



Community Reinvestment Act (CRA) Public File

1. Comments Received from the Public
2. Public Disclosure from latest CRA Exam
3. Branch Locations
4. Branches Opened and Closed
5. Retail Banking Services
6. Census Tract Maps of Service Area

** The institution's Home Mortgage Disclosure Act (HMDA) Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at www.consumerfinance.gov/hmda.



One Bank
OF TENNESSEE

Public Comments

2022 – None Received

2023 – None Received

2024 Q1 – None Received

PUBLIC DISCLOSURE

January 7, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

One Bank of Tennessee
Certificate Number: 8432

140 South Jefferson Street
Cookeville, Tennessee 38501

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Region - Memphis Area Office

6060 Primacy Parkway, Suite 300
Memphis, Tennessee 38119

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

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INSTITUTION RATING

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

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

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- A majority of loans are in the AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

The Community Development Test is rated Satisfactory.

The institution's community development (CD) performance demonstrates adequate responsiveness to CD needs in its AA through community development loans (CDLs), qualified investments (QIs), and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the AA.

DESCRIPTION OF INSTITUTION

One Bank of Tennessee (OBT), formally Bank of Putnam County (BOPC), is headquartered in Cookeville, Tennessee. BPC Corporation, also headquartered in Cookeville, Tennessee wholly owns the bank. BOPC merged with Citizens First Bank on October 12, 2019 and acquired five branches in Anderson, Morgan, Roane, and Scott Counties in Tennessee and one loan production office in Roane County in Tennessee. As a result, BOPC entered new markets, and obtained a new AA in the Knoxville, Tennessee (Knoxville) Metropolitan Statistical Area (MSA). BOPC changed its name to One Bank of Tennessee on June 1, 2020. BOPC received a "Satisfactory" rating based on CRA Intermediate Small Institution Examination Procedures at its previous FDIC evaluation dated December 4, 2017.

OBT has 19 full-service offices within the following Tennessee counties: Anderson (two), Cumberland (four), Fentress (two), Morgan (one), Overton (one), Putnam (six), Roane (one), Scott

(one), and White (one). No offices were closed during the evaluation period. The bank offers various loan products including home mortgage, commercial, consumer, and agricultural loans, and bank management stated that the primary business focus includes both commercial and home mortgage lending. OBT offers a variety of deposit services including personal and business checking and savings accounts. Alternative banking services include mobile banking; internet banking; bill pay; telephone banking; and 24 automated teller machines (ATMs), many of which accept deposits. The bank maintains hours typical for its area and the industry.

OBT's assets totaled approximately \$1.2 billion as of September 30, 2020, and included total loans of \$727.8 million, total deposits of \$1.1 billion, and securities totaling \$328.2 million. The following table details the mix of outstanding loans as of September 30, 2020. Commercial loans constitute the largest percentage of outstanding gross loans followed by home mortgage loans.

Loan Portfolio Distribution as of 09/30/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	71,096	9.8
Secured by Farmland	18,317	2.5
Secured by 1-4 Family Residential Properties	264,860	36.4
Secured by Multi-family (5 or more) Residential Properties	10,371	1.4
Secured by Non-farm Non-residential Properties	222,834	30.6
Total Real Estate Loans	587,478	80.7
Commercial and Industrial Loans	111,469	15.3
Agricultural Production and Other Loans to Farmers	282	0.1
Consumer Loans	28,609	3.9
Obligations of States and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	727,838	100.0
<i>Source: Report of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREA

For this evaluation, OBT operates in one AA – the Tennessee Non-MSA AA, which includes Cumberland, Fentress, Overton, Putnam, and White Counties. The AA conforms to CRA regulatory requirements. Since the merger with Citizens First Bank on October 12, 2019, OBT expanded the Tennessee Non-MSA AA to include Scott County and added the Knoxville MSA AA, which includes Anderson, Morgan, and Roane Counties. The Lending Test will not include an analysis of activities in these expanded areas because examiners did not have access to a full calendar year of lending data for the acquired institution as of the evaluation date. However, the Community Development Test will include qualified activities, as of December 4, 2017, located in the

Tennessee Non-MSA AA including Scott County and the Knoxville MSA AA under statewide and regional activities.

Economic and Demographic Data

The Tennessee Non-MSA AA includes all 46 census tracts (CTs) in Cumberland, Fentress, Overton, Putnam, and White Counties. These CTs reflect the following income designations according to the 2015 American Community Survey (ACS) data: nine moderate-, 30 middle, and seven upper-income tracts. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	46	0.0	19.6	65.2	15.2	0.0
Population by Geography	197,548	0.0	22.6	63.9	13.5	0.0
Housing Units by Geography	91,894	0.0	22.0	64.7	13.3	0.0
Owner-Occupied Units by Geography	57,739	0.0	14.9	69.9	15.2	0.0
Occupied Rental Units by Geography	22,087	0.0	39.9	50.1	10.0	0.0
Vacant Units by Geography	12,068	0.0	23.1	66.5	10.4	0.0
Businesses by Geography	11,856	0.0	27.9	53.9	18.2	0.0
Farms by Geography	504	0.0	16.7	71.4	11.9	0.0
Family Distribution by Income Level	53,886	21.9	18.3	20.5	39.2	0.0
Household Distribution by Income Level	79,826	25.2	16.1	18.5	40.2	0.0
Median Family Income Non-MSAs - TN		\$46,066	Median Housing Value			\$126,991
			Median Gross Rent			\$606
			Families Below Poverty Level			15.5%
<i>Source: 2015 ACS and 2019 D&B data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						

Examiners used the applicable Federal Financial Institutions Examination Council's (FFIEC's)-estimated median family income (MFI) to analyze home mortgage loans under the borrower profile criterion. The following table shows the calculated income ranges based on the 2019 FFIEC-estimated MFI of \$50,100 for the AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
TN NA Median Family Income (99999)				
2019 (\$50,100)	<\$25,050	\$25,050 to <\$40,080	\$40,080 to <\$60,120	≥\$60,120
<i>Source: FFIEC</i>				

The largest industries in the AA are services, retail trade, and construction. Major employers in the AA include Cookeville Regional Health Center, Fairfield Glade Community Center, Walmart Supercenter, Livingston Regional Hospital, and Flowers Bakery Thrift Store¹.

As shown in the following table, data obtained from the U.S. Bureau of Labor Statistics indicates that the unemployment rate rose for not only all counties in the AA, but also statewide and across the U.S. during the evaluation period. The data also revealed the unemployment rate increased significantly in 2020 due to the economic recession associated with the COVID-19 Pandemic.

Unemployment Rates			
Area	November 2018	November 2019	November 2020
	%	%	%
Cumberland County	3.8	4.3	5.7
Fentress County	3.6	4.0	5.7
Overton County	3.4	3.2	4.2
Putnam County	3.3	3.1	4.6
White County	3.3	3.4	4.6
Tennessee	3.1	3.1	5.0
National Average	3.8	3.6	6.7

Source: Bureau of Labor Statistics

The Federal Emergency Management Agency declared Putnam County a major disaster area due to severe storms and tornadoes on March 5, 2020.

Fentress County CTs 9560.00 and 9653.00 were considered distressed and underserved non-MSA middle-income geographies due to poverty in 2017, 2018, 2019, and 2020. Scott County CTs 9751.00, 9753.00, and 9754.00 were considered distressed due to poverty and unemployment in 2017 and distressed due to poverty in 2018, 2019, and 2020.

Competition

OBT operates in a moderately competitive market. According the FDIC’s Deposit Market Share Report as of June 30, 2019, the AA contained 22 financial institutions that operated 69 full-service branches. Of these institutions, OBT ranked first with 18.5 percent of the deposit market share.

Community Contacts

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

¹ jobs4tn.gov

Examiners contacted a member of a local financial services firm to help assess the area's current economic conditions, community credit needs, and potential opportunities for bank involvement. The contact indicated that current economic conditions in the AA have declined due to the COVID-19 Pandemic with two area hospitals having recently closed as well. The contact indicated a need for remote work initiatives and workforce development training in the area. Finally, the contact indicated the primary credit needs of the area include home mortgage, small business, and consumer loans.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic information, examiners ascertained that the primary credit needs of the AA include small business and home mortgage loans. With respect to the area's CD needs, demographic data supports the need for projects that provide affordable housing and community services targeted to low- and moderate-income individuals as well as, to a lesser extent, activities that revitalize or stabilize moderate-income tracts. Information from the community contact also reveals a need for economic development for small businesses.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated December 4, 2017, to the current evaluation dated January 7, 2021. To assess performance, examiners applied the FFIEC Intermediate Small Institution CRA Examination Procedures, which include the Lending Test and Community Development Test. The Appendix lists the applicable tests' criteria.

Activities Reviewed

CRA Intermediate Small Institution Examination Procedures require examiners to determine the bank's major product lines for review. As an initial matter, examiners may select from among the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. Examiners considered OBT's lending activity for 2019 as shown in the following table.

Loans Originated or Purchased				
Loan Category	#	%	\$(000s)	%
Construction and Land Development	131	2.8	50,471	19.4
Secured by Farmland	27	0.6	4,514	1.7
Secured by 1-4 Family Residential Properties	605	12.7	64,287	24.6
Multi-Family (5 or more) Residential Properties	1	0.0	208	0.1
Commercial Real Estate Loans	216	4.5	86,568	33.2
Commercial and Industrial Loans	254	5.3	30,295	11.6
Agricultural Loans	14	0.3	454	0.2
Consumer Loans	3,526	73.8	24,076	9.2
Other Loans	1	0.0	4	0.0
Total Loans	4,775	100.0	260,877	100.0
<i>Source: Bank data 1/1/2019 – 12/31/2019 Due to rounding, totals may not equal 100.0 percent</i>				

Considering the dollar volume and number of loans originated during 2019, as well as management’s stated business strategy, examiners determined that the major product lines consist of commercial and home mortgage loans. Bank records indicate the lending focus and product mix remained generally consistent throughout the evaluation period.

Only home mortgage and small business loans from the former BOPC were reviewed and are presented in this evaluation for the Lending Test. Since the merger with Citizens First Bank occurred in October 2019, there was a limited amount of lending data to use for analyzing activities in the new branches.

This evaluation considered a random sample of home mortgage loans originated in calendar year 2019. Examiners selected a random sample of 213 home mortgage loans totaling approximately \$25.3 million from a universe of 606 home mortgage loans totaling approximately \$64.5 million. Home mortgage loans were compared to 2015 ACS data.

This evaluation also considered a random sample of small business loans originated in calendar year 2019. The bank originated 470 commercial loans totaling approximately \$116.9 million, of which 448 loans totaling approximately \$63.1 million met the definition of a small business loan. Examiners selected a random sample of 60 small business loans totaling approximately \$7.8 million. Small business loans were compared to 2019 D&B demographic data.

Since none of the other categories, including agricultural and consumer loans, represent major product lines and thus would not materially affect any conclusions or ratings, this evaluation does not include a review of small farm or consumer loans.

Home mortgage lending will receive greater weight based upon the number and dollar volume of loans originated in 2019. For purposes of loan product weighting, examiners compared the number of home mortgage loans originated in 2019 to the number of small business loans originated in 2019. Home mortgage loans account for 50.5 percent by number and 57.5 percent by dollar volume of total reviewed loan categories.

For the Lending Test, examiners reviewed the number and dollar volume of home mortgage and small business loans. However, examiners focused on performance by number of loans because the number of loans provides a better indicator of the number of individuals and businesses served.

For the Community Development Test, bank management provided data on CDLs, QIs, and CD services since the prior CRA evaluation. Examiners also considered any QIs purchased prior to the previous evaluation that remained outstanding as of the current evaluation’s date. Examiners used book value of the prior period QIs as of the current evaluation’s date. CD activities of all branches in the original and expanded AAs will be considered since December 4, 2017.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

OBT demonstrated a satisfactory record regarding the Lending Test. A reasonable record regarding the LTD ratio, a majority of loans originated inside the AA, reasonable performance for geographic distribution, and reasonable performance for borrower profile support this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution’s size, financial condition, and AA credit needs. Examiners considered the bank’s size, business strategy, and capacity relative to AA credit needs when arriving at this conclusion. For the 12 quarters since the prior evaluation, the bank recorded a 63.1 percent average, net LTD ratio. The ratio remained fairly stable over the review period and ranged from a low of 60.5 percent on March 30, 2018, to a high of 67.9 percent on December 31, 2019.

