

Legacy State Bank

CRA Public File

Updated April 1, 2026

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CRA Public File

Legacy State Bank will review the public file and will be updated as of April 1 of each year, except for items that are given different updating schedules in the regulation, such as the disclosure statement. To ensure proper documentation is within the CRA Public File, the Bank's CRA Officer will review the up-to-date applicable CRA Examination Procedures:

http://www.ffiec.gov/cra/examinations.htm#EX_PROCEDURES

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

Public File:

- All written comments from the public relating to the institution's CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the institution);
- The institution's most recent CRA Public Performance Evaluation;
- A map of each assessment area showing its boundaries and, on the map or in a separate list, the geographies contained within the assessment area;
- A list of the institution's branches, branches opened and closed during the current and each of the prior two calendar years, and their street addresses and geographies;
- The HMDA Disclosure Statement for the prior two calendar years, if applicable;
- The institution's loan-to-deposit ratio for each quarter of the prior calendar year;
- A quarterly report of the institution's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination;
- A list of services (loan and deposit products and transaction fees generally offered, and hours of operation at the institution's branches), including a description of any material differences in the availability or cost of services among locations.

Section 228.43 - Content and availability of public file.

(a) Information available to the public. A bank shall maintain a public file that includes the following information:

- (1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;
- (2) A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the Board. The bank shall place this copy in the public file within 30 business days after its receipt from the Board;
- (3) A list of the bank's branches, their street addresses, and geographies;
- (4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies;
- (5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);
- (6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list; and
- (7) Any other information the bank chooses.

(b) Additional information available to the public

(1) Banks other than small banks. A bank, except a small bank or a bank that was a small bank during the prior calendar year, shall include in its public file the following information pertaining to the bank and its affiliates, if applicable, for each of the prior two calendar years:

(i) If the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:

- (A) To low-, moderate-, middle-, and upper-income individuals;
- (B) Located in low-, moderate-, middle-, and upper-income census tracts; and
- (C) Located inside the bank's assessment area(s) and outside the bank's assessment area(s); and

(ii) The bank's CRA Disclosure Statement. The bank shall place the statement in the public file within three business days of its receipt from the Board.

(2) Banks required to report Home Mortgage Disclosure Act (HMDA) data. A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at www.consumerfinance.gov/hmda. In addition, a bank that elected to have the Board consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's website. The bank shall place the written notice(s) in the public file within three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement(s).

(3) Small banks. A small bank or a bank that was a small bank during the prior calendar year shall include in its public file:

(i) The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio; and

(ii) The information required for other banks by paragraph (b)(1) of this section, if the bank has elected to be evaluated under the lending, investment, and service tests.

(4) Banks with strategic plans. A bank that has been approved to be assessed under a strategic plan shall include in its public file a copy of that plan. A bank need not include information submitted to the Board on a confidential basis in conjunction with the plan.

(5) Banks with less than satisfactory ratings. A bank that received a less than satisfactory rating during its most recent examination shall include in its public file a description of its current efforts to improve its performance in helping to meet the credit needs of its entire community. The bank shall update the description quarterly.

(c) Location of public information. A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:

(1) At the main office and, if an interstate bank, at one branch office in each state, all information in the public file; and

(2) At each branch:

(i) A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch; and

(ii) Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

(d) Copies. Upon request, a bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).

(e) Updating. Except as otherwise provided in this section, a bank shall ensure that the information required by this section is current as of April 1 of each year.

- All written comments from the public relating to the institution's CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the institution);
-

As of April 1, 2026, there has been no written comments from the public relating to Legacy State Bank's CRA performance.

➤ The institution's most recent CRA Public Performance Evaluation;

Legacy State Bank's most recent CRA Public Performance Evaluation was May 19, 2022

PUBLIC DISCLOSURE

May 19, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Legacy State Bank
Certificate Number: 57882

3825 Harrison Road, SW
Loganville, GA 30052

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

10 10th Street NE, Suite 800
Atlanta, Georgia 30309-3849

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 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.

- The loan-to-deposit ratio is reasonable, given the institution's size, financial condition, and assessment area's credit needs.
- The majority of loans are originated within the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes.
- The bank has not receive any CRA-related complaints since the June 30, 2016, CRA evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Legacy State Bank is a state chartered, non-member, community bank headquartered in Loganville, Gwinnett County, Georgia (GA). Legacy State Bank received a Satisfactory rating at its previous FDIC CRA Performance Evaluation, dated June 30, 2016, based on Interagency Small Institution Examination Procedures. The bank currently operates one full-service office in Metro Atlanta, GA, located in a middle-income census tract. The bank has not opened or closed any offices nor has it participated in any merger or acquisition activity since the previous evaluation.

The bank is primarily a commercial lender, which has not changed since the previous evaluation. In addition to commercial loans, the bank offers home mortgage, agricultural/farm, and consumer loans. The bank provides a variety of deposit products including checking, savings, certificates of deposit, and individual retirement accounts. Additionally, the bank offers alternative services, which include internet banking, mobile banking, and access to an automated teller machine (ATM).

As of the March 31, 2022 Consolidated Reports of Condition and Income (Call Report), the bank had total assets of \$148 million, total loans of \$101.5 million, and total deposits of \$134.2 million. As shown in the following table, commercial loans (loans secured by non-farm, non-residential properties and commercial and industrial loans) represent the largest portion of the loan portfolio at 67.9 percent, followed by loans secured by 1-4 family residential properties at 21.3 percent.

Loan Portfolio Distribution as of 3/31/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	5,070	5.0
Secured by Farmland	1,311	1.3
Secured by 1-4 Family Residential Properties	21,571	21.3
Secured by Multifamily (5 or more) Residential Properties	3,396	3.3
Secured by Nonfarm Nonresidential Properties	63,033	62.1
Total Real Estate Loans	94,381	93.0
Commercial and Industrial Loans	5,936	5.8
Agriculture Production and Other Loans Farmers	-	-
Consumer Loans	1,173	1.2
Obligations of States and Political Subdivisions in the U.S.	-	-
Other Loans	4	0.0
Total Loans	101,494	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial or legal impediments, other than legal lending limits, that would affect the bank's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Legacy State Bank has designated one assessment area. The assessment area includes Gwinnett and Walton Counties, which are part of the Atlanta-Sandy Springs-Alpharetta, Ga Metropolitan Statistical Area (MSA). Bank management delineated the assessment area based on the location of the bank's office and the expectation of attracting and retaining a customer base within the area surrounding the bank's office. Although there were no changes made to the assessment area since the previous examination, the income classifications for a number of census tracts changed based on the 2015 American Community Survey (ACS) data.

Data Source	Low-Income	Moderate-Income	Middle-Income	Upper-Income	Total
2010 Census	7	31	54	36	128
2015 ACS	7	38	53	30	128

Economic and Demographic Data

The below table presents demographic information from the 2015 ACS census and 2021 Dun and Bradstreet (D&B) data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	128	5.5	29.7	41.4	23.4	0.0
Population by Geography	945,435	5.2	24.2	43.7	26.9	0.0
Housing Units by Geography	328,870	5.5	25.7	43.6	25.2	0.0
Owner-Occupied Units by Geography	203,534	2.5	17.2	47.5	32.9	0.0
Occupied Rental Units by Geography	100,150	10.9	41.4	36.1	11.6	0.0
Vacant Units by Geography	25,186	8.5	32.5	42.0	17.0	0.0
Businesses by Geography	177,456	4.5	25.7	42.4	27.4	0.0
Farms by Geography	3,096	3.2	25.2	45.8	25.7	0.0
Family Distribution by Income Level	233,277	22.5	17.9	19.2	40.4	0.0
Household Distribution by Income Level	303,684	20.7	17.0	18.7	43.6	0.0
Median Family Income MSA - 12060 Atlanta-Sandy Springs-Alpharetta, GA MSA		\$67,322	Median Housing Value			\$167,053
			Median Gross Rent			\$1,053
			Families Below Poverty Level			11.2%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The *Bureau of Labor Statistics* indicates unemployment rates for both counties in the assessment area increased from 2019 to 2020, due largely to COVID-19 pandemic-induced job losses. Unemployment rates declined in 2021 and are in-line with pre-pandemic levels. Unemployment rates in all years were below the state and national rates in for all three years. The below table reflects the average annual unemployment rates and trends for the assessment area counties, state, and nation during the evaluation period.

Unemployment Rates			
Area	2019	2020	2021
	%	%	%
Gwinnett County	3.2	6.3	3.5
Walton County	3.2	5.4	3.2
Georgia	3.6	6.5	3.9
National Average	3.7	8.1	5.4
<i>Source: Bureau of Labor Statistics</i>			

According to D&B data, in 2021, the top industries in this assessment area were services, followed by non-classifiable establishments; retail trade; finance, insurance, and real estate; and construction. Top employers in the assessment area included the Gwinnett County Public Schools, Gwinnett County Government, Northside Hospital, Publix, and Walmart.

Competition

The assessment area is competitive in the financial services market. The June 30, 2021, Summary of Deposits revealed 33 FDIC-insured institutions operated 169 branches within this assessment area. Of these institutions, Legacy State Bank ranked 27th, with a .5 percent market share. The top five financial institutions accounted for 64.0 percent of the deposit market share and include Wells Fargo Bank, NA; Bank of America, NA; Truist Bank; Jpmorgan Chase, NA; and Renasant Bank.

Community Contact

As part of the CRA evaluation process, examiners typically contact third parties in a bank's assessment area to gain additional insight regarding local economic conditions and to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs and helps to identify what opportunities are available.

For this evaluation, examiners used information from a new community contact representing an economic development organization. The organization helps to promote trade, commerce, industry, and employment opportunities in Walton County. The contact stated, despite the effects of the COVID-19 pandemic, the local economy is very healthy. The contact stated that a primary credit need is affordable housing due to the shortage of housing stock. He also believed there was educational opportunities for small businesses. Overall, the contact indicated that even with the high level of competition, financial institutions are doing their best to meet the credit needs of the community.

