

# Community Reinvestment Act Notice

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Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC 600 N Pearl St, Ste 700, Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to Tan T. Bui, CRA Officer, 17100 N May Ave, Edmond, OK 73012, and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of F&M Bancshares, a bank holding company. You may request from the Assistant Vice President, Federal Reserve Bank of Kansas City, 1 Memorial Dr, Kansas City, MO 64198 an announcement of applications covered by the CRA filed by bank holding companies.

# **PUBLIC DISCLOSURE**

June 14, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

F&M Bank  
Certificate Number: 12761

17100 North May Avenue  
Edmond, Oklahoma 73012

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

600 North Pearl Street, Suite 700  
Dallas, Texas 75201

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, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## TABLE OF CONTENTS

INSTITUTION RATING .....	1
DESCRIPTION OF INSTITUTION .....	2
DESCRIPTION OF ASSESSMENT AREAS.....	3
SCOPE OF EVALUATION .....	3
CONCLUSIONS ON PERFORMANCE CRITERIA.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	11
OKLAHOMA CITY MSA AA – Full-Scope Review.....	11
OKLAHOMA NON-MSA AA – Limited-Scope Review.....	17
APPENDICES .....	20
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA.....	20
GLOSSARY .....	21

## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas (AAs), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

F&M Bank's satisfactory Lending Test record outweighs its outstanding Community Development (CD) Test record to support the overall CRA rating. The following points summarize conclusions regarding the applicable tests, discussed in detail elsewhere.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending-related activities), given the institution's size, financial condition, and AAs' credit needs.
- A majority of loans are in the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

**The Community Development Test is rated Outstanding.**

The institution's CD performance demonstrates excellent responsiveness to CD needs in its AAs through CD loans, qualified investments (QIs), and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs. Excellent responsiveness to the CD needs and excellent records regarding CD loans and QIs support this conclusion. The bank also demonstrated an adequate record regarding CD services.

## **DESCRIPTION OF INSTITUTION**

F&M Bank maintains its headquarters in Edmond, Oklahoma. F&M Bancshares, Inc., a one-bank holding company located in Crescent, Oklahoma, wholly owns the bank. The institution received a Satisfactory rating at its May 6, 2019 FDIC performance Evaluation based on Intermediate Small Bank Procedures.

The bank functions as a retail bank operating from its main office and seven full-service branch offices. Since the previous evaluation, the bank did not open or close any branches or participate in any merger or acquisition activity.

The bank offers various loan products including commercial, home mortgage, agricultural, and consumer loans, primarily focusing on commercial lending and home mortgage lending. The institution also offered loans through the Small Business Administration (SBA) Paycheck Protection Program (PPP) and originated 851 PPP loans totaling approximately \$46.3 million during the evaluation period. The SBA, with support from the Department of the Treasury, implemented the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA to retain employees through the COVID-19 pandemic. The program includes loan forgiveness subject to certain conditions.

The bank provides a variety of deposit services including checking, savings, money market, certificate of deposit, and individual retirement accounts, as well as debit cards. Alternative banking services include internet and mobile banking, remote deposit capture, electronic bill pay, and 13 non-deposit taking automated teller machines (ATMs).

As of March 31, 2022, the institution's assets totaled approximately \$652.8 million, total loans equaled \$378.3 million, and total deposits equaled \$570.3 million. Since the prior evaluation, total assets increased by 32.8 percent, total loans increased by 15.7 percent, and total deposits increased by 34.5 percent. The following table illustrates the outstanding loan portfolio as of March 31, 2022, with commercial loans representing the largest portion of the loan portfolio.

<b>Loan Portfolio Distribution as of 3/31/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	54,066	14.3
Secured by Farmland	16,224	4.3
Secured by 1-4 Family Residential Properties	58,635	15.5
Secured by Multifamily (5 or more) Residential Properties	3,055	0.8
Secured by Nonfarm Nonresidential Properties	103,317	27.3
<b>Total Real Estate Loans</b>	<b>235,297</b>	<b>62.2</b>
Commercial and Industrial Loans	63,886	16.9
Agricultural Production and Other Loans to Farmers	11,314	3.0
Consumer Loans	9,828	2.6
Obligations of State and Political Subdivisions in the U.S.	55,968	14.8
Other Loans	472	0.1
Lease Financing Receivable (net of unearned income)	1,549	0.4
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>378,314</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that affected the institution's ability to meet its AAs' credit needs.

## DESCRIPTION OF ASSESSMENT AREAS

F&M Bank defined two AAs as listed in the following table. Based on 2015 American Community Survey (ACS) data, the combined AAs contained 172 census tracts with the following income designations: 10 low-, 42 moderate-, 64 middle-, and 52 upper-income tracts, as well as 4 tracts without an income designation. The bank's AAs meet the technical requirements of the CRA. Refer to the individual discussion of the AAs for more details.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
Oklahoma City MSA	Canadian, Logan, and Oklahoma*	168	7
Oklahoma Non-MSA	Kingfisher	4	1
<i>Source: 2015 ACS Data; Bank Data.</i>			
<i>*Denotes partial county.</i>			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation dated May 6, 2019, to the current evaluation dated June 14, 2022. Examiners used Intermediate Small Bank Procedures to evaluate F&M Bank's CRA performance. These procedures include two tests: the Lending Test and the CD Test. The appendix lists each tests' criteria.

As previously noted, the institution operates in two separate AAs. Examiners applied full-scope procedures to the Oklahoma City Metropolitan Statistical Area (MSA) AA as this area maintains the greatest level of loans, deposits, and branches as seen in the following table. For the same reasons, this AA also received more weight when arriving at conclusions and the overall rating. Examiners used limited-scope procedures for the Oklahoma Non-MSA AA, as this area accounted for a comparatively lower proportion of the institution's total activities and it received a full-scope review at the prior evaluation.

Assessment Area Breakdown, of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Oklahoma City MSA AA	481,892	88.3	395,514	75.7	7	87.5
Oklahoma Non-MSA AA	63,861	11.7	127,246	24.3	1	12.5
<b>Total</b>	<b>545,753</b>	<b>100.0</b>	<b>522,760</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>
<i>Source: 2021 Bank Data; FDIC Summary of Deposits (6/30/2021). Due to rounding, totals may not equal 100.0.</i>						

### **Activities Reviewed**

Intermediate Small Bank Procedures require examiners to determine the bank's major product lines from which to review. Examiners may select from the same loan categories used for Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the bank's lending activity for 2021.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	75,080	13.8	173	6.5
Secured by Farmland	18,673	3.4	40	1.5
Secured by 1-4 Family Residential Properties	222,817	40.8	971	36.5
Multi-Family (5 or more) Residential Properties	4,346	0.8	4	0.2
Commercial Real Estate Loans	49,473	9.1	78	2.9
Commercial and Industrial Loans	142,711	26.2	768	28.9
Agricultural Loans	20,693	3.8	157	5.9
Consumer Loans	9,234	1.7	466	17.5
Other Loans	2,726	0.5	5	0.2
<b>Total Loans</b>	<b>545,753</b>	<b>100.0</b>	<b>2,662</b>	<b>100.0</b>
<i>Source: 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>				

Considering the dollar volume and number of loans originated, as well as management's stated business strategy, examiners determined that the bank's major product lines consist of commercial and home mortgage lending. Since the other categories typically reviewed for CRA do not represent major product lines and thus would not materially affect any conclusions or ratings, this evaluation does not include a review of them. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

For the Lending Test, this evaluation includes a review of small business loans originated in 2021, which represents the most recent completed calendar year of available data. D&B data for 2021 provided a standard of comparison for small business loans. This evaluation considers the following small business loans for the noted Lending Test performance factors:

- AA Concentration and Geographic Distribution – universe of 820 small business loans totaling \$58.0 million, and
- Borrower Profile – 56 small business loans totaling \$5.0 million located inside the AAs taken from a sample of 63 small business loans totaling \$5.4 million.

The Lending Test also include a review of home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) loan application registers (LARs). Examiners primarily compared the bank's home mortgage lending to aggregate data. Bank records indicate that while the volume of home mortgage lending generally increased throughout the evaluation period, examiners did not identify any significant performance trends between the different years' data that materially affect conclusions. Therefore, the geographic distribution and borrower profile analyses present home mortgage loan data for 2020, the most recent year for which aggregate data exists. However, the AA Concentration discussion includes home mortgage loan data for all years reviewed. The following lists the applicable universes of home mortgage loans reviewed:

- 2019: 647 home mortgage loans totaling \$123.8 million,
- 2020: 1,074 home mortgage loans totaling \$234.9 million, and
- 2021: 958 home mortgage loans totaling \$216.4 million.

Examiners considered the universe of small business and home mortgage loans when determining loan product weighting. The following table shows that home mortgage loans represent a majority by number and dollar of the loan categories reviewed. Therefore, home mortgage loans received more weight when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000s)	%
Home Mortgage	958	53.9	216,438	78.9
Small Business	820	46.1	57,988	21.1
<b>Total Loans</b>	<b>1,778</b>	<b>100.0</b>	<b>274,426</b>	<b>100.0</b>
<i>Source: 2021 HMDA data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>				

While the evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans better indicates the number of individuals and businesses served.

For the CD Test, the scope of the evaluation includes data provided by bank management on CD loans, QIs, and CD services since the prior evaluation. The evaluation of QIs also considers the book value of prior period QIs that remain outstanding as of this evaluation's date.



## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

F&M Bank demonstrated satisfactory performance regarding the Lending Test. A reasonable LTD ratio, reasonable records regarding geographic distribution and borrower profile, and a majority of loans originated inside the AAs support this conclusion.

#### Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AAs' credit needs. For the 12 quarters since the previous evaluation, the bank recorded a 71.3 percent average, net LTD ratio, slightly lower than the 74.9 percent ratio reported at the previous evaluation. The quarterly, net LTD ratio ranged from a high of 81.6 percent on September 30, 2019, to a low of 63.6 percent on June 30, 2021.

Examiners identified and listed in the following table comparable institutions operating in similar areas, with comparable asset sizes and lending emphases. As illustrated, F&M Bank reported the lowest LTD ratio, yet it remained within a reasonable range of the similarly situated institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 3/31/2022 (\$000s)	Average Net LTD Ratio (%)
<b>F&amp;M Bank, Edmond, Oklahoma</b>	<b>652,804</b>	<b>71.3</b>
NBC Oklahoma, Oklahoma City, Oklahoma	881,642	80.1
First Liberty Bank, Oklahoma City, Oklahoma	553,160	93.5
Frontier State Bank, Oklahoma City, Oklahoma	494,757	95.6
<i>Source: Reports of Condition and Income 6/30/2019 - 3/31/2022.</i>		

#### Assessment Area Concentration

A majority of loans are in the institution's AAs. The following table shows the bank originated a majority of home mortgage and small business loans, by number and dollar volume, within the AAs.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	333	51.5	314	48.5	647	66,959	54.1	56,859	45.9	123,818
2020	616	57.4	458	42.6	1,074	136,558	58.1	98,322	41.9	234,880
2021	565	59.0	393	41.0	958	127,869	59.1	88,569	40.9	216,438
Subtotal	1,514	56.5	1,165	43.5	2,679	331,386	57.6	243,750	42.4	575,136
Small Business	692	84.4	128	15.6	820	44,235	76.3	13,753	23.7	57,988
Source: 2019, 2020, and 2021 HMDA Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. Reasonable performance in the Oklahoma City MSA AA supports this conclusion. Examiners did not conduct a geographic distribution review for the Oklahoma Non-MSA AA since this AA does not contain any low- or moderate-income (LMI) census tracts. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. Examiners focused on the percentage by number of loans in LMI census tracts in the AA when arriving at conclusions for this performance factor.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels (including LMI) and businesses of different sizes. A reasonable record in the Oklahoma City MSA AA supported by consistent performance in the Oklahoma Non-MSA AA supports this conclusion. Examiners focused on the percentage by number of loans to LMI borrowers and to businesses with gross annual revenue of \$1 million or less in the AA when arriving at conclusions for this performance factor.

