# CRA Public File

Cypress Bank

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# 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.

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# INSTITUTION RATING

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

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

- The loan-to-deposit (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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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.

***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

**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

**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 75429
  (903) 886-7425

**Hours of Operation**

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

Cypress Bank

## ***Bank Locations***

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

**Hours of Operation**

| Monday - Thursday | Friday | Saturday |
|---|---|---|
| **Drive-In (only)** | **Drive-In (only)** | **Drive-In (only)** |
| 8:00-1:00 | 8:00-5:00 | Closed |

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

**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

801 N. Jefferson
Mt. Pleasant, TX 75455
903-572-7585
*(ATM and Drive-Thru 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

801 N. Jefferson
Mt. Pleasant, TX 75455
903-572-7585
*(ATM and Drive-Thru 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

-Non-interest bearing account

**Commercial Interest Checking**

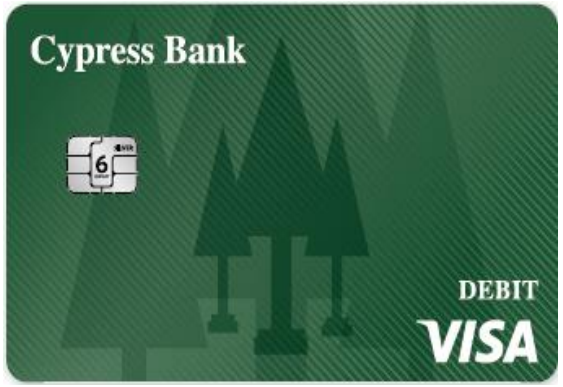
-Minimum deposit to open: $500

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

-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




*Rev 2023*

# 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 Accounts

**Certificate of Deposit**

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"*

# SCHEDULE OF FEES

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

| SERVICE | FEE |
|---|---|
| Replace Lost or Damaged Debit Card | $10 |
| Temporary Checks (excludes account opening) | 3/$1 |
| Cashier's Checks | $3 |
| Deposited Checks (and other items) Returned Unpaid | $10 |
| Non-Sufficient Funds/Overdraft Paid Fee (NSF/OD) Per Paid Item* | $29 |
| Return Item Fee | $29 |
| Account Research and Balancing Assistance | $25/hr (minimum 1 hr.) |
| Account Research Additional Charge | $0.25/page |
| Stop Payments | $29 |
| Photocopies | $0.25 |
| Account Activity Printout | $2 |
| Account Closed Within 90 Days of Opening | $25 |
| Bill Pay Fee | No Charge |
| Legal Processes (Levies, Freezes, Garnishments, Other) | $75 |
| Outgoing Fax | |
| *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 |

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

Commerce Economic Development Corporation

Hunt County Alliance of Economic Development

Commerce Housing Authority

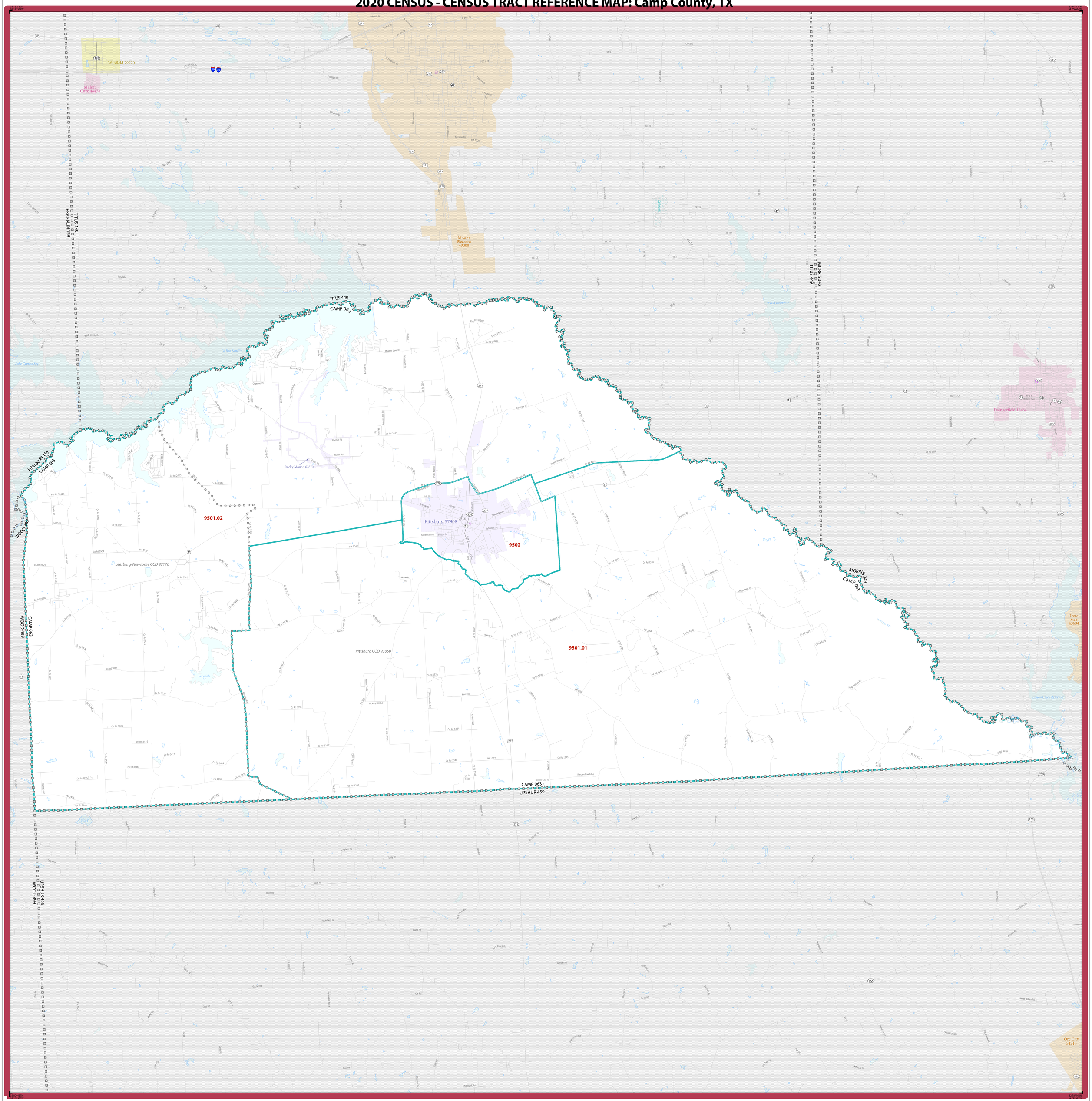
Mt Pleasant Main St Development Committee

