

FNB

LOUISIANA

**COMMUNITY REINVESTMENT ACT
PUBLIC FILE**

**FIRST NATIONAL BANK OF LOUISIANA
CROWLEY - LAKE CHARLES - LAFAYETTE - SULPHUR**

DECEMBER 31, 2023

CRA PUBLIC FILE

12/31/2023

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WRITTEN COMMENTS FROM THE PUBLIC

First National Bank of Louisiana invites its customers to comment on inadequacies in its procedures, shortcomings of its personnel or improper handling of transactions as well as the positive experiences they have had with FNBL operations and services. Customer feedback keeps First National Bank of Louisiana alert to local needs and concerns. An on-going analysis of product mix and products offered to serve the target community needs and an examination of terms and conditions and prices for credit products offered in the target community is desired. You may send written comments about our performance in helping to meet community credit needs to Rose Miller, Chief Executive Officer, First National Bank of Louisiana, P.O. Box 267, Crowley, LA 70527.



Memo

To: CRA PUBLIC FILE
From: JANNETTE HOFFPAUIR, CRA OFFICER
Date: MARCH 12, 2024
Re: WRITTEN COMMENTS FROM THE PUBLIC

2023

1. A customer sent in a written complaint through the FNB Customer Service on-line portal. The customer stated that he was not provided \$700.00 of Overdraft Privilege to over draw his checking account, and his check was returned. The bank responded to the customer that he was given the privilege, but he had used the maximum \$700.00 and checks over that amount were returned.
2. Customer filed a complaint with OCC. Customer was in the process of moving an FNB Loan to the secondary market to obtain a lower interest rate and fixed long term in order to reduce payments that the customer could no longer afford. Customer had a history of past due payments and during the time of applying for the loan, had past due payments. Although two extensions were utilized, the customer did not continue making payments. The loan was reported as past due to the credit bureau, causing difficulty in refinancing the existing loan.

2022

1. A complaint was filed with the Office of Comptroller of Currency regarding an issue with the bank allowing account activity and preventing the person filing the complaint access to information and financial funds. The bank responded to the individual and to OCC, providing a copy of the Irrevocable Trust Agreement and directing any further questions to the Trustees.

2021

1. A verbal complaint was filed against a Lake Charles Branch Loan Officer claiming a delay in receiving a response on a loan application for an approval or denial. The complaint was escalated to the Southwest Market President resulting in an application approval and subsequent withdrawal from the customer filing the complaint.
2. A complaint was made on FNBLA's Facebook Page in reference to a phone conversation that occurred between the customer and the Sulphur Branch Manager concerning a transaction that the customer was requesting at another branch. The complaint was managed by the E-Banking Department Manager. After several phone conversations with the customer and the E-Banking Manager the complaint was escalated to the Complaint Manager. A written explanation of the bank's position on the transaction decision was sent to the customer. The customer continued banking with the newly assigned branch until relocating and closing the account at a later date.
3. A complaint was filed with the Office of Comptroller of Currency regarding a delay in receiving insurance claim proceeds from the bank's forced placed insurance policy due to hurricane damage on the

customer's home. An officer was assigned to work through the bid, repair and reimbursement process with the loan customer until all of the proceeds were exhausted. In addition, the officer provided information to FEMA to assist in the customer receiving additional assistance available from FEMA.



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

October 31, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Louisiana
Charter Number 12523

128 North Parkerson Avenue
Crowley, LA 70526-5002

Office of the Comptroller of the Currency

3850 North Causeway Blvd.
Suite 1330
Metairie, LA 70002-8105

NOTE: 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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The Lending Test is rated: Satisfactory.

The Community Development test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on:
 - A more than reasonable loan-to-deposit (LTD) ratio.
 - A majority of loans made in the assessment area (AA).
 - Excellent geographic distribution of loans in the state.
 - Reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.
 - Excellent geographic distribution of PPP loans in the Lake Charles AA in moderate-income census tracts (CTs). Reasonable distribution of PPP loans to small businesses in both the Lafayette AA and the Lake Charles AA.
- The Community Development (CD) Test rating is based on:
 - Excellent CD loans.
 - Adequate qualified investments
 - Excellent CD services

LTD Ratio

Considering the size, financial condition, and credit needs of its AA, First National Bank of Louisiana's (FNB or bank) LTD ratio is more than reasonable. The quarterly LTD ratio since the previous CRA evaluation averaged 77.1 percent, with a high of 94.3 percent in the third quarter of 2019 and a low of 55.7 percent in the third quarter of 2022. We compared the bank's LTD ratio to similarly-situated banks (peer group banks) within or near the AA during the same period. The peer group banks' average LTD ratio was 60.5 percent with a high average ratio of 78.9 percent and a low average ratio of 26.9 percent.

Institution	Assets – As of June 30, 2022 (in thousands)	Average LTD
FNB of Louisiana	582,133	77.14%
Bank of Commerce and Trust Company	382,532	26.90%
Rayne State Bank and Trust Company	474,321	78.89%
First Federal Bank of Louisiana	1,261,908	66.35%
Lakeside Bank	336,576	66.10%
Farmers State Bank and Trust Company	166,770	64.18%

Source: Bank Data

Lending in AA

A majority of FNB's loans are inside its AAs.

FNB originated and purchased 86.6 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	240	85.1	42	14.9	282	39,824	80.7	9,510	19.3	49,333
Small Business	63	92.6	5	7.4	68	52,095	83.4	10,369	16.6	62,464
Total	303	86.6	47	13.4	350	91,919	82.2	19,879	17.9	111,798

Source: Bank Data. Due to rounding, totals may not equal 100.0%

Description of Institution

FNB is a full-service, nationally-chartered community bank headquartered in Crowley, Louisiana. The bank currently operates with five branches in two AAs, with the main headquarters and one additional branch located in Acadia Parish, which is part of the Lafayette Metropolitan Statistical Area (MSA). Lafayette Parish, where the bank's third branch is located, is also part of the Lafayette MSA. The remaining two branches are in the Lake Charles MSA, in the cities of Lake Charles and Sulphur. The City of Crowley is 24 miles west of the City of Lafayette and 47 miles east of the City of Lake Charles, the two largest cities in the area. Crowley is primarily a rural and agricultural community and is the center of the state's rice industry. As of June 30, 2022, total assets of FNB were \$582 million with total loans and leases of \$313 million. Total deposits were \$526 million, and tier 1 capital was 9.9 percent.

Banking hours reasonably meet community needs with lobby hours in the Lafayette AA from 8:30 a.m. through 4:00 p.m. Lobby hours in the Lake Charles AA vary slightly and are from 9:00 a.m. through 4:00 p.m. FNB offers extended hours on Friday and through the bank's drive-thru, which is available at all locations. The bank did not open or close any branches during the review period. FNB offers standard deposit products as well as online and mobile banking; online bill pay; Zelle; mobile deposit; and merchant card services. There are no significant differences between products offered at the bank's various locations.

FNB's primary business focus is that of a commercial and real estate lender, with commercial real estate comprising the largest segment of the bank's loan portfolio. However, the bank offers a wide variety of loan products to serve the diverse needs of its communities, including Small Business Administration, conventional, and U.S. Government-sponsored (FHA, VA, and Rural Housing Development) mortgages originated and sold in the secondary market. There has been no change in focus regarding products since the previous CRA performance evaluation (PE). FNB has not made changes to its corporate structure, including any merger or acquisition activities, since the previous CRA PE.

As illustrated in the table below, FNB's primary loan products include both small business and home mortgage lending. While commercial and industrial loans make up a significant portion of the bank's loan portfolio, those loan products are primarily unsecured or otherwise not CRA-related. As of June 30, 2022, the bank's loan portfolio consisted of the following:

FNB of Louisiana Loan Portfolio		
Loan Category	Dollars (000)	Percentage
Non-Farm and Non-Residential	114,304	36.47
Home Mortgage	60,830	19.41
Construction and Land Development	26,074	8.32
Farmland	15,229	4.86
Multifamily	12,333	3.94
Commercial and Industrial	79,124	25.25
Other	5,494	1.75
Total	313,388	100

Source: Call Report; *May not total 100% due to rounding.

FNB has no affiliate or operating subsidiary activities considered when evaluating CRA performance. There were no legal or financial factors impeding the institution's ability to meet credit needs in its AA during the evaluation period. The bank's CRA performance was rated "Satisfactory" in the last PE dated August 6, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of FNB using the Interagency Intermediate-Small Bank CRA procedures, which focus on an analysis of the bank's primary loan products as well as CD activity. The evaluation period covered January 1, 2019, through December 31, 2021.

Conclusions regarding FNB's lending performance are based on a review of small loans to businesses (commercial loans) as well as home mortgage loans (HMDA loans). We analyzed all loans reported on the HMDA loan application register (LAR) for 2019, 2020, and 2021 and reviewed a sample of 68 commercial loans originated during the review period.

During the review period, management responded to lending needs in the AAs by participating in the Small Business Administration's (SBA) Paycheck Protection Program (PPP). The bank originated 667 PPP loans totaling approximately \$107 million in 2020 and 2021. We sampled 70 loans to conduct our analysis. It is noted that although business revenues were not routinely collected for PPP loans, the bank

was able to provide such data and so our analysis of PPP lending focused both on the income category of the geography and distribution of loans to small businesses by gross annual revenue.

Selection of Areas for Full-Scope Review

FNB operates in two AAs in the state of Louisiana including the Lafayette AA, which is part of the Lafayette MSA, and the Lake Charles AA, which is part of the Lake Charles MSA. Both the Lafayette AA and the Lake Charles AA received a full-scope review.

Ratings

The bank's two AAs were rated equally for this current evaluation. Additionally, both small business and home mortgage loans were also weighed equally. Community development activity including loans, investments, and services were also a component of the overall rating.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Louisiana

CRA rating for the State of Louisiana: Outstanding

The Lending Test is rated: Satisfactory

The CD Test is rated: Outstanding

The major factors that support this rating include:

- Excellent geographic distribution of loans in the state.
- Reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.
- Excellent responsiveness to CD needs in the state through excellent CD loans, adequate qualified investments, and excellent CD services.
- Excellent geographic distribution of PPP loans in the Lake Charles AA in moderate-income CTs.
- Reasonable distribution of PPP loans to small businesses in both the Lafayette AA and the Lake Charles AA.

Description of Institution's Operations in Louisiana

FNB serves its community through five branches located in two AAs including the Lafayette AA and the Lake Charles AA. Both AAs received a full-scope review. The bank primarily offers real estate, agricultural, commercial, and consumer loans.

Lafayette AA

FNB operates with three branches in the Lafayette AA, two of which are located in Crowley, Louisiana, and one located in Lafayette Louisiana. All branches are located in the Lafayette MSA. The entire MSA is too large to serve, so management focused activities in Acadia Parish, where the City of Crowley is located, and Lafayette Parish. The Lafayette AA is comprised of 55 CTs including five low-income, 11 moderate-income, 21 middle-income, 17 upper-income, and one not applicable CT. A CT can become not applicable due to changes in the geography of the AA. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

Competition among financial institutions in the AA remains significantly strong with the bank vying for loans amongst other large regional and local banks. According to the June 30, 2022, FDIC Deposit Market Share Report, FNB ranked seventh out of 33 deposit institutions, with a market share of 3.9 percent. The top five institutions command 72.2 percent of the market share, and consequently, there is significant competition in the AA.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2015 median family income for the MSA was \$66,400. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle-

income is defined as 80 percent to 119 percent of the median family income. Upper-income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – Lafayette AA			
Low	Moderate	Middle	Upper
<\$33,200	\$33,200 to <\$53,120	\$53,120 to <\$79,680	≥\$79,680

Source: US Census data

Low-income families earning a median family income less than \$33,200 represented 23.6 percent of families in the AA, while moderate-income families comprised 14.6 percent of the AA population. In 2015, 13 percent of households in the AA earned wages below the property level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the five low-income and 11 moderate-income CTs in the AA. Of the 31,199 housing units within these 16 CTs, approximately 43.4 percent of the units are owner-occupied housing units; 45.1 percent are rental units with an average gross monthly rent of \$654; and approximately 11 percent are vacant.