The following table includes two similarly-situated institutions that operate in or near the AA and reflect similar asset sizes. OBT’s average, net LTD ratio falls lower than the similarly-situated institutions, but remains within a reasonable range

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/2020 (\$000s)	Average, Net LTD Ratio (%)
One Bank of Tennessee – Cookeville, Tennessee	1,246,808	63.1
Commercial Bank & Trust Company – Paris, Tennessee	953,351	70.2
First National Bank of Pulaski – Pulaski, Tennessee	990,777	70.0
<i>Source: Reports of Condition and Income 12/30/2017 – 9/30/2020</i>		

Assessment Area Concentration

A majority of loans and other lending related activities are in the institution’s AA. The following table shows the distribution of loans originated by number and dollar volume and the respective percentages inside the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	179	84.0	34	16.0	213	20,529	81.0	4,805	19.0	25,334
Small Business	50	83.3	10	16.7	60	6,553	83.8	1,270	16.2	7,823

*Source: Bank data 1/1/2019 – 12/31/2019
Due to rounding, totals may not equal 100.0 percent*

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. A reasonable records regarding home mortgage loans outweighed the poor small business lending performance to support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion in the AA. The following table shows that the performance in moderate-income CTs is slightly lower than the percentage of owner-occupied housing units, trailing demographic data by only 4.3 percentage points, demonstrating reasonable performance.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	14.9	19	10.6	2,020	9.8
Middle	69.9	133	74.3	15,787	76.9
Upper	15.2	27	15.1	2,722	13.3
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	179	100.0	20,529	100.0

*Source: 2015 ACS data and Bank data, 1/1/2019 – 12/31/2019
Due to rounding, totals may not equal 100.0 percent*

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion in the AA. The following table shows the performance in moderate-income CTs trailed demographic data by 11.9 percentage points, reflecting poor performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	27.9	8	16.0	1,243	19.0
Middle	53.9	37	74.0	4,364	66.6
Upper	18.2	5	10.0	946	14.4
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	50	100.0	6,553	100.0

*Source: 2019 D&B data and Bank data 1/1/2019 – 12/31/2019
Due to rounding, totals may not equal 100.0 percent*

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performances regarding both home mortgage and small business lending support this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans, based on the borrowers' profiles, reflects reasonable performance. Reasonable performances to low- and moderate-income borrowers support this conclusion.

As seen in the following table, the lending level falls 7.4 percentage points below the percentage of low-income families, but is still reflective of reasonable performance. The table further shows that the lending level falls only 2.1 percentage points below the percentage of moderate-income families, also reflecting a reasonable level.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	21.9	26	14.5	1,427	6.9
Moderate	18.3	29	16.2	2,414	11.8
Middle	20.5	36	20.1	3,386	16.5
Upper	39.2	83	46.4	12,317	60.0
Not Available	0.0	5	2.8	985	4.8
Totals	100.0	179	100.0	20,529	100.0

*Source: 2015 ACS data and Bank data 1/1/2019 – 12/31/2019
Due to rounding, totals may not equal 100.0 percent*

Small Business Loans

The distribution of small business loans, based on the borrowers' profiles, reflects reasonable performance. Reasonable performance in lending to businesses with gross annual revenues (GARs) of \$1 million or less supports this conclusion.

The following table shows that OBT originated more than six out of every 10 small business loans to businesses reporting GARs of \$1 million or less, reflecting a reasonable level. Additionally, the largest percentage of the small business loans were made to businesses with GARs of less than \$250,000, reflecting a willingness to serve the smallest of businesses.

Detailed Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	46.0	16	32.0	1,609	24.6
\$100,000 - \$249,999	26.3	6	12.0	564	8.6
\$250,000 - \$499,999	7.1	6	12.0	231	3.5
\$500,000 - \$1,000,000	4.3	4	8.0	139	2.1
Subtotal <= \$1,000,000	83.6	32	64.0	2,543	38.8
>\$1,000,000	4.7	16	32.0	3,759	57.4
Revenue Not Available	11.6	2	4.0	251	3.8
Total	100.0	50	100.0	6,553	100.0
<i>Source: 2019 D&B data and Bank data 1/1/2019 – 12/31/2019 Due to rounding, totals may not equal 100.0% percent</i>					

Small Business Administration (SBA) Paycheck Protection Program (PPP) Loans

The bank’s willingness to meet the credit needs of businesses of varying sizes, including small businesses, by originating PPP loans through the SBA during the COVID-19 Pandemic further supports reasonable performance under the borrower profile criterion.

The Coronavirus Aid, Relief and Economic Security Act, signed into law on March 27, 2020, established the temporary PPP. The SBA, with support from the Department of the Treasury, implements the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA to retain employees through the COVID-19 Pandemic and includes loan forgiveness subject to certain conditions. The FDIC encourages financial institutions to consider using such programs in a prudent manner as they actively work with business borrowers, including small businesses, with less financial flexibility to withstand near-term operational and economic challenges due to the COVID-19 Pandemic.

OBT originated 1,265 PPP loans totaling \$59.2 million in 2020. This equates to approximately 6.3 percent of average total assets since the prior evaluation. These loans reflect the responsiveness to the COVID-19 Pandemic to address community needs, which played a crucial role in job retention and funding payroll for area businesses, including small businesses.

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

The institution's CD performance demonstrates adequate responsiveness to CD needs in its AAs through CDLs, QIs, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

Community Development Loans

Since the prior evaluation, OBT originated 41 CDLs totaling approximately \$43.5 million. This level equates to 4.6 percent of average total assets of \$936.7 million since the prior evaluation and 7.9 percent of average net loans of \$548.0 million for the same period. These levels reflect increases from the 3.4 percent of average total assets and 6.8 percent of average net loans recorded at the prior evaluation.

The CDLs proved very responsive to AA needs. A majority of the CDLs helped revitalize and stabilize moderate-income tracts as well as distressed and underserved tracts. However, the CDLs supported a broad variety of needs across all CD categories. The following table illustrates the CDLs by year and qualifying category.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2017*	0	0	0	0	0	0	0	0	0	0
2018	4	4,613	1	40	0	0	3	10,462	8	15,115
2019	1	180	4	1,201	0	0	8	8,513	13	9,894
2020	7	3,522	6	2,824	1	61	10	11,564	24	17,971
2021 YTD**	0	0	0	0	0	0	1	513	1	513
Total	12	8,315	11	4,065	1	61	22	31,052	46	43,493
<i>Source: Bank data</i> <i>*Activity since 12/4/2017</i> <i>**Year-to-date (YTD)</i>										

The prior table includes two statewide and regional CDLs totaling approximately \$1.3 million.

The following points provide examples of the CDLs.

- **Affordable Housing** – In 2018, the bank granted three loans totaling \$1.1 million for the construction and rehabilitation of affordable housing units in Cumberland County. The loans allowed a local housing authority to provide additional affordable housing to low- and moderate-income residents, and provide for necessary renovations to existing affordable housing units.
- **Community Services** – In 2019, the bank originated a \$980,000 loan to an emergency homeless shelter in the AA to purchase a commercial building. The loan provides funding necessary to operate the shelter that delivers services to low- and moderate-income

individuals.

- **Revitalize or Stabilize** – In 2020, the bank originated a \$940,000 loan to reconstruct a convenient store destroyed by the March 2020 tornado in Putnam County. The loan assists in revitalizing and stabilizing a designated disaster area by retaining an existing business.

Qualified Investments

The following table shows that OBT made 87 QIs totaling approximately \$703,000, including 83 grants and donations totaling approximately \$51,000. The total dollar volume equates to less than 0.1 percent of the average total assets of \$936.7 million since the prior performance evaluation and 0.3 percent of average securities of \$254.1 million for the same period. These levels reflect a decrease from the 0.6 percent of average total assets and 1.6 percent of average securities recorded at the prior evaluation.

The QIs provided limited responsiveness to AA needs. While a majority of QIs benefited revitalization and stabilization needs by dollar volume and all QIs supported a broad variety of needs across all CD categories, the QI dollar volume is low considering the opportunities available. The following table illustrates the QIs by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2017*	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	1	321	1	321
2019	0	0	0	0	0	0	1	54	1	54
2020	0	0	0	0	0	0	2	277	2	277
2021 YTD	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	4	652	4	652
Qualified Grants & Donations	5	2	74	36	1	13	3	0	83	51
Total	5	2	74	36	1	13	7	652	87	703

Source: Bank data.
*Activity since 12/4/2017

The prior table includes nine statewide and regional QIs totaling approximately \$230,000.

The following points provide examples of the QIs.

- **Revitalize or Stabilize** – The bank made three investments totaling \$424,000 in long-term capital outlay notes for cities and counties in the Tennessee Non-MSA AA. These investments financed infrastructure improvements that revitalized or stabilized moderate-income areas in Putnam County.

- **Community Services** – In 2020, the bank made three donations totaling \$3,700 to an emergency homeless shelter in Putnam County. The donations provide funding necessary to operate the shelter that delivers services to low- and moderate-income individuals.

Community Development Services

During the evaluation period, bank officials provided 43 instances of financial expertise or technical assistance to various CD organizations in the AAs.

The CD services proved responsive to AA needs. The CD service activities primarily provided community services targeted to low- or moderate-income individuals or areas; however, the bank did provide CD services in three of the four CD categories.

The following table illustrates the CD services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2017*	0	0	0	0	0
2018	2	4	4	0	10
2019	2	6	4	0	12
2020	3	7	4	0	14
2021 YTD	0	5	2	0	7
Total	7	22	14	0	43
<i>Source: Bank data.</i>					
<i>*Activity since 12/4/2017</i>					

The following lists examples of the bank’s CD services.

- **Community Services** – A bank employee served as a Board member of a charitable non-profit organization that provides emergency services such as food, utilities, medical expenses, rent, and gas vouchers to low-income individuals in Putnam County.
- **Affordable Housing** – A bank employee served as a Board member of an organization that provides housing to low- and moderate-income individuals.

Availability of Services

In addition to the types of services listed previously, examiners also considered the availability of services to low- and moderate-income individuals and geographies. The percentage of OBT’s branches and ATMs in moderate-income CTs exceeds the population distribution in these areas. The following table details the geographic distribution of the offices and ATMs in relation to AA demographics.

Branch and ATM Distribution by Geography Income Level								
Census Tract Income Category	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	1.2	4,379	1.2	0	0.0	0	0.0
Moderate	21	24.7	97,833	26.4	6	31.6	8	33.3
Middle	49	57.6	223,065	60.3	11	57.9	13	54.2
Upper	12	14.1	44,700	12.1	2	10.5	3	12.5
NA	2	2.4	0	0.0	0	0.0	0	0.0
Totals	85*	100.0	369,977	100.0	19	100.0	24	100.0

Source: 2015 ACS data and Bank data
Due to rounding, totals may not equal 100.0 percent
*The total number of CTs includes the 46 CTs in the original Tennessee Non-MSA AA as well as 39 CTs included in the expanded portions of the AAs following the merger in October 2019

Furthermore, OBT offers hours and days of service consistent with the industry and the area in which it operates. Alternative delivery systems available include online banking, 24-hour telephone banking, mobile banking, and debit cards, as well as ATMs. These alternative delivery systems help avail services to low-and moderate-income individuals and geographies.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

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

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

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

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

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

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

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

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

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

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

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

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

One Bank of Tennessee
CRA Locations & Tract Codes 2023/2022/2021
(Based on 2022 Census Data)