Credit Needs

Considering demographic and economic data and information from the community contact, examiners identified small business and affordable home loans as primary credit needs in the assessment area. The high percentage of small businesses with four or fewer employees (61.6 percent) and significant majority of businesses with GARs of \$1 million or less (93.6 percent) support this conclusion. The need for affordable housing was identified, based on the high percentage of low-income families and moderate-income families. In addition, the age of the housing units demonstrates a need for home improvement loans.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated June 30, 2016, to the current evaluation dated May 19, 2022. Examiners used the Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include the CRA Small Bank Lending Test.

Activities Reviewed

The CRA regulation requires a review of the lending performance of an institution in its defined assessment area with respect to small business, home mortgage, small farm, and consumer lending, if significant. As previously noted, business and residential loans are considered the largest product lines by dollar volume. Legacy State Bank considers small business loans to be its primary loan product.

Based on this business focus and the loan portfolio composition, examiners selected small business loans to analyze for this evaluation. Home mortgage loans were not reviewed, as they are generally made as an accommodation for business customers and primarily for investment purposes. Additionally, a low volume of these loans were originated during the review period (13 loans totaling \$6.4 million), and the bank is not subject to the requirements of the Home Mortgage Disclosure Act. Further, the bank has made no loans secured by farmland or for agricultural purposes, and consumer loans do not constitute a substantial portion of the loan portfolio or represent a major product line; therefore, examiners did not analyze these loans during the evaluation.

In 2021, the bank originated 81 small business loans totaling \$11.5 million. This universe included 62 loans originated under the Small Business Administration's (SBA's) Paycheck Protection Program (PPP) totaling \$4.5 million. The entire universe was evaluated for all performance criteria. D&B data for 2021 provided a standard of comparison for the small business loans.

While both the number and dollar volume of loans are presented, the analyses primarily focused on the number of loans originated since loans extended to small business entities are generally for smaller dollar amounts.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The overall Lending Test rating for this institution is Satisfactory. This rating is supported by a reasonable loan-to-deposit ratio, a majority of loans originated inside the assessment area, a reasonable distribution of loans throughout the assessment area, and a reasonable penetration of loans to businesses of different sizes.

Loan-to-Deposit Ratio

The bank's net loan-to-deposit ratio is reasonable given the institution's size, financial condition, and credit needs of the assessment area. Examiners calculated the average net loan-to-deposit ratio of 83.0 percent using the 24 quarter-end ratios since the previous evaluation. The average net loan-to-deposit ratio, as of March 31, 2022, was 75.6 percent. Quarterly average net loan-to-deposit ratios have ranged from a high of 95.3 percent, as of December 31, 2018, to a low of 61.7 percent, as of June 30, 2016.

While Legacy State Bank has many competitors, none are similarly-situated in terms of total assets, markets served, products offered, and office locations. As a result, examiners compared the bank's average net loan-to-deposit ratio to that of a peer group defined by the Uniform Bank Performance Report (UBPR). Legacy State Bank was in peer group 8, which includes insured commercial banks having assets between \$100 million and \$300 million, with 2 or fewer full service banking offices and located in a metropolitan statistical area. The peer group's average net loan-to-deposit ratio, calculated over the same 24 quarters, was 73.6 percent. The UBPR peer group average net loan-to-deposit ratios ranged from a high of 82.5 percent on June 30, 2019, to a low of 65.0 percent on March 31, 2022. The bank's performance is greater than its peer group by 9.4 percent.

Assessment Area Concentration

A majority of loans were originated in the bank's assessment area. See the below table for details.

Lending Inside and Outside of the Assessment Areas										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	53	65.4	28	34.6	81	6,870	59.8	4,617	40.2	11,487
Source: Bank Data										

Geographic Distribution

The geographic distribution of small business lending reflects reasonable dispersion throughout the assessment area. Small business lending in the low-income census tracts was below demographics. However, the low percentage of businesses operating in the low-income census tract is indicative of limited lending opportunities within the assessment area. Within moderate-income census tracts, the bank's level of lending is below demographics by 4.9 percent. However, Legacy State Bank faces significant competition in the assessment area. In addition, the office location is a significant distance from the majority of low- and moderate-income census tracts, which are located in the northwest portion of Gwinnett County and the southeast portion of Walton County. The following table reflects the distribution of small business loans within the assessment area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2021	4.5	1	1.9	62	0.9
Moderate					
2021	25.7	11	20.8	953	13.9
Middle					
2021	42.4	35	66.0	5,711	83.1
Upper					
2021	27.4	6	11.3	144	2.1
Totals					
2021	100.0	53	100.0	6,870	100.0
<i>Source: 2021 D&B Data and Bank Data.</i>					

Borrower Profile

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. Lending to small businesses was significantly below demographics. However, 40 loans were extended to businesses that did not have gross revenues available, primarily as income data was not required to be collected for the PPP loans originated in this assessment area. Without these loans, the bank's small business lending performance would be 84.6 percent, which is more in line with demographics. In addition, the analysis by loan amount indicates a willingness to lend to smaller businesses. Specifically, 83.0 percent of the 2021 small business loans were in amounts under \$100,000. The following table reflects the distribution of small business loans among businesses of different sizes.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000					
2021	93.6	11	20.8	2,947	42.9
> \$1,000,000					
2021	2.1	2	3.8	122	1.8
Revenue Not Available					
2021	4.3	40	75.4	3,801	55.3
Total					
2021	100.0	53	100.0	6,870	100.0
<i>Source: 2021 D&B Data and Bank Records</i>					

Distribution of Small Business Loans by Loan Amount				
Loan Amount	#	%	\$(000s)	%
< \$100,000				
2021	44	83.0	1,786	26.0
\$100,000 - \$249,999				
2021	4	7.6	1,493	21.7
\$250,000 - \$499,999				
2021	-	-	-	-
\$500,000 - \$1,000,000				
2021	5	9.4	3,591	52.3
Totals				
2021	53	100.0	6,870	100.0
<i>Source: Bank Records</i>				

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners evaluated the bank's compliance with anti-discrimination laws, including the Fair Housing Act and the Equal Credit Opportunity Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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).

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

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

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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.

- A list of the institution's branches, branches opened and closed during the current and each of the prior two calendar years, and their street addresses and geographies;
-

Legacy State Bank opened 1 branch in 2024.

The new location is located at 210 Martin Luther King Jr. Blvd, Monroe, GA 30655

Legacy State Bank
3825 Harrison Road
Loganville, GA 30052



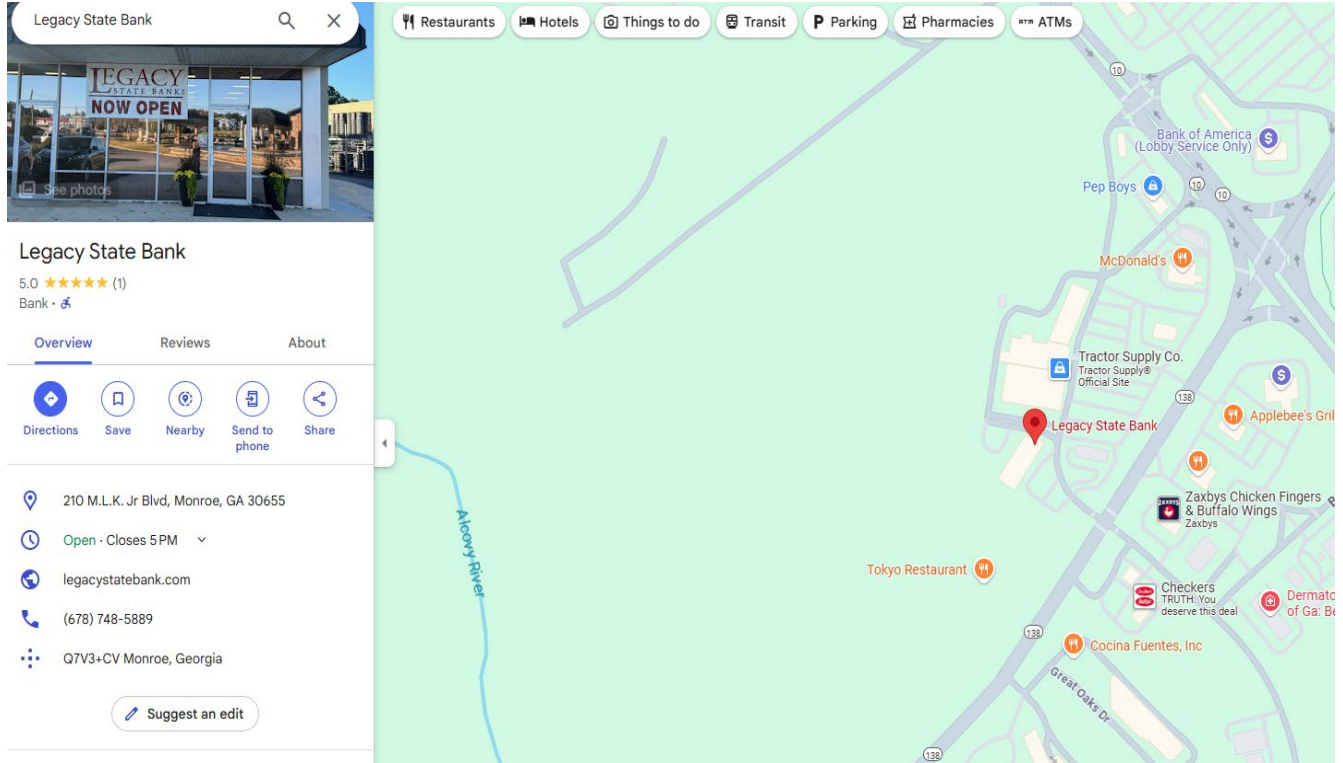
HOURS OF OPERATION:

Lobby Hours: Monday through Friday 9:00am -5:00pm

Drive-thru Hours: Monday through Friday 8:30am - 5:00pm

ATM: Available 24 hours

Legacy State Bank
210 Martin Luther King Jr. Blvd
Monroe, GA 30655



HOURS OF OPERATION:

<i>Lobby Hours:</i>	<i>Monday through Friday 9:00am -5:00pm</i>
<i>Drive-thru Hours:</i>	<i>Monday through Friday 8:30am - 5:00pm</i>
<i>ATM:</i>	<i>N/A - Only available in Loganville location</i>

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

County: 135 - GWINNETT COUNTY

All Tracts: 220



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0501.05	2 - Moderate	66.71	No	\$110,700	\$54,671	5338	3304	61.90	941	1701
GA	GWINNETT COUNTY	0501.10	4 - Upper	122.55	No	\$110,700	\$100,435	5398	1830	33.90	1325	1921
GA	GWINNETT COUNTY	0501.11	2 - Moderate	60.78	No	\$110,700	\$49,814	2372	1335	56.28	530	849
GA	GWINNETT COUNTY	0501.12	3 - Middle	101.43	No	\$110,700	\$83,125	5075	2955	58.23	1041	1516
GA	GWINNETT COUNTY	0501.13	3 - Middle	90.40	No	\$110,700	\$74,088	6131	4127	67.31	1087	1237
GA	GWINNETT COUNTY	0501.14	4 - Upper	133.36	No	\$110,700	\$109,297	3068	1503	48.99	756	932
GA	GWINNETT COUNTY	0501.15	0 - Unknown	0.00	No	\$110,700	\$0	4166	2247	53.94	703	948
GA	GWINNETT COUNTY	0501.16	4 - Upper	174.99	No	\$110,700	\$143,409	7036	3174	45.11	2108	2197
GA	GWINNETT COUNTY	0501.17	4 - Upper	139.32	No	\$110,700	\$114,178	3987	1528	38.32	1091	1297
GA	GWINNETT COUNTY	0501.18	3 - Middle	93.99	No	\$110,700	\$77,031	2752	1458	52.98	496	690
GA	GWINNETT COUNTY	0501.19	3 - Middle	114.20	No	\$110,700	\$93,592	5374	2931	54.54	1090	1467
GA	GWINNETT COUNTY	0501.20	4 - Upper	132.46	No	\$110,700	\$108,558	2361	732	31.00	649	747
GA	GWINNETT COUNTY	0501.21	3 - Middle	111.16	No	\$110,700	\$91,101	6334	2910	45.94	1833	2044
GA	GWINNETT COUNTY	0502.05	3 - Middle	92.07	No	\$110,700	\$75,455	4401	2834	64.39	788	1104
GA	GWINNETT	0502.15	3 - Middle	81.47	No	\$110,700	\$66,768	2935	2492	84.91	255	524

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
GA	WINNETT COUNTY	0502.18	3 - Middle	92.54	No	\$110,700	\$75,842	5002	3442	68.81	928	1401
GA	WINNETT COUNTY	0502.19	3 - Middle	107.07	No	\$110,700	\$87,745	3566	2378	66.69	964	1231
GA	WINNETT COUNTY	0502.21	3 - Middle	89.31	No	\$110,700	\$73,191	4244	3356	79.08	592	956
GA	WINNETT COUNTY	0502.22	3 - Middle	101.96	No	\$110,700	\$83,563	5157	3633	70.45	1042	1409
GA	WINNETT COUNTY	0502.23	3 - Middle	80.34	No	\$110,700	\$65,842	5858	3447	58.84	1114	1317
GA	WINNETT COUNTY	0502.24	4 - Upper	147.23	No	\$110,700	\$120,658	3984	2464	61.85	822	978
GA	WINNETT COUNTY	0502.25	3 - Middle	107.91	No	\$110,700	\$88,438	4293	2589	60.31	893	1040
GA	WINNETT COUNTY	0502.26	3 - Middle	102.31	No	\$110,700	\$83,847	3749	2614	69.73	520	829
GA	WINNETT COUNTY	0502.27	4 - Upper	133.43	No	\$110,700	\$109,348	2180	942	43.21	470	511
GA	WINNETT COUNTY	0502.28	2 - Moderate	59.16	No	\$110,700	\$48,485	4581	3528	77.01	492	525
GA	WINNETT COUNTY	0502.29	2 - Moderate	50.19	No	\$110,700	\$41,136	3229	2935	90.90	46	159
GA	WINNETT COUNTY	0502.30	2 - Moderate	56.59	No	\$110,700	\$46,379	3554	3086	86.83	377	677
GA	WINNETT COUNTY	0502.31	4 - Upper	126.60	No	\$110,700	\$103,750	5179	3593	69.38	784	958
GA	WINNETT COUNTY	0502.32	3 - Middle	115.78	No	\$110,700	\$94,886	2624	1810	68.98	692	760
GA	WINNETT COUNTY	0502.33	3 - Middle	102.33	No	\$110,700	\$83,864	3389	2538	74.89	725	967
GA	WINNETT COUNTY	0502.34	4 - Upper	156.78	No	\$110,700	\$128,487	3776	1958	51.85	1040	1253

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0502.35	4 - Upper	138.48	No	\$110,700	\$113,493	5961	4129	69.27	1655	1904
GA	WINNETT COUNTY	0502.36	3 - Middle	99.24	No	\$110,700	\$81,333	2819	2399	85.10	491	521
GA	WINNETT COUNTY	0502.37	3 - Middle	111.00	No	\$110,700	\$90,969	3693	1889	51.15	1090	1259
GA	WINNETT COUNTY	0502.38	3 - Middle	98.12	No	\$110,700	\$80,417	4654	3279	70.46	632	1036
GA	WINNETT COUNTY	0502.39	4 - Upper	171.78	No	\$110,700	\$140,781	5183	3353	64.69	1191	1245
GA	WINNETT COUNTY	0502.40	4 - Upper	183.51	No	\$110,700	\$150,394	4032	2510	62.25	1127	1193
GA	WINNETT COUNTY	0502.41	4 - Upper	123.92	No	\$110,700	\$101,554	4414	2268	51.38	1108	1264
GA	WINNETT COUNTY	0502.42	4 - Upper	152.57	No	\$110,700	\$125,037	4763	2414	50.68	1171	1267
GA	WINNETT COUNTY	0502.43	4 - Upper	213.44	No	\$110,700	\$174,922	6524	2437	37.35	1818	1865
GA	WINNETT COUNTY	0502.44	4 - Upper	190.02	No	\$110,700	\$155,729	2917	1480	50.74	788	857
GA	WINNETT COUNTY	0503.06	2 - Moderate	69.35	No	\$110,700	\$56,840	4307	3888	90.27	598	1125
GA	WINNETT COUNTY	0503.08	4 - Upper	214.84	No	\$110,700	\$176,071	3800	1122	29.53	1161	1262
GA	WINNETT COUNTY	0503.11	4 - Upper	163.96	No	\$110,700	\$134,375	3622	1735	47.90	1067	1362
GA	WINNETT COUNTY	0503.15	2 - Moderate	69.59	No	\$110,700	\$57,031	5786	4093	70.74	645	1229
GA	WINNETT COUNTY	0503.17	2 - Moderate	72.92	No	\$110,700	\$59,766	3898	3281	84.17	131	626
GA	WINNETT COUNTY	0503.18	2 - Moderate	69.83	No	\$110,700	\$57,232	3310	2886	87.19	226	470
GA	WINNETT COUNTY	0503.21	4 - Upper	183.03	No	\$110,700	\$150,000	4638	994	21.43	1739	1833

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0503.22	4 - Upper	200.64	No	\$110,700	\$164,432	4614	991	21.48	1399	1533
GA	WINNETT COUNTY	0503.23	4 - Upper	167.42	No	\$110,700	\$137,207	4225	1506	35.64	1505	1588
GA	WINNETT COUNTY	0503.24	3 - Middle	87.11	No	\$110,700	\$71,395	4450	2973	66.81	841	1258
GA	WINNETT COUNTY	0503.25	2 - Moderate	73.59	No	\$110,700	\$60,313	4072	3071	75.42	1038	1404
GA	WINNETT COUNTY	0503.26	2 - Moderate	76.34	No	\$110,700	\$62,568	4741	4080	86.06	580	1058
GA	WINNETT COUNTY	0503.27	2 - Moderate	61.37	No	\$110,700	\$50,294	3994	3670	91.89	542	730
GA	WINNETT COUNTY	0503.28	2 - Moderate	79.43	No	\$110,700	\$65,094	2986	2672	89.48	574	984
GA	WINNETT COUNTY	0503.29	1 - Low	48.00	No	\$110,700	\$39,340	2444	2272	92.96	75	199
GA	WINNETT COUNTY	0503.30	2 - Moderate	66.55	No	\$110,700	\$54,545	3161	2785	88.11	463	842
GA	WINNETT COUNTY	0503.31	2 - Moderate	65.53	No	\$110,700	\$53,704	2642	2358	89.25	206	434
GA	WINNETT COUNTY	0503.32	2 - Moderate	75.36	No	\$110,700	\$61,763	3031	2446	80.70	273	663
GA	WINNETT COUNTY	0503.33	2 - Moderate	62.53	No	\$110,700	\$51,250	4585	4021	87.70	203	326
GA	WINNETT COUNTY	0503.34	3 - Middle	92.97	No	\$110,700	\$76,193	5310	4062	76.50	774	1825
GA	WINNETT COUNTY	0503.35	3 - Middle	80.30	No	\$110,700	\$65,813	3138	1755	55.93	572	973
GA	WINNETT COUNTY	0503.36	4 - Upper	128.59	No	\$110,700	\$105,385	3218	1841	57.21	1156	1320
GA	WINNETT COUNTY	0504.15	3 - Middle	110.48	No	\$110,700	\$90,542	4428	3033	68.50	1199	1453
GA	WINNETT COUNTY	0504.16	3 - Middle	95.55	No	\$110,700	\$78,312	3835	3168	82.61	664	1145