Based on 2020 business demographic data, there were 32,825 non-farm businesses in the AA. Of these, 28,391 (86.49 percent) of the businesses had revenues of less than \$1 million, 1,578 (4.81 percent) had revenues greater than \$1 million, and 2,856 (8.70 percent) did not report revenue information. The economy of the Lafayette AA is mixed, with retail, education, medical services, manufacturing, mining, and tourism as major economic drivers. Agriculture (rice, soybeans, and crawfish), particularly in Acadia Parish, also comprise major segments of the AAs economy. Major employers in the AA include the Lafayette Parish School System (education), Lafayette General Health (medical services), Wood Group Production Services (oil and gas services), and Lafayette Consolidated Government (municipal government). According to the Bureau of Labor Statistics, the Lafayette MSA had a 3.5 percent unemployment rate in 2022, which was slightly lower than the Louisiana state average of 4 percent.

Demographic Information of the AA						
AA: Lafayette AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	55	9.1	20.0	38.2	30.9	1.8
Population by Geography	293,974	6.6	18.2	36.8	38.3	0.0
Housing Units by Geography	122,205	6.3	19.3	37.0	37.5	0.0
Owner-Occupied Units by Geography	73,235	3.9	14.8	39.6	41.6	0.0
Occupied Rental Units by Geography	38,359	10.5	26.2	32.5	30.9	0.0
Vacant Units by Geography	10,611	7.2	25.0	35.1	32.7	0.0
Businesses by Geography	32,825	7.6	13.8	37.1	41.3	0.2
Farms by Geography	867	4.3	14.1	43.9	37.7	0.0
Family Distribution by Income Level	70,813	23.6	14.6	16.6	45.2	0.0
Household Distribution by Income Level	111,594	26.1	14.3	14.9	44.7	0.0
Median Family Income MSA - 29180 Lafayette, LA MSA		\$66,400	Median Housing Value			\$153,907
			Median Gross Rent			\$756
			Families Below Poverty Level			13.0%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

In conjunction with this examination, we conducted an interview with a community leader in the AA. The primary credit need in the community was identified as small business lending. According to this contact, local banks have been active in helping meet the credit needs of the AA.

Lake Charles AA

FNB operates with two branches in the Lake Charles AA, located in the cities of Lake Charles and Sulphur, Louisiana. Both branches are located in the Lakes Charles MSA, but management determined the entire MSA is too large to serve and consequently focuses their activities exclusively on Calcasieu Parish, which includes both the cities of Lake Charles and Sulphur. The Lake Charles AA includes 44 CTs including four low-income, 12 moderate-income, 14 middle-income, 12 upper-income, and two not applicable CT. A CT can become not applicable due to changes in the geography of the AA. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

Competition among financial institutions in the AA remains significantly strong with the bank vying for loans amongst other large regional and local banks. According to the June 30, 2022, FDIC Deposit Market Share Report, FNB ranked ninth out of 18 deposit institutions, with a market share of 2.1 percent. The top five institutions command 70.7 percent of the market share and consequently there is significant competition in the AA.

The Federal Financial Institutions Examination Council's (FFIEC) updated 2015 median family income for the MSA was \$68,400. Low income is defined as less than 50 percent of the median family income. Moderate income is defined as 50 percent to less than 80 percent of the median family income. Middle-

income is defined as 80 percent to 119 percent of the median family income. Upper-income is defined as income of 120 percent and over the median family income. The following table depicts income categories:

Income Categories – Lake Charles AA			
Low	Moderate	Middle	Upper
<\$34,200	\$34,200 to <\$54,720	\$54,720 to <\$82,080	≥\$82,080

Source: US Census data

Low-income families earning a median family income less than \$34,200 represented 23.7 percent of families in the AA, while moderate-income families comprised 16.8 percent of the AA population. In 2015, 13 percent of households in the AA earned wages below the property level. In addition to these borrower lending constraints, opportunities for residential lending remain limited within the four low-income and 12 moderate-income CTs in the AA. Of the 26,811 housing units within these 16 CTs, approximately 41.2 percent of the units are owner-occupied housing units; 43.2 percent are rental units with an average gross monthly rent of \$645; and approximately 15 percent are vacant.

Based on 2020 business demographic data, there were 16,106 non-farm businesses in the AA. Of these, 13,648 (84.7 percent) of the businesses had revenues of less than \$1 million, 660 (4.1 percent) had revenues greater than \$1 million, and 1,798 (11.2 percent) did not report revenue information. The economy of the Lakes Charles AA is mixed, with retail, education, medical services, gambling, and manufacturing as major economic drivers. Major employers in Calcasieu Parish include education (Calcasieu Parish School Board), healthcare (Lake Charles Memorial Health System), casino (Coushatta, Golden Nugget, LLC, and L’Auberge - Lake Charles Casinos Resort), chemical manufacturing (Westlake Chemical Corporation, LLC and Sasol Chemicals, LLC). According to the Bureau of Labor Statistics, Calcasieu parish had a 3.8 percent unemployment rate in 2022, which was slightly lower than the Louisiana state average of 4.0 percent.

Demographic Information of the AA						
AA: Lake Charles AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	44	9.1	27.3	31.8	27.3	4.5
Population by Geography	195,887	5.0	25.8	36.7	32.5	0.0
Housing Units by Geography	84,954	5.6	25.9	36.1	32.3	0.0
Owner-Occupied Units by Geography	51,678	2.9	18.7	41.5	36.9	0.0
Occupied Rental Units by Geography	23,647	10.7	38.3	24.9	26.2	0.0
Vacant Units by Geography	9,629	8.0	34.1	34.8	23.1	0.0
Businesses by Geography	16,106	5.1	27.5	32.7	34.5	0.2
Farms by Geography	395	3.3	15.9	40.0	40.8	0.0
Family Distribution by Income Level	50,663	23.7	16.8	17.9	41.6	0.0
Household Distribution by Income Level	75,325	25.6	15.6	16.4	42.5	0.0
Median Family Income MSA - 29340 Lake Charles, LA MSA		\$68,400	Median Housing Value			\$126,978
			Median Gross Rent			\$745
			Families Below Poverty Level			13.0%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

In conjunction with this examination, we conducted an interview with a community leader in the AA. The primary credit need in the community was identified as affordable housing and financial education. According to this contact, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Louisiana

FNB operates in two AAs in the State of Louisiana including the Lafayette AA, which is part of the Lafayette MSA, and the Lake Charles AA, which is part of the Lake Charles MSA. Both AAs received a full-scope review. We analyzed the bank's HMDA and commercial lending with both products being weighed equally. We also analyzed PPP lending made during a portion of the review period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

LENDING TEST

The bank's performance under the Lending Test in Louisiana is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's lending performance in the state of Louisiana is reasonable.

Distribution of Loans by Income Level of the Geography

FNB exhibits excellent geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Lafayette AA

FNB exhibits excellent geographic distribution of home mortgage loans in both the low- and moderate-income CTs as the bank's lending exceeded both the demographic comparator and aggregate lending in the AA.

Lake Charles AA

FNB exhibits excellent geographic distribution of home mortgage loans in both the low- and moderate-income CTs as the bank's lending exceeded both the demographic comparator and aggregate lending in the AA.

Small Loans to Businesses

Refer to Table Q in the state of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of loans to small businesses.

Lafayette AA

FNB exhibits excellent geographic distribution of small loans to business in both the low- and moderate-income CTs as the bank's lending exceeded both the percentages of businesses and aggregate lending in those CTs.

Lake Charles AA

FNB exhibits excellent geographic distribution of small loans to businesses in the low-income CTs as the bank's lending exceeded the percentage of businesses and was on par with aggregate lending in the low-income CTs. FNB exhibits reasonable geographic distribution of small loans to businesses in the moderate-income CTs as the bank's lending was slightly less than both the geographic comparator and peer lending.

PPP

The bank exhibits excellent geographic distribution of PPP loans in the Lake Charles AA moderate-income CTs as the bank's lending exceeded the percentages of businesses and aggregate lending in those tracts. PPP loans met the urgent credit needs of business in the bank's AA during the height of the COVID-19 pandemic. As such, management should be commended for making such loans and meeting the needs of businesses in the moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

FNB exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Lafayette AA

FNB's distribution of home mortgage loans to low- and moderate-income borrowers is considered satisfactory. Management's lending to low-income borrowers exceeded aggregate lending and is therefore considered satisfactory. However, management's lending to moderate-income borrowers was less than both the comparator, the percentage of families, as well as aggregate lending and is therefore considered poor. While the bank does face some competition for lending, the demographics of the AA confirm there is both a demand and ability to qualify for lending for moderate-income borrowers.

Lake Charles AA

FNB's distribution of home mortgage loans to low- and moderate-income borrowers is considered poor. Management's lending to low- and moderate-income borrowers was less than both the demographic comparator and aggregate lending. Approximately 24 percent and 17 percent of families in the AA are considered low-income and moderate-income, respectively. Furthermore, with a median housing value of \$126,978, approximately 61 percent of housing units in the AA owner-occupied and 28 percent rental units with an average monthly rent of only \$745, there is both demand and ability to qualify for both low- and moderate-income borrowers.

Small Loans to Businesses

Refer to Table R in the state of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of loans to small businesses.

Lafayette AA

The distribution of small loans to businesses in the Lafayette AA is considered reasonable. While FNB's lending was less than the percentage of businesses in the AA, the bank's percentage of loans exceeded the percentage of aggregate lending to similar business in the AA.

Lake Charles AA

The distribution of small loans to businesses in the Lake Charles AA is considered reasonable. While FNB's lending was less than the percentage of businesses in the AA, the bank's percentage of loans exceeded the percentage of aggregate lending to similar business in the AA.

PPP

FNB exhibits reasonable distribution of PPP loans to small businesses in both the Lafayette AA and the Lake Charles AA. The bank's PPP loans exceeded peer lending in both AAs, revealing management's commitment to assisting small businesses during the COVID-19 pandemic. Management should be commended for the actions taken during this unprecedented time and meeting the needs of small business in both AAs.

Responses to Complaints

Management received a limited number of complaints during the review period. All complaints were appropriately addressed within a timely manner. The complaints received did not directly involve Community Reinvestment Act rules or regulations.

CD TEST

FNB's performance under the CD Test in the state of Louisiana is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, FNB exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the AAs.

Number and Amount of CD Loans

The bank's CD loans demonstrate excellent responsiveness to CD needs in the AAs, and thus had a positive impact on FNB's overall CD rating.

During the evaluation period, management made 84 qualifying CD loans totaling approximately \$24 million, which represents 43.5 percent of tier 1 capital. In the Lafayette AA, the qualifying CD loans total approximately \$16 million, representing 29.1 percent of tier 1 capital. In the Lake Charles AA, total loans of approximately \$8 million represent 14.4 percent of tier 1 capital.

The CD Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

CD Loans				
AA:	Total			
	#	Percent of Total #	\$(000's)	Percent of Total \$
Lafayette AA	40	47.6	16,264,283	66.9
Lake Charles AA	44	52.4	8,064,366	33.1
Total	84	100	24,328,649	100

Source: Bank documents

Some notable examples of CD loans are as follows:

Lafayette AA

- A loan for \$64,000 for the purchase of affordable housing targeted at low- and moderate-income renters.
- A \$500,000 loan to a business that will employ low- and moderate-income individuals, and which will also provide economic development for the downtown area of Crowley, Louisiana.
- A loan for \$2,000,000 to purchase an ongoing business that employs 74 low- and moderate-income individuals.

Lake Charles AA

- A loan for \$200,000 for the construction of affordable housing in the Parish.
- A loan for \$150,000 for a mental health facility targeted at low- and moderate-income individuals.

CD Loans Made in the Broader/Regional or Statewide Area

FNB made a total of 13 CD loans outside the Lafayette AA and Lake Charles AA during the review period totaling approximately \$3.1 million. Most of these loans were made in East Baton Rouge Parish, St. Mary Parish, and St. Landry Parish. These loans focused on affordable housing and economic development. As FNB met the CD needs in its AAs, these additional loans can also be considered and have a positive impact on the bank's overall CD rating.

Number and Amount of Qualified Investments

FNB's investments demonstrate adequate responsiveness to CD needs in the AAs and had a neutral impact on the bank's overall CD rating.

During the evaluation period, management made two qualifying CD investments totaling approximately \$2.1 million, which represents 3.8 percent of tier 1 capital and three Federal Home Loan Bank matching grants totaling approximately \$98,000. Additionally, \$189,073 in donations were provided to various charities and organizations who promote community and economic development. FNB's combined investments, donations, and grants represent 4.2 percent of tier 1 capital.

Qualified Investments										
AA:	Prior Period		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Lafayette AA	0	0	2	1,593	2	100	1,593	100	0	0
Lake Charles AA	0	0	2	556	2	100	556	100	0	0

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investments, including prior period investments that remain outstanding as of the examination date.

