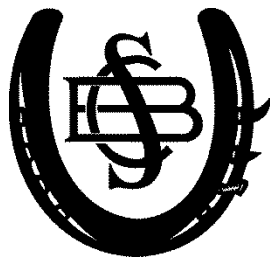


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**COMMUNITY REINVESTMENT ACT**  
**(CRA)**  
**PUBLIC FILE**



**CARMINE STATE BANK**

*Since 1907*

P.O. Box 341 | 235 Centennial Street | Carmine, TX 78932

979-278-3244 | 800-720-1441

[www.carminestatebank.com](http://www.carminestatebank.com)





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## Locations

Carmine State Bank maintains one location in Carmine, Texas. Details of our location is below:

| Name      | Street Address                         | ATM                  | Census Data |                |              |     |
|-----------|--|----------------------|-------------|----------------|--------------|-----|
|           |  |                      | State       | County         | Census Tract | MSA |
| Main Bank | 235 Centennial<br>Carmine, TX<br>78932 | Drive Up<br>24 Hours | 48<br>Texas | 149<br>Fayette | 9701.00      | N/A |

## Hours of Operations

|            | Monday thru Friday | Saturday            |
|------------|--------------------|---------------------|
| Lobby      | 8:30 AM to 3:00 PM | 8:30 AM to 12:00 PM |
| Drive-Thru | 8:00 AM to 4:00 PM | 8:00 AM to 12:00 PM |

## Branches Opened or Closed

Carmine State Bank has not opened or closed any branches during the previous two (2) years.



## Products & Services

### Deposit Products

#### Checking Accounts

- Unlimited check writing
- Monthly statements include images of all checks and deposits
- Low minimum balance requirements, which are waived for students and senior citizens
- VISA Debit Card is available upon approval

#### Saving Accounts

- Allows your money to earn interest and be available for convenient withdrawals.

#### Money Market Checking

- Interest bearing account
- Offers limited check writing
- Monthly statements include images of checks and deposits.

#### Certificate of Deposits (CDs)

- Terms ranging from 6 months to 5 Years
- Competitive interest rates

#### Individual Retirement Account (IRA)

- Roth IRAs
- Traditional IRAs

#### Health Savings Accounts (HSAs)

- Tax-exempt accounts established exclusively for paying qualified medical expenses for you, your spouse and/or dependents.
- Monthly statements, check writing, and interest bearing
- Certain eligibility rules apply, such as being covered by a High Deductible Health Plan or HSA-qualified health plan.
- HSA VISA Debit Card is available upon approval





## Loan Products

- Real Estate Loans
  - Residential
  - Home Improvements
  - Refinance
  - Construction
  - Home Equity
  - Farm & Ranch
  - Commercial
- Home Equity Loans
- Consumer Loans
  - Secured & Unsecured
  - Personal Expense
  - Bill Consolidation
  - ATV's & Lawn Equipment
- Auto Loans
  - New & Used Vehicles
- Agriculture Loans
  - Livestock
  - Farm Equipment
  - Operating Expenses
- Business Loans
  - Working Capital
  - Equipment
  - Short-Term Loans
- Mobile Home Loans
  - Personal Property Mobile Home
  - Real Estate Mobile Home



## Electronic Banking

- Internet Banking
- Mobile Banking
- Mobile Deposit Capture
- E-Statements
- VISA Debit Cards
  - Instant Issue Cards available
  - Card Control App (Card Suite Lite)
- Digital Wallets
  - Apple Pay
  - Google Pay

## Other Services

- Cashier's Checks
- Wire Transfers
- Notary Service
- MasterCard Gift Cards
- MasterCard Travel Cards
- Safe Deposit Boxes
- Merchant Services for Small Business
- ATM – Automated Teller Machine





# Fee Schedule



**CARMINE STATE BANK**  
 Since 1907  
 Member FDIC | Equal Housing Lender

**FEE SCHEDULE**  
 Effective January 1, 2025

**CHECKING ACCOUNTS**

- Return Item Fee\*.....\$ 25.00 per presentment
- Overdraft Fee\*.....\$ 25.00 per presentment

