

CRA PUBLIC FILES

Community Reinvestment ACT (CRA) Public File Information

Angelina Savings Bank is pleased to provide information for public inspection under the the Community Reinvestment Act (CRA).

Public Information Available for Inspection

In compliance with CRA requirements, the following information must be maintained in the public file, current as of April 1 of each year, and may be updated periodically.

CRA Performance Evaluation (ATTACHED)

Written Comments

All written comments received from the public file for the current year and each of the prior two calendar years relating specifically to the banks performance in helping to meet community credit needs and response to the comments by the bank.

Currently no comments

Branch and ATM Information

The bank's branch, ATM with street address, including hours of operation.
(Attached)

List of Products, Services, and Fees

A list of services (loan and deposit products and transaction fees) generally offered at the bank.

FEE SCHEDULE (ATTACHED)

LIST OF PRODUCTS (ATTACHED)

Assessment Areas

A map of the bank's assessment area showing the boundaries of the area and identifying the geographies contained within the area.

**ANGELINA COUNTY CENSUS MAP
(ATTACHED)**

**LOAN TO DEPOSIT RATIO
(ATTACHED)**

PUBLIC DISCLOSURE

December 6, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Angelina Savings Bank, SSB
Certificate Number: 32018

1721 Tulane Drive
Lufkin, Texas 75901

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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

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INSTITUTION RATING

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

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

Angelina Savings Bank, SSB's (ASB) satisfactory Lending Test record supports the overall Community Reinvestment Act (CRA) rating. The following points summarize conclusions regarding the applicable test, discussed in detail elsewhere.

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

DESCRIPTION OF INSTITUTION

ASB is a locally-owned, independent community savings bank located in Lufkin, Angelina County, Texas, approximately 110 miles northeast of Houston, Texas. ASB has no affiliates or subsidiaries relevant to this CRA evaluation. The bank received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) evaluation, dated October 24, 2016, based on Federal Financial Institutions Examination Council (FFIEC) Small Institution CRA Examination Procedures.

ASB functions as a retail bank with a primary focus on consumer and small business loans along with residential lending from its single office in Lufkin. The bank has not opened or closed any office locations, and the Description of Assessment Area depicts the specific location of the bank's office. The bank did not participate in any merger or acquisition activity since the last evaluation.

The bank offers a variety of loan products including residential real estate, commercial, consumer, construction and land development, and some agricultural loans. It also provides a variety of consumer and commercial deposit services including checking and savings accounts, money market deposit accounts, certificates of deposit, individual retirement accounts, and debit cards. The institution maintains banking hours Monday through Friday, typical for the area and industry. Alternative banking services include telephone, mobile and online banking with bill pay, a drive-through facility, and one automated teller machine (ATM) located at the bank's main office.

As of the September 30, 2022, Report of Condition, or Call Report, total assets equaled \$79.0 million, net loans totaled \$48.1 million, and total deposits equaled \$30.3 million. Since the last evaluation, on average per year, total assets increased 5.6 percent, net loans increased 6.6 percent, and total deposits increased 6.1 percent. As of September 30, 2022, the bank reported a Return on Average Assets of 0.6 percent and a Tier 1 Leverage Capital Ratio of 7.9 percent. The following table illustrates the mix of outstanding loans as of September 30, 2022, which reflects a distribution generally supportive of the institution's primary business focus.

Loan Portfolio Distribution as of 09/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	4,611	9.6
Secured by Farmland	950	2.0
Secured by 1-4 Family Residential Properties	14,439	30.0
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	5,247	10.9
Total Real Estate Loans	25,247	52.5
Commercial and Industrial Loans	9,295	19.3
Agricultural Production and Other Loans to Farmers	161	0.3
Consumer Loans	13,426	27.9
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	48,129	100.0
<i>Source: Reports of Condition and Income (09/30/2022)</i>		

Based on the information discussed in this section as well as other regulatory data, the institution's financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet the assessment area's credit needs.

DESCRIPTION OF ASSESSMENT AREA

ASB designated one contiguous assessment area, which is part of the Texas Non-Metropolitan Statistical Area. The assessment area conforms to CRA regulatory requirements and consists of all 17 census tracts that make up Angelina County. As seen in the table below, the bank operates its single office and one ATM in this assessment area. Examiners performed a full-scope review of this area and considered the bank’s performance in the assessment area when arriving at applicable conclusions.

