

CRA Statement

The Community We Serve

First State Bank, Abernathy is located in the Southern edge of Hale County Texas. The vast majority of the Bank's loans are made within a thirty (30) mile radius, including all low-to-moderate income neighborhoods. However, the "assessment area" for the Bank shall be our trade area consisting of the geographical area including in Lubbock County Census Tracts 1.00, 2.01, 2.02, 3.01, 3.02, 4.02, 4.03, 4.04, 4.05, 5.00, 6.03, 6.05, 6.07, 7.00, 9.00, 10.00, 12.00, 13.00, 14.00, 15.01, 15.02, 16.01, 16.02, 17.02, 17.05, 17.06, 17.07, 17.08, 17.09, 18.01, 18.03, 18.04, 19.01, 19.03, 19.04, 20.01, 20.02, 21.01, 21.02, 22.02, 22.03, 22.04, 23.00, 24.00, 25.00, 0101.01, 0101.02, 0102.00, 0103.01, 0103.02, 0104.02, 0104.03, 0104.04, 0104.05, 0104.06, 0104.07, 0104.08, 0105.02, 0105.04, 0105.05, 0105.06, 0105.08, 0105.09, 0105.10, 0105.11, 0106.00, 0107.00, 9800.00, and Hale County Block Numbering Areas (BNAs) 9501.00, 9502.00, 9503.00, 9504.00, 9505.00, 9506.00, 9507.00, 9508.00, and 9509.00. The Bank will consider the credit needs of such borrowers located in contiguous areas if (1) we can effectively service the credit and (2) the customer has a strong financial position. (See attached maps.) Also attached are maps of the City of Abernathy and locations of designated counties in Texas.

The primary consideration the Bank utilizes in extending credit is the credit-worthiness of the applicant. The Bank does not discriminate against any applicant for credit on the basis of sex, marital status, race, color, religion, national origin, age, handicap, familial status, nor receipt of income from public assistance.

In addition to accepting deposits from, and meeting the credit needs of the residents of our community, the Bank serves as the depository institution for local and county entities. These funds are used to help provide for the credit needs of our community, including low-to-moderate income neighborhoods.

A list of the basic loan types and credit facilities offered by the Bank is attached as Exhibit "A".

Exhibit "A"

I. Consumer Credit

- A. Installment Credit
 - 1. Automobiles (New & Used)
 - 2. Purchase Funds for Household Appliances
 - 3. Loans Secured by Savings Accounts/Deposits
 - 4. Recreational Equipment (Boats, Campers, etc.)
 - 5. Miscellaneous Secured and Unsecured Loans
 - 6. Credit Cards
- B. Educational Loans
 - 1. Direct Loans

II. Agricultural Loans

- A. Production Loans
 - 1. Livestock
 - 2. Crops
 - 3. Farm Service Agency
- B. Purchase Money Financing
 - 1. Equipment
 - 2. Livestock
 - 3. Farm Service Agency

III. Commercial Credit

- A. Equipment Financing
- B. Working Capital Financing
- C. Loans Guaranteed by the U.S. Small Business Administration
- D. Participation Loans
- E. Credit Cards

IV. Real Estate

- A. Improved Property Mortgages
- B. Agricultural Land (Purchase and Refinance)
- C. Commercial Interim Construction
- D. Participation Loans

V. Community Projects

- A. Local Historical Projects
- B. Local Library
- C. Local Non-profit Organization Projects
- D. Church Loans
- E. Economic Development Projects