### **Response to Complaints**

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

## **COMMUNITY DEVELOPMENT TEST**

F&M Bank demonstrated outstanding performance regarding the CD Test. The bank's CD performance demonstrates excellent responsiveness to CD needs in its AAs through CD loans, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of opportunities for CD in the institution's AAs. Excellent responsiveness to the CD needs and excellent records regarding CD loans and QIs support this conclusion. The bank also demonstrated an adequate record regarding CD services.

The totals include activities benefitting a broader statewide area since examiners concluded that the institution proved responsive to CD needs and opportunities in its AAs.

### **Community Development Loans**

The institution exhibited an excellent record regarding its CD loans. An excellent level regarding the dollar volume of CD loans supports this conclusion. The following table shows that since the prior evaluation, the bank originated 12 CD loans totaling approximately \$46.6 million. The total dollar amount equates to 8.4 percent of average total assets of \$553.4 million since the previous evaluation and 13.8 percent of average net loans of \$337.1 million for the same period. These levels reflect a notable increase from the 2.1 percent of average total assets and 3.2 percent of average net loans reported at the previous evaluation.

The CD loans proved responsive to the areas' needs given a significant majority of the activities supported community service organizations that serve LMI individuals, which demonstrates the bank's responsiveness to an identified CD need in both AAs. The activities also proved responsive to an identified need of affordable housing in one AA. The following tables illustrate the bank's CD loans by AA, purpose, and year.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Oklahoma City MSA	1	798	2	13,625	0	0	0	0	3	14,423
Oklahoma Non-MSA	0	0	1	10,140	0	0	0	0	1	10,140
Statewide	0	0	7	19,035	0	0	1	3,000	8	22,035
<b>Total</b>	<b>1</b>	<b>798</b>	<b>10</b>	<b>42,800</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>3,000</b>	<b>12</b>	<b>46,598</b>
<i>Source: Bank Data.</i>										

<b>Community Development Lending by Year</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2019	0	0	0	0	0	0	0	0	0	0
2020	1	798	3	8,435	0	0	1	3,000	5	12,234
2021	0	0	7	34,365	0	0	0	0	7	34,364
YTD 2022	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>798</b>	<b>10</b>	<b>42,800</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>3,000</b>	<b>12</b>	<b>46,598</b>
<i>Source: Bank Data.</i>										

The following point lists a CD loan befitting the broader statewide area:

- **Community Services** – F&M Bank originated a \$1.9 million loan to a public works authority to provide essential community services within the broader statewide area, including LMI areas and individuals.

## Qualified Investments

F&M Bank displayed an excellent record regarding QIs. An excellent level regarding the dollar volume of QIs supports this conclusion. The following table shows the bank made use of 136 QIs totaling approximately \$22.2 million. The total dollar amount of QIs equates to 4.0 percent of average total assets since the previous evaluation and 15.2 percent of average total securities of \$145.7 million for the same time period. These levels reflect a slight decrease from the 4.7 percent of average total assets and an increase from the 7.3 percent of average securities reported at the previous evaluation.

The following table indicates that a significant majority of the QIs supported community service organizations that serve LMI individuals. These efforts demonstrate the bank's responsiveness to an identified CD need. The following table illustrates the bank's QIs by AA, purpose, and year.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Oklahoma City MSA	0	0	30	5,799	1	5	0	0	31	5,804
Oklahoma Non-MSA	0	0	1	1,030	0	0	0	0	1	1,030
Statewide	0	0	96	15,345	8	14	0	0	104	15,359
<b>Total</b>	<b>0</b>	<b>0</b>	<b>127</b>	<b>22,174</b>	<b>9</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>136</b>	<b>22,193</b>
<i>Source: Bank Data.</i>										

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	10	1,639	0	0	0	0	10	1,639
2019	0	0	16	1,893	0	0	0	0	16	1,893
2020	0	0	30	5,392	0	0	0	0	30	5,392
2021	0	0	34	10,814	0	0	0	0	34	10,814
YTD 2022	0	0	17	2,414	0	0	0	0	17	2,414
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>107</b>	<b>22,152</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>107</b>	<b>22,152</b>
Grants & Donations	0	0	20	22	9	19	0	0	29	41
<b>Total</b>	<b>0</b>	<b>0</b>	<b>127</b>	<b>22,174</b>	<b>9</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>136</b>	<b>22,193</b>
<i>Source: Bank Data.</i>										

The following point highlights a QI befitting the broader statewide area:

- **Community Services** – The bank invested \$315,000 in a school district bond to maintain, construct, renovate, acquire, and equip school facilities. A majority of the students in the school district, located in the statewide area, are economically disadvantaged and receive free or reduced lunches. Thus, the bond benefits an organization that provides community services in the form of educational services, targeted to LMI individuals.

## **Community Development Services**

F&M Bank established an adequate record of providing CD services. The type and number of services support this conclusion. The services involve bank personnel's use of their technical expertise to benefit organizations or projects in the AAs with a primary purpose of CD, as defined by the CRA regulation.

The following table shows that the bank provided 53 CD services since the prior evaluation. This level reflects generally consistent performance with the 51 CD services at the prior evaluation. The following tables show a significant majority of the services benefited community service organizations that provide services to LMI individuals, which demonstrates the bank's responsiveness to an identified CD need in both AAs. The following tables detail the bank's CD services by AA, purpose, and year.

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Oklahoma City MSA	0	45	3	0	<b>48</b>
Oklahoma Non-MSA	0	4	0	0	<b>4</b>
Statewide	0	1	0	0	<b>1</b>
<b>Total</b>	<b>0</b>	<b>50</b>	<b>3</b>	<b>0</b>	<b>53</b>
<i>Source: Bank Data.</i>					

<b>Community Development Services by Year</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2019	0	16	1	0	<b>17</b>
2020	0	16	1	0	<b>17</b>
2021	0	18	1	0	<b>19</b>
YTD 2022	0	0	0	0	<b>0</b>
<b>Total</b>	<b>0</b>	<b>50</b>	<b>3</b>	<b>0</b>	<b>53</b>
<i>Source: Bank Data.</i>					

The following point lists the CD service befitting the broader statewide area:

- **Community Services** – A bank officer serves as the Chairman for an organization that provides support to LMI children whose families are experiencing financial hardship. The organization provides essential services and items to the families during the holiday season.

Regarding the availability of services, the bank operates two of its branches and four ATMs in moderate-income census tracts. In addition, the bank provides alternative delivery systems such as internet and mobile banking, remote deposit capture, and electronic bill pay that help avail the bank's services to LMI individuals or geographies through the AAs.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

### **OKLAHOMA CITY MSA AA – Full-Scope Review**

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA CITY MSA AA**

The bank expanded the Oklahoma City MSA AA during the review period from 56 census tracts to 168 census tracts as the result of adding 112 census tracts from Oklahoma County to this AA. This AA now consists of all 29 census tracts in Canadian County, all 8 census tracts in Logan County, and 131 of 241 census tracts located in northwestern Oklahoma County.

The bank currently operates 7 full-service branches, each with an ATM, as well as 5 additional ATMs throughout the AA. The offices maintain hours consistent with the area and the industry. The bank's delivery systems and range of products and services remain consistent with those reflected in the overall Description of Institution Section of this performance evaluation.

#### **Economic and Demographic Data**

Based on the 2015 ACS Data, the AA's 168 census tracts reflect the following income designations: 10 low-, 42 moderate-, 64 middle-, 48 upper-income tracts as well as 4 census tracts with no income designation. The following table notes certain demographic data for the AA.

Demographic Information of the Assessment Area – Oklahoma City MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	168	6.0	25.0	38.0	28.6	2.4
Population by Geography	606,098	4.7	21.6	37.0	36.4	0.3
Housing Units by Geography	257,783	4.5	24.5	36.7	33.9	0.4
Owner-Occupied Units by Geography	147,608	2.4	16.3	37.9	43.3	0.1
Occupied Rental Units by Geography	84,729	7.1	35.5	35.1	21.3	1.0
Vacant Units by Geography	25,446	8.5	35.3	34.4	21.3	0.5
Businesses by Geography	97,982	3.7	18.4	32.6	41.6	3.7
Farms by Geography	2,684	3.0	18.0	34.3	43.3	1.4
Family Distribution by Income Level	147,766	18.3	15.9	20.1	45.7	0.0
Household Distribution by Income Level	232,337	21.2	15.7	17.4	45.7	0.0
Median Family Income – Oklahoma City, OK MSA		\$64,058	Median Housing Value Median Gross Rent Families Below Poverty Level			\$154,355 \$832 9.5%
Source: 2015 ACS Data; 2021 D&B Data; FFIEC Estimated Median Family Income; (*) The NA category consists of geographies that have not been assigned an income classification.						

To determine the borrowers' income designation to analyze home mortgage loans under the borrower profile criterion, the following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2020 FFIEC-updated median family income of \$74,000 for the Oklahoma City MSA.

<b>Median Family Income Ranges – Oklahoma City, OK MSA</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2020 (\$74,000)	<\$37,000	\$37,000 to <\$59,200	\$59,200 to <\$88,800	≥\$88,800
<i>Source: FFIEC.</i>				

On December 21, 2020, FEMA made a disaster declaration affecting Canadian, Logan, and Oklahoma counties due to severe winter storms. On March 29, 2020, FEMA made a disaster declaration affecting all counties in the state due to the COVID-19 pandemic.

According to Moody's Analytics, the Oklahoma City MSA's largest employers include Integris Health, Mercy Hospital, and Hobby Lobby Stores Inc. The following table shows annual unemployment rates for the evaluation period for counties within the AA, State of Oklahoma, and nationwide, which reflects notable increases in all areas in 2020 due to the COVID-19 pandemic.

Unemployment Rates			
Area	2019	2020	2021
	%	%	%
Oklahoma County	3.0	6.5	4.1
Logan County	2.7	5.2	3.3
Canadian County	2.7	5.9	3.2
State of Oklahoma	3.0	6.5	4.1
National Average	3.6	6.7	3.9
<i>Source: Bureau of Labor Statistics.</i>			

### **Competition**

The AA reflects a fairly competitive market for financial services. According to the FDIC Deposit Market Share Data as of June 30, 2021, 62 institutions operate 285 offices within the counties comprising the AA. Of these institutions, F&M Bank ranked 18<sup>th</sup> with 0.92 percent deposit market share.

### **Community Contact**

As part of the evaluation process examiners obtain information from third parties knowledgeable of the AA to assist in identifying needs of the area. This information helps determine financial institutions' responsiveness to these needs and shows available credit and CD opportunities.

Examiners contacted a representative of an economic development organization that serves the AA. The contact noted the area to be diverse and expanding due to new families moving in and starting businesses. In addition, the contact noted rapid growth in the area, which leads to a need for new housing developments and financing small business loans to match the demand. The contact noted as the population grows, there will be an additional need for community services, such as those targeted to LMI individuals, in the area. The contact commented on the competitive nature between financial institutions for business and also noted they are willing to meet the needs of the area.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management as well as demographic and economic data, examiners determined that small business and home mortgage lending represent the primary credit needs for the Oklahoma City MSA AA. With respect to the area's CD needs, demographic data shows that 34.2 percent of the area's families reported low- or moderate-incomes and 9.5 percent reported incomes below the poverty level. These levels suggest a need for activities that provide community services to these families. The demographic data showing 31.0 percent of the census tracts classified as low- or moderate-income and the disaster declarations suggest a demand for activities that revitalize and stabilize qualifying geographies.



## CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA CITY MSA AA

### LENDING TEST

F&M Bank demonstrated a satisfactory record in the Oklahoma City MSA AA regarding the Lending Test. Reasonable records regarding geographic distribution and borrower profile support this conclusion.

#### Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Oklahoma City MSA AA. Reasonable performance regarding home mortgage loans outweighs excellent performance regarding small business loans to support this conclusion.