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0504.25	4 - Upper	147.67	No	\$110,700	\$121,023	6019	3037	50.46	1538	1695
GA	WINNETT COUNTY	0504.27	3 - Middle	115.05	No	\$110,700	\$94,286	6296	3342	53.08	1711	1880
GA	WINNETT COUNTY	0504.30	3 - Middle	81.14	No	\$110,700	\$66,500	5646	3385	59.95	1263	1571
GA	WINNETT COUNTY	0504.33	2 - Moderate	72.25	No	\$110,700	\$59,211	2567	2146	83.60	415	586
GA	WINNETT COUNTY	0504.35	2 - Moderate	54.19	No	\$110,700	\$44,415	4466	3825	85.65	463	895
GA	WINNETT COUNTY	0504.37	2 - Moderate	71.73	No	\$110,700	\$58,784	2873	2594	90.29	389	774
GA	WINNETT COUNTY	0504.38	2 - Moderate	75.04	No	\$110,700	\$61,497	5342	4824	90.30	564	1054
GA	WINNETT COUNTY	0504.39	1 - Low	41.60	No	\$110,700	\$34,096	3228	2967	91.91	175	484
GA	WINNETT COUNTY	0504.40	2 - Moderate	52.95	No	\$110,700	\$43,396	5076	4333	85.36	1109	1954
GA	WINNETT COUNTY	0504.41	2 - Moderate	61.86	No	\$110,700	\$50,702	5218	4746	90.95	661	957
GA	WINNETT COUNTY	0504.42	3 - Middle	84.49	No	\$110,700	\$69,245	2862	2208	77.15	536	818
GA	WINNETT COUNTY	0504.43	3 - Middle	101.99	No	\$110,700	\$83,590	3397	2611	76.86	722	960
GA	WINNETT COUNTY	0504.44	2 - Moderate	74.60	No	\$110,700	\$61,136	3905	3308	84.71	865	1133
GA	WINNETT COUNTY	0504.45	1 - Low	41.45	No	\$110,700	\$33,975	3929	3725	94.81	291	997
GA	WINNETT COUNTY	0504.46	2 - Moderate	79.32	No	\$110,700	\$65,010	3847	3421	88.93	287	683
GA	WINNETT COUNTY	0504.47	2 - Moderate	58.38	No	\$110,700	\$47,844	3237	3012	93.05	202	707
GA	WINNETT COUNTY	0504.48	2 - Moderate	55.32	No	\$110,700	\$45,343	4913	4538	92.37	358	1178

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0504.49	2 - Moderate	58.51	No	\$110,700	\$47,950	4457	3952	88.67	601	762
GA	WINNETT COUNTY	0504.50	3 - Middle	85.96	No	\$110,700	\$70,449	3409	2997	87.91	518	738
GA	WINNETT COUNTY	0504.51	1 - Low	46.02	No	\$110,700	\$37,714	3147	2980	94.69	164	431
GA	WINNETT COUNTY	0504.52	2 - Moderate	64.80	No	\$110,700	\$53,110	3019	2741	90.79	254	431
GA	WINNETT COUNTY	0504.53	2 - Moderate	54.65	No	\$110,700	\$44,792	3852	3447	89.49	215	546
GA	WINNETT COUNTY	0504.54	2 - Moderate	73.36	No	\$110,700	\$60,125	3959	3459	87.37	601	986
GA	WINNETT COUNTY	0504.55	2 - Moderate	68.45	No	\$110,700	\$56,100	2820	2598	92.13	298	498
GA	WINNETT COUNTY	0504.56	2 - Moderate	52.63	No	\$110,700	\$43,138	4339	4007	92.35	264	405
GA	WINNETT COUNTY	0504.57	4 - Upper	139.34	No	\$110,700	\$114,198	4331	2273	52.48	1193	1391
GA	WINNETT COUNTY	0504.58	3 - Middle	119.76	No	\$110,700	\$98,147	3287	1564	47.58	914	1105
GA	WINNETT COUNTY	0504.59	3 - Middle	82.42	No	\$110,700	\$67,550	3846	2987	77.67	566	921
GA	WINNETT COUNTY	0504.60	1 - Low	45.62	No	\$110,700	\$37,391	3386	3043	89.87	210	732
GA	WINNETT COUNTY	0504.61	3 - Middle	119.83	No	\$110,700	\$98,209	2655	1376	51.83	792	831
GA	WINNETT COUNTY	0504.62	4 - Upper	149.23	No	\$110,700	\$122,297	4132	2527	61.16	990	1103
GA	WINNETT COUNTY	0504.63	2 - Moderate	75.00	No	\$110,700	\$61,471	4206	3775	89.75	132	273
GA	WINNETT COUNTY	0504.64	2 - Moderate	77.08	No	\$110,700	\$63,176	5335	4496	84.27	1000	1439
GA	WINNETT COUNTY	0504.65	3 - Middle	101.44	No	\$110,700	\$83,138	3918	2033	51.89	1226	1403

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0504.66	3 - Middle	116.82	No	\$110,700	\$95,737	3115	1346	43.21	1173	1265
GA	WINNETT COUNTY	0505.20	3 - Middle	86.17	No	\$110,700	\$70,625	5138	3715	72.30	564	1838
GA	WINNETT COUNTY	0505.21	3 - Middle	84.79	No	\$110,700	\$69,489	5738	3900	67.97	1167	1845
GA	WINNETT COUNTY	0505.22	1 - Low	39.92	No	\$110,700	\$32,721	4944	3404	68.85	932	1696
GA	WINNETT COUNTY	0505.26	1 - Low	49.19	No	\$110,700	\$40,315	5354	4620	86.29	1070	1187
GA	WINNETT COUNTY	0505.28	4 - Upper	149.96	No	\$110,700	\$122,895	5375	2720	50.60	1332	1477
GA	WINNETT COUNTY	0505.29	3 - Middle	91.90	No	\$110,700	\$75,313	4346	2804	64.52	990	1395
GA	WINNETT COUNTY	0505.30	4 - Upper	130.66	No	\$110,700	\$107,083	6057	3966	65.48	1537	1981
GA	WINNETT COUNTY	0505.36	2 - Moderate	68.25	No	\$110,700	\$55,932	6810	5512	80.94	1053	1652
GA	WINNETT COUNTY	0505.37	2 - Moderate	55.67	No	\$110,700	\$45,625	5587	4771	85.39	138	291
GA	WINNETT COUNTY	0505.39	2 - Moderate	63.52	No	\$110,700	\$52,057	6035	5459	90.46	865	1433
GA	WINNETT COUNTY	0505.41	2 - Moderate	62.62	No	\$110,700	\$51,321	4867	4304	88.43	19	166
GA	WINNETT COUNTY	0505.42	2 - Moderate	55.39	No	\$110,700	\$45,393	5366	4761	88.73	249	660
GA	WINNETT COUNTY	0505.49	3 - Middle	106.00	No	\$110,700	\$86,869	5136	3173	61.78	1708	2058
GA	WINNETT COUNTY	0505.50	3 - Middle	86.36	No	\$110,700	\$70,775	4175	3183	76.24	809	1147
GA	WINNETT COUNTY	0505.51	4 - Upper	122.18	No	\$110,700	\$100,134	4448	3593	80.78	939	1116
GA	WINNETT COUNTY	0505.52	4 - Upper	124.70	No	\$110,700	\$102,193	3952	2575	65.16	984	1245

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0505.53	3 - Middle	108.90	No	\$110,700	\$89,250	3693	2331	63.12	1120	1160
GA	WINNETT COUNTY	0505.54	2 - Moderate	61.30	No	\$110,700	\$50,244	4582	4136	90.27	693	1364
GA	WINNETT COUNTY	0505.55	3 - Middle	83.39	No	\$110,700	\$68,342	4514	3903	86.46	1163	1274
GA	WINNETT COUNTY	0505.56	3 - Middle	100.16	No	\$110,700	\$82,083	5754	4965	86.29	940	1404
GA	WINNETT COUNTY	0505.57	3 - Middle	86.66	No	\$110,700	\$71,020	2984	2185	73.22	612	812
GA	WINNETT COUNTY	0505.58	3 - Middle	102.36	No	\$110,700	\$83,886	2435	1909	78.40	596	809
GA	WINNETT COUNTY	0505.59	2 - Moderate	75.63	No	\$110,700	\$61,987	5067	4241	83.70	1167	1421
GA	WINNETT COUNTY	0505.60	4 - Upper	146.28	No	\$110,700	\$119,886	3846	2783	72.36	899	973
GA	WINNETT COUNTY	0505.61	2 - Moderate	53.09	No	\$110,700	\$43,511	4511	4024	89.20	536	890
GA	WINNETT COUNTY	0505.62	2 - Moderate	69.03	No	\$110,700	\$56,571	4442	3610	81.27	464	932
GA	WINNETT COUNTY	0505.63	3 - Middle	101.62	No	\$110,700	\$83,281	4080	2623	64.29	753	855
GA	WINNETT COUNTY	0505.64	1 - Low	47.04	No	\$110,700	\$38,551	3462	2766	79.90	169	447
GA	WINNETT COUNTY	0505.65	3 - Middle	110.53	No	\$110,700	\$90,583	4513	2836	62.84	1155	1338
GA	WINNETT COUNTY	0505.66	3 - Middle	89.92	No	\$110,700	\$73,693	3968	2355	59.35	1112	1234
GA	WINNETT COUNTY	0505.67	2 - Moderate	75.73	No	\$110,700	\$62,066	4829	4064	84.16	967	1367
GA	WINNETT COUNTY	0505.68	3 - Middle	112.10	No	\$110,700	\$91,875	4450	3561	80.02	1315	1577
GA	WINNETT COUNTY	0505.69	2 - Moderate	60.22	No	\$110,700	\$49,356	5645	4750	84.15	982	1238

