



CRA Public File

July 2024



COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC), evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged. You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a list of the banks that are scheduled for CRA examination by the FDIC for the next two quarters. This list is available through the FDIC's website at FDIC.gov. You may send written comments about our performance in helping to meet community credit needs to Ken Simmons, Compliance Officer, 11675 Medlock Bridge Road Johns Creek, Georgia 30097; or to the FDIC at 10 10th Street, NE, Suite 800 Atlanta, GA 30309-3849, and FDIC Regional Director. You may also submit comments electronically to the FDIC through the FDIC's website at www.FDIC.gov/regulations/cra. Your written comments, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public. You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

CRA Performance Evaluation

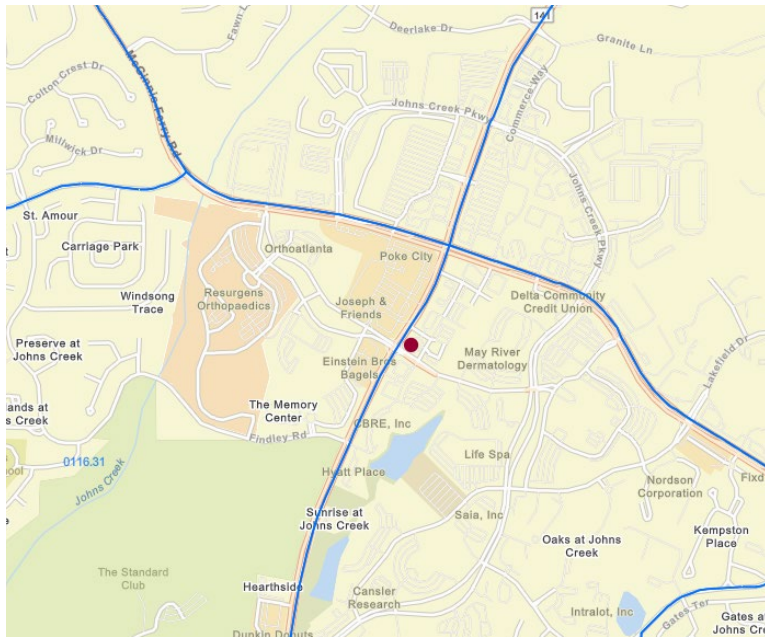
Loyal Trust Bank's most recent performance evaluation dated November 2021 may be obtained from the Federal Financial Institution Examination Council (FFIEC) at the following address. The Bank's performance rating is Satisfactory.

[CRA Performance Evaluation \(fdic.gov\)](https://crapes.fdic.gov)

https://crapes.fdic.gov/publish/2021/59182_211115.PDF

Main Office and Branch Locations

Loyal Trust Bank has one Banking facility located at



[11675 Medlock Bridge Rd, Johns Creek, GA 30097](https://www.google.com/maps/place/11675+Medlock+Bridge+Rd,+Johns+Creek,+GA+30097)