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. Reasonable performance in LMI census tracts supports this conclusion. The following table shows that the bank's level of lending in low-income census tracts closely aligns with aggregate data, reflecting reasonable performance. The bank's level of lending in moderate-income census tracts falls slightly below aggregate data by 2.0 percentage points, which remains within a reasonable range.

Geographic Distribution of Home Mortgage Loans Oklahoma City MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.3	1.2	5	0.9	510	0.4
Moderate	16.3	10.3	47	8.3	7,836	6.3
Middle	37.9	31.4	196	34.8	36,479	29.2
Upper	43.3	57.0	316	56.0	80,057	64.1
Not Available	0.2	0.1	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>564</b>	<b>100.0</b>	<b>124,882</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; 2020 HMDA Data; 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

#### *Small Business Loans*

The geographic distribution of small business loans reflects excellent dispersion throughout the AA. Excellent performance in moderate-income census tracts outweighs reasonable performance in low-income census tracts to support this conclusion. The following table shows that the bank's level of lending in low-income tracts slightly trails demographic data by 2.5 percentage points, reflecting reasonable performance. In moderate-income census tracts, the bank's level of lending rises well above demographic data by 18.0 percentage points, reflecting excellent performance. Examiners placed more weight on performance in moderate-income census tracts due to the potential greater opportunity to lend in those areas as evidenced by the demographic data.

Geographic Distribution of Small Business Loans Oklahoma City MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	3.7	6	1.2	355	1.0
Moderate	18.4	182	36.4	10,723	30.6
Middle	32.6	180	36.0	14,607	41.7
Upper	41.6	130	26.0	9,313	26.6
Not Available	3.7	2	0.4	28	0.1
<b>Total</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>	<b>35,026</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels and businesses of different sizes. A reasonable record regarding home mortgage loans outweighs an excellent record regarding small business loans to support this conclusion.

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

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. A reasonable record of lending to LMI borrowers supports this conclusion. As shown in the following table, the bank's level of lending to low-income borrowers reflects similar performance to aggregate data, evidencing reasonable performance. The table further shows the bank's level of lending to moderate-income borrowers slightly exceeds aggregate data by 1.4 percentage points, also reflecting reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma City MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	18.3	4.2	23	4.1	2,758	2.3
Moderate	15.9	14.4	89	15.8	13,133	10.5
Middle	20.1	17.8	131	23.2	27,245	21.8
Upper	45.7	37.7	281	49.8	73,349	58.7
Income Not Available	0.0	25.9	40	7.1	8,397	6.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>564</b>	<b>100.0</b>	<b>124,882</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; 2020 HMDA Data; 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses of different sizes. The following table shows the bank's level of lending more than nine out of every ten small business loans to businesses with gross annual revenue of \$1 million or less reflects excellent performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma City MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	69.8	16	44.5	259	7.2
\$100,000 - \$249,999	15.4	8	22.2	315	8.7
\$250,000 - \$499,999	3.7	6	16.7	489	13.5
\$500,000 - \$1,000,000	2.1	3	8.3	894	24.8
<b>Subtotal ≤ \$1,000,000</b>	<b>91.0</b>	<b>33</b>	<b>91.7</b>	<b>1,957</b>	<b>54.2</b>
> \$1,000,000	2.9	3	8.3	1,656	45.8
Revenue Not Available	6.1	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>3,613</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

## COMMUNITY DEVELOPMENT TEST

F&M Bank demonstrated a satisfactory record regarding the CD Test in the Oklahoma City MSA AA. The institution's CD performance demonstrates adequate responsiveness to CD needs in the Oklahoma City MSA AA through CD loans, CD services, and QIs, as appropriate considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AA. Adequate records of CD loans, QIs, and CD services support this conclusion.

### Community Development Loans

The bank exhibited an adequate record regarding its CD loans in the Oklahoma City MSA AA. An adequate level regarding the dollar volume of CD loans supports this conclusion. The bank originated 3 CD loans totaling \$14.4 million in the Oklahoma City MSA AA. This reflects an increase over the 2 CD loans totaling \$3.4 million in the AA at the prior evaluation. The current dollar amount equates to 31.0 percent of the bank's overall excellent level of CD loans. As noted, this rated area contributed 88.3 percent of the bank's total dollar volume of all loans.

The following point highlights an example of a CD loan benefitting the Oklahoma City MSA AA.

- ***Affordable Housing*** – F&M Bank originated a loan for \$798,000 to finance an apartment building in the Oklahoma City MSA AA. The rental rates fall below the fair market rent established by Department of Housing and Urban Development. As a result, the activity promotes affordable housing for LMI individuals and families.

### Qualified Investments

The bank exhibited an adequate record regarding its QIs in the Oklahoma City MSA AA. An adequate level regarding the dollar volume of QIs supports this conclusion. The bank made use of 31 QIs totaling \$5.8 million in the Oklahoma City MSA AA. This reflects an increase in dollar volume from the 75 QIs totaling \$4.8 million in the AA at the prior evaluation. The current dollar amount equates to 26.2 percent of the bank's overall excellent level of QIs compared to this AA containing 75.7 percent of the bank's total deposits.

The following point highlights an example of a QI benefitting the Oklahoma City MSA AA.

- ***Community Services*** – F&M Bank purchased a \$1.2 million bond to help fund a county independent school district in a municipality that includes census tracts in the Oklahoma City MSA AA where a majority of residents are LMI.

### **Community Development Services**

The bank established an adequate record regarding its CD services in the Oklahoma City MSA AA. Adequate performance regarding the extent or number of CD services supports this conclusion. As noted in the institution level, the bank provided 48 CD services in the Oklahoma City MSA AA, which reflects similar performance to the 50 CD services in the AA at the prior evaluation

The following point highlights an example of a CD service benefitting the Oklahoma City MSA AA.

- ***Community Services*** – A bank officer serves on the Board of a non-profit organization that provides free legal services to low-income individuals. Thus, the activity benefits an organization or project that provides community services targeted to LMI individuals.

The bank operates two branches and four ATMs in moderate-income census tracts in the Oklahoma City MSA AA. The availability of alternative delivery systems in the Oklahoma City MSA AA remains consistent with that discussed at the institution level.

## **OKLAHOMA NON-MSA AA – Limited-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN OKLAHOMA NON-MSA AA**

The Oklahoma Non-MSA AA includes all four census tracts in Kingfisher County. The bank operates one full-service branch with an ATM in this AA. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Oklahoma Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	0.0	100.0	0.0
Population by Geography	15,302	0.0	0.0	0.0	100.0	0.0
Housing Units by Geography	6,454	0.0	0.0	0.0	100.0	0.0
Owner-Occupied Units by Geography	4,384	0.0	0.0	0.0	100.0	0.0
Occupied Rental Units by Geography	1,357	0.0	0.0	0.0	100.0	0.0
Vacant Units by Geography	713	0.0	0.0	0.0	100.0	0.0
Businesses by Geography	1,750	0.0	0.0	0.0	100.0	0.0
Farms by Geography	159	0.0	0.0	0.0	100.0	0.0
Family Distribution by Income Level	4,185	14.1	12.0	19.1	54.8	0.0
Household Distribution by Income Level	5,741	14.5	13.4	13.8	58.3	0.0
Median Family Income – Oklahoma Non-MSA		\$51,491	Median Housing Value Median Gross Rent Families Below Poverty Level			\$119,876 \$694 6.0%
Source: 2015 ACS Data; 2021 D&B Data; FFIEC Estimated Median Family Income; (*) The NA category consists of geographies that have not been assigned an income classification.						

## CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA NON-MSA AA

### LENDING TEST

The institution's lending test performance in the Oklahoma Non-MSA AA is consistent with the institution's lending performance overall.

### Geographic Distribution

The AA consists entirely of upper-income geographies. Examiners did not conduct a geographic distribution review in this AA as the review would not yield meaningful conclusions.

## **Borrower Profile**

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

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	14.2	2.0	1	2.0	19	0.2
Moderate	12.0	10.0	6	11.5	664	5.7
Middle	19.2	16.9	2	3.8	205	1.8
Upper	54.6	53.2	40	76.9	9,467	81.0
Income Not Available	0.0	17.9	3	5.8	1,321	11.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>52</b>	<b>100.0</b>	<b>11,676</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; 2020 HMDA Data; 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

### ***Small Business Loans***

Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	58.8	8	40.0	89	6.6
\$100,000 - \$249,999	19.8	2	10.0	42	3.1
\$250,000 - \$499,999	5.0	7	35.0	257	19.1
\$500,000 - \$1,000,000	2.8	1	5.0	135	10.1
<b>Subtotal ≤ \$1,000,000</b>	<b>86.4</b>	<b>18</b>	<b>90.0</b>	<b>523</b>	<b>38.9</b>
> \$1,000,000	3.9	2	10.0	821	61.1
Revenue Not Available	9.7	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>1,344</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

## **COMMUNITY DEVELOPMENT TEST**

The institution's CD performance in the Oklahoma Non-MSA AA is below the CD performance for the institution overall; however, it does not change the overall institution rating. Refer to the rated area CD Test section for details on CD activities in the Oklahoma Non-MSA AA.

## **APPENDICES**

### **INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA**

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.



**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

# F&M Bank Locations and Hours

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**Crescent:** 116 S Grand Ave, Crescent, OK 73028

Census Tract: 6007.00 | Middle

Phone: (405) 969-2814

Fax: (405) 969-3704

Lobby Hours: M-F 9:00 AM - 3:00 PM

Saturday: Lobby Closed

Drive-Thru Hours: M-F 8:00 AM - 6:00 PM

Saturday: 8:00 AM - 12:00 PM

ATM

Drive-Thru

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**Guthrie-East:** 1800 E Oklahoma Ave, Guthrie, OK 73044

Census Tract: 6010.00 | Moderate

Phone: (405) 260-8800

Fax: (405) 260-1507

Lobby Hours: M-F 9:00 AM - 4:00 PM

Saturday: Lobby Closed

Drive-Thru Hours: M-F 8:00 AM - 5:30 PM

Saturday 8:00 AM - 12:00 PM

ATM

Drive-Thru

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**Guthrie-South:** 2211 S Division, Guthrie, OK 73044

Census Tract: 6003.00 | Moderate

Phone: (405) 260-1500

Fax: (405) 260-1501

Lobby Hours: Lobby Closed  
Saturday: Lobby Closed

Drive-Thru Hours: M-F 9:00 AM - 5:00 PM  
Saturday: 8:00 AM - 12:00 PM

ATM

Drive-Thru

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**Waterloo:** 121 E Waterloo Rd, Ste 1, Edmond, OK 73034  
Census Tract: 6008.01 | Upper  
Phone: (405) 348-1500  
Fax: (405) 348-1501

Lobby Hours: Lobby Closed  
Saturday: Lobby Closed

Drive-Thru Hours: M-F 9:00 AM - 5:00 PM  
Saturday: 9:00 AM - 12:00 PM

ATM

Drive-Thru

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**Piedmont:** 1216 Piedmont Rd N, Piedmont, OK 73078  
Census Tract: 3008.05 | Upper  
Phone: (405) 373-1600  
Fax: (405) 373-2656

Lobby Hours: M-F 9:00 AM - 5:00 PM  
Saturday: Lobby Closed

Drive-Thru Hours: M-F 8:00 AM - 6:00 PM  
Saturday: 8:30 AM - 12:00 PM

ATM

(1) Drive-Thru  
(2) City Stop: 410 Piedmont Road North, Piedmont, OK 73078  
Hours: Monday - Thursday 5:00 AM – 10:00 PM  
Friday - Saturday 5:00 AM – 11:00 PM

Sunday

6:00 AM – 10:00 PM

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**Surrey Hills:** 11000 Surrey Hills Blvd, Yukon, OK 73099  
Census Tract: 3008.02 | Upper  
Phone: (405) 373-1900  
Fax: (405) 373-5220