Branch Name	Address	City	State	ZIP	Tract Code	Phone Number	MSA/MD Code
Baxter	404 Main Street	Baxter	TN	38544	0011.00	(931) 528-2673	NA
Clarkrange	6904 South York Highway	Clarkrange	TN	38553	9653.00	(931) 863-5555	NA
Cumberland Square	178 Elmore Road	Crossville	TN	38555	9704.01	(931) 456-4110	NA
Fairfield Glade	6731 Peavine Road	Crossville	TN	38558	9701.01	(931) 456-4407	NA
Harriman (Closed 4/29/2022)	1017 S Roane Street	Harriman	TN	37748	0307.00	(865) 882-2265	28940
Jamestown	416 East Central Avenue	Jamestown	TN	38556	9651.00	(931) 879-7007	NA
Jefferson - Main Office	140 South Jefferson Avenue	Cookeville	TN	38501	0006.00	(931) 528-5441	NA
Kingston Loan Production Office (Closed 3/15/21)	603 N Kentucky Street	Kingston	TN	37763	0302.02	(865) 224-7087	28940
Kingston	316 West Race Street	Kingston	TN	37763	0302.04	(865) 224-7087	28940
Lake Tansi	2271 Dunbar Road	Crossville	TN	38572	9706.02	(931) 788-3360	NA
Livingston	1477 West Main Street	Livingston	TN	38570	9503.02	(931) 823-3355	NA
Monterey	100 West Commercial Avenue	Monterey	TN	38574	0001.00	(931) 839-2211	NA
Oak Ridge	1298 Oak Ridge Turnpike	Oak Ridge	TN	37830	0204.00	(865) 483-1050	28940
Oliver Springs	105 Gail Lane	Oliver Springs	TN	37840	0210.02	(865) 435-6655	28940
Oneida	15730 Scott Hwy	Oneida	TN	37841	9751.02	(423) 286-2265	NA
Sparta	576 West Bockman Way	Sparta	TN	38583	9353.00	(931) 836-6261	NA
Stratton	408 East Stratton Avenue	Monterey	TN	38574	0001.00	(931) 839-2212	NA
Tenth Street	1108 E. Tenth Street	Cookeville	TN	38501	0004.00	(931) 525-2440	NA
Wartburg	1015 Main Street	Wartburg	TN	37887	1103.00	(423) 346-2265	28940
West Avenue	225 West Avenue	Crossville	TN	38555	9705.02	(931) 484-2551	NA
Willow	237 South Willow Avenue	Cookeville	TN	38501	0007.00	(931) 525-2460	NA
Financial Services West	160 South Jefferson Avenue	Cookeville	TN	38501	0006.00	(931) 528-5441	NA

ATM Location	Address	City	State	ZIP	Tract Code	Accepts Deposits	Tract Income
Anderson County Locations							
Oak Ridge	1298 Oak Ridge Turnpike	Oak Ridge	TN	37830	0204.00	No	Moderate
Oliver Springs	105 Gail Lane	Oliver Springs	TN	37840	0210.02	No	Middle
Cumberland County Locations							
Cumberland Medical Center	421 South Main Street	Crossville	TN	38555	9705.01	No	Middle
Cumberland Square	178 Elmore Road	Crossville	TN	38555	9704.01	No	Moderate
Fairfield Glade	6731 Peavine Road	Crossville	TN	38558	9701.01	No	Upper
Lake Tansi	2271 Dunbar Road	Crossville	TN	38572	9706.02	No	Middle
Uplands Retirement Village	55 West Lake Road	Pleasant Hill	TN	38578	9703.02	No	Middle
West Avenue	225 West Avenue	Crossville	TN	38555	9705.02	No	Moderate
Fentress County Locations							
Clarkrange	6904 South York Highway	Clarkrange	TN	38553	9653.00	No	Moderate
Jamestown	416 East Central Avenue	Jamestown	TN	38556	9651.00	No	Moderate
Morgan County Locations							
Wartburg	1015 Main Street	Wartburg	TN	37887	1103.00	No	Moderate
Overton County Locations							
Livingston	1477 West Main Street	Livingston	TN	38570	9503.02	No	Moderate
Putnam County Locations							
Baxter	404 Main Street	Baxter	TN	38544	0011.00	No	Middle
Cookeville Regional Medical Center	142 West 5th Street	Cookeville	TN	38501	0008.00	No	Moderate
Jefferson	140 South Jefferson Avenue	Cookeville	TN	38501	0006.00	No	Upper
Monterey	100 West Commercial Avenue	Monterey	TN	38574	0001.00	No	Middle
Monterey Loan Operations	110 West Commercial Avenue	Monterey	TN	38574	0001.00	No	Middle
Perdue	2300 Industrial Drive	Monterey	TN	38574	0001.00	No	Middle
Putnam County Justice Center	421 East Spring Street	Cookeville	TN	38501	0006.00	No	Upper
Stratton	408 East Stratton Avenue	Monterey	TN	38574	0001.00	No	Middle
Tenth Street	1108 East Tenth Street	Cookeville	TN	38501	0004.00	No	Upper
Willow	237 South Willow Avenue	Cookeville	TN	38501	0007.00	No	Middle
Roane County Locations							
Harriman (Closed 4/29/22)	1017 S. Roane Street	Harriman	TN	37748	0307.00	No	Middle
Kingston	316 West Race Street	Kingston	TN	37763	0302.04	No	Middle
Scott County Locations							
Oneida	15730 Scott Highway	Oneida	TN	37841	9751.02	No	Middle
White County Locations							
Sparta	576 West Bockman Way	Sparta	TN	38583	9353.00	No	Middle



One Bank
OF TENNESSEE

Branches Opened & Closed

2022

On April 29, 2022, the Harriman branch was closed.

Harriman Branch

1017 S Roane Street

Harriman, TN 37748

Tract Code: 0307.00

2023

None

2024

Q1 - None



One Bank
OF TENNESSEE

Retail Banking Services Offered

2023/2022/2021

Consumer Loans

Mortgage Loans

Business Loans

Deposit Accounts

Savings Accounts

Certificates of Deposit

Individual Retirement Accounts

Business Banking

- ACH Originations
- Wire Services
- Currency & Coin Services

Internet Banking

Telephone Banking

Bill Pay

Mobile Banking

Automated Teller Machines (ATM's)

Safe Deposit Boxes

Investment Services

Insurance Services

One Bank of Tennessee
Hours of Operation
2023/2022/2021

Monday Thru Thursday					
Branch Office	Tract Code	Drive Thru	Drive Thru	Office	Office
		Opening Time	Closing Time	Opening Time	Closing Time
Baxter	0011.00	7:30am	4:30pm	8:00am	4:00pm
Clarkrange	9653.00	7:30am	4:30pm	8:00am	4:00pm
Cumberland Square	9704.01	7:30am	4:30pm	8:00am	4:00pm
Fairfield Glade	9701.01	7:30am	4:30pm	8:00am	4:00pm
Harriman (Closed 4/29/22)	0307.00	7:30am*	4:30pm*	8:00am*	4:00pm*
Jamestown	9651.00	7:30am	4:30pm	8:00am	4:00pm
Jefferson	0006.00	7:30am	4:30pm	8:00am	4:00pm
Kingston	0302.04	7:30am*	4:30pm*	8:00am*	4:00pm*
Lake Tansi	9706.02	7:30am	4:30pm	8:00am	4:00pm
Livingston	9503.02	7:30am	4:30pm	8:00am	4:00pm
Monterey	0001.00	7:30am	4:30pm	8:00am	4:00pm
Oak Ridge	0204.00	7:30am*	4:30pm*	8:00am*	4:00pm*
Oliver Springs	0210.02	7:30am*	4:30pm*	8:00am*	4:00pm*
Oneida	9751.02	7:30am*	4:30pm*	8:00am*	4:00pm*
Sparta	9353.00	7:30am	4:30pm	8:00am	4:00pm
Stratton	0001.00	7:30am	4:30pm	8:00am	4:00pm
Tenth Street	0004.00	7:30am	4:30pm	8:00am	4:00pm
Wartburg	1103.00	7:30am*	4:30pm*	8:00am*	4:00pm*
West Avenue	9705.02	7:30am	4:30pm	8:00am	4:00pm
Willow	0007.00	7:30am	4:30pm	8:00am	4:00pm
Financial Services West Operations	9353.00			6:30am	4:30pm

Friday					
Branch Office	Tract Code	Drive Thru	Drive Thru	Office	Office
		Opening Time	Closing Time	Opening Time	Closing Time
Baxter	0011.00	7:30am	5:00pm	8:00am	5:00pm
Clarkrange	9653.00	7:30am	5:00pm	8:00am	5:00pm
Cumberland Square	9704.01	7:30am	5:00pm	8:00am	5:00pm
Fairfield Glade	9701.01	7:30am	5:00pm	8:00am	5:00pm
Harriman (Closed 4/29/22)	0307.00	7:30am*	5:00pm*	8:00am*	5:00pm*
Jamestown	9651.00	7:30am	5:00pm	8:00am	5:00pm
Jefferson	0006.00	7:30am	5:00pm	8:00am	5:00pm
Kingston	0302.04	7:30am*	5:00pm*	8:00am*	5:00pm*
Lake Tansi	9706.02	7:30am	5:00pm	8:00am	5:00pm
Livingston	9503.02	7:30am	5:00pm	8:00am	5:00pm
Monterey	0001.00	7:30am	5:00pm	8:00am	5:00pm
Oak Ridge	0204.00	7:30am*	5:00pm*	8:00am*	5:00pm*
Oliver Springs	0210.02	7:30am*	5:00pm*	8:00am*	5:00pm*
Oneida	9751.02	7:30am*	5:00pm*	8:00am*	5:00pm*
Sparta	9353.00	7:30am	5:00pm	8:00am	5:00pm
Stratton	0001.00	7:30am	5:00pm	8:00am	5:00pm
Tenth Street	0004.00	7:30am	5:00pm	8:00am	5:00pm
Wartburg	1103.00	7:30am*	5:00pm*	8:00am*	5:00pm*
West Avenue	9705.02	7:30am	5:00pm	8:00am	5:00pm
Willow	0007.00	7:30am	5:00pm	8:00am	5:00pm
Financial Services West Operations	9353.00			6:30am	5:00pm

Saturday					
Branch Office	Tract Code	Drive Thru	Drive Thru	Office	Office
		Opening Time	Closing Time	Opening Time	Closing Time
Cumberland Square	9704.01	7:30am	12:00pm	8:00am	12:00pm
Jamestown	9651.00	7:30am	12:00pm	8:00am	12:00pm
Livingston	9503.02	7:30am	12:00pm	8:00am	12:00pm
Monterey	0001.00	7:30am	12:00pm	8:00am	12:00pm
Oliver Springs	0210.02	7:30am*	12:00pm*	8:00am*	12:00pm*
Oneida	9751.02	7:30am*	12:00pm*		(closed)
Sparta	9353.00	7:30am	12:00pm	8:00am	12:00pm
Wartburg	1103.00	7:30am*	12:00pm*	8:00am*	12:00pm*
Willow	0007.00	7:30am	12:00pm	8:00am	12:00pm
Operations	9353.00			7:00am	12:00pm

All times listed in Central Time, unless marked by an (*) which indicates Eastern Time.