Office Location					
County/Office	Office Type	Census Tract Number	Census Tract Income Level	ATM	Office Opened or Closed Since Last Evaluation
<i>Angelina County:</i> Lufkin – 1721 Tulane Dr.	Main	0008.00	Middle	Yes	No
<i>Source: Bank Data; 2015 American Community Survey (ACS)</i>					

Economic and Demographic Data

The area’s 17 census tracts reflect the following income designations based on the 2015 ACS Census data: 3 moderate-, 13 middle-, and 1 upper-income tract. The area received several major disaster declarations during the period under review from the Federal Emergency Management Agency (FEMA) including a Severe Winter Storm and the Texas COVID-19 Pandemic in 2021 and 2020, respectively. Additionally, all 13 middle-income census tracts were classified as distressed/underserved in 2019 and 2020.

According to 2021 business demographic data, the services industry represents the largest portion of businesses at 38.1 percent, followed by retail trade at 15.4 percent, and non-classifiable establishments at 14.0 percent. In addition, 65.8 percent of the area’s businesses have four or fewer employees, and 87.4 percent operate from a single location. Major employers in the bank’s assessment area include Lufkin Independent School District, Pilgrim’s Pride, Polk Oil, Georgia Pacific, Lufkin Industries, as well as city and county government offices.

Based on data from the Texas Workforce Commission, the following table shows that Angelina County’s unemployment rates improved from year-end 2021 to October 2022, but still landed above the statewide and national averages.

Unemployment Rates		
County/Area	Year-End 2021	October 2022
	%	%
Angelina County	5.1	4.4
Texas Average	4.2	3.8
National Average	3.7	3.4
<i>Source: Texas Workforce Commission</i>		

The following table provides select demographic and economic data for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.0	17.6	76.5	5.9	0.0
Population by Geography	87,748	0.0	16.8	79.6	3.6	0.0
Housing Units by Geography	36,070	0.0	14.9	79.8	5.3	0.0
Owner-Occupied Units by Geography	20,178	0.0	12.2	84.3	3.6	0.0
Occupied Rental Units by Geography	10,405	0.0	21.1	71.3	7.6	0.0
Vacant Units by Geography	5,487	0.0	13.0	79.5	7.5	0.0
Businesses by Geography	6,228	0.0	18.0	75.6	6.5	0.0
Farms by Geography	172	0.0	11.0	85.5	3.5	0.0
Family Distribution by Income Level	22,705	21.5	19.5	21.5	37.5	0.0
Household Distribution by Income Level	30,583	22.5	15.5	19.0	43.0	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$93,909
			Median Gross Rent			\$788
			Families Below Poverty Level			14.6%

Source: 2015 ACS; 2021 D&B Data
Due to rounding, totals may not equal 100.0%
() The NA category consists of geographies that have not been assigned an income classification.*

Examiners used applicable FFIEC median family income (MFI) information to analyze consumer loans under the borrower profile performance factor. The following table presents the low-, moderate-, middle-, and upper-income ranges based on the applicable 2021 FFIEC median family income of \$60,100.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
TX Non-MSA Median Family Income (99999)				
2021 (\$60,100)	<\$30,050	\$30,050 to <\$48,080	\$48,080 to <\$72,120	≥\$72,120

Source: FFIEC

Competition

The assessment area contains a good level of competition from other chartered institutions based on its population. According to the FDIC Deposit Market Share data as of June 2022, there were 12 financial institutions that operated 26 offices within the bank’s assessment area. Of these institutions, ASB ranked 7th with a 4.0 percent deposit market share. Credit unions as well as mortgage and finance companies also compete for loans in the area, thus heightening competition. The competition level allows for lending opportunities.

Community Contact

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

Examiners conducted one community contact familiar with the economic environment of the bank's assessment area. The contact stated that the area's economy is stable as well as expanding with new businesses coming into the area. According to the contact, the city of Lufkin has created an economic trade zone which appears to have a positive impact on businesses wanting to locate as well as expand in Lufkin. The contact stated that opportunities for financial institution participation include small business, commercial, home mortgage, and consumer loans. The contact indicated that local financial institutions are responsive to the area's credit needs as well as participate in numerous community and charitable functions.