Some notable examples of CD investments and donations are as follows:

Lafayette AA

- Invested \$780,899 in a FHLMC mortgage pool which provided affordable housing to low- and moderate-income borrowers in low- and moderate-income CTs.
- Donated \$72,000 to Empowering the Community for Excellence, which provides after school tutoring to students living in public housing.
- Donated \$10,000 to Ms. Helen's Soup Kitchen which provides free meals to low- and moderate-income individuals and families.

Lake Charles AA

- Provided \$13,000 of a Federal Home Loan bank matching grant to Project Build a Future, which provides assistance to low- and moderate-income individuals in purchasing their first home.
- Donated \$2,000 to Dewanna's Closet, which provides free clothing to low- and moderate-income students.

Extent to Which the Bank Provides CD Services

The bank's CD services demonstrate excellent responsiveness to CD needs in the AAs.

FNB operates with five branches in both the Lafayette AA and the Lake Charles AA. Of the three branches located in the Lafayette AA, two are in low-income CTs. The remaining branch in Lafayette Parish is near low- and moderate-income CTs. Both branches located in the Lake Charles AA are adjacent to low- and moderate-income CTs. The bank's service delivery systems are accessible to all geographies and individuals of different income levels. Business hours are convenient to all segments of the AA and all offices have expanded hours on Friday afternoons.

The bank's branches offer a full line of banking services. Three of the four personal check account products offered have no monthly service charges. Additionally, one checking account product offers free enrollment, or no minimum opening deposit requirement, if the customer agrees to receive e-statements, making these products readily accessible to low- and moderate- income individuals. In addition to low-cost checking and savings products, FNB offers free online banking, telephone banking,

mobile deposit, and toll-free customer service. There are no significant differences between products offered at the bank's various locations.

FNB's management and employees participated in a total of 1,171 CD service qualifying hours involving 18 services designed to stabilize communities and improve the quality to life in both AAs. In the Lafayette AA, bank management and employees volunteered approximately 717 total hours through 10 services. In the Lake Charles AA, bank management and employees volunteered approximately 454 hours through eight services. These services focus on the needs of low- and moderate-income groups and enables the bank to become aware of and participate in activities that satisfy the CD needs of the AA. Highlights of the various services for each AA include the following:

Lafayette AA

- FNB participated in Banzai Financial Literacy Program, which provides financial literacy educational resources to students attending low- and moderate-income schools. The program provides financial education books and online curriculum in addition to offline class lecture time. Approximately, 140 booklets were distributed across five different classrooms.
- Bank employees worked with The Way Training Center, which provides housing, education, and job skills training for those in recovery, targeting low- and moderate-income individuals.
- A member of bank management sat on the Board of The Boys and Girls Club and provided financial assisting and advice on annual budgets and personnel.

Lake Charles AA

- Worked with CD and Services and provided training on the qualifying parameters and some of the challenges for first-time homebuyers.
- Several employees volunteered with Abraham's Tent, who provide free hot lunches Monday through Saturday to low- and moderate-income individuals and families and serves as a food distribution center in Lake Charles.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Home mortgage and loans to small business CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of AAs and Type of Examination		
Rating and AAs	Type of Exam	Other Information
Lafayette AA	Full-Scope	PPP loans were also analyzed
Lake Charles AA	Full-Scope	PPP loans were also analyzed
State		
Louisiana		

Appendix B: Summary of MMSA and State Ratings

RATINGS First National Bank of Louisiana			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
	Satisfactory	Outstanding	Outstanding
MMSA or State:			
Louisiana	Satisfactory	Outstanding	Outstanding

(*) The Lending Test and CD Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A CT 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A CT with a median family income that is less than 50 percent.

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 state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the FFIEC annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary parishes or counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary parish/county or parishes/counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central parish/county or parishes/counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central parish/county or parishes/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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose CD.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 MSA, the institution will receive a rating for the multistate MSA.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate MSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the multistate MSA/AA. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. AA Distribution of Home Mortgage Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. AA Distribution of Home Mortgage Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each multistate MSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA Distribution of Loans to Small Businesses by Income Category of the Geography -** The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. AA Distribution of Loans to Small Businesses by Gross Annual Revenue -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O - AA Distribution of Home Mortgage Loans by Income Category of the Geography																				2019-21	
AA:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
Lafayette AA	132	21,396	55.0	12,804	3.9	6.8	1.6	14.8	31.1	9.0	39.6	28.8	33.1	41.6	33.3	56.3	0.0	0.0	0.0		
Lake Charles AA	108	18,428	45.0	7,328	2.9	7.4	1.4	18.7	38.0	15.3	41.5	30.6	40.2	36.9	24.1	43.1	0.0	0.0	0.0		
Total	240	39,824	100.0	20,132	3.5	7.1	1.6	16.4	34.2	11.3	40.4	29.6	35.7	39.7	29.2	51.5	0.0	0.0	0.0		

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P - AA Distribution of Home Mortgage Loans by Income Category of the Borrower																				2019-21	
AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Lafayette AA	132	21,396	55.0	12,804	23.6	12.1	5.3	14.6	3.0	16.0	16.6	11.4	19.3	45.2	40.9	37.7	0.0	32.6	21.7		
Lake Charles AA	108	18,428	45.0	7,328	23.7	2.8	4.9	16.8	3.7	14.0	17.9	10.2	17.7	41.6	37.0	34.6	0.0	46.3	28.9		
Total	240	39,824	100.0	20,132	23.6	7.9	5.2	15.5	3.3	15.2	17.2	10.8	18.7	43.7	39.2	36.6	0.0	38.8	24.3		

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-21	
AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Lafayette AA	44	36,426	69.8	10,823	7.6	9.1	7.4	13.8	29.6	11.6	37.1	31.8	37.5	41.4	29.5	43.5	0.2	0.0	0.0	
Lake Charles AA	19	15,670	30.2	5,143	5.1	5.3	6.0	27.5	26.3	28.1	32.7	15.8	28.3	34.5	52.6	37.4	0.2	0.0	0.2	
Total	63	52,096	100	15,966	6.7	7.9	7.0	18.3	28.6	16.9	35.6	27.0	34.5	39.1	36.5	41.5	0.2	--	0.1	

Source: 2021 D&B Data: 01/01/2019 - 12/31/2021 Bank Data: 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-21	
AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Lafayette AA	44	36,426	69.8	10,823	86.5	70.45	25.1	4.8	29.5	8.7	0.05		
Lake Charles AA	19	15,670	30.2	5,143	84.7	63.2	26.3	4.1	36.8	11.2	0.0		
Total	63	52,096	100	15,966	85.9	66.7	25.5	4.6	31.7	9.5	0.02		

Source: 2020 D&B Data: 01/01/2019 - 12/31/2021 Bank Data: 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

FIRST NATIONAL BANK OF LOUISIANA

BRANCH LOCATIONS: 3-12-2024

	MSA/MD	STATE CODE	COUNTY CODE	TRACT	AREA
First National Bank of Louisiana Headquarters 128 North Parkerson Avenue Crowley, LA 70526 Opened: April 1, 1924	29180	22	001	9610	Lafayette
North Crowley Branch 1941 North Parkerson Avenue Crowley, LA 70526 Opened: December 1, 1996 Closed: April 28, 2023	29180	22	001	9609	Lafayette
Lafayette Branch 1300 Camellia Boulevard Lafayette, LA 70508 Opened: February 1, 2000 Relocated: September, 2004	29180	22	055	1407	Lafayette
Lake Charles Branch 551 West Prien Lake Rd Lake Charles, LA 70601 Opened: September 1, 1995	29340	22	019	7	Lake Charles/ Calcasieu
Sulphur Branch 3201 Maplewood Dr. Sulphur, LA 70663 Opened: August 1, 2002 Relocated: July, 2003	29340	22	019	31.01	Lake Charles/ Calcasieu



Memo

To: CRA PUBLIC FILE
From: JANNETTE HOFFPAUIR, CRA OFFICER
Date: MARCH 1, 2024
Re: BRANCHES Opened or closed

North Crowley Branch located at 1941 North Parkerson Ave, Crowley, LA was closed and consolidated with the Main Office located at 128 North Parkerson, Crowley on April 28, 2023. Since the locations were 1.9 miles distance from each other and Main Office added a drive thru ATM machine, it was an easy management decision.

No FNBLA Branch or ATM locations were opened or closed in 2022 or 2021.

**LISTING OF
FIRST NATIONAL BANK OF LOUISIANA
ATM LOCATIONS
3/12/2024**

Main Office 128 North Parkerson Avenue Crowley, LA 70526	North Crowley Branch 1941 North Parkerson Avenue Crowley, LA 70526 Closed 4/28/2023
Lake Charles Branch 551 W. Prien Lake Rd Lake Charles, LA 70601	Sulphur Branch 3201 Maplewood Drive Sulphur, LA 70663
Lafayette Branch 1300 Camellia Boulevard Lafayette, LA 70508	

**LISTING OF
RAYNE STATE BANK
ATM LOCATIONS**

3/12/2024

As a First National Bank customer you have the privilege of using all Rayne State Bank ATMs without any fees. This includes balance inquiries and cash withdrawals. No deposits are accepted.

ON PREMISE LOCATIONS	ATM-OFF PREMISE LOCATIONS
Rayne Branch 200 South Adams Avenue Rayne, LA 70578	498 Toby Mouton Road Duson, LA 70529
University Branch 410 W. University Lafayette, LA 70506	
Kaliste Saloom Branch 410 Kaliste Saloom Road Lafayette, LA 70508	
Carencro Branch 4200 N. University Avenue Carencro, LA 70520	
Guilbeau Branch 503 Guilbeau Road Lafayette, LA 70506	
Church Point Branch 741 ½ South Main Street Church Point, LA 70525	

First National Bank of Louisiana is a community bank with locations throughout southwest Louisiana including Lafayette, Crowley, Lake Charles, and Sulphur.

<https://www.fnb-la.com/about-us/locations-and-hours>



Crowley Main Office

128 North Parkerson Avenue
Crowley, LA 70526

Phone: (337) 783-4014

24/7 Automated Line: (337) 783-4484

Fax: (337) 783-9159

Lobby Hours

Monday thru Thursday 8:30am - 4:00pm

Friday 8:30am - 5:00pm

Drive-Thru Hours

Monday thru Friday 8:00am - 5:00pm



1300 Camellia Boulevard

Lafayette, LA 70508

Phone: (337) 266-9663

24/7 Automated Line: (800) 899-8001

Fax: (337) 266-9733

Lobby Hours

Monday thru Thursday

8:30am - 4:00pm

Friday

8:30am - 5:00pm

Drive-Thru Hours

Monday thru Friday

8:00am - 5:00pm



551 West Prien Lake Road
Lake Charles, LA 70601

Phone: (337) 474-6299
24/7 Automated Line: (800) 899-8001
Fax: (337) 474-6105

Lobby Hours

Monday thru Friday
9am - 5:00pm

Drive-Thru Hours

Monday thru Friday
8:30am - 5:30pm



3201 Maplewood Drive
Sulphur, LA 70663

Phone: (337) 626-7337
24/7 Automated Line: (800) 899-8001
Fax: (337) 626-7708

Lobby Hours

Monday thru Friday
9:00am - 5:00pm

Drive-Thru Hours

Monday thru Friday
8:30am - 5:00pm

FNB

LOUISIANA

<https://www.fnb-la.com/personal/checking>

BANKING

Checking
Savings
CDs/Money Market
IRAs/Health Savings
Debit Card
Consumer Overdraft Coverage

LENDING

Personal Loans
Real Estate Loans
Personal Credit Card

ONLINE SERVICES

Online Banking
Bill Pay
Mobile Banking
Zelle®
Mobile Deposit
Quicken & Quickbooks

	CASH COUNTS	EXPERIENCE COUNTS	BASIC CHECKING	INTEREST COUNTS
Overview	Free Checking with enrollment in e-statements	Clients age 62 and better	Basic includes printed statements	Premium interest rates for high-balance customers
Min. Deposit to Open Account	\$100	\$100	\$100	\$1,500
Rewards	Cash Back Rewards More details below.	Cash Back Rewards More details below.	--	Interest Rewards More details below.
Monthly Service Charge	Free	Free	\$5	\$6 if balance falls below \$1,500
Earns Interest	--	--	--	✓
MASTERCARD Debit Card	✓	✓	✓	✓
Check Orders	Depends on check style	1/2 off checks if enrolled in E-Statement	Depends on check style	Depends on check style
Overdraft Protection Options	✓ 3 options available. Click here for details .	✓ 3 options available. Click here for details .	✓ 3 options available. Click here for details .	✓ 3 options available. Click here for details .
Foreign ATM Fees Waived	✓ up to \$10/month if 10 debit card transactions	✓ up to \$10/month if 10 debit card transactions	--	✓ up to \$10/month if 10 debit card transactions
Additional Services	Benefits Membership	--	--	1/2 off safety deposit box, stop payment fees and wire transfers upon request.