Lobby Hours: M-F 9:00 AM - 5:00 PM  
Saturday: Lobby Closed

Drive-Thru Hours: M-F 8:00 AM - 6:00 PM  
Saturday: 8:30 AM - 12:00 PM

ATM Drive-Thru

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**Rose Creek:** 17100 N May Ave, Edmond, OK 73012  
Census Tract: 1082.35 | Upper  
Phone: (405) 715-1100  
Fax: (405) 715-1139

Lobby Hours: M-F 9:00 AM - 4:00 PM  
Saturday: Lobby Closed

Drive-Thru Hours: M-F 8:00 AM - 5:00 PM  
Saturday: Temporarily Closed

ATM Drive-Thru

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**Kingfisher:** 601 S Main St, Kingfisher, OK 73750  
Census Tract: 9583.00 | Middle  
Phone: (405) 375-3300  
Fax: (405) 375-6690

Lobby Hours: M-F 9:00 AM - 4:00 PM  
Saturday: Lobby Closed



Drive-Thru Hours: M-F 8:00 AM - 5:00 PM  
Saturday: 8:00 AM - 12:00 PM

ATM

Drive-Thru

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**Yukon:** 1401 Health Center Pkwy, Yukon, OK 73099  
Census Tract: 3013.02 | Upper  
Phone: (405) 265-1110  
Fax: (405) 577-6136

Lobby Hours: M-F 9:00 AM - 5:00 PM  
Saturday and Sunday: By Appointment Only

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**Oklahoma City:** 3321 S Western Ave, Oklahoma City, OK 73109  
**(LPO)** (inside Hispanic Chamber of Commerce)  
Census Tract: 1045.00 | Moderate  
Phone: (405) 696-9113

Office Hours: M-W 9:00 AM - 1:00 PM  
Other times and days: Available by appointment

# F&M Bank Products and Services

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BonuSelect Checking

BonuSelect CashBack Checking

Free Personal Checking

Interest Checking

F&M Club Checking

F&M Silver Club Checking

BonuSelect Saver

Savings Account

Money Market Account

Certificates of Deposit

Individual Retirement Account

Free Business Checking

Commercial Checking

Business Savings Account

Business Certificates of Deposit

ICS/CDARS

Sweep/Repo Accounts

Online Banking

Debit Cards

E-Statements

Mobile Banking

Mobile Deposit

24-hour Telephone Banking

Safe Deposit Boxes

Night Deposit

Wire Transfers

Cashier's Checks

Notary Services

Coin Counting

Personal Credit Card

Business Credit Card

ACH Services

Remote Deposit Capture

Business Online Payroll

Merchant Card Services

Cash Management

Payroll Cards

Positive Pay

Mortgage Loans

Personal Loans

Business Loans

Agriculture Loans

# F&M Bank Loan Products

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## **Mortgage Loans**

Conventional Home Mortgage

FHA Home Loans

Investment or Rental Property

Land Loans

New Construction

Refinance

VA Loans

Vacation Home

USDA Loans

## **Personal Loans**

Auto Loans

Boat Loans

Recreational Vehicle (RV) Loans

Personal Loans

Powersports Loans

## **Business & Agriculture Loans**

Agriculture Loans

Commercial Construction Loan

Commercial Real Estate Loans

Equipment Loans

Inventory & Working Capital Loans

Small business Loans

USDA Business and Industry Loans

## FEE SCHEDULE



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

3X5 SAFE DEPOSIT BOX \$31.00/\$26.00 WITH AUTO DEBIT		
5X5 SAFE DEPOSIT BOX \$35.00/\$30.00 WITH AUTO DEBIT		
3X10 SAFE DEPOSIT BOX \$45.00/\$40.00 WITH AUTO DEBIT		
4X10 SAFE DEPOSIT BOX \$50.00/\$45.00 WITH AUTO DEBIT		
5X10 SAFE DEPOSIT BOX \$55.00/\$50.00 WITH AUTO DEBIT		
8X10 SAFE DEPOSIT BOX \$62.50/\$57.50 WITH AUTO DEBIT		
10X10 SAFE DEPOSIT BOX \$81.00/\$76.00 WITH AUTO DEBIT		
15X10 SAFE DEPOSIT BOX \$91.00/\$86.00 WITH AUTO DEBIT		
(SIZES VARY BY BRANCH)		
ACCOUNT CLOSED WITHIN 90 DAYS OF OPENING		\$30.00
ACCOUNT RESEARCH/PER HOUR (1 HOUR MINIMUM PLUS \$0.50/COPY)		\$30.00
ACCOUNT SENT FOR COLLECTION		\$20.00
AUTHORIZED OVERDRAFT CHARGE (PER DEBIT/CHECK)		\$30.00
AUTOMATIC OVERDRAFT PROTECTION TRANSFER FEE (PER DAILY TRANSFER)		\$2.00
CASHIERS' CHECKS (EACH)		\$5.00
CHECK CASHING - NON CUSTOMER - TREASURY CHECKS ONLY	5.000% of AMOUNT OF THE CHECK WITH A \$5.00 MINIMUM FEE	
COIN COUNTING (NON CUSTOMERS)	10.000% of TOTAL COUNTED WITH A \$10.00 MINIMUM	
COIN/CURRENCY - LOOSE - PER BAG		\$10.00
COIN/CURRENCY - WRAPPED (CUSTOMER) - PER WRAP		\$0.08
COIN/CURRENCY - WRAPPED (NON-CUSTOMER) - PER WRAP		\$0.10
COLLECTIONS (INCOMING/OUTGOING)		\$20.00
CUSTOM DEBIT CARD (NEW OR REPLACEMENT)		\$10.00
DAILY OVERDRAFT CHARGE AFTER 15 BUSINESS DAYS (PER DAY)		\$5.00
DEBIT CARD REPLACEMENT CARD (EACH)		\$7.50
DEPOSIT BAGS - LOCKING		\$45.00
DEPOSIT BAGS ZIPPER - ZIPPER		\$5.00
DEPOSITED CHECKS RETURNED UNPAID/CHARGEBACK FEE (PER ITEM)		\$5.00
DORMANT ACCOUNT CHARGE (MONTHLY)		\$10.00
FOREIGN ATM CHARGE (CASH W/D OR BALANCE INQUIRES) NO CHARGE AT F&M TERMINALS		\$1.00
GARNISHMENTS, LEVIES, SUBPOENAS		\$50.00
NOTARY FEE FOR NON-CUSTOMERS		\$5.00
OVERDRAFT FEE FOR PAYING AN ITEM (PER ITEM)		\$30.00
PHOTOCOPIES (EACH)		\$1.00
RETURNED ITEM FEE (PER ITEM)		\$30.00
SAFE DEPOSIT BOX - LATE PAYMENT FEE		\$15.00
SAFE DEPOSIT BOX - PRICE VARIES TO DRILL BOX WHEN BOTH KEYS ARE LOST		
SAFE DEPOSIT BOX - REPLACE KEY IF ONE IS LOST		\$30.00
STOP PAYMENT FEE (PER ITEM)		\$30.00
TELEPHONE TRANSFER FEE		\$5.00
WIRE TRANSFER - INCOMING		\$0.00
WIRE TRANSFER - OUTGOING DOMESTIC		\$25.00
WIRE TRANSFER - OUTGOING ONLINE		\$10.00
WIRE TRANSFERS OUTGOING FOREIGN		\$40.00

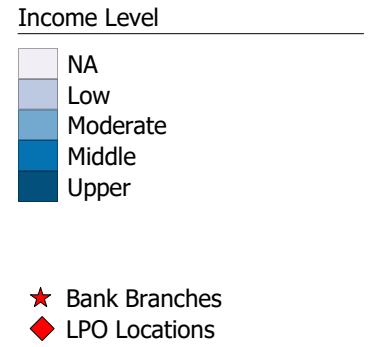
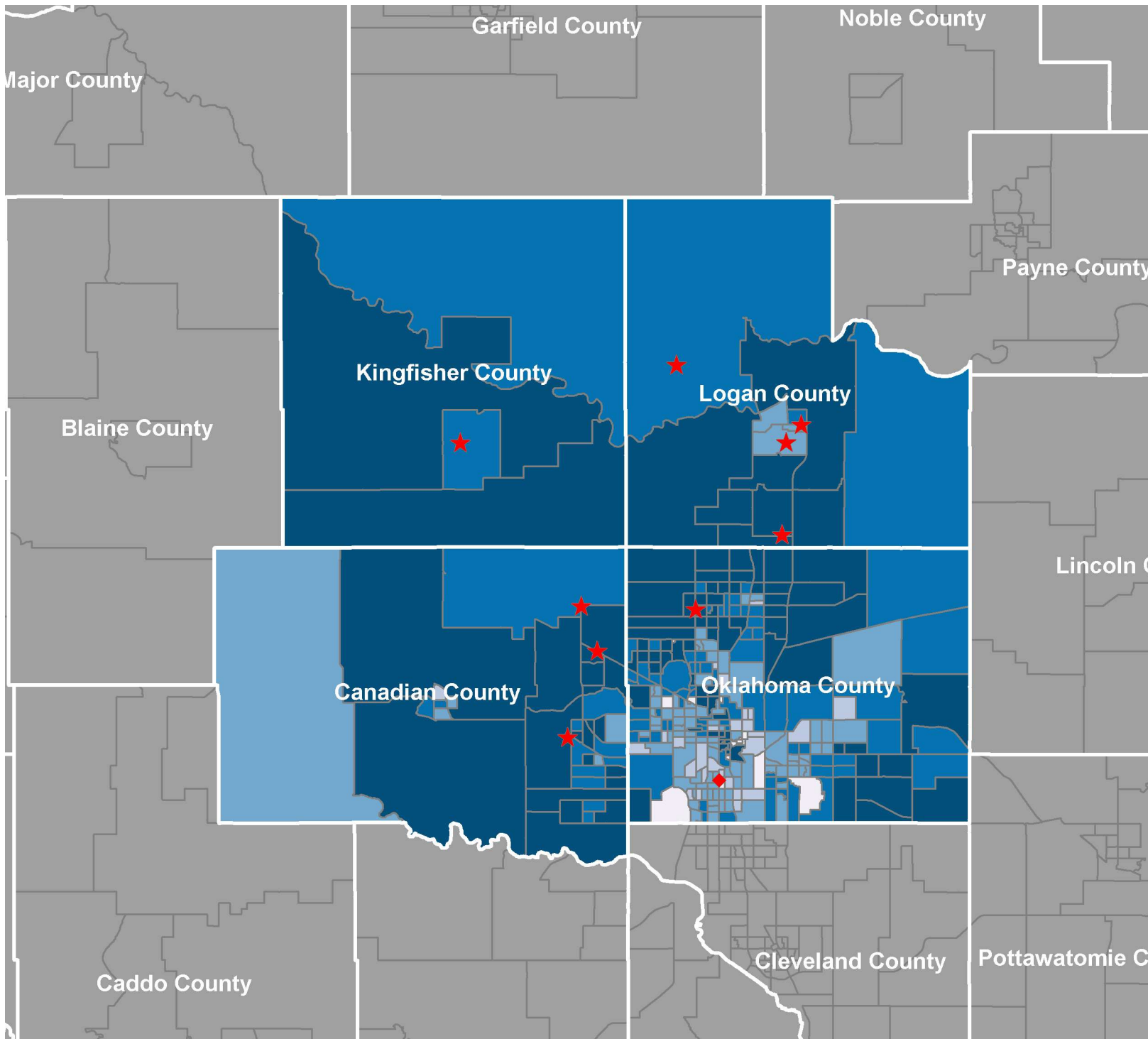


LIEN ENTRY FEE	VEHICLES (purchase)	\$18.00
	TITLES IN CUSTOMER NAME	\$29.00
	BOATS (purchase)	\$20.25
	TITLES IN CUSTOMER NAME	\$31.25
UCC's FILING	NEW FILING	\$10.00 GOOD FOR 5 YEARS
	CONTINUATION	\$10.00
	RELEASE	\$10.00
EFS	NEW & CONTINUATION	\$10.00 GOOD FOR 5 YEARS
VSI	MAX LOAN AMOUNT \$100,000	\$23.00
FLOOD	CONSUMER	\$16.00
	COMMERCIAL	\$23.00
CREDIT REPORT		\$25.00 INDIVIDUAL
		\$50.00 JOINT