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0505.70	3 - Middle	112.10	No	\$110,700	\$91,875	4040	3149	77.95	690	1128
GA	WINNETT COUNTY	0505.71	2 - Moderate	69.88	No	\$110,700	\$57,270	5931	4829	81.42	2052	2253
GA	WINNETT COUNTY	0505.72	3 - Middle	99.25	No	\$110,700	\$81,339	3364	1658	49.29	876	1007
GA	WINNETT COUNTY	0505.73	4 - Upper	145.20	No	\$110,700	\$118,995	2995	1804	60.23	807	856
GA	WINNETT COUNTY	0505.74	2 - Moderate	53.09	No	\$110,700	\$43,511	4735	3664	77.38	325	485
GA	WINNETT COUNTY	0505.75	3 - Middle	99.44	No	\$110,700	\$81,500	2545	1613	63.38	589	740
GA	WINNETT COUNTY	0505.76	3 - Middle	81.64	No	\$110,700	\$66,910	2785	2262	81.22	268	501
GA	WINNETT COUNTY	0505.77	2 - Moderate	63.64	No	\$110,700	\$52,155	4617	4143	89.73	776	1180
GA	WINNETT COUNTY	0505.78	3 - Middle	86.54	No	\$110,700	\$70,924	4114	2513	61.08	1074	1310
GA	WINNETT COUNTY	0505.79	3 - Middle	102.62	No	\$110,700	\$84,104	4737	2603	54.95	952	1272
GA	WINNETT COUNTY	0505.80	4 - Upper	131.81	No	\$110,700	\$108,023	3971	2884	72.63	1050	1198
GA	WINNETT COUNTY	0505.81	3 - Middle	80.42	No	\$110,700	\$65,912	4018	3050	75.91	718	1076
GA	WINNETT COUNTY	0505.82	4 - Upper	190.37	No	\$110,700	\$156,012	2765	1556	56.27	609	708
GA	WINNETT COUNTY	0505.83	3 - Middle	86.31	No	\$110,700	\$70,736	4383	2896	66.07	625	819
GA	WINNETT COUNTY	0505.84	4 - Upper	141.57	No	\$110,700	\$116,023	4341	2015	46.42	1353	1375
GA	WINNETT COUNTY	0505.85	3 - Middle	115.29	No	\$110,700	\$94,486	4407	3619	82.12	727	1114
GA	WINNETT COUNTY	0505.86	2 - Moderate	70.14	No	\$110,700	\$57,483	5453	4276	78.42	1467	1694

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0505.87	3 - Middle	89.50	No	\$110,700	\$73,352	4630	3751	81.02	985	1106
GA	WINNETT COUNTY	0505.88	3 - Middle	97.56	No	\$110,700	\$79,959	5080	3744	73.70	1442	1751
GA	WINNETT COUNTY	0505.89	3 - Middle	112.49	No	\$110,700	\$92,188	5340	4394	82.28	1372	1620
GA	WINNETT COUNTY	0505.90	3 - Middle	106.54	No	\$110,700	\$87,311	4120	3411	82.79	1071	1440
GA	WINNETT COUNTY	0505.91	4 - Upper	166.88	No	\$110,700	\$136,763	3567	2015	56.49	1102	1265
GA	WINNETT COUNTY	0506.11	4 - Upper	131.32	No	\$110,700	\$107,623	4513	2390	52.96	1009	1312
GA	WINNETT COUNTY	0506.12	3 - Middle	109.96	No	\$110,700	\$90,115	4819	2696	55.95	1047	1245
GA	WINNETT COUNTY	0506.13	4 - Upper	132.99	No	\$110,700	\$108,991	3992	2279	57.09	1067	1243
GA	WINNETT COUNTY	0506.14	4 - Upper	122.19	No	\$110,700	\$100,136	3668	1727	47.08	869	1266
GA	WINNETT COUNTY	0506.15	4 - Upper	123.54	No	\$110,700	\$101,250	2215	1049	47.36	505	616
GA	WINNETT COUNTY	0506.16	4 - Upper	138.74	No	\$110,700	\$113,703	3715	1523	41.00	769	939
GA	WINNETT COUNTY	0506.17	4 - Upper	156.69	No	\$110,700	\$128,412	9207	3628	39.40	2608	2985
GA	WINNETT COUNTY	0506.18	4 - Upper	188.75	No	\$110,700	\$154,688	4453	1377	30.92	1219	1281
GA	WINNETT COUNTY	0506.19	3 - Middle	115.87	No	\$110,700	\$94,962	6381	2819	44.18	1254	1747
GA	WINNETT COUNTY	0506.20	4 - Upper	135.16	No	\$110,700	\$110,766	3737	1346	36.02	1270	1432
GA	WINNETT COUNTY	0506.21	4 - Upper	177.76	No	\$110,700	\$145,682	4161	1454	34.94	997	1167
GA	WINNETT COUNTY	0506.22	3 - Middle	88.87	No	\$110,700	\$72,833	3425	1513	44.18	664	1132

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0506.23	4 - Upper	128.20	No	\$110,700	\$105,064	6280	3679	58.58	1418	1738
GA	WINNETT COUNTY	0506.24	4 - Upper	129.01	No	\$110,700	\$105,725	4079	3207	78.62	798	833
GA	WINNETT COUNTY	0506.25	4 - Upper	183.14	No	\$110,700	\$150,093	4044	2502	61.87	940	991
GA	WINNETT COUNTY	0506.26	4 - Upper	120.91	No	\$110,700	\$99,095	5739	2356	41.05	1291	1458
GA	WINNETT COUNTY	0506.27	3 - Middle	102.44	No	\$110,700	\$83,952	5576	3667	65.76	1377	1745
GA	WINNETT COUNTY	0506.28	3 - Middle	116.41	No	\$110,700	\$95,402	6223	3122	50.17	1232	1510
GA	WINNETT COUNTY	0506.29	4 - Upper	151.80	No	\$110,700	\$124,409	2308	960	41.59	636	777
GA	WINNETT COUNTY	0506.30	4 - Upper	142.63	No	\$110,700	\$116,888	4748	2692	56.70	931	1231
GA	WINNETT COUNTY	0506.31	3 - Middle	116.04	No	\$110,700	\$95,099	7340	2867	39.06	2115	2548
GA	WINNETT COUNTY	0506.32	3 - Middle	116.76	No	\$110,700	\$95,686	3399	1548	45.54	953	987
GA	WINNETT COUNTY	0506.33	1 - Low	44.99	No	\$110,700	\$36,871	2621	1934	73.79	158	333
GA	WINNETT COUNTY	0506.34	2 - Moderate	74.97	No	\$110,700	\$61,446	6306	3880	61.53	1195	1688
GA	WINNETT COUNTY	0506.35	3 - Middle	103.40	No	\$110,700	\$84,744	3993	1770	44.33	1208	1355
GA	WINNETT COUNTY	0506.36	4 - Upper	129.72	No	\$110,700	\$106,311	4251	2255	53.05	578	807
GA	WINNETT COUNTY	0507.15	3 - Middle	87.78	No	\$110,700	\$71,941	5661	3305	58.38	1506	1793
GA	WINNETT COUNTY	0507.19	2 - Moderate	74.30	No	\$110,700	\$60,895	6149	4826	78.48	967	1961
GA	WINNETT COUNTY	0507.22	3 - Middle	92.25	No	\$110,700	\$75,600	3341	2726	81.59	975	1144

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0507.25	3 - Middle	102.69	No	\$110,700	\$84,159	6202	5015	80.86	1525	1977
GA	WINNETT COUNTY	0507.29	3 - Middle	87.06	No	\$110,700	\$71,350	3768	2907	77.15	752	1054
GA	WINNETT COUNTY	0507.32	2 - Moderate	72.88	No	\$110,700	\$59,728	6052	5008	82.75	1597	2105
GA	WINNETT COUNTY	0507.33	3 - Middle	86.45	No	\$110,700	\$70,851	3184	2698	84.74	607	848
GA	WINNETT COUNTY	0507.34	3 - Middle	96.64	No	\$110,700	\$79,205	4606	3708	80.50	1330	1484
GA	WINNETT COUNTY	0507.35	3 - Middle	82.08	No	\$110,700	\$67,271	4365	2796	64.05	1060	1397
GA	WINNETT COUNTY	0507.36	3 - Middle	92.32	No	\$110,700	\$75,664	5807	4278	73.67	1375	1973
GA	WINNETT COUNTY	0507.37	3 - Middle	111.88	No	\$110,700	\$91,692	4240	3479	82.05	1185	1235
GA	WINNETT COUNTY	0507.38	4 - Upper	131.40	No	\$110,700	\$107,689	7058	6060	85.86	2101	2367
GA	WINNETT COUNTY	0507.39	3 - Middle	93.78	No	\$110,700	\$76,855	4755	3733	78.51	949	1418
GA	WINNETT COUNTY	0507.40	3 - Middle	105.11	No	\$110,700	\$86,142	2050	1184	57.76	575	689
GA	WINNETT COUNTY	0507.41	4 - Upper	131.29	No	\$110,700	\$107,600	4905	2940	59.94	1605	1800
GA	WINNETT COUNTY	0507.42	4 - Upper	141.75	No	\$110,700	\$116,167	4766	2554	53.59	1197	1322
GA	WINNETT COUNTY	0507.43	3 - Middle	90.30	No	\$110,700	\$74,009	4637	2565	55.32	1224	1447
GA	WINNETT COUNTY	0507.44	3 - Middle	109.82	No	\$110,700	\$90,000	8279	5162	62.35	1584	2016
GA	WINNETT COUNTY	0507.45	4 - Upper	177.85	No	\$110,700	\$145,750	5148	3076	59.75	1077	1197
GA	WINNETT COUNTY	0507.46	4 - Upper	140.45	No	\$110,700	\$115,108	7471	5136	68.75	1773	2228