COMPLIMENTARY SERVICES

Online Banking	✓	✓	✓	✓
Free Bill Pay	✓	✓	✓	✓
Mobile Deposit	✓	✓	✓	✓
e-Statements	✓	✓	✓	✓
Overdraft Protection Sweep Service	✓	✓	✓	✓
Telephone Banking	✓	✓	✓	✓

Savings Counts

This interest-bearing account earns money on your daily balance with the flexibility to make limited and/or unlimited withdrawals.

Account Features:

- Interest is compounded daily and paid monthly.
- The interest rate and annual percentage yield will depend upon the daily balance in the account using the following tiers:
 - Up to \$2,499.99
 - \$2,500.00 – 9,999.99
 - \$10,000.00 and up
- \$3 monthly maintenance fee if balance drops below \$300
- \$3 for each withdrawal over limit
- \$5 fee for accounts closed within 90 days of opening
- \$100 minimum opening deposit required

— TRANSACTION LIMITATIONS

Certain types of withdrawal transactions are limited to six (6) per month.

— LIMITED WITHDRAWALS

Preauthorized transfers made through third parties which may be by check, draft, debit card or similar order are limited. THERE WILL BE A FEE OF \$3.00 FOR EACH WITHDRAWAL OVER THE SIX (6) LIMITED TRANSACTIONS.

— UNLIMITED WITHDRAWALS

Withdrawals made in person, by messenger, by mail, at an ATM or withdrawals to pay on loans that you have with us. Preauthorized or automatic transfers include "sweep" transfers from your Savings Account to cover overdrafts, preauthorized transfers from your Savings Account to any other deposit that you own that are set in advance to occur automatically, transfers initiated thru the 24 hour automated telephone, On-Line Banking and Mobile Banking are also unlimited.

Christmas Club

Get ahead by saving for your holiday shopping and travel with FNB's Christmas Club account. This short term savings account helps you plan for the holiday season with recurring deposits (your choice of weekly, bi-weekly, semi-monthly or monthly)—simply link this to your existing checking account and designate your savings amount.

Account Features:

- No monthly maintenance fee
- Checking account required with auto transfers
- Only \$5 opening deposit required
- \$5 fee if account is closed before end of 1 year program (October)

CDs/Money Market

Start growing your money today.

CERTIFICATES OF DEPOSIT (CDs)

Certificates of Deposit (CDs) may be the best choice if you have cash reserves and are looking to maximize your earnings. CDs are offered with a variety of maturity dates, from 3 months to 5 years, to ensure the best fit for your individual needs. A penalty will be imposed for early withdrawal.

Account Details

- Open with a minimum deposit of \$2,500.00

Please contact an FNB Customer Service Representative to obtain current interest rate information on various maturities and to receive appropriate disclosure information on terms, fees, and interest rates.

MONEY MARKET INVESTMENT ACCOUNT

Our Money Market Investment accounts offer competitive interest rates with the flexibility for withdrawals.

Account Details

- \$2,500 minimum opening deposit
- Interest is paid and compounded monthly. The interest rate and annual percentage yield will depend upon the daily balance in the account using the following tiers:
 - Up to \$2,499.99
 - \$2,500.00 – 4,999.99
 - \$5,000.00 – 14,999.99
 - \$15,000.00 – 49,999.99
 - \$50,000.00 and up
- No monthly maintenance fee if balance remains above \$2,500
- If the daily account balance drops below \$2,500.00, a \$10.00 service charge will be assessed.

— MONEY MARKET TRANSACTION LIMITATIONS

Certain types of withdrawal transactions are limited to six (6) per month.

— MONEY MARKET LIMITED WITHDRAWALS

Preauthorized transfers made through third parties which may be by check, draft, debit card or similar order are limited. THERE WILL BE A FEE OF \$9.75 FOR EACH WITHDRAWAL OVER THE SIX (6) LIMITED TRANSACTIONS.

— MONEY MARKET UNLIMITED WITHDRAWALS

Withdrawals made in person, by messenger, by mail, at an ATM or withdrawals to pay on loans that you have with us. Preauthorized or automatic transfers include "sweep" transfers from your Money Market Account to cover overdrafts, preauthorized transfers from your Money Market Account to any other deposit that you own that are set in advance to occur automatically, transfers initiated thru the 24 hour automated telephone, On-Line Banking and Mobile Banking are also unlimited.

IRAs/Health Savings

Tax-deferred options for your future.

INDIVIDUAL RETIREMENT ACCOUNTS

Plan for your future with IRAs. FNB offers both traditional and Roth Individual Retirement Accounts along with the new Educational IRA.

Traditional IRA

Traditional IRA accounts allow you to contribute earned income and defer taxes on contributions earnings until they are withdrawn.⁽¹⁾

- Contributions may be tax deferred.⁽²⁾ Earnings are tax deferred until withdrawn ⁽¹⁾
- Minimum opening deposit of \$500.00
- Available for individuals under 70 ½ years of age (Limits apply)
- Regular retirement withdrawals may be made as early as age 59 ½ and must begin once a participant reaches 70 ½ ⁽¹⁾

- Please note that withdrawals may be subject to IRS penalties.

Roth IRA

A Roth IRA differs in that contributions are taxed going into the IRA, but no tax is paid on qualified withdrawals ⁽¹⁾

- No taxes on the interest earned on the account ⁽¹⁾
- Flexible terms to meet your needs
- Minimum opening deposit of \$500.00
- Individuals with earned income subject to modified adjusted gross income limits
- Contributions may be withdrawn at any time without taxation⁽¹⁾⁽²⁾
- Qualified withdrawals of earnings may be made without taxation after 5 years ⁽¹⁾

Tax treatment of your contributions vary widely between these options, as well as the tax consequence when you begin withdrawals. Please discuss your new or rollover IRA needs with a Customer Service Representative who can assist you in determining your eligibility for each account, and to help you select the IRA which best meets your retirement savings plan needs. In addition, you will be provided a disclosure statement reflecting terms, fees, and interest rates on your account.

⁽¹⁾ Important Note: Please consult your tax advisor regarding consequences for Individual Retirement Accounts contributions and withdrawals.

⁽²⁾ Must open account and all contributions must be made by the tax filing deadline (usually April 15). Deposits to the account are considered "current" year unless you indicate otherwise at time of deposit

HEALTH SAVINGS ACCOUNTS

You already know the value of tax-free investments—they're simply too good to pass up! FNB offers HSA Accounts to provide maximum benefits and flexibility tailored specifically to you!

An HSA is a tax-sheltered savings account, similar to an IRA; a tax-deferred nest egg which can be used, tax-free, for any qualifying medical or long term care expense.

Unlike other health savings plans, you do not lose your investment at the end of the year simply because you didn't spend it. It rolls right over to your next year's HSA, earning and accumulating, tax deferred, until you need it for medical expenses - or as retirement income.

Account Requirements:

- \$50 minimum deposit required to open account
- \$25 setup fee, due upon account opening
- \$3.00 monthly service fee if balance falls below \$2,500.00
- Deposits and withdrawals are limited to those set forth by IRS guidelines
- Account fees are applicable on this account, such as Non-Sufficient funds (\$26.00), Stop Payment fee (\$26.00), and Temporary checks (per book of 24 at the current fee)
- A debit card and/or checks are available on this account.

Not everyone qualifies. See your tax representative and insurance provider to see if you qualify for an HSA.

To find out more, [contact us today](#) or visit the [FNB location nearest you](#).

Debit Card

Go ahead. Reward yourself.

Earn cash-back rewards the more you use your MasterCard debit card.

Each of our Checking Accounts include a MasterCard debit card. Accepted anywhere MasterCard is accepted, your FNB debit card is conveniently linked directly to your account and backed by the security MasterCard provides.

FNB offers several Reward Checking Account options with either cash-back or interest rewards all with the power of MasterCard debit cards. You'll also benefit with foreign ATM fees reimbursed with a minimum of 10 qualifying debit card transactions per month.¹

Learn more about your earning power through [Personal Reward Checking Accounts](#).

NEW Chip-enabled debit cards

MasterCard now provides an additional layer of security with chip technology. This embedded microchip encrypts your information making it difficult for your card to be copied or counterfeited. Contact FNB today for more information chip technology.

CARD ACTIVATION

To activate your new Debit Card please call 866-633-5293 using the telephone associated with your account information with the bank.

Lost or Stolen Card?

Need to report a lost or stolen card? You have options.

- Call us (800) 500-1044
- [Visit a branch](#) today

Please take action immediately.

Digital Wallet: Fast and safe one-tap checkouts

With a quick tap of your smartphone or smartwatch, you can use your First National Bank of Louisiana Mastercard credit or debit card to pay at millions of store locations that accept mobile payments.

You can use any of these trusted wallets:

- Google Pay
- Apple Pay
- Samsung Pay

Control your debit card with one tap

Whether you're at home or on the go, control your card within your FNB-LA mobile banking app—giving you the peace of mind you deserve.

- Turn card on/off
- Enable/disable transaction types
- Enable/disable merchant categories
- Set spending limits
- Decline all international transactions
- Allow transactions from up to 3 user defined regions

To get started, click *Card Controls* in your FNB-LA mobile banking app.

Get notified on every transaction or when user specified criteria is met

Choose from these available alerts:

- Transaction Amount
- Merchant Type
- Transaction Type
- International Transactions

To get started, click *Alerts* in your FNB-LA mobile banking app.

¹Foreign ATM fees reimbursed up to \$10/month if 10 qualifying debit card transactions of \$10 or more are made.

Consumer Overdraft Coverage

Life happens! You have coverage options.

First National Bank of Louisiana understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft coverage options

The choice is yours. Consider these ways to cover overdrafts:

Overdraft Privilege: A standard service that allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction.

Overdraft Protection Sweep Service: A free service that may prevent overdrafts by linking to another deposit account you have at First National Bank of Louisiana.

Overdraft Protection Line of Credit: Apply today for Carefree Overdraft Protection, a line of credit which transfers funds to cover your overdrafts when necessary, thereby eliminating NSF charges.

Overdraft option details

Overdraft Privilege

Overdraft Privilege is a standard service that allows you to overdraw your account up to a disclosed limit for a \$26 Overdraft Paid Item Fee per transactions paid into overdraft and covers checks, ACH, in-person withdrawals, bill pay and internet or telephone banking transactions.

To extend your Overdraft Privilege to ATM and everyday debit card transactions, [click here to complete the overdraft authorization form](#).

We may not pay items under this service if you do not maintain your account in good standing by bringing it to a positive balance within every thirty-two day period for a minimum of 24 hours, if you default on any loan or obligation to FNB or if your account is subject to any legal or administrative order or levy.

FNB offers other ways to protect your account from overdrafts that may be less expensive than Overdraft Privilege. For more information, [click here](#).

Overdraft Protection Sweep Service

First National Bank of Louisiana also offers a Sweep Service, which is your authorized transfer of funds from one FNB account to another in the event of an overdraft.

Sweep transfers take place in \$100 increments (unless a different amount is requested). You must maintain a balance exceeding this minimum amount to be eligible for Sweep Services. Sweep activity is limited, as required by law, if withdrawals are from an interest bearing account.

Overdraft Protection Line of Credit

FNB invites you to apply today for Carefree Overdraft Protection, a valuable service designed to protect your checking account from costly and embarrassing insufficient fund returned items.

Carefree Overdraft Protection is a revolving credit line tied to your checking account which transfers funds to cover your overdrafts when necessary, thereby eliminating NSF charges or fees. An advance fee of \$4 will be assessed per \$100 along with interest on the unpaid balance. (Maximum daily advance fee of \$20)

Payments are automatically deducted from your checking account at a rate of 8% of the outstanding balance or \$20, whichever is greater.

Contact your [local branch](#) to apply.

Employer Group HSA

Tax deductions for you. Tax-free distributions for them.

— BUDGETING

Starting Points

Your budget is your blueprint for keeping cash flow positive, and for sticking to your saving goals.