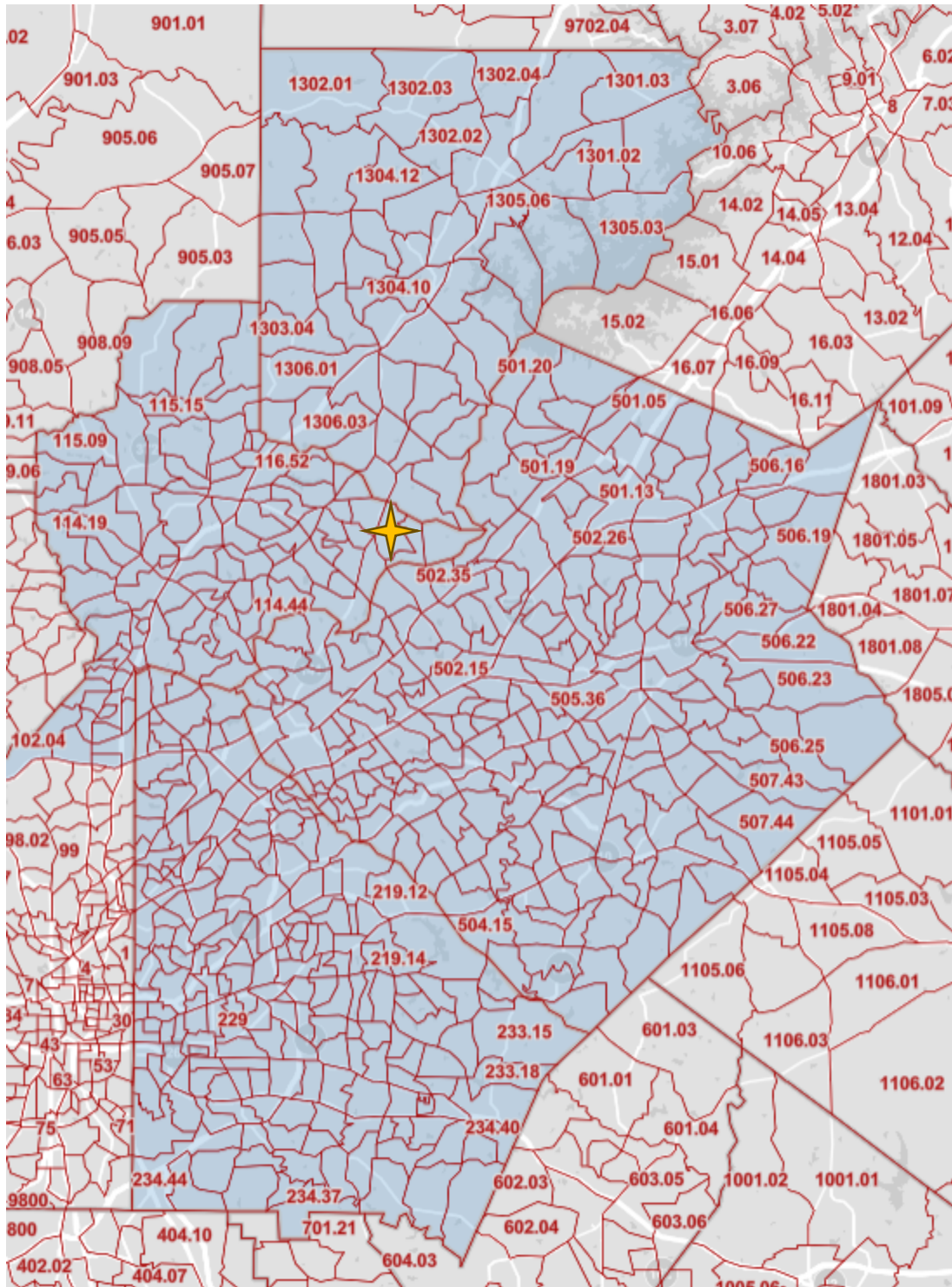
Matched Address	
Address	11675 Medlock Bridge Rd, Duluth, Georgia, 30097
MSA/MD Code	12054
State Code	13
County Code	121
Tract Code	0116.49
MSA/MD Name	ATLANTA-SANDY SPRINGS-ROSWELL, GA
State Name	GEORGIA
County Name	FULTON COUNTY

Loyal Trust Bank has not opened or closed Branches during the prior two years.

HMDA and CRA Data Reporting

Loyal Trust Bank is considered a small financial institution. As such the Bank does not report loan data for either CRA or HMDA reporting.

[Map of Loyal Trust Bank's Assessment Area](#) may also be viewed on the Census.gov website by clicking this hyperlink.



 Bank Location

Loyal Trust Bank's Listing

of Product and Services include

Business Products

Small Business Checking
Premier Business Interest Checking
Analysis Business Checking
IOLTA Checking
Business Savings
Premier Business Money Market
Business Certificate of Deposit

Business eServices

Online Banking & Bill Services
Mobile Banking
Card Manager

Business Cash Management

Remote Deposit Capture
Merchant Card Services
ACH Services
Wire Transfer
Positive Pay
Lockbox

Commercial Lending Products

Fixed-Term Loans
Short-Term Loans
Commercial and Industrial Loans
Small Business Administration (SBA) Loans
Commercial Real Estate
Construction Lending

Personal Products

Personal Simple Checking
Personal Interest Checking
Senior Checking
Student Checking
Personal Savings
Student and Minor Savings
Premier Money Market Savings
Personal Installment Savings
Certificate of Deposit

Personal eServices

Online Banking & Bill Pay
Mobile Banking
Card Manager
Digital Wallet
Uchoose Rewards
Zelle

Residential Lending Products

Home Loans for Business Owners
Conventional Mortgages
Jumbo Mortgage
Fixed Rate Mortgages
Adjustable-Rate Mortgages
Cash Out Mortgages
Refinancing Mortgages

**Loyal Trust Bank's Loan to Deposit Ratios
for the Bank during the past two years were:**

September 2022	89%
December 2022	83%
March 2023	88%
June 2023	97%
September 2023	105%
December 2023	87%
March 2023	88%
June 2024	91%

Community Comments

Loyal Trust Bank has received no comments from the public during the current year or the two previous years about how the bank is helping meet community credit needs.