FEE SCHEDULE

**One Bank of Tennessee
140 S Jefferson Ave
Cookeville, TN 38501
2023**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account Service Charge

Authorized Overdraft Charge: \$35.00 (per overdraft, for Overdraft Privilege customers)
Chargeback Fee: \$2.00 (per item)
Collection Fee for Foreign Items: \$22.00 (per item)
Dormant Checking / Savings: \$2.00 (per month, after 3 years)
Overdraft Charge: \$35.00 (per overdraft)
Return Item Charge: \$35.00 (per return)
Stop Payment: \$35.00 (per Request Order)

Miscellaneous Charges

Currency Conversion (\$300.00 or more): \$20.00 (per transaction)
Currency Conversion (less than \$300.00): \$30.00 (per transaction)
Non-Bank Owned Machines - ATM Transaction Fee
Listed on Statement as "Service Charge Debit": \$1.00 (per transaction)
Replacement Instant Issue Debit Card: \$10.00 (per card)

Negotiable Instruments

Cashier's Checks / Money Orders (for Customer): \$5.00 (per item)

Wire Transfer Charges

Wire Transfer - Domestic (U.S.) Outgoing: \$12.00 (per wire)
Wire Transfer - International Outgoing: \$100.00 (per wire)

FEE SCHEDULE

**One Bank of Tennessee
140 S Jefferson Ave
Cookeville, TN 38501
2022**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account Service Charge

Authorized Overdraft Charge: \$35.00 (per item, charged each time item is presented for payment)
Charge Back Fee: \$2.00 (per item)
Collection Fee for Foreign Items: \$22.00 (per item)
Dormant Checking / Savings: \$2.00 (per month, after 3 years)
Fee for Paying Overdraft: \$35.00 (per item)
Fee for Returning Overdraft: \$35.00 (per item, charged each time item is presented for payment)
NSF Check Charge for Paying or Returning Items: \$35.00 (per item, charged each time item is presented for payment)
Overdraft Fee: \$35.00 (per item, charged each time item is presented for payment)
Stop Payment: \$35.00 (per Request Order)

Miscellaneous Charges

Currency Conversion (\$300.00 or more): \$20.00 (per transaction)
Currency Conversion (less than \$300.00): \$30.00 (per transaction)
Non-Bank Owned Machines - ATM Transaction Fee
Listed on Statement as "Service Charge Debit": \$1.00 (per transaction)
Replacement Instant Issue debit card: \$10.00 (per card)

Negotiable Instruments

Cashier's Checks / Money Orders (for Customer): \$5.00 (per item)

Wire Transfer Charges

Wire Transfer - Domestic (U.S.) Outgoing: \$12.00 (per wire)
Wire Transfer - International Outgoing: \$100.00 (per wire)

FEE SCHEDULE

One Bank of Tennessee
140 S Jefferson Ave
Cookeville, TN 38501
2021

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account Service Charge

Authorized Overdraft Charge: \$35.00 (per item)
Charge Back Fee: \$2.00 (per item)
Fee for Paying Overdraft / Returning Overdraft: \$35.00 (per item)
Overdraft Fee: \$35.00 (per item)
Collection Fee for Foreign Items: \$22.00 (per item)
Dormant Checking / Savings: \$2.00 (per month, after 3 years)
NSF Check Charge for Paying or Returning Items: \$35.00 (per item)
Stop Payment: \$35.00 (per Request Order)

Miscellaneous Charges

Non-Bank Owned Machines - ATM Transaction Fee
Listed on Statement as "Service Charge Debit": \$1.00 (per transaction)
Currency Conversion: \$20.00 (per transaction)

Negotiable Instruments

Cashier's Checks / Money Orders (for Customer): \$5.00 (per item)

Wire Transfer Charges

Wire Transfer - Domestic (U.S.) Outgoing: \$12.00 (per wire)
Wire Transfer - International Outgoing: \$100.00 (per wire)

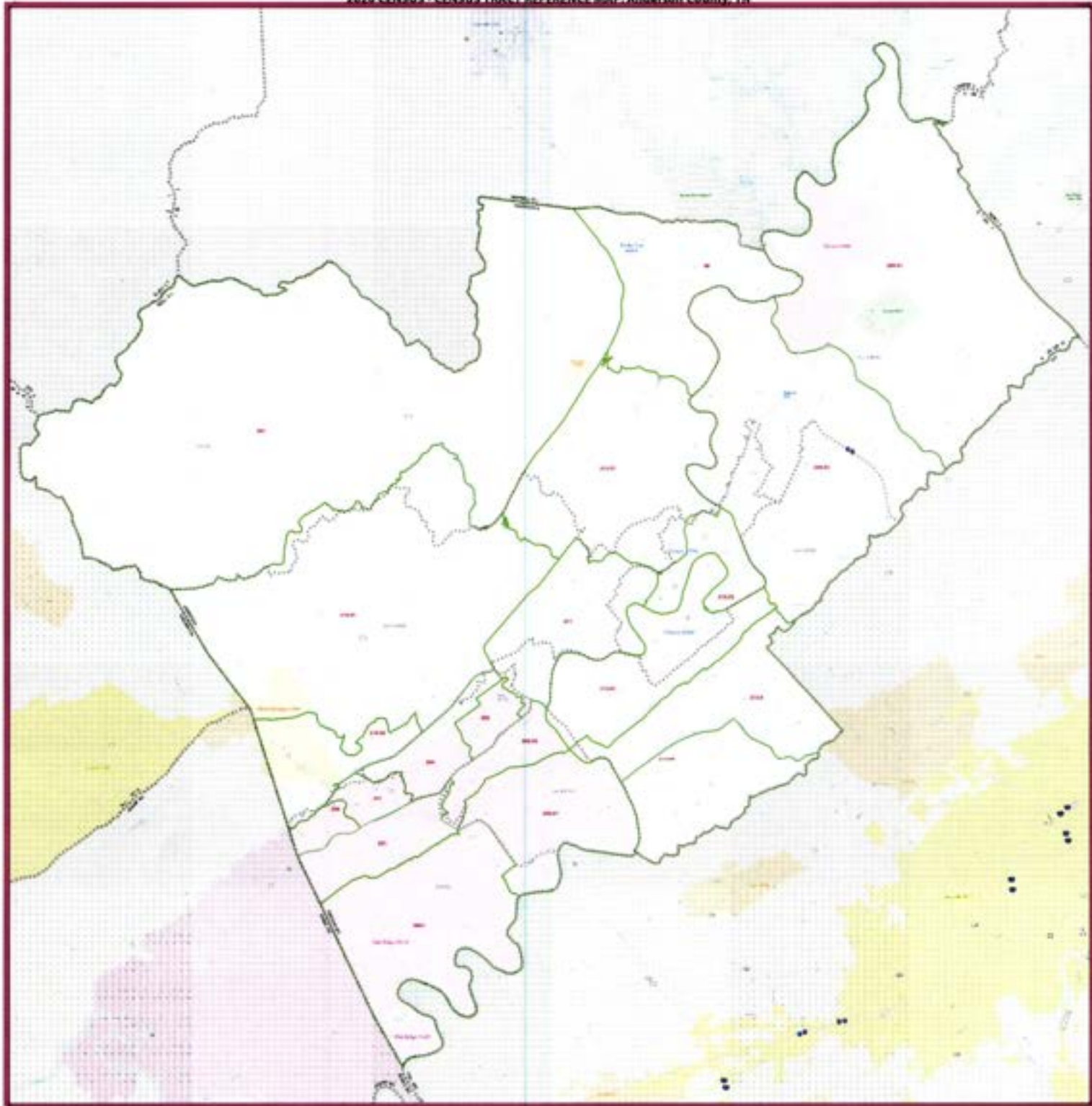


One Bank
OF TENNESSEE

Assessment Area Maps 2023/2022/2021

OneBankTN.com

2020 CENSUS - CENSUS TRACT REFERENCE MAP- Anderson County, TN



Legend	Symbol	Description
Water	Blue	Water
Major Road	Thick black line	Major Road
Minor Road	Thin black line	Minor Road
County Boundary	Thick green line	County Boundary
Census Tract Boundary	Thin green line	Census Tract Boundary
City Boundary	Dashed line	City Boundary
Water	Blue	Water
Major Road	Thick black line	Major Road
Minor Road	Thin black line	Minor Road
County Boundary	Thick green line	County Boundary
Census Tract Boundary	Thin green line	Census Tract Boundary
City Boundary	Dashed line	City Boundary

Scale: 1 inch = 1 mile

North Arrow

Map of Anderson County, Tennessee, showing Census Tract boundaries for the 2020 Census. The map is a reference map and does not show population data. The map is a reference map and does not show population data.

Map of Anderson County, Tennessee, showing Census Tract boundaries for the 2020 Census. The map is a reference map and does not show population data.

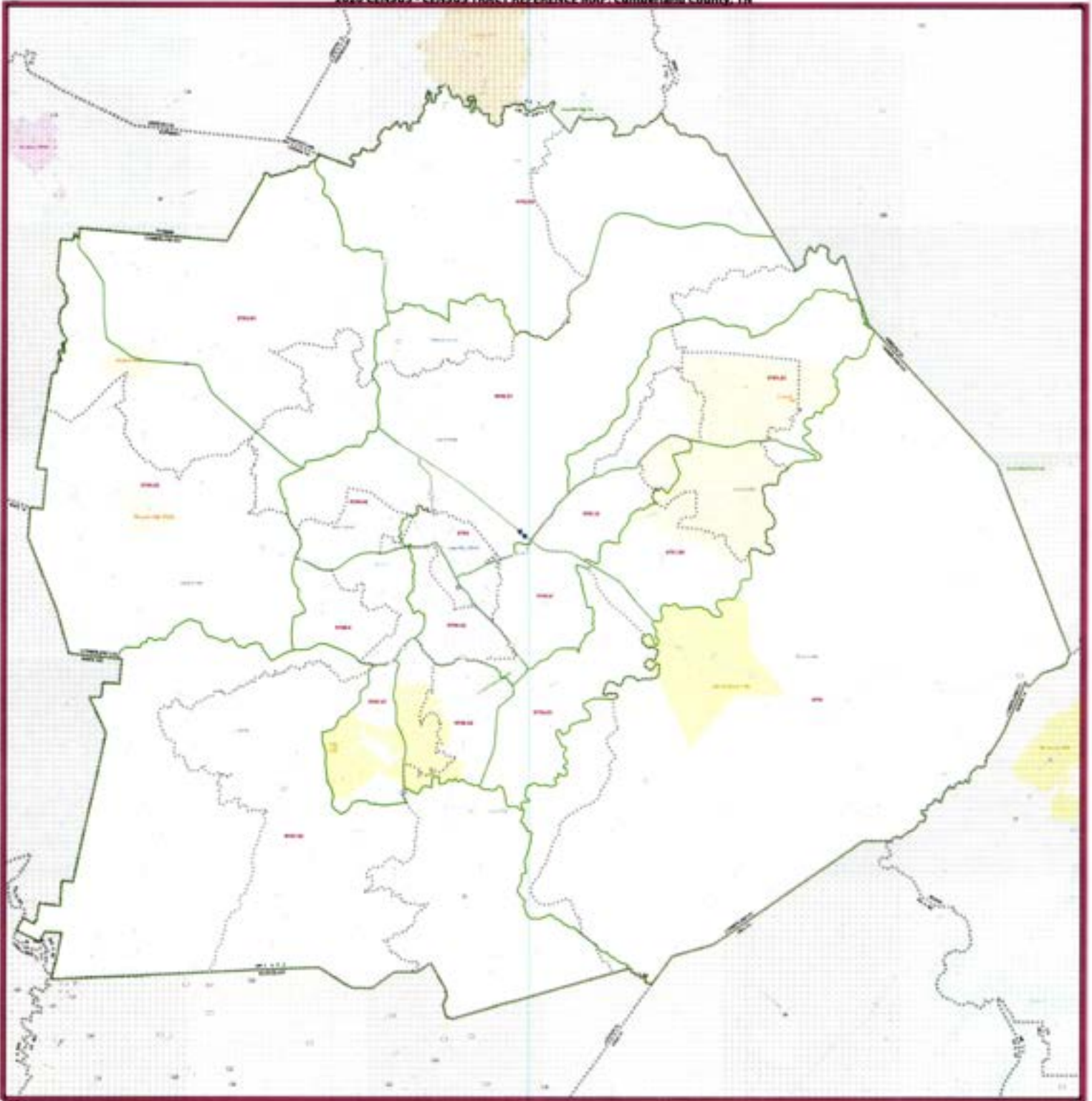


2023 FFIEC Census Report - Summary Census Income Information
State: 47 - TENNESSEE (TN)
County: 001 - ANDERSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	001	0201.00	Moderate	\$72,608	\$88,600	17.36	73.10	\$53,080	\$64,767	\$36,130
47	001	0202.01	Upper	\$72,608	\$88,600	4.64	174.37	\$126,610	\$154,492	\$91,078
47	001	0202.02	Middle	\$72,608	\$88,600	24.55	93.71	\$68,043	\$83,027	\$46,944
47	001	0203.00	Moderate	\$72,608	\$88,600	6.92	78.48	\$56,989	\$69,533	\$55,290
47	001	0204.00	Moderate	\$72,608	\$88,600	33.96	72.62	\$52,728	\$64,341	\$49,025
47	001	0205.00	Moderate	\$72,608	\$88,600	20.54	58.07	\$42,167	\$51,450	\$42,813
47	001	0206.00	Middle	\$72,608	\$88,600	10.21	118.42	\$85,987	\$104,920	\$71,154
47	001	0207.00	Moderate	\$72,608	\$88,600	27.13	61.38	\$44,567	\$54,383	\$39,865
47	001	0208.00	Middle	\$72,608	\$88,600	24.06	82.53	\$59,929	\$73,122	\$40,482
47	001	0209.01	Middle	\$72,608	\$88,600	4.76	117.18	\$85,086	\$103,821	\$52,344
47	001	0209.02	Middle	\$72,608	\$88,600	10.25	80.95	\$58,777	\$71,722	\$53,316
47	001	0210.01	Moderate	\$72,608	\$88,600	21.52	57.83	\$41,990	\$51,237	\$42,708
47	001	0210.02	Middle	\$72,608	\$88,600	12.13	85.08	\$61,780	\$75,381	\$50,709
47	001	0211.00	Upper	\$72,608	\$88,600	0.90	121.40	\$88,148	\$107,560	\$85,456
47	001	0212.01	Middle	\$72,608	\$88,600	13.28	93.96	\$68,229	\$83,249	\$51,908
47	001	0212.02	Moderate	\$72,608	\$88,600	19.31	73.35	\$53,259	\$64,988	\$36,930
47	001	0213.01	Middle	\$72,608	\$88,600	12.58	100.42	\$72,917	\$88,972	\$61,763
47	001	0213.03	Middle	\$72,608	\$88,600	11.81	115.26	\$83,689	\$102,120	\$76,284
47	001	0213.04	Moderate	\$72,608	\$88,600	22.61	65.67	\$47,683	\$58,184	\$40,375
47	001	9801.00	Unknown	\$72,608	\$88,600	0.00	0.00	\$0	\$0	\$0