*No overdraft fee is charged if the account is overdrawn less than \$10.00  
 Maximum Return Item/Overdraft Fees per day is \$125.00 per account*

*\*NOTE: The categories of transactions for which an Overdraft Fee or Return Item Fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.*

*An item returned unpaid due to insufficient funds may be represented multiple times with additional fees being assessed depending on how the Bank handles the item.*

- Stop Payment Charges.....\$ 25.00 per item
- "FREEZE" Watch for signature or check number (good for 30 days).....\$ 25.00
- Duplicate Statement (with copies of checks) given or faxed.....\$ 5.00 per statement
- Computer Printout given or faxed.....\$ 2.00 per printout
- Returned Deposited Checks.....\$ 5.00 per check
- Counter Checks.....\$ 0.10 per check
- Account closed within 30 days of opening.....\$ 20.00 service charge
- Account Balancing Assistance.....\$ 25.00 per hour
- Carmine State Bank VISA Debit Card monthly maintenance fee (first 6 months free).....\$ 1.00 per card
- Minimum balance to open account (excluding students and senior citizens).....\$100.00 opening balance
- Service Charge Fees are based on DAILY account balance:  
 Daily balance falls below \$250.00 for the statement cycle.....\$ 5.00 service charge  
 Daily balance at least \$250.00 but no more than \$499.99 for the statement cycle.....\$ 3.00 service charge

*Accounts which maintain a daily balance of \$500.00 or more each day of statement cycle will not incur a service charge.*

*Service charges are assessed when statement is printed.*

*Students or Senior Citizens (65 & over) & Trust Accounts are exempt from service charge fee.*

**SAVINGS ACCOUNTS**

- Minimum Balance to Open Account.....\$ 10.00 opening balance
- If balance falls below \$10.00.....\$ 5.00 service charge fee
- Account closed within 30 days of opening.....\$ 20.00 service charge
- For each withdrawal in excess of six (6) during a statement cycle.....\$ 2.00 excess withdrawal fee

**MISCELLANEOUS**

- Safety Deposit Box Rates.....Yearly based upon size  
 4 ½ x 5 = \$20.00      10 ½ x 4 = \$35.00      10 ½ x 5 = \$40.00      10 ½ x 10 = \$55.00  
*No insurance coverage is provided on Safe Deposit Box contents by FDIC or this financial institution*
- Cashier's Check.....\$ 5.00 per check
- Phone Transfers of Deposits & Loan Payments (excludes students & senior citizens).....\$ 5.00 per transfer
- Preauthorized Deposit Transfers.....\$ 1.00 per transfer
- Research fees or Special Bookkeeping Fees (minimum one hour charge).....\$ 25.00 per hour
- Wire Transfer Fees thru the Federal Reserve.....\$ 25.00 fee
- MasterCard Travel Money Card (\$100.00 minimum purchase).....\$ 9.95 per card
- Reload MasterCard Travel Money Card (\$100.00 minimum re-load).....\$ 4.95 per card
- MasterCard Gift Card (\$25.00 minimum purchase).....\$ 3.99 per card
- Drafts/Collection Items for Non-Customers, Recurring Drafts, or Foreign Currency.. \$ 5.00 per draft
- Facsimile Charges      OUTGOING.....\$1.00 per page      INCOMING.....\$ 0.50 per page
- Counting of loose and unrolled coin (applies to non-customers).....10% fee of amount exchanged
- Ordering of special coins or currency (applies to non-customers).....10% fee of the total amount

**MONEY MARKET CHECKING**

- For each withdrawal in excess of six (6) during a statement cycle.....\$ 5.00 excess debit fee
- If balance is under \$2,500 on any day during a statement cycle.....\$ 5.00 service charge fee
- If balance is under \$1,000 on any day during a statement cycle.....\$ 10.00 service charge fee