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WINNETT COUNTY	0507.47	3 - Middle	115.01	No	\$110,700	\$94,259	5377	4033	75.00	1004	1225
GA	WINNETT COUNTY	0507.48	2 - Moderate	57.61	No	\$110,700	\$47,213	3739	2672	71.46	1282	1437
GA	WINNETT COUNTY	0507.49	2 - Moderate	72.70	No	\$110,700	\$59,583	3538	2949	83.35	824	1064
GA	WINNETT COUNTY	0507.50	4 - Upper	145.92	No	\$110,700	\$119,583	5032	4224	83.94	1399	1599
GA	WINNETT COUNTY	0507.51	3 - Middle	93.08	No	\$110,700	\$76,284	4096	3285	80.20	824	1187
GA	WINNETT COUNTY	0507.52	4 - Upper	130.61	No	\$110,700	\$107,043	3422	2455	71.74	660	1032
GA	WINNETT COUNTY	0507.53	2 - Moderate	71.78	No	\$110,700	\$58,827	3936	2649	67.30	812	1325
GA	WINNETT COUNTY	0507.54	3 - Middle	102.91	No	\$110,700	\$84,341	2989	2031	67.95	741	959
GA	WINNETT COUNTY	0507.55	4 - Upper	129.92	No	\$110,700	\$106,477	2473	1623	65.63	644	728
GA	WINNETT COUNTY	0507.56	4 - Upper	127.83	No	\$110,700	\$104,758	4471	2449	54.78	1393	1520
GA	WINNETT COUNTY	0507.57	4 - Upper	144.62	No	\$110,700	\$118,523	3534	1576	44.60	862	1063
GA	WINNETT COUNTY	0507.58	2 - Moderate	68.35	No	\$110,700	\$56,014	3371	1694	50.25	855	1006
GA	WINNETT COUNTY	0507.59	4 - Upper	127.31	No	\$110,700	\$104,333	4143	2135	51.53	1363	1510
GA	WINNETT COUNTY	0507.60	4 - Upper	178.75	No	\$110,700	\$146,494	4240	2108	49.72	1189	1316
GA	WINNETT COUNTY	0507.61	4 - Upper	122.12	No	\$110,700	\$100,083	3904	2116	54.20	862	1029
GA	WINNETT COUNTY	0507.62	4 - Upper	136.29	No	\$110,700	\$111,694	5971	2913	48.79	1481	1676
GA	WINNETT COUNTY	0507.63	3 - Middle	100.71	No	\$110,700	\$82,535	4157	2704	65.05	936	1136

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	GWINNETT COUNTY	0507.64	3 - Middle	102.82	No	\$110,700	\$84,263	3524	2447	69.44	651	828
GA	GWINNETT COUNTY	0507.65	4 - Upper	143.05	No	\$110,700	\$117,232	3145	1512	48.08	848	897

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

County: 297 - WALTON COUNTY

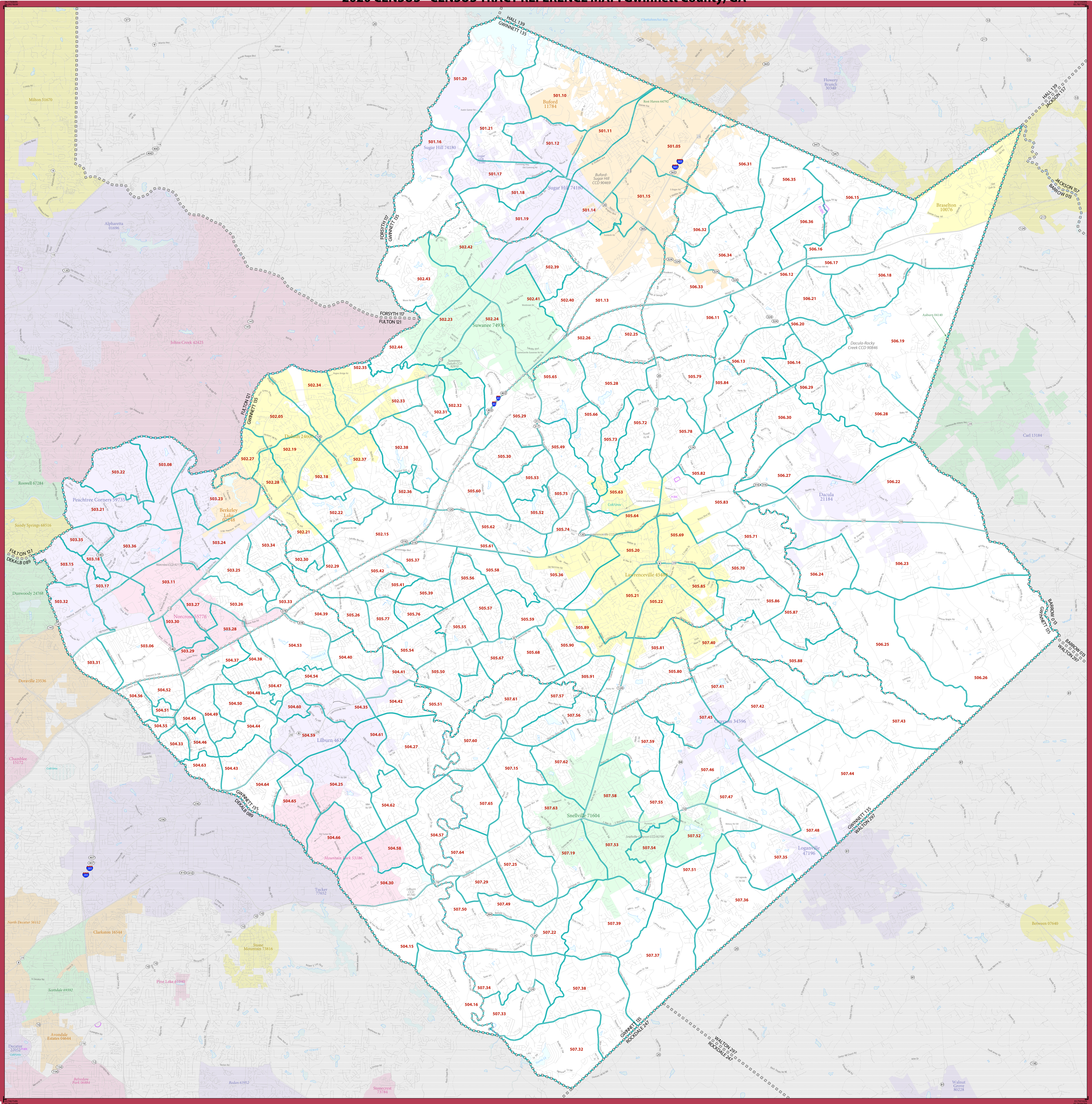
All Tracts: 20



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	WALTON COUNTY	1101.01	3 - Middle	109.94	No	\$110,700	\$90,099	4711	601	12.76	1674	1789
GA	WALTON COUNTY	1101.02	2 - Moderate	79.28	No	\$110,700	\$64,978	4706	1125	23.91	1496	1868
GA	WALTON COUNTY	1102.00	3 - Middle	106.06	No	\$110,700	\$86,923	5725	866	15.13	1550	2144
GA	WALTON COUNTY	1103.01	2 - Moderate	58.85	No	\$110,700	\$48,232	3381	1356	40.11	505	1275
GA	WALTON COUNTY	1103.02	2 - Moderate	56.85	No	\$110,700	\$46,591	4257	2428	57.04	588	1230
GA	WALTON COUNTY	1104.00	2 - Moderate	54.45	No	\$110,700	\$44,628	7494	3853	51.41	1393	2417
GA	WALTON COUNTY	1105.03	3 - Middle	102.87	No	\$110,700	\$84,310	3864	822	21.27	1092	1319
GA	WALTON COUNTY	1105.04	3 - Middle	83.77	No	\$110,700	\$68,654	5678	2288	40.30	1070	1988
GA	WALTON COUNTY	1105.05	3 - Middle	113.49	No	\$110,700	\$93,008	4879	1223	25.07	1351	1697
GA	WALTON COUNTY	1105.06	3 - Middle	114.97	No	\$110,700	\$94,221	5891	1451	24.63	1815	2091
GA	WALTON COUNTY	1105.08	3 - Middle	100.19	No	\$110,700	\$82,112	5021	1411	28.10	1522	1815
GA	WALTON COUNTY	1105.09	3 - Middle	91.17	No	\$110,700	\$74,722	5454	2900	53.17	988	1261
GA	WALTON COUNTY	1105.10	3 - Middle	117.35	No	\$110,700	\$96,176	3147	617	19.61	971	1066
GA	WALTON COUNTY	1106.01	3 - Middle	105.81	No	\$110,700	\$86,714	5451	867	15.91	1568	1740
GA	WALTON	1106.02	3 - Middle	93.48	No	\$110,700	\$76,609	5785	668	11.55	1875	2251

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
GA	WALTON COUNTY	1106.03	3 - Middle	102.88	No	\$110,700	\$84,318	5749	1213	21.10	1715	2273
GA	WALTON COUNTY	1107.01	2 - Moderate	72.37	No	\$110,700	\$59,310	3610	912	25.26	574	1039
GA	WALTON COUNTY	1107.02	2 - Moderate	62.23	No	\$110,700	\$51,005	4278	1261	29.48	499	1288
GA	WALTON COUNTY	1108.01	3 - Middle	99.88	No	\$110,700	\$81,853	4267	1299	30.44	945	1437
GA	WALTON COUNTY	1108.02	3 - Middle	104.27	No	\$110,700	\$85,455	3325	1013	30.47	1229	1488

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Gwinnett County, GA



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI1880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□□□□□	ERIE 029
Minor Civil Division (MCD) ¹	○○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○○	Hanna CCD 91650
Consolidated City	○○○○○○	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place ^{1,2}	■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■	Incline Village 35100
Census Tract ³	■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Natural or State Park, Forest, or Recreation Area		Nonresidential Boundary or Feature Not Elsewhere Classified	
Outside Subject 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 either their FIPS or census code.