If you have a partner, it's essential to have one overall household budget. That big picture is indispensable for having a good sense, based on actual numbers, of where the two of you stand financially, and how you plan to stay on track throughout the year.

Whether or not you have a partner, start your budget by listing all your anticipated monthly expenses. It can be helpful to divide them by how frequently they occur.

[Click here](#)

Fixed v. Variable

For the fixed expenses, such as rent or phone, it's easy to fill in the exact amount you know you'll have to spend. On the other hand, with the variable expenses, like groceries, there is no single amount you'll spend each month. But based on what you've spent in the past, you should be able to estimate a fairly accurate number for most weeks.

The next step is to compare your income to your expenses. In order to achieve (and maintain) a positive cash flow, you may have to adjust some of the variable expenses—which probably means cutting back or cutting some of them out altogether.

You should revisit your budget on a regular basis. Remember, it's there to help you, and it's not written in stone. Adjusting it if your overall household income changes is important.

Spread the Wealth

If your budget changes because you get an influx of cash, maybe from a bonus or an inheritance, you may be tempted to use it to cover increased variable expenses, like eating out, travel, or the newest phone. Certainly using some of the money that way is fine. But it's also a great opportunity to pay down debt or to increase what you're putting away in savings—either in an emergency fund, a retirement plan, or your investment portfolio.

[Click here](#)

IRAs/Health Savings

Tax-deferred options for your future.

FNB offers a variety of options to build tax-deferred savings through IRA accounts and tax-free savings with HSAs. Contact us today to discuss the best plan for your unique needs.

INDIVIDUAL RETIREMENT ACCOUNTS

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- A debit card and/or checks are available on this account.

Not everyone qualifies. See your tax representative and insurance provider to see if you qualify for an HSA.

To find out more, [contact us today](#) or visit the [FNB location nearest you](#).

<https://www.fnb-la.com/personal/online-banking>

Online Banking

Banking has never been easier.

Discover our Online Banking with its sleek, updated interface that works on your desktop, laptop, tablet or cell—giving you freedom to do your banking wherever and whenever.

Explore all the digital tools and updated features by viewing the [brochure \(Opens in a new Window\)](#) that can be printed for future reference.

Are you ready to sign-up for Online Banking? All you need is a personal FNB account. If you don't have one, just [visit your nearest FNB branch](#) to open an account and then complete an Online Banking application while you're there.

If you already have a personal FNB account, [signup for online banking \(Opens in a new Window\)](#) with our Online Banking Application.

*All transfers made after 6:00PM Central time will be processed on the next business day.

<https://www.fnb-la.com/bill-pay>

Bill Pay

Convenience at your fingertips.

Stacks of monthly bills are painful enough. When you switch to online bill pay, check writing, envelope stuffing and stamp buying becomes obsolete.

With our sophisticated online bill payment solution, you can pay bills online 24/7. Set up one-time and recurring payments and pay any individual or business in the country.

To access Bill Pay for personal or business use, log into Online Banking or view the Bill Payment setup guide [here\(Opens in a new Window\)](#).

Bill pay for personal use

- It's totally free!
- Includes unlimited payments every month
- Setup one-time or recurring payments
- Pay any individual or business in the county

Bill pay for business

- The first 90 days is free
- \$4.95 per month with the first 20 transactions free. After first 20 transactions, each transaction thereafter will be charged at the current first class postage rate (calculated as a soft charge as part of an account analysis fee). Per transaction fee will increase 1st class postage without notification.

Mobile Banking

Manage your money on the go.

FNB's Mobile banking app lets you securely access deposit and loan accounts, view balances and history, transfer funds between accounts, deposit checks and pay bills electronically—anytime, anywhere.* It's simple, safe, secure and free.**

We offer smart phone apps for Android and iPhone, as well as access through SMS messaging.

Smart phone apps

Click below to download the app suited for your device.

[ANDROID PHONE USERS\(OPENS IN A NEW WINDOW\)](#) **[IPHONE USERS\(OPENS IN A NEW WINDOW\)](#)**

[ANDROID TABLET USERS\(OPENS IN A NEW WINDOW\)](#) **[IPAD USERS\(OPENS IN A NEW WINDOW\)](#)**

Once you install the app, you can proceed just as you would if using a browser.

Keep in mind that your password is case-sensitive, you may be asked to answer your security questions and as when accessing your account information through a public computer, you should always log out once finished.

For those who are unable to download our mobile applications such as Blackberry and Windows phone users please navigate to [FNB Online Banking Mobile Site](#).

Digital Wallet: Fast and safe one-tap checkouts

With a quick tap of your smartphone or smartwatch, you can use your First National Bank of Louisiana Mastercard credit or debit card to pay at millions of store locations that accept mobile payments.

You can use any of these trusted wallets:

- Google Pay
- Apple Pay
- Samsung Pay

*All transfers made after 6:00PM Central time will be processed on the next business day.

Control your debit card with one tap

Whether you're at home or on the go, control you card within your FNB-LA mobile banking app—giving you the peace of mind you deserve.

- Turn card on/off
- Enable/disable transaction types
- Enable/disable merchant categories
- Set spending limits
- Decline all international transactions
- Allow transactions from up to 3 user defined regions

To get started, click *Card Controls* in your FNB-LA mobile banking app.

Get notified on every transaction or when user specified criteria is met

Choose from these available alerts:

- Transaction Amount
- Merchant Type
- Transaction Type
- International Transactions

To get started, click *Alerts* in your FNB-LA mobile banking app.

Zelle®

This is how money moves.®

Zelle® is a fast, safe and easy way to send money in minutes¹ right from your mobile banking app. *Zelle* makes it easy to send and receive money from, people you trust – no matter where they bank².

Find *Zelle* in your FNB app.

Download our app ([iOS\(Opens in a new Window\)](#) or [Android\(Opens in a new Window\)](#)). Log in and go to your menu. Scroll down until you see “Send Money with Zelle™”. Then, enroll with your U.S. mobile number or email address to get started.

How does it work?

Send.

Select someone from your mobile device’s contacts (or add a trusted recipient’s email address or U.S. mobile phone number), add the amount you’d like to send and an optional memo, review, then hit “Send.”

Request.

Send your friend a request and a way to pay you back directly with *Zelle*. Just enter their U.S. mobile number or email address, the amount they owe you, and hit send (if your friend isn’t enrolled yet, you can only send a request using their email address). When your friend responds, the money will appear in your First National Bank of Louisiana account.

Split.

Zelle makes it easy to quickly split the bill with a built-in calculator. Just tap the ‘split’ button, select the people in your group and enter the total amount you want to split. *Zelle* sends a request to everyone for their share (if your friend isn’t enrolled yet, you can only send a request using their email address).

Send money in a moment.

WHEN IT’S TIME TO SETTLE UP WITH THE SITTER

Move money from your account to theirs in minutes. ¹

YOUR FRIEND FORGOT HIS WALLET BUT NOT HIS PHONE

Don’t worry about covering your friends. *Zelle* lets you request money and get paid back quickly.³

YOUR STUDENT NEEDS JUST ONE MORE BOOK

When life’s unexpected obstacles get in the way, you don’t want your money off track as well.

<https://www.fnb-la.com/mobile-deposit>

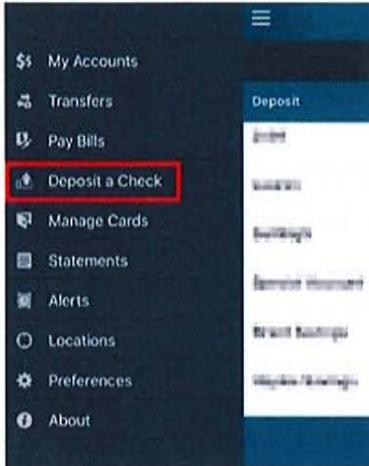
Mobile Deposit

Make deposits, anytime, anywhere.

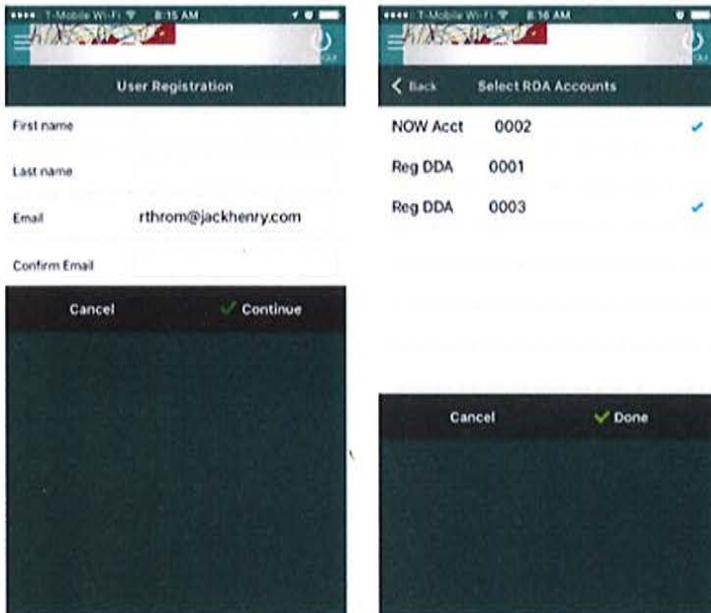
With FNB, you can simply and easily make deposits anywhere. From the FNB smartphone app, simply scan your check and submit. No need to make a trip to the bank again.

— How to Register for Mobile Deposit

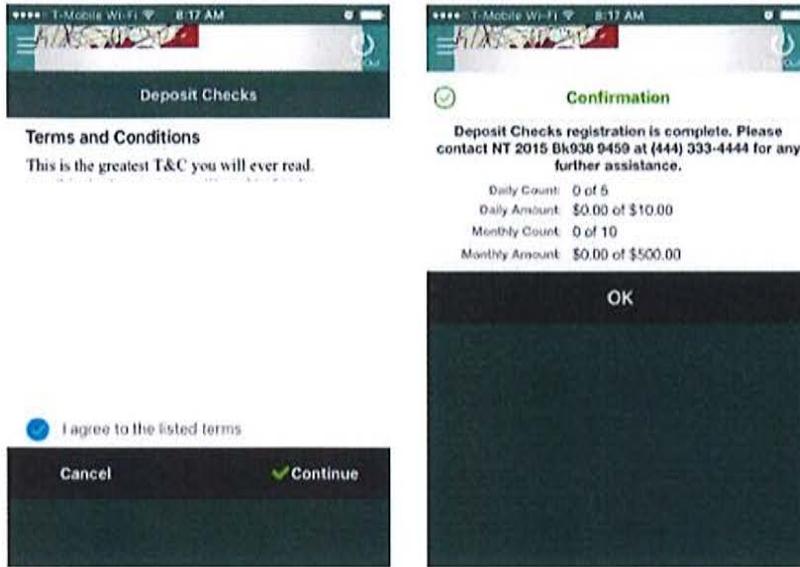
Log into the FNB app on your mobile device, then navigate to "Deposit a Check".



Enter your personal information and choose your remote deposit accounts.

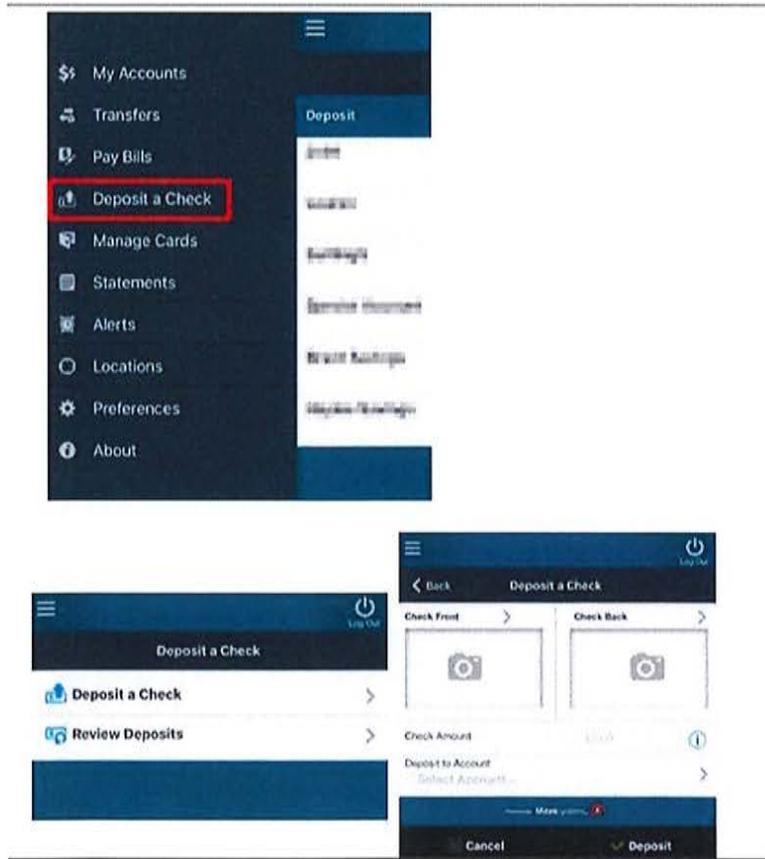


Agree to the Terms & Conditions and you'll be directed to a confirmation page. Now your all set to deposit checks via your mobile device.