Federal Home Loan Bank's Special Needs Assistance Program (SNAP)

Child Development Center

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

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




## 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 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

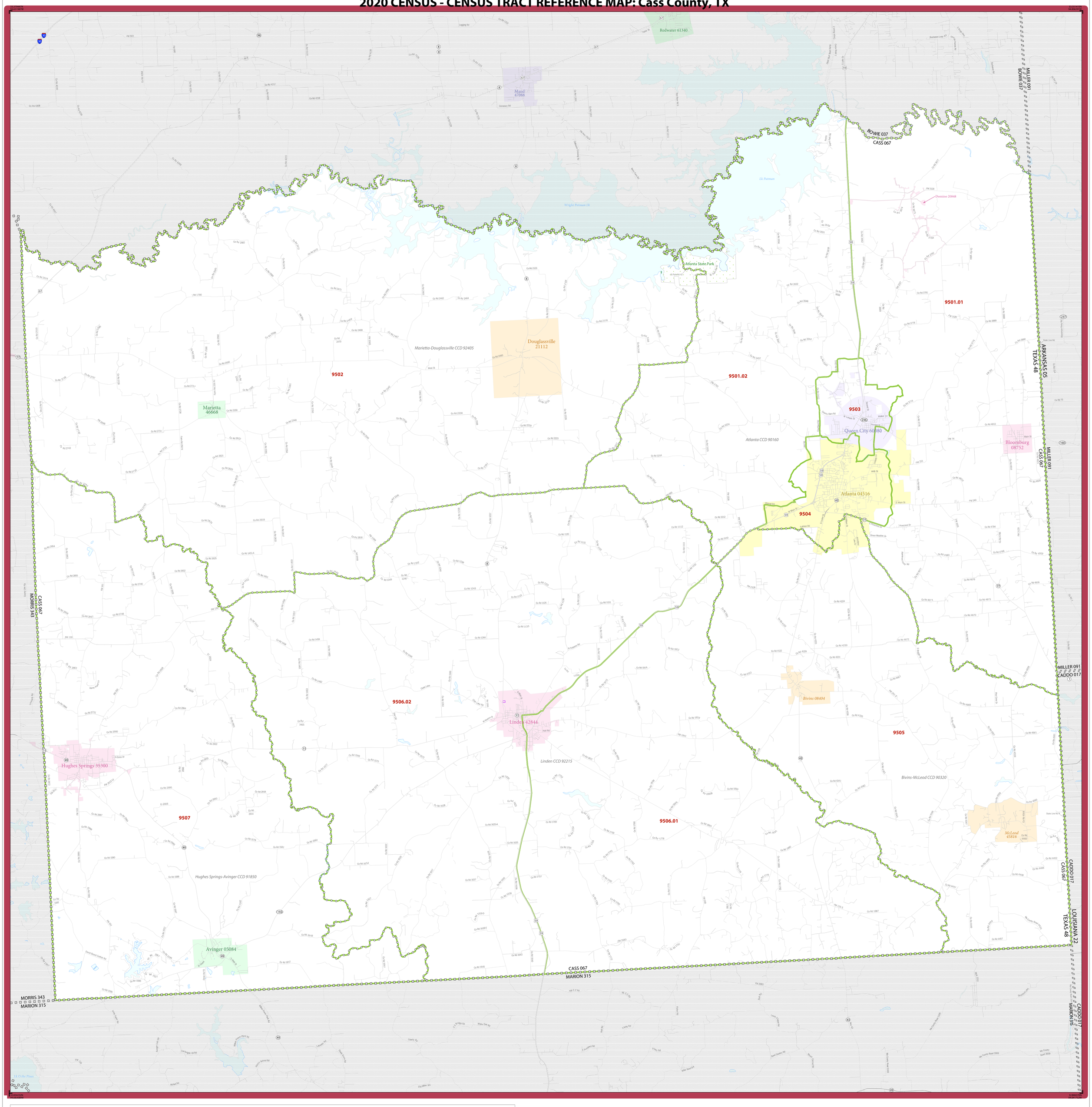
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2495480630001

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 | 95 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

