

# CRA Public File



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# **PUBLIC DISCLOSURE**

September 10, 2018

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Cypress Bank, SSB  
Certificate Number: 31905

120 South Greer Boulevard  
Pittsburg, TX 75686

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

1601 Bryan Street, Suite 1410  
Dallas, TX 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.



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## INSTITUTION RATING

**INSTITUTION'S COMMUNITY REINVESTMENT ACT (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 area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Cypress Bank, SSB demonstrated a satisfactory overall record regarding the Lending Test. The reasonable borrower profile performance hampered the excellent geographic distribution performance to support this conclusion. The bank did not request consideration of its investments and services, nor did examiners identify any discriminatory or other illegal credit acts or practices; therefore, these considerations did not affect the overall rating.

The following points summarize records regarding the bank's Lending Test performance factors, discussed in detail elsewhere.

- The bank exhibited a reasonable record regarding its loan-to-deposit ratio. Reasonable overall and comparative levels support this conclusion.
- The institution granted a substantial majority of its loans inside its assessment areas. The substantial majority of small business loans granted inside the assessment areas hampered by the majority of home mortgage loans granted inside the assessment areas support this conclusion.
- The bank established a reasonable record regarding its borrower profile loan distribution. Reasonable performance in the Non-MSA AA sufficiently offset the poor performance in the Dallas-Plano-Irving MD AA to support this conclusion.
- The bank established an excellent record regarding its geographic distribution. Excellent performances in the Non-MSA AA and the Dallas-Plano-Irving MSA AA support this conclusion.
- The bank did not receive any CRA-related complaints since the previous evaluation. Therefore, this factor did not affect the Lending Test rating.

## SCOPE OF EVALUATION

### *General Information*

This evaluation covers the period from June 25, 2012, to September 10, 2018, the date of the previous evaluation to this evaluation's date. Examiners applied the Interagency Small Bank Examination Procedures to evaluate Cypress Bank, SSB's CRA performance. These procedures include the CRA Small Bank Lending Test.

The Lending Test considered the institution's performance according to the following criteria.

- Loan-to-deposit ratio
- Assessment area concentration
- Borrower profile
- Geographic distribution
- Response to CRA-related complaints

### *Assessment Area Weighting*

The bank operates in two assessment areas, both in the State of Texas, as more fully described under Description of Assessment Areas. Examiners applied full-scope procedures to both the Non-Metropolitan Statistical Area Assessment Area (Non-MSA AA) and the Dallas-Plano-Irving Metropolitan Division Assessment Area (Dallas-Plano-Irving MD AA) after considering all applicable criteria. Examiners selected the Non-MSA AA for full-scope evaluation procedures as the majority of the bank's lending, deposit, and branching activities arose from this area. Following outstanding guidance, examiners also performed full-scope procedures on the Dallas-Plano-Irving MD AA as this area did not receive a full-scope review at the prior evaluation.

As illustrated in the table below, the Non-MSA AA ranks highest out of the two areas reviewed by generating 86.7 percent of the bank's total loans, gathering 72.9 percent of its deposits, and operating 75.0 percent of its offices; therefore, examiners placed greater weight on the results in the Non-MSA AA when arriving at conclusions and the overall rating.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Non-MSA AA	26,836	86.7	109,935	72.9	3	75.0
Dallas-Plano-Irving MD AA	4,130	13.3	40,885	27.1	1	25.0
<b>Total</b>	<b>30,966</b>	<b>100.0</b>	<b>150,820</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

*Source: 2017 Bank Records; FDIC Summary of Deposits (06/30/2018)*

### *Loan Products Reviewed*

CRA Small Bank procedures require examiners to determine the bank's major product lines from which to review. As an initial matter, examiners may select from among the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the bank's 2017 lending activity, which reflects a generally

consistent pattern with the bank's lending emphasis since the last evaluation and for each assessment area.

Considering the dollar volume and number of loans originated during 2017, as well as management's stated business strategy, examiners determined that the bank's major product lines consists of home mortgage loans (Secured by 1-4 Family Residential combined with Secured by Multi-Family Residential) at 33.2 percent of dollar volume and commercial loans (Secured by Commercial Real Estate and Commercial & Industrial) at 28.3 percent of dollar volume. Consumer loans comprised 22.3 percent of the bank's lending activity during 2017; however, examiners determined this category of lending did not represent a primary focus of bank through interviews with management, review of the June 30, 2018, Report of Condition and Income, and the consideration of a decreasing trend in this product since the prior evaluation. Further, agricultural loans do not a represent major product line, at 15.7 percent of the dollar volume. Analysis of these products would not materially affect any conclusions or ratings and as a result, this evaluation does not discuss them. Management indicated home mortgage lending represented the bank's primary focus; therefore, examiners placed more weight on residential lending when arriving at conclusions.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction & Land Development	189	0.6	21	1.6
Secured by Farmland	3,427	11.0	14	1.1
Secured by 1-4 Family Residential	9,416	30.4	120	9.2
Secured by Multi-Family Residential	857	2.8	2	0.1
Secured by Commercial Real Estate	5,287	17.1	27	2.1
<b>Total Real Estate Loans</b>	<b>19,176</b>	<b>61.9</b>	<b>184</b>	<b>14.1</b>
Agricultural Production	1,425	4.6	68	5.2
Commercial & Industrial	3,470	11.2	110	8.4
Consumer	6,895	22.3	941	72.2
Other Loans	0	0	0	0
<b>Gross Loans</b>	<b>30,966</b>	<b>100.0</b>	<b>1,303</b>	<b>100.0</b>

*Source: Bank Records (1/1/17 - 12/31/17). Due to rounding, totals may not equal 100.0*

The analysis of home mortgage lending considered all 126 originated and purchased residential loans reported on the bank's 2017 Home Mortgage Disclosure (HMDA) Loan Application Register (LAR) totaling \$15.1 million. Examiners used 2017 aggregate lending, the most recent year for which data was available as of the examination date, as the standard for comparison.

The small business lending evaluation considered a random sample of small business loans. As seen in the table above, of the 137 commercial loans totaling \$8.8 million originated from January 1, 2017, through December 31, 2017, all but one loan met the definition of a small business loan, defined as credit extended for \$1 million or less. Examiners selected a random sample of 37 small business loans totaling \$1.9 million to arrive at conclusions for the assessment area concentration performance factor. Examiners based the random sample on a 90 percent confidence interval with a greater than 15 percent precision level. D&B data for 2017 provided a standard of comparison for the sampled small business loans.

For the Borrower Profile and Geographic Distribution factors within the Dallas-Plano-Irving MD AA, examiners expanded the small business loan sample to include an additional nine small business loans totaling \$1.2 million from 2017 in an effort to obtain a sufficient number of loans for a reasonable review.

This performance evaluation presents information regarding the number and dollar volume of home mortgage and small business loans. Examiners emphasized performance by number of loans, as the number of loans is a better indicator of the number of individuals and businesses served.

## DESCRIPTION OF INSTITUTION

### ***Background***

Cypress Bank, SSB, established in 1977 and headquartered in Pittsburg, Texas, operates a total of four full-service offices. Cypress Bancshares, Inc., also of Pittsburg, Texas, wholly-owns the bank. Cypress Bank, SSB received a Satisfactory rating at its previous FDIC Performance Evaluation, dated June 25, 2012, based on Interagency Small Bank Procedures.

### ***Operations***

Cypress Bank, SSB operates its main office and three full-service branches in its assessment areas located in the eastern part of Texas. The Commerce Branch, located in Hunt County, operated within the Dallas-Plano-Irving MD AA, while the main office and remaining branches operate within the Non-MSA AA. See the Description of Assessment Areas for a complete discussion of the branch distribution. The bank maintains banking hours typical for the area with lobby hours from 9:00 am to 5:00 pm (with the exception of the Pittsburg and Lone Star Branches which close at 4:00 pm.) On Fridays, all branches close at 5:00 pm. In addition, all locations offer extended drive-thru hours during the week. The drive-thru locations also operate on Saturdays from 8:00 am to noon, with exception of the Lone Star Branch. The bank did not experience any merger or acquisition activity nor did the bank open or close any branches since the previous evaluation.

The bank offers a full line of loan products including commercial, agricultural, residential, and consumer, as well as a variety of deposit services and on-line banking through the institution's website. The bank maintains Automated Teller Machines (ATM) at all four locations. Further, customers maintain 24-hour access to their accounts via online banking.

### ***Ability and Capacity***

As of June 30, 2018, the bank reported total assets of \$188.9 million, net loans of \$127.6 million, and total deposits of \$150.9 million. The table below, which reflects the bank's asset distribution as of the June 30, 2018, Report of Income and Condition, shows the Net Loans and Leases category constitutes the largest bank asset at 67.5 percent.

<b>Asset Distribution as of 6/30/2018</b>		
<b>Asset Category</b>	<b>\$(000s)</b>	<b>%</b>
Cash	10,115	5.3
Securities	44,211	23.4
Federal Funds Sold	0	0.0
Net Loans & Leases	127,561	67.5
Premises & Fixed Assets	1,996	1.1
Other Real Estate Owned	0	0.0
Intangible Assets	220	0.1
Other Assets	4,825	2.6
<b>Total Assets</b>	<b>188,928</b>	<b>100.0</b>

*Source: Report of Income and Condition (6/30/2018).*

As seen in the following table, the mix of outstanding loans as of the June 30, 2018, Report of Income and Condition reflects a similar distribution to that shown for originated loans under the Scope of Evaluation. Home mortgage loans represent the largest loan category of outstanding loans at 51.6 percent followed by commercial loans totaled 23.2 percent.

<b>Loan Portfolio Distribution as of 6/30/2018</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction and Land Development	8,817	6.8
Secured by Farmland	6,451	5.0
Secured by 1-4 Family Residential Properties	62,336	48.3
Secured by Multifamily (5 or more) Residential Properties	4,200	3.3
Secured by Nonfarm Nonresidential Properties	19,456	15.1
<b>Total Real Estate Loans</b>	<b>101,260</b>	<b>78.5</b>
Commercial and Industrial Loans	10,417	8.1
Agricultural Loans	3,023	2.3
Consumer Loans	14,220	11.0
Other Loans	86	0.1
<b>Gross Loans</b>	<b>129,006</b>	<b>100.0</b>
Less: Unearned Income	(0)	(0)
<b>Total Loans</b>	<b>129,006</b>	<b>100.0</b>

*Source: Reports of Income and Condition*

There are no financial impediments, legal, or statutory constraints that would prevent the bank from meeting the credit needs of the assessment areas.

## DESCRIPTION OF ASSESSMENT AREAS

### *Overall Description*

Cypress Bank, SSB designated two assessment areas for CRA purposes, the Non-MSA AA and the Dallas-Plano-Irving MD AA. The full assessment area contains a total of 52 census tracts with the following income designations: 3 low-, 14 moderate-, 33 middle-, and 2 upper-income. The assessment area delineation conforms to CRA requirements.

### Non-MSA Assessment Area

The Non-MSA AA includes all of Camp, Cass, Delta, Franklin, Morris, and Titus Counties. In addition, the area includes Upshur County, part of the Longview, Texas MSA, as examiners determined this county did not extend substantially beyond the Non-MSA area. All counties are contiguous and lie in the far northeastern portion of Texas bordering Arkansas and Louisiana. As noted, this area ranks first of the two areas reviewed by generating 86.7 percent of the bank's total loans, while gathering 72.9 percent of its deposits, and operating 75.0 percent of its offices. Examiners used full-scope procedures for this area.

The Non-MSA AA houses the main branch as well as two branches in the cities of Lone Star and Mount Pleasant. As seen in the following table, the bank operates two of the Non-MSA branches in moderate-income census tracts, while the third lies in a distressed middle-income census tract.

Office Locations				
Office/Address	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
<i>Camp County:</i> 120 South Greer Boulevard Pittsburg, Texas	Main office	9502.00	Moderate	No
<i>Morris County:</i> 110 North Main Street Lone Star, Texas	Branch	9502.00	Middle	No
<i>Titus County:</i> 801 North Jefferson Mount Pleasant, Texas	Branch	9506.00	Moderate	No

Source: Bank Records; ACS Census (2015).

### *Economic and Demographic Data*

The assessment area's 33 census tracts include 7 moderate-income, 24 middle-income, and 2 upper-income tracts. The assessment area does not contain any low-income census tracts. In addition, the Federal Financial Institutions Examination Council (FFIEC) designated middle-income census tracts within the assessment area as distressed based on rates of poverty and/or unemployment. This designation includes 16 total census tracts: 2 census tracts within Camp County, 6 tracts within Cass County, 1 tract within Delta County, 3 tracts within Morris County and 5 tracts within Titus County.



The population for the Non-MSA AA stood at 144,015 according to the 2015 American Community Survey (ACS) Census. The following table shows additional demographic and economic characteristics of the Non-MSA AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	0.0	21.2	72.7	6.1	0.0
Population by Geography	144,015	0.0	14.4	78.0	7.7	0.0
Housing Units by Geography	63,120	0.0	13.7	77.7	8.6	0.0
Owner-Occupied Units by Geography	38,165	0.0	11.3	79.9	8.8	0.0
Occupied Rental Units by Geography	13,403	0.0	20.0	74.3	5.7	0.0
Vacant Units by Geography	11,552	0.0	14.3	74.1	11.5	0.0
Businesses by Geography	7,143	0.0	21.0	72.6	6.4	0.0
Farms by Geography	402	0.0	13.7	71.6	14.7	0.0
Family Distribution by Income Level	37,520	21.7	20.2	19.1	39.1	0.0
Household Distribution by Income Level	51,568	23.7	17.9	17.7	40.7	0.0
Median Family Income		\$52,076	Median Housing Value			\$90,732
FFIEC-Estimated Median Family Income for 2017		\$54,200	Median Gross Rent			\$670
			Families Below Poverty Level			13.6%

*Source: 2015 ACS Census, 2017 D&B Data, and FFIEC Estimated Median Family Income; (\*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0*

Examiners utilized 2017 FFIEC-estimated median family income (MFI) level to analyze home mortgage loans under the Borrower Profile criterion. The following table includes the income categories for the Non-MSA AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>TX Non-MSA Median Family Income (99999)</b>				
2017 (\$54,200)	<\$27,100	\$27,100 to <\$43,360	\$43,360 to <\$65,040	≥\$65,040

*Source: FFIEC*

As illustrated in the table below, the unemployment rates have been generally declining for all the county, state, and national averages since 2016. As of June 2018, the unemployment rates of Camp, Cass, Morris, and Titus Counties remains above the state and national averages. The unemployment rates for Franklin and Upshur Counties fell in line with the state and national averages. Delta County exhibits lower unemployment rates than the state and national averages.