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cumberland County, TN



Legend	Symbol	Description
County Boundary	Thick black line	County Boundary
City Boundary	Thin black line	City Boundary
Water	Blue area	Water
Major Road	Thick grey line	Major Road
Minor Road	Thin grey line	Minor Road
Unincorporated Area	Light grey area	Unincorporated Area
City	Yellow area	City
Census Tract	Thin black outline	Census Tract
Water	Blue area	Water
Major Road	Thick grey line	Major Road
Minor Road	Thin grey line	Minor Road
Unincorporated Area	Light grey area	Unincorporated Area
City	Yellow area	City
Census Tract	Thin black outline	Census Tract

Scale: 1 inch = 1 mile

North Arrow

Map of Cumberland County, Tennessee, showing census tracts. The map is overlaid with a grid. Several tracts are highlighted in yellow, and others are outlined in green. Major roads and water bodies are also visible.

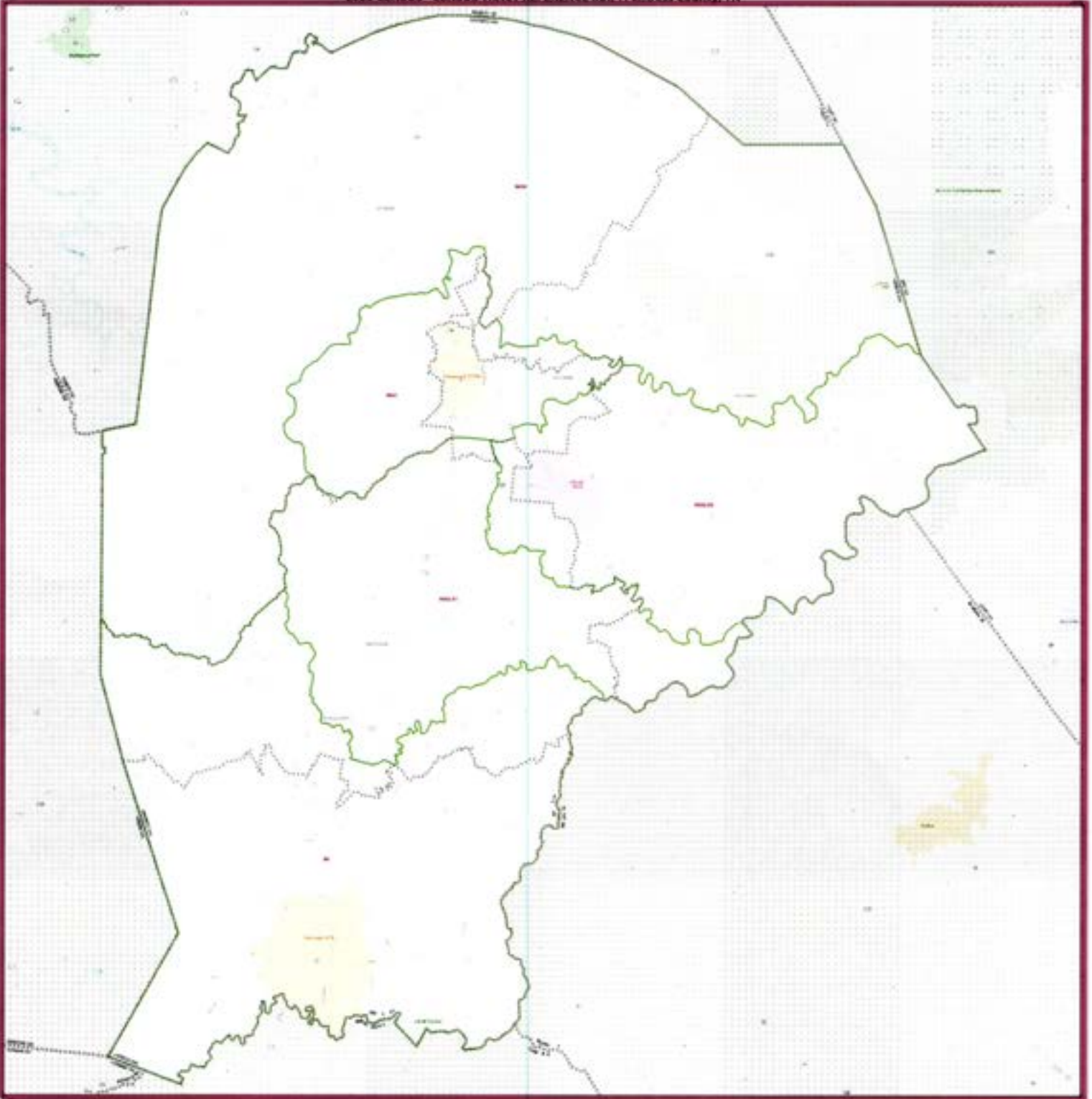
Map of Cumberland County, Tennessee, showing census tracts. The map is overlaid with a grid. Several tracts are highlighted in yellow, and others are outlined in green. Major roads and water bodies are also visible.

2023 FFIEC Census Report - Summary Census Income Information
State: 47 - TENNESSEE (TN)
County: 035 - CUMBERLAND COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	035	9701.01	Upper	\$56,418	\$69,500	13.65	124.47	\$70,227	\$86,507	\$61,926
47	035	9701.03	Middle	\$56,418	\$69,500	6.15	117.81	\$66,471	\$81,878	\$46,750
47	035	9701.04	Middle	\$56,418	\$69,500	5.16	109.67	\$61,875	\$76,221	\$55,286
47	035	9702.01	Middle	\$56,418	\$69,500	4.23	105.18	\$59,345	\$73,100	\$51,823
47	035	9702.02	Upper	\$56,418	\$69,500	11.34	126.23	\$71,218	\$87,730	\$59,861
47	035	9703.01	Middle	\$56,418	\$69,500	14.53	96.59	\$54,495	\$67,130	\$52,135
47	035	9703.02	Middle	\$56,418	\$69,500	14.69	92.53	\$52,206	\$64,308	\$41,607
47	035	9704.01	Moderate	\$56,418	\$69,500	21.51	73.79	\$41,635	\$51,284	\$33,053
47	035	9704.02	Middle	\$56,418	\$69,500	12.01	94.33	\$53,224	\$65,559	\$44,500
47	035	9705.01	Middle	\$56,418	\$69,500	19.60	103.38	\$58,328	\$71,849	\$47,052
47	035	9705.02	Moderate	\$56,418	\$69,500	26.10	70.78	\$39,933	\$49,192	\$34,075
47	035	9706.01	Upper	\$56,418	\$69,500	10.93	122.84	\$69,306	\$85,374	\$64,583
47	035	9706.02	Middle	\$56,418	\$69,500	9.79	114.71	\$64,722	\$79,723	\$54,069
47	035	9706.03	Middle	\$56,418	\$69,500	12.24	90.66	\$51,154	\$63,009	\$51,250
47	035	9707.01	Middle	\$56,418	\$69,500	5.73	95.79	\$54,048	\$66,574	\$51,596
47	035	9707.02	Middle	\$56,418	\$69,500	12.54	82.50	\$46,545	\$57,338	\$43,306
47	035	9708.00	Middle	\$56,418	\$69,500	10.78	98.88	\$55,789	\$68,722	\$50,698

2020 CENSUS - CENSUS TRACT REFERENCE MAP: FAYETTE COUNTY, TN



CONTOUR	LINE	SYMBOL	DESCRIPTION	LINE	SYMBOL	DESCRIPTION
100	-----	-----	100	-----	-----	100
101	-----	-----	101	-----	-----	101
102	-----	-----	102	-----	-----	102
103	-----	-----	103	-----	-----	103
104	-----	-----	104	-----	-----	104
105	-----	-----	105	-----	-----	105
106	-----	-----	106	-----	-----	106
107	-----	-----	107	-----	-----	107
108	-----	-----	108	-----	-----	108
109	-----	-----	109	-----	-----	109
110	-----	-----	110	-----	-----	110
111	-----	-----	111	-----	-----	111
112	-----	-----	112	-----	-----	112
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115	-----	-----	115	-----	-----	115
116	-----	-----	116	-----	-----	116
117	-----	-----	117	-----	-----	117
118	-----	-----	118	-----	-----	118
119	-----	-----	119	-----	-----	119
120	-----	-----	120	-----	-----	120
121	-----	-----	121	-----	-----	121
122	-----	-----	122	-----	-----	122
123	-----	-----	123	-----	-----	123
124	-----	-----	124	-----	-----	124
125	-----	-----	125	-----	-----	125
126	-----	-----	126	-----	-----	126
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128	-----	-----	128	-----	-----	128
129	-----	-----	129	-----	-----	129
130	-----	-----	130	-----	-----	130
131	-----	-----	131	-----	-----	131
132	-----	-----	132	-----	-----	132
133	-----	-----	133	-----	-----	133
134	-----	-----	134	-----	-----	134
135	-----	-----	135	-----	-----	135
136	-----	-----	136	-----	-----	136
137	-----	-----	137	-----	-----	137
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140	-----	-----	140	-----	-----	140
141	-----	-----	141	-----	-----	141
142	-----	-----	142	-----	-----	142
143	-----	-----	143	-----	-----	143
144	-----	-----	144	-----	-----	144
145	-----	-----	145	-----	-----	145
146	-----	-----	146	-----	-----	146
147	-----	-----	147	-----	-----	147
148	-----	-----	148	-----	-----	148
149	-----	-----	149	-----	-----	149
150	-----	-----	150	-----	-----	150

Scale of 1:100,000
 North Arrow
 Date: 12/15/2020
 Author: [Name]
 Project: [Name]



Scale of 1:100,000
 Date: 12/15/2020
 Author: [Name]
 Project: [Name]