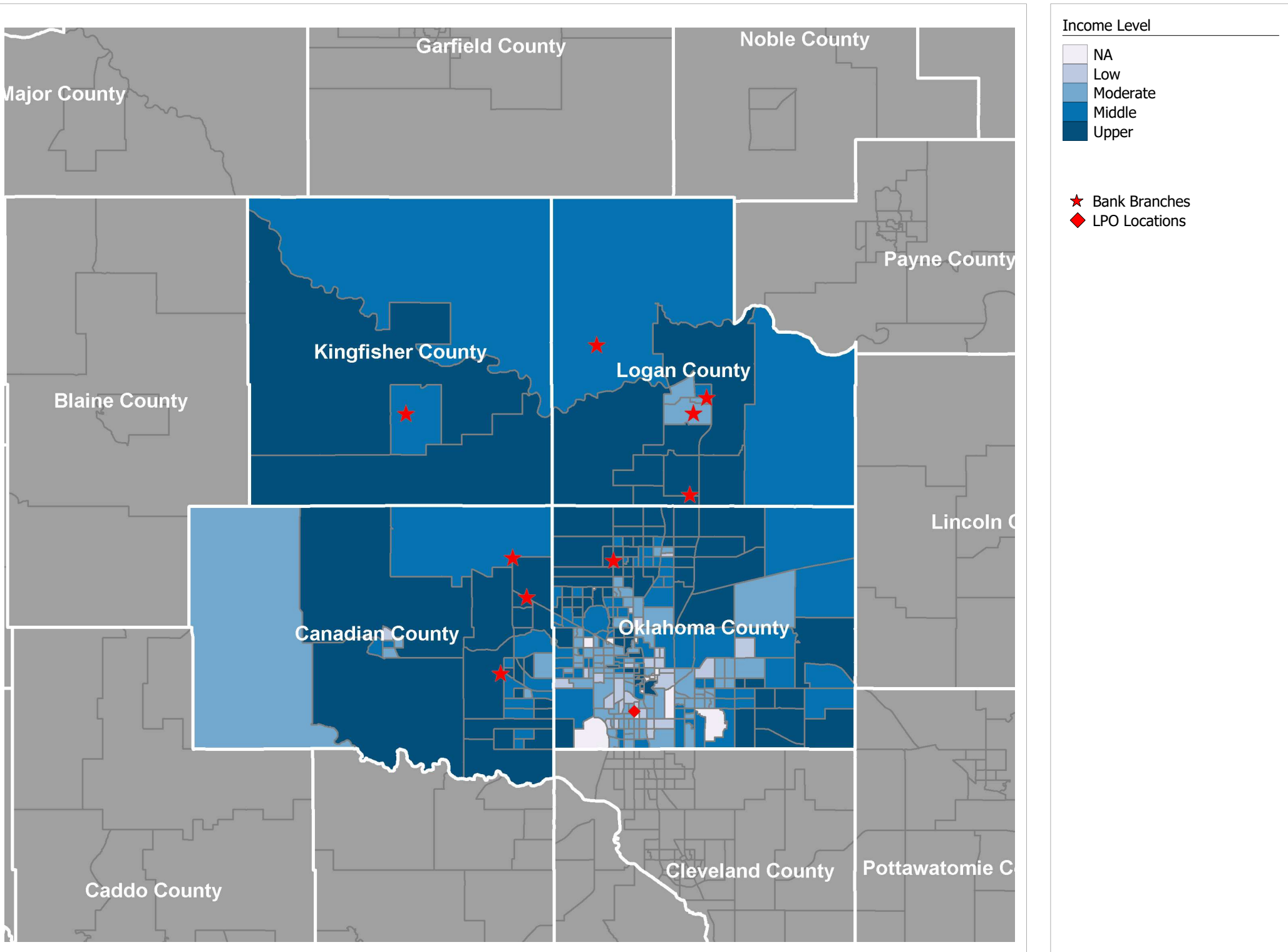
**RATES FOR MORTGAGE TAX - CHECKS PAYABLE TO COUNTY TREASURER**

5 YEARS OR MORE		\$.10 PER HUNDRED
4 YEARS & LESS THAN 5 YEARS		\$.08 PER HUNDRED
3 YEARS & LESS THAN 4 YEARS		\$.06 PER HUNDRED
2 YEARS & LESS THAN 3 YEARS		\$.04 PER HUNDRED
LESS THAN 2 YEARS		\$.02 PER HUNDRED
MORTGAGE CERTIFICATION	ALL MORTGAGES & MODIFICATIONS	\$5.00
MORTGAGE RECORDING FEE	ALL MORTGAGES & MODIFICATIONS	\$18.00 FOR THE 1ST PAGE \$2.00 PER PAGE THEREAFTER
ORIGINATION FEE		.50% - 1.00% RANGE
DOCUMENTATION FEE	COMMERCIAL	\$300.00
	CONSUMER	\$200.00
	CONSUMER REAL ESTATE	\$300.00
	COMMERCIAL REAL ESTATE	\$400.00
LETTER OF CREDIT FEE		2% (\$500 minimum, No maximum)
EXTENSION FEE	COMMERCIAL	\$100.00
	CONSUMER	\$50.00
DEFERRAL FEE	COMMERCIAL	\$50.00
	CONSUMER	\$35.00
WDS APPRAISAL REVIEW	COMMERCIAL APPRAISAL REVIEW - LAND ONI	\$100.00
	COMMERCIAL APPRAISAL REVIEW	\$125.00
	RESIDENTIAL APPRAISAL REVIEW - EXISTING BLDG	\$70.00
	RESIDENTIAL APPRAISAL REVIEW - NEW	\$85.00
	EVALUATION REVIEWS - CHECKLIST	\$100.00
	CONSTRUCTION INSPECTION - OKC METRO	\$200.00/+MILEAGE
	APPRAISAL VERIFICATION	\$200.00
INSPECTION FEE (1-4 DWELLING CONSTRUCTION LOANS)		\$18 - \$75 RANGE BASED ON COMPLEXITY OF PROPERTY
GAP		\$375.00

# F&M BANK - 2025 CRA - ASSESSMENT AREA INCOME MAP



# F&M BANK - 2025 CRA - FACILITY BASED ASSESSMENT AREA - INCOME MAP







State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	109	1001.00	Moderate	No	76.76	\$89,100	\$68,393	\$57,705	3040	43.75	1330	904	1629
40	109	1002.01	Middle	No	112.38	\$89,100	\$100,131	\$84,479	1570	33.69	529	418	593
40	109	1002.02	Middle	No	80.60	\$89,100	\$71,815	\$60,592	1639	52.65	863	326	686
40	109	1002.03	Middle	No	88.26	\$89,100	\$78,640	\$66,351	2538	53.03	1346	592	1094
40	109	1003.00	Upper	No	138.11	\$89,100	\$123,056	\$103,824	2681	23.69	635	1071	1448
40	109	1004.00	Low	No	42.03	\$89,100	\$37,449	\$31,595	1955	93.15	1821	336	1025
40	109	1005.00	Low	No	47.19	\$89,100	\$42,046	\$35,474	1898	86.72	1646	268	684
40	109	1008.00	Moderate	No	74.83	\$89,100	\$66,674	\$56,250	2260	54.56	1233	451	1027
40	109	1009.00	Upper	No	140.37	\$89,100	\$125,070	\$105,521	1532	33.81	518	535	733
40	109	1010.00	Low	No	40.83	\$89,100	\$36,380	\$30,694	2892	54.91	1588	146	677
40	109	1011.00	Moderate	No	58.53	\$89,100	\$52,150	\$44,003	832	35.82	298	202	375
40	109	1012.00	Middle	No	82.50	\$89,100	\$73,508	\$62,019	1107	35.14	389	223	608
40	109	1013.00	Low	No	37.04	\$89,100	\$33,003	\$27,846	2886	92.41	2667	461	1358
40	109	1014.00	Unknown	No	0.00	\$89,100	\$0	\$0	1055	87.68	925	398	749
40	109	1015.00	Moderate	No	69.63	\$89,100	\$62,040	\$52,344	1912	64.02	1224	400	752
40	109	1018.00	Upper	No	189.12	\$89,100	\$168,506	\$142,163	1499	26.08	391	410	725
40	109	1019.00	Upper	No	135.85	\$89,100	\$121,042	\$102,122	2623	36.45	956	696	1322
40	109	1020.00	Middle	No	106.53	\$89,100	\$94,918	\$80,083	2798	44.85	1255	648	1375
40	109	1021.00	Moderate	No	61.31	\$89,100	\$54,627	\$46,090	2112	49.67	1049	568	953
40	109	1022.00	Moderate	No	57.90	\$89,100	\$51,589	\$43,524	2693	66.77	1798	541	1108
40	109	1023.00	Moderate	No	67.29	\$89,100	\$59,955	\$50,583	3166	60.87	1927	632	1568
40	109	1024.00	Moderate	No	59.60	\$89,100	\$53,104	\$44,808	2906	70.37	2045	432	1182
40	109	1025.00	Upper	No	141.82	\$89,100	\$126,362	\$106,607	1594	33.69	537	4	70
40	109	1032.00	Upper	No	158.18	\$89,100	\$140,938	\$118,906	2633	50.63	1333	94	127
40	109	1033.00	Moderate	No	59.56	\$89,100	\$53,068	\$44,773	1445	76.40	1104	199	567
40	109	1039.00	Moderate	No	54.49	\$89,100	\$48,551	\$40,962	3788	84.05	3184	604	1284

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	109	1041.00	Low	No	36.31	\$89,100	\$32,352	\$27,295	3001	78.47	2355	300	1302
40	109	1042.00	Moderate	No	61.76	\$89,100	\$55,028	\$46,429	2209	88.55	1956	363	765
40	109	1043.00	Low	No	49.54	\$89,100	\$44,140	\$37,244	3266	86.04	2810	770	1502
40	109	1044.00	Moderate	No	51.11	\$89,100	\$45,539	\$38,421	3491	88.20	3079	508	1383
40	109	1045.00	Moderate	No	69.87	\$89,100	\$62,254	\$52,525	3333	86.20	2873	463	1102
40	109	1046.00	Low	No	45.34	\$89,100	\$40,398	\$34,083	985	82.94	817	172	385
40	109	1047.00	Moderate	No	71.73	\$89,100	\$63,911	\$53,920	1198	70.87	849	82	483
40	109	1048.00	Moderate	No	50.02	\$89,100	\$44,568	\$37,601	3323	81.91	2722	532	1135
40	109	1049.00	Low	No	49.76	\$89,100	\$44,336	\$37,409	3734	81.71	3051	834	1400
40	109	1050.00	Unknown	No	0.00	\$89,100	\$0	\$0	2269	84.09	1908	373	725
40	109	1051.01	Middle	No	105.56	\$89,100	\$94,054	\$79,350	2347	46.78	1098	283	528
40	109	1052.01	Low	No	44.54	\$89,100	\$39,685	\$33,482	1576	93.27	1470	539	1024
40	109	1052.02	Low	No	32.55	\$89,100	\$29,002	\$24,471	1194	94.39	1127	200	456
40	109	1053.00	Moderate	No	69.45	\$89,100	\$61,880	\$52,206	3223	75.61	2437	405	1064
40	109	1054.00	Low	No	42.49	\$89,100	\$37,859	\$31,944	2021	75.01	1516	350	781
40	109	1055.00	Moderate	No	57.18	\$89,100	\$50,947	\$42,989	3060	82.25	2517	539	1010
40	109	1056.00	Low	No	21.97	\$89,100	\$19,575	\$16,516	4731	82.20	3889	517	1408
40	109	1059.03	Moderate	No	65.29	\$89,100	\$58,173	\$49,083	2804	57.45	1611	727	1184
40	109	1059.04	Moderate	No	61.61	\$89,100	\$54,895	\$46,319	4027	65.31	2630	770	1525
40	109	1059.05	Moderate	No	55.32	\$89,100	\$49,290	\$41,587	2978	60.58	1804	746	1220
40	109	1059.06	Moderate	No	73.88	\$89,100	\$65,827	\$55,536	2938	58.37	1715	830	1260
40	109	1059.07	Low	No	47.84	\$89,100	\$42,625	\$35,968	4607	72.00	3317	563	1605
40	109	1060.00	Middle	No	103.67	\$89,100	\$92,370	\$77,930	2281	71.81	1638	736	982
40	109	1061.00	Middle	No	90.52	\$89,100	\$80,653	\$68,047	3214	81.21	2610	1006	1361
40	109	1062.00	Moderate	No	79.43	\$89,100	\$70,772	\$59,710	1462	88.58	1295	634	840
40	109	1063.01	Low	No	35.09	\$89,100	\$31,265	\$26,380	3512	82.60	2901	411	1334
40	109	1063.02	Moderate	No	52.81	\$89,100	\$47,054	\$39,698	4589	81.74	3751	701	1692
40	109	1063.03	Middle	No	97.75	\$89,100	\$87,095	\$73,482	3530	57.79	2040	613	1625
40	109	1064.01	Upper	No	332.58	\$89,100	\$296,329	\$250,001	2167	14.26	309	740	890

