CRA Public File

Cypress Bank

TABLE OF CONTENTS

CRA Performance Evaluation

Bank Location Opened and Closed – Last 2 Years

Bank Location and Hours

Bank Products and Services

- **Deposit Products**
- **Loan Products**
- **Electronic Services**
- **Fee Schedules**
- **ATM Listings**

Community Involvement

Assessment Area Maps by County

- **Camp County**
- **Cass County**
- **Delta County**
- **Franklin County**
- **Hopkins County**
- **Hunt County**
- **Morris County**
- **Titus County**
- **Upshur County**
- **Wood County**

Census Tract Listing by County

HMDA Disclosure Statement

Loan to Deposit Ratio

CRA Notice (Main Branch)

PUBLIC DISCLOSURE

September 9, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Cypress Bank, SSB
Certificate Number: 31905

120 South Greer Blvd
Pittsburg, Texas 75686

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING 1
DESCRIPTION OF INSTITUTION 1
DESCRIPTION OF ASSESSMENT AREAS 2
SCOPE OF EVALUATION 3
CONCLUSIONS ON PERFORMANCE CRITERIA 5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 7
TEXAS NON-MSA ASSESSMENT AREA – Full-Scope Review 7
DALLAS-PLANO-IRVING MD ASSESSMENT AREA – Limited-Scope Review 13
APPENDICES 17
SMALL BANK PERFORMANCE CRITERIA 17
GLOSSARY 18

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 (LTD) ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and the assessment area credit needs.

- A majority of loans and other lending related activities are in the institution's assessment areas.

- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.

- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.

- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

Cypress Bank, SSB (CB) is a full-service bank headquartered in Pittsburg, Texas. Cypress Bancshares, Inc., Pittsburg, Texas, wholly owns the bank. The bank does not have any affiliates or subsidiaries. CB received a "Satisfactory" rating at its previous Federal Deposit Insurance Corporation Performance Evaluation, dated September 10, 2018, based on Federal Financial Institutions Examination Council (FFIEC) Interagency Small Institution Examination Procedures.

The bank operates four full-service locations and a limited-service drive through only location. The main office is in Camp County, with one branch in each of the following counties: Hunt, Titus, and Morris. The bank's full-service branch in Titus County was opened since the previous evaluation. The bank did not close any branches, and no merger or acquisition activities have occurred since the previous evaluation.

The bank's primary business focus continues to be a commercial and residential lending. The bank continues to offer a variety of loan products including commercial, agricultural, construction, consumer, and home mortgage. The bank also provides a variety of deposit services including checking, savings, and certificates of deposit. In addition to traditional banking services, customers have access to automated teller machines (ATMs), telephone banking, online banking including electronic bill pay, and mobile banking.

According to the Report of Condition and Income as of June 30, 2024, the bank reported total assets of $231.3 million, total loans of $151.8 million, and total deposits of $181.9 million. Since the prior evaluation, total assets increased 22.4 percent, total loans increased 20.0 percent, and total deposits increased 20.6 percent.

The following table illustrates the bank's outstanding loan portfolio as of June 30, 2024. The bank's loan portfolio primarily consists of residential and commercial loans. Residential loans (secured by 1-4 family residential properties and multifamily) represent 53.3 percent of total loans by dollar volume. Commercial loans (secured by nonfarm nonresidential properties and commercial and industrial loans) represent 18.4 percent of the total loans by dollar volume.

Loan Portfolio Distribution as of 6/30/2024		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	11,506	7.6
Secured by Farmland	13,105	8.6
Secured by 1-4 Family Residential Properties	76,821	50.6
Secured by Multifamily (5 or more) Residential Properties	4,038	2.7
Secured by Nonfarm Nonresidential Properties	18,039	11.9
Total Real Estate Loans	**123,509**	**81.4**
Commercial and Industrial Loans	9,857	6.5
Agricultural Production and Other Loans to Farmers	2,789	1.8
Consumer Loans	15,505	10.2
Obligations of State and Political Subdivisions in the U.S.	59	<0.1
Other Loans	60	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**151,779**	**100.0**
Source: Reports of Condition and Income; Due to rounding, totals may not equal 100.0		

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The bank continues to designate two assessment areas in the State of Texas: the Texas Non-Metropolitan Statistical Area (Texas Non-MSA) assessment area and the Dallas-Plano-Irving, Texas Metropolitan Division (Dallas MD) assessment area. The combined areas encompass 83 census tracts with the following income designations based on 2020 U.S. Census data: 2 low-, 12 moderate-, 55 middle, and 14 upper-income.

The assessment area has changed slightly since the previous evaluation due to changes in census tract boundaries during the 2020 U.S. Census and the addition of Hopkins and Wood counties to the bank's assessment area. At the prior evaluation, using 2015 American Community Survey (ACS) data the assessment area contained 52 total census tracts including 3 low-, 14 moderate-, 33 middle-, and 2

upper-income census tracts. The assessment areas conform to CRA regulatory requirements. Refer to the individual assessment area discussions for additional details. The following table provides a description of the assessment areas.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
Texas Non-MSA	Camp, Cass, Delta, Franklin, Hopkins, Wood, Morris, Titus, and Upshur	62	3
Dallas MD	Hunt	21	1
Source: Bank Data			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated September 10, 2018, to the current evaluation dated September 9, 2024. Examiners conducted this CRA evaluation using FFIEC Interagency Small Institution Examination Procedures. These procedures include the Lending Test. The appendix lists the test's criteria.

The following table shows that the bank generated a substantial majority of its loans, garnered the largest percentage of its deposits, and contained a majority of its offices in the Texas Non-MSA assessment area. Consequently, examiners applied full-scope procedures to and placed the greatest weight on the bank's performance in the Texas Non-MSA assessment area. Since examiners applied full-scope procedures to the Dallas MD assessment area at the previous evaluation, limited-scope procedures were used on this assessment area for this evaluation. Loans captured in the table below only include those generally considered under CRA: small business, home mortgage, small farm, and consumer.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Texas Non-MSA	42,199	87.3	132,334	74.6	3	75.0
Dallas MD	6,115	12.7	45,168	25.4	1	25.0
Total	**48,314**	**100.0**	**177,502**	**100.0**	**4**	**100.0**
Source: Bank Data (CRA Category loans 2023); FDIC Summary of Deposits (6/30/2023)						

Activities Reviewed

CRA Small Institution Examination 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 illustrates the bank's originations and purchases over the 2023 calendar year by loan type.

Loans Originated or Purchased				
Loan Category	**$(000s)**	**%**	**#**	**%**
Construction and Land Development	16,544	25.5	44	3.0
Secured by Farmland	4,946	7.6	13	0.9
Secured by 1-4 Family Residential Properties	13,054	20.1	58	4.0
Multi-Family (5 or more) Residential Properties	80	0.1	1	0.1
Commercial Real Estate Loans	3,645	5.6	10	0.7
Commercial and Industrial Loans	12,172	18.8	183	12.6
Agricultural Loans	2,043	3.2	65	4.4
Consumer Loans	12,374	19.1	1,080	74.3
Other Loans	0	0.0	0	0.0
Total Loans	**64,858**	**100.0**	**1,454**	**100.0**
Source: Bank Data (1/1/23 – 12/31/23)				

Considering the dollar volume and number of loans originated, as well as management's stated business strategy, examiners determined that the bank's major product lines consist of small business loans (commercial real estate and commercial and industrial) and home mortgage loans (1-4 family residential and multi-family). Since the other categories typically reviewed for CRA do not represent major product lines and thus would not materially affect any conclusions or ratings, this evaluation does not include a review of them.

This evaluation will consider the universe of 193 commercial loans totaling $15.8 million originated in 2023. Of the 193 commercial loans, 191 loans totaling $12.6 million qualified as small business loans. Examiners reviewed the entire universe of small business loans originated between January 1, 2023, and December 31, 2023. For geographic distribution, examiners reviewed the loans originated in the bank's assessment area, based on the assessment area concentration findings. To evaluate borrower profile performance, examiners reviewed a statistical sample of 48 loans totaling $4.3 million from the entire universe of small business loans originated in the assessment areas during 2023. The small business loan sample relied on a 90 percent confidence interval and 10 percent precision level. Examiners utilized 2023 D&B data for comparable data.

CB reports home mortgage loans pursuant to the Home Mortgage Disclosure Act (HMDA). Therefore, this evaluation also includes a review of all home mortgage loans reported on the bank's 2022 and 2023 HMDA Loan Application Registers (LARs), as follows:

- 2022: 119 home mortgage loans totaling $23.2 million, and
- 2023: 69 home mortgage loans totaling $13.9 million

Aggregate data served as the primary standard of comparison for home mortgage loans. Examiners did not identify any performance trends between the different years' data that materially affect conclusions. Therefore, the geographic distribution and borrower profile analyses present home mortgage loan data for 2023, the most recent year for which aggregate data exists. However, the assessment area concentration discussion includes home mortgage loan data for both years reviewed.

Examiners considered the universe of small business and home mortgage loans when determining loan product weighting. The following table shows that small business loans represent a majority by number; however, home mortgage loans represent a majority by dollar volume of the loan categories reviewed. Considering the number and dollar volume of the loan categories reviewed, examiners weighted small business loans heavier when arriving at conclusions.

Loan Products Reviewed				
Loan Category	**Universe**			
	#	**%**	**$(000s)**	**%**
Small Business	191	73.5	12,623	47.6
Home Mortgage	69	26.5	13,890	52.4
Total Loans	**260**	**100.0**	**26,513**	**100.0**
Source: 2023 HMDA and 2023 Bank Data				

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

CB demonstrated satisfactory performance under the Lending Test. This performance is primarily supported by a reasonable LTD ratio, a majority of loans originated inside of the assessment areas, reasonable record regarding geographic distribution, and reasonable record regarding borrower profile. The bank did not receive any CRA-related complaints since the previous evaluation.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs. Examiners considered the bank's size, business strategy, and capacity relative to the assessment area credit needs when arriving at this conclusion.

The bank's LTD ratio, calculated from Report of Condition and Income data, averaged 82.6 percent over the past 24 calendar quarters, reflecting a decrease from the average net LTD ratio of 89.9 percent reported at the prior evaluation. The quarterly average net LTD ratios ranged from a low of 75.3 percent on March 31, 2021, to a high of 85.8 percent on December 31, 2018.

Examiners identified and listed in the following table three similarly situated institutions operating in or near the bank's assessment areas and reflecting similar asset sizes and/or lending emphases. As illustrated in the table below, CB's ratio falls within the range of the ratios of similarly situated institutions.

LTD Ratio Comparison		
Bank	**Total Assets as of 06/30/2024 ($000s)**	**Average Net LTD Ratio (%)**
Cypress Bank, Pittsburg, TX	**231,303**	**82.6**
Gilmer National Bank, Gilmer, TX	336,056	76.0
The First National Bank of Hughes Springs, TX	310,251	82.0
Spring Hill State Bank, Longview, TX	239,623	91.0
Source: Reports of Condition and Income 9/30/2018 - 6/30/2024		

Assessment Area Concentration

A majority of loans and other lending related activities are inside the assessment areas. The following table shows the bank originated a majority of its small business and home mortgage loans inside its assessment areas, by both number and dollar volume.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					**Dollar Amount of Loans $(000s)**				
Loan Category	**Inside**		**Outside**		**Total**	**Inside**		**Outside**		**Total**
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
Small Business										
2023	144	75.4	47	24.6	191	9,832	77.9	2,791	22.1	12,623
Home Mortgage										
2022	108	90.8	11	9.2	119	17,987	77.6	5,178	22.4	23,165
2023	67	97.1	2	2.9	69	13,340	96.0	550	4.0	13,890
Subtotal	**175**	**93.1**	13	**6.9**	**188**	**31,327**	**84.5**	**5,728**	**15.5**	**37,055**
Source: 2023 Bank and HMDA Reported Data										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the entire assessment areas. The performance is consistent in each of the assessment areas with reasonable performance noted in both assessment areas. Examiners focused on the performances in low- and moderate-income census tracts and considered the loan category reviewed relative to the available comparative data and any performance context in order to draw conclusions. This factor only considered loans originated inside the bank's assessment areas.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the bank, reasonable penetration among individuals of different income levels (including low- and moderate-income) and business borrowers of different sizes. The performance is consistent in each of the assessment areas with reasonable performance noted in both assessment areas. Examiners focused on the performances to low- and moderate-income borrowers and considered the loan category reviewed

relative to the available comparative data and any performance context in order to draw conclusions. This factor only considered loans originated inside the bank's assessment areas.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

TEXAS NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS NON-MSA ASSESSMENT AREA

CB designated all census tracts in Camp, Cass, Delta, Franklin, Hopkins, Morris, Titus, and Wood counties. In addition, the assessment area includes Upshur County, part of the Longview, Texas MSA, as examiners determined this county did not extend substantially beyond the Texas Non-MSA assessment area. All counties are contiguous and lie in the northeastern portion of Texas bordering Arkansas and Louisiana.