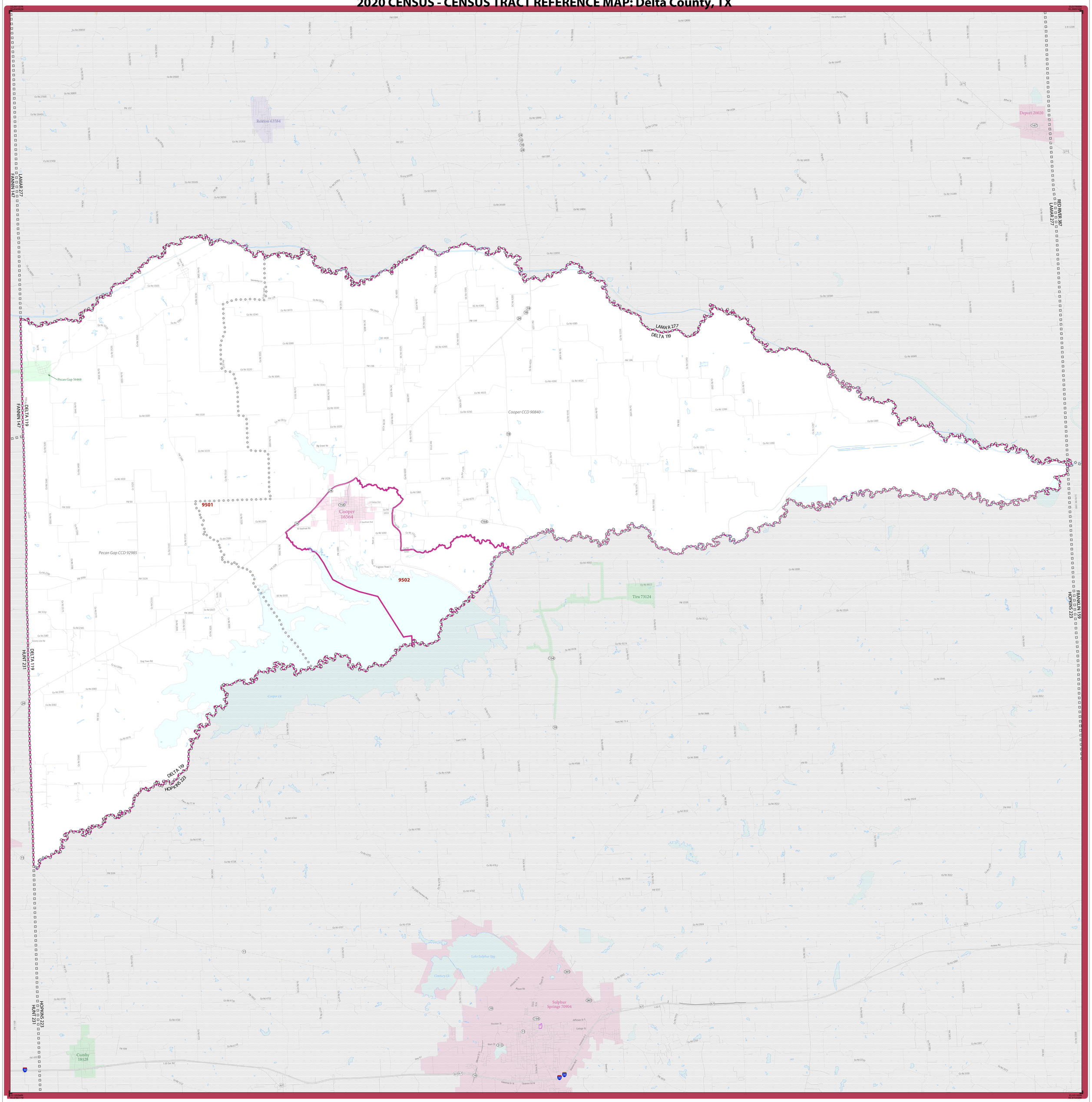
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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 | 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 1:59,952

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

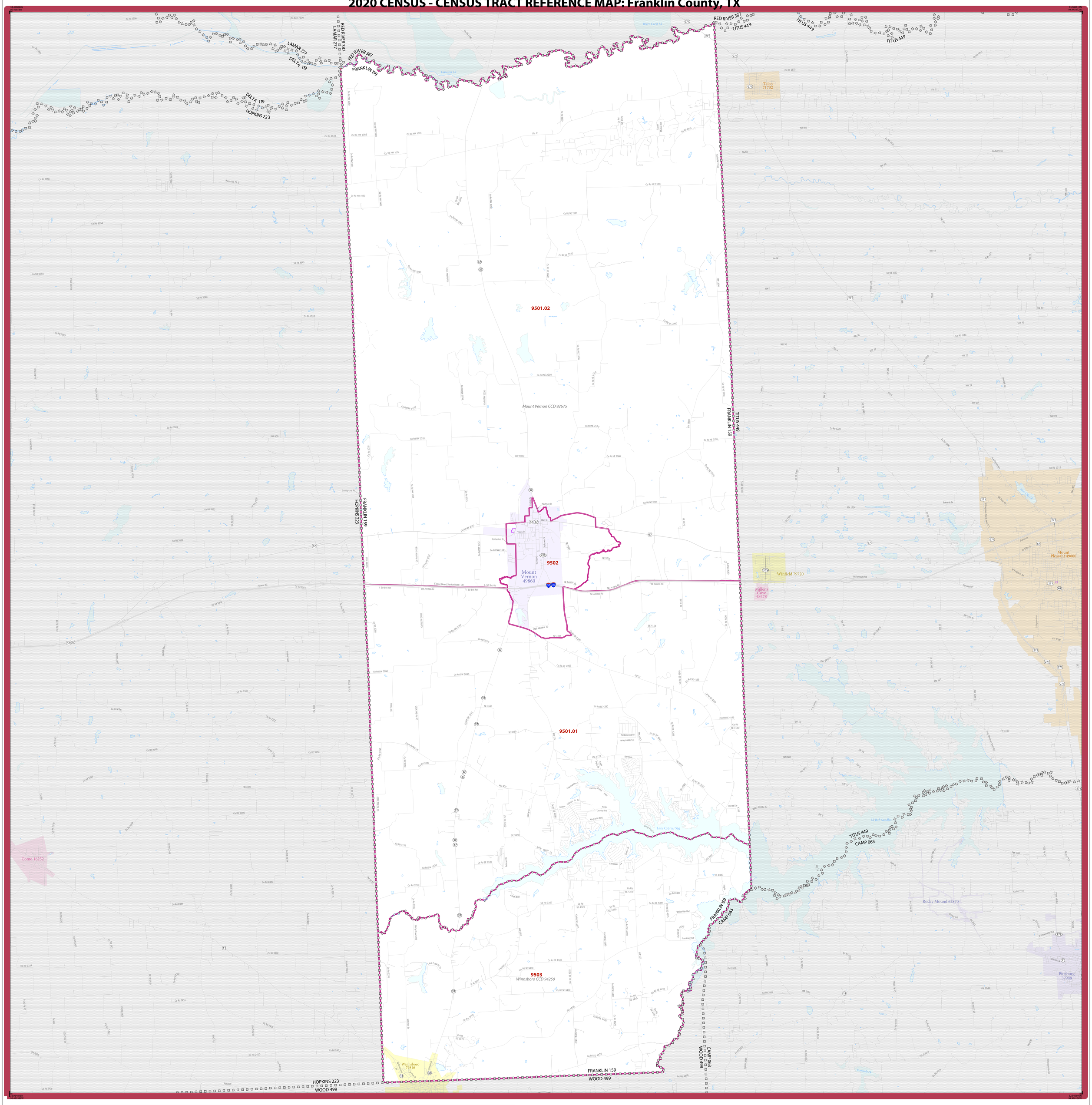
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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 | 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 1:55,481