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	109	1064.02	Upper	No	290.02	\$89,100	\$258,408	\$218,015	2127	21.34	454	852	1051
40	109	1064.03	Moderate	No	78.69	\$89,100	\$70,113	\$59,152	4818	27.65	1332	1631	2378
40	109	1065.01	Upper	No	143.05	\$89,100	\$127,458	\$107,532	2872	25.66	737	1123	1345
40	109	1065.02	Moderate	No	76.61	\$89,100	\$68,260	\$57,589	3850	46.44	1788	799	1438
40	109	1065.03	Upper	No	121.77	\$89,100	\$108,497	\$91,541	1758	27.19	478	606	670
40	109	1066.01	Moderate	No	58.30	\$89,100	\$51,945	\$43,828	3148	46.06	1450	740	1315
40	109	1066.02	Moderate	No	64.90	\$89,100	\$57,826	\$48,789	2575	46.87	1207	436	606
40	109	1066.06	Middle	No	97.16	\$89,100	\$86,570	\$73,042	1983	38.38	761	586	855
40	109	1066.07	Moderate	No	67.94	\$89,100	\$60,535	\$51,076	3384	48.14	1629	823	1088
40	109	1066.08	Middle	No	101.58	\$89,100	\$90,508	\$76,364	3189	29.23	932	1021	1379
40	109	1066.09	Middle	No	91.45	\$89,100	\$81,482	\$68,750	1033	31.46	325	360	558
40	109	1066.10	Unknown	No	0.00	\$89,100	\$0	\$0	1235	38.22	472	510	589
40	109	1066.11	Moderate	No	50.36	\$89,100	\$44,871	\$37,862	2583	56.14	1450	139	396
40	109	1067.02	Moderate	No	72.76	\$89,100	\$64,829	\$54,694	4006	56.32	2256	975	1470
40	109	1067.04	Middle	No	97.13	\$89,100	\$86,543	\$73,016	2434	37.96	924	539	788
40	109	1067.05	Middle	No	85.41	\$89,100	\$76,100	\$64,205	2677	46.25	1238	771	1041
40	109	1067.06	Unknown	No	0.00	\$89,100	\$0	\$0	3635	50.01	1818	896	1042
40	109	1067.08	Upper	No	138.92	\$89,100	\$123,778	\$104,427	3203	46.49	1489	983	1013
40	109	1067.09	Moderate	No	55.49	\$89,100	\$49,442	\$41,719	2480	72.78	1805	280	483
40	109	1067.10	Moderate	No	64.48	\$89,100	\$57,452	\$48,472	4258	59.09	2516	556	1202
40	109	1068.01	Moderate	No	67.84	\$89,100	\$60,445	\$51,000	1774	35.91	637	210	476
40	109	1068.02	Middle	No	81.97	\$89,100	\$73,035	\$61,621	2001	38.18	764	390	627
40	109	1068.03	Moderate	No	65.52	\$89,100	\$58,378	\$49,256	3261	47.90	1562	528	947
40	109	1068.04	Moderate	No	74.55	\$89,100	\$66,424	\$56,042	3848	57.56	2215	672	1055
40	109	1069.02	Moderate	No	73.55	\$89,100	\$65,533	\$55,288	2492	51.97	1295	518	757
40	109	1069.03	Middle	No	92.76	\$89,100	\$82,649	\$69,733	6139	38.20	2345	1358	1920
40	109	1069.06	Middle	No	80.48	\$89,100	\$71,708	\$60,500	3283	61.86	2031	608	743
40	109	1069.07	Middle	No	97.84	\$89,100	\$87,175	\$73,553	2106	56.84	1197	468	688

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40	109	1069.09	Middle	No	94.49	\$89,100	\$84,191	\$71,029	1790	50.00	895	466	641
40	109	1069.10	Moderate	No	72.81	\$89,100	\$64,874	\$54,738	2663	50.32	1340	656	923
40	109	1069.11	Middle	No	108.00	\$89,100	\$96,228	\$81,188	1893	50.18	950	629	756
40	109	1069.12	Low	No	31.01	\$89,100	\$27,630	\$23,311	3198	65.20	2085	404	775
40	109	1069.13	Moderate	No	50.97	\$89,100	\$45,414	\$38,315	4556	68.22	3108	568	1077
40	109	1069.14	Middle	No	80.39	\$89,100	\$71,627	\$60,433	4311	63.72	2747	482	1397
40	109	1069.16	Moderate	No	57.30	\$89,100	\$51,054	\$43,074	2481	73.16	1815	205	694
40	109	1069.17	Low	No	32.58	\$89,100	\$29,029	\$24,492	3359	80.47	2703	342	687
40	109	1070.01	Moderate	No	60.02	\$89,100	\$53,478	\$45,123	5918	77.02	4558	897	2047
40	109	1070.02	Moderate	No	65.92	\$89,100	\$58,735	\$49,559	2108	61.62	1299	384	760
40	109	1071.01	Unknown	No	0.00	\$89,100	\$0	\$0	1243	70.31	874	0	0
40	109	1071.03	Moderate	No	52.73	\$89,100	\$46,982	\$39,643	2031	75.87	1541	349	540
40	109	1071.04	Low	No	41.57	\$89,100	\$37,039	\$31,250	2880	71.35	2055	644	1200
40	109	1072.06	Moderate	No	62.56	\$89,100	\$55,741	\$47,031	4555	60.15	2740	742	1520
40	109	1072.07	Middle	No	90.33	\$89,100	\$80,484	\$67,907	2191	53.13	1164	307	783
40	109	1072.12	Moderate	No	70.69	\$89,100	\$62,985	\$53,140	5979	56.82	3397	1046	1789
40	109	1072.13	Moderate	No	66.81	\$89,100	\$59,528	\$50,227	4913	68.59	3370	662	1322
40	109	1072.14	Middle	No	87.12	\$89,100	\$77,624	\$65,494	3184	68.15	2170	861	1288
40	109	1072.15	Low	No	43.55	\$89,100	\$38,803	\$32,738	4293	74.73	3208	547	1218
40	109	1072.16	Moderate	No	63.19	\$89,100	\$56,302	\$47,500	3096	74.26	2299	300	761
40	109	1072.17	Moderate	No	54.32	\$89,100	\$48,399	\$40,833	2134	79.10	1688	653	881
40	109	1072.18	Moderate	No	55.07	\$89,100	\$49,067	\$41,403	3107	76.18	2367	548	1076
40	109	1072.19	Moderate	No	74.64	\$89,100	\$66,504	\$56,111	3257	80.17	2611	599	1013
40	109	1072.20	Moderate	No	55.24	\$89,100	\$49,219	\$41,526	3840	78.13	3000	471	1283
40	109	1072.21	Moderate	No	78.19	\$89,100	\$69,667	\$58,776	2395	69.02	1653	557	811
40	109	1072.22	Moderate	No	75.16	\$89,100	\$66,968	\$56,500	1869	71.43	1335	323	538
40	109	1072.23	Moderate	No	62.80	\$89,100	\$55,955	\$47,214	2867	74.12	2125	1121	1426
40	109	1072.24	Middle	No	85.86	\$89,100	\$76,501	\$64,541	3676	53.48	1966	951	1363
40	109	1072.25	Moderate	No	63.71	\$89,100	\$56,766	\$47,895	2976	73.32	2182	588	865

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40	109	1072.26	Moderate	No	77.78	\$89,100	\$69,302	\$58,472	3178	69.70	2215	493	796
40	109	1073.02	Low	No	47.69	\$89,100	\$42,492	\$35,852	2979	70.93	2113	567	1037
40	109	1073.03	Moderate	No	54.27	\$89,100	\$48,355	\$40,800	1544	44.11	681	224	509
40	109	1073.05	Unknown	No	0.00	\$89,100	\$0	\$0	1312	67.23	882	139	401
40	109	1073.06	Low	No	41.46	\$89,100	\$36,941	\$31,172	3739	67.21	2513	524	1356
40	109	1074.01	Middle	No	109.22	\$89,100	\$97,315	\$82,108	5990	71.25	4268	1701	2685
40	109	1074.04	Middle	No	89.04	\$89,100	\$79,335	\$66,938	3376	62.26	2102	754	1116
40	109	1074.05	Moderate	No	77.74	\$89,100	\$69,266	\$58,438	4997	53.85	2691	1288	2023
40	109	1074.06	Middle	No	92.94	\$89,100	\$82,810	\$69,867	7600	53.24	4046	1080	2504
40	109	1074.07	Middle	No	97.78	\$89,100	\$87,122	\$73,508	553	33.09	183	167	502
40	109	1076.01	Moderate	No	51.88	\$89,100	\$46,225	\$39,005	2148	49.39	1061	205	610
40	109	1076.04	Moderate	No	68.14	\$89,100	\$60,713	\$51,224	2025	42.86	868	415	907
40	109	1076.05	Moderate	No	66.46	\$89,100	\$59,216	\$49,961	2150	39.91	858	270	942
40	109	1076.08	Middle	No	80.37	\$89,100	\$71,610	\$60,417	3991	42.40	1692	1147	1582
40	109	1077.03	Middle	No	112.03	\$89,100	\$99,819	\$84,219	3645	36.32	1324	952	1290
40	109	1077.04	Moderate	No	64.52	\$89,100	\$57,487	\$48,500	1657	48.46	803	444	677
40	109	1077.05	Moderate	No	70.04	\$89,100	\$62,406	\$52,656	1998	38.44	768	523	783
40	109	1077.06	Moderate	No	57.23	\$89,100	\$50,992	\$43,021	2770	46.68	1293	597	993
40	109	1077.07	Moderate	No	76.71	\$89,100	\$68,349	\$57,670	1282	38.38	492	210	517
40	109	1078.01	Middle	No	80.92	\$89,100	\$72,100	\$60,828	3603	62.25	2243	592	1243
40	109	1078.04	Moderate	No	65.82	\$89,100	\$58,646	\$49,479	2395	41.75	1000	541	982
40	109	1078.05	Moderate	No	64.85	\$89,100	\$57,781	\$48,750	2580	54.34	1402	548	1047
40	109	1078.06	Moderate	No	68.78	\$89,100	\$61,283	\$51,708	4101	45.92	1883	1107	1635
40	109	1078.07	Moderate	No	58.03	\$89,100	\$51,705	\$43,625	2866	48.60	1393	949	1257
40	109	1078.08	Middle	No	84.14	\$89,100	\$74,969	\$63,250	1932	53.31	1030	381	664
40	109	1078.09	Middle	No	82.81	\$89,100	\$73,784	\$62,250	1734	49.54	859	352	666
40	109	1078.10	Moderate	No	63.94	\$89,100	\$56,971	\$48,071	2660	45.45	1209	505	1174
40	109	1079.00	Moderate	No	57.40	\$89,100	\$51,143	\$43,148	1608	89.05	1432	383	887

