



Federal Housing Finance Agency Community Support Statement

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 11672

Name of FHLBank Member Institution: Citizens Community Bank

Mailing Address: 120 West Main Street

City: Hahira

Submitter Name: Glenn Copeland

Work Email: gcopeland@ccbga.bank

State: GA

Title: Chief Executive Officer

Zip Code: 31632

Part I. Community Reinvestment Act (CRA) Standard:

Most recent CRA rating: Satisfactory

Year of most recent CRA rating: 2021

Part II. First-time Homebuyer Standard: All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.

A. Complete the following two questions: If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.

- 1. Number of mortgage loans made to first-time homebuyers 0
- 2. Dollar amount of mortgage loans made to first-time homebuyers \$0

B. Check as many as applicable:

- 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs) No
- 2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers No
- 3. Offer flexible underwriting standards for first-time homebuyers No
- 4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac) No
- 5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD) No
- 6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing) No
- 7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers No
- 8. Participate in loan consortia that make loans to first-time homebuyers No
- 9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers No
- 10. Hold investments or make loans that support first-time homebuyer programs No
- 11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers Yes
- 12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers No
- 13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank No
- 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II) No
- 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II) No

If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:

Supporting documents:

Part III. Certification:

By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

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2023 Community Support Review

The Federal Housing Finance Agency (FHFA) has reviewed the Community Support Statement that your institution submitted on 5/9/2023 2:00 PM. FHFA has determined that your institution is in compliance with the requirements of FHFA's Community Support Regulation (12 CFR part 1290), effective 5/12/2023 2:15 PM.

Please direct all questions to communitysupportprogram@fhfbatl.com or call the Community Investment Services department at 800.536.9650, option 3.