The assessment area consists of 62 census tracts, which reflect the following income designations based on 2020 U.S. Census data: 6 moderate-, 43 middle-, and 13 upper-income. This reflects a change from the prior evaluation, where the assessment area accounted for 33 census tracts, which reflected, per 2015 ACS data: 7 moderate-, 24 middle-, and 2 upper-income.

Economic and Demographic Data

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area TX Non-MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	62	0.0	9.7	69.3	21.00	0.0
Population by Geography	222,249	0.0	7.7	70.0	22.3	0.0
Housing Units by Geography	101,259	0.0	7.6	70.4	22.0	0.0
Owner-Occupied Units by Geography	63,054	0.0	7.1	67.3	25.6	0.0
Occupied Rental Units by Geography	20,250	0.0	9.7	77.0	13.3	0.0
Vacant Units by Geography	17,955	0.0	7.1	73.9	19.0	0.0
Businesses by Geography	19,909	0.0	9.1	70.2	20.7	0.0
Farms by Geography	1,161	0.0	6.6	64.5	28.9	0.0
Family Distribution by Income Level	59,160	19.8	17.1	21.0	42.1	0.0
Household Distribution by Income Level	83,304	22.9	16.0	17.8	43.3	0.0
Median Family Income Non-MSAs - TX		$61,785	Median Housing Value			$132,228
			Median Gross Rent			$784
			Families Below Poverty Level			14.7%

Source: 2020 U.S. Census Data and 2023 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 area's major employers include Pilgrim's Pride, Big Tex Trailer Mfg. Inc., Priefert Mfg. Inc., Atlantic Health System, and Andritz Separation Inc.

According to 2023 D&B data, the services industry represents the largest portion of businesses in the assessment area at 31.8 percent, followed by non-classifiable establishments at 20.5 percent, and retail trade at 12.6 percent. The data also indicates a notable number of these operations are relatively small with 91.9 percent of businesses operating from one location, and 65.3 percent have four or fewer employees.

The following table shows annual unemployment rates according to the U.S. Bureau of Labor Statistics over the evaluation period for each county within the assessment area, the State of Texas, and nationwide. The unemployment rates show a notable decrease since the onset of the COVID-19 pandemic.

Unemployment Rates				
Area	2021	2022	2023	June 2024
	%	%	%	%
Cass County	6.6	4.7	4.7	5.5
Camp County	5.9	4.5	4.4	5.3
Delta County	4.9	4.1	4.5	4.5
Franklin County	4.4	3.3	3.8	4.6
Hopkins County	4.4	3.6	3.5	3.7
Morris County	10.2	6.3	5.9	6.8
Titus County	5.4	4.4	4.2	5.1
Upshur County	6.2	4.3	4.2	4.9
Wood County	5.7	4.5	4.4	5.0
State of Texas	5.6	3.9	3.9	4.0
National Average	5.4	3.6	3.6	4.1
Source: U.S. Bureau of Labor and Statistics				

Examiners used the 2023 FFIEC updated median family income (MFI) level to analyze home mortgage loans under the borrower profile performance factor. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2023 FFIEC-updated median family income of $73,200 for the Texas Non-MSA assessment area.

Median Family Income Ranges – Texas Non-MSA				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2023 ($73,200)	<$36,600	$36,600 to <$58,560	$58,560 to <$87,840	≥$87,840
Source: FFIEC				

Competition

The assessment area contains a moderate level of competition from other chartered institutions. According to the June 30, 2023, FDIC Deposit Market Share data, there were 26 financial institutions in Camp, Cass, Delta, Franklin, Hopkins, Morris, Titus, Upshur, and Wood counties operating 85 branches. Within the nine counties, CB ranked 11th with a deposit market share of approximately 2.5 percent. Credit unions, mortgage companies, and finance companies also compete for loans in the area, thus heightening the competition level. Overall, the competition level allows for lending opportunities.

Community Contacts

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

Examiners contacted an individual from a local organization providing affordable housing in Titus County. The contact indicated that the local economic condition is favorable and has experienced

growth over the past few years. The addition of new small to medium sized businesses in the area and the ongoing operations from large employers such as Priefert Steel is bringing a number of new jobs. Specifically, in 2023, Priefert Steel began manufacturing Nevados' all-terrain solar mounting and tracking equipment at the Priefert factory in Mount Pleasant, Texas. Regarding housing stock in the area, the contact noted that more stock is needed to meet demand. Currently, there are 1,500 applicants for affordable housing on the organization's waiting list. The contact noted that there is not enough new housing construction; additionally, the contacted noted that about 25 percent of the housing stock is either blight, in need of repair, or should be demolished. The contact stated that there is need for improvement in the encouragement of small businesses in the area, particularly with providing information and education on financial services and products available to them. Finally, the contact stated that the area is well served by local financial institutions, particularly those that originated in the area.

Credit Needs

Examiners identify the credit needs of the assessment area based on information from the community contact, bank management, and demographic and economic data. Based on this information, examiners determined that small business and home mortgage loans are notable credit needs in the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN TEXAS NON-MSA ASSESSMENT AREA

LENDING TEST

Within the Texas Non-MSA assessment area, the bank displayed a reasonable record regarding the Lending Test. The reasonable geographic loan distribution and borrower profile support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Texas Non-MSA assessment area. A reasonable record regarding the distribution of small business and home mortgage lending supports this conclusion. Examiners focused on the performance in moderate-income census tracts and considered the loan category reviewed relative to the available comparative data and any performance context in order to draw conclusions. This factor only considered loans granted inside the bank's Texas Non-MSA assessment area.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The following table shows that the bank's level of lending in the moderate-income census tracts falls below demographics by 4.5 percentage points, reflecting reasonable performance.

Geographic Distribution of Small Business Loans Texas Non-MSA Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0	0.0	0	0.0
Moderate	9.1	6	4.6	540	6.5
Middle	70.2	125	95.4	7,727	93.5
Upper	20.7	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Totals	**100.0**	**131**	**100.0**	**8,267**	**100.0**
Source: 2023 D&B Data; 2023 Bank Data					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The following table shows that the bank's lending in moderate-income census tracts rises 1.1 percentage points above aggregate data, reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans Texas Non-MSA Assessment Area						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	7.0	7.5	5	8.6	1,453	13.5
Middle	67.3	66.9	50	86.2	8,933	82.7
Upper	25.6	25.5	3	5.2	409	3.8
Not Available	0.0	0.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**58**	**100.0**	**10,795**	**100.0**
Source: 2020 U.S. Census Data; 2023 HMDA Reported Data; 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0						

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes in the Texas Non-MSA assessment area. Examiners focused on the performances to low- and moderate-income borrowers and considered the loan category reviewed relative to the available comparative data and any performance context in order to draw conclusions. Although small business performance is poor, due to the large number of small business loans with revenues not available which skews the analysis, the bank's adequate home mortgage lending performance primarily supports this conclusion. This factor only considered loans granted inside the bank's Texas Non-MSA assessment area.

Small Business Loans

The distribution of borrowers reflects poor penetration among business customers of different sizes in the assessment area. A poor record of lending to businesses with gross annual revenues of $1 million or less primarily supports this conclusion. As shown in the following table, the bank originated less than three out of every ten loans to businesses with gross annual revenues of $1 million or less, reflecting poor performance. However, a high percentage of the bank's loans did not have revenue information available, which heavily skews the data. Therefore, examiners placed less weight on this product when arriving at conclusions.

Detailed Distribution of Small Business Loans by Gross Annual Revenues Texas Non-MSA Assessment Area					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	63.3	3	7.0	325	10.4
$100,000 - $249,999	18.5	4	9.3	30	1.0
$250,000 - $499,999	4.6	1	2.3	10	0.3
$500,000 - $1,000,000	2.0	1	2.3	500	16.1
Subtotal <= $1,000,000	**88.5**	**9**	**20.9**	**865**	**27.8**
>$1,000,000	2.8	9	20.9	1,489	47.8
Revenue Not Available	8.8	25	58.1	760	24.4
Total	**100.0**	**43**	**100.0**	**3,114**	**100.0**
Source: 2023 D&B Data; 2023 Bank Data. Due to rounding, totals may not equal 100.0					

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among retail customers of different income levels in the assessment area. Reasonable performances to low- and moderate-income borrowers support this conclusion. As seen in the table below, the bank's lending to low-income borrowers rises 1.6 percentage points above aggregate data, reflective of reasonable performance. The table further shows that, to moderate-income borrowers, the bank's lending level rises 6.9 percentage points above aggregate data, also reflecting reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level Texas Non-MSA Assessment Area						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	19.8	3.6	3	5.2	166	1.5
Moderate	17.1	12.1	11	19.0	1,133	10.5
Middle	21.0	20.9	10	17.2	1,077	10.0
Upper	42.2	42.3	26	44.8	5,683	52.6
Not Available	0.0	21.3	8	13.8	2,736	25.3
Total	**100.0**	**100.0**	**58**	**100.0**	**10,795**	**100.0**
Source: 2020 U.S. Census Data; 2023 HMDA Reported Data; 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0						

DALLAS MD ASSESSMENT AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS DALLAS MD ASSESSMENT AREA

The Dallas MD assessment area includes all of Hunt County, located west of the bank's Texas Non-MSA assessment area and is also contiguous with the Texas Non-MSA assessment area. The bank operates one full-service office and ATM in this assessment area within the City of Commerce. According the 2020 U.S. Census data, the office is located in a low-income census tract. The assessment area consists of 21 census tracts, which reflect the following income designations based on 2020 U.S. Census data: 2 low-, 6 moderate-, 12 middle-, and 1 upper-income. This reflects a change from the prior evaluation, where the assessment area accounted for 19 census tracts, which reflected, per 2015 ACS data, 3 low-, 7 moderate-, and 9 middle-income census tracts.

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area Dallas MD						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	21	9.5	28.6	57.1	4.8	0.0
Population by Geography	99,956	8.0	29.3	59.5	3.2	0.0
Housing Units by Geography	38,119	7.4	33.3	56.1	3.1	0.0
Owner-Occupied Units by Geography	23,357	3.9	29.2	62.3	4.6	0.0
Occupied Rental Units by Geography	10,239	15.5	40.0	43.9	0.7	0.0
Vacant Units by Geography	4,523	7.1	39.8	51.7	1.3	0.0
Businesses by Geography	9,614	4.4	28.0	63.4	4.1	0.0
Farms by Geography	444	0.9	19.8	71.8	7.4	0.0
Family Distribution by Income Level	23,568	30.3	20.3	21.4	28.0	0.0
Household Distribution by Income Level	33,596	33.7	17.3	18.6	30.4	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		$88,315	Median Housing Value			$132,228
			Median Gross Rent			$946
			Families Below Poverty Level			10.3%

Source: 2020 U.S. Census Data and 2023 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 area's major employers include L3Harris Technologies, Texas A&M University, Walmart, Hunt Regional Healthcare, and Marks & Spencer.