Unemployment Rates			
Area	2016	2017	June 2018
	%	%	%
Camp County	6.9	5.6	5.2
Cass County	7.2	6.0	5.6
Delta County	3.8	3.3	3.4
Franklin County	4.9	4.6	4.3
Morris County	10.9	8.6	7.6
Titus County	6.2	5.3	5.7
Upshur County	6.4	5.3	4.5
State of Texas	4.6	4.3	4.0
National Average	4.9	4.4	4.2

*Source: Bureau of Labor Statistics*

Wholesale trade industries represent the largest portion of the assessment area's businesses by number of employees at 23.6 percent, followed by health care and social assistance at 12.9 percent, and transportation and warehousing at 9.5 percent. The area's major employers include the Pilgrim's Pride, Camp Independent School District, and East Texas Medical Center.

#### ***Competition***

The area contains a high level of competition in the Cass, Camp, Delta, Franklin, Morris, Titus and Upshur Counties from other chartered banks based on 53 offices representing 22 institutions. Cypress Bank, SSB ranks 7<sup>th</sup> in deposit market share by capturing 5.1 percent of the area's deposits, as of the June 30, 2018, FDIC Deposit Market Share Report. According to 2017 peer mortgage data, the institution ranks 3<sup>rd</sup> in lending market share with 3.4 percent of total loan volume. The competition level serves to restrict lending opportunities.

#### ***Community Contact***

As a part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available.

Examiners utilized a new community contact to help assess the area's current economic conditions, community credit needs, and potential opportunities for bank involvement. The contact noted that the area's economic conditions are stable and local institutions are meeting credit needs. Overall, the contact felt that financial institutions have been responsive to the credit and community development needs of the area.

The contact noted that historically poultry hatcheries (agricultural/farming) and manufacturing businesses (i.e. Andritz) drive the local economy. Further, the housing market shows signs of improvement. The contact added that new construction projects for moderate- and middle-income families attracted new residents to the area. The contact indicated that local banks were doing well meeting the needs of the community. The contact also stated that the area benefitted from strong competition and strong local banks.

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

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small farm and small business present primary credit needs of the assessment area. The significant percentage (83.0 percent) of small businesses with gross annual revenues of \$1 million or less and the significant percentage (71.4 percent) of small businesses operating with gross annual revenues under \$250,000 support this conclusion. In addition, the 41.9 percent of families with low- and moderate-incomes further suggests a need for affordable housing.

**Dallas-Plano-Irving MD Assessment Area**

The Dallas-Plano-Irving MD AA includes all of Hunt County. Hunt County lies approximately 33 miles from the city of Dallas, Texas. The city of Commerce lies on the northeast border of Hunt County. Hunt County contains three low-income census tracts, seven moderate-income census tracts, and nine middle-income tracts. The county does not contain any upper-income census tracts.

The Dallas-Plano-Irving MD AA houses one of the bank's branches, in the city of Commerce, Texas. As noted, this area ranks second of the two areas reviewed by generating 13.3 percent of the bank's total loans, while gathering 27.1 percent of its deposits, and operating 25.0 percent of its offices. Examiners used full-scope procedures for this area.

Office Locations				
Office/Address	Office Type	Census Tract Number	Census Tract Income Level	Office Opened or Closed Since Last Evaluation
<i>Hunt County:</i> 1702 Live Oak Commerce, Texas	Branch	9606.00	Moderate	No

*Source: Bank Records; ACS Census (2015).*

***Economic and Demographic Data***

The 2015 ACS Census notes a population in the county at 88,052. The following table shows additional demographic and economic characteristics of the Dallas-Plano-Irving MD AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	15.8	36.8	47.4	0.0	0.0
Population by Geography	88,052	13.4	38.0	48.6	0.0	0.0
Housing Units by Geography	36,836	15.4	38.1	46.5	0.0	0.0
Owner-Occupied Units by Geography	21,524	9.7	36.0	54.3	0.0	0.0
Occupied Rental Units by Geography	9,308	26.5	42.2	31.3	0.0	0.0
Vacant Units by Geography	6,004	18.5	39.3	42.3	0.0	0.0
Businesses by Geography	4,584	10.6	39.1	50.3	0.0	0.0
Farms by Geography	231	2.6	36.4	61.0	0.0	0.0
Family Distribution by Income Level	21,018	29.9	19.2	21.7	29.2	0.0
Household Distribution by Income Level	30,832	35.4	17.1	17.2	30.3	0.0
Median Family Income FFIEC-Estimated Median Family Income for 2017		\$71,149 \$73,400	Median Housing Value Median Gross Rent Families Below Poverty Level			\$94,370 \$776 14.6%

*Source: 2015 ACS Census, 2017 D&B Data, and FFIEC Estimated Median Family Income; (\*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0*

Examiners utilized the 2017 FFIEC-estimated MFI level to analyze home mortgage loans under the Borrower Profile criterion. The following table includes the income categories for the Dallas-Plano-Irving MD AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Dallas-Plano-Irving, TX MD Median Family Income (19124)</b>				
2017 (\$73,400)	<\$36,700	\$36,700 to <\$58,720	\$58,720 to <\$88,080	≥\$88,080

*Source: FFIEC*

As illustrated in the table below, the unemployment rates have been stable for Hunt County, Texas. As of June 2018, the unemployment rate of 4.2 percent for Hunt County is slightly higher than the state and remained the same as the national average. Hunt County's average unemployment rates for years 2016 and 2017 fell below the state and national averages.

Unemployment Rates			
Area	2016	2017	June 2018
	%	%	%
Hunt County	4.3	3.9	4.2
State	4.6	4.3	4.0
National Average	4.9	4.4	4.2

*Source: Bureau of Labor Statistics*

Service industries represent the largest portion of the area's businesses at 43.9 percent, followed by government at 11.5 percent, and retail trade at 9.9 percent. The area's major employers

include Wal-Mart Stores Inc., AT&T, and Baylor Scott & White Health. The community contact also mentioned L3 Technologies and Raytheon.

### ***Competition***

The area contains a high level of competition in Hunt County from other chartered banks based on 19 offices representing 11 institutions. Cypress Bank, SSB ranks 7<sup>th</sup> in deposit market share by capturing 4.0 percent of the area's deposits, as of the June 30, 2018, FDIC Deposit Market Share Report. According to 2017 peer mortgage data, the institution ranks 47<sup>th</sup> in lending market share with 0.4 percent of total loan volume. The competition level serves to restrict lending opportunities.

### ***Community Contact***

Examiners contacted a community member to help assess the area's current economic conditions, community credit needs, and potential opportunities for bank involvement. The contact noted that the area's construction and housing markets are booming. The contact identified commercial lending to small businesses as a need of the community that has not been satisfied by the local financial institutions. Specifically, revitalization projects of the downtown areas of the various cities in Hunt County. The contact stated that although banks are actively involved in fundraising for community needs, the need for further involvement in the construction and repair projects of low- and moderate-income housing exists.

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

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business and home mortgage lending present primary credit needs of the assessment area. The significant percentage (83.3 percent) of small businesses with gross annual revenues of \$1 million or less and the significant percentage (71.2 percent) of small businesses operating with gross annual revenues under \$250,000 support this conclusion. In addition, the 49.1 percent of families with low- and moderate-incomes further suggests a need for affordable housing.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Cypress Bank, SSB demonstrated a satisfactory overall record regarding the Lending Test. The reasonable borrower profile performance hampered the excellent geographic distribution performance to primarily support this conclusion. In addition, the bank displayed a reasonable loan-to-deposit ratio and originated a substantial majority of their lending inside of the assessment areas.

For the CRA Small Bank Lending Test, typically, once a bank displays at least satisfactory performance regarding its loan-to-deposit ratio and its assessment area concentration, examiners will then place more weight on the borrower profile and geographic loan distributions when arriving at the overall rating.

### Loan-to-Deposit Ratio

The bank exhibited a reasonable record regarding its loan-to-deposit ratio (LTD). Reasonable overall and comparative levels support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment area credit needs when arriving at this conclusion.

### *Overall Level*

The overall level of the bank's average, net LTD ratio reflects reasonable performance. For the 25 quarters since the previous evaluation, the bank recorded an 89.9 percent average, net LTD ratio, nearly the same as the 89.6 percent average, net LTD ratio reported at the previous evaluation. The bank's quarterly, net LTD ratios ranged from a low of 83.6 percent as of March 31, 2018, to a high of 94.8 percent as of March 31, 2017, with a primarily stable trend.

Within the context of the noted considerations, particularly the bank's relative capacity with respect to its deposits, the overall level of the bank's LTD ratio reflects reasonable performance.

### *Comparable Level*

The comparative level of the bank's average, net LTD ratio reflects reasonable performance. Examiners identified and listed in the following table two similarly-situated institutions operating in or near the bank's assessment areas and reflecting similar asset sizes and/or lending emphases.

As illustrated, Cypress Bank, SSB's ratio significantly exceeds the ratio for one of the two similarly-situated banks listed. The bank's ratio reflects performance 21.9 percentage points higher than the listed bank. The remaining similarly-situated bank maintains a similar ratio to Cypress Bank, SSB. Therefore, considering the comparative level, the bank's average, net LTD ratio reflects reasonable performance.

Loan-to-Deposit Ratio Comparison		
Bank Name and Location	Total Assets as of 6/30/2018 \$(000s)	Average, Net LTD Ratio (%)
Cypress Bank, SSB, Pittsburg, TX	188,928	89.9
<b>Similarly-Situated Banks</b>		
Gilmer National Bank, Gilmer, TX	219,035	68.0
Community Bank, Longview, TX	218,709	85.7
<i>Source: Reports of Income and Condition (6/30/12 to 6/30/2018)</i>		

Consequently, given the two measures' relative conclusions and weightings, the bank exhibited a reasonable overall record regarding its LTD ratio.

### Assessment Area Concentration

The institution granted a substantial majority of its loans inside its assessment areas. The substantial majority of small business loans granted inside the assessment areas hampered by the majority of home mortgage loans granted inside the assessment areas support this conclusion. Examiners considered the bank's asset size and office structure as well as the loan categories reviewed relative to the combined size and economy of both assessment areas when arriving at this conclusion.

### *Home Mortgage Loans*

The institution granted a majority of its home mortgage loans inside its assessment areas. The following table shows that for home mortgage loans the bank granted a substantial majority of its lending inside the assessment areas by number and a majority by dollar volume of loans. Weighting both measures equally, the bank granted a majority of its lending inside its assessment areas.

### *Small Business Loans*

The institution granted a substantial majority of its small business loans inside its assessment areas. The following table shows that for small business loans the bank granted a substantial majority of its lending inside the assessment areas by number and dollar volume of loans. Weighting both measures equally, the bank granted a substantial majority of its lending inside its assessment areas.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	115	91.3	11	8.7	126	11,425	75.7	3,671	24.3	15,096
Small Business*	36	97.3	1	2.7	37	1,859	99.4	12	0.6	1,871
<i>Source: 2017HMDA Reported Data (*)2017 Bank Records</i>										

## Borrower Profile

The bank established a reasonable record regarding its borrower profile loan distribution. Reasonable performance in the Non-MSA AA sufficiently offset the poor performance in the Dallas-Plano-Irving MD AA to support this conclusion.

Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues. They focused on the percentages of the number of loans extended to low- and moderate-income families and businesses with gross annual revenues of \$1 million or less when arriving at this conclusion. This factor only considered loans granted inside the bank's assessment areas.

### Non-MSA AA

The distribution of loans among borrowers of different income levels and businesses of different sizes in the Non-MSA AA reflects reasonable performance. Reasonable performance regarding home mortgage lending outweighed the poor performance regarding small business lending to support this conclusion.

### *Home Mortgage Loans*

Cypress Bank, SSB demonstrated a reasonable level of lending to borrowers of different incomes. Reasonable performance to low- and moderate-income borrowers supports this conclusion. The median family income, as established annually by the FFIEC, determines the borrower income levels for home mortgage loans.

The table below presents the distribution of home mortgage loans based on borrower incomes as reported on the 2017 HMDA LAR. Examiners compared the bank's home mortgage lending performance to both the family demographic and the performance of aggregate HMDA lenders for the same time period, with greater weight given to the comparison to aggregate lenders.

Distribution of Home Mortgage Loans by Borrower Income Level Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.7	5.2	7	6.8	203	2.0
Moderate	20.2	14.1	14	13.6	867	8.7
Middle	19.1	20.2	19	18.4	1,857	18.6
Upper	39.1	42.0	46	44.7	4,877	48.8
Not Available	0.0	18.4	17	16.5	2,186	21.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>103</b>	<b>100.0</b>	<b>9,990</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2017 HMDA Aggregate Data; 1/1/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0*

In 2017, the bank's percentage of home mortgage loans extended to low-income borrowers presented similar performance to aggregate lenders by number volume rising 1.6 percentage points higher and reflective of reasonable performance. The bank originated 13.6 percent of its loans to moderate-income borrowers, which is similar to aggregate lenders by number volume,



rising 0.5 percentage points higher, and also reflective of reasonable performance. As a result of the bank's reasonable record of lending to low- and moderate-income borrowers, the overall distribution of home mortgage lending to borrowers of varying incomes is reasonable.

