO facility in either a public or nonpublic area of the facility. • Loan Closing Activities: Loan closing activities, such as the execution of promissory notes and deeds of trust, may be conducted at an LPO facility. The customer may not, however, take actual receipt of the loan funds at the LPO facility. Loan proceeds may be received by a customer by mail or in person at a place that is not the bank's headquarters office and is not licensed as a branch, provided that a third party is used to deliver the funds and the location is not established by the lending bank. A third party includes a person who customarily delivers loan proceeds directly from bank funds under accepted industry practice, such as an attorney or escrow agent at a real estate closing. Similarly, computer equipment located at the LPO through which the bank initiates electronic disbursements of loan funds to the customer will not cause the LPO facility to constitute a "branch", as long as the customer does not receive the loan funds at the LPO facility.

***Deposit Production Offices (DPO)** A DPO may not receive deposits, pay withdrawals, or make loans. Generally, a DPO may advertise the availability of deposit accounts for an institution, provide information about deposit products, and assist customers and prospective customers in completing forms and documents related to opening or maintaining a deposit account. Deposit and withdrawal transactions must be performed by the customer, either in person at the main office or a branch office of the institution, or by mail, electronic transfer, or similar method. An institution may contract with third parties in its deposit production activities.

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BRANCH CLOSINGS AND OPENINGS**

***Interagency Questions and Answers Regarding Community Reinvestment**

§ __.12—Definitions

§ __.12(f)—2: Are loan production offices (LPO) branches for purposes of the CRA?

A2. LPOs and other offices are not “branches” unless they are authorized as branches of the institution through the regulatory approval process of the institution’s supervisory Agency.