Credit Needs

The area presents a variety of credit needs and lending opportunities, consistent with its growing population. Considering information obtained from the community contact, bank management, as well as demographic and economic data, examiners concluded that the area's primary credit needs include commercial, consumer, and residential loans.

SCOPE OF EVALUATION

General Information

Examiners evaluated performance based on FFIEC Small Institution CRA Examination Procedures, which include the Lending Test. The appendices list the applicable test's criteria. This evaluation covers the period from October 24, 2016, to December 6, 2022, the date of the previous evaluation to this evaluation's date.

Activities Reviewed

For the Lending Test, CRA Small Bank 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 Bank evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the bank's originations and purchases over the most recent full calendar year, 2021. The activity reflects a generally consistent pattern with the bank's lending emphasis since the last evaluation.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	2,283	9.2	10	1.3
Secured by Farmland	500	2.0	1	0.1
Secured by 1-4 Family Residential Properties	3,240	13.1	19	2.6
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	1,061	4.3	6	0.8
Commercial and Industrial Loans	8,143	32.8	98	13.3
Agricultural Loans	182	0.7	6	0.8
Consumer Loans	9,393	37.9	599	81.1
Other Loans	0	0.0	0	0.0
Total Loans	24,802	100.0	739	100.0
<i>Source: Bank Data (2021)</i>				

Considering the number and dollar volume of loans originated in the previous table as well as management's stated business strategy, examiners determined that the bank's major product lines, of those typically reviewed, consist of small business lending (commercial real estate loans and commercial and industrial loans) and consumer lending, at 37.1 percent and 37.9 percent by dollar volume of total loans originated in 2021, respectively. Since none of the other typically considered loan categories represent a major product line and thus would not materially affect any conclusions or ratings, including residential and small farm loans, this evaluation does not discuss them. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

Examiners selected a sample of small business loans originated in the period January 1, 2021, through December 31, 2021. This sample was considered representative of the bank's performance during the entire evaluation period. The bank originated 104 small business loans totaling \$9.2 million in 2021, of which examiners sampled 50 loans totaling approximately \$4.7 million. D&B data for 2021 provided the standard of comparison for the sampled small business loans.

In addition, examiners selected a sample of consumer loans originated in the period January 1, 2021, through December 31, 2021. This sample was considered representative of the bank's performance during the entire evaluation period. The bank originated 599 consumer loans totaling nearly \$9.4 million in 2021, of which examiners sampled 70 loans totaling slightly over \$1.0 million. The 2015 ACS Census data provided the standard of comparison for consumer loans.

As reflected in the following table, examiners considered the universes by dollar volume and number of loans originated in 2021, as well as management's stated business strategy to determine the weighting applied to the loan categories reviewed, when arriving at applicable conclusions. Therefore, consumer lending performance received heavier weighting when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Business	104	9,204	50	4,732
Consumer	599	9,393	70	1,029

Source: Bank Data (2021)

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

ASB demonstrated an overall satisfactory record regarding the Lending Test. Reasonable records regarding its assessment area concentration, LTD ratio, and borrower profile loan distribution lifted a poor geographic loan distribution record to 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 assessment area credit needs. Examiners considered the average, net LTD ratio's reasonableness in light of information from the performance context including, as applicable, the institution's capacity to lend, the capacity of other similarly-situated institutions to lend in the assessment area, demographic and economic factors present in the assessment area, and the lending opportunities available in the institution's assessment area.

The bank recorded a 61.6 percent average, net LTD ratio for the 24 calendar quarters since the previous evaluation, December 31, 2016, to September 30, 2022. The bank's quarterly, net LTD ratios ranged from a low of 55.3 percent on June 30, 2017, to a high of 71.4 percent as of March 31, 2020. The quarterly ratios have shown a downward trend, most notably during the COVID-19 pandemic.

Examiners identified and listed in the following table three comparable institutions reflecting somewhat similar lending emphases and asset sizes, and that operate near ASB's assessment area. The table shows that ASB posted a ratio higher than two of the three comparable banks.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 09/30/2022 (\$000s)	Average Net LTD Ratio (%)
Angelina Savings Bank, SSB, Angelina County, TX	79,030	61.6
Citizens State Bank, Polk County, TX	164,471	64.3
Lovelady State Bank, Houston County, TX	57,053	51.8
The National Bank of Trinity, Trinity County, TX	79,859	51.3

Source: Reports of Condition and Income (12/31/2016 to 09/30/2022)

Assessment Area Concentration

A majority of loans are in the institution's assessment area. A majority of consumer and small business loans originated inside the assessment area supports this conclusion. Examiners considered the bank's asset size and local economy when arriving at this conclusion.