**Small Business Loans**

The bank demonstrated a poor record regarding its distribution of small business loans among the various revenue levels. Examiners focused on the bank's level of lending to businesses with gross annual revenues of \$1 million or less when arriving at this conclusion. The companies' gross annual revenues define the borrowers' profiles for this review.

The large disparity in the Revenues Not Known category between the D&B data (12.3 percent) and the bank data (48.5 percent) makes any comparison between the two less meaningful. Therefore, examiners placed less weight to this category when arriving at conclusions.

The following table shows that the bank originated 48.6 percent of its small business loans, by number, to businesses with gross annual revenues of \$1 million or less. This number falls below D&B demographics by 34.4 percentage points, and therefore reflects poor performance.

Distribution of Small Business Loans by Gross Annual Revenues Non-MSA AA					
Gross Annual Revenues (000s)	Distribution of Businesses (% of #)	Bank's Small Business Loans			
		#	%	\$(000s)	%
\$0 < \$100	41.1	7	20.0	920	50.4
\$100 < \$250	30.3	5	14.3	199	10.9
\$250 < \$500	7.8	4	11.4	159	8.7
\$500 ≤ \$1,000	3.9	1	2.9	222	12.1
<i>Subtotal ≤ \$1,000</i>	<i>83.0</i>	<i>17</i>	<i>48.6</i>	<i>1,499</i>	<i>82.2</i>
> \$1,000	4.7	1	2.9	50	2.7
Revenues Not Known	12.3	17	48.5	275	15.1
<b>Total</b>	<b>100.00</b>	<b>35</b>	<b>100.0</b>	<b>1,824</b>	<b>100.0</b>

Source: D&B Data (2017); Bank Records (2017). Due to rounding, totals may not equal 100.0

Dallas-Plano-Irving MD AA

The distribution of loans among borrowers of different income levels and businesses of different sizes in the Dallas-Plano-Irving MD AA reflects poor performance. Poor performance regarding home mortgage and small business lending primarily supports this conclusion.

**Home Mortgage Loans**

Cypress Bank, SSB demonstrated a poor level of lending to borrowers of different incomes. Poor records of lending to low- and moderate-income borrowers primarily support this conclusion. Median family income, as established annually by the FFIEC, determines the borrower income levels for home mortgage loans.

The table below presents the distribution of home mortgage loans based on borrower incomes as reported on the 2017 HMDA LAR. Examiners compared the bank's home mortgage lending

performance to both the family demographic and the performance of aggregate HMDA lenders for the same time period, with greater weight given to the comparison to aggregate lenders.

Distribution of Home Mortgage Loans by Borrower Income Level Dallas-Plano-Irving MD AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	29.9	6.3	0	0.0	0	0.0
Moderate	19.2	16.6	1	8.3	57	4.0
Middle	21.7	23.3	3	25.0	141	9.8
Upper	29.2	35.1	4	33.3	629	43.8
Not Available	0.0	18.7	4	33.3	608	42.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>1,435</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2017 HMDA Aggregate Data; 1/1/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0*

In 2017, the bank did not originate any loans to low-income borrowers; therefore, the bank's percentage of home mortgage loans extended to low-income borrowers falls 6.3 percentage points below the aggregate level, reflective of poor performance. The bank originated 8.3 percent of its loans to moderate-income borrowers, which falls 8.3 percentage points below the aggregate level, also reflective of poor performance. As a result of the bank's poor record of lending to low- and moderate-income borrowers, the overall distribution of home mortgage lending to borrowers of varying incomes is poor.

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

The bank demonstrated a poor record regarding its distribution of small business loans among the various revenue levels. Examiners focused on the bank's level of lending to businesses with gross annual revenues of \$1 million or less when arriving at this conclusion. The companies' gross annual revenues define the borrowers' profiles for this review.

The following table shows that the bank originated 50.0 percent of its small business loans, by number, to businesses with gross annual revenues of \$1 million or less. This number falls below D&B demographics by 33.3 percentage points, and therefore reflects poor performance.

The large disparity in the Revenues Not Known category between the D&B data (12.2 percent) and the bank data (40.0 percent) makes any comparison between the two less meaningful; therefore, examiners placed less weight to this category when arriving at conclusions.

Distribution of Small Business Loans by Gross Annual Revenues Dallas-Plano-Irving MD AA					
Gross Annual Revenues (000s)	Distribution of Businesses (% of #)	Bank's Small Business Loans			
		#	%	\$(000s)	%
\$0 < \$100	42.3	2	20.0	96	8.0
\$100 < \$250	28.9	2	20.0	649	54.2
\$250 < \$500	8.0	1	10.0	36	3.0
\$500 ≤ \$1,000	4.1	0	0.0	0	0.0
<i>Subtotal ≤ \$1,000</i>	<i>83.3</i>	<i>5</i>	<i>50.0</i>	<i>781</i>	<i>65.3</i>
> \$1,000	4.5	1	10.0	325	27.1
Revenues Not Known	12.2	4	40.0	92	7.6
<b>Total</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>1,197</b>	<b>100.0</b>

*Source: D&B Data (2017); Bank Records (2017). Due to rounding, totals may not equal 100.0*

### Geographic Distribution

The distribution of loans among the various geographies reflects excellent performance. The excellent record regarding distributions within the Non-MSA AA and the Dallas-Plano-Irving MD AA supports this conclusion.

Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues. They focused on the percentages of the number of loans in low- and moderate-income geographies when arriving at this conclusion. This factor only considered loans granted inside the bank's assessment areas.

### Non-MSA AA

The distribution of home mortgage loans among various geographies in the Non-MSA AA reflects excellent performance. Excellent performances regarding home mortgage and small business lending support this conclusion.

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

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the Non-MSA AA. Excellent dispersion of home mortgages in the moderate-income census tracts supports this conclusion. The analysis focused on the bank's loan number percentage in moderate-income census tracts relative to the aggregate data when arriving at this conclusion. As noted previously, the assessment area does not contain any low-income census tracts.

The table below shows the geographic distribution of loans for the Non-MSA AA as compared to 2017 HMDA Aggregate Data. As shown, the bank generated 27.2 percent of its home mortgage lending by number volume in the assessment area's moderate-income tracts. This figure exceeds aggregate data by 15.8 percentage points, reflective of excellent performance. Consequently, given the ratios relative levels, examiners determined the overall level of lending for home mortgage loans reflects excellent performance.

Geographic Distribution of Home Mortgage Loans Non-MSA AA						
Tract Income Level	% of Owner Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0	0.0	0	0.0	0	0.0
Moderate	11.3	11.4	28	27.2	2,085	20.9
Middle	79.9	80.2	68	66.0	6,944	69.5
Upper	8.8	8.4	7	6.8	961	9.6
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>103</b>	<b>100.0</b>	<b>9,990</b>	<b>100.0</b>

*Source: 2015 ACS Census; 2017 HMDA Aggregate Data; 1/1/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0*

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

The geographic distribution of small business loans reflects excellent dispersion throughout the Non-MSA AA. The excellent dispersion of small business lending within the moderate-income census tracts supports this conclusion. The analysis focused on the bank's loan number percentage in moderate-income census tracts relative to the D&B data when arriving at this conclusion.

The table below shows the geographic distribution for the Non-MSA AA as compared to 2017 D&B data. As shown, the bank generated 12 loans equating to 34.3 percent by number volume in the assessment area's moderate-income tracts. This figure exceeds the D&B demographic data by 13.3 percentage points, reflective of excellent performance. Consequently, given the ratios relative levels, examiners determined the overall level of lending reflects excellent performance.

Geographic Distribution of Small Business Loans Non-MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	21.0	12	34.3	1,020	55.9
Middle	72.6	23	65.7	804	44.1
Upper	6.4	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>	<b>1,824</b>	<b>100.0</b>

*Source: D&B Data (2017); Bank Records (2017). Due to rounding, totals may not equal 100.0*

### **Dallas-Plano-Irving MD AA**

The distribution of loans among various geographies in the Dallas-Plano-Irving MD AA reflects excellent performance. Excellent performances regarding home mortgage and small business lending support this conclusion.

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

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the Dallas-Plano-Irving MD AA. Excellent performance in the low- and moderate-income census tracts supports this conclusion. The analysis focused on the bank's loan number percentage in low- and moderate-income census tracts relative to the aggregate data when arriving at this conclusion.

The table below shows the geographic distribution for the Dallas-Plano-Irving MD AA as compared to 2015 ACS Census and aggregate data. The bank generated four loans equating to 33.3 percent by number volume in the assessment area's low-income tracts. This figure exceeds the aggregate data by 28.0 percentage points, reflective of excellent performance. The bank generated five loans equating to 41.7 percent by number volume in the assessment area's moderate-income tracts. This figure also exceeds the aggregate data by 15.4 percentage points, reflective of excellent performance. Consequently, given the ratios relative levels, examiners determined the overall level of lending for home mortgage loans reflects excellent performance.

<b>Geographic Distribution of Home Mortgage Loans Dallas-Plano-Irving MD AA</b>						
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	9.7	5.3	4	33.3	184	12.8
Moderate	36.0	26.3	5	41.7	872	60.8
Middle	54.3	68.4	3	25.0	379	26.4
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>1,435</b>	<b>100.0</b>

Source: 2015 ACS Census; 2017 HMDA Aggregate Data; 1/1/2017 - 12/31/2017 Bank Data Due to rounding, totals may not equal 100.0

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

The geographic distribution of small business loans reflects excellent dispersion throughout the Dallas-Plano-Irving MD AA. The analysis focused on the bank's loan number percentage in low- and moderate-income census tracts relative to the D&B data when arriving at this conclusion.

The table below shows the geographic distribution for the Dallas-Plano-Irving MD AA as compared to 2017 D&B data. The bank generated three loans equating to 30.0 percent by number volume in the assessment area's low-income tracts. This figure exceeds the D&B demographic data by 19.4 percentage points, reflective of excellent performance. The bank generated six loans equating to 60.0 percent by number volume in the assessment area's moderate-income tracts. This figure exceeds the D&B demographic data by 20.9 percentage points, reflective of excellent performance. Consequently, given the ratios relative levels, examiners determined the overall level of lending reflects excellent performance.

Geographic Distribution of Small Business Loans Dallas-Plano-Irving MD AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	10.6	3	30.0	44	3.7
Moderate	39.1	6	60.0	1,111	92.8
Middle	50.3	1	10.0	42	3.5
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>1,197</b>	<b>100.0</b>

*Source: D&B Data (2017); Bank Records (2017). Due to rounding, totals may not equal 100.0*

### Response to Complaints

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

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

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the institution's overall CRA rating.

## 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.

**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.

**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.

**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).

**Family Income:** Includes the income of all members of a family that are age 15 and older.

**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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 Disclosure Loan Application Register (HMDA LAR):** The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

**Home Mortgage Loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Household Income:** Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

**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 (for example, 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.

**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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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:** 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.

**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 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.

**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.



**Branches Opened in the last 2 years**

None

**Branches Closed in the last 2 years**

None



### Bank Locations

- Main Office  
120 S Greer Blvd  
Pittsburg, TX 75686  
(903) 856-6653

#### Hours of Operation

Monday - Thursday		Friday		Saturday	
Lobby	Drive-In	Lobby	Drive-In	Lobby	Drive-In
9:00-4:00	7:30-6:00	9:00-5:30	7:30-6:00	Closed	8:00-12:00

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- Lone Star Branch  
110 N Main  
Lone Star, TX 75668  
(903) 656-3474

#### Hours of Operation

Monday - Thursday		Friday		Saturday	
Lobby	Drive-In	Lobby	Drive-In	Lobby	Drive-In
9:00-4:00	8:30-5:00	9:00-5:30	8:30-5:30	Closed	Closed

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- Commerce Branch  
1702 Live Oak  
Commerce, TX 75429  
(903) 886-7425

#### Hours of Operation

Monday - Thursday		Friday		Saturday	
Lobby	Drive-In	Lobby	Drive-In	Lobby	Drive-In
9:00-4:00	8:00-6:00	9:00-5:30	8:00-6:00	Closed	Closed

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**Bank Locations**

- Mt. Pleasant - North  
801 N Jefferson Ave.  
Mt. Pleasant, TX 75455  
(903) 572-9856

**Hours of Operation**

Monday - Thursday

**Drive-In (only)**

8:00-1:00

Friday

**Drive-In (only)**

8:00-5:00

Saturday

**Drive-In (only)**

Closed

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- Mt. Pleasant – South  
1312 S Jefferson Ave.  
Mt. Pleasant, TX 75455  
(903) 572-9856

**Hours of Operation**

Monday - Thursday

**Lobby**

9:00-5:00

**Drive-In**

8:00-6:00

Friday

**Lobby**

9:00-5:30

**Drive-In**

8:00-6:00

Saturday

**Lobby**

Closed

**Drive-In**

8:00-12:00

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## Deposit Products

# Checking

## Easy Checking - Personal

### **Minimum balance to open an account**

You must deposit \$50.00 to open this account.

### **Minimum balance to avoid imposition of fees**

There are no minimum balance requirements.

### **Monthly maintenance fee**

A \$10.00 maintenance fee will be charged each month. Waived if signed up for e-statements or are age 62 or older

### **Rate information**

This is a non-interest-bearing account.

## NOW Checking Account - Personal

### **Rate information**

Your interest rate and annual percentage yield may change.

### **Frequency of rate changes**

We may change the interest rate on your account at any time.

### **Determination of rate**

At our discretion, we may change the interest rate on your account.

### **Compounding and crediting frequency**

Interest will be compounded every month. Interest will be credited to your account every month.

### **Minimum balance to open the account**

You must deposit \$500.00 to open this account.

### **Minimum balance to avoid imposition of fees**

A low balance fee of \$15.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### **Minimum balance to obtain the annual percentage yield disclosed**

You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

### **Daily balance computation method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

### **Accrual of interest on noncash deposits**

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Super NOW Checking Account - Personal

### Rate Information

Your interest rate and annual percentage yield may change.

### Frequency of rate changes

We may change the interest rate on your account at any time.

### Determination of rate

At our discretion, we may change the interest rate on your account.

### Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

### Minimum balance to open the account

You must deposit \$2,500.00 to open this account.

### Minimum balance to avoid imposition of fees

A low balance fee of **\$15.00** will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain the annual percentage yield disclosed

You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

### Daily balance computation method

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

### Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

## Savings

### Money Market Account - Personal

#### Rate information

Your interest rate and accrual percentage yield may change.

#### Frequency of rate change

We may change the interest rate on your account at any time.

#### Determination of rate

At our discretion, we may change the interest rate on your account.

#### Compounding and crediting frequency

Interest will be compounded every month. Interest will be credited to your account every month.

#### Minimum balance to open the account

You must deposit \$2,500.00 to open the account.

#### Minimum balance to avoid imposition of fees

A low balance fee of **\$15.00** will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

#### Minimum balance to obtain the annual percentage yield disclosed

You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits**

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Fees**

An excess withdrawal fee of \$3.00 will be charged for each debit transaction in excess of 6 (six) during a calendar month.

## Statement Savings Account - Personal

**Rate Information**

Your interest rate and annual percentage yield may change.

**Frequency of rate changes**

We may change the interest rate on your account at any time.

**Determination of rate**

At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency**

Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Minimum balance to open the account**

You must deposit \$100.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed**

You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

**Minimum balance to avoid imposition of fees**

A low balance fee of \$3.00 will be imposed every month if the balance in the account falls below \$50.00 any day of the month.

**Daily balance computation method**

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on noncash deposits**

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Fees**

An excess withdrawal fee of \$2.00 will be charged for each debit transaction in excess of 3 (three) during a calendar month.

## Health Savings Account (HSA)

-Minimum deposit to open account - \$50.00

-Monthly service charge of \$2.00

-Interest will be compounded and credited to your account every month.

-No setup or annual maintenance fee



*CDs*

## *Individual Retirement Accounts (IRAs)*

- Traditional IRAs
- Roth IRAs



## Loan Products

Listed below are the types of loans which Cypress Bank originates. The kind of credit we can make available are limited by law and government regulations. Some of these regulations operate by tying the volume of lending in certain categories to types of deposits we have and other variables. Since these can change from time to time, we may be temporarily “out of the market” for certain types of loans at certain times. Every financial institution must, as a matter of law and good practice, maintain a mix of different types of loans and investments and regulations discourage undue concentration of loans by geographic area or collateral types. For these reasons, this institution may have plans to devote its funds to many different kinds of loans and this can result in certain types of credit being unavailable at a given time.

### ➤ Mortgage Loans

- Uninsured, with the maximum loan being 80% of fair market value of property or selling price, whichever is lower
- Privately insured mortgages with the maximum loan amount being 95% of fair market value of property or selling price, whichever is lower
- Construction financing for both residential and non-residential properties
- Mortgages on commercial properties
- Secondary market loans including conventional, FHA & USDA guaranteed loans
- Land loans
- Home equipping and home improvement loans
- Loans on unimproved building sites for 1-4 family dwellings
- Loans on improved building lots
- Home Equity loans

### ➤ Secured Loans

- Automobile loans
- Boat loans
- Agricultural loans
- Deposit secured loans
- Commercial purpose loans

### ➤ Personal Loans



### *Electronic Banking*

- Website: [www.cypressbanktx.com](http://www.cypressbanktx.com)
  - Internet Banking
  - CheckFree (Bill Pay)
  
- Mobile Banking
  
- Zelle
  - Person to person transfers



## SCHEDULE OF FEES

The following fees and transaction limitations, if applicable, may be assessed against or apply to your account.

SERVICE	FEE
Replace Lost or Damaged Debit Card	\$10
Temporary Checks (excludes account opening)	3/\$1
Cashier's Checks	\$3
Deposited Checks (and other items) Returned Unpaid	\$10
Non-Sufficient Funds/Overdraft Paid Fee (NSF/OD) Per Paid Item*	\$29
Return Item Fee	\$29
Account Research and Balancing Assistance	\$25/hr (minimum 1 hr.)
Account Research Additional Charge	\$0.25/page
Stop Payments	\$29
Photocopies	\$0.25
Account Activity Printout	\$2
Account Closed Within 90 Days of Opening	\$25
Bill Pay Fee	No Charge
Legal Processes (Levies, Freezes, Garnishments, Other)	\$75
Outgoing Fax	
<i>1st Sheet</i>	\$5
<i>Each Additional Sheet</i>	\$3
Wire Transfers	
<i>Outgoing Domestic</i>	\$20
<i>Outgoing International</i>	\$45
<i>Incoming Wires</i>	\$5
Collection Fees	
<i>Domestic</i>	\$10
<i>International</i>	\$30
Canadian Check Processing	
<i>1st Item</i>	\$21
<i>Each Additional Item</i>	\$6
Returned Mail Fee	
<i>1st Item</i>	No Charge
<i>Each Additional Item if not updated within 30 days</i>	\$5
Account Transfer Fee	
<i>Through Online Banking</i>	No Charge
<i>Phone Request with Employee (fee waived if customer is &gt; 62 years of age)</i>	\$3
Safe Deposit Boxes**	
<i>3 X 5</i>	\$15
<i>3 X 10</i>	\$25
<i>5 X 10</i>	\$40
<i>10 X 10</i>	\$60
<i>Lost Key</i>	\$15
<i>Drilling Fee</i>	Up to \$180, May Vary

Account activity may be accessed free of charge through our Online Banking service or Mobiliti.

\*Fee is assessed if the account is overdrawn more than \$10 by any of the following transactions: payment of checks, electronic funds transfer, other withdrawal requests, payments authorized by you, return of unpaid items deposited by you, the imposition of bank service fees, the deposit of items not treated as "available" under the terms of the Bank's Funds Availability Policy. This limitation does not apply to non-personal accounts.

\*\*The contents of safe deposit boxes are not insured by Cypress Bank or any government insurance program.

## CYPRESS BANK ATMs

<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>	<b>County</b>	<b>ATM Description</b>	<b>Accepts Deposits</b>
120 S. Greer	Pittsburg	TX	75686	Camp	Drive-up ATM	No
1702 Live Oak	Commerce	TX	75429	Hunt	Drive-up ATM	No
110 N. Main	Lone Star	TX	75668	Morris	Walk-up ATM	No
801 N. Jefferson	Mt Pleasant	TX	75455	Titus	Drive-up ATM	No
1312 S. Jeffrson	Mt Pleasant	TX	75455	Titus	Drive-up ATM	No

## COMMUNITY INVOLVEMENT

Cypress Bank, its officers and employees, are active in these local organizations and programs:

Camp County Chamber of Commerce  
Lone Star Chamber of Commerce  
Commerce Chamber of Commerce  
Mt. Pleasant Chamber of Commerce  
Greenville Chamber of Commerce  
Pittsburg Independent School District  
Northeast Texas Rural Heritage Museum  
Camp County Youth Agriculture  
Camp County Sports Association

Rotary Club  
Lions Club

Pittsburg Camp County Library Board

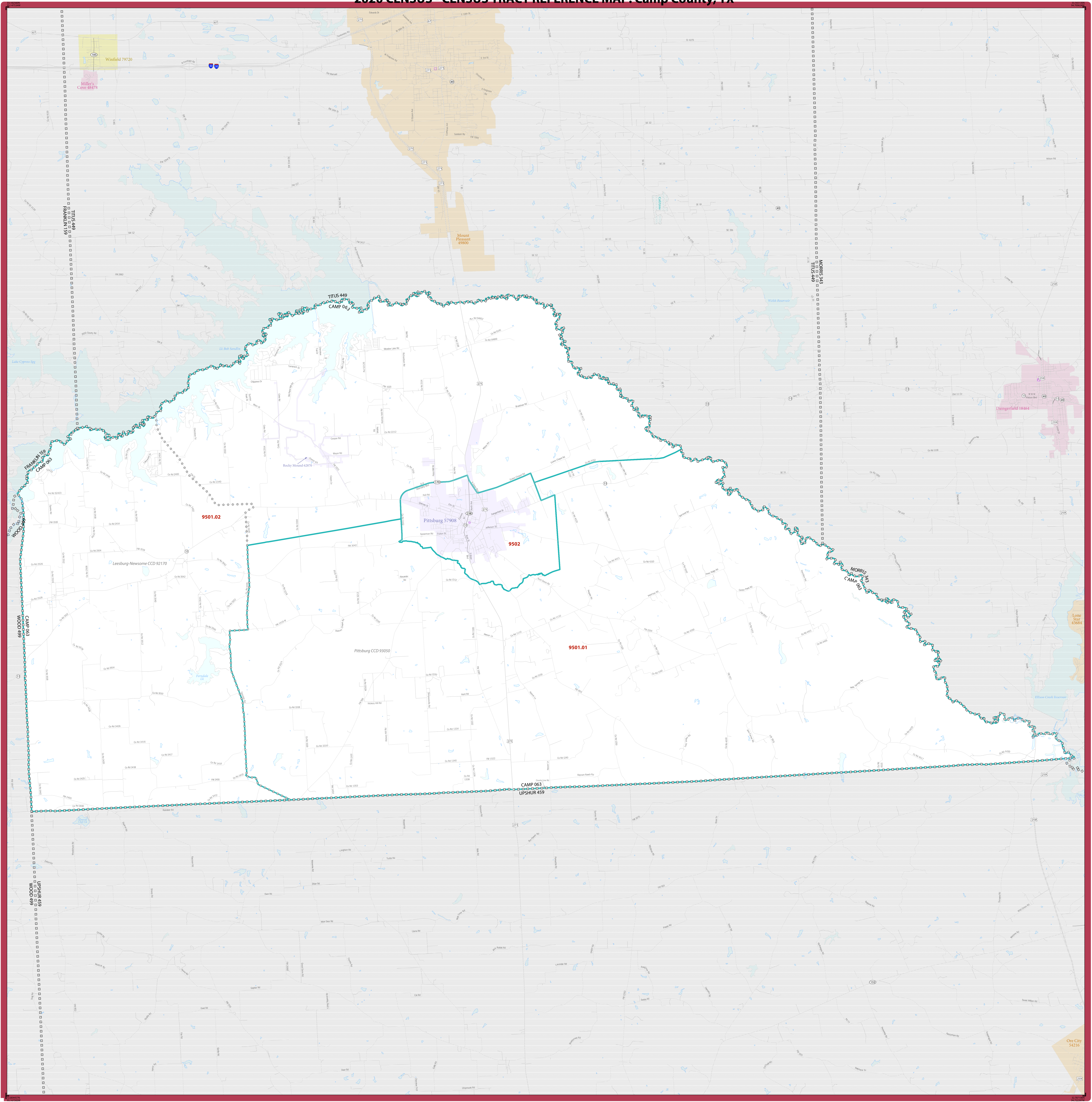
Economic Development Committee of Pittsburg  
Daingerfield Baseball  
City of Pittsburg Main Street Board  
Leadership Mt. Pleasant

Northeast Texas Community College  
Texas A & M University – Commerce  
Camp County Ambulance Board  
Commerce Economic Development Corporation  
Hunt County Alliance of Economic Development  
Commerce Housing Authority  
Mt Pleasant Main St Development Committee  
Federal Home Loan Bank's Special Needs Assistance Program (SNAP)  
Child Development Center

Cypress Bank, SSB strives to achieve activities that are most beneficial to the entire community. Our involvement with these organizations gives us a better understanding of the needs of the community.



# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Camp County, TX



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>		Incline Village 35100
Oil Reservation Trust Land		T1880	Census Tract <sup>3</sup>		<b>33.07</b>
State American Indian Reservation		Tama Resvn 9400	<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>
Alaska Native Regional Corporation		NANA ANRC 52120	Water Body		Interstate or U.S. Highway
State (or statistically equivalent) entity		NEW YORK 36	College or University		State Highway or State Road
County (or statistically equivalent) entity		ERIE 029	Military		Other Road
Minor Civil Division (MCD) <sup>1</sup>		Bristol town 07485	Prison or Juvenile Detention Center		4WD Trail, Stairway, Alley, Walkway, or Ferry
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		Hanna CCD 91650	Nonvisible Boundary or Feature Not Elsewhere Classified		Inset Area
Consolidated City		MILLFORD 47500			

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \*\* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