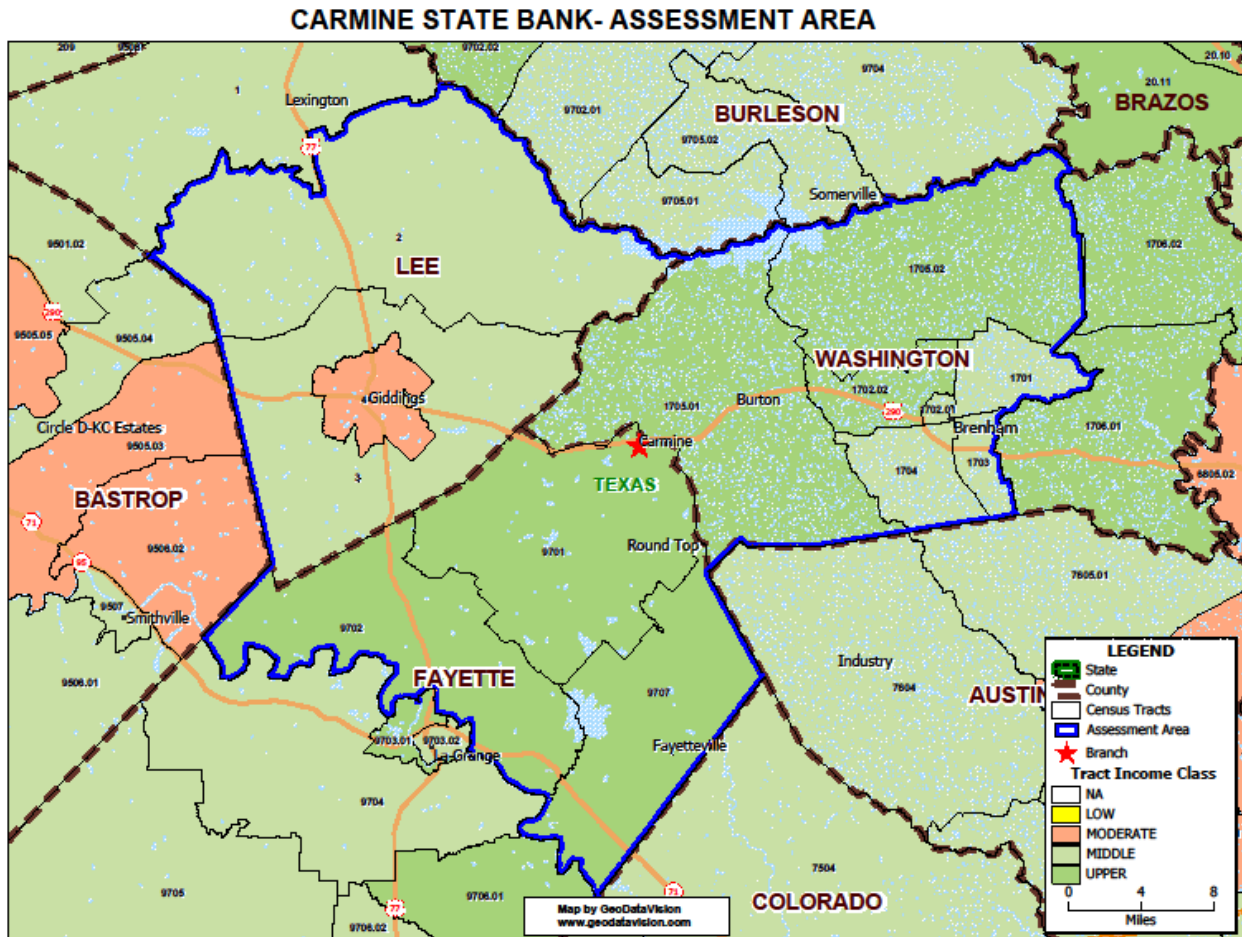
## Loan to Deposit Ratio

| Date               | Loans<br>(In Thousands) | Deposits<br>(In Thousands) | Loan to Deposit<br>Ratio |
|--------------------|-------------------------|----------------------------|--------------------------|
| March 31, 2022     | 24,485                  | 96,720                     | 25.32%                   |
| June 30, 2022      | 25,369                  | 103,963                    | 24.40%                   |
| September 30, 2022 | 27,846                  | 107,950                    | 25.80%                   |
| December 31, 2022  | 26,515                  | 113,841                    | 25.05%                   |
| March 31, 2023     | 29,331                  | 115,810                    | 25.33%                   |
| June 30, 2023      | 29,731                  | 111,780                    | 26.60%                   |
| September 30, 2023 | 30,426                  | 111,008                    | 27.41%                   |
| December 31, 2023  | 31,066                  | 113,214                    | 27.44%                   |
| March 31, 2024     | 30,973                  | 116,925                    | 26.49%                   |
| June 30, 2024      | 31,605                  | 116,966                    | 27.02%                   |
| September 30, 2024 | 33,092                  | 118,973                    | 27.81%                   |
| December 31, 2024  | 36,946                  | 119,220                    | 30.99%                   |

Data above obtained from Call Reports.



# Assessment Area Map





# Assessment Area Geographies

| State code | County code | Tract   | MSA/MD name | State | County name       | FIPS code   | Tract income level |
|------------|-------------|---------|-------------|-------|-------------------|-------------|--------------------|
| 48         | 149         | 9701.00 | N/A         | TX    | FAYETTE COUNTY    | 48149970100 | Upper              |
| 48         | 149         | 9702.00 | N/A         | TX    | FAYETTE COUNTY    | 48149970200 | Upper              |
| 48         | 149         | 9707.00 | N/A         | TX    | FAYETTE COUNTY    | 48149970700 | Upper              |