According to 2023 D&B data, the services industry represents the largest portion of businesses in the assessment area at 30.6 percent, followed by non-classifiable establishments at 24.1 percent, and retail trade at 11.5 percent. The data also indicates a notable number of these operations are

relatively small with 93.2 percent of businesses operating from one location, and 63.9 percent have four or fewer employees.

The following table shows annual unemployment rates according to the U.S. Bureau of Labor Statistics over the evaluation period for Hunt County, the State of Texas, and nationwide. The unemployment rate for Hunt County generally remain similar to the State of Texas and national averages.

Unemployment Rates				
Area	**2021**	**2022**	**2023**	**June 2024**
	%	**%**	**%**	**%**
Hunt County	5.2	4.0	4.1	4.9
State of Texas	5.6	3.9	3.9	4.0
National Average	5.4	3.6	3.6	4.1
Source: U.S. Bureau of Labor and Statistics				

Examiners used the 2023 FFIEC updated MFI level to analyze home mortgage loans under the borrower profile performance factor. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2023 FFIEC-updated median family income of $105,600 for the Dallas MD assessment area.

Median Family Income Ranges – Dallas MD				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2023 ($105,600)	<$52,800	$52,800 to <$84,480	$84,480to <$126,720	≥$126,720
Source: FFIEC				

CONCLUSIONS ON PERFORMANCE CRITERIA IN DALLAS MD ASSESSMENT AREA

LENDING TEST

The institution's lending performance in the Dallas MD assessment area is consistent with the institution's lending performance overall.

Geographic Distribution

Small Business Loans

Geographic Distribution of Small Business Loans Dallas MD Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	4.4	2	15.4	25	1.6
Moderate	28.0	5	38.5	1,313	83.9
Middle	63.4	6	46.2	227	14.5
Upper	4.1	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Totals	**100.0**	**13**	**100.0**	**1,565**	**100.0**
Source: 2023 D&B Data; 2023 Bank Data. Due to rounding, totals may not equal 100.0					

Home Mortgage Loans

Geographic Distribution of Home Mortgage Loans Dallas MD Assessment Area						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	3.9	4.8	0	0.0	0	0.0
Moderate	29.2	17.0	3	33.3	1,801	70.8
Middle	62.3	76.7	6	66.7	744	29.2
Upper	4.6	1.6	0	0.0	0	0.0
Income Not Available	0.0	0.0	0	0.0	0	0.0
Total	**100.0**	**100.0**	**9**	**100.0**	**2,545**	**100.0**
Source: 2020 U.S. Census Data; 2023 HMDA Reported Data; 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0						

Borrower Profile

Small Business Loans

Detailed Distribution of Small Business Loans by Gross Annual Revenues Dallas MD Assessment Area					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	67.4	0	0.0	0	0.0
$100,000 - $249,999	17.5	0	0.0	0	0.0
$250,000 - $499,999	4.1	3	60.0	46	3.9
$500,000 - $1,000,000	1.7	0	0.0	0	0.0
Subtotal <= $1,000,000	**90.7**	3	**60.0**	**46**	**4.0**
>$1,000,000	2.2	2	40.0	1,125	96.1
Revenue Not Available	7.1	0	0.0	0	0.0
Total	**100.0**	**5**	**100.0**	**1,171**	**100.0**
Source: 2023 D&B Data, 2023 Bank Data. Due to rounding, totals may not equal 100.0					

Home Mortgage Loans

Distribution of Home Mortgage Loans by Borrower Income Level Dallas MD Assessment Area						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	30.3	5.5	1	11.1	50	2.0
Moderate	20.3	21.4	3	33.3	439	17.2
Middle	21.4	23.8	3	33.3	261	10.3
Upper	28.0	22.0	1	11.1	100	3.9
Income Not Available	0.0	27.4	1	11.1	1,695	66.6
Total	**100.0**	**100.0**	**9**	**100.0**	**2,545**	**100.0**
Source: 2020 U.S. Census Data; 2023 HMDA Reported Data; 2023 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%						

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 institution'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 institution 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.

Cypress Bank

Branches Opened in the last 2 years

None

Branches Closed in the last 2 years

None

Cypress Bank

Bank Locations

- Main Office
  120 S Greer Blvd
  Pittsburg, TX 75686
  (903) 856-6653
  Tract Code: 9502.00 (Middle-Income Tract)

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

- Lone Star Branch
  110 N Main
  Lone Star, TX 75668
  (903) 656-3474
  Tract Code: 9502.00 (Middle-Income Tract)

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

- Commerce Branch
  1702 Live Oak
  Commerce, TX 75428
  (903) 886-7425
  Tract Code: 9606.00 (Low-Income Tract)

Hours of Operation

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

Bank Locations

- Mt. Pleasant - North
  801 N Jefferson Ave.
  Mt. Pleasant, TX 75455
  (903) 572-9856
  Tract Code: 9506.00 (Middle-Income Tract)

Operations Facility – Closed to the Public

- Mt. Pleasant – South
  1312 S Jefferson Ave.
  Mt. Pleasant, TX 75455
  (903) 572-9856
  Tract Code: 9507.00 (Moderate-Income Tract)

Hours of Operation

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

Account Services

Visa Debit Card
Direct Deposit
eStatements
Online Banking
Mobile Banking
Online Bill Pay
Zelle
Overdraft Privilege
Automatic Transfers
Safe Deposit Boxes
EMV compliant ATM's
Wire Transfers
Notary Services
Commercial Banking
Notifi Alerts

Loan Services

Auto
RV
Personal
Vacation
Agricultural
Commercial Loans

Mortgages

Home Purchase
Home Refinance
Home Equity/Home Improvement
Lot and Land Purchases
Construction Loans
Commercial Real Estate

We have a variety of mortgage products to best meet your needs. Our secondary market products include conventional fixed rate loans, FHA and USDA financing options. We also have very competitive in-house mortgage products. We will make every effort to find the best loan solution to meet your needs. Visit us at one of our convenient locations or visit us online at www.cypressbanktx.com.

Office Locations

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

110 N. Main St.
Lone Star, TX 75668
903-656-3474

1702 Live Oak
Commerce, TX 75428
903-886-7425

1312 S. Jefferson
Mt. Pleasant, TX 75455
903-572-9856

Operations Office
801 N. Jefferson
Mt. Pleasant, TX 75455
903-572-7585
(ATM Only)

Ask about our commercial banking accounts and lending services!

www.cypressbanktx.com



Cypress Bank

Consumer Banking Guide

EQUAL HOUSING LENDER

Member FDIC

Checking Accounts

Easy Checking – Personal*

-Minimum deposit to open account - $50

-No minimum balance requirements

-Monthly service charge of $10

*$10 service charge waived if signed up for E-Statement or are 62 years of age or older

NOW and SuperNOW Account – Personal

NOW- Minimum deposit to open: $500

-Monthly service charge of $15 if average daily balance for cycle falls below $500

SuperNOW - Minimum deposit to open: $2,500

-Monthly service charge of $15 if average daily balance for cycle falls below $2,500

-Interest will be compounded and credited to your account monthly

-Maintain a minimum balance of $500 in the account each day to obtain the disclosed annual percentage yield



Rev 2023

Savings Accounts

Statement Savings Account – Personal

-Minimum deposit to open account - $100

-Monthly service charge of $3 if the account balance falls below $50 any time during the month

-Interest will be compounded and credited to your account quarterly

-Excess withdrawal charge of $2 for each debit transaction in excess of three during a calendar month.

-Maintain a minimum balance of $50 to obtain disclosed annual percentage yield

Money Market Account – Personal

-Minimum deposit to open account - $2,500

-Monthly service charge of $15 if average daily balance for the monthly statement cycle falls below $2,500

-Excess withdrawal charge of $3 for each debit transaction in excess of six during a calendar month.

-Interest will be compounded and credited to your account each month

Health Savings Account

Minimum deposit to open account - $50

-Monthly service charge of $2

-Interest will be compounded and credited to your account each month

-Maintain a minimum balance of $500 in the account each day to obtain the disclosed annual percentage yield

-No setup or annual maintenance fee

CODs & IRA Accounts

Certificate of Deposit

IRA

Roth IRA



Terms and Rates may vary - Contact your local Customer Service Representative for more information.

About Cypress Bank

Cypress Bank has been serving Pittsburg, Mt. Pleasant, Commerce, Lone Star and the surrounding areas since 1977. Cypress is the oldest name of any financial institution headquartered in Camp County. We are proud to serve our communities. You can count on Cypress Bank to provide you with the best customer service to meet both personal and business banking needs. Cypress is a major provider of mortgage, personal, business, and agricultural credit in our area. We know our community, we are involved in our community and we can help you with all your financial needs, present and future. We invite you to come by and see us at one of our locations to experience the "Community" banking effect.

"Your Hometown Community Bank"

Account Services

Night Drop Services
ACH Services
Commercial Debit Card
Direct Deposit
e-Statements
Online Banking
Mobile Banking
Online Bill Pay
Zelle
Overdraft Privilege
Safe Deposit Boxes
EMV compliant ATM's
Wire Transfers
Notary Services
Consumer Banking
Notifi Alerts

Financing Services

Commercial Construction Financing
Commercial Real Estate Financing
Accounts Receivable Financing
New and Used Equipment Financing
Furniture and Fixture Financing
Inventory Financing
Livestock Financing
Letters of Credit
Floor Plan Financing

Office Locations

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

110 N. Main St.
Lone Star, TX 75668
903-656-3474

1702 Live Oak
Commerce, TX 75428
903-886-7425

1312 S. Jefferson
Mt. Pleasant, TX 75455
903-572-9856

Operations Office
801 N. Jefferson
Mt. Pleasant, TX 75455
903-572-7585
(ATM Only)

Ask about our home mortgages and consumer accounts!

www.cypressbanktx.com

Cypress Bank

Commercial Banking Guide

EQUAL HOUSING LENDER

Member FDIC

Commercial Checking Accounts

Regular Checking – Commercial*

-Minimum deposit to open account - $200

-Monthly service charge of $15 if average daily balance for cycle falls below $200 and $10 if receiving paper statements

-Non-interest bearing account

Commercial Interest Checking*

-Minimum deposit to open: $500

-Monthly service charge of $15 if average daily balance for cycle falls below $500 and $10 if receiving paper statements

-Maintain a minimum balance of $500 in the account each day to obtain the disclosed annual percentage yield.

- Interest will be compounded and credited to your account each month

-Images Included with Statement

*$10 sevice charge waived if signed up for E-Statements



Rev 2026

Savings Accounts

Statement Savings Account - Nonpersonal

-Minimum deposit to open account - $100

-Monthly service charge of $3 if account balance falls below $50 at any time during the month

-Interest will be compounded and credited to your account quarterly

-Excess withdrawal charge of $2 for each debit transaction in excess of three during a calendar month

-Maintain a minimum balance of $50 to obtain disclosed annual percentage yield

Money Market Account - Nonpersonal

-Minimum deposit to open account - $2,500.00

-Monthly service charge of $15 if average daily balance for the monthly statement cycle falls below $2,500

- Excess withdrawal charge of $3 for each debit transaction in excess of six during a calendar month

-Interest will be compounded and credited to your account each month

COD Account

Certificate of Deposit



Terms and Rates may vary - Contact your local Customer Service Representative for more information.

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"Your Hometown Community Bank"

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
Legal Processes (Levies, Freezes, Garnishments, Other)	$75
Outgoing Fax	
1st Sheet	$5
Each Additional Sheet	$3
Wire Transfers	
Outgoing Domestic	$20
Outgoing International	$45
Incoming Wires	$5
Collection Fees	
Domestic	$10
International	$30
Canadian Check Processing	
1st Item	$21
Each Additional Item	$6
Returned Mail Fee	
1st Item	No Charge
Each Additional Item if not updated within 30 days	$5
Account Transfer Fee	
Through Online Banking	No Charge
Phone Request with Employee (fee waived if customer is > 62 years of age)	$3
Safe Deposit Boxes**	
3 X 5	$15
3 X 10	$25
5 X 10	$40
10 X 10	$60
Lost Key	$15
Drilling Fee	Up to $180, May Vary

MONTHLY FEES FOR NON-PERSONAL/COMMERCIAL ACCOUNTS
Regular Checking: Monthly service charge of **$15** if average daily balance falls below $200 & **$10** monthly fee if receiving paper statements.
Interest Checking: Monthly service charge of **$15** if average daily balance falls below $500 & **$10** monthly fee if receiving paper statements.
Savings Acct: Monthly service charge of **$3** if account balance falls $50 at any time during the month. Excess withdrawal fee of **$2** after 3 withdrawals.
Money Market Acct: Monthly service charge of **$15** if average daily balance falls below $2,500. Excess withdrawal fee of **$3** after 6 withdrawals.