Scale: 1:147,055

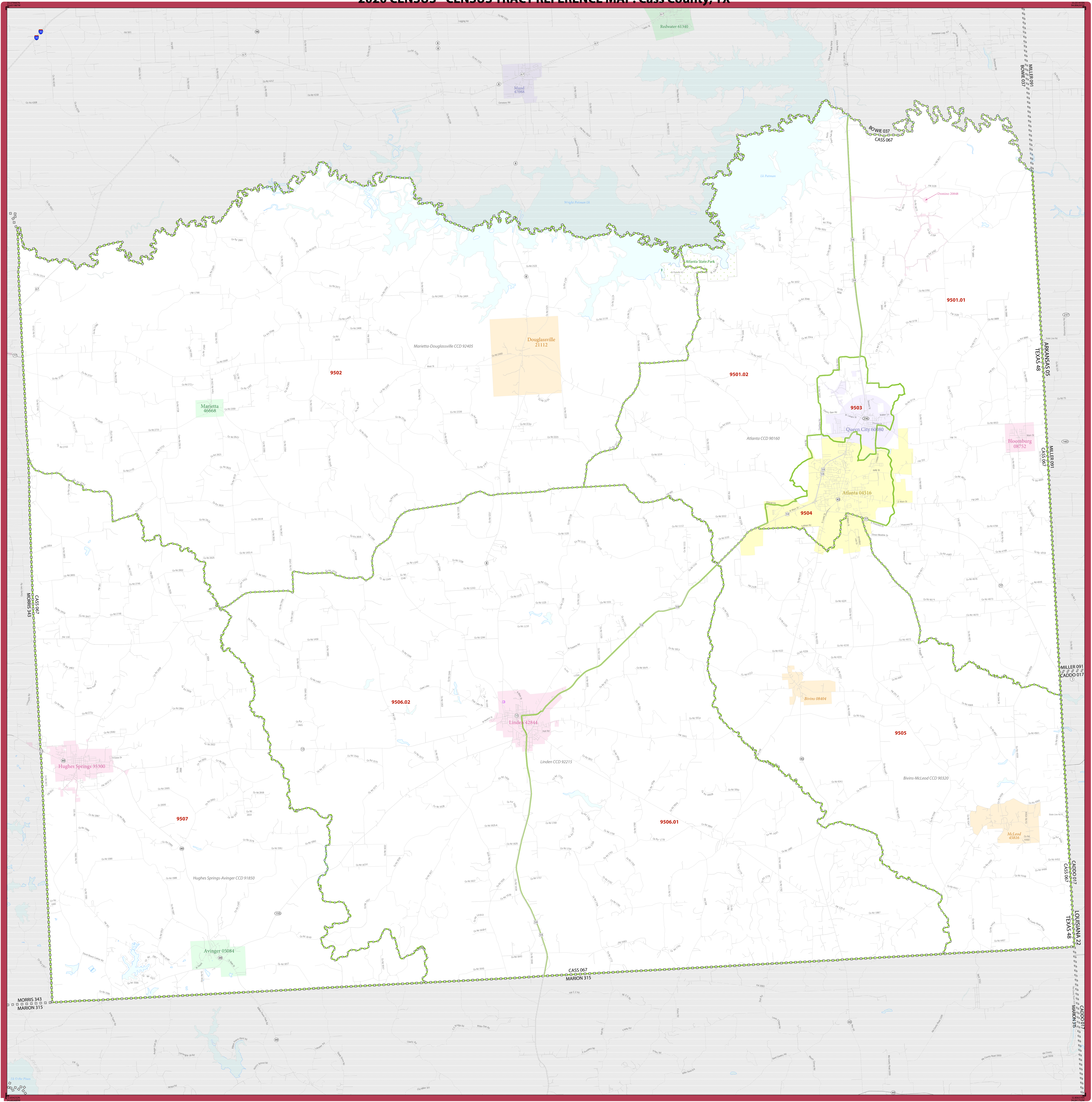
Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Camp County (063)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249548063001



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cass County, TX



**LEGEND**

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	Incorporated Place 1,2	Yellow box	Davis 18100
Federal American Indian Reservation	Red dashed line	L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>	Orange box	Incline Village 35100
Oil Reservation Trust Land	Blue dashed line	TI880	Census Tract <sup>3</sup>	Red box	33.07
State American Indian Reservation	Green dashed line	Tama Resvn 9400	DESCRIPTION	SYMBOL	DESCRIPTION
Alaska Native Regional Corporation	Yellow dashed line	NANA ANRC 52120	Water Body	Blue wavy line	Placeholder Lake
State (or statistically equivalent entity)	Thick black line	NEW YORK 36	College or University	Blue dashed line	College
County (or statistically equivalent entity)	Thin black line	ERIE 029	Minor Civil Division (MCD) <sup>1</sup>	Thin black line	Placeholder MCD
Minor Civil Division (MCD) <sup>1</sup>	Thin black line	Bristol town 07485	Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	Thin black line	Placeholder CCD
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	Thin black line	MILLFORD 47500	Prison or Juvenile Detention Center	Black rectangle	Placeholder Prison
Consolidated City	Thin black line		Navigable Boundary or Feature Not Elsewhere Classified	Blue dashed line	Placeholder Boundary
			Natural or State Park, Forest, or Recreation Area	Green wavy line	Placeholder NP
			Outside Subject Area	Grey rectangle	Placeholder Area
			Inset Area	Blue rectangle	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

Scale: 1:100,000

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 27 36 51  
2nd Standard Parallel: 34 43 24  
Central Meridian: -100 04 35  
Latitude of Projection Origin: 25 50 13  
False Easting: 0  
False Northing: 0

Map Created by Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

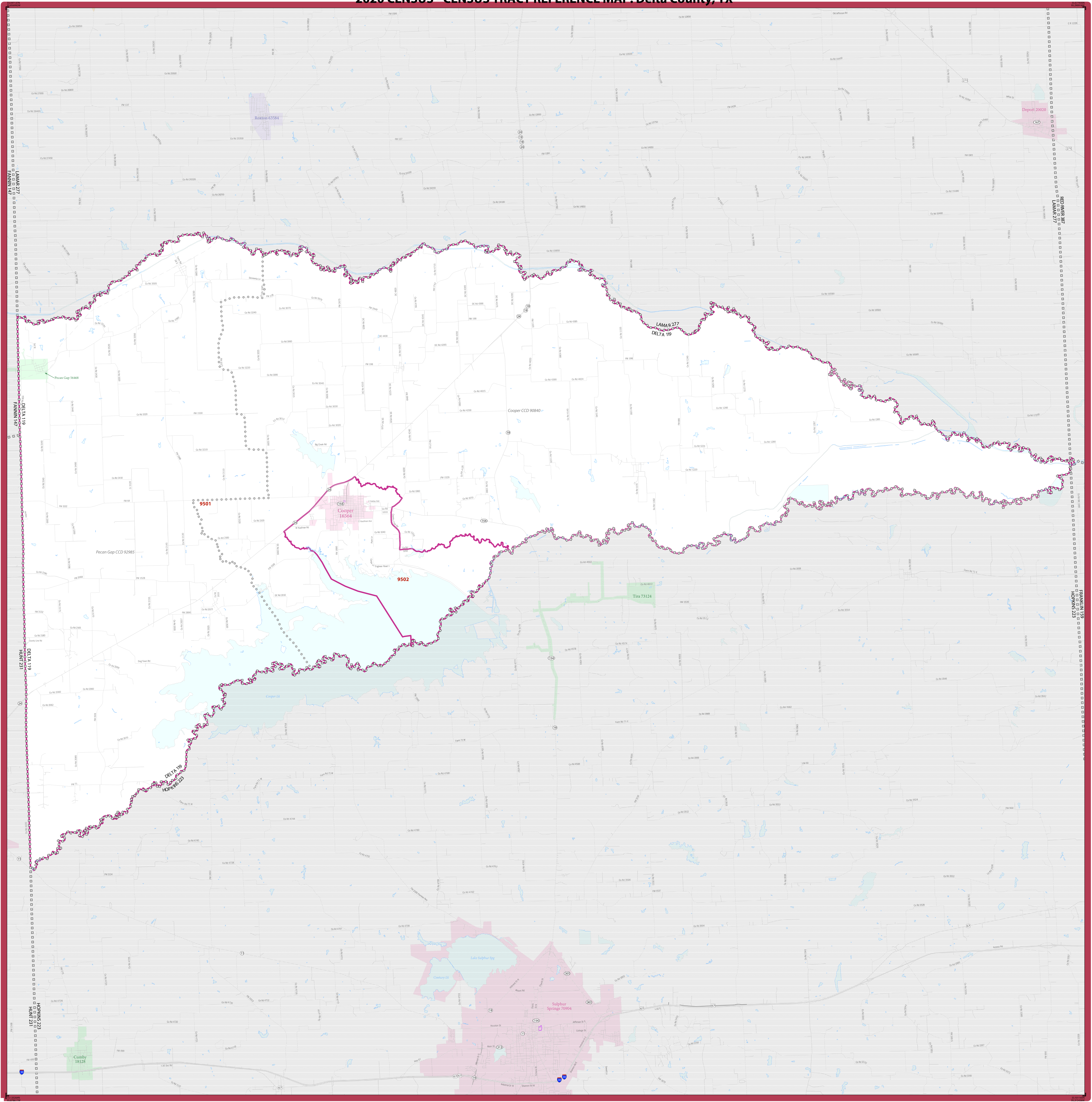
NAME: Cass County (067)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249548067001

United States Census 2020



# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Delta County, TX



SYMBOL DESCRIPTION		SYMBOL	SYMBOL DESCRIPTION		SYMBOL	SYMBOL DESCRIPTION		SYMBOL
International	☆☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100	Water Body		Place Label
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>		Incline Village 35100	College or University		City Label
Oil Reservation Trust Land		TI880	Census Tract <sup>3</sup>		33.07	Minor (Civil Division (MCD)) <sup>1</sup>		County Label
State American Indian Reservation		Tama Resvn 9400	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Alaska Native Regional Corporation		NANA ANRC 52120	Water Body		Place Label		International or U.S. Highway	
State (or statistically equivalent entity)		NEW YORK 36	College or University		City Label		State Highway or State Road	
County (or statistically equivalent entity)		ERIC 029	Minor (Civil Division (MCD)) <sup>1</sup>		County Label		Other Road	
Minor (Civil Division (MCD)) <sup>1</sup>		Bristol town 07485	Prison or Juvenile Detention Center		Prison or Juvenile Detention Center		4WD Trail, Stairway, Alley, Walkway, or Ferry	
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		Hanna CCD 91650	Notable Boundary or Feature Not Elsewhere Classified		Notable Boundary or Feature Not Elsewhere Classified		Inset Area	
Consolidated City		MILLFORD 47500	Outside Subject Area		Outside Subject Area			

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

Scale: 1:100,000  
 The printed map scale is 1:95,000

Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Delta County (119)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

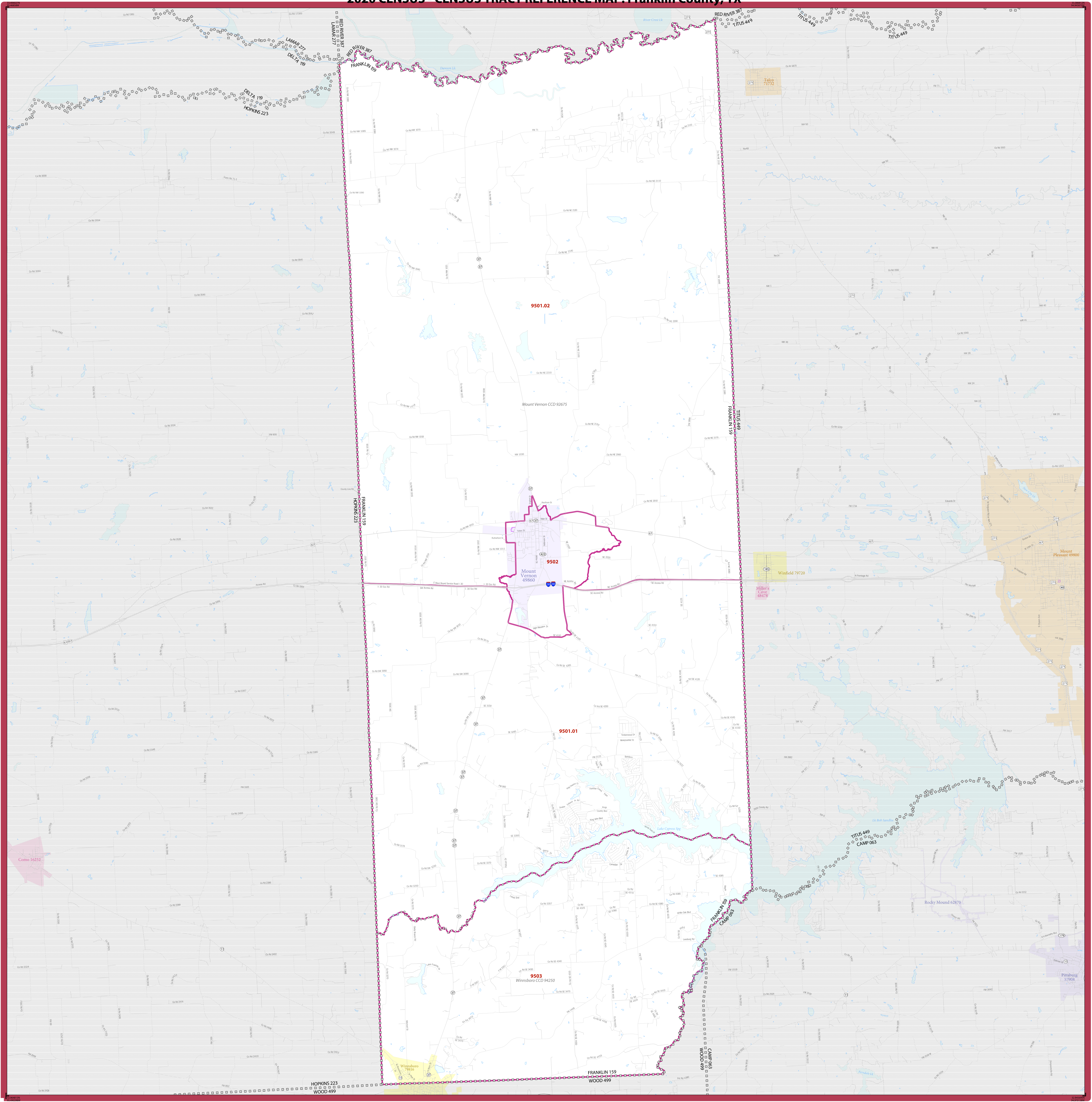
2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 24954811001

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau





# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Franklin County, TX



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Davis 18100	Incorporated Place 1,2			
Federal American Indian Reservation		L'ANSE RESVN 1880		Census Designated Place (CDP) <sup>2</sup>			
Oil Reservation Trust Land		TI880		Census Tract <sup>3</sup>		33.07	
State American Indian Reservation		Tama Resvn 9400		<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>	<b>SYMBOL</b>
Alaska Native Regional Corporation		NANA ANRC 52120		Water Body		Interstate or U.S. Highway	
State (or statistically equivalent entity)		NEW YORK 36		College or University		State Highway or State Road	
County (or statistically equivalent entity)		ERIE 029		Minor Civil Division (MCD) <sup>1</sup>		Other Road	
Census County Division (CCD)		Bristol town 07485		Prison or Juvenile Detention Center		4WD Trail, Stairway, Also, Walkway or Ferry	
Unincorporated Territory (UT)		Hanna CCD 91650		Navigable Boundary or Feature Not Elsewhere Classified		Inset Area	
Consolidated City		MILLFORD 47500					