— How to Deposit a Check

Log into the app on your mobile device, then select "Deposit a Check".



Quicken & Quickbooks

Quicken and Quickbooks

Connect your financial management directly to your bank accounts

If you use a PC-based financial management system – like QuickBooks®, Quicken®, or a web-based solution such as Quicken® Online, or services such as Mint.com* – we've got a better way for you to access and import your financial information.

Our interactive Internet banking solution lets you securely access your accounts and seamlessly download your transactions and financial information directly into your financial management program. So if you're looking for an easier, more accurate, more secure, more convenient way to manage your accounts and your money, we've got it.

- **No manual data entry** – Once you're set up, you can download all your transactions right into Quicken®, QuickBooks® or web-based services such as Quicken® Online—instead of typing them in by hand.
- **Automatically reconcile data** – Downloaded data includes complete transaction and balance information to make categorization and account reconciliation easy.
- **No duplicate transactions** – Incorporates a special transaction-matching algorithm that prevents the download of duplicate transactions.
- **Easier to use** – Files may be automatically opened from within Quicken®, QuickBooks® or services such as Quicken® Online, which eliminates the need for you to search for files that have been downloaded.

What you need to get started

First, you will need a Customer ID and Password. If you don't already have Internet banking with us, [click here](#) to apply!

Once you have this information, you are ready to enable your accounts in Quicken® or QuickBooks®. For assistance, please see either the [Quicken Getting Started Guide](#) or the [QuickBooks Getting Started Guide](#).

*Mint.com is a third-party, independent, web-based service and is not endorsed by First National Bank of Louisiana. Users of such services are encouraged to thoroughly review providers' Privacy Policies and Terms of Service before proceeding with use.

TYPES OF LOANS OFFERED

The following are types of credit First National Bank of Louisiana offers to the communities it serves:

A. COMMERCIAL

1. Unsecured
2. Secured
 - a. Equipment
 - b. Accounts Receivable
 - c. Assignment of Contracts
 - d. Inventory
 - e. Preferred Marine Mortgages
 - f. Listed Securities
 - g. Bank Stock Loans
 - h. Cash Value Insurance
 - i. Time Deposit Loans
 - j. Finance Companies
 - k. Aircraft
 - L. SBA – 504 Real Estate Loans
 - M. SBA – 7a

B. FARMERS HOME ADMINISTRATION LOANS AND GOVERNMENT - GUARANTEED LOANS

1. Agriculture Credit
2. Housing Credit
3. Community Credit
4. Business and Industrial Credit
5. SBA Credit

C. REAL ESTATE LOANS - <https://www.fnb-la.com/personal/real-estate-loans>

1. Lot Loans
2. Mortgage Loans
 - a. Conventional Loans
 - b. 1-4 Families Residential Loans
3. Construction Loans
4. Subdivision Loans
5. Home-Equity Line of Credit Loans
6. Non-Farm/Non-Residential
7. Multi-Family

D. SECONDARY MORTGAGE LOAN PROGRAM

E. CONSUMER LOANS - <https://www.fnb-la.com/personal/personal-loans>

1. **Installment Loans**
 - a. New & Used Car Loans

- b. New & Used Truck Loans
- c. Heavy Duty Trucks (New and Used)
- d. Boat Motor and Trailer new and used
- e. Motorcycle Loans (New and Used)
- f. Lot Loans
- g. Motor Home Loans
- h. Unsecured
- i. Equipment
- j. Savings Account secured loans
- k. Time Deposit secured loans
- l. Household Goods

2. Installment Finance

- a. Signature Loans
- b. Consumer Lending
- c. Home Improvement Loans (2nd mortgage)
- d. Personal Line of Credit

FEE SCHEDULE
SCHEDULE OF FEES FOR ALL PRODUCT TYPES



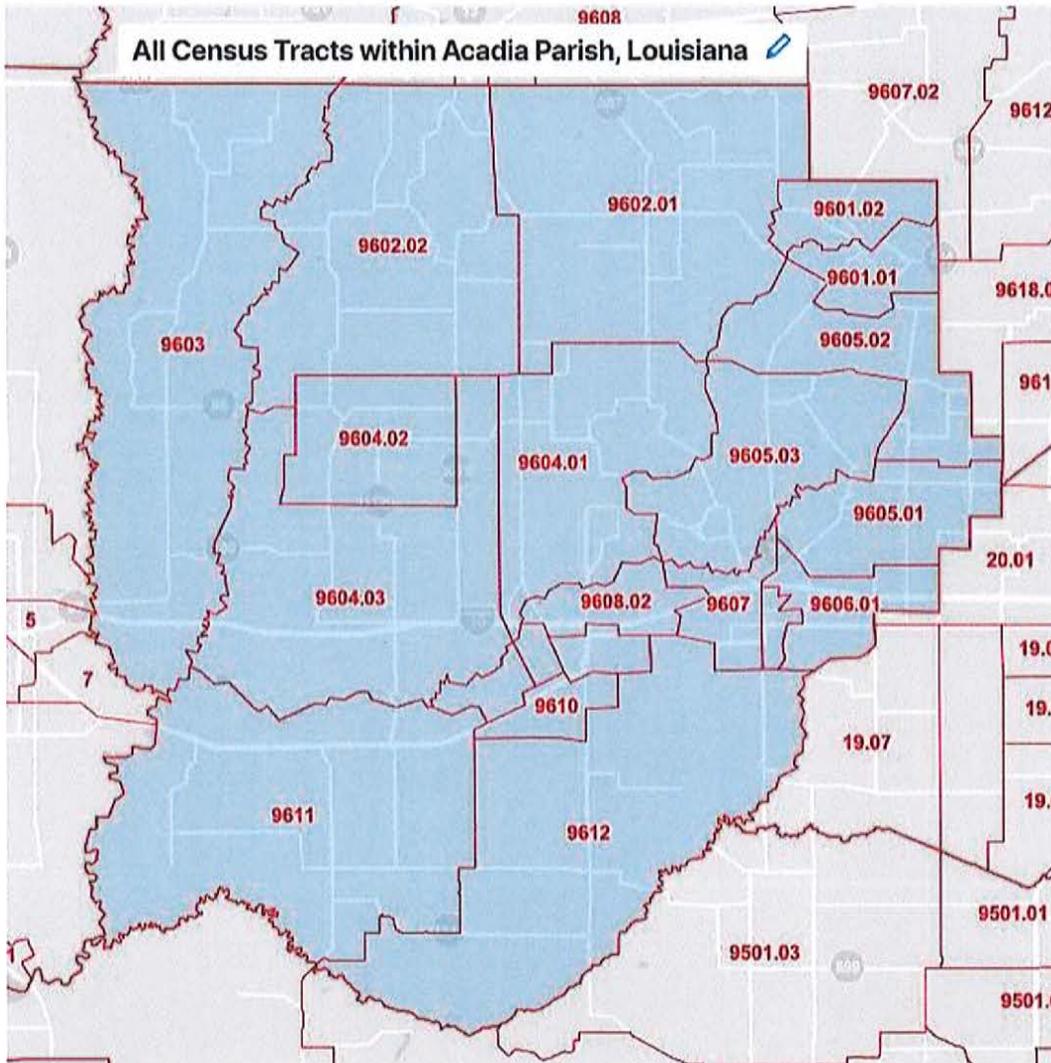
The following fees may be assessed against your account:

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

ATM/DEBIT CARD REPLACEMENT	\$10.00
CASHIER'S CHECK (Per Check)	\$5.00
CHARGEBACK CHECKS (Applicable on business accounts and accounts being used for business purposes)	\$4.50
COLLECTION ITEM (Pass thru fee minimum)	\$20.00
DEBIT CARD EXPEDITED FEE	\$60.00
ESCHEAT FEE (assessed prior to submitting funds to state)	\$50.00
INTERNATIONAL WIRE TRANSFER FEE (Per Wire)	\$50.00
NIGHT DEPOSIT BAG KEY REPLACEMENT (For existing customers) Bags no longer offered.	\$10.00
NSF RETURNED ITEM FEE - Applies to overdraft created by check, in person, withdrawal, or re-presented items, or other electronic means as applicable.	\$26.00
OVERDRAFT PAID ITEM FEE - Applies to overdraft created by check, in person, withdrawal, re-presented items, or other electronic means as applicable.	\$26.00
RESEARCH FEE (Per Hour)	\$30.00
RESEARCH FEE (Per Page Copy)	\$1.00
STATEMENT RECONCILIATION FEE (Per Hour)	\$30.00
STOP PAYMENT (Per item)	\$26.00
TAX LEVY, GARNISHMENT	\$50.00
TELEPHONE TRANSFER FEE (Per Transfer)	\$3.00
WIRE TRANSFER - Outgoing (No Fee for Incoming Wire)	\$15.00
ZIPPER POUCH	\$10.00

