

**COMMUNITY REINVESTMENT ASSESSMENT AREA
CITIZENS COMMUNITY BANK**

Citizens Community Bank operates four branches. Three of these are in Lowndes County and the remaining is in Brooks County, Georgia.

In Lowndes County, we are strategically located in Hahira, which is the northern part of the county and is primarily rural, agricultural and small town environment. There is strong growth in this area with housing development.

The North Valdosta Road Branch is located on North Valdosta Road, a heavily traveled north south connector to I-75 and Hahira. There is strong growth in retail and professional in this area. It is also located less than one quarter of a mile from Perimeter Road connecting north Lowndes to South Lowndes.

Our Baytree Office is located between Valdosta State University and the Valdosta Mall area. Baytree Road is the main east-west roadway and is centrally located in a professional, residential and retail growth area. It helps us better serve the south and west portions of Lowndes County.

Our Brooks County office is in Morven, Georgia. This is where the original bank charter was issued. The community is primarily agriculture and rural. All loans in this office are originated through the Hahira branch. This office serves the northern Brooks County area which includes Morven and Barney.

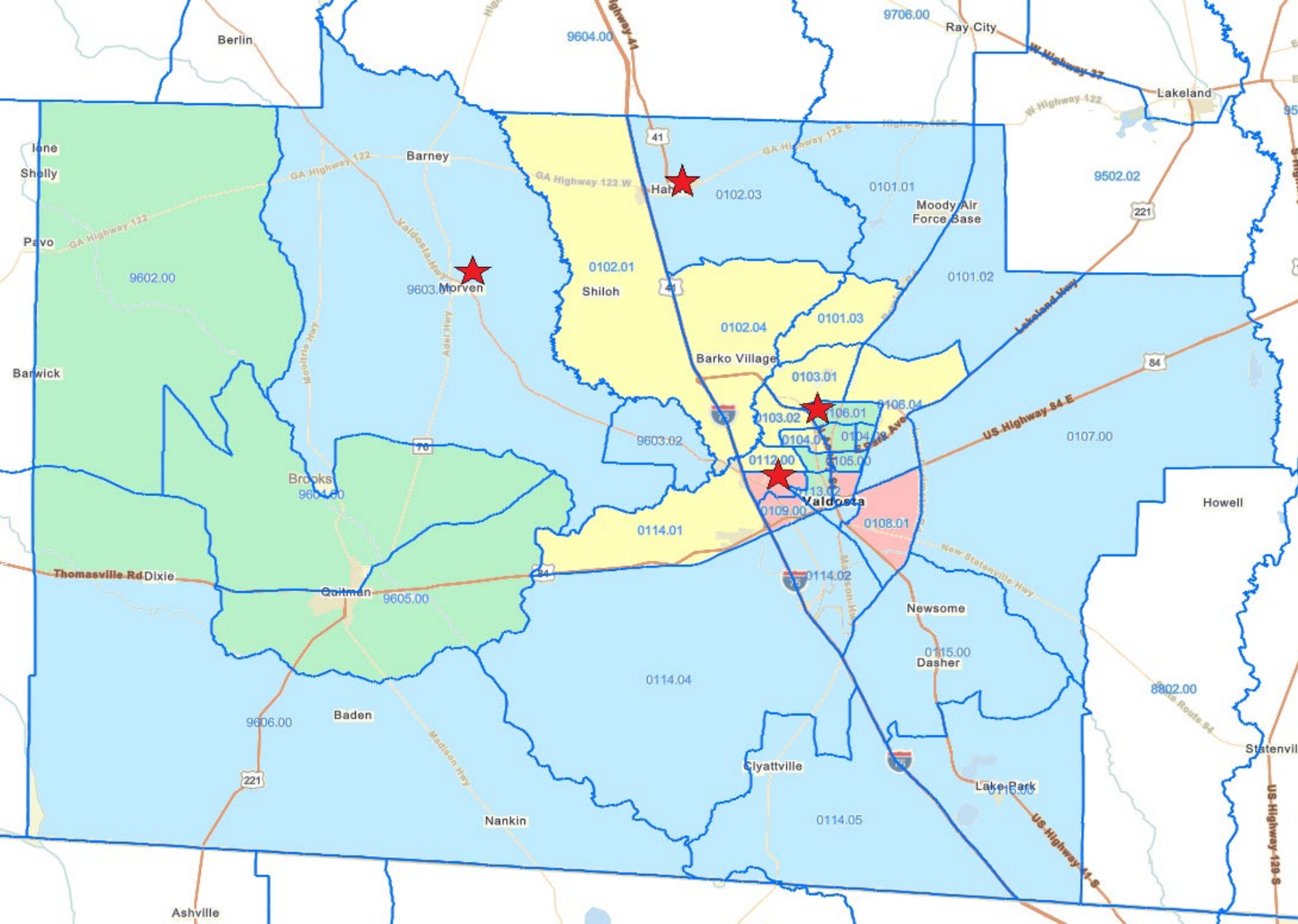
See Map on the following page.