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)  
 Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

Scale: 1:150,000  
 The printed map scale is 1:150,000

Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

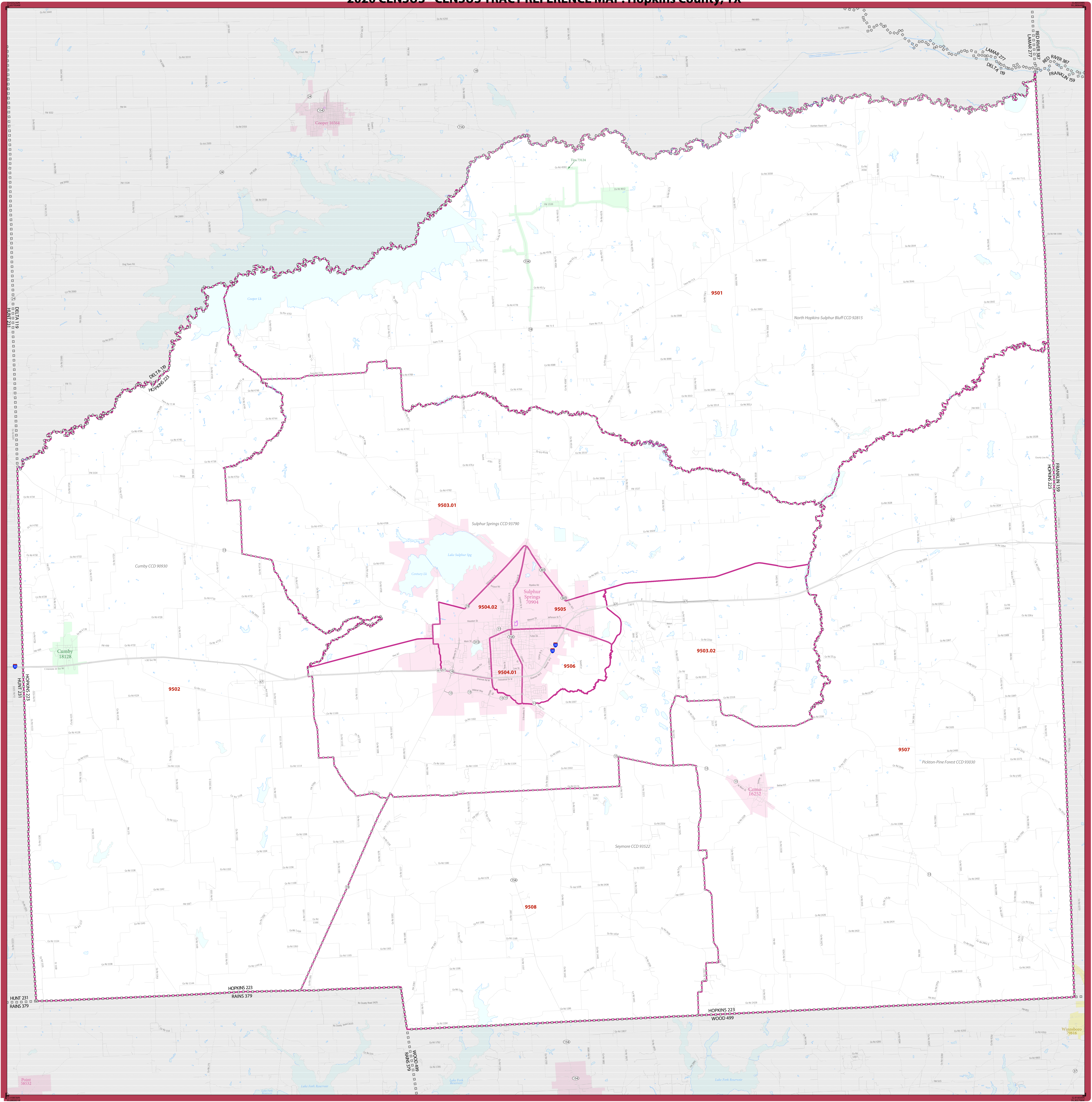
NAME: Franklin County (159)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249548159001

United States Census 2020



# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hopkins County, TX



SYMBOL DESCRIPTION		SYMBOL		SYMBOL DESCRIPTION		SYMBOL	
International	☆☆☆☆	CANADA	☆☆☆☆	Incorporated Place 1,2	Yellow	Label Style	Davis 18100
Federal American Indian Reservation	.....	L'ANSE RESVN 1880	.....	Census Designated Place (CDP) <sup>1</sup>	Orange		Incline Village 35100
Oil Reservation Trust Land	.....	TI880	.....	Census Tract <sup>3</sup>	Red		33.07
State American Indian Reservation	.....	Tama Resvn 9400	.....	<b>LEGEND</b>			
Alaska Native Regional Corporation	.....	NANA ANRC 52120	.....	<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>	<b>SYMBOL</b>
State (or statistically equivalent entity)		NEW YORK 36		Water Body	Blue	Interstate or U.S. Highway	Blue with red border
County (or statistically equivalent entity)		ERIE 029		College or University	Blue with red border	State Road	Blue with red border
Minor Civil Division (MCD) <sup>4</sup>	.....	Bristol town 07485	.....	Military	Blue with red border	Other Road	Blue with red border
Census County Division (CCD)	.....	Hanna CCD 91650	.....	Prison or Juvenile Detention Center	Blue with red border	4WD Trail, Stairway, Alley, Walkway or Ferry	Blue with red border
Census Subarea (CSA) or Unincorporated Territory (UT)	.....	MILLFORD 47500	.....	Navigable Boundary or Feature Not Elsewhere Classified	Blue with red border	Inset Area	Blue with red border
Consolidated City	.....			Outside Subject Area	Blue with red border		

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code

1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)  
 Map Created by Geography Division: January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

Scale: 1:100,000  
 The printed map scale is 1:142,250

Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

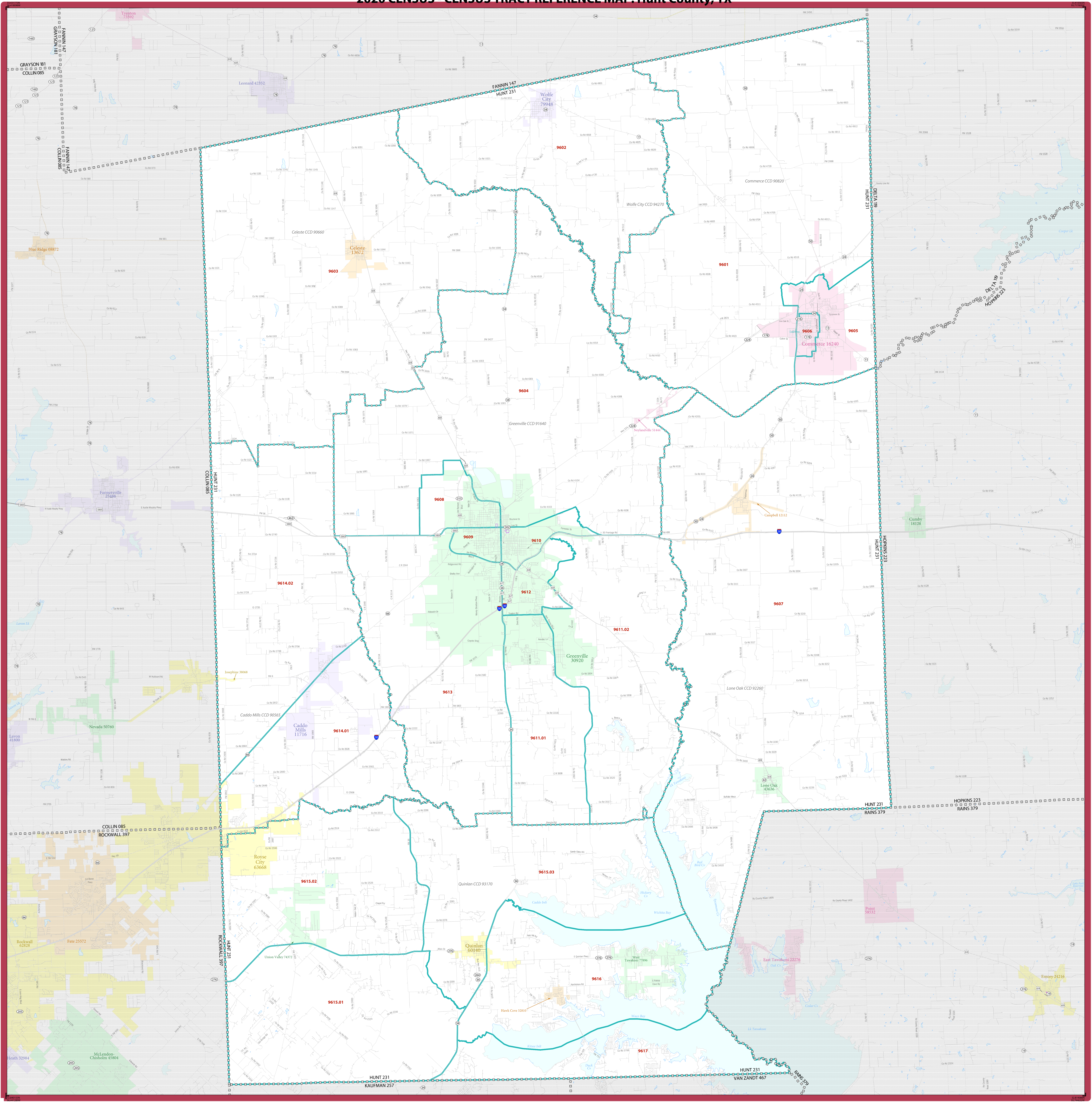
NAME: Hopkins County (233)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249548223001

United States Census 2020



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hunt County, TX



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Davis 18100	Incorporated Place 1,2		<i>Incline Village 35100</i>	Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>2</sup>		<b>33.07</b>	Geographic area names are followed by either their FIPS or census code.	
Oil Reservation Trust Land		TI880	Census Tract <sup>3</sup>			1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.	
State American Indian Reservation		Tama Resvn 9400	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	
Alaska Native Regional Corporation		NANA ANRC 52120	Water Body		Interstate or U.S. Highway		
State (or statistically equivalent entity)		NEW YORK 36	College or University		State Road		
County (or statistically equivalent entity)		ERIE 029	Minor Civil Division (MCD) <sup>1</sup>		Other Road		
Minor Civil Division (MCD) <sup>1</sup>		Bristol town 07485	Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		4WD Trail, Stairway, Also, Walkway or Ferry		
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		Hanna CCD 91650	Nonvisible boundary of Feature Not Elsewhere Classified		Prison or Juvenile Detention Center		
Consolidated City		MILLFORD 47500	Inset Area		National or State Park, Forest, or Recreation Area		
					Outside Subject Area		

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by Geography Division, January 09, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

Scale: 1:174,372  
 The printed map scale is 1:174,372

Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)  
 NAME: Hunt County (231)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249648231001

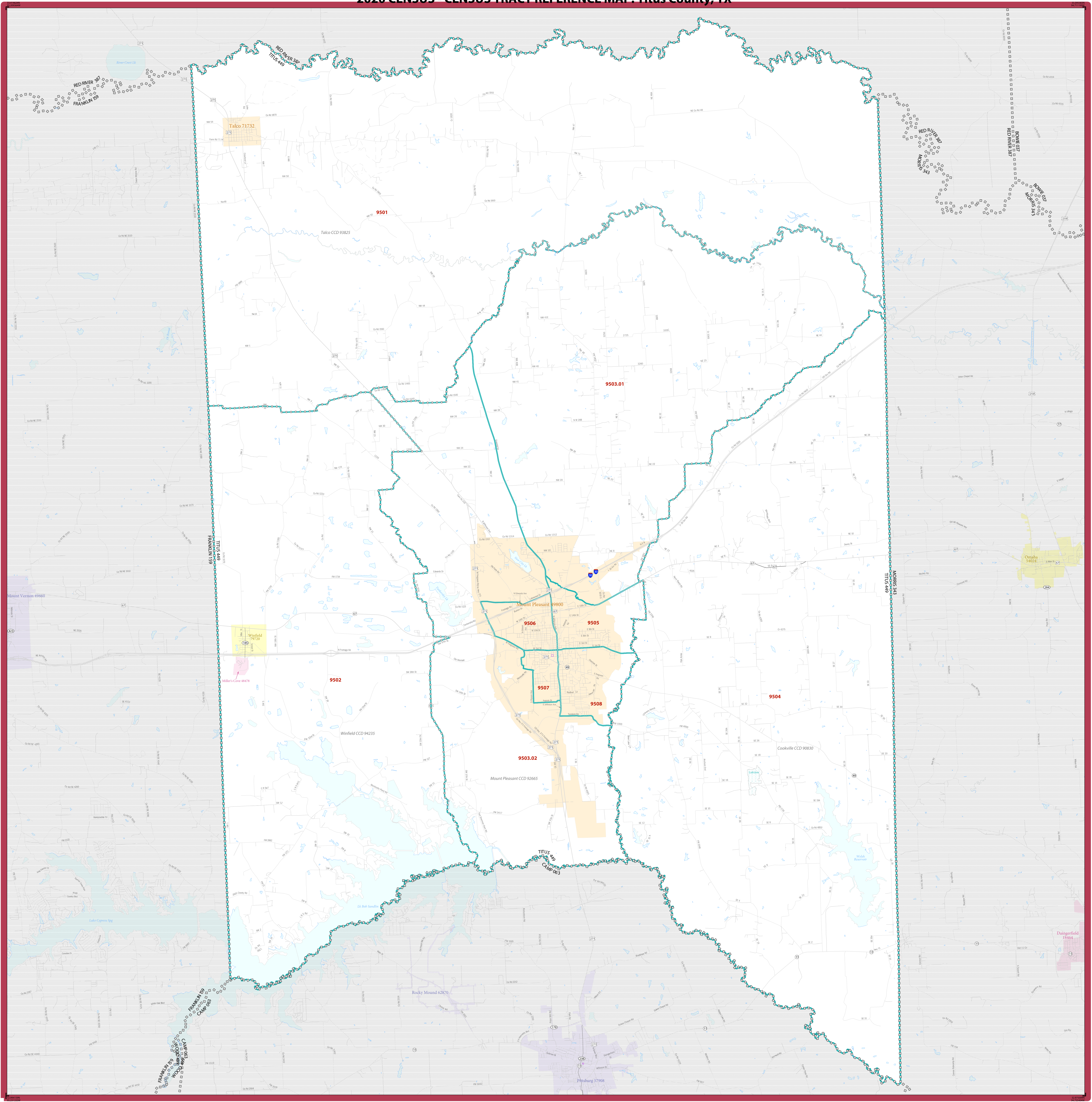
United States Census 2020







2020 CENSUS - CENSUS TRACT REFERENCE MAP: Titus County, TX



**LEGEND**

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>		Incline Village 35100
Oil Reservation Trust Land		TI880	Census Tract <sup>3</sup>		33.07
State American Indian Reservation		Tama Resvn 9400	<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>
Alaska Native Regional Corporation		NANA ANRC 52120	Water Body		Potential Lake
State (or statistically equivalent entity)		NEW YORK 36	College or University		Col Univ
County (or statistically equivalent entity)		ERIE 029	Minor Civil Division (MCD) <sup>1</sup>		Bristol town 07485
Census County Division (CCD)		Hanna CCD 91650	Prison or Juvenile Detention Center		Prison or Juvenile Detention Center
Unorganized Territory (UT)		MILLFORD 47500	Navigable Boundary or Feature Not Elsewhere Classified		Yosemite NP
Consolidated City			Inset Area		A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