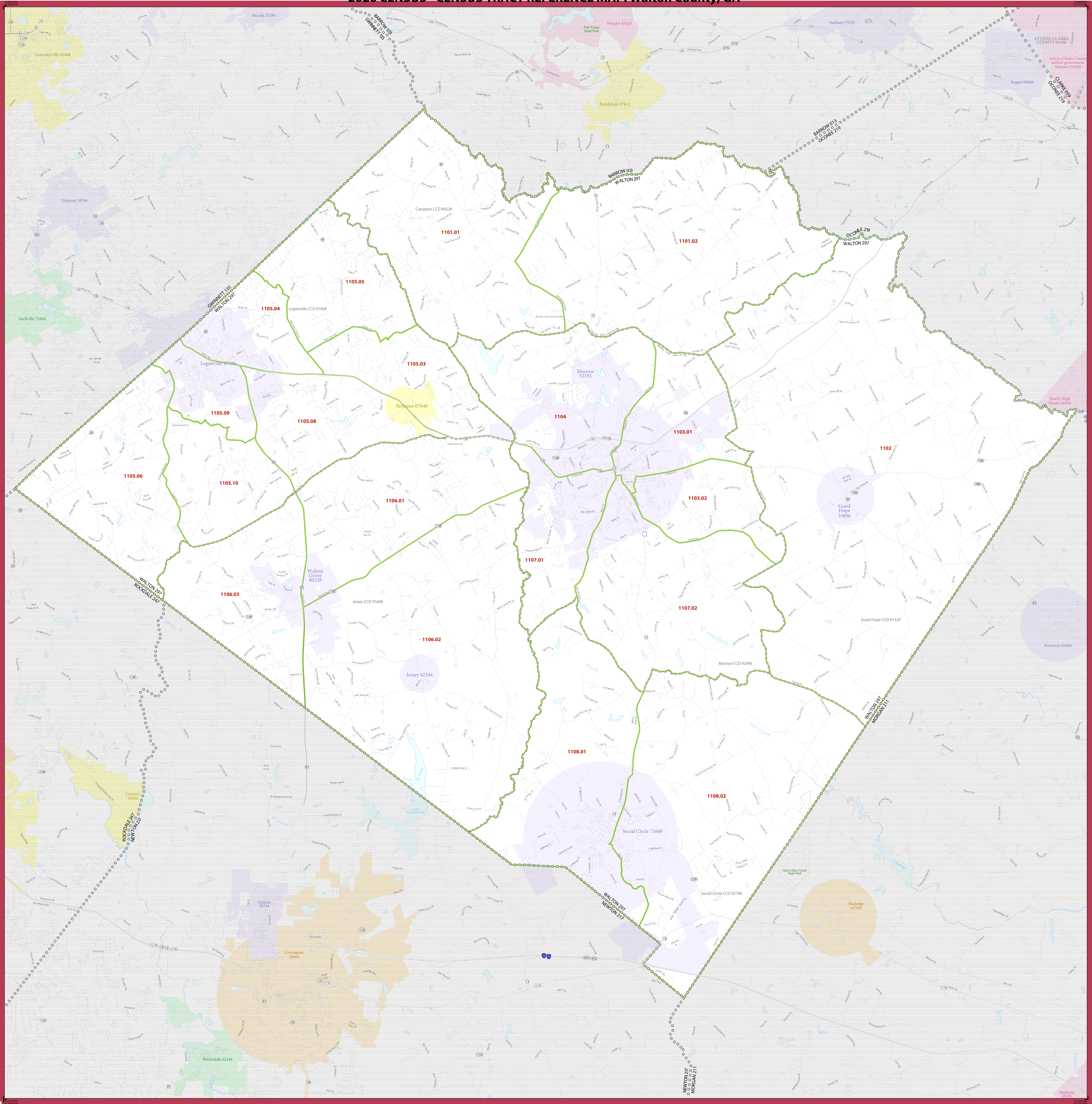
1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

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.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Walton County, GA



SYMBOL DESCRIPTION			SYMBOL DESCRIPTION		
International	☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation	■■■■■■■	L'ANSE RESVN 1880	Census Designated Place (CDP) 2		Incline Village 35100
Off-Reservation Trust Land	■■■■■■■	TI880	Census Tract 3		33.07
State American Indian Reservation	■■■■■■■	Tama Resvn 9400			
Alaska Native Regional Corporation	▲▲▲▲▲	NANA ANRC 52120	DESCRIPTION	SYMBOL	DESCRIPTION
State (or statistically equivalent entity)		NEW YORK 36	Water Body		Placemat Lake
County (or statistically equivalent entity)		ERIE 029	College or University		Calvary
Minor Civil Division (MCD) 1		Bristol town 07485	Prison or Juvenile Detention Center		Prison
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		Hanna CCD 91650	National or State Park, Forest, or Recreation Area		Yosemite NP
Consolidated City		MILFORD 47500	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 MAF/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: 31 09 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

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

NAME: Walton County (297)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513297001

GWINNETT COUNTY

TYPE;FULLCODE;STATE;COUNTY;TRACT;SHEETS

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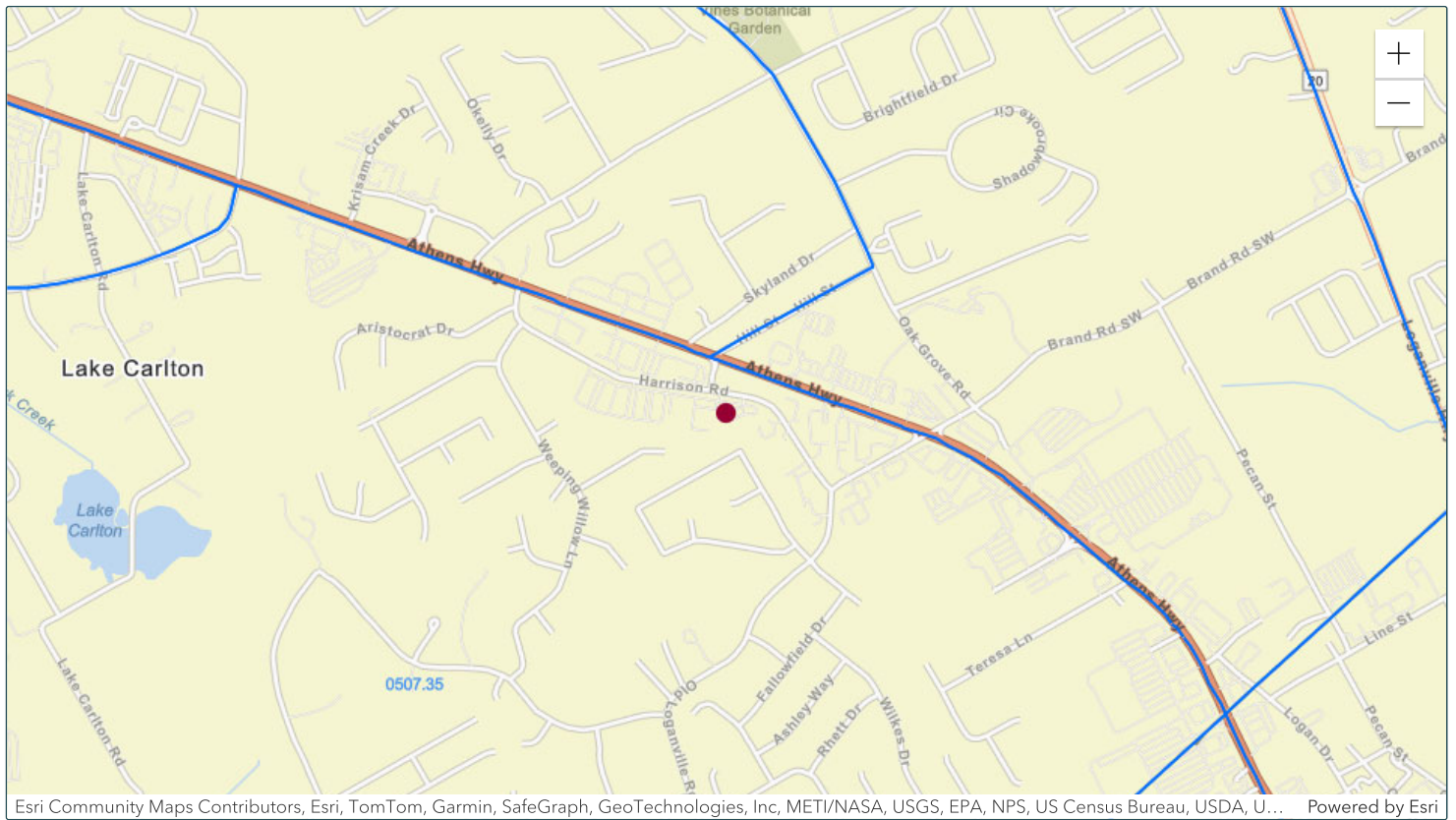
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WALTON COUNTY

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● Matched Address: 3825 Harrison Rd, Loganville, Georgia, 30052
MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA || State: 13 - GEORGIA || County: 135 - GWINNETT COUNTY || Tract Code: 0507.35

● Selected Tract
MSA: || State: || County: || Tract Code:



2026 FFIEC Geocode Census Report

Matched Address: 3825 Harrison Rd, Loganville, Georgia, 30052
MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
State: 13 - GEORGIA
County: 135 - GWINNETT COUNTY
Tract Code: 0507.35