| 48         | 287         | 0002.00 | N/A         | TX    | LEE COUNTY        | 48287000200 | Middle             |
| 48         | 287         | 0003.00 | N/A         | TX    | LEE COUNTY        | 48287000300 | Middle             |
| 48         | 287         | 0004.00 | N/A         | TX    | LEE COUNTY        | 48287000400 | Moderate           |
| 48         | 477         | 1701.00 | N/A         | TX    | WASHINGTON COUNTY | 48477170100 | Middle             |
| 48         | 477         | 1702.01 | N/A         | TX    | WASHINGTON COUNTY | 48477170201 | Middle             |
| 48         | 477         | 1702.02 | N/A         | TX    | WASHINGTON COUNTY | 48477170202 | Upper              |
| 48         | 477         | 1703.00 | N/A         | TX    | WASHINGTON COUNTY | 48477170300 | Middle             |
| 48         | 477         | 1704.00 | N/A         | TX    | WASHINGTON COUNTY | 48477170400 | Middle             |
| 48         | 477         | 1705.01 | N/A         | TX    | WASHINGTON COUNTY | 48477170501 | Upper              |
| 48         | 477         | 1705.02 | N/A         | TX    | WASHINGTON COUNTY | 48477170502 | Upper              |



## 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 locations 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 quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 600 North Pearl Street, Suite 700, Dallas, Texas 75201. You may send written comments about our performance in helping to meet community credit needs to Carmine State Bank, Attn: Christopher Coufal, President, P. O. Box 341, Carmine, Texas 78932 and FDIC Regional Director. You may also submit comments electronically through the FDIC’s Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, 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.



## Written Comments

Carmin State Bank has not received any CRA written comments in the previous two (2) years.

## HMDA Disclosure

Carmin State Bank has not been required to report HMDA data.

## CRA Disclosure

Carmin State Bank is not a CRA Submission reporter.

## CRA Performance Evaluation

Carmin State Bank's most recent CRA Performance Evaluation ("PE") from 2019 is attached.

Updated 03 18 2025