Scale: 1:15,000

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 27 36 51  
2nd Standard Parallel: 34 43 24  
Central Meridian: -100 04 35  
Latitude of Projection Origin: 25 50 13  
False Easting: 0  
False Northing: 0

Map Created by Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

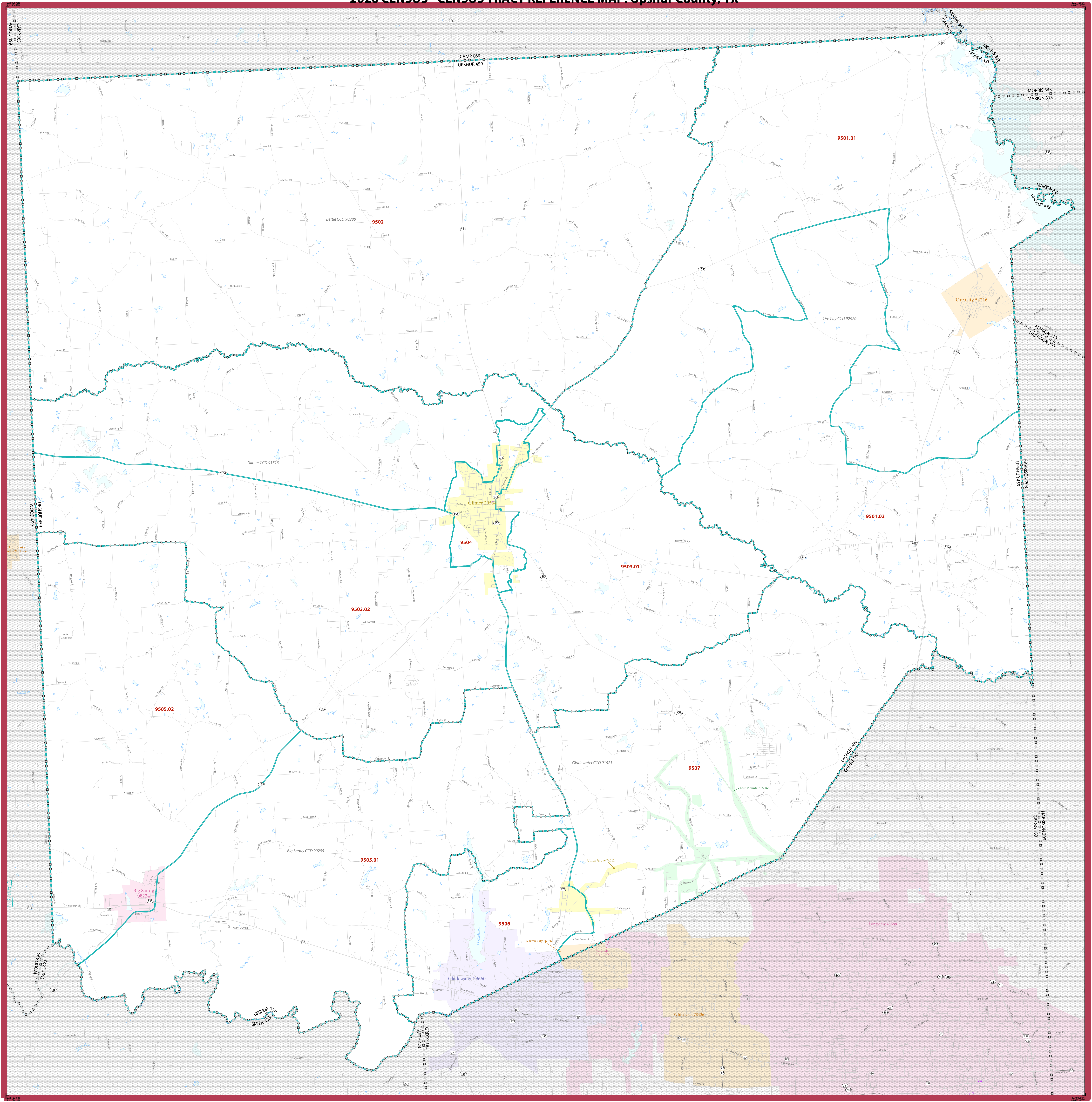
NAME: Titus County (449)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 24954849001

United States Census 2020



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Upshur County, TX



**LEGEND**

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	Incorporated Place 1,2	Yellow/Green	Davis 18100
Federal American Indian Reservation	Red Dotted	L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>	Yellow/Red	Incline Village 35100
Oil Reservation Trust Land	Blue Dotted	TI880	Census Tract <sup>3</sup>	Red	33.07
State American Indian Reservation	Red Dotted	Tama Resvn 9400	<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>
Alaska Native Regional Corporation	Yellow Dotted	NANA ANRC 52120	Water Body	Blue	Placeholder Lake
State (or statistically equivalent entity)	Blue Dotted	NEW YORK 36	College or University	Blue	College Univ
County (or statistically equivalent entity)	Blue Dotted	ERIE 029	Military	Blue	Fort Belvoir
Minor Civil Division (MCD) <sup>1</sup>	Blue Dotted	Bristol town 07485	Prison or Juvenile Detention Center	Blue	Prison
Census County Division (CCD)	Blue Dotted	Hanna CCD 91650	National or State Park, Forest, or Recreation Area	Green	Yosemite NP
Census Subarea (CSA) or Unincorporated Territory (UT)	Blue Dotted	MILLFORD 47500	Outside Subject Area	Grey	
Consolidated City	Blue Dotted		Inset Area	Blue	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

Scale: 1:100,000

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 27 36 51  
2nd Standard Parallel: 34 43 24  
Central Meridian: -100 04 35  
Latitude of Projection Origin: 25 50 13  
False Easting: 0  
False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Map Created by Geography Division, January 06, 2021

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
Map Created by Geography Division, January 06, 2021

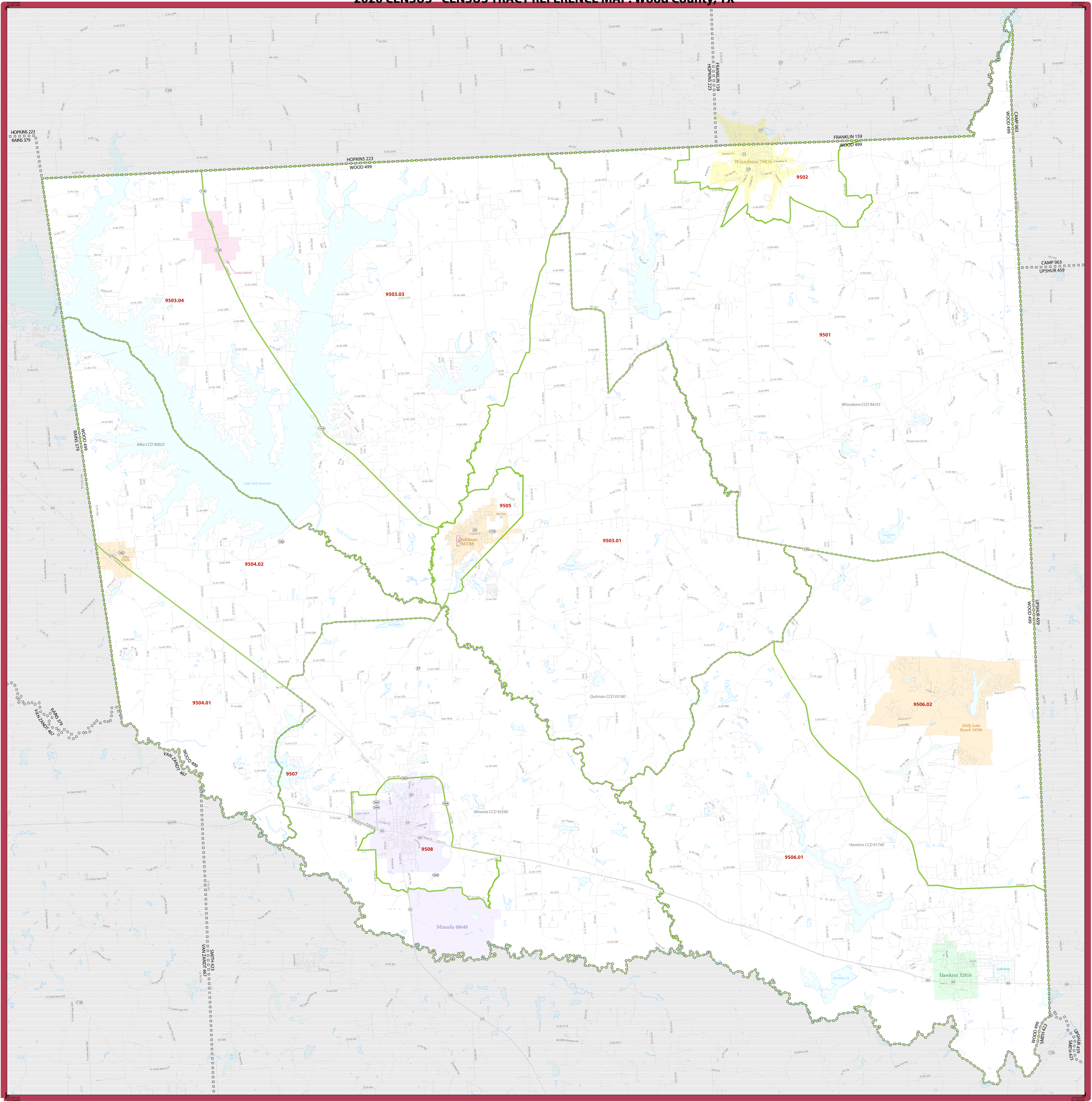
Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)  
NAME: Upshur County (459)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 24954840001





# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Wood County, TX



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100		
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) <sup>3</sup>		Incline Village 35100		
Oil Reservation Trust Land		TI880	Census Tract <sup>3</sup>		<b>33.07</b>		
State American Indian Reservation		Tama Resvn 9400	<b>DESCRIPTION</b>	<b>SYMBOL</b>	<b>DESCRIPTION</b>	<b>SYMBOL</b>	
Alaska Native Regional Corporation		NANA ANRC 52120	Water Body		Pleasant Lake		Interstate or U.S. Highway
State (or statistically equivalent entity)		NEW YORK 36	College or University		College		State Highway or State Road
County (or statistically equivalent entity)		ERIE 029	Military		Military		Other Road
Minor Civil Division (MCD) <sup>1</sup>		Bristol town 07485	Prison or Juvenile Detention Center		Prison or Juvenile Detention Center		4WD Trail, Stairway, Alley, Walkway, or Ferry
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		Hanna CCD 91650	Navigable Boundary or Feature Not Elsewhere Classified		Navigable Boundary or Feature Not Elsewhere Classified		Inset Area
Consolidated City		MILLFORD 47500	Inset Area		Inset Area		

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)  
 Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 27 36 51  
 2nd Standard Parallel: 34 43 24  
 Central Meridian: -100 04 35  
 Latitude of Projection Origin: 25 50 13  
 False Easting: 0  
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Scale: 1:100,000  
 The printed map scale is 1:100,000