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

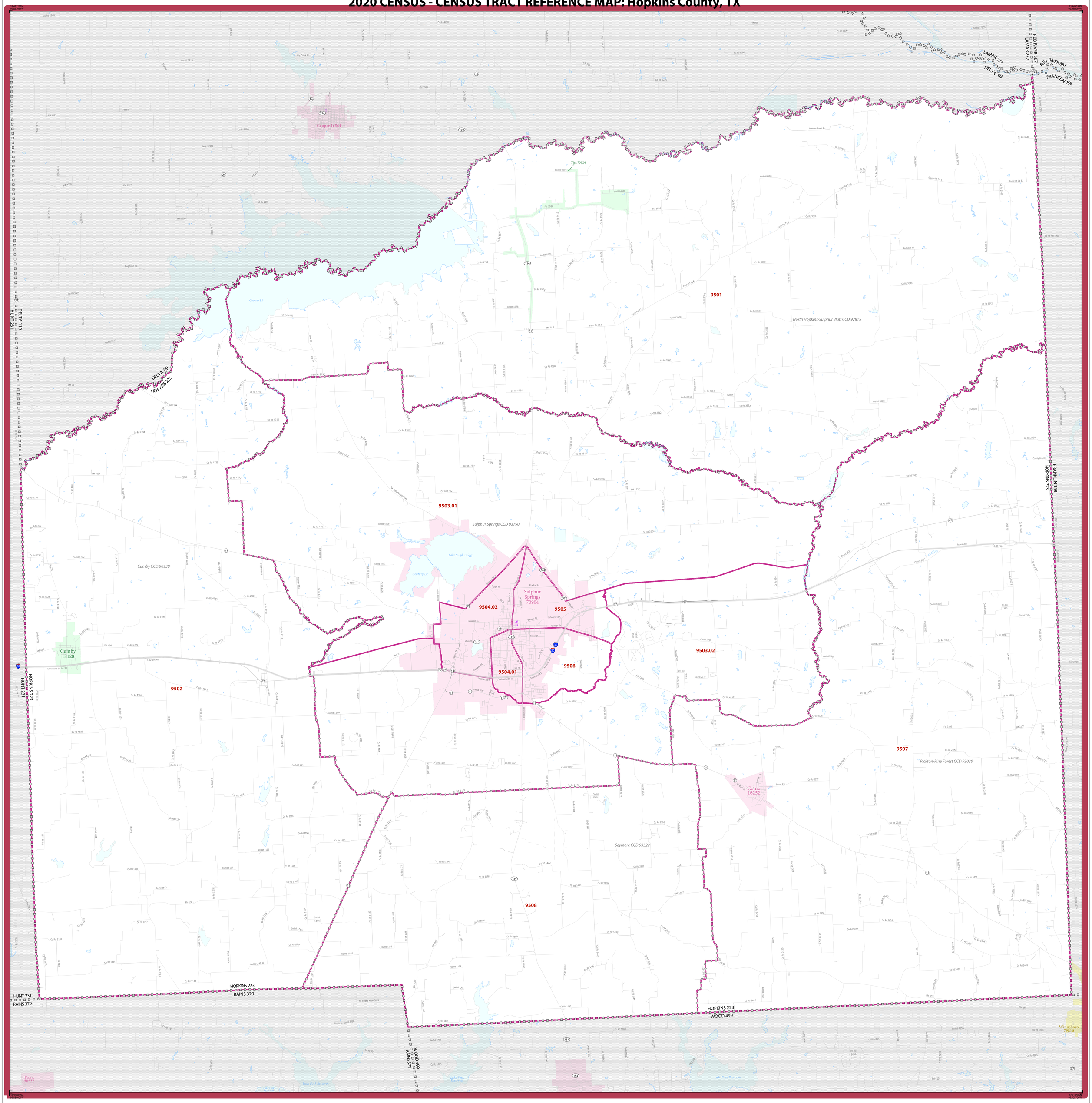
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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 | 3 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

