



CRA Public File

This file contains information required to be made available for public inspection under the Community Reinvestment Act ("CRA"). Interested parties may review the information contained in our public file upon request.

The file includes information about Beacon Community Bank's Branch and ATM location(s), our products and services, regulatory performance evaluations of our record of meeting community credit needs, public comments about our CRA performance and other information.

To request a copy of our public file, make comments, or ask questions about Beacon Community Bank's CRA performance, contact us at the address below.

Beacon Community Bank CRA Officer
Beacon Community Bank
900 Bowman Rd, Suite 300
Mount Pleasant, SC 29464

(843) 936-5118

Under the Community Reinvestment Act the following information must be maintained in a public file and be current as of April 1 of each year.

- All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.
- A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the Federal Deposit Insurance Corporation
- A list of bank branches, their street addresses, and geographies as well as hours of operation.
- A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.
- A list of loan and deposit products, transaction fees generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at branches, if any.
- A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.
- A written notice that the bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at: <https://www.consumerfinance.gov/hmda>.
- Any other information the bank chooses.

Updating: Except as otherwise provided in the regulation, a bank shall ensure that the information required by the Community Reinvestment Act is current as of April 1st of each year.

2023 Loan to Deposit Ratios

1 st Quarter 2023	Loan/Deposit Ratio is 106.61%
2 nd Quarter 2023	Loan/Deposit Ratio is 117.87%
3 rd Quarter 2023	Loan/Deposit Ratio is 103.69%
4 th Quarter 2023	Loan/Deposit Ratio is 111.05%

2024 Loan to Deposit Ratios

1 st Quarter 2024	Loan/Deposit Ratio is 116.93%
2 nd Quarter 2024	Loan/Deposit Ratio is 115.04%
3 rd Quarter 2024	Loan/Deposit Ratio is 110.33%
4 th Quarter 2024	Loan/Deposit Ratio is 113.64%

2025 Loan to Deposit Ratios

1 st Quarter 2025	Loan/Deposit Ratio is 111.73%
2 nd Quarter 2025	Loan/Deposit Ratio is 117.41%
3 rd Quarter 2025	Loan/Deposit Ratio is 109.39%
4 th Quarter 2025	Loan/Deposit Ratio is 113.10%

2026 Loan to Deposit Ratios

1 st Quarter 2026	Loan/Deposit Ratio is 112.11%
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Beacon Community Bank

Branch Locations

East Bay Branch

Opened January 8, 2018

578 East Bay Street., Suite D
Charleston, SC 29403
(843) 990-5510

This branch is in Census Tract 0009.00 in the MSA 16700, Charleston/North Charleston, SC.

Hours of Operation:

Monday – Friday	8:30 am - 5:00 pm
Saturday - Sunday	Closed

Houston Northcutt Branch

Opened May 6, 2019

966 Houston Northcutt Blvd., Unit C
Mount Pleasant, SC 29464
(843) 936-5136

This branch is in Census Tract 0046.07 in MSA 16700, Charleston/North Charleston, SC.

Hours of Operation:

Monday – Friday	8:30 am - 5:00 pm
Saturday	9:30 am - 12:30 pm
Sunday	Closed

Daniel Island Office

Opened April 21, 2021

20 Fairchild St. Suite 103
Charleston, SC 29492
(843) 936-5161

This branch is in Census Tract 0204.07 in MSA 16700, Charleston/North Charleston, SC.

Hours of Operation:

Monday – Friday	8:30 am - 5:00 pm
Saturday - Sunday	Closed

Ben Sawyer Branch**Opened September 16, 2022**

1210 Ben Sawyer Blvd.

Mount Pleasant, SC 29464

(843) 936-5151

This branch is in Census Tract 0046.19 in MSA 16700, Charleston/North Charleston, SC.

Hours of Operation:

Monday – Friday 8:30 am - 5:00 pm

Saturday - Sunday Closed

International Branch**Opened February 13, 2023**

5270 International Blvd

North Charleston, SC 29418

(843) 936-5171

This branch is in Census Tract 0031.11 in MSA 16700, Charleston/North Charleston, SC.

Hours of Operation:

Monday – Friday 8:30 am - 5:00 pm

Saturday - Sunday Closed

Headquarters**Opened September 25, 2023**

2347 North Highway 17

Mount Pleasant, SC 29466

(843) 936-5181

This branch is in Census Tract 0046.10 in MSA 16700, Charleston/North Charleston, SC.

Hours of Operation:

Monday – Friday 8:30 am - 5:00 pm

Saturday - Sunday Closed

**This location also features an ATM which is available 24 hours a day*

Beacon Community Bank

Deposit and Loan Products

Beacon Community Bank offers a variety of products and services. Product development was focused on simplicity while meeting the needs of all segments of our community.