Census Tract Geographies - 2022

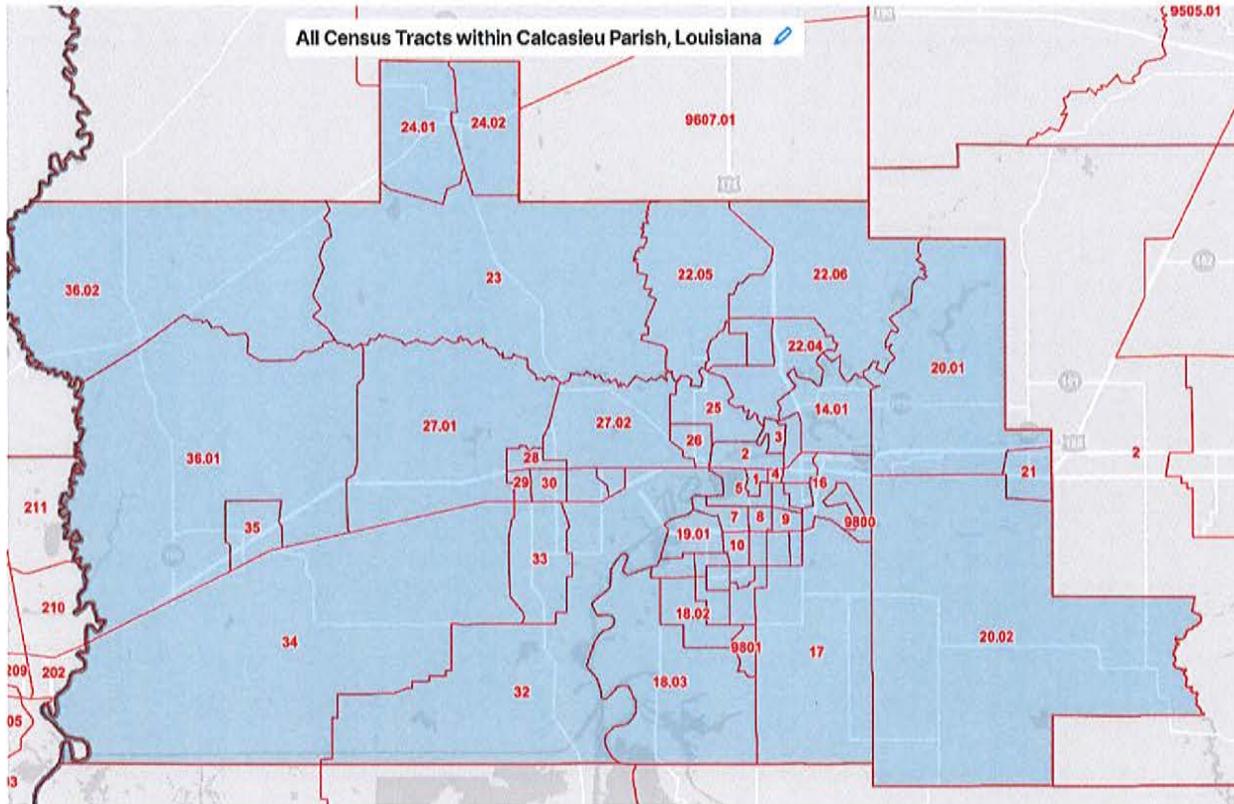


2023 FFIEC Census Report - Summary Census Demographic Information
State: 22 - LOUISIANA (LA)
County: 001 - ACADIA PARISH



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
22	001	9601.01	Moderate	No	68.40	\$77,400	\$52,942	\$45,655	3405	28.28	963	740	1459
22	001	9601.02	Moderate	No	76.78	\$77,400	\$59,428	\$51,250	2431	49.65	1207	518	1035
22	001	9602.01	Middle	No	102.07	\$77,400	\$79,002	\$68,125	3331	13.60	453	964	1324
22	001	9602.02	Upper	No	219.42	\$77,400	\$169,831	\$146,447	2502	6.35	159	999	1090
22	001	9603.00	Middle	No	96.09	\$77,400	\$74,374	\$64,135	3521	8.29	292	1094	1427
22	001	9604.01	Upper	No	131.53	\$77,400	\$101,804	\$87,788	2246	10.20	229	593	844
22	001	9604.02	Middle	No	100.80	\$77,400	\$78,019	\$67,278	2133	10.83	231	575	873
22	001	9604.03	Middle	No	114.75	\$77,400	\$88,817	\$76,589	2274	4.35	99	877	1211
22	001	9605.01	Middle	No	114.91	\$77,400	\$88,940	\$76,698	2866	11.30	324	971	1111
22	001	9605.02	Middle	No	93.73	\$77,400	\$72,547	\$62,557	2025	14.77	299	721	1094
22	001	9605.03	Middle	No	115.51	\$77,400	\$89,405	\$77,098	1271	14.08	179	429	513
22	001	9606.01	Moderate	No	71.04	\$77,400	\$54,985	\$47,414	1660	27.65	459	421	745
22	001	9606.02	Moderate	No	61.18	\$77,400	\$47,353	\$40,833	3993	24.72	987	673	1409
22	001	9607.00	Moderate	No	59.59	\$77,400	\$46,123	\$39,773	3728	49.79	1856	967	1899
22	001	9608.01	Moderate	No	71.17	\$77,400	\$55,086	\$47,500	3593	22.66	814	830	1352
22	001	9608.02	Upper	No	173.93	\$77,400	\$134,622	\$116,087	1344	13.24	178	385	578
22	001	9609.01	Low	No	47.54	\$77,400	\$36,796	\$31,730	3189	58.17	1855	863	1766
22	001	9609.02	Moderate	No	51.25	\$77,400	\$39,668	\$34,207	1183	71.43	845	185	395
22	001	9610.00	Low	No	37.10	\$77,400	\$28,715	\$24,762	4607	32.65	1504	861	2482
22	001	9611.00	Middle	No	92.39	\$77,400	\$71,510	\$61,667	3125	8.45	264	825	1461
22	001	9612.00	Moderate	No	67.33	\$77,400	\$52,113	\$44,940	3149	8.38	264	1133	1496

Census Tract Geographies - 2022



2023 FFIEC Census Report - Summary Census Demographic Information
State: 22 - LOUISIANA (LA)
County: 019 - CALCASIEU PARISH



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
22	019	0001.00	Moderate	No	62.35	\$81,700	\$50,940	\$41,080	2341	46.48	1088	326	917
22	019	0002.00	Low	No	40.98	\$81,700	\$33,481	\$27,000	1535	89.06	1367	634	1064
22	019	0003.00	Low	No	46.18	\$81,700	\$37,729	\$30,427	1733	95.33	1652	273	646
22	019	0004.00	Low	No	33.87	\$81,700	\$27,672	\$22,316	1639	97.99	1606	181	429
22	019	0005.00	Upper	No	175.82	\$81,700	\$143,645	\$115,833	3394	22.89	777	1135	1755
22	019	0006.01	Middle	No	91.43	\$81,700	\$74,698	\$60,239	3322	93.11	3093	630	1398
22	019	0006.02	Low	No	46.15	\$81,700	\$37,705	\$30,409	3610	88.37	3190	477	1252
22	019	0007.00	Middle	No	95.69	\$81,700	\$78,179	\$63,047	5575	58.73	3274	788	1992
22	019	0008.00	Moderate	No	57.91	\$81,700	\$47,312	\$38,158	3746	60.22	2256	1065	2087
22	019	0009.00	Middle	No	105.14	\$81,700	\$85,899	\$69,271	4220	81.09	3422	1237	1634
22	019	0010.00	Upper	No	149.10	\$81,700	\$121,815	\$98,229	3859	21.09	814	1722	2026
22	019	0011.00	Moderate	No	68.84	\$81,700	\$56,242	\$45,357	4565	52.68	2405	505	1358
22	019	0012.01	Middle	No	85.82	\$81,700	\$70,115	\$56,545	5218	77.60	4049	1056	1685
22	019	0012.02	Low	No	30.30	\$81,700	\$24,755	\$19,963	3489	89.31	3116	234	846
22	019	0013.01	Middle	No	96.96	\$81,700	\$79,216	\$63,883	3795	32.54	1235	911	1377
22	019	0013.02	Middle	No	109.11	\$81,700	\$89,143	\$71,884	3604	26.44	953	1066	1338
22	019	0014.01	Low	No	32.60	\$81,700	\$26,634	\$21,480	3010	74.29	2236	304	1207
22	019	0014.02	Upper	No	125.48	\$81,700	\$102,517	\$82,670	3238	96.63	3129	908	1852
22	019	0015.00	Low	No	37.62	\$81,700	\$30,736	\$24,791	1887	93.59	1766	429	912
22	019	0016.00	Low	No	47.35	\$81,700	\$38,685	\$31,197	4736	78.17	3702	841	1585
22	019	0017.00	Middle	No	84.37	\$81,700	\$68,930	\$55,586	13008	46.62	6064	2891	4638
22	019	0018.02	Upper	No	134.97	\$81,700	\$110,270	\$88,926	6972	28.49	1986	1699	2016
22	019	0018.03	Upper	No	174.25	\$81,700	\$142,362	\$114,799	5259	14.91	784	1267	1406
22	019	0019.01	Upper	No	170.59	\$81,700	\$139,372	\$112,390	3673	18.02	662	1439	1562
22	019	0019.05	Middle	No	106.01	\$81,700	\$86,610	\$69,844	3872	35.20	1363	759	1043
22	019	0019.06	Upper	No	174.08	\$81,700	\$142,223	\$114,688	3817	30.29	1156	884	1058

* Will automatically be included in the 2024 Distressed or Underserved Tract List

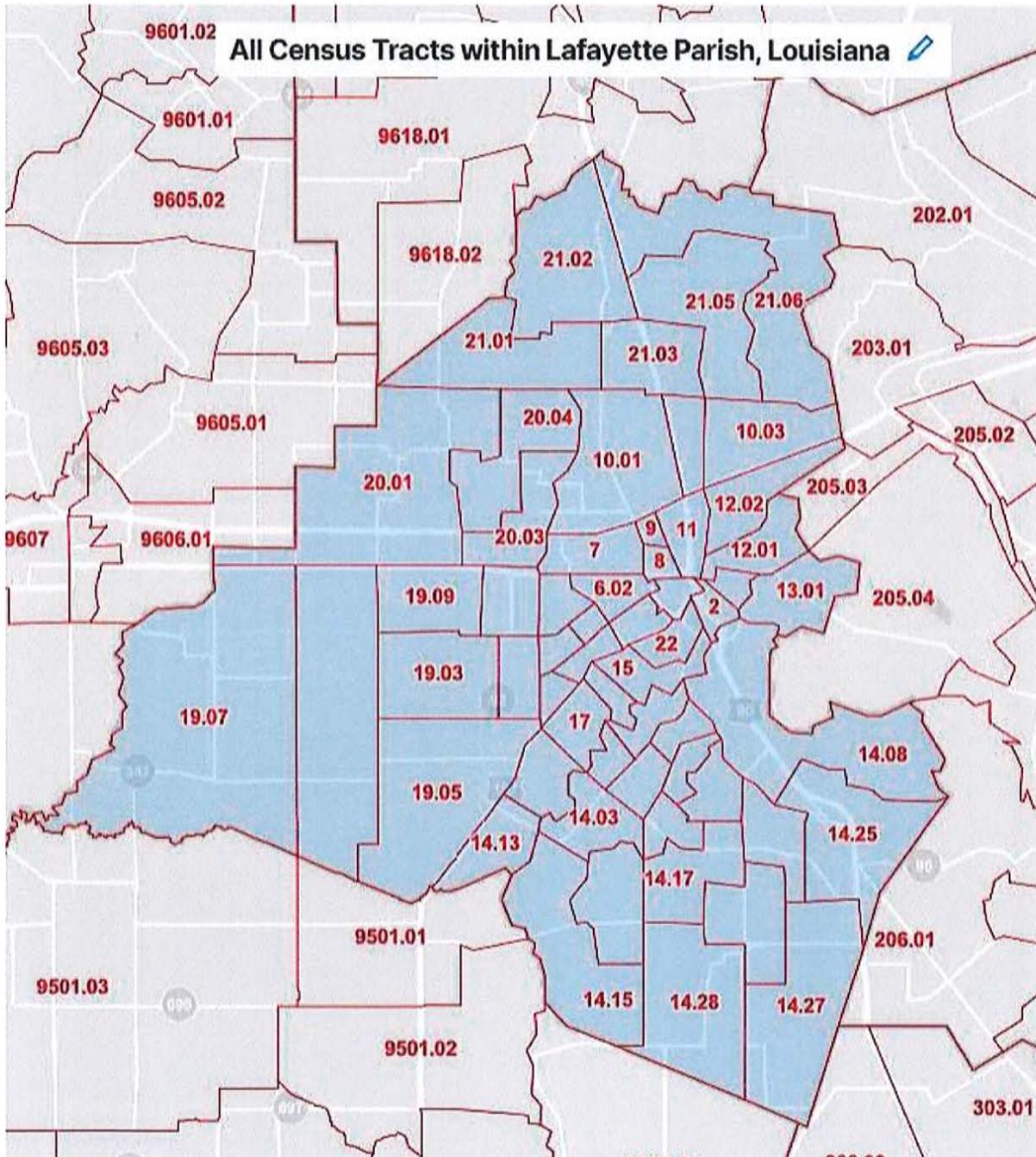
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
22	019	0019.07	Middle	No	82.85	\$81,700	\$67,688	\$54,583	3764	38.18	1437	490	783
22	019	0019.08	Upper	No	177.08	\$81,700	\$144,674	\$116,667	3170	20.00	634	875	1124
22	019	0020.01	Middle	No	113.22	\$81,700	\$92,501	\$74,597	5368	17.68	949	1216	1803
22	019	0020.02	Middle	No	104.68	\$81,700	\$85,524	\$68,969	6166	28.87	1780	1343	2064
22	019	0021.00	Middle	No	107.36	\$81,700	\$87,713	\$70,735	3501	39.05	1367	678	1533
22	019	0022.04	Upper	No	135.68	\$81,700	\$110,851	\$89,391	5680	18.70	1062	1648	2271
22	019	0022.05	Upper	No	139.26	\$81,700	\$113,775	\$91,752	5098	13.42	684	1342	1634
22	019	0022.06	Upper	No	128.82	\$81,700	\$105,246	\$84,868	4839	16.45	796	1306	1635
22	019	0022.07	Upper	No	152.86	\$81,700	\$124,887	\$100,712	3750	19.12	717	814	1279
22	019	0022.08	Middle	No	110.64	\$81,700	\$90,393	\$72,896	3242	19.56	634	1058	1335
22	019	0023.00	Upper	No	122.74	\$81,700	\$100,279	\$80,865	3399	10.68	363	836	1125
22	019	0024.01	Upper	No	134.59	\$81,700	\$109,960	\$88,672	3266	11.51	376	858	1173
22	019	0024.02	Middle	No	119.07	\$81,700	\$97,280	\$78,448	2625	32.57	855	733	1158
22	019	0025.00	Moderate	No	73.99	\$81,700	\$60,450	\$48,750	4430	15.80	700	1724	2286
22	019	0026.00	Middle	No	86.13	\$81,700	\$70,368	\$56,744	4743	28.65	1359	1681	2315
22	019	0027.01	Moderate	No	64.41	\$81,700	\$52,623	\$42,440	4809	9.69	466	1453	1784
22	019	0027.02	Middle	No	85.25	\$81,700	\$69,649	\$56,167	3240	20.28	657	965	1386
22	019	0028.00	Moderate	No	61.44	\$81,700	\$50,196	\$40,479	4530	24.11	1092	1134	2026
22	019	0029.00	Middle	No	86.70	\$81,700	\$70,834	\$57,125	2179	17.67	385	499	845
22	019	0030.00	Middle	No	93.55	\$81,700	\$76,430	\$61,637	4793	25.45	1220	909	1934
22	019	0031.01	Middle	No	114.22	\$81,700	\$93,318	\$75,250	5332	16.73	892	1496	2118
22	019	0031.02	Upper	No	131.86	\$81,700	\$107,730	\$86,875	2450	19.43	476	674	914
22	019	0032.00	Middle	No	97.28	\$81,700	\$79,478	\$64,091	2076	17.05	354	491	924
22	019	0033.00	Upper	No	130.78	\$81,700	\$106,831	\$86,146	6185	19.85	1228	1801	2536
22	019	0034.00	Upper	No	167.96	\$81,700	\$137,223	\$110,655	5399	8.71	470	1762	1988
22	019	0035.00	Moderate	No	74.69	\$81,700	\$61,022	\$49,211	3449	34.10	1176	536	1549
22	019	0036.01	Moderate	No	62.68	\$81,700	\$51,210	\$41,299	3066	10.89	334	1644	1833
22	019	0036.02	Moderate	No	77.26	\$81,700	\$63,121	\$50,006	1119	5.99	67	286	424
22	019	9800.00	Unknown	No	0.00	\$81,700	\$0	\$0	0	0.00	0	0	0