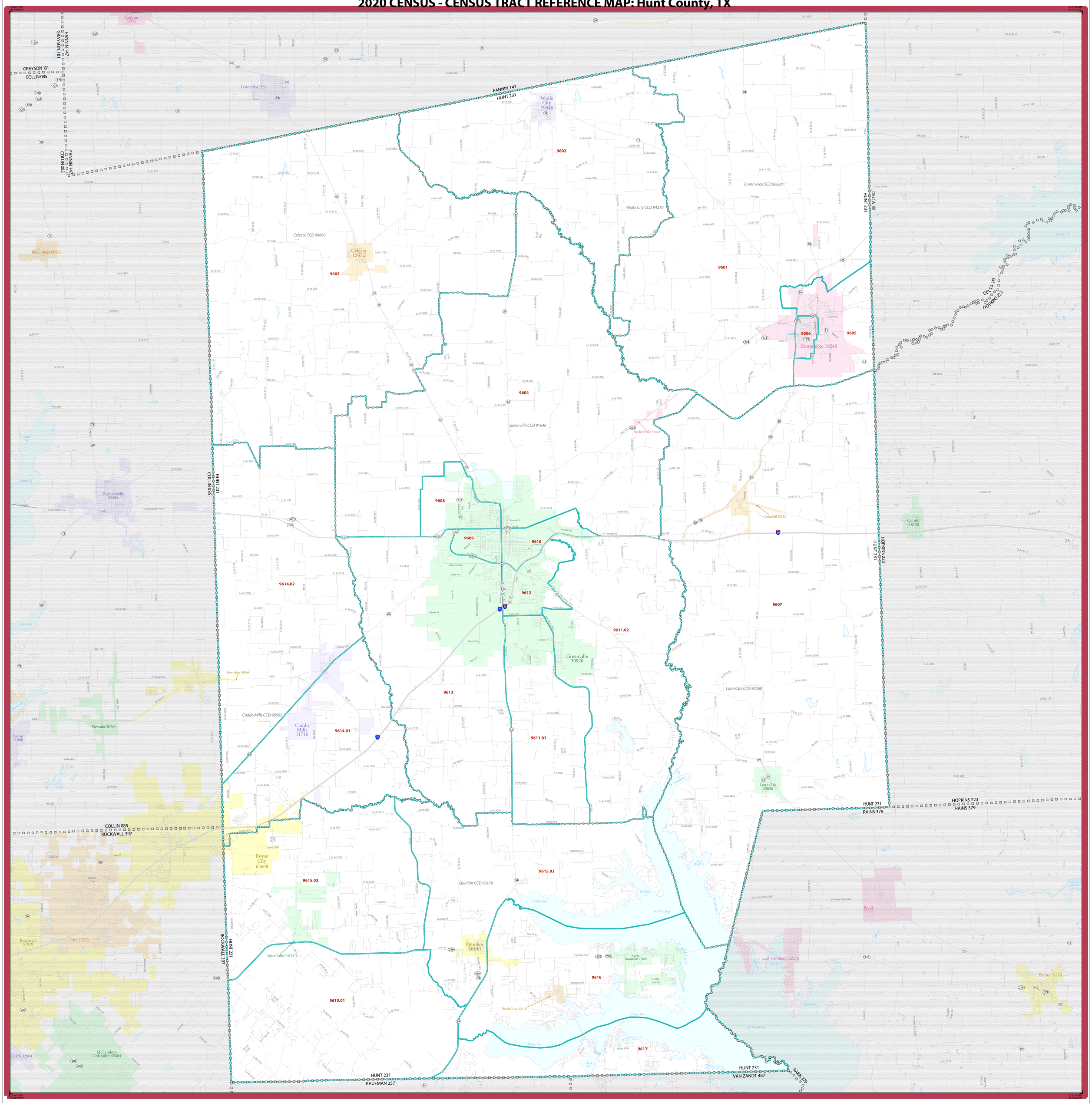
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

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

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 | |
| 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 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

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)

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

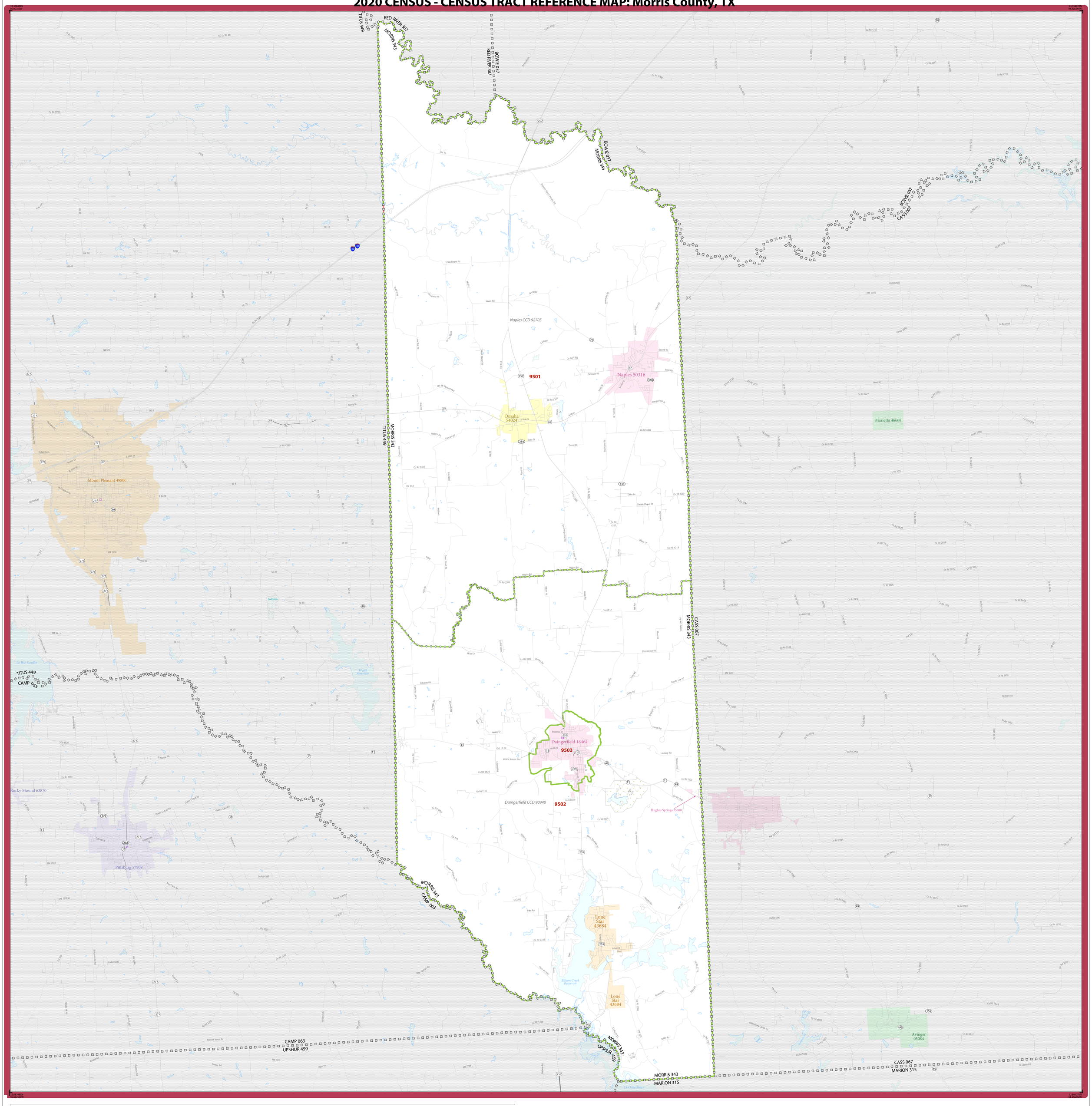
U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