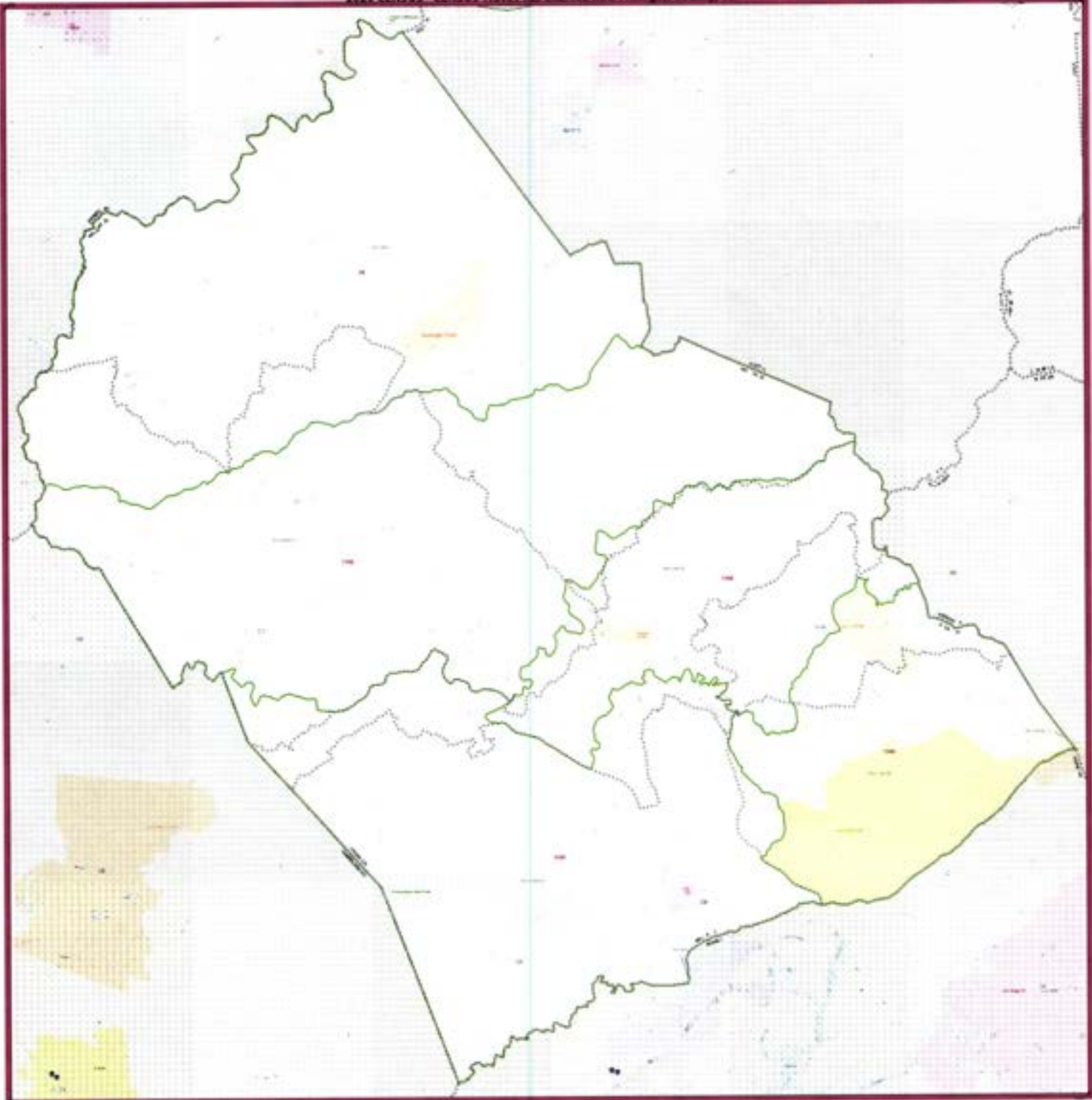


2023 FFIEC Census Report - Summary Census Income Information
State: 47 - TENNESSEE (TN)
County: 049 - FENTRESS COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	049	9650.00	Middle	\$56,418	\$69,500	18.48	99.49	\$56,131	\$69,146	\$42,302
47	049	9651.00	Moderate	\$56,418	\$69,500	31.40	65.00	\$36,672	\$45,175	\$24,868
47	049	9652.01	Middle	\$56,418	\$69,500	5.67	83.78	\$47,269	\$58,227	\$36,033
47	049	9652.02	Middle	\$56,418	\$69,500	14.96	98.13	\$55,368	\$68,200	\$47,639
47	049	9653.00	Moderate	\$56,418	\$69,500	16.29	79.86	\$45,059	\$55,503	\$43,366
47	049	9999.99	Middle	\$56,418	\$69,500	18.68	83.73	\$47,241	\$58,192	\$40,203

2020 CENSUS - CENSUS TRACT REFERENCE MAP, Morgan County, TN



LEGEND	UNINCORPORATED	INCORPORATED	WATER	ROADS	RAILROADS	BOUNDARIES
Unincorporated	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)
Incorporated	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)
Water	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)
Roads	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)
Railroads	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)
Boundaries	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)	(Symbol)

Scale: 1 inch = 1 mile

North Arrow

Map of Morgan County, Tennessee, showing census tracts. The map is overlaid with a grid. Several tracts are highlighted in yellow, and others are outlined in green. The map is framed by a thick red border.

Map of Morgan County, Tennessee, showing census tracts. The map is overlaid with a grid. Several tracts are highlighted in yellow, and others are outlined in green. The map is framed by a thick red border.

2023 FFIEC Census Report - Summary Census Income Information

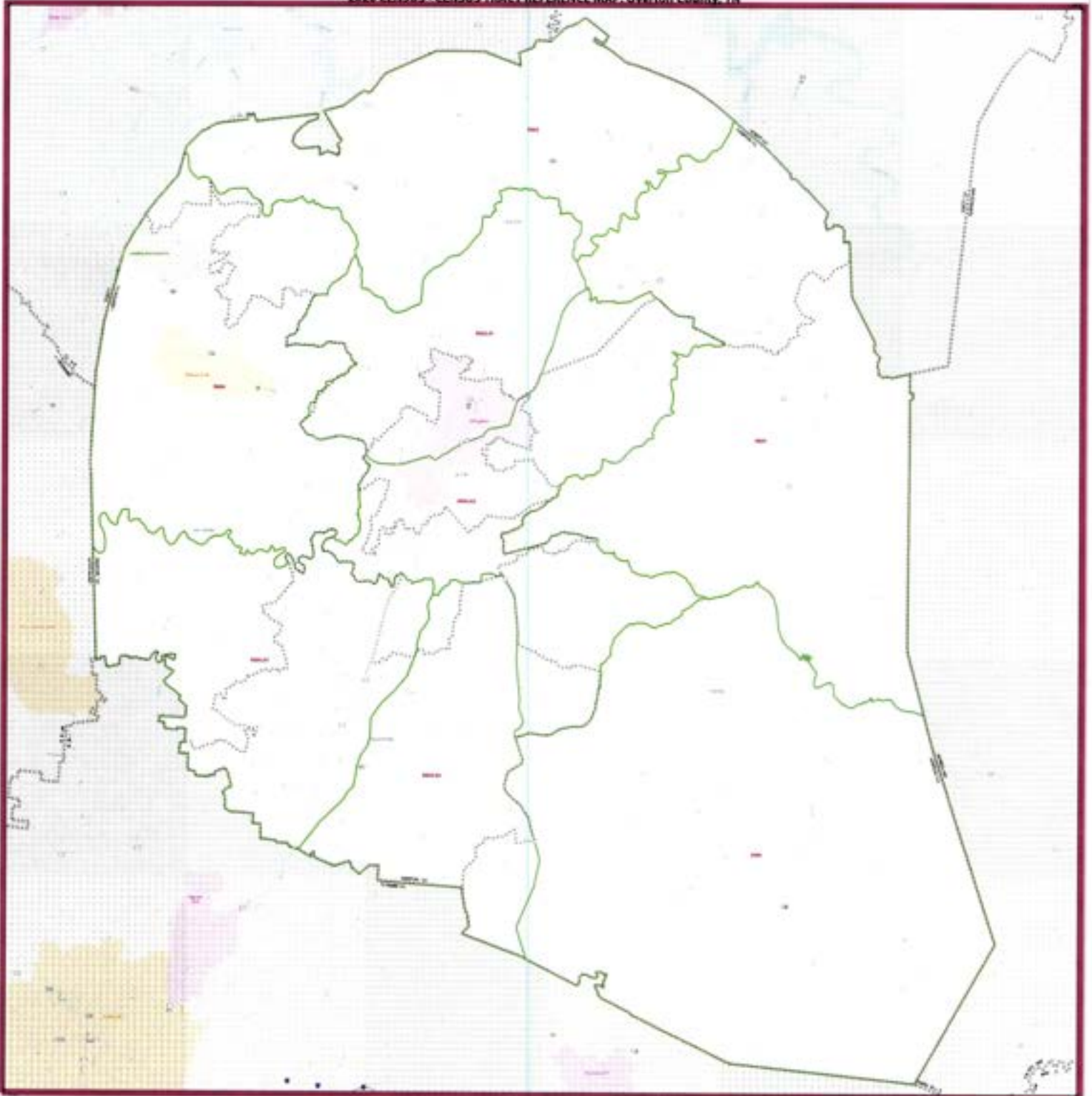
State: 47 - TENNESSEE (TN)

County: 129 - MORGAN COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	129	1101.00	Moderate	\$72,608	\$88,600	27.54	56.85	\$41,282	\$50,369	\$34,314
47	129	1102.00	Moderate	\$72,608	\$88,600	17.75	68.61	\$49,821	\$60,788	\$40,261
47	129	1103.00	Moderate	\$72,608	\$88,600	21.30	70.70	\$51,341	\$62,640	\$40,000
47	129	1104.00	Moderate	\$72,608	\$88,600	25.27	63.23	\$45,911	\$56,022	\$43,243
47	129	1105.00	Middle	\$72,608	\$88,600	22.05	83.84	\$60,878	\$74,282	\$44,771
47	129	9999.99	Moderate	\$72,608	\$88,600	22.60	67.72	\$49,173	\$60,000	\$41,701

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Overton County, TN



LINE NUMBER	LINE	LINE	LINE	LINE	LINE
1	1	1	1	1	1
2	2	2	2	2	2
3	3	3	3	3	3
4	4	4	4	4	4
5	5	5	5	5	5
6	6	6	6	6	6
7	7	7	7	7	7
8	8	8	8	8	8
9	9	9	9	9	9
10	10	10	10	10	10
11	11	11	11	11	11
12	12	12	12	12	12
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14	14	14	14	14	14
15	15	15	15	15	15
16	16	16	16	16	16
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93	93	93	93	93	93
94	94	94	94	94	94
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97	97	97	97	97	97
98	98	98	98	98	98
99	99	99	99	99	99
100	100	100	100	100	100

Scale: 1 inch = 1 mile

North Arrow

Map of Overton County, Tennessee, showing Census Tracts for the 2020 Census. The map is a reference map and does not show population data. The map is based on the 2020 Census of Population and Housing, Census Tracts and Small Areas, Tennessee. The map is published by the Tennessee Department of Transportation, Office of Planning and Research. The map is available at www.tn.gov.

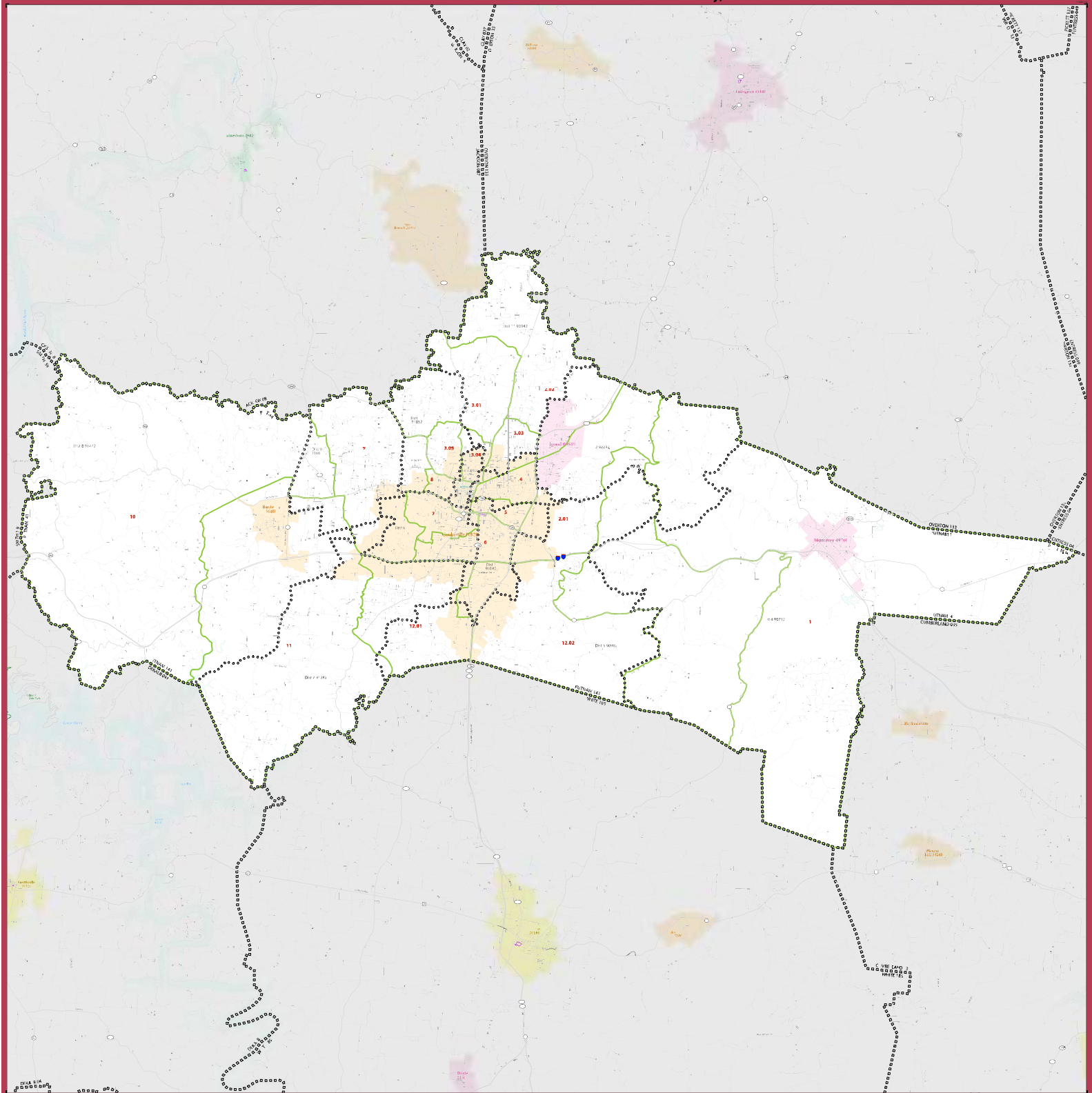
Map of Overton County, Tennessee, showing Census Tracts for the 2020 Census. The map is a reference map and does not show population data. The map is based on the 2020 Census of Population and Housing, Census Tracts and Small Areas, Tennessee. The map is published by the Tennessee Department of Transportation, Office of Planning and Research. The map is available at www.tn.gov.