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

Address	City	State	Zip	County	ATM Description	Accepts Deposits
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

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

Hunt County Alliance of Economic Development

Mt Pleasant Main St Development Committee

Mt Pleasant Rodeo Association

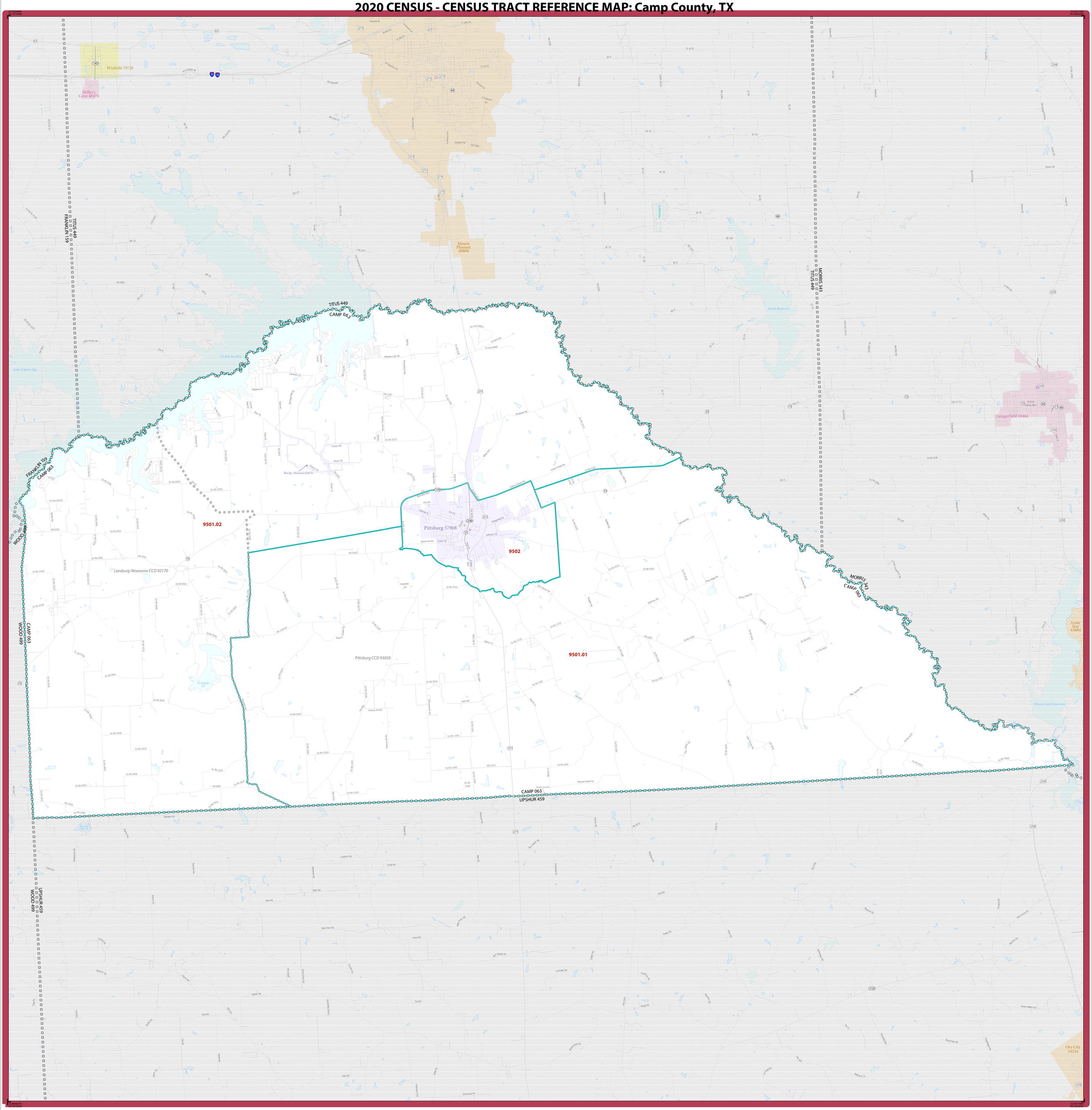
Delta Waterfowl of Mt Pleasant

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		Incline Village 35100
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	1 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

0 1 2 3 4 5 Kilometers
0 0.9 1.8 2.7 3.6 4.5 Miles
The plotted map scale is 1:47,555

N W E S

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: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

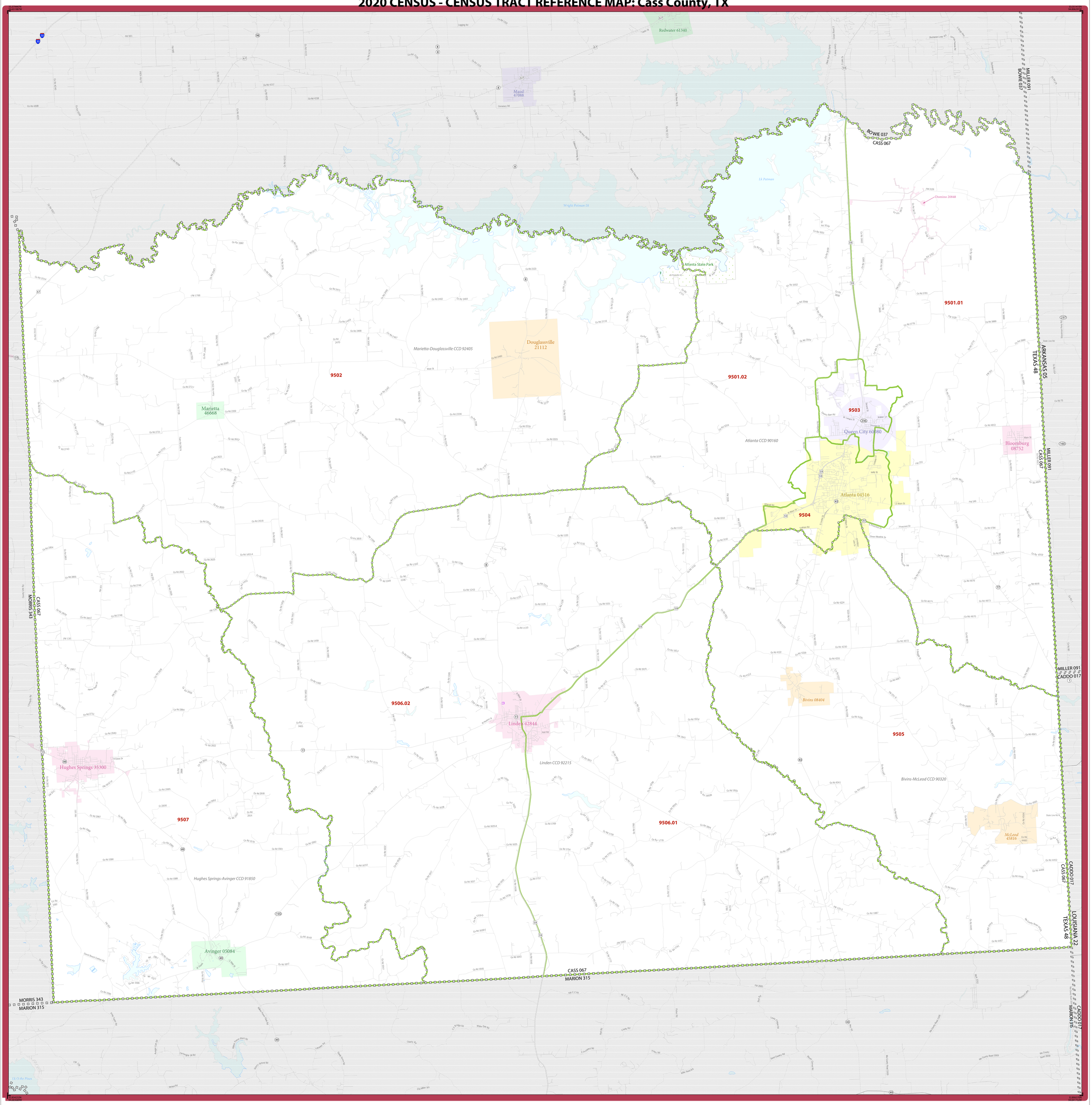
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2495480630O1

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP)[2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:68,584

N W E S

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: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

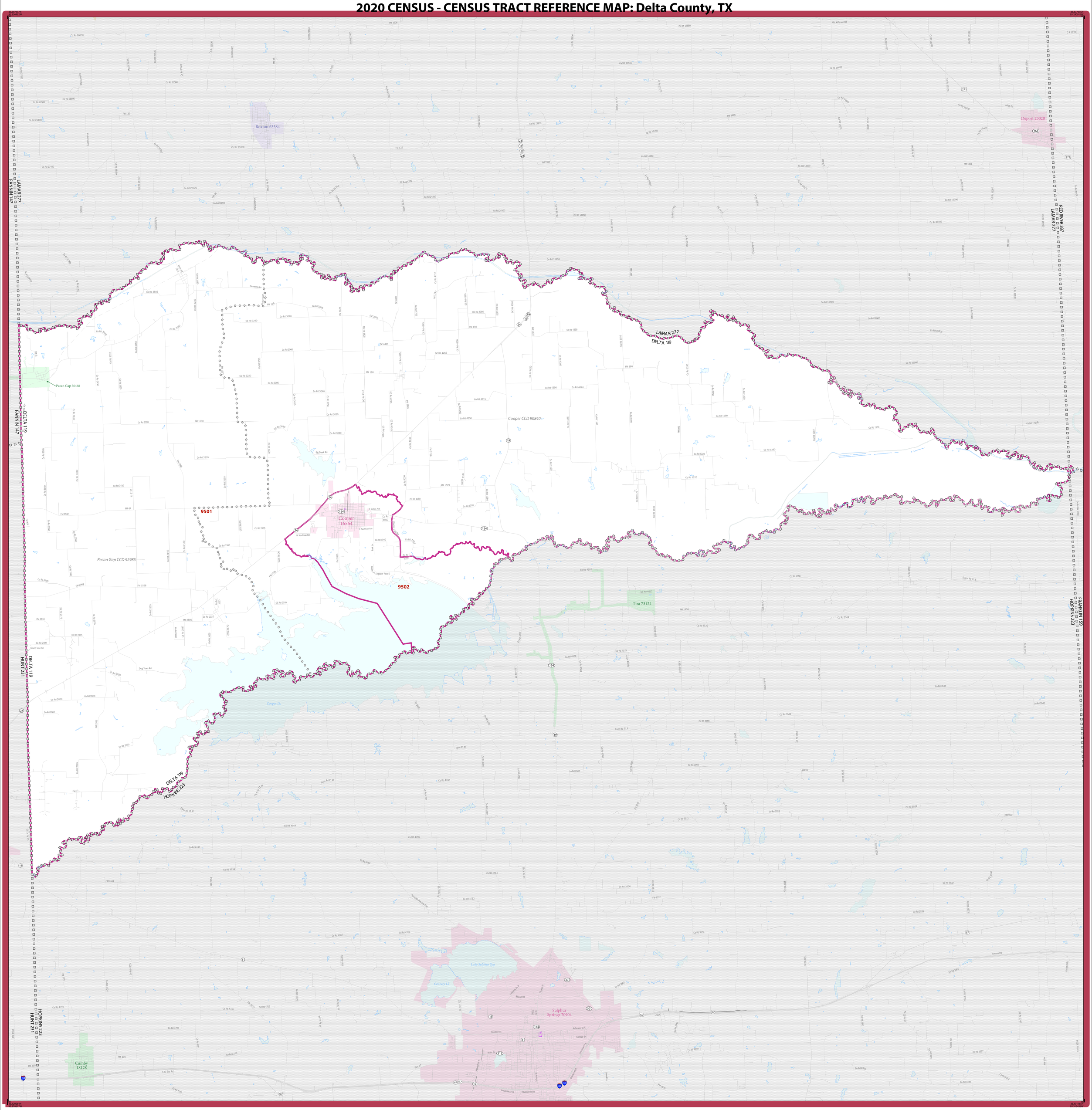
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place[1,2]		Davis 18100
Census Designated Place (CDP)[2]		Incline Village 35100
Census Tract[3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	10 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:59,952