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

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

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)

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

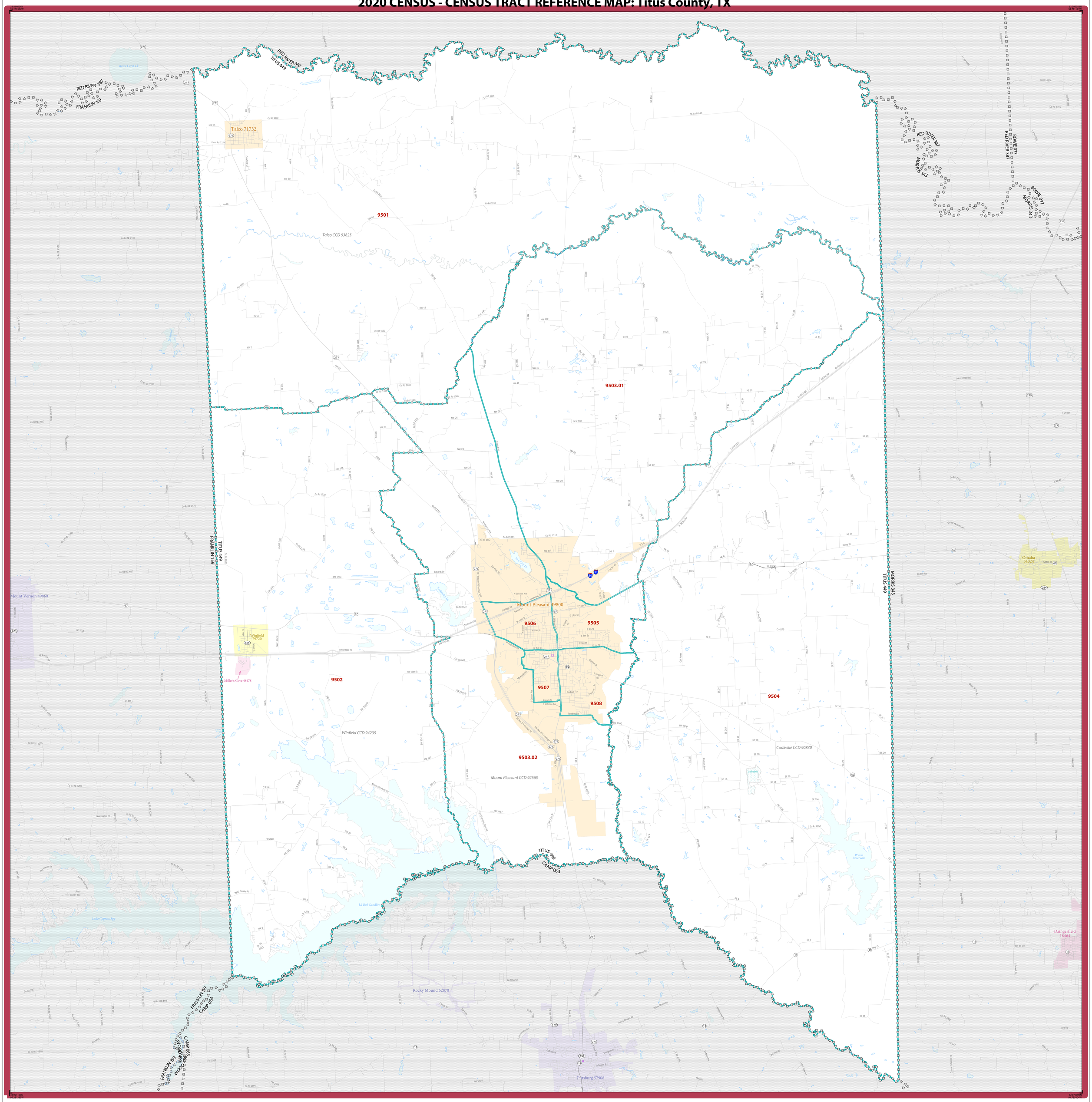
U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

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

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 | 15 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