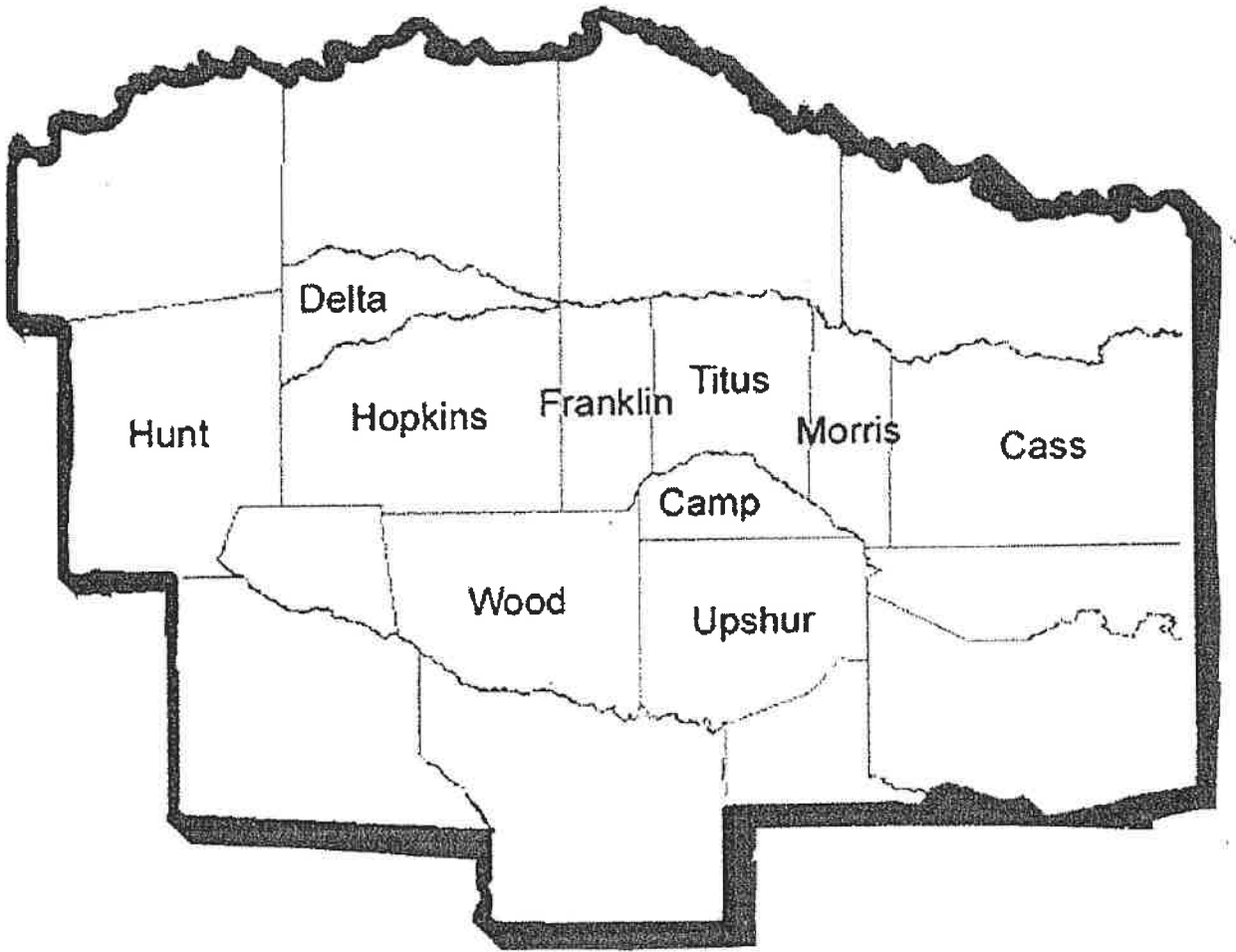
Sheet 1 of 1 PARENT sheets  
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Wood County (499)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249548490001

United States Census 2020





2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 449 - TITUS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	449	9501.00	Middle	No	91.38	\$59,100	\$54,006	\$47,702	2127	40.39	859	658	1005
48	449	9502.00	Middle	No	104.02	\$59,100	\$61,476	\$54,297	2599	37.98	987	783	1078
48	449	9503.00	Middle	No	104.07	\$59,100	\$61,505	\$54,327	8608	41.65	3585	1745	3118
48	449	9504.00	Upper	No	125.57	\$59,100	\$74,212	\$65,547	5725	26.48	1516	1581	2179
48	449	9505.00	Moderate	No	78.54	\$59,100	\$46,417	\$41,000	2596	81.70	2121	497	739
48	449	9506.00	Moderate	No	72.05	\$59,100	\$42,582	\$37,613	4629	83.11	3847	600	1168
48	449	9507.00	Moderate	No	71.15	\$59,100	\$42,050	\$37,143	1389	83.73	1163	259	479
48	449	9508.00	Middle	No	107.70	\$59,100	\$63,651	\$56,222	4880	63.01	3075	965	1483

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 231 - HUNT COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	231	9601.00	Middle	No	109.16	\$86,200	\$94,096	\$77,670	2636	31.07	819	648	972
48	231	9602.00	Moderate	No	75.13	\$86,200	\$64,762	\$53,456	2422	18.50	448	672	1037
48	231	9603.00	Middle	No	88.10	\$86,200	\$75,942	\$62,685	3862	14.24	550	1225	1688
48	231	9604.00	Middle	No	86.14	\$86,200	\$74,253	\$61,290	4970	34.39	1709	1287	1860
48	231	9605.00	Low	No	48.31	\$86,200	\$41,643	\$34,375	3735	34.14	1275	745	1569
48	231	9606.00	Moderate	No	63.20	\$86,200	\$54,478	\$44,970	4323	58.82	2543	413	830
48	231	9607.00	Moderate	No	73.47	\$86,200	\$63,331	\$52,278	5430	13.28	721	1629	2276
48	231	9608.00	Low	No	40.79	\$86,200	\$35,161	\$29,023	3294	71.46	2354	645	1190
48	231	9609.00	Low	No	42.28	\$86,200	\$36,445	\$30,088	4729	52.74	2494	702	1337
48	231	9610.00	Moderate	No	53.03	\$86,200	\$45,712	\$37,734	4475	41.12	1840	820	1462
48	231	9611.00	Middle	No	100.93	\$86,200	\$87,002	\$71,816	7122	14.08	1003	1967	2799
48	231	9612.00	Middle	No	93.38	\$86,200	\$80,494	\$66,442	5019	29.59	1485	1276	1601
48	231	9613.00	Moderate	No	76.22	\$86,200	\$65,702	\$54,231	6793	23.17	1574	1419	2183
48	231	9614.00	Middle	No	112.84	\$86,200	\$97,268	\$80,286	8310	20.34	1690	2205	2975
48	231	9615.01	Middle	No	113.67	\$86,200	\$97,984	\$80,882	3213	7.87	253	864	1234
48	231	9615.02	Middle	No	100.14	\$86,200	\$86,321	\$71,250	4880	21.78	1063	1355	1657
48	231	9615.03	Moderate	No	73.71	\$86,200	\$63,538	\$52,446	4494	14.73	662	1041	1648
48	231	9616.00	Moderate	No	60.46	\$86,200	\$52,117	\$43,017	5562	11.97	666	1756	2912
48	231	9617.00	Middle	No	80.03	\$86,200	\$68,986	\$56,944	2783	6.14	171	855	1408

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 063 - CAMP COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	063	9501.01	Middle	Yes	86.40	\$59,100	\$51,062	\$45,100	3179	34.54	1098	766	1518
48	063	9501.02	Middle	Yes	84.05	\$59,100	\$49,674	\$43,875	4365	23.96	1046	1323	2212
48	063	9502.00	Moderate	No	79.42	\$59,100	\$46,937	\$41,458	4972	64.68	3216	928	1863
48	063	9999.99	Middle	No	82.18	\$59,100	\$48,568	\$42,900	12516	42.83	5360	3017	5593

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 067 - CASS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	067	9501.00	Middle	Yes*	104.69	\$59,100	\$61,872	\$54,650	6838	19.49	1333	2181	2995
48	067	9502.00	Moderate	No	67.85	\$59,100	\$40,099	\$35,417	2338	25.36	593	816	1491
48	067	9503.00	Middle	Yes*	83.08	\$59,100	\$49,100	\$43,371	2064	21.75	449	413	764
48	067	9504.00	Middle	Yes*	87.72	\$59,100	\$51,843	\$45,789	5250	35.70	1874	1389	2355
48	067	9505.00	Middle	Yes*	99.88	\$59,100	\$59,029	\$52,138	2695	10.50	283	916	1306
48	067	9506.00	Middle	Yes*	86.46	\$59,100	\$51,098	\$45,131	5770	20.31	1172	1844	2807
48	067	9507.00	Middle	Yes*	91.89	\$59,100	\$54,307	\$47,969	5373	25.80	1386	1421	2416

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 159 - FRANKLIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	159	9501.00	Upper	No	124.68	\$59,100	\$73,686	\$65,083	5309	8.42	447	1774	3209
48	159	9502.00	Middle	No	88.82	\$59,100	\$52,493	\$46,364	2785	36.66	1021	675	1192
48	159	9503.00	Moderate	No	72.54	\$59,100	\$42,871	\$37,868	2505	26.71	669	646	1295
48	159	9999.99	Middle	No	109.55	\$59,100	\$64,744	\$57,188	10599	20.16	2137	3095	5696

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 119 - DELTA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	119	9501.00	Middle	No	112.88	\$59,100	\$66,712	\$58,922	2969	10.95	325	932	1380
48	119	9502.00	Moderate	No	70.40	\$59,100	\$41,606	\$36,750	2254	29.06	655	564	1028
48	119	9999.99	Middle	No	99.92	\$59,100	\$59,053	\$52,157	5223	18.76	980	1496	2408

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 459 - UPSHUR COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	459	9501.00	Middle	No	101.48	\$61,900	\$62,816	\$57,296	8073	17.68	1427	2460	3598
48	459	9502.00	Middle	No	96.41	\$61,900	\$59,678	\$54,433	3777	20.33	768	1175	1682
48	459	9503.00	Middle	No	92.58	\$61,900	\$57,307	\$52,270	8159	16.28	1328	2228	3248
48	459	9504.00	Middle	No	105.56	\$61,900	\$65,342	\$59,595	4319	37.12	1603	935	1604
48	459	9505.00	Middle	No	98.75	\$61,900	\$61,126	\$55,755	6114	17.40	1064	1601	2516
48	459	9506.00	Middle	No	114.45	\$61,900	\$70,845	\$64,615	4326	17.06	738	1037	1660
48	459	9507.00	Middle	No	116.66	\$61,900	\$72,213	\$65,862	5328	12.99	692	1480	2073

\* Will automatically be included in the 2021 Distressed or Underserved Tract List



2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX) -

County: 499 - WOOD COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	499	9501.00	Middle	No	107.76	\$59,100	\$63,686	\$56,250	4113	11.89	489	1642	2403
48	499	9502.00	Middle	No	85.12	\$59,100	\$50,306	\$44,432	3195	27.14	867	489	1010
48	499	9503.01	Upper	No	127.69	\$59,100	\$75,465	\$66,652	3760	9.68	364	1272	1745
48	499	9503.02	Middle	No	109.44	\$59,100	\$64,679	\$57,127	5615	12.36	694	2084	3144
48	499	9504.00	Middle	No	90.99	\$59,100	\$53,775	\$47,500	4643	10.60	492	1352	2439
48	499	9505.00	Middle	No	92.71	\$59,100	\$54,792	\$48,393	2606	15.54	405	634	1036
48	499	9506.01	Middle	No	94.05	\$59,100	\$55,584	\$49,094	4555	28.04	1277	1164	1906
48	499	9506.02	Middle	No	111.06	\$59,100	\$65,636	\$57,975	3820	8.51	325	1514	2501
48	499	9507.00	Middle	No	90.94	\$59,100	\$53,746	\$47,472	5531	13.34	738	1556	2328
48	499	9508.00	Middle	No	92.07	\$59,100	\$54,413	\$48,063	4874	26.98	1315	1142	1999

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 223 - HOPKINS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	223	9501.00	Middle	No	111.50	\$59,100	\$65,897	\$58,203	2979	11.88	354	977	1287
48	223	9502.00	Middle	No	108.76	\$59,100	\$64,277	\$56,771	4520	8.94	404	1405	1962
48	223	9503.00	Upper	No	127.12	\$59,100	\$75,128	\$66,358	5511	24.06	1326	1777	2218
48	223	9504.01	Middle	No	81.86	\$59,100	\$48,379	\$42,730	4223	37.13	1568	783	1461
48	223	9504.02	Middle	No	110.98	\$59,100	\$65,589	\$57,930	3819	25.69	981	881	1467
48	223	9505.00	Middle	No	85.38	\$59,100	\$50,460	\$44,570	3023	30.23	914	477	886
48	223	9506.00	Middle	No	84.55	\$59,100	\$49,969	\$44,135	4114	40.91	1683	902	1473
48	223	9507.00	Middle	No	92.63	\$59,100	\$54,744	\$48,355	4492	26.94	1210	1317	1977
48	223	9508.00	Middle	No	99.79	\$59,100	\$58,976	\$52,091	2964	22.74	674	912	1340

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 343 - MORRIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2020 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2020 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
48	343	9501.00	Middle	Yes*	81.33	\$59,100	\$48,066	\$42,455	4265	24.13	1029	1311	2273
48	343	9502.00	Middle	Yes*	94.66	\$59,100	\$55,944	\$49,415	5681	35.43	2013	1639	2627
48	343	9503.00	Middle	Yes*	89.60	\$59,100	\$52,954	\$46,771	2754	47.39	1305	623	1031
48	343	9999.99	Middle	No	92.68	\$59,100	\$54,774	\$48,378	12700	34.23	4347	3573	5931

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

# 2020 FFIEC CENSUS REPORT

## MAJORITY MINORITY TRACTS

County	County Code	Tract Code	Minority %
TITUS	449	9505.00	81.70
TITUS	449	9506.00	83.11
TITUS	449	9507.00	83.73
TITUS	449	9508.00	63.01
HUNT	231	9605.00	58.82
HUNT	231	9608.00	71.46
HUNT	231	9609.00	52.74
CAMP	63	9502.00	64.68

## HOME MORTGAGE DISCLOSURE ACT NOTICE

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The HMDA data about our residential mortgage lending is available online for review. This data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

HMDA data for many other financial institutions are also available at this website.

Cypress Bank, SSB

## CRA Loan to Deposit Ratio

<b>Year</b>	<b>3/31/2023</b>	<b>6/30/2023</b>	<b>9/30/2023</b>	<b>12/31/2023</b>
<b>RATIO</b>	84.25%	84.56%	82.96%	78.42%

## **Community Reinvestment Act Notice**

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 North Pearl Street, Suite 200 Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to:

**B Gooding, President  
Cypress Bank  
120 South Greer Blvd  
Pittsburg, TX 75686**

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 Cypress Bancshares, Incorporated, a bank holding company. You may request from the Regional Director, Federal Reserve Bank of Dallas at 2200 N. Pearl Street, Dallas, Texas 75201 an announcement of applications covered by the CRA filed by bank holding companies.