N W E S

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: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

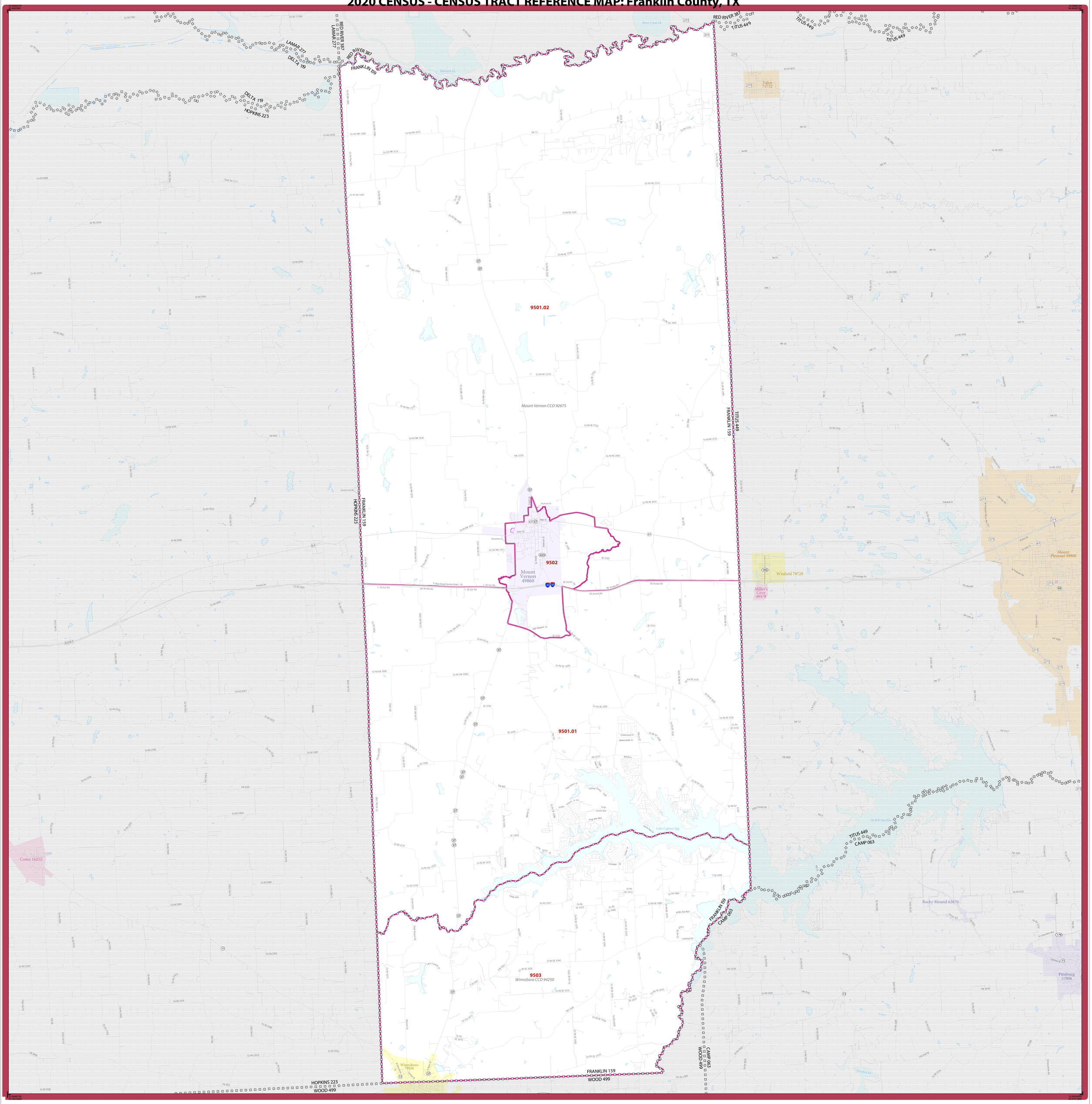
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249548119001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	Hanna CCD 91650
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place[1,2]		Davis 18100
Census Designated Place (CDP)[2]		Incline Village 35100
Census Tract[3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	35 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:55,481

N W E S

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: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

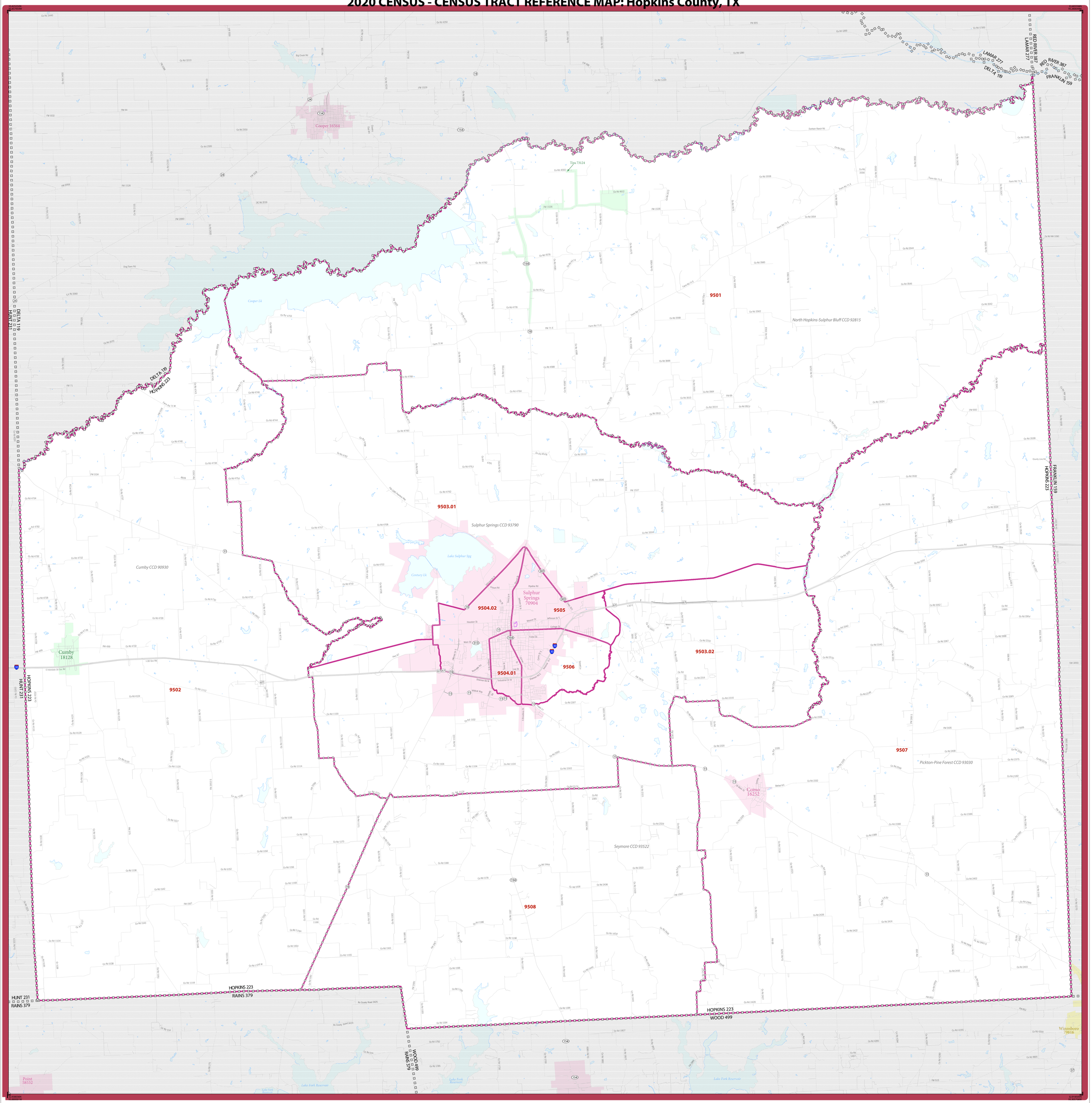
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	Hanna CCD 91650
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		Incline Village 35100
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:61,255

N W E S

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: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

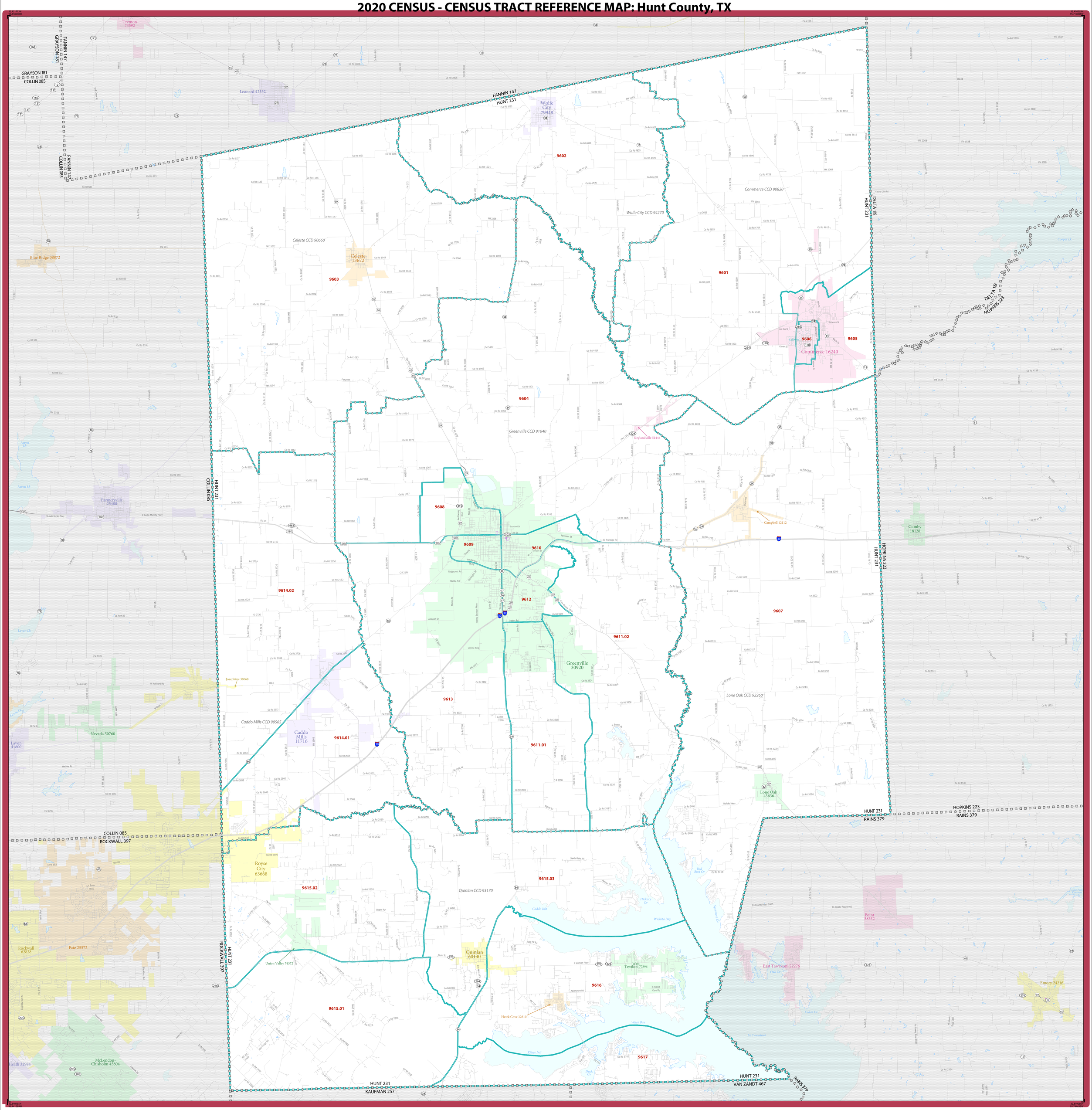
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Hopkins County (223)
ENTITY TYPE: County or statistically equivalent entity
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2495482230O1