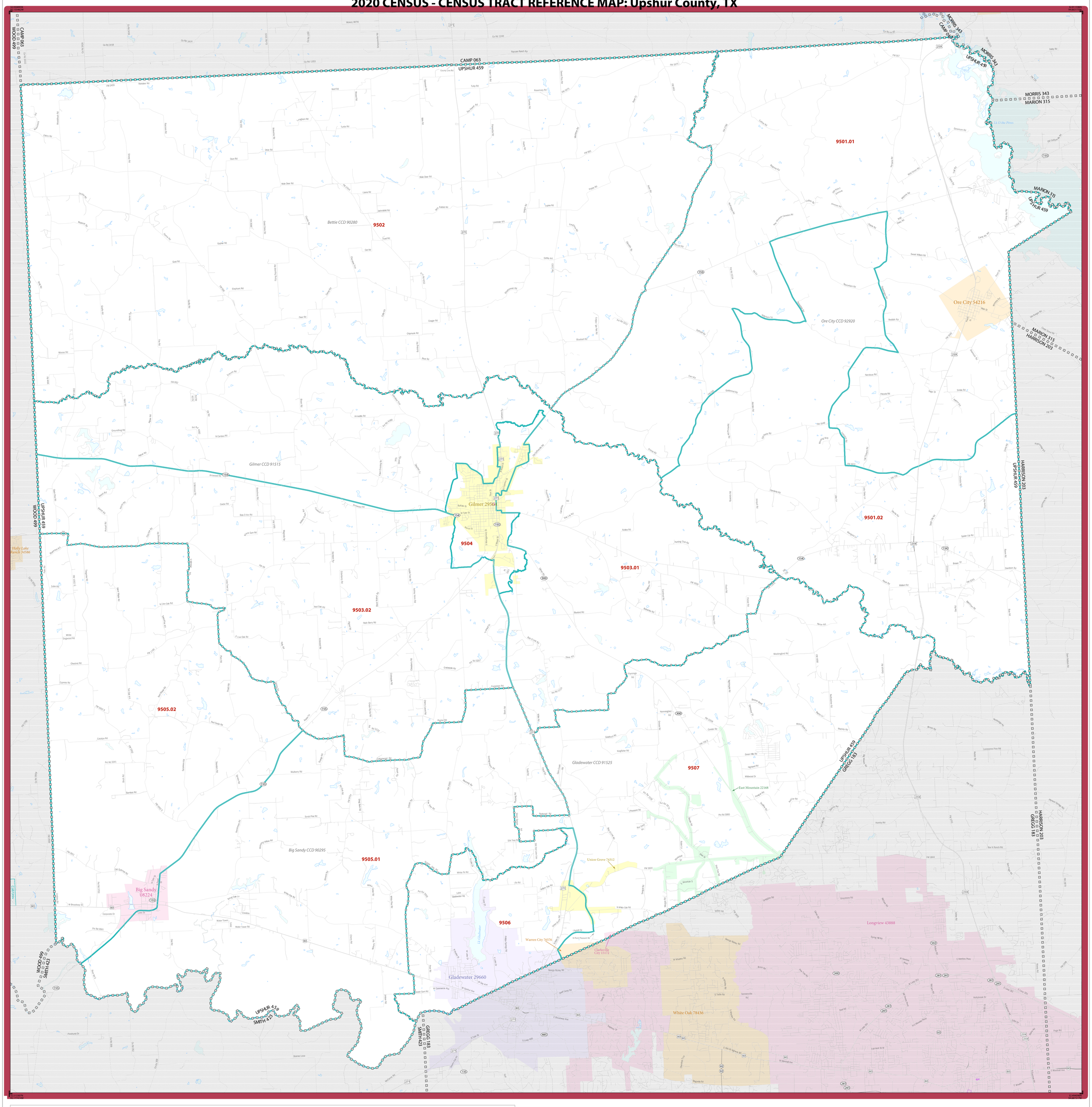
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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




## 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 1:52,526

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

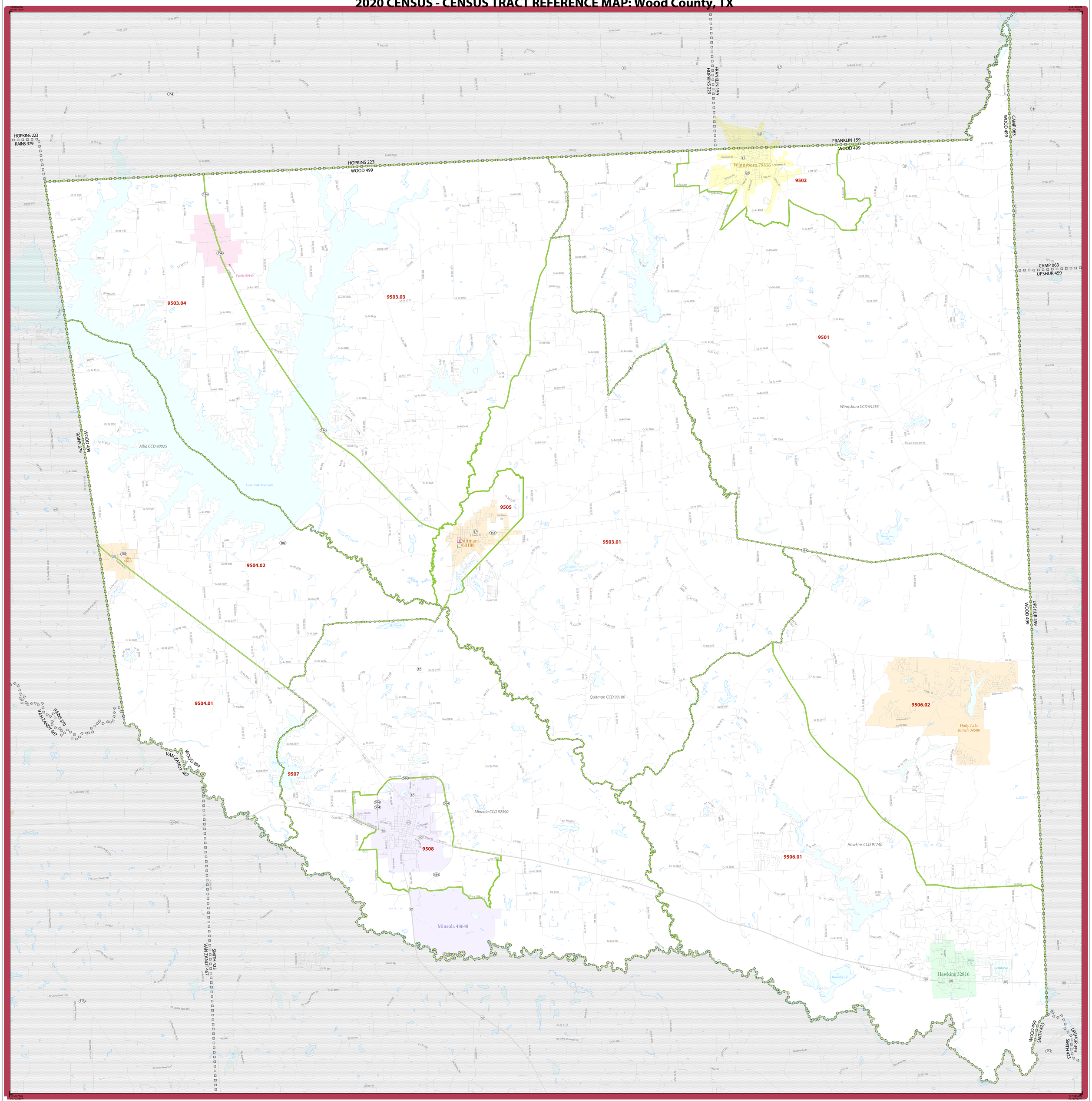
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Upshur County (459)
ENTITY TYPE: County or statistically equivalent entity
ST: Texas (48)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249548459001