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

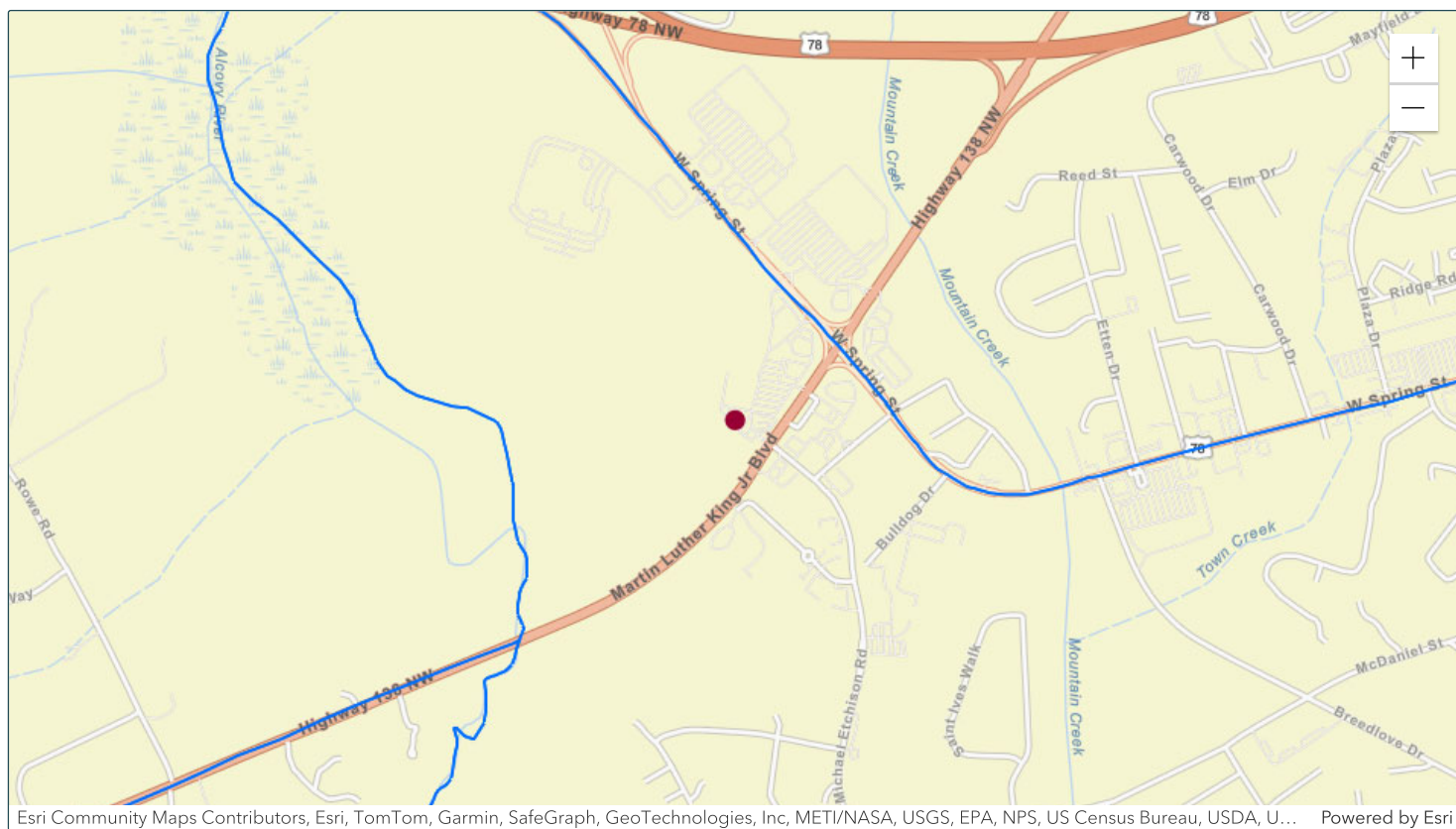
Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



● Matched Address: 210 Martin Luther King Jr Blvd, Monroe, Georgia, 30655

MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA || State: 13 - GEORGIA || County: 297 - WALTON COUNTY || Tract Code: 1107.01

● Selected Tract

MSA: || State: || County: || Tract Code:



2026 FFIEC Geocode Census Report

Matched Address: 210 Martin Luther King Jr Blvd, Monroe, Georgia, 30655
MSA: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA
State: 13 - GEORGIA
County: 297 - WALTON COUNTY
Tract Code: 1107.01

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- The HMDA Disclosure Statement for the prior two calendar years, if applicable;
-

Legacy State Bank is not required to report home mortgage loan data.

Small Institution CRA Examination Procedures OCC, FRB, FDIC and OTS – July 2007

- The institution's loan-to-deposit ratio for each quarter of the prior calendar year;
-

Loan to Deposit Ratio	
2020	
March	93.11%
June	90.17%
September	91.70%
December	82.77%
2021	
March	83.06%
June	81.70%
September	81.06%
December	76.67%
2022	
March	75.63%
June	71.28%
September	71.28%
December	69.14%
2023	
March	70.93%
June	76.09%
September	77.85%
December	80.87%
2024	
March	75.51%
June	81.50%
September	79.48%
December	81.15%
2025	
March	80.09%
June	83.31%
September	82.73%
December	81.59%

- A quarterly report of the institution's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination;
-

Legacy State Bank's most recent CRA examination on May 19, 2022, received a satisfactory rating.

LEGACY STATE BANK

PRODUCTS AND SERVICES OFFERED

Deposit Products

Consumer

Legacy Checking
Fifty-Five & Alive Checking
Personal Savings
Legacy Money Market
Certificates of Deposit
Individual Retirement Accounts

Commercial

Legacy Business Checking
Commercial Checking
Legacy Business Savings

Loan Products

Consumer

Auto Loans
Construction Loans
Land Purchases
Mortgage Loans
Home Equity Lines of Credit
Savings & CD Secured Loans

Commercial

Real Estate Loans
Commercial Buildings
Equipment
Lines of Credit
SBA Loans
Investment Properties
Construction Loans

LEGACY STATE BANK

PRODUCTS AND SERVICES OFFERED

CASH MANAGEMENT

ACH Origination
Online Cash Management

Positive Pay
Remote Deposit- Quick Bank

Account Access

Debit Card
Mobile Banking
Online Banking
ATM
Wire Transfers – Domestic & Foreign
Night Depository

Debit Card Control-Freezes
E-Statements
Online Banking E-Mail Alerts Legacy
Quick Pay – P2P Mobile App Alerts

Other Services

Automatic Funds Transfer Direct Deposit
Secure Lock Communication
Merchant Services for Card Processing
thru 3rd Party

Notary Services
Safe Deposit Boxes
Payroll Processing thru 3rd Party
Business Credit Card thru 3rd Party

LEGACY STATE BANK

SCHEDULE OF FEES

Effective April 1, 2024

Check Printing	Varies
Replacement ATM Card	\$5.00
Chargeback (per item)	\$10.00
Official Checks (per check)	\$10.00
Dormant Accounts (per month)	\$5.00
Overdraft Transfer	\$10.00
Overdraft Fee (includes) NSF Check Fee for paying items	\$35.00
Returned Item Fee (includes) NSF Check Fee for Returning items	\$35.00
Stop Payment	\$35.00
Cash Handling per \$1000.00	\$5.00
Coin per roll	\$0.10
Levy/Garnishment	\$50.00
Account Research per hour/ one hr. min.	\$50.00
IRA Transfer	\$50.00
Monthly Paper Statement	\$2.00
Statement with Check Images	\$5.00
Returned Mail (charge after 2 statement cycles. Max \$48.00)	\$4.00
Hold Mail	\$2.00

Photocopies:

Past Statement Copy	\$5.00
Photocopies of Paid Checks (per copy)	\$3.00

Safe Deposit Box Fee

Size	Price/Annual
3 x 5	\$40.00
3 x 10	\$60.00
5 x 10	\$85.00
10 x 10	\$125.00
Drilling Fee	\$300.00
Key Replacement	\$35.00

Wire Transfers

Incoming (domestic)	\$20.00
Outgoing (domestic)	\$30.00
Outgoing/Incoming (foreign)	\$60.00

INTRODUCTION

Following is a listing of the usual and customary fees charged by the bank to loan customers. Additional fees may be charged on an individual basis as circumstances warrant.

TYPE OF CHARGE	AMOUNT
Processing Fee	\$495- Consumer Purpose Land, Real Estate, HELOC, and Mortgage \$500- Commercial
Consumer Loan Fee	1% Origination Fee- Consumer Purpose RE, Land and Mortgage
Commercial Loan Fee	Negotiated
Renewal Fee	\$425- Consumer \$500- Residential Construction Negotiated- Commercial
Extension Fee	\$250 – Commercial \$500 – Residential Construction \$150 - Consumer
Modification Fee	\$395 – Consumer + 1% of the increased amount Negotiated – Commercial + 1% of the increased amount
Flood Cert – Lereta	\$9.50
GRMA	\$10.00
Inspection Fee	\$295.00 – Residential/ Commercial Inspections
VSI (Bank Paid) Coverage Amounts Apply	\$12.50
Deed to Secure Debt	\$25.50
Deed Modification	\$25.50
Assignment of Leases and Rents	\$25.50
UCC	\$25.50
Deed Release Fees	\$25.50
Intangible Taxes	\$3 per thousand plus \$1.50 for each 500 below the thousand mark.
Transfer Tax	\$1 per 1,000 of Sales price
Attorney Fees Title Search Title Policies Closing Fees	Actual Cost- Contact Attorney
Appraisal Fee/Environmental Internal Evaluation	Actual Cost \$175.00 – Residential \$495.00 - Commercial

Community Involvement

Legacy State Bank participates in several community functions with both financial contributions as well as volunteer hours, including, but not limited to:

CIVIC ORGANIZATION

CONTACT

A Child's Voice Advocacy Center

Bill Walker

Rotary Club of Loganville

Bill Walker

Boys Scouts of America

Bill Walker

Friends of O'Kelly Memorial Library

Bryan Hendrix

Walton County Chamber of Commerce

Bill Walker, DD Quillian, Wes Peters, Leslie Boyd

Oconee County Rotary Club

DD Quillian

Touchdown Club of Athens

Mason McWhorter

UGA Chapter National Football Hall of Fame

Mason McWhorter

Wellroot Foundation

Mason McWhorter

Kiwanis Club of Monroe

Wes Peters

Walton County Historical Society

Wes Peters

Boys & Girls Club of Walton County

Wendi Spinks

United Way of Walton County

Denise Buchanan & Reece Balon

Development Authority of Walton County

Leslie Boyd

Barrow Community Foundation

Leslie Boyd

Community Sponsorships

City Of Loganville

Groovin' on the Green

Trick or Treat on Main

Autumn Fest

Independence Day Celebration

Rotary Wing Fling

Development Authority Founding Sponsor

Fine Arts Society

Loganville SPLOST

City of Monroe

First Friday Concerts

Christmas Parade

Walton County School System – Various Sports & Clubs

Loganville Lions Club

Student Success Alliance

Project Renewal

American Legion

Walton-Barrow Board of Realtors

Loganville Legacy Lions Club

Legacy State Bank – Change for Charity

Shepherd's Staff Ministries Food Bank

Walton County YMCA

Loganville Library

Ride for America

St. Oliver's Men's Club

Blue Light Golf Tournament

Loganville Police Dept Donut Dash

Operation Toy Soldier