We offer the following consumer deposit products:

- Essential Checking
- Classic Checking
- Community Checking
- Interest Checking
- Amplify Checking
- Money Market
- Statement Savings
- Momentum Savings
- Minor Savings

We offer the following business deposit products:

- Business Checking
- Business Interest Checking
- Business Community Checking
- Commercial Analysis Account
- IOLTA (Interest on Lawyers Trust Account)
- Business Money Market
- Business Savings

In addition to the above products, Beacon Community Bank offers Certificates of Deposit with varying terms as well and IRA accounts. Additionally, Safe Deposit boxes are available for rent at Headquarters, the Houston Northcutt Branch, and the Ben Sawyer Branch. Prices for rental varies based on size.

We offer the following consumer loan products:

- Construction Loans
- Residential Real Estate Mortgages
- Home Equity Lines of Credit
- Overdraft Protection
- Automobile Loans
- Boat Loans
- Lot Loans
- Unsecured Loans

We offer the following commercial loan products:

- Construction Loans
- Lot Loans
- Real Estate Purchase or Refinance Loans
- Investment Property Purchase or Refinance Loans
- Multi-Family loans
- Equipment Loans
- C & I Loans



SERVICE and FEE SCHEDULE

The following fees and charges may be assessed against your account:

ACCOUNT RESEARCH	\$25.00 per hour
ACCOUNT RECONCILIATION	\$25.00 per hour
MASTERCARD® DEBIT CARD	
REPLACEMENT DEBIT CARD	No charge
(More than 3 replacement cards within a 12-month period)	\$5.00
DEBIT CARD RUSH ORDER	\$50.00
PERIODIC ACTIVITY STATEMENT	\$5.00
RETURNED DEPOSIT ITEM	\$12.00
INSUFFICIENT FUNDS CHARGE	\$36.00 per item
AUTOMATIC ACCOUNT TRANSFER	No charge
STOP PAYMENT	\$36.00
WIRE TRANSFERS (IN BRANCH)	
INCOMING DOMESTIC WIRE	\$15.00
OUTGOING DOMESTIC WIRE	\$25.00
INCOMING INTERNATIONAL WIRE	\$25.00
OUTGOING INTERNATIONAL WIRE	\$50.00
WIRE TRANSFER NOTIFICATION VIA PHONE OR FAX	No charge
WIRE TRACER (DOMESTIC/INTERNATIONAL)	No charge
ACH RETURN FEE	Varies by account
OFFICIAL CHECKS (CUSTOMERS ONLY)	\$5.00
CHECK CASHING FEE (NON-CUSTOMERS)	\$5.00
CHECK PRINTING FEE	Varies by selection
COPY OF 1098/1099	No charge
COUNTER CHECKS (PRINTED IN BRANCH)	\$4.00 per page
DEPOSIT CORRECTION	No charge
INACTIVE (DORMANT) CHECKING ACCOUNT	\$10.00 per month after 1 year of no activity
INACTIVE (DORMANT) SAVINGS OR MONEY MARKET	\$10.00 per month after 2 years of no activity
SAFE DEPOSIT BOX DRILLING OR KEY REPLACEMENT	\$150.00
EARLY CHECKING/SAVINGS ACCOUNT CLOSING (Within 90 days)	No charge
EARLY ACCOUNT CLOSING (Time Deposits/IRAs)	Refer to the applicable Truth in Savings Disclosure
EXCESSIVE WITHDRAWALS ON MONEY MARKETS	\$15.00 per transaction in excess of 6 per calendar month
EXCESSIVE WITHDRAWALS ON SAVINGS ACCOUNTS	\$3.00 per transaction in excess of 6 per calendar month
FOREIGN CURRENCY ORDERING OR REDEMPTION	\$20.00
COLLECTION ITEMS	
DOMESTIC	\$10.00 per item
INTERNATIONAL	\$30.00 per item
IRA TRANSFER FEE (CLOSING)	\$50.00 per item
ONLINE BILL PAY	\$6.00 per statement cycle
BANK TO BANK TRANSFER FEE	\$3.00
SUBPOENA	\$50.00 per hour
LEVY OR GARNISHMENT	\$100.00
TELEPHONE TRANSFER VIA BANK REPRESENTATIVE	\$5.00
ZIPPERED BAG	\$5.00

* This fee will be charged per item for overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. The fee will be assessed regardless of whether the item is honored or returned. No charge will be assessed if end-of-day balance is overdrawn \$5.00 or less. The amount of NSF fees that will be assessed in one day has been limited to seven (7) fees amounting to \$252.00.