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	*Hanna CCD 91650*
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP)[2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:74,372

N W E S

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: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

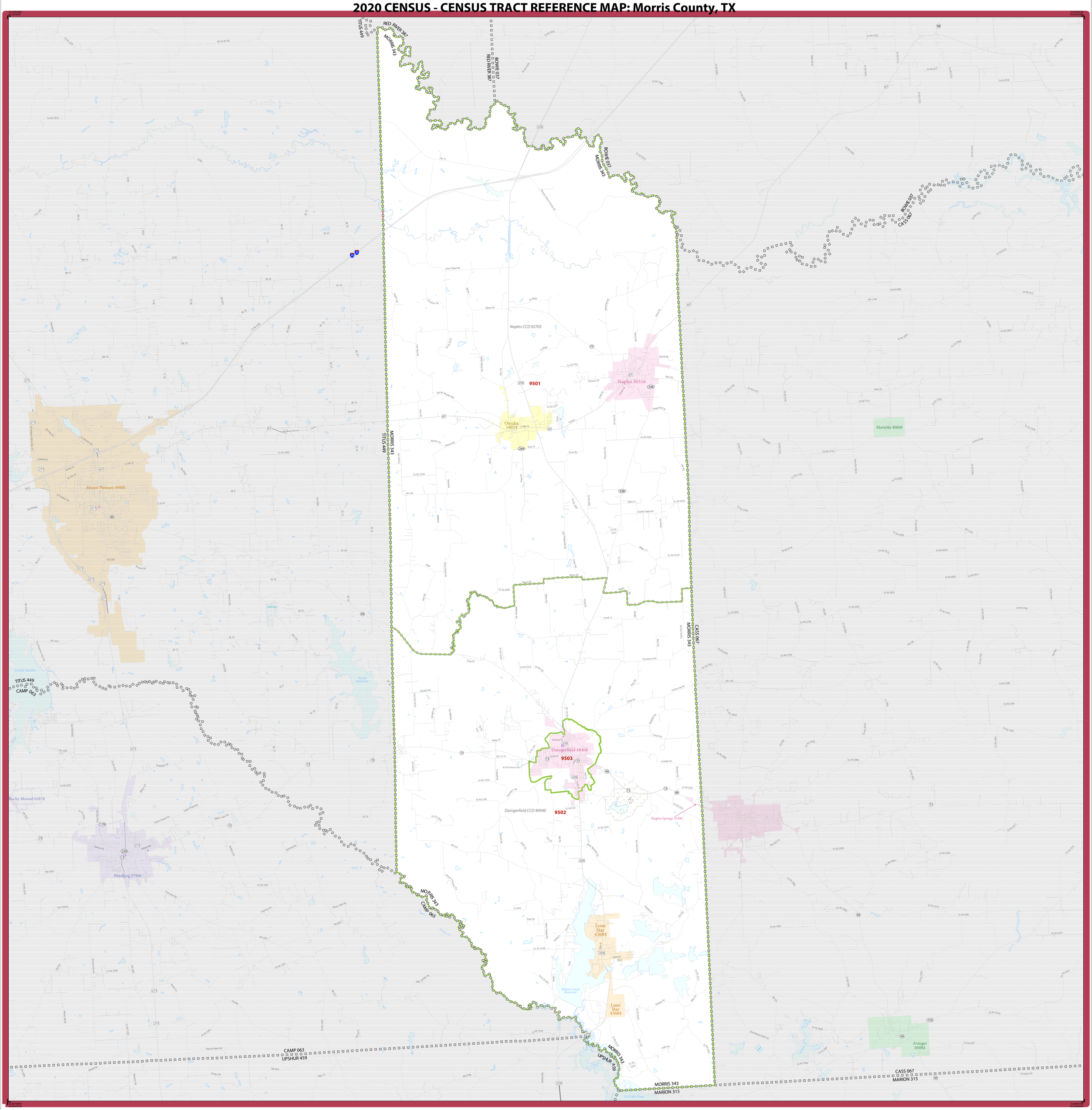
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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: Morris County, TX



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		Incline Village 35100
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:61,751

N W E S

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: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

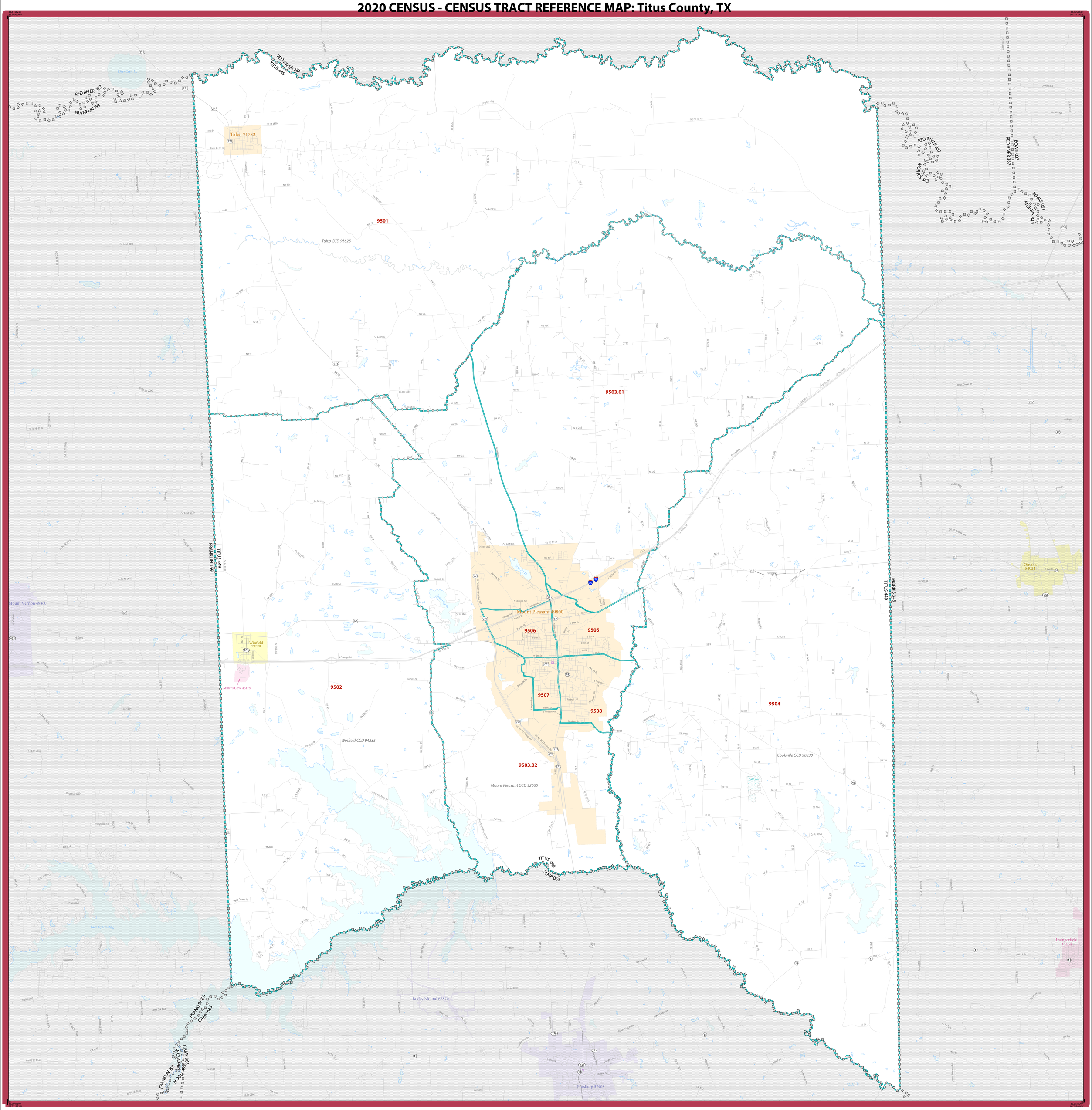
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Morris County (343)
ENTITY TYPE: County or statistically equivalent entity
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249548343001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP)[2]		*Incline Village 35100*
Census Tract[3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	10 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:52,877

N W E S

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: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

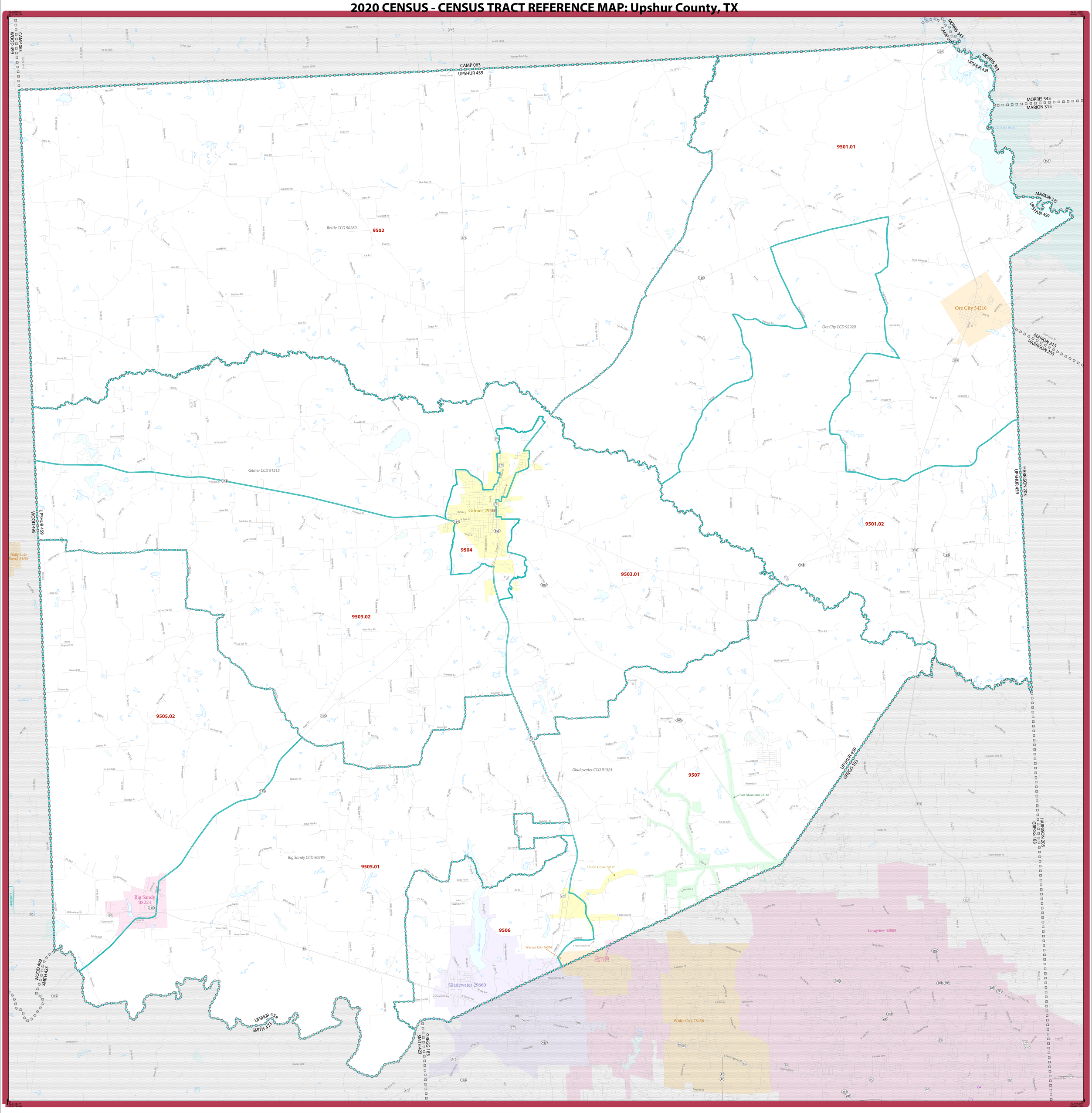
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