2023 FFIEC Census Report - Summary Census Income Information
State: 47 - TENNESSEE (TN)
County: 133 - OVERTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	133	9501.00	Middle	\$56,418	\$69,500	11.19	82.80	\$46,719	\$57,546	\$36,326
47	133	9502.00	Middle	\$56,418	\$69,500	11.86	81.17	\$45,795	\$56,413	\$35,906
47	133	9503.01	Middle	\$56,418	\$69,500	18.23	81.47	\$45,969	\$56,622	\$30,748
47	133	9503.02	Moderate	\$56,418	\$69,500	24.14	71.34	\$40,250	\$49,581	\$27,382
47	133	9504.00	Middle	\$56,418	\$69,500	18.70	94.93	\$53,563	\$65,976	\$49,138
47	133	9505.01	Middle	\$56,418	\$69,500	25.30	96.46	\$54,423	\$67,040	\$41,773
47	133	9505.02	Middle	\$56,418	\$69,500	14.27	115.89	\$65,385	\$80,544	\$54,034
47	133	9506.00	Middle	\$56,418	\$69,500	19.29	93.42	\$52,708	\$64,927	\$41,071
47	133	9999.99	Middle	\$56,418	\$69,500	19.23	94.08	\$53,081	\$65,386	\$36,478

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Putnam County, TN



LEGEND

SYMBOL	DESCRIPTION
.....	CANADA
.....	JAMES RIVER 1880
.....	TIBBO
.....	TAMM RIVER 1930
.....	WATAUGA RIVER 1820
.....	NEW YORK 16
.....	FRS 025
.....	FRS 026
.....	FRS 027
.....	FRS 028
.....	FRS 029
.....	FRS 030
.....	FRS 031
.....	FRS 032
.....	FRS 033
.....	FRS 034
.....	FRS 035
.....	FRS 036
.....	FRS 037
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When represented, color, county, and the METRO DCA boundaries extend the map to the boundary symbol for a city or village or village of town.

Geographic area names are followed by either their FIPS or census code.

1. "1" indicates an MSA or census tract. "1" indicates a county name.

2. "2" indicates a city or village or village of town.

3. "3" indicates a census tract.

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99. "99" indicates a census tract.

100. "100" indicates a census tract.

Scale: 1 inch = 1 mile

North Arrow

Sheet 1 of 1 PARENT sheet
 Total Sheets: 1 (Index 0; Parent 1; Taser 0)
 NAME: Putnam County (141)
 EVENT: THE County or status for the parent entity
 (US: Tennessee)

DEPARTMENT OF ECONOMIC DEVELOPMENT

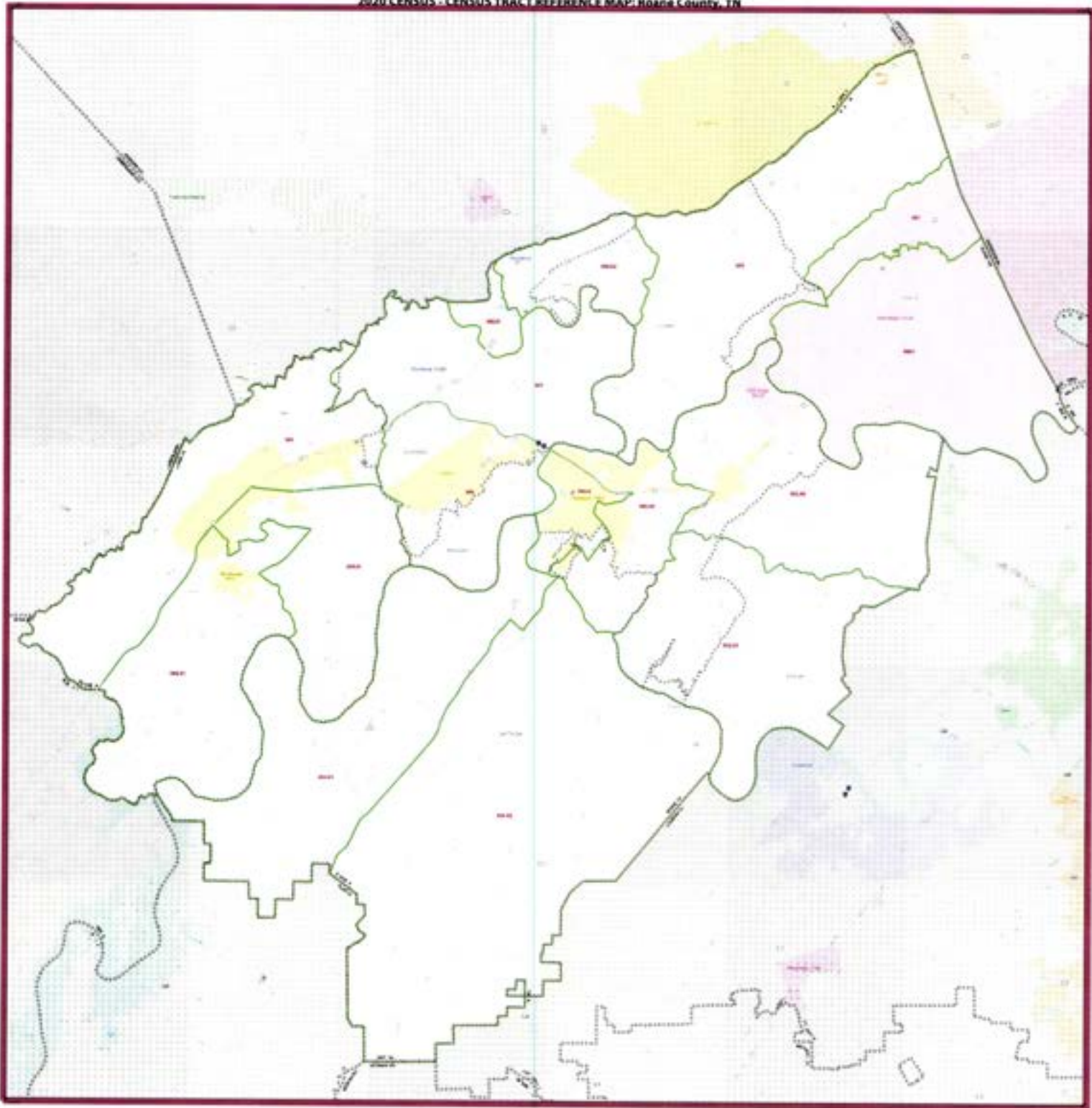


2023 FFIEC Census Report - Summary Census Income Information
State: 47 - TENNESSEE (TN)
County: 141 - PUTNAM COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	141	0001.00	Middle	\$56,418	\$69,500	22.02	101.20	\$57,100	\$70,334	\$43,528
47	141	0002.01	Middle	\$56,418	\$69,500	13.54	99.49	\$56,131	\$69,146	\$38,703
47	141	0002.02	Middle	\$56,418	\$69,500	21.15	86.83	\$48,988	\$60,347	\$35,667
47	141	0003.01	Middle	\$56,418	\$69,500	9.31	103.53	\$58,415	\$71,953	\$55,026
47	141	0003.03	Middle	\$56,418	\$69,500	23.34	106.67	\$60,183	\$74,136	\$30,417
47	141	0003.04	Moderate	\$56,418	\$69,500	45.89	70.55	\$39,808	\$49,032	\$26,553
47	141	0003.05	Middle	\$56,418	\$69,500	15.28	107.28	\$60,527	\$74,560	\$37,000
47	141	0004.00	Upper	\$56,418	\$69,500	16.03	121.46	\$68,529	\$84,415	\$51,694
47	141	0005.00	Middle	\$56,418	\$69,500	15.36	118.86	\$67,064	\$82,608	\$46,706
47	141	0006.00	Upper	\$56,418	\$69,500	14.62	132.93	\$75,000	\$92,386	\$46,154
47	141	0007.00	Middle	\$56,418	\$69,500	19.73	84.37	\$47,600	\$58,637	\$37,994
47	141	0008.00	Moderate	\$56,418	\$69,500	38.84	61.20	\$34,531	\$42,534	\$26,376
47	141	0009.00	Middle	\$56,418	\$69,500	16.49	115.38	\$65,099	\$80,189	\$56,922
47	141	0010.00	Middle	\$56,418	\$69,500	8.27	105.68	\$59,628	\$73,448	\$52,309
47	141	0011.00	Middle	\$56,418	\$69,500	18.44	85.85	\$48,435	\$59,666	\$45,381
47	141	0012.01	Middle	\$56,418	\$69,500	5.02	110.15	\$62,146	\$76,554	\$58,397
47	141	0012.02	Middle	\$56,418	\$69,500	9.40	116.13	\$65,521	\$80,710	\$50,862
47	141	0013.00	Upper	\$56,418	\$69,500	7.88	131.92	\$74,427	\$91,684	\$60,379

2020 CENSUS - CENSUS TRACT REFERENCE MAP: HORN COUNTY, TN



APPLICABLE	2000	2010	2020	2020	2020
Population	100,000	100,000	100,000	100,000	100,000
Area	100,000	100,000	100,000	100,000	100,000
...

NOTES:
 1. This map is a reference map and does not represent any official boundary or jurisdiction.
 2. The information on this map is derived from the 2020 Census of Population and Housing.
 3. The information on this map is subject to change without notice.
 4. The information on this map is not to be used for any purpose other than that for which it was prepared.