United States® Census 2020

# 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 | 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 1 2 3 4 5 Miles
The plotted map scale is 1:60,610

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

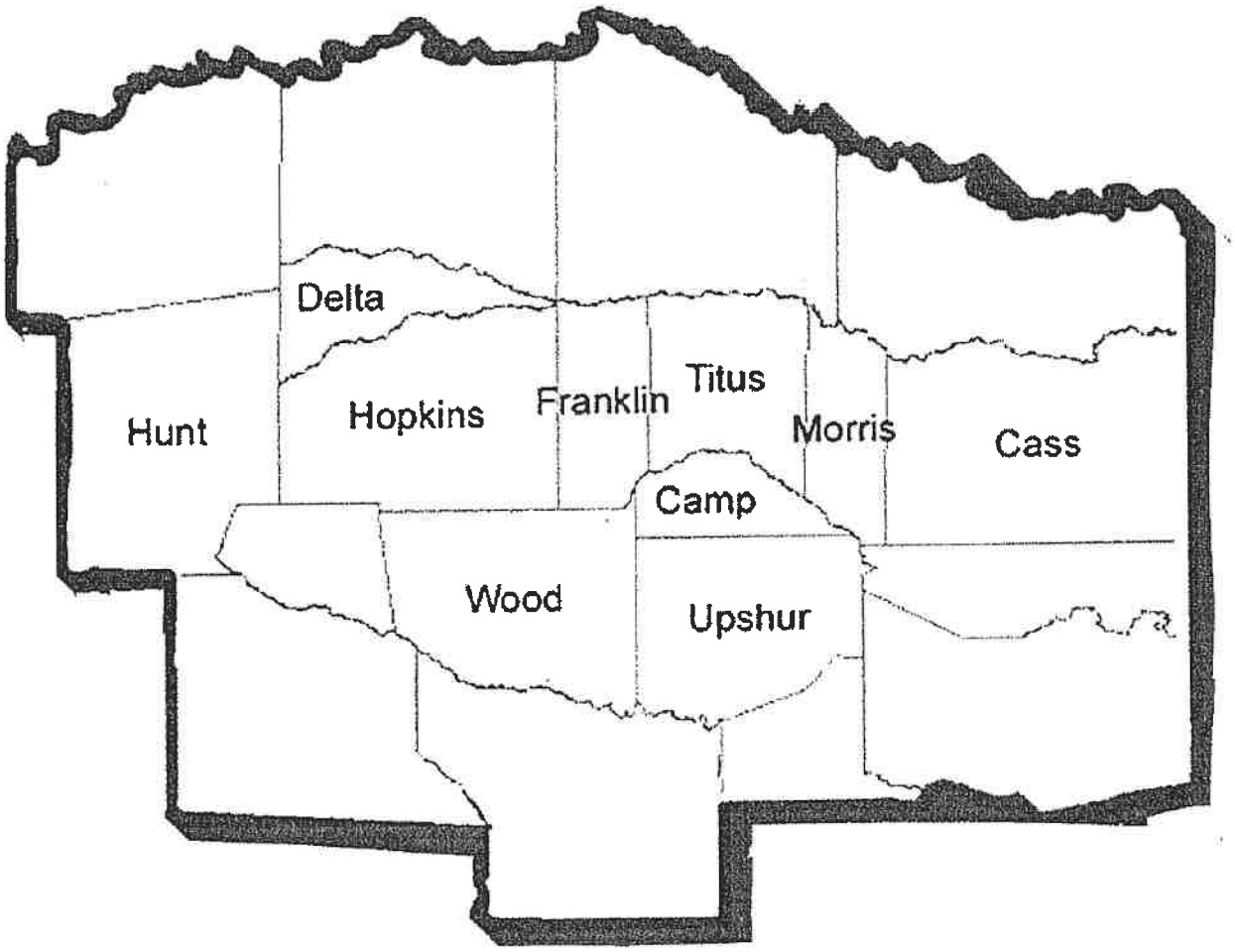
Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 27 36 51
2nd Standard Parallel: 34 43 24
Central Meridian: -100 04 35
Latitude of Projection's Origin: 25 50 13
False Easting: 0
False Northing: 0

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

NAME: 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*

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 449 - TITUS COUNTY**

Federal Financial Institutions Examination Council

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 231 - HUNT COUNTY**

Federal Financial Institutions Examination Council

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 063 - CAMP COUNTY**

FFIEC Federal Financial Institutions Examination Council

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 067 - CASS COUNTY**

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 159 - FRANKLIN COUNTY**

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 119 - DELTA COUNTY**

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 459 - UPSHUR COUNTY**

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX) -**
**County: 499 - WOOD COUNTY**

Federal Financial Institutions Examination Council

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 223 - HOPKINS COUNTY**

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

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

**2020 FFIEC Census Report - Summary Census Demographic Information**
**State: 48 - TEXAS (TX)**
**County: 343 - MORRIS COUNTY**

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

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

# 2020 FFIEC CENSUS REPORT

## MAJORITY MINORITY TRACTS

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

# HOME MORTGAGE DISCLOSURE ACT NOTICE

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

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

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

Cypress Bank, SSB

# CRA Loan to Deposit Ratio

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

| Year | 31-Mar | 30-Jun | 30-Sep | 31-Dec |
|---|---|---|---|---|
| | | | | |
| **2023** | 84.25% | 84.56% | 82.96% | 78.42% |
| | | | | |

# Community Reinvestment Act Notice

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

Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 600 North Pearl Street, Suite 200 Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to:

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

and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at *www.fdic.gov/regulations/cra*. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Cypress Bancshares, Incorporated, a bank holding company. You may request from the Regional Director, Federal Reserve Bank of Dallas at 2200 N. Pearl Street, Dallas, Texas 75201 an announcement of applications covered by the CRA filed by bank holding companies.