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
22	019	9801.00	Unknown	No	0.00	\$81,700	\$0	\$0	0	0.00	0	0	0

[https://data.census.gov/map/040XX00US22_050XX00US22055\\$1400000?q=Lafayette%20Parish,%20Louisiana&layer=VT_2022_140_00_PY_DI&basemap=basic&loc=30.2219,-92.0568,z9.7813](https://data.census.gov/map/040XX00US22_050XX00US22055$1400000?q=Lafayette%20Parish,%20Louisiana&layer=VT_2022_140_00_PY_DI&basemap=basic&loc=30.2219,-92.0568,z9.7813)

Census Tract Geographies - 2022



2023 FFIEC Census Report - Summary Census Demographic Information
State: 22 - LOUISIANA (LA)
County: 055 - LAFAYETTE PARISH



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
22	055	0001.00	Low	No	46.03	\$77,400	\$35,627	\$30,724	3185	50.11	1596	287	796
22	055	0002.00	Middle	No	83.87	\$77,400	\$64,915	\$55,982	2123	90.20	1915	442	1059
22	055	0005.00	Upper	No	184.40	\$77,400	\$142,726	\$123,072	2443	13.39	327	740	1279
22	055	0006.02	Upper	No	129.44	\$77,400	\$100,187	\$86,391	4167	32.83	1368	954	1903
22	055	0006.03	Middle	No	117.47	\$77,400	\$90,922	\$78,403	2553	42.54	1086	536	789
22	055	0006.05	Middle	No	84.65	\$77,400	\$65,519	\$56,500	2724	44.64	1216	234	423
22	055	0006.06	Moderate	No	64.09	\$77,400	\$49,606	\$42,778	3948	41.72	1647	871	1396
22	055	0007.00	Moderate	No	50.74	\$77,400	\$39,273	\$33,867	2942	86.51	2545	398	1021
22	055	0008.00	Low	No	37.38	\$77,400	\$28,932	\$24,949	2691	93.46	2515	377	1206
22	055	0009.00	Low	No	44.32	\$77,400	\$34,304	\$29,583	1569	97.51	1530	314	798
22	055	0010.01	Middle	No	97.84	\$77,400	\$75,728	\$65,300	5821	51.64	3006	951	1705
22	055	0010.02	Middle	No	87.73	\$77,400	\$67,903	\$58,558	3474	66.64	2315	626	916
22	055	0010.03	Upper	No	165.15	\$77,400	\$127,826	\$110,228	3889	52.28	2033	1439	1767
22	055	0011.00	Moderate	No	57.55	\$77,400	\$44,544	\$38,414	5812	87.56	5089	1009	2416
22	055	0012.01	Middle	No	100.92	\$77,400	\$78,112	\$67,361	3372	77.49	2613	687	1067
22	055	0012.02	Moderate	No	79.94	\$77,400	\$61,874	\$53,355	3948	83.64	3302	1088	1758
22	055	0013.01	Upper	No	163.99	\$77,400	\$126,928	\$109,449	1686	49.05	827	462	590
22	055	0013.02	Low	No	39.98	\$77,400	\$30,945	\$26,686	2956	90.39	2672	457	1294
22	055	0014.03	Upper	No	123.48	\$77,400	\$95,574	\$82,412	6596	27.43	1809	1621	2069
22	055	0014.08	Upper	No	120.42	\$77,400	\$93,205	\$80,375	2169	27.20	590	679	900
22	055	0014.12	Upper	No	148.31	\$77,400	\$114,792	\$98,984	6341	27.98	1774	1409	1529
22	055	0014.13	Upper	No	148.82	\$77,400	\$115,187	\$99,327	4069	25.22	1026	1044	1328
22	055	0014.14	Upper	No	153.64	\$77,400	\$118,917	\$102,545	6091	19.21	1170	2203	2629
22	055	0014.15	Upper	No	171.19	\$77,400	\$132,501	\$114,255	3751	14.16	531	1005	1213
22	055	0014.16	Upper	No	213.00	\$77,400	\$164,862	\$142,163	3733	19.45	726	955	1315
22	055	0014.17	Upper	No	156.97	\$77,400	\$121,495	\$104,767	6084	19.41	1181	1532	1824

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
22	055	0014.18	Upper	No	151.70	\$77,400	\$117,416	\$101,250	3619	37.69	1364	870	1323
22	055	0014.19	Upper	No	152.29	\$77,400	\$117,872	\$101,645	4802	28.15	1352	1367	1866
22	055	0014.20	Middle	No	80.27	\$77,400	\$62,129	\$53,579	2983	40.76	1216	504	928
22	055	0014.21	Upper	No	146.74	\$77,400	\$113,577	\$97,938	2775	32.11	891	544	665
22	055	0014.22	Upper	No	310.73	\$77,400	\$240,505	\$207,388	2243	16.76	376	577	703
22	055	0014.23	Upper	No	195.22	\$77,400	\$151,100	\$130,293	3688	14.64	540	1176	1505
22	055	0014.24	Upper	No	130.36	\$77,400	\$100,899	\$87,006	6275	23.55	1478	1655	2071
22	055	0014.25	Middle	No	87.41	\$77,400	\$67,655	\$58,344	4898	36.77	1801	953	1713
22	055	0014.26	Upper	No	140.50	\$77,400	\$108,747	\$93,777	8422	22.43	1889	1495	1881
22	055	0014.27	Upper	No	133.93	\$77,400	\$103,662	\$89,392	8034	27.16	2182	1681	2068
22	055	0014.28	Upper	No	143.73	\$77,400	\$111,247	\$95,932	5737	17.34	995	1640	2117
22	055	0015.00	Upper	No	149.83	\$77,400	\$115,968	\$100,000	5211	17.62	918	1445	1939
22	055	0016.00	Upper	No	233.71	\$77,400	\$180,892	\$155,982	3028	9.74	295	1195	1392
22	055	0017.00	Upper	No	135.87	\$77,400	\$105,163	\$90,682	6064	19.10	1158	2736	3010
22	055	0018.01	Middle	No	85.72	\$77,400	\$66,347	\$57,216	2884	44.69	1289	626	908
22	055	0018.02	Moderate	No	69.52	\$77,400	\$53,808	\$46,400	3821	36.30	1387	809	1141
22	055	0019.03	Moderate	No	64.71	\$77,400	\$50,086	\$43,194	5901	47.55	2806	1210	2291
22	055	0019.04	Upper	No	121.39	\$77,400	\$93,956	\$81,023	4010	32.34	1297	1498	1931
22	055	0019.05	Middle	No	81.88	\$77,400	\$63,375	\$54,651	6446	35.46	2286	1438	2533
22	055	0019.06	Upper	No	123.98	\$77,400	\$95,961	\$82,747	4721	23.64	1116	1756	2026
22	055	0019.07	Upper	No	123.10	\$77,400	\$95,279	\$82,159	3068	24.71	758	996	1125
22	055	0019.08	Middle	No	113.70	\$77,400	\$88,004	\$75,886	4091	28.06	1148	1055	1796
22	055	0019.09	Middle	No	117.65	\$77,400	\$91,061	\$78,523	2537	26.49	672	562	731
22	055	0020.01	Moderate	No	69.50	\$77,400	\$53,793	\$46,389	5034	38.74	1950	1373	1858
22	055	0020.03	Moderate	No	64.30	\$77,400	\$49,768	\$42,917	3223	48.84	1574	1061	1816
22	055	0020.04	Middle	No	113.53	\$77,400	\$87,872	\$75,772	3159	44.22	1397	1255	1491
22	055	0021.01	Moderate	No	77.37	\$77,400	\$59,884	\$51,644	6116	44.72	2735	1902	3048
22	055	0021.02	Upper	No	126.79	\$77,400	\$98,135	\$84,625	5132	39.63	2034	1770	2288
22	055	0021.03	Middle	No	89.84	\$77,400	\$69,536	\$59,963	5382	54.07	2910	1698	2074

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
22	055	0021.05	Upper	No	168.56	\$77,400	\$130,465	\$112,500	3215	31.91	1026	650	846
22	055	0021.06	Upper	No	154.35	\$77,400	\$119,467	\$103,015	3077	23.69	729	1421	1688
22	055	0022.00	Moderate	No	61.94	\$77,400	\$47,942	\$41,344	4020	32.34	1300	542	1113

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The 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.

HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).





Memo To: FNB Board of Directors
From: Jada Simon, HMDA Officer
Date: March 19, 2024
Re: 2023 HMDA Data Filing

The Home Mortgage Disclosure Act (HMDA) requires the Loan Application Register to be filed no later than March 1st of the following year for data collected in the previous year.

First National Bank of Louisiana's HMDA LAR was filed on February 14, 2024 as required.

Data collected in 2023 resulted in 74 HMDA Loans total; however, 18 loans were removed from the LAR to use as community development loans for CRA credit.

The final filed LAR included 56 entries of which 1 were Adverse Action Loans. An adverse action includes both denied and withdrawn applications.



Memo

To: CRA File
From: Jannette Hoffpauir, CRA Officer
Date: 1/30/2024
Re: Loan to Deposit Ratio

In accordance with the Community Reinvestment Act, below is a recap of First National Bank of Louisiana's loan-to-deposit ratio:

Current Calendar Year 2023:

3/31/2023	71.30%
6/30/2023	74.93%
9/30/2023	75.04%
12/31/2023	74.80%

Previous 2 Calendar Years 2022 & 2021:

3/31/2022	56.57%
6/30/2022	59.60%
9/30/2022	62.28%
12/31/2022	68.57%
3/31/2021	75.27%
6/30/2021	70.44%
9/30/2021	64.03%
12/31/2021	59.85%

**COMMUNITY
REINVESTMENT ACT
PUBLIC NOTICE**

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC 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. You may review today the public section of our most recent CRA evaluation, prepared by the OCC, and a list of products and services provided at this branch. You may also have access to the following additional information, which is available to you on the bank's website located on our Community Investment page: <https://www.fnb-la.com/about-us/community-investment>. (1) A map showing the assessment area containing this branch, which is the area in which the OCC evaluates our CRA performance in this community ; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the Comptroller of the Currency publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Comptroller of Currency's website, www.OCC.gov or by writing the Comptroller of the Currency, 500 North Akard Street, Suite 1600 Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to Rose Miller, Chief Executive Officer, First National Bank of Louisiana, P.O. Box 267, Crowley, LA 70527 and Comptroller of the Currency, 500 North Akard Street, Suite 1600 Dallas, TX 75201. Your letter together with any response by us will be considered by the Office of the Comptroller of the Currency in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by CRA filed with the Comptroller. We are an affiliate of Financial Corporation of Louisiana, a bank holding company. You may request from the Federal Reserve Bank of Atlanta, 1000 Peachtree Street, Atlanta, Georgia 30309, an announcement of applications covered by CRA filed by bank holding companies.