The following table shows that for consumer and small business loans, by the percentages of the number and dollar volume of loans, the bank originated majorities inside its assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	58	82.9	12	17.1	70	851	82.7	178	17.3	1,029
Small Business	43	86.0	7	14.0	50	4,052	85.6	680	14.4	4,732

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

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the assessment area. Poor performances regarding consumer and small business loans support this conclusion. Examiners considered the bank's performance relative to the available comparative data and any performance context issues. They focused on the percentages by the number of loans in moderate-income geographies when arriving at conclusions since the bank's assessment area does not contain any low-income geographies. This factor only considered loans originated inside the bank's assessment area.

Consumer Loans

The geographic distribution of consumer loans reflects a poor record. Poor performance in moderate-income census tracts supports this conclusion. The following table shows that in the moderate-income census tracts, the bank's level lands 10.0 percentage points lower than the percentage of households in these tracts, thereby reflecting a poor record.

Geographic Distribution of Consumer Loans					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	15.2	3	5.2	17	2.0
Middle	79.8	54	93.1	829	97.4
Upper	4.9	1	1.7	5	0.6
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	58	100.0	851	100.0

*Source: 2015 ACS; Bank Data
Due to rounding, totals may not equal 100.0%*

Small Business Loans

The geographic distribution of small business loans reflects a poor record. Poor performance in the moderate-income census tracts supports this conclusion. The following table shows that in the moderate-income census tracts, the bank's level lands below, by 8.7 percentage points, the percentage of businesses in these tract, thereby reflecting a poor record.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	18.0	4	9.3	509	12.5
Middle	75.6	39	90.7	3,543	87.5
Upper	6.5	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	43	100.0	4,052	100.0
<i>Source: 2021 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performances regarding consumer and small business loans support this conclusion.

Examiners considered the bank's performance relative to the available comparative data, focusing primarily on the percentages by number of loans to businesses with gross annual revenues (GARs) of \$1 million or less, and loans to low- and moderate-income borrowers, as well as performance context information, when arriving at conclusions. This analysis only considered loans originated within the bank's assessment area.

Consumer Loans

The distribution of consumer loans based on the borrowers' profiles reflects a reasonable record. Reasonable performances to low- and moderate-income borrowers support this conclusion. The following table shows that to low-income borrowers, the bank's performance level lands slightly below, by 3.5 percentage points, the demographic figure, reflective of reasonable performance. To moderate-income borrowers, the bank's level rises 3.5 percentage points above the percentage of households, also reflective of reasonable performance

Distribution of Consumer Loans by Borrower Income Level					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	22.5	11	19.0	91	10.6
Moderate	15.5	11	19.0	99	11.6
Middle	19.0	18	31.0	301	35.3
Upper	43.0	16	27.6	358	42.1
Not Available	0.0	2	3.4	2	0.3
Totals	100.0	58	100.0	851	100.0

Source: 2015 ACS; Bank Data.
Due to rounding, totals may not equal 100.0%

Small Business Loans

The distribution of small business loans based on the borrowers' profiles reflects a reasonable record. A reasonable level of lending to businesses reporting GARs of \$1 million or less supports this conclusion. The follow table shows that the bank originated just over 80.0 percent of its small business loans to businesses with GARs of \$1 million or less, falling only 1.6 percentage points below the D&B figure and reflecting reasonable performance. The bank's reasonable performance of lending illustrates its willingness to meet credit needs of businesses of varying sizes, including small businesses.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	54.0	15	34.9	572	14.1
\$100,000 - \$249,999	20.4	13	30.2	1,161	28.6
\$250,000 - \$499,999	5.2	3	7.0	364	9.0
\$500,000 - \$1,000,000	3.4	4	9.3	612	15.1
Subtotal <= \$1,000,000	83.0	35	81.4	2,709	66.8
>\$1,000,000	4.5	8	18.6	1,343	33.2
Revenue Not Available	12.4	0	0.0	0	0.0
Total	100.0	43	100.0	4,052	100.0

