

Evergreen Bank Group (the Bank) Community Reinvestment Act

Public File

The Community Reinvestment Act (CRA) of 1977 encourages banks to help meet the credit needs of the communities in which they do business, including low- and moderate-income neighborhoods.

Under the CRA, the following information must be maintained in a public file, current as of April 1 of each year.

Tab 1: The CRA performance evaluation (PE) generally includes a description of the institution and its assessment area(s); its CRA rating; and the facts, data, and analyses supporting the rating. The Bank's most recent CRA Performance Evaluation.

This will be a PDF attachment.

Tab 2: Products & Services

<https://www.evergreenbankgroup.com/>

Tab 3: Branch Locations and Hours of Operations

<https://www.evergreenbankgroup.com/about-us/locations-hours.html>

Tab 4: Branches opened or closed by the Bank during the prior two calendar years.

This will be a PDF attachment.

Tab 5: The Bank's Assessment Areas represent the communities we serve, the map and individual tract listing.

This is a PDF attachment.

Tab 6: Public Comments and Responses received for the current year and the prior two calendar years.

- This is a PDF attachment.

Tab 7: HMDA Disclosures

- Evergreen Bank Groups HMDA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Website at <https://ffiec.cfpb.gov/data-publication/disclosure-reports>

Tab 8: CRA Strategic Plan

A strategic plan enables the institution to tailor its CRA goals and objectives to address the needs of its community consistent with its business strategy, operational focus, and capacity and constraints.

- This is a PDF attachment.

CRA Public File Request

The Bank can provide hard copies of the CRA Public File. Please note that the Bank may charge a fee to cover copying and mailing expenses. Requests can be sent to cowen@evergreenbankgroup.com