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40	109	1080.03	Low	No	49.65	\$89,100	\$44,238	\$37,328	3765	72.24	2720	335	1051
40	109	1080.05	Middle	No	107.04	\$89,100	\$95,373	\$80,469	2449	68.19	1670	679	922
40	109	1080.06	Middle	No	102.98	\$89,100	\$91,755	\$77,412	4039	48.25	1949	1210	1546
40	109	1080.07	Middle	No	102.35	\$89,100	\$91,194	\$76,944	3330	40.39	1345	966	1166
40	109	1080.08	Moderate	No	63.38	\$89,100	\$56,472	\$47,647	4277	58.73	2512	817	1733
40	109	1080.09	Moderate	No	60.08	\$89,100	\$53,531	\$45,169	3003	58.04	1743	848	1317
40	109	1080.10	Moderate	No	58.01	\$89,100	\$51,687	\$43,611	3127	57.12	1786	504	1117
40	109	1080.11	Moderate	No	72.78	\$89,100	\$64,847	\$54,712	3959	79.39	3143	678	1389
40	109	1081.01	Upper	No	259.68	\$89,100	\$231,375	\$195,208	4298	23.96	1030	1537	1600
40	109	1081.06	Upper	No	176.98	\$89,100	\$157,689	\$133,043	6494	19.85	1289	2410	2585
40	109	1081.07	Upper	No	191.58	\$89,100	\$170,698	\$144,018	3416	16.57	566	1009	1105
40	109	1081.09	Upper	No	205.29	\$89,100	\$182,913	\$154,324	5852	18.80	1100	1891	2105
40	109	1081.10	Upper	No	151.75	\$89,100	\$135,209	\$114,074	4343	24.08	1046	1412	1602
40	109	1081.13	Upper	No	121.02	\$89,100	\$107,829	\$90,977	5001	31.33	1567	1035	1559
40	109	1081.14	Upper	No	157.97	\$89,100	\$140,751	\$118,750	4837	30.49	1475	862	1357
40	109	1082.01	Middle	No	96.96	\$89,100	\$86,391	\$72,888	3763	27.88	1049	732	1314
40	109	1082.03	Moderate	No	70.57	\$89,100	\$62,878	\$53,050	3247	38.10	1237	542	1323
40	109	1082.04	Middle	No	82.19	\$89,100	\$73,231	\$61,786	2916	52.71	1537	533	887
40	109	1082.07	Low	No	35.58	\$89,100	\$31,702	\$26,750	1031	46.36	478	7	273
40	109	1082.08	Moderate	No	59.54	\$89,100	\$53,050	\$44,763	3836	43.74	1678	434	1301
40	109	1082.15	Middle	No	102.54	\$89,100	\$91,363	\$77,083	4741	29.32	1390	1952	2299
40	109	1082.16	Middle	No	101.18	\$89,100	\$90,151	\$76,058	3158	33.72	1065	671	1262
40	109	1082.17	Middle	No	111.20	\$89,100	\$99,079	\$83,592	4073	31.18	1270	1084	1672
40	109	1082.22	Upper	No	236.13	\$89,100	\$210,392	\$177,500	1899	17.17	326	508	557
40	109	1082.23	Upper	No	210.87	\$89,100	\$187,885	\$158,516	5227	18.54	969	1664	1776
40	109	1082.24	Upper	No	203.02	\$89,100	\$180,891	\$152,614	3500	21.97	769	839	899
40	109	1082.25	Upper	No	140.58	\$89,100	\$125,257	\$105,679	3252	25.58	832	992	1239
40	109	1082.26	Middle	No	106.21	\$89,100	\$94,633	\$79,839	2549	50.18	1279	378	656
40	109	1082.27	Upper	No	203.94	\$89,100	\$181,711	\$153,304	2272	33.76	767	774	774

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40	109	1082.28	Upper	No	190.81	\$89,100	\$170,012	\$143,438	1988	23.19	461	445	581
40	109	1082.29	Upper	No	128.25	\$89,100	\$114,271	\$96,406	3417	30.44	1040	845	1143
40	109	1082.30	Middle	No	114.04	\$89,100	\$101,610	\$85,724	2478	40.76	1010	565	772
40	109	1082.31	Upper	No	205.26	\$89,100	\$182,887	\$154,297	2350	20.00	470	522	589
40	109	1082.32	Upper	No	158.89	\$89,100	\$141,571	\$119,444	3228	17.81	575	958	1118
40	109	1082.33	Upper	No	149.79	\$89,100	\$133,463	\$112,599	4320	39.17	1692	1204	1587
40	109	1082.34	Upper	No	170.88	\$89,100	\$152,254	\$128,452	5086	32.01	1628	1536	1645
40	109	1082.35	Upper	No	143.28	\$89,100	\$127,662	\$107,708	2620	41.68	1092	803	919
40	109	1082.36	Middle	No	118.86	\$89,100	\$105,904	\$89,348	2023	39.05	790	462	898
40	109	1082.37	Upper	No	175.47	\$89,100	\$156,344	\$131,905	3156	38.12	1203	821	964
40	109	1082.38	Middle	No	109.20	\$89,100	\$97,297	\$82,092	2176	37.36	813	596	727
40	109	1083.01	Moderate	No	66.75	\$89,100	\$59,474	\$50,179	2162	72.34	1564	911	1100
40	109	1083.02	Middle	No	95.99	\$89,100	\$85,527	\$72,163	5293	40.36	2136	966	1336
40	109	1083.04	Middle	No	109.75	\$89,100	\$97,787	\$82,500	4894	26.95	1319	1195	1841
40	109	1083.07	Middle	No	80.19	\$89,100	\$71,449	\$60,282	4811	59.51	2863	1214	1744
40	109	1083.09	Low	No	45.02	\$89,100	\$40,113	\$33,843	2278	83.89	1911	461	830
40	109	1083.10	Moderate	No	72.20	\$89,100	\$64,330	\$54,276	3026	68.27	2066	440	776
40	109	1083.14	Moderate	No	63.76	\$89,100	\$56,810	\$47,930	2911	59.05	1719	262	519
40	109	1083.17	Upper	No	127.01	\$89,100	\$113,166	\$95,474	3910	36.06	1410	1295	1536
40	109	1083.18	Upper	No	136.39	\$89,100	\$121,523	\$102,528	5748	42.47	2441	1603	2109
40	109	1083.19	Middle	No	81.96	\$89,100	\$73,026	\$61,612	3947	40.99	1618	435	798
40	109	1083.20	Middle	No	114.99	\$89,100	\$102,456	\$86,439	3492	21.65	756	534	823
40	109	1083.21	Moderate	No	54.70	\$89,100	\$48,738	\$41,122	1500	65.27	979	40	447
40	109	1083.22	Moderate	No	53.75	\$89,100	\$47,891	\$40,406	4147	64.79	2687	277	611
40	109	1083.23	Upper	No	142.14	\$89,100	\$126,647	\$106,850	4272	46.21	1974	722	950
40	109	1083.24	Upper	No	237.31	\$89,100	\$211,443	\$178,393	1987	24.81	493	570	747
40	109	1083.25	Upper	No	121.70	\$89,100	\$108,435	\$91,485	5623	45.53	2560	1446	1867
40	109	1083.26	Moderate	No	68.51	\$89,100	\$61,042	\$51,500	3149	42.58	1341	254	241

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40	109	1084.02	Middle	No	117.59	\$89,100	\$104,773	\$88,393	1373	21.78	299	524	641
40	109	1084.03	Middle	No	111.08	\$89,100	\$98,972	\$83,500	1946	28.21	549	685	886
40	109	1084.04	Middle	No	114.30	\$89,100	\$101,841	\$85,925	3430	33.79	1159	979	1593
40	109	1085.06	Middle	No	107.33	\$89,100	\$95,631	\$80,682	3333	27.69	923	1050	1447
40	109	1085.07	Upper	No	142.41	\$89,100	\$126,887	\$107,054	1227	20.70	254	455	573
40	109	1085.08	Middle	No	106.73	\$89,100	\$95,096	\$80,234	1817	40.84	742	487	660
40	109	1085.13	Upper	No	134.01	\$89,100	\$119,403	\$100,739	3699	40.55	1500	1097	1511
40	109	1085.14	Middle	No	91.45	\$89,100	\$81,482	\$68,750	4972	52.47	2609	884	1229
40	109	1085.15	Middle	No	108.39	\$89,100	\$96,575	\$81,480	5029	33.35	1677	969	1567
40	109	1085.20	Upper	No	235.71	\$89,100	\$210,018	\$177,188	2048	23.54	482	600	783
40	109	1085.21	Middle	No	94.53	\$89,100	\$84,226	\$71,063	1408	61.08	860	217	264
40	109	1085.23	Upper	No	146.91	\$89,100	\$130,897	\$110,435	6118	45.05	2756	1742	2202
40	109	1085.24	Middle	No	107.75	\$89,100	\$96,005	\$81,000	5056	38.03	1923	1786	1921
40	109	1085.25	Middle	No	97.60	\$89,100	\$86,962	\$73,367	2135	46.89	1001	551	774
40	109	1085.26	Middle	No	85.31	\$89,100	\$76,011	\$64,135	4986	49.42	2464	1030	1289
40	109	1085.27	Middle	No	112.73	\$89,100	\$100,442	\$84,744	5716	41.95	2398	1223	1681
40	109	1085.28	Upper	No	143.56	\$89,100	\$127,912	\$107,917	2285	40.88	934	626	766
40	109	1085.29	Upper	No	186.32	\$89,100	\$166,011	\$140,063	2781	27.58	767	871	921
40	109	1085.30	Upper	No	126.65	\$89,100	\$112,845	\$95,208	3963	44.11	1748	847	1152
40	109	1085.31	Upper	No	213.80	\$89,100	\$190,496	\$160,714	5237	29.94	1568	1350	1575
40	109	1085.32	Upper	No	185.57	\$89,100	\$165,343	\$139,500	1493	21.97	328	525	542
40	109	1085.33	Upper	No	183.63	\$89,100	\$163,614	\$138,036	1676	21.66	363	535	602
40	109	1085.34	Upper	No	131.13	\$89,100	\$116,837	\$98,571	5155	38.00	1959	850	1013
40	109	1085.35	Upper	No	169.92	\$89,100	\$151,399	\$127,736	11132	34.11	3797	2670	2996
40	109	1085.36	Upper	No	137.18	\$89,100	\$122,227	\$103,125	4907	32.79	1609	1557	1880
40	109	1085.37	Upper	No	125.06	\$89,100	\$111,428	\$94,013	3412	25.73	878	1046	1380
40	109	1085.38	Upper	No	144.99	\$89,100	\$129,186	\$108,990	2656	35.32	938	793	1048
40	109	1086.03	Upper	No	124.21	\$89,100	\$110,671	\$93,369	5155	40.04	2064	1153	1681
40	109	1086.04	Middle	No	99.16	\$89,100	\$88,352	\$74,545	4966	47.54	2361	1545	1849

