

BANK OF NEWINGTON

All applicable comments received from the public for the current year and each of the two previous calendar years if any, is included within this public file. The only comments included are those comments which specifically relate to the bank's performance in helping to meet the community's credit needs.

Also included in this public file is our most recent CRA Performance Evaluation by the FDIC and maps of our assessment area, Screven County, Effingham County, Bulloch County, Chatham County, and Bryan County.

The Bank of Newington has offices located in the Towns of Newington, Sylvania and Springfield Georgia. Our Sylvania location was opened in May, 1998 and Springfield opened in January of 2019

224 Walton Street
Newington, Georgia 30446
(Block Numbering Area .9705)

107 West Ogeechee
Sylvania, Georgia 30467
(Block Numbering Area .9703)

1680 Hwy S
Springfield, Georgia 31329
(Block Numbering Area 302.01)

Our hours of operation for each location are as follows:

Lobby & Drive-thru 9:00am to 4:30pm Monday, Tuesday, & Thursday
9:00am to 2:00pm Wednesday
9:00am to 5:00pm Friday
9:00am to 12:00pm Saturday-Drive-thru Only

Our bank's loan-to-deposit ratio has been calculated for each quarter during the past calendar years and reflected the following:

Quarter End Date	Ratio
3/31/2022	85.90%
6/30/2022	88.30%
9/30/2022	90.41%
12/31/2022	88.32%
3/31/2023	87.00%
6/30/2023	87.19%
9/30/2023	90.84%
12/31/2023	87.46%
3/31/2024	86.31%

Bank of Newington offers the following services and transaction fees:
Direct Deposits, Preauthorized Withdrawals, Wire Transfers, Cashier's Check, Mobile Banking, Mobile Deposit, On-line Banking, Bill Pay, Electronic Statements, Automated Teller Machine Access, Debit Cards, Safe Deposit Box Rental, Night Deposit Service.

Totally Free Checking

\$50 minimum deposit to open. No monthly service fees. No minimum balance requirement.

Free Business Checking

\$50 minimum deposit to open. No monthly service fees. No minimum balance requirement.

NOW Account (Personal and Business)

Interest bearing account. A minimum of \$1,000 to open account. Service charge of \$7.50 per month and \$0.15 per debit fee if the daily balance falls below \$1000.

Money Market Accounts (Personal and Business)

Interest bearing account. A minimum of \$2,500 to open account. Service charge of \$7.50 per month and \$0.15 per debit fee if the daily balance falls below \$2,500.

Simple Savings Account (Personal and Business)

Interest bearing account. \$50 minimum deposit to open. No monthly service fees.

Free Cash Back Checking

3% cash back on the first \$300 of purchases by debit card as well as up to \$9 in refunds on ATM fees. Qualifications must be met. \$50 minimum deposit to open. No monthly service fees.

Free Reward Checking

Interest bearing account. \$50 minimum deposit to open. No monthly service fees. No minimum balance requirement. Interest rates vary based on monthly requirements.

Free Real Saver Account

\$50 minimum deposit to open. No monthly service fees. No minimum balance requirement. Interest rates vary based on monthly requirements.

Certificates of Deposit

A minimum of \$1,000.00 to open account. If the account has an original maturity of one year or less the early withdrawal penalty will be as follows:

The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.

If the account has an original maturity of more than one year the early withdrawal penalty will be as follows:

The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.

Loans

We offer a full range of short to medium-term commercial, consumer, mortgage, construction, and agri-business loans at competitive rates.

Common Fees Which May Be Assessed Against Accounts

Insufficient funds (NSF) item (each) \$.32.50
Stop payments \$20.00
Check printing fee .Depends on style selected
Account Research -\$25.00 per hour
Account Balancing Assistance \$25.00 per hour
Wire Transfers (outgoing) \$.15.00

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).