

Citizens Community Bank

Branch Locations

The main office is located at 120 West Main Street Hahira, Georgia 31632 in census tract 0102.03.

The Morven branch is located at 130 Main Street Morven, Georgia 31638 in census tract 9603.01.

The North Valdosta Road branch is located at 3261 North Valdosta Road Valdosta, Georgia 31604 in census tract 0103.02.

The Baytree branch is located at 1210 Baytree Road in Valdosta, Georgia 31604 in census tract 0112.00.

Loan Production Office Location

The Commercial Lending Center is located at 801 Northwood Park Drive Valdosta, GA in census tract 0103.02. This Loan Production Office does not serve as a branch and is therefore excluded from CRA.



2024 FFIEC Geocode Census Report

Address: 120 W Main St, Hahira, Georgia, 31632
MSA: 46660 - VALDOSTA, GA
State: 13 - GEORGIA
County: 185 - LOWNDES COUNTY
Tract Code: 0102.03

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
2024 Estimated Tract Median Family Income	\$75,698
2020 Tract Median Family Income	\$64,109
Tract Median Family Income %	108.14
Tract Population	5696
Tract Minority %	28.35
Tract Minority Population	1615
Owner-Occupied Units	1169
1- to 4- Family Units	1615

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$59,281
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
% below Poverty Line	11.64
Tract Median Family Income %	108.14
2020 Tract Median Family Income	\$64,109
2024 Estimated Tract Median Family Income	\$75,698
2020 Tract Median Household Income	\$58,434

Census Population Information

Tract Population	5696
Tract Minority %	28.35
Number of Families	1172
Number of Households	1624
Non-Hispanic White Population	4081
Tract Minority Population	1615
American Indian Population	23
Asian/Hawaiian/Pacific Islander Population	52
Black Population	1048
Hispanic Population	287
Other/Two or More Races Population	205

Census Housing Information

Total Housing Units	1672
1- to 4- Family Units	1615
Median House Age (Years)	23
Owner-Occupied Units	1169
Renter Occupied Units	455
Owner Occupied 1- to 4- Family Units	1169
Inside Principal City?	NO
Vacant Units	48



2024 FFIEC Geocode Census Report

Address: 130 Main St, Morven, Georgia, 31638
MSA: 46660 - VALDOSTA, GA
State: 13 - GEORGIA
County: 027 - BROOKS COUNTY
Tract Code: 9603.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
2024 Estimated Tract Median Family Income	\$71,834
2020 Tract Median Family Income	\$60,836
Tract Median Family Income %	102.62
Tract Population	3437
Tract Minority %	29.18
Tract Minority Population	1003
Owner-Occupied Units	1052
1- to 4- Family Units	1771

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$59,281
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
% below Poverty Line	13.13
Tract Median Family Income %	102.62
2020 Tract Median Family Income	\$60,836
2024 Estimated Tract Median Family Income	\$71,834
2020 Tract Median Household Income	\$59,552

Census Population Information

Tract Population	3437
Tract Minority %	29.18
Number of Families	1069
Number of Households	1443
Non-Hispanic White Population	2434
Tract Minority Population	1003
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	8
Black Population	696
Hispanic Population	213
Other/Two or More Races Population	81

Census Housing Information

Total Housing Units	1814
1- to 4- Family Units	1771
Median House Age (Years)	31
Owner-Occupied Units	1052
Renter Occupied Units	391
Owner Occupied 1- to 4- Family Units	1052
Inside Principal City?	NO
Vacant Units	371



2024 FFIEC Geocode Census Report

Address: 3261 N Valdosta Rd, Valdosta, Georgia, 31602

MSA: 46660 - VALDOSTA, GA

State: 13 - GEORGIA

County: 185 - LOWNDES COUNTY

Tract Code: 0103.02

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
2024 Estimated Tract Median Family Income	\$106,519
2020 Tract Median Family Income	\$90,208
Tract Median Family Income %	152.17
Tract Population	2651
Tract Minority %	15.28
Tract Minority Population	405
Owner-Occupied Units	758
1- to 4- Family Units	1027

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$59,281
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
% below Poverty Line	0.84
Tract Median Family Income %	152.17
2020 Tract Median Family Income	\$90,208
2024 Estimated Tract Median Family Income	\$106,519
2020 Tract Median Household Income	\$77,895

Census Population Information

Tract Population	2651
Tract Minority %	15.28
Number of Families	744
Number of Households	1078
Non-Hispanic White Population	2246
Tract Minority Population	405
American Indian Population	3
Asian/Hawaiian/Pacific Islander Population	18
Black Population	172
Hispanic Population	137
Other/Two or More Races Population	75

Census Housing Information

Total Housing Units	1150
1- to 4- Family Units	1027
Median House Age (Years)	34
Owner-Occupied Units	758
Renter Occupied Units	320
Owner Occupied 1- to 4- Family Units	751
Inside Principal City?	YES
Vacant Units	72



2024 FFIEC Geocode Census Report

Address: 1210 Baytree Rd, Valdosta, Georgia, 31602
MSA: 46660 - VALDOSTA, GA
State: 13 - GEORGIA
County: 185 - LOWNDES COUNTY
Tract Code: 0112.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
2024 Estimated Tract Median Family Income	\$98,154
2020 Tract Median Family Income	\$83,125
Tract Median Family Income %	140.22
Tract Population	4615
Tract Minority %	34.37
Tract Minority Population	1586
Owner-Occupied Units	975
1- to 4- Family Units	1774

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$59,281
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,000
% below Poverty Line	28.24
Tract Median Family Income %	140.22
2020 Tract Median Family Income	\$83,125
2024 Estimated Tract Median Family Income	\$98,154
2020 Tract Median Household Income	\$44,031

Census Population Information

Tract Population	4615
Tract Minority %	34.37
Number of Families	848
Number of Households	2040
Non-Hispanic White Population	3029
Tract Minority Population	1586
American Indian Population	14
Asian/Hawaiian/Pacific Islander Population	89
Black Population	1046
Hispanic Population	238
Other/Two or More Races Population	199

Census Housing Information

Total Housing Units	2336
1- to 4- Family Units	1774
Median House Age (Years)	41
Owner-Occupied Units	975
Renter Occupied Units	1065
Owner Occupied 1- to 4- Family Units	964
Inside Principal City?	YES
Vacant Units	296