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40	109	1087.01	Upper	No	142.53	\$89,100	\$126,994	\$107,143	2625	29.83	783	737	862
40	109	1087.06	Middle	No	93.75	\$89,100	\$83,531	\$70,479	2894	32.14	930	846	1081
40	109	1087.07	Middle	No	119.77	\$89,100	\$106,715	\$90,034	4377	36.99	1619	1297	1443
40	109	1087.08	Middle	No	113.80	\$89,100	\$101,396	\$85,550	4431	22.43	994	1429	1785
40	109	1087.09	Upper	No	124.71	\$89,100	\$111,117	\$93,750	3510	21.68	761	1296	1486
40	109	1087.10	Upper	No	125.41	\$89,100	\$111,740	\$94,275	3925	30.47	1196	1108	1352
40	109	1087.11	Upper	No	134.85	\$89,100	\$120,151	\$101,373	3275	21.01	688	970	1118
40	109	1087.12	Upper	No	124.85	\$89,100	\$111,241	\$93,854	2388	28.64	684	691	734
40	109	1087.13	Upper	No	142.35	\$89,100	\$126,834	\$107,009	3882	24.86	965	991	1237
40	109	1088.02	Middle	No	118.13	\$89,100	\$105,254	\$88,802	5208	25.90	1349	1837	2183
40	109	1088.03	Low	No	38.77	\$89,100	\$34,544	\$29,145	940	93.19	876	333	479
40	109	1088.04	Middle	No	116.40	\$89,100	\$103,712	\$87,500	2981	41.80	1246	867	1075
40	109	1088.05	Moderate	No	79.63	\$89,100	\$70,950	\$59,865	3590	36.41	1307	1032	1646
40	109	1088.06	Upper	No	139.75	\$89,100	\$124,517	\$105,054	1787	27.31	488	458	562
40	109	1088.07	Upper	No	134.77	\$89,100	\$120,080	\$101,310	1414	33.24	470	422	484
40	109	1089.00	Moderate	No	74.99	\$89,100	\$66,816	\$56,373	3712	34.86	1294	915	1527
40	109	1090.01	Middle	No	115.15	\$89,100	\$102,599	\$86,563	2138	26.99	577	631	745
40	109	1090.03	Middle	No	85.63	\$89,100	\$76,296	\$64,375	4696	22.76	1069	1323	1876
40	109	1090.04	Upper	No	121.56	\$89,100	\$108,310	\$91,377	3642	24.41	889	1247	1549
40	109	1092.02	Middle	No	98.94	\$89,100	\$88,156	\$74,375	2908	25.72	748	1065	1281
40	109	1092.03	Upper	No	243.52	\$89,100	\$216,976	\$183,056	4017	22.45	902	1019	1210
40	109	1092.04	Upper	No	256.75	\$89,100	\$228,764	\$193,000	2440	17.87	436	715	678
40	109	1092.05	Upper	No	256.98	\$89,100	\$228,969	\$193,178	2713	24.77	672	1164	1219
40	109	1093.00	Middle	No	87.18	\$89,100	\$77,677	\$65,536	2047	32.39	663	580	1189
40	109	1094.00	Upper	No	220.45	\$89,100	\$196,421	\$165,714	1775	26.65	473	422	701
40	109	1095.00	Low	No	45.12	\$89,100	\$40,202	\$33,919	3337	87.50	2920	560	1559
40	109	1096.00	Unknown	No	0.00	\$89,100	\$0	\$0	793	40.61	322	4	39
40	109	1097.00	Upper	No	175.93	\$89,100	\$156,754	\$132,250	2418	45.08	1090	249	256

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	109	1098.00	Moderate	No	73.77	\$89,100	\$65,729	\$55,455	686	70.55	484	62	165
40	109	1099.00	Middle	No	93.87	\$89,100	\$83,638	\$70,568	1564	46.23	723	49	140
40	109	1100.00	Low	No	38.24	\$89,100	\$34,072	\$28,750	1552	67.33	1045	200	585
40	109	9800.01	Unknown	No	0.00	\$89,100	\$0	\$0	61	55.74	34	0	0
40	109	9800.02	Unknown	No	0.00	\$89,100	\$0	\$0	0	0.00	0	0	0
40	109	9800.03	Unknown	No	0.00	\$89,100	\$0	\$0	42	80.95	34	0	0
40	109	9800.04	Unknown	No	0.00	\$89,100	\$0	\$0	14	35.71	5	0	0
40	109	9800.05	Unknown	No	0.00	\$89,100	\$0	\$0	1	100.00	1	0	0
40	109	9800.06	Unknown	No	0.00	\$89,100	\$0	\$0	44	43.18	19	0	0
40	109	9800.07	Upper	No	127.33	\$89,100	\$113,451	\$95,714	192	30.73	59	19	26
40	109	9800.08	Unknown	No	0.00	\$89,100	\$0	\$0	6	33.33	2	0	0
40	109	9800.09	Unknown	No	0.00	\$89,100	\$0	\$0	58	67.24	39	0	0

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40	083	6001.01	Middle	No	83.19	\$89,100	\$74,122	\$62,538	2360	27.25	643	675	966
40	083	6002.00	Moderate	No	62.66	\$89,100	\$55,830	\$47,102	2975	30.72	914	607	1099
40	083	6003.00	Moderate	No	79.20	\$89,100	\$70,567	\$59,537	2386	25.15	600	674	901
40	083	6004.01	Upper	No	157.44	\$89,100	\$140,279	\$118,348	6015	26.88	1617	1557	1708
40	083	6004.02	Upper	No	199.86	\$89,100	\$178,075	\$150,240	3243	25.19	817	929	1061
40	083	6005.01	Upper	No	130.56	\$89,100	\$116,329	\$98,145	3778	22.71	858	926	1042
40	083	6005.02	Upper	No	122.75	\$89,100	\$109,370	\$92,277	5924	23.51	1393	1781	2098
40	083	6006.00	Middle	No	100.38	\$89,100	\$89,439	\$75,461	4215	47.90	2019	930	1453
40	083	6007.00	Middle	No	90.00	\$89,100	\$80,190	\$67,656	4376	18.28	800	1617	2142
40	083	6008.01	Upper	No	211.64	\$89,100	\$188,571	\$159,091	5582	25.82	1441	1307	1624
40	083	6008.02	Upper	No	135.52	\$89,100	\$120,748	\$101,875	4415	21.99	971	1182	1290
40	083	6009.03	Upper	No	134.52	\$89,100	\$119,857	\$101,125	1830	22.79	417	690	848
40	083	6010.00	Moderate	No	54.39	\$89,100	\$48,461	\$40,887	2456	40.92	1005	374	1182

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40	073	9581.00	Middle	No	101.64	\$69,000	\$70,132	\$59,531	4390	38.63	1696	1171	1981
40	073	9582.00	Upper	No	147.50	\$69,000	\$101,775	\$86,389	2109	21.91	462	860	1106
40	073	9583.00	Middle	No	116.29	\$69,000	\$80,240	\$68,109	5914	27.05	1600	1698	2234
40	073	9584.00	Upper	No	148.40	\$69,000	\$102,396	\$86,912	2771	15.91	441	847	1140
40	073	9999.99	Upper	No	120.94	\$69,000	\$83,449	\$70,833	15184	27.65	4199	4576	6461

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40	017	3001.00	Moderate	No	79.02	\$89,100	\$70,407	\$59,400	2422	23.78	576	630	1165
40	017	3002.01	Middle	No	115.18	\$89,100	\$102,625	\$86,587	6406	20.64	1322	2330	2637
40	017	3002.02	Upper	No	122.17	\$89,100	\$108,853	\$91,842	4347	26.71	1161	1321	1797
40	017	3003.00	Moderate	No	55.59	\$89,100	\$49,531	\$41,791	3286	42.33	1391	587	1429
40	017	3004.00	Low	No	44.23	\$89,100	\$39,409	\$33,250	1183	63.23	748	178	520
40	017	3005.00	Middle	No	84.14	\$89,100	\$74,969	\$63,250	2958	38.10	1127	934	1560
40	017	3006.00	Moderate	No	78.50	\$89,100	\$69,944	\$59,010	3385	31.79	1076	857	1381
40	017	3007.01	Middle	No	82.59	\$89,100	\$73,588	\$62,083	1848	37.07	685	220	416
40	017	3007.02	Upper	No	130.43	\$89,100	\$116,213	\$98,047	5034	33.81	1702	842	1213
40	017	3008.02	Upper	No	130.46	\$89,100	\$116,240	\$98,068	3606	23.24	838	766	890
40	017	3008.03	Upper	No	176.61	\$89,100	\$157,360	\$132,763	3313	17.42	577	781	841
40	017	3008.04	Upper	No	147.99	\$89,100	\$131,859	\$111,250	3769	33.24	1253	496	665
40	017	3008.05	Upper	No	120.31	\$89,100	\$107,196	\$90,443	7091	27.19	1928	1466	1618
40	017	3008.06	Upper	No	142.33	\$89,100	\$126,816	\$106,993	4604	33.34	1535	928	1006
40	017	3009.01	Middle	No	113.38	\$89,100	\$101,022	\$85,234	6764	30.09	2035	1530	1909
40	017	3009.02	Upper	No	122.27	\$89,100	\$108,943	\$91,912	2423	27.86	675	717	889
40	017	3009.04	Moderate	No	71.12	\$89,100	\$63,368	\$53,466	5945	43.45	2583	777	1248
40	017	3009.05	Upper	No	125.85	\$89,100	\$112,132	\$94,602	5998	27.36	1641	1264	1532
40	017	3010.01	Middle	No	99.55	\$89,100	\$88,699	\$74,833	1061	33.65	357	158	246
40	017	3010.03	Middle	No	108.87	\$89,100	\$97,003	\$81,844	7086	29.59	2097	1444	1721
40	017	3010.06	Middle	No	102.14	\$89,100	\$91,007	\$76,786	3313	37.16	1231	723	809
40	017	3010.10	Middle	No	115.60	\$89,100	\$103,000	\$86,898	3624	38.41	1392	667	908
40	017	3010.11	Middle	No	118.06	\$89,100	\$105,191	\$88,750	5883	31.23	1837	857	953
40	017	3010.12	Upper	No	174.74	\$89,100	\$155,693	\$131,354	2674	41.74	1116	529	552
40	017	3010.13	Upper	No	142.29	\$89,100	\$126,780	\$106,964	6444	36.50	2352	1196	1614
40	017	3010.14	Upper	No	121.36	\$89,100	\$108,132	\$91,228	5218	37.54	1959	844	1049

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40	017	3010.15	Moderate	No	61.21	\$89,100	\$54,538	\$46,012	2227	37.00	824	112	238
40	017	3011.00	Upper	No	125.06	\$89,100	\$111,428	\$94,009	6059	24.23	1468	1765	2286
40	017	3012.01	Middle	No	83.91	\$89,100	\$74,764	\$63,077	3766	24.99	941	902	1583
40	017	3012.02	Upper	No	124.55	\$89,100	\$110,974	\$93,631	2460	20.73	510	919	1189
40	017	3013.01	Upper	No	172.52	\$89,100	\$153,715	\$129,688	2830	27.81	787	577	624
40	017	3013.02	Upper	No	136.72	\$89,100	\$121,818	\$102,775	5444	23.25	1266	1281	1357
40	017	3014.06	Upper	No	133.84	\$89,100	\$119,251	\$100,615	5268	26.67	1405	1661	2030
40	017	3014.07	Upper	No	127.15	\$89,100	\$113,291	\$95,582	6348	22.84	1450	1881	2173
40	017	3014.08	Upper	No	165.29	\$89,100	\$147,273	\$124,250	2055	18.44	379	564	602
40	017	3014.09	Middle	No	87.45	\$89,100	\$77,918	\$65,742	2763	29.21	807	624	1000
40	017	3014.10	Middle	No	117.55	\$89,100	\$104,737	\$88,365	5500	26.84	1476	1581	1948

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# F&M Bank Opened & Closed Branches

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F&M Bank has opened one branch in March 2023. The location is as follows:

**Yukon:** 1401 Health Center Pkwy, Yukon, OK 73099  
Census Tract: 3013.02 | Upper

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F&M Bank has opened one LPO in July 2024. The location is as follows:

**Oklahoma City:** 3321 S Western Ave, Oklahoma City, OK 73109  
Census Tract: 1045.00 | Moderate

# Home Mortgage Disclosure Act Notice

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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. HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial  
Protection Bureau's website

[[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)]