Scale: 1 inch = 10 miles

North Arrow

Map of Horn County, Tennessee
 2020 Census - Census Tract Reference Map

Map Date: 12/15/2022

Map Scale: 1:125,000

Map Projection: NAD 83 / Tennessee State Plane (FIPS 4703) / Feet

Map Author: ESRI

Map Contact: ESRI, 3801 Market Street, Redlands, CA 92370-0001

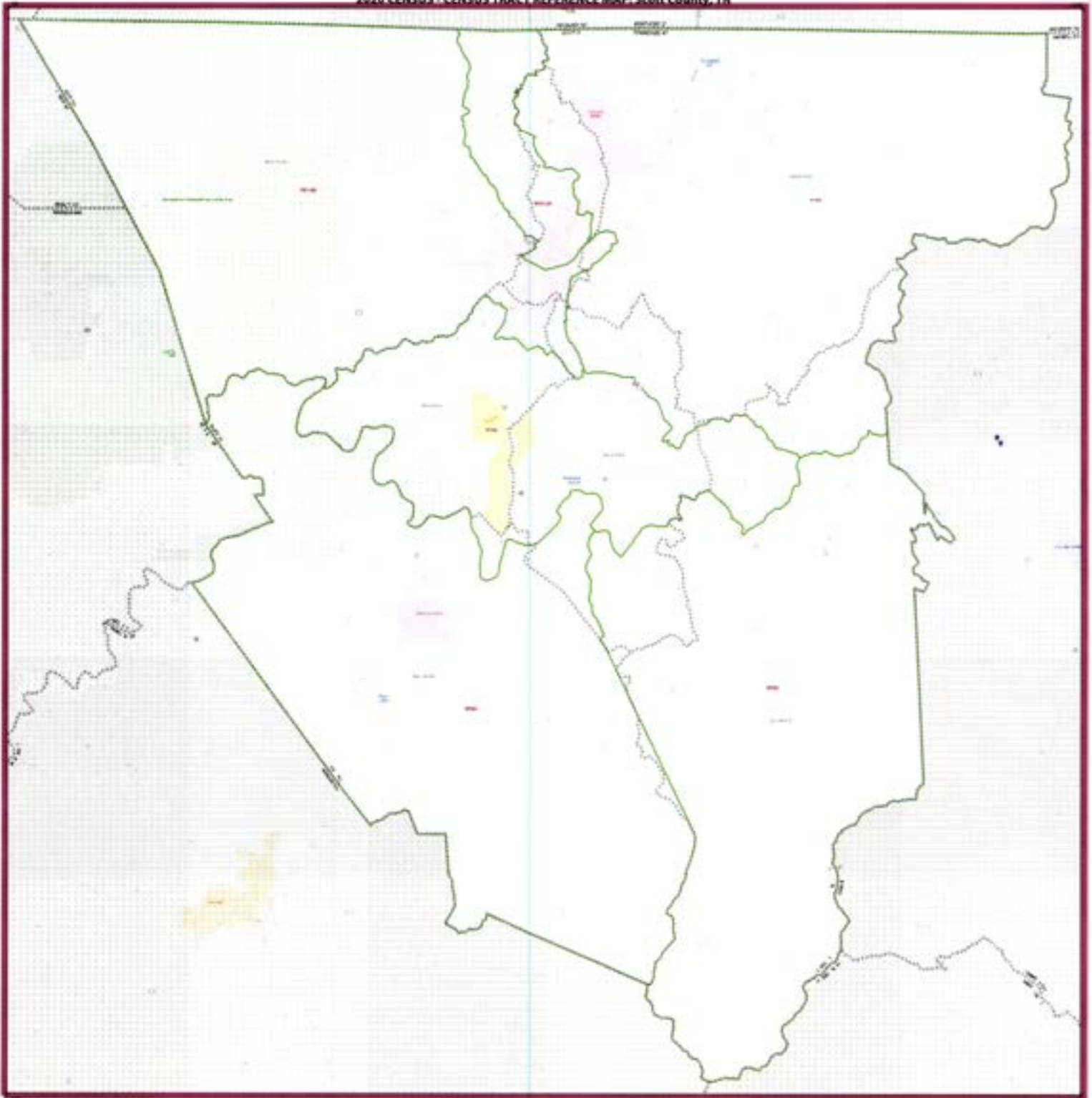
Map Copyright: © 2022 ESRI

2023 FFIEC Census Report - Summary Census Income Information
State: 47 - TENNESSEE (TN)
County: 145 - ROANE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	145	0301.00	Upper	\$72,608	\$88,600	1.19	154.48	\$112,165	\$136,869	\$108,750
47	145	0302.03	Middle	\$72,608	\$88,600	5.92	114.06	\$82,820	\$101,057	\$73,370
47	145	0302.04	Middle	\$72,608	\$88,600	8.62	98.19	\$71,294	\$86,996	\$43,771
47	145	0302.05	Middle	\$72,608	\$88,600	8.76	104.94	\$76,201	\$92,977	\$81,891
47	145	0302.06	Upper	\$72,608	\$88,600	9.67	127.43	\$92,526	\$112,903	\$75,000
47	145	0303.01	Middle	\$72,608	\$88,600	27.88	89.83	\$65,231	\$79,589	\$55,250
47	145	0303.02	Middle	\$72,608	\$88,600	8.23	103.46	\$75,125	\$91,666	\$65,694
47	145	0304.01	Middle	\$72,608	\$88,600	24.70	84.94	\$61,677	\$75,257	\$51,332
47	145	0304.02	Middle	\$72,608	\$88,600	6.94	93.33	\$67,768	\$82,690	\$62,538
47	145	0305.00	Moderate	\$72,608	\$88,600	21.47	61.66	\$44,771	\$54,631	\$35,350
47	145	0306.00	Moderate	\$72,608	\$88,600	13.27	70.01	\$50,840	\$62,029	\$46,429
47	145	0307.00	Middle	\$72,608	\$88,600	13.85	92.66	\$67,280	\$82,097	\$42,917
47	145	0308.01	Moderate	\$72,608	\$88,600	24.84	73.52	\$53,388	\$65,139	\$29,214
47	145	0308.02	Middle	\$72,608	\$88,600	8.65	83.06	\$60,313	\$73,591	\$52,744
47	145	0309.00	Middle	\$72,608	\$88,600	16.23	111.75	\$81,143	\$99,011	\$62,477
47	145	9801.00	Unknown	\$72,608	\$88,600	0.00	0.00	\$0	\$0	\$0

2020 CENSUS - CENSUS TRACT REFERENCE MAP: SCOTT COUNTY, TN



UNINCORPORATED	INCORPORATED	UNINCORPORATED	INCORPORATED	UNINCORPORATED	INCORPORATED
...

(Note: The table content is partially illegible due to image resolution. It appears to be a legend for various map features.)

Scale: 1:50,000

North Arrow

Map of Scott County, Tennessee, showing Census Tract boundaries for the 2020 Census. The map is based on the 2010 Census boundaries and is subject to change. For more information, visit the U.S. Census Bureau website.

U.S. Census Bureau

2023 FFIEC Census Report - Summary Census Income Information

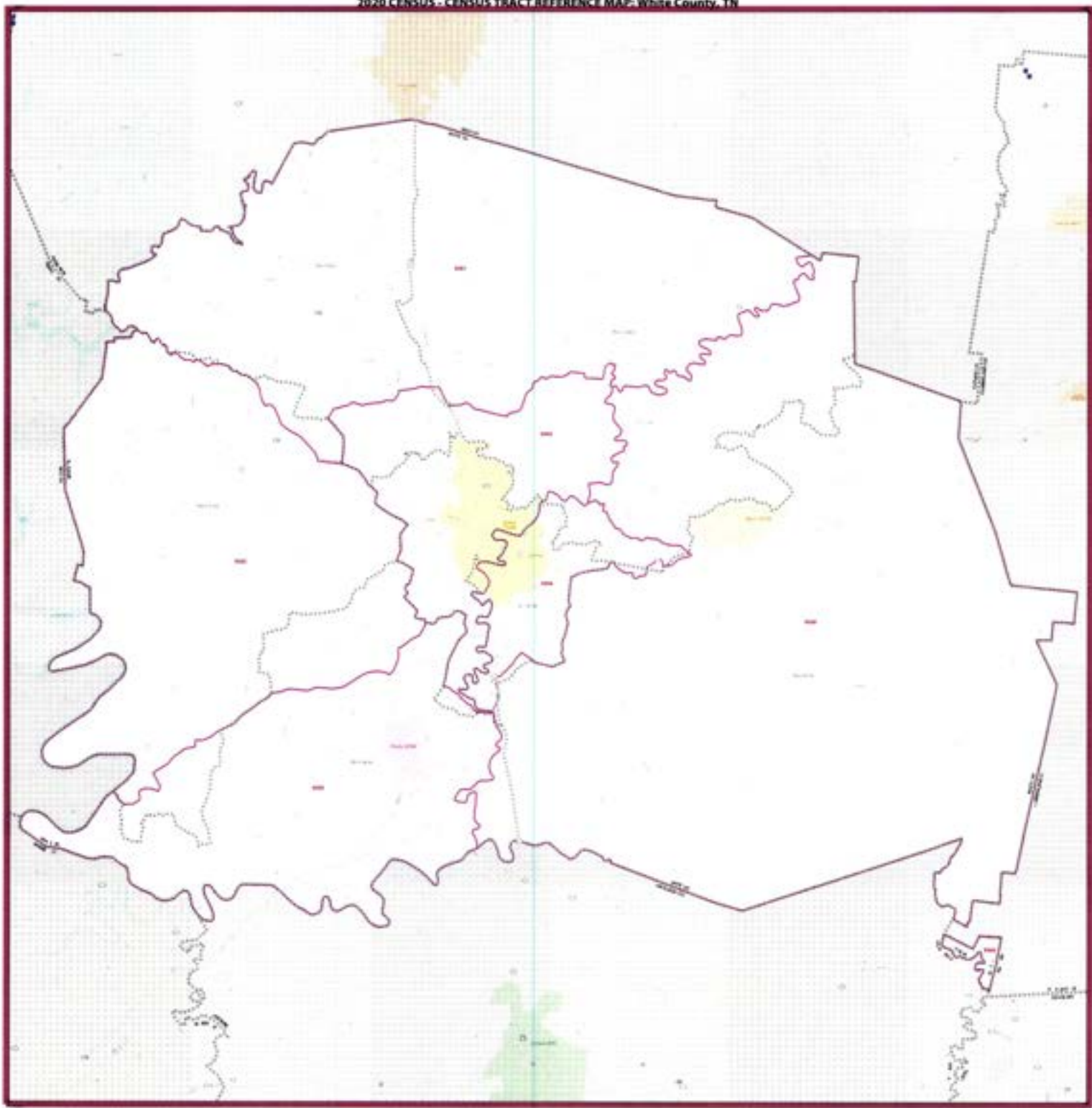
State: 47 - TENNESSEE (TN)

County: 151 - SCOTT COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	151	9750.00	Moderate	\$56,418	\$69,500	19.26	72.98	\$41,179	\$50,721	\$34,654
47	151	9751.01	Moderate	\$56,418	\$69,500	42.19	59.58	\$33,616	\$41,408	\$21,860
47	151	9751.02	Middle	\$56,418	\$69,500	20.74	115.30	\$65,051	\$80,134	\$41,320
47	151	9752.00	Moderate	\$56,418	\$69,500	23.94	70.66	\$39,870	\$49,109	\$40,399
47	151	9753.00	Middle	\$56,418	\$69,500	19.87	84.27	\$47,548	\$58,568	\$36,731
47	151	9754.00	Middle	\$56,418	\$69,500	8.16	97.10	\$54,787	\$67,485	\$53,281
47	151	9999.99	Moderate	\$56,418	\$69,500	22.01	74.89	\$42,254	\$52,049	\$37,135

2020 CENSUS - CENSUS TRACT REFERENCE MAP- White County, TN



Legend	Symbol	Description
County Boundary	Thick black line	County Boundary
City Boundary	Thin black line	City Boundary
Water	Blue	Water
Forest	Green	Forest
Unimproved Land	Light Green	Unimproved Land
Highway	Black line with numbers	Highway
Waterway	Dashed line	Waterway
Other	Various symbols	Other

Scale: 1 inch = 1 mile

North Arrow

Map of White County, Tennessee, showing census tracts for the 2020 Census. The map is a reference map and does not show population data. The map is titled "2020 CENSUS - CENSUS TRACT REFERENCE MAP- White County, TN".

Map of White County, Tennessee, showing census tracts for the 2020 Census. The map is a reference map and does not show population data. The map is titled "2020 CENSUS - CENSUS TRACT REFERENCE MAP- White County, TN".

2023 FFIEC Census Report - Summary Census Income Information

State: 47 - TENNESSEE (TN)

County: 185 - WHITE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
47	185	9350.00	Middle	\$56,418	\$69,500	15.22	89.58	\$50,541	\$62,258	\$38,339
47	185	9351.00	Middle	\$56,418	\$69,500	13.41	101.39	\$57,204	\$70,466	\$49,719
47	185	9352.00	Middle	\$56,418	\$69,500	20.85	93.85	\$52,951	\$65,226	\$40,363
47	185	9353.00	Middle	\$56,418	\$69,500	9.04	96.88	\$54,659	\$67,332	\$47,784
47	185	9354.00	Moderate	\$56,418	\$69,500	14.33	79.05	\$44,602	\$54,940	\$31,239
47	185	9355.00	Middle	\$56,418	\$69,500	17.79	105.75	\$59,667	\$73,496	\$47,711
47	185	9999.99	Middle	\$56,418	\$69,500	14.78	93.26	\$52,617	\$64,816	\$44,282