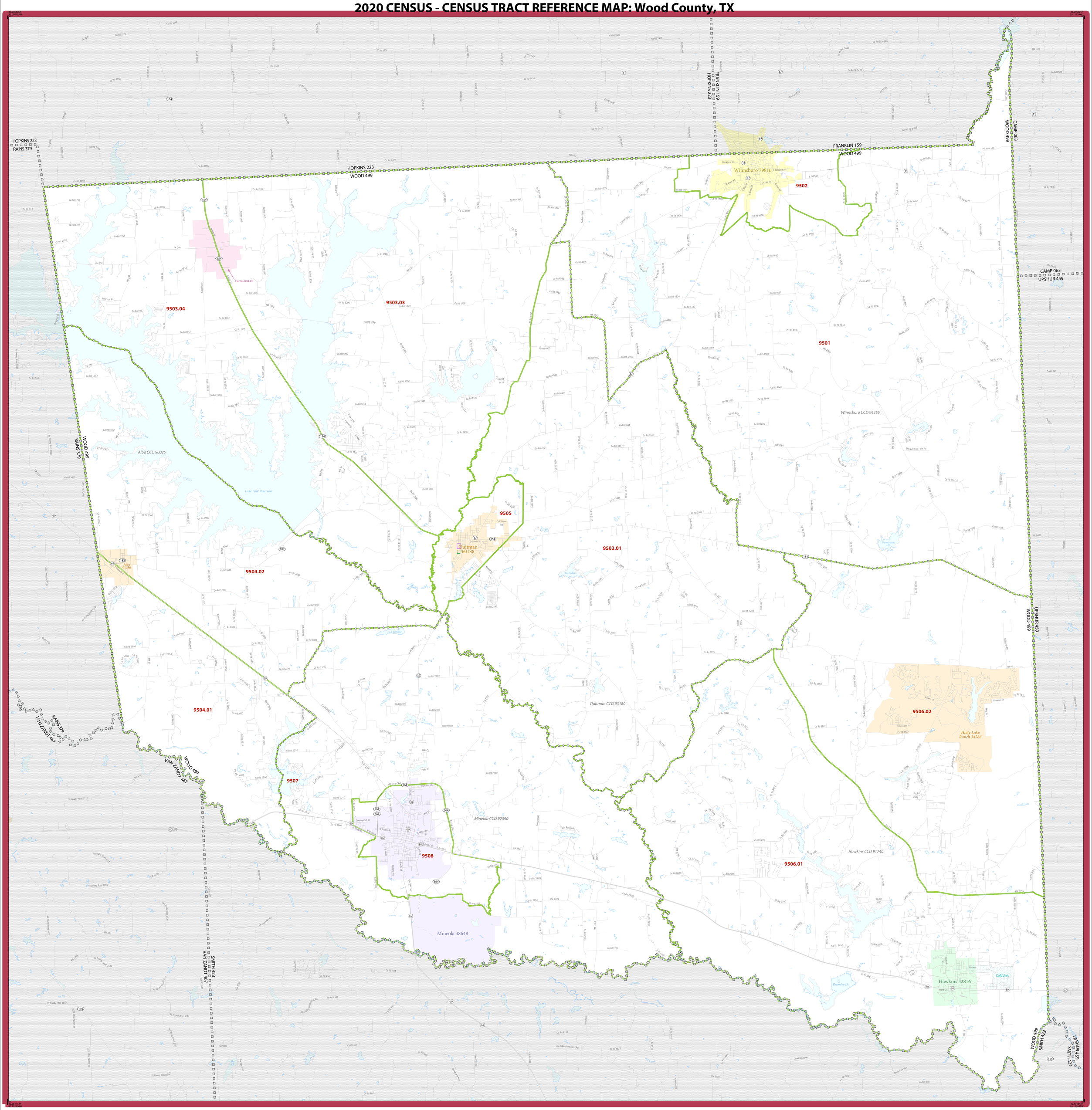
2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249548449001

United States® Census 2020

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


CAMP 063
WOOD 499
CAMP 063
UPSHUR 459
MORRIS 343
CAMP 063
MORRIS 343
UPSHUR 459
MORRIS 343
MARION 315
MARION 315
UPSHUR 459
MARION 315
HARRISON 203
HARRISON 203
UPSHUR 459
UPSHUR 459
GREGG 183
UPSHUR 459
WOOD 499
UPSHUR 459
WOOD 499
SMITH 423
UPSHUR 459
SMITH 423
GREGG 183
SMITH 423
9501.01
9502
9504
9503.02
9505.02
9505.01
9506
9503.01
9501.02
9507
Bettie CCD 90280
Ore City CCD 92920
Gilmer CCD 91515
Gladewater CCD 91525
Big Sandy CCD 90295
Ore City 54216
Gilmer 29556
Gladewater 29660
Big Sandy 08224
Union Grove 74312
Warren City 76576
Clarksville City 15172
Longview 43888
White Oak 78436
East Mountain 22168
Holly Lake Ranch 34586
Lake O' the Pines
Lake Gladewater
Lake Gladewater
Lake Gilmer
Lake Gilmer
Lake Gilmer

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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 Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	Hanna CCD 91650
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place[1,2]		Davis 18100
Census Designated Place (CDP)[2]		Incline Village 35100
Census Tract[3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
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.

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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.

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0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:60,610

N W E S

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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

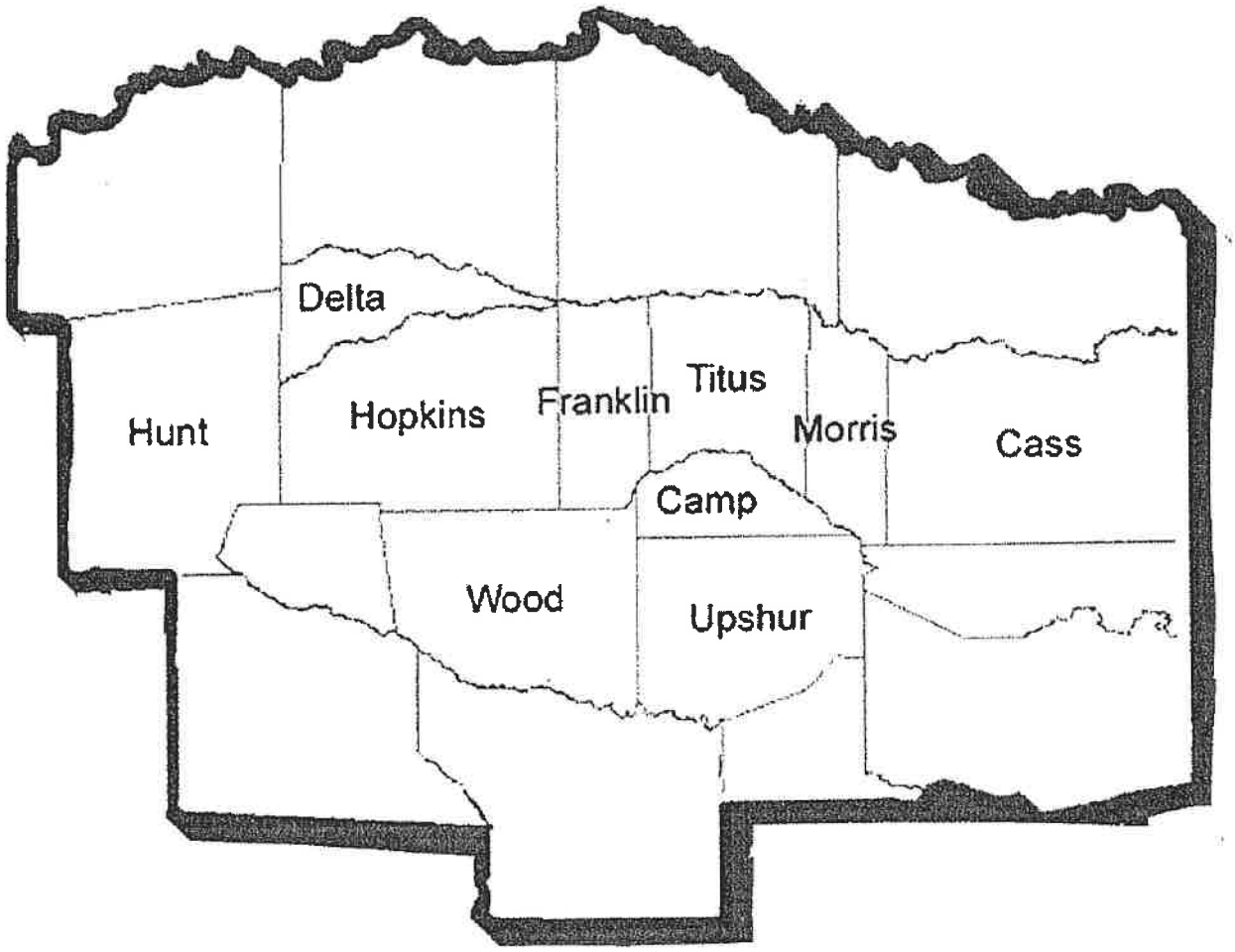
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Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

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: 249548499001

United States® Census 2020



Board Approved: 05/19/2021

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 449 - TITUS COUNTY
All Tracts: 9

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	TITUS COUNTY	9501.00	3 - Middle	86.16	No	$83,700	$53,258	2106	857	40.69	755	992
TX	TITUS COUNTY	9502.00	3 - Middle	81.60	No	$83,700	$50,438	2507	1082	43.16	781	1238
TX	TITUS COUNTY	9503.01	3 - Middle	96.66	No	$83,700	$59,750	3938	1655	42.03	1234	1666
TX	TITUS COUNTY	9503.02	3 - Middle	114.52	No	$83,700	$70,784	4066	1937	47.64	1115	1410
TX	TITUS COUNTY	9504.00	3 - Middle	117.03	No	$83,700	$72,340	5463	2133	39.04	1453	2081
TX	TITUS COUNTY	9505.00	3 - Middle	105.32	No	$83,700	$65,100	2779	2342	84.27	482	840
TX	TITUS COUNTY	9506.00	3 - Middle	91.73	No	$83,700	$56,703	4070	3361	82.58	550	1168
TX	TITUS COUNTY	9507.00	2 - Moderate	67.22	No	$83,700	$41,554	1429	1235	86.42	295	479
TX	TITUS COUNTY	9508.00	3 - Middle	93.33	No	$83,700	$57,692	4889	3235	66.17	860	1524

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 231 - HUNT COUNTY
All Tracts: 21