Source: 2021 D&B Data; Bank Data
Due to rounding, totals may not equal 100.0%

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

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

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

ANGELINA SAVINGS BANK ADDRESS AND LOCATIONS

1721 Tulane
PO Box 2460
Lufkin, Tx 75902-2460

ATM locations:

Outside bank facility at 1721 Tulane, Lufkin, Tx (non deposit taking)

DRIVE THROUGH HOURS

Monday – Friday	8:00 AM – 5:30 PM
Saturday	9:30 AM – 12:00 PM

LOBBY HOURS

Monday – Thursday	9:00 AM – 3:00 PM
Friday	9:00 AM – 5:00 PM

ANGELINA SAVINGS BANK

Schedule of Charges

Effective May 10, 2021

Insufficient Items (NSF) (Checking or Savings/ Paid or Returned)	35.00 each
Overdraft Protection (Auto Transfer Fee)	8.00 each
Stop Payment Orders	30.00 each
Cashier's Checks	5.00 each
Wire Transfers (Incoming)	15.00 each
Wire Transfers (Outgoing)	25.00 each
Return Items (Chargebacks)	8.00 each
Collection Items (Drafts or Checks)	10.00 each
Account Print-Out	3.00 each
Online Banking Password Reset/Unlock (After 2 Per Year)	5.00 each
Garnishments/Levies	50.00 each (plus legal fees)
Copy of Periodic Statement	5.00 each
Check Photocopy	1.00 each
Account Research	25.00 per hour Minimum fee of 25.00
Account Research Paper Copies	1.00 per page
Account Reconciliation	25.00 per hour Minimum fee of 25.00
Temporary Checks	4/1.00
Dormant Account	\$10.00 (balance below \$200)
Account Closing (Within 90 Days of Opening)	25.00
Account Reopen	\$15.00
ATM Transactions- ASB Location	N/C
ATM Balance Inquiries- Other Locations	1.00 each
ATM Withdrawals- Other Locations	1.50 each
ATM Replacement Card	5.00 each
Night Drop Key	1 st - Free
Night Drop Extra Key	5.00 each

Safe Deposit Boxes

Size	W/Auto Draft	W/O Auto Draft
3x5	20.00/year	30.00/year
3x10	25.00/year	35.00/year
5x10	40.00/year	50.00/year
10x10	60.00/year	70.00/year

**Member FDIC
Equal Housing Lender**

ANGELINA SAVINGS BANK

LOAN PRODUCTS

Consumer:

Personal/Unsecured
Auto
Overdraft Banking

REAL ESTATE:

Mortgage Purchase/Refinance
Home Equity

COMMERCIAL/BUSINESS:

Operating (Term/Line of Credit)
Equipment
Real Estate

AGRICULTURAL:

Operating (Term/Line of Credit)
Livestock
Equipment
Real Estate

DEPOSIT PRODUCTS:

Checking Accounts – Consumer and Commercial
Savings Accounts – Consumer and Commercial
Certificates of Deposit – Consumer and Commercial
Individual Retirement Account
Debit Cards
24-hour Online Banking
Bill Payment
ACH
Wire Transfer

County

Angelina County, Texas

Angelina County, Texas has 797.9 square miles of land area and is the 197th largest county in Texas by total area. Angelina County, Texas is bordered by Cherokee County, Texas, San Augustine County, Texas, Trinity County, Texas, Tyler County, Texas, Nacogdoches County, Texas, Polk County, Texas, Jasper Count...



Populations and People

Total Population
86,395
P1 | 2020 Decennial Census



Employment

Employment Rate
55.8%
DP03 | 2022 American Community Survey 1-Year Estimates



Business and Economy

Total Employer Establishments
1,886
CB2100CBP | 2021 Economic Surveys Business Patterns



Income and Poverty

Median Household Income
\$58,180
S1901 | 2022 American Community Survey 1-Year Estimates



Housing

Total Housing Units
36,480
H1 | 2020 Decennial Census



Families and Living Arrangements

Total Households
34,276
DP02 | 2022 American Community Survey 1-Year Estimates



Education

Bachelor's Degree or Higher
19.8%
S1501 | 2022 American Community Survey 1-Year Estimates



Health

Without Health Care Coverage
16.8%
S2701 | 2022 American Community Survey 1-Year Estimates



Race and Ethnicity

Hispanic or Latino (of any race)
19,732
P9 | 2020 Decennial Census