Citizens Community Bank

Assessment Area

Income Areas by Census Tract

- Low
- Middle
- Moderate
- Upper
- Branch Location



2023 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 027 - BROOKS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	027	9602.00	Moderate	No	79.82	\$65,900	\$52,601	\$47,321	1537	29.67	456	416	673
13	027	9603.01	Middle	No	102.62	\$65,900	\$67,627	\$60,836	3437	29.18	1003	1052	1771
13	027	9603.02	Middle	No	119.32	\$65,900	\$78,632	\$70,739	2188	27.61	604	640	728
13	027	9604.00	Moderate	No	73.16	\$65,900	\$48,212	\$43,372	4018	61.52	2472	1021	1716
13	027	9605.00	Moderate	No	54.60	\$65,900	\$35,981	\$32,371	2570	67.67	1739	528	1385
13	027	9606.00	Middle	No	103.91	\$65,900	\$68,477	\$61,600	2551	37.67	961	813	1306
13	027	9999.99	Middle	No	90.63	\$65,900	\$59,725	\$53,731	16301	44.38	7235	4470	7579

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 185 - LOWNDES COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	185	0101.01	Middle	No	99.31	\$65,900	\$65,445	\$58,875	4407	45.22	1993	1056	2098
13	185	0101.02	Middle	No	106.32	\$65,900	\$70,065	\$63,031	6559	45.02	2953	1003	2010
13	185	0101.03	Upper	No	141.27	\$65,900	\$93,097	\$83,750	4387	46.09	2022	826	1271
13	185	0102.01	Upper	No	149.60	\$65,900	\$98,586	\$88,690	3856	27.02	1042	984	1255
13	185	0102.03	Middle	No	108.14	\$65,900	\$71,264	\$64,109	5696	28.35	1615	1169	1615
13	185	0102.04	Upper	No	194.17	\$65,900	\$127,958	\$115,108	8983	29.26	2628	2081	2881
13	185	0103.01	Upper	No	139.05	\$65,900	\$91,634	\$82,436	5121	40.46	2072	1134	1729
13	185	0103.02	Upper	No	152.17	\$65,900	\$100,280	\$90,208	2651	15.28	405	758	1027
13	185	0104.01	Upper	No	144.70	\$65,900	\$95,357	\$85,781	1486	26.72	397	395	662
13	185	0104.03	Moderate	No	69.19	\$65,900	\$45,596	\$41,018	2768	87.61	2425	234	845
13	185	0104.04	Moderate	No	60.71	\$65,900	\$40,008	\$35,991	4728	76.92	3637	425	1553
13	185	0105.00	Moderate	No	52.62	\$65,900	\$34,677	\$31,195	4022	87.62	3524	297	1214
13	185	0106.01	Moderate	No	64.62	\$65,900	\$42,585	\$38,309	6070	69.29	4206	635	2165
13	185	0106.04	Upper	No	129.24	\$65,900	\$85,169	\$76,618	5957	54.56	3250	1828	2391
13	185	0107.00	Middle	No	118.74	\$65,900	\$78,250	\$70,391	3588	26.90	965	975	1393
13	185	0108.01	Low	No	46.78	\$65,900	\$30,828	\$27,734	3395	87.16	2959	518	1119
13	185	0108.02	Unknown	No	0.00	\$65,900	\$0	\$0	1856	97.84	1816	234	659
13	185	0109.00	Low	No	49.78	\$65,900	\$32,805	\$29,514	1631	82.77	1350	359	823
13	185	0110.00	Low	No	46.38	\$65,900	\$30,564	\$27,500	3053	92.83	2834	691	1471
13	185	0111.00	Upper	No	149.45	\$65,900	\$98,488	\$88,600	4084	54.65	2232	444	1091
13	185	0112.00	Upper	No	140.22	\$65,900	\$92,405	\$83,125	4615	34.37	1586	975	1774
13	185	0113.01	Low	No	33.21	\$65,900	\$21,885	\$19,688	4851	70.36	3413	105	1098
13	185	0113.02	Moderate	No	75.30	\$65,900	\$49,623	\$44,643	2243	79.27	1778	225	1178
13	185	0114.01	Upper	No	132.49	\$65,900	\$87,311	\$78,542	2625	51.39	1349	612	853
13	185	0114.02	Moderate	No	59.81	\$65,900	\$39,415	\$35,461	2470	60.85	1503	433	822
13	185	0114.04	Moderate	No	73.41	\$65,900	\$48,377	\$43,520	4144	36.22	1501	910	1357

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	185	0114.05	Middle	No	96.87	\$65,900	\$63,837	\$57,426	4735	34.15	1617	974	1609
13	185	0115.00	Middle	No	107.47	\$65,900	\$70,823	\$63,714	3900	20.41	796	1148	1483
13	185	0116.00	Middle	No	115.50	\$65,900	\$76,115	\$68,470	4370	24.65	1077	1026	1684

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