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	HUNT COUNTY	9601.00	3 - Middle	91.84	No	$121,100	$81,111	3130	1193	38.12	646	1119
TX	HUNT COUNTY	9602.00	3 - Middle	84.66	No	$121,100	$74,773	2480	551	22.22	688	967
TX	HUNT COUNTY	9603.00	3 - Middle	89.16	No	$121,100	$78,750	4602	1041	22.62	1241	1647
TX	HUNT COUNTY	9604.00	3 - Middle	80.21	No	$121,100	$70,839	5104	2183	42.77	1475	1920
TX	HUNT COUNTY	9605.00	2 - Moderate	74.99	No	$121,100	$66,235	3981	1738	43.66	785	1437
TX	HUNT COUNTY	9606.00	1 - Low	48.68	No	$121,100	$43,000	4229	2154	50.93	351	895
TX	HUNT COUNTY	9607.00	2 - Moderate	78.80	No	$121,100	$69,598	6091	1137	18.67	1602	2444
TX	HUNT COUNTY	9608.00	1 - Low	43.21	No	$121,100	$38,167	3785	2860	75.56	570	1237
TX	HUNT COUNTY	9609.00	2 - Moderate	50.04	No	$121,100	$44,198	5296	3473	65.58	635	1358
TX	HUNT COUNTY	9610.00	2 - Moderate	56.43	No	$121,100	$49,839	4291	2145	49.99	1047	1673
TX	HUNT COUNTY	9611.01	3 - Middle	99.20	No	$121,100	$87,614	5132	1385	26.99	1438	1732
TX	HUNT COUNTY	9611.02	3 - Middle	89.28	No	$121,100	$78,854	3391	613	18.08	826	1276
TX	HUNT COUNTY	9612.00	3 - Middle	91.48	No	$121,100	$80,795	5475	1462	26.70	1208	1765
TX	HUNT COUNTY	9613.00	3 - Middle	80.51	No	$121,100	$71,106	7047	2411	34.21	1582	2242
TX	HUNT COUNTY	9614.01	3 - Middle	87.32	No	$121,100	$77,117	7127	2612	36.65	1439	1734
TX	HUNT COUNTY	9614.02	3 - Middle	98.89	No	$121,100	$87,336	5323	1562	29.34	1097	1524
TX	HUNT COUNTY	9615.01	4 - Upper	129.20	No	$121,100	$114,104	3180	640	20.13	1066	1194
TX	HUNT COUNTY	9615.02	3 - Middle	110.22	No	$121,100	$97,344	6242	1869	29.94	1567	1820
TX	HUNT COUNTY	9615.03	3 - Middle	85.78	No	$121,100	$75,761	4398	1056	24.01	1350	1887
TX	HUNT COUNTY	9616.00	2 - Moderate	69.41	No	$121,100	$61,304	6841	1780	26.02	1828	2940
TX	HUNT COUNTY	9617.00	2 - Moderate	76.04	No	$121,100	$67,161	2811	493	17.54	916	1304

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 063 - CAMP COUNTY
All Tracts: 3

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	CAMP COUNTY	9501.01	3 - Middle	115.58	No	$83,700	$71,439	3611	1505	41.68	975	1492
TX	CAMP COUNTY	9501.02	3 - Middle	99.28	No	$83,700	$61,364	4093	1332	32.54	1331	2303
TX	CAMP COUNTY	9502.00	3 - Middle	102.20	No	$83,700	$63,171	4760	2893	60.78	902	1874
TX	CAMP COUNTY	9999.99	3 - Middle	103.81	No	$83,700	$64,167	12464	5730	45.97	3208	5669

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 067 - CASS COUNTY
All Tracts: 9

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	CASS COUNTY	9501.01	4 - Upper	125.04	No	$83,700	$77,292	3799	626	16.48	1336	1853
TX	CASS COUNTY	9501.02	3 - Middle	115.14	Yes	$83,700	$71,172	2434	440	18.08	1056	1273
TX	CASS COUNTY	9502.00	2 - Moderate	78.07	No	$83,700	$48,258	2496	755	30.25	950	1394
TX	CASS COUNTY	9503.00	3 - Middle	97.52	Yes	$83,700	$60,278	1632	461	28.25	498	812
TX	CASS COUNTY	9504.00	3 - Middle	85.44	Yes	$83,700	$52,810	5175	2140	41.35	1398	2374
TX	CASS COUNTY	9505.00	4 - Upper	128.75	No	$83,700	$79,583	2665	393	14.75	939	1368
TX	CASS COUNTY	9506.01	3 - Middle	85.74	Yes	$83,700	$53,000	1827	518	28.35	858	1256
TX	CASS COUNTY	9506.02	3 - Middle	94.52	Yes	$83,700	$58,426	3334	900	26.99	1078	1737
TX	CASS COUNTY	9507.00	3 - Middle	80.77	Yes	$83,700	$49,928	5092	1193	23.43	1421	2410
TX	CASS COUNTY	9999.99	3 - Middle	92.88	No	$83,700	$57,413	28454	7426	26.10	9534	14477

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 159 - FRANKLIN COUNTY
All Tracts: 4

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	FRANKLIN COUNTY	9501.01	3 - Middle	91.34	Yes	$83,700	$56,458	3207	599	18.68	979	2265
TX	FRANKLIN COUNTY	9501.02	4 - Upper	178.37	No	$83,700	$110,250	2171	384	17.69	624	862
TX	FRANKLIN COUNTY	9502.00	3 - Middle	94.63	Yes	$83,700	$58,494	2443	910	37.25	559	961
TX	FRANKLIN COUNTY	9503.00	3 - Middle	103.78	Yes	$83,700	$64,146	2538	590	23.25	1123	1645
TX	FRANKLIN COUNTY	9999.99	3 - Middle	106.80	No	$83,700	$66,018	10359	2483	23.97	3285	5733

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 119 - DELTA COUNTY
All Tracts: 2

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	DELTA COUNTY	9501.00	4 - Upper	120.89	No	$83,700	$74,722	3001	477	15.89	1161	1457
TX	DELTA COUNTY	9502.00	2 - Moderate	79.77	No	$83,700	$49,306	2229	564	25.30	509	995
TX	DELTA COUNTY	9999.99	3 - Middle	115.48	No	$83,700	$71,378	5230	1041	19.90	1670	2452

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 459 - UPSHUR COUNTY
All Tracts: 10

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	UPSHUR COUNTY	9501.01	3 - Middle	100.76	No	$80,900	$65,313	4219	1068	25.31	1271	1845
TX	UPSHUR COUNTY	9501.02	4 - Upper	171.52	No	$80,900	$111,182	4643	1094	23.56	1319	1765
TX	UPSHUR COUNTY	9502.00	3 - Middle	102.24	No	$80,900	$66,271	3750	970	25.87	1218	1687
TX	UPSHUR COUNTY	9503.01	2 - Moderate	60.33	No	$80,900	$39,108	4620	1071	23.18	1132	1868
TX	UPSHUR COUNTY	9503.02	3 - Middle	88.55	No	$80,900	$57,400	4310	750	17.40	1282	1669
TX	UPSHUR COUNTY	9504.00	3 - Middle	91.60	No	$80,900	$59,375	4382	1423	32.47	906	1611
TX	UPSHUR COUNTY	9505.01	3 - Middle	96.42	No	$80,900	$62,500	3006	497	16.53	795	1358
TX	UPSHUR COUNTY	9505.02	3 - Middle	104.56	No	$80,900	$67,775	2613	522	19.98	602	1262
TX	UPSHUR COUNTY	9506.00	3 - Middle	96.34	No	$80,900	$62,447	4151	1084	26.11	988	1577
TX	UPSHUR COUNTY	9507.00	4 - Upper	147.67	No	$80,900	$95,722	5198	1126	21.66	1574	2119

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 499 - WOOD COUNTY
All Tracts: 12

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	WOOD COUNTY	9501.00	3 - Middle	106.84	Yes	$83,700	$66,042	5109	853	16.70	1499	2407
TX	WOOD COUNTY	9502.00	3 - Middle	110.38	Yes	$83,700	$68,229	3670	962	26.21	496	928
TX	WOOD COUNTY	9503.01	4 - Upper	143.72	No	$83,700	$88,833	3726	624	16.75	1414	1849
TX	WOOD COUNTY	9503.03	3 - Middle	105.72	Yes	$83,700	$65,350	3451	546	15.82	1226	1932
TX	WOOD COUNTY	9503.04	3 - Middle	99.32	Yes	$83,700	$61,393	2544	364	14.31	1058	1450
TX	WOOD COUNTY	9504.01	3 - Middle	102.96	Yes	$83,700	$63,640	2000	293	14.65	479	967
TX	WOOD COUNTY	9504.02	3 - Middle	116.77	Yes	$83,700	$72,175	2757	375	13.60	1047	1374
TX	WOOD COUNTY	9505.00	3 - Middle	82.44	Yes	$83,700	$50,958	2415	511	21.16	720	1054
TX	WOOD COUNTY	9506.01	3 - Middle	115.27	Yes	$83,700	$71,250	4087	1019	24.93	1156	2000
TX	WOOD COUNTY	9506.02	4 - Upper	127.85	No	$83,700	$79,028	4344	446	10.27	1692	2675
TX	WOOD COUNTY	9507.00	4 - Upper	134.45	No	$83,700	$83,103	5616	1143	20.35	1735	2227
TX	WOOD COUNTY	9508.00	3 - Middle	102.22	Yes	$83,700	$63,182	5124	1801	35.15	1087	1907

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 223 - HOPKINS COUNTY
All Tracts: 10

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	HOPKINS COUNTY	9501.00	3 - Middle	105.03	No	$83,700	$64,922	3075	537	17.46	988	1325
TX	HOPKINS COUNTY	9502.00	4 - Upper	125.79	No	$83,700	$77,754	4493	724	16.11	1563	2129
TX	HOPKINS COUNTY	9503.01	4 - Upper	122.61	No	$83,700	$75,789	2778	758	27.29	867	1006
TX	HOPKINS COUNTY	9503.02	4 - Upper	146.95	No	$83,700	$90,833	4011	1064	26.53	1013	1158
TX	HOPKINS COUNTY	9504.01	3 - Middle	113.62	No	$83,700	$70,230	3899	1483	38.04	647	1447
TX	HOPKINS COUNTY	9504.02	3 - Middle	97.99	No	$83,700	$60,570	3820	1271	33.27	893	1458
TX	HOPKINS COUNTY	9505.00	3 - Middle	85.54	No	$83,700	$52,875	3066	1088	35.49	425	890
TX	HOPKINS COUNTY	9506.00	2 - Moderate	78.27	No	$83,700	$48,380	3829	1619	42.28	956	1542
TX	HOPKINS COUNTY	9507.00	3 - Middle	82.36	No	$83,700	$50,911	4810	1549	32.20	1070	1920
TX	HOPKINS COUNTY	9508.00	4 - Upper	123.70	No	$83,700	$76,463	3006	718	23.89	925	1244

2026 FFIEC Census Report - Summary Census Overview Information
State: TEXAS
County: 343 - MORRIS COUNTY
All Tracts: 3

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 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
TX	MORRIS COUNTY	9501.00	3 - Middle	97.72	No	$83,700	$60,404	4390	1351	30.77	1387	2189
TX	MORRIS COUNTY	9502.00	3 - Middle	98.24	No	$83,700	$60,724	5043	1597	31.67	1800	2637
TX	MORRIS COUNTY	9503.00	2 - Moderate	72.09	No	$83,700	$44,559	2540	1309	51.54	602	1092
TX	MORRIS COUNTY	9999.99	3 - Middle	94.90	No	$83,700	$58,662	11973	4257	35.55	3789	5918

2026 FFIEC CENSUS REPORT

MAJORITY MINORITY TRACTS

County	County Code	Tract Code	Minority %
TITUS	449	9505.00	84.27
TITUS	449	9506.00	82.58
TITUS	449	9507.00	86.42
TITUS	449	9508.00	66.17
HUNT	231	9606.00	50.93
HUNT	231	9608.00	75.56
HUNT	231	9609.00	65.58
CAMP	63	9502.00	60.78
MORRIS	343	9503.00	51.54

9

CRA Loan to Deposit Ratio

Year	31-Mar	30-Jun	30-Sep	31-Dec
2025	77.23%	74.48%	71.95%	74.02%

Year	31-Mar	30-Jun	30-Sep	31-Dec
2024	82.30%	82.60%	82.60%	83.38%

HOME MORTGAGE DISCLOSURE ACT NOTICE

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).

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

Cypress Bank, SSB

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 700 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*. 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 Director, Applications Division, 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.