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 16700 - CHARLESTON-NORTH CHARLESTON, SC
State: SOUTH CAROLINA
County: 019 - CHARLESTON COUNTY
All Tracts: 99



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0001.00	4 - Upper	263.32	No	\$110,900	\$216,250	2087	392	18.78	666	888
SC	CHARLESTON COUNTY	0002.00	4 - Upper	287.30	No	\$110,900	\$235,938	1372	61	4.45	499	774
SC	CHARLESTON COUNTY	0004.00	4 - Upper	193.30	No	\$110,900	\$158,750	3213	688	21.41	306	684
SC	CHARLESTON COUNTY	0005.00	4 - Upper	199.77	No	\$110,900	\$164,063	1761	105	5.96	475	905
SC	CHARLESTON COUNTY	0006.00	4 - Upper	193.30	No	\$110,900	\$158,750	1074	191	17.78	155	350
SC	CHARLESTON COUNTY	0007.00	0 - Unknown	0.00	No	\$110,900	\$0	2432	520	21.38	103	550
SC	CHARLESTON COUNTY	0009.00	3 - Middle	97.56	No	\$110,900	\$80,125	1560	764	48.97	159	650
SC	CHARLESTON COUNTY	0010.00	3 - Middle	92.88	No	\$110,900	\$76,282	2331	560	24.02	259	1128
SC	CHARLESTON COUNTY	0011.00	0 - Unknown	0.00	No	\$110,900	\$0	2988	1447	48.43	514	1100
SC	CHARLESTON COUNTY	0015.00	3 - Middle	112.00	No	\$110,900	\$91,979	1520	680	44.74	353	710
SC	CHARLESTON COUNTY	0019.01	3 - Middle	109.93	No	\$110,900	\$90,278	4394	712	16.20	1353	1876
SC	CHARLESTON COUNTY	0019.02	3 - Middle	103.37	No	\$110,900	\$84,894	4601	933	20.28	912	1086
SC	CHARLESTON COUNTY	0020.02	3 - Middle	108.79	No	\$110,900	\$89,346	6128	1037	16.92	1665	2551
SC	CHARLESTON COUNTY	0020.04	0 - Unknown	0.00	No	\$110,900	\$0	1595	91	5.71	584	1854

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0020.05	4 - Upper	132.95	No	\$110,900	\$109,185	7122	766	10.76	2370	2851
SC	CHARLESTON COUNTY	0020.06	4 - Upper	124.77	No	\$110,900	\$102,468	5022	1066	21.23	1563	1937
SC	CHARLESTON COUNTY	0020.07	4 - Upper	180.26	No	\$110,900	\$148,036	3749	321	8.56	1174	1327
SC	CHARLESTON COUNTY	0020.08	2 - Moderate	74.72	No	\$110,900	\$61,366	4703	1329	28.26	1015	1562
SC	CHARLESTON COUNTY	0020.09	4 - Upper	126.76	No	\$110,900	\$104,103	4264	1703	39.94	1475	1881
SC	CHARLESTON COUNTY	0021.03	3 - Middle	101.98	No	\$110,900	\$83,750	4771	1967	41.23	1288	1632
SC	CHARLESTON COUNTY	0021.04	4 - Upper	281.59	No	\$110,900	\$231,250	2012	97	4.82	900	2745
SC	CHARLESTON COUNTY	0021.05	4 - Upper	157.79	No	\$110,900	\$129,583	2184	75	3.43	1025	1870
SC	CHARLESTON COUNTY	0021.06	4 - Upper	128.36	No	\$110,900	\$105,417	3543	667	18.83	911	1162
SC	CHARLESTON COUNTY	0021.07	3 - Middle	109.98	No	\$110,900	\$90,321	11798	3447	29.22	2610	3330
SC	CHARLESTON COUNTY	0021.08	3 - Middle	110.31	No	\$110,900	\$90,590	2742	836	30.49	726	1110
SC	CHARLESTON COUNTY	0022.00	3 - Middle	107.98	No	\$110,900	\$88,676	2848	1429	50.18	904	1218
SC	CHARLESTON COUNTY	0023.00	3 - Middle	81.86	No	\$110,900	\$67,232	1884	689	36.57	676	1174
SC	CHARLESTON COUNTY	0024.01	2 - Moderate	57.50	No	\$110,900	\$47,226	1468	761	51.84	474	653
SC	CHARLESTON COUNTY	0024.02	1 - Low	48.52	No	\$110,900	\$39,848	2627	1677	63.84	814	1200
SC	CHARLESTON COUNTY	0025.03	2 - Moderate	75.84	No	\$110,900	\$62,284	2382	1319	55.37	629	1039
SC	CHARLESTON COUNTY	0025.04	3 - Middle	87.79	No	\$110,900	\$72,102	5169	2335	45.17	1621	2331

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0026.04	4 - Upper	120.05	No	\$110,900	\$98,594	3619	1092	30.17	912	1138
SC	CHARLESTON COUNTY	0026.05	2 - Moderate	72.11	No	\$110,900	\$59,219	3907	1857	47.53	1010	1547
SC	CHARLESTON COUNTY	0026.06	4 - Upper	130.14	No	\$110,900	\$106,875	2130	262	12.30	840	932
SC	CHARLESTON COUNTY	0026.11	3 - Middle	103.12	No	\$110,900	\$84,688	3007	746	24.81	623	852
SC	CHARLESTON COUNTY	0026.12	3 - Middle	82.62	No	\$110,900	\$67,857	6677	3126	46.82	982	1632
SC	CHARLESTON COUNTY	0026.13	3 - Middle	97.49	No	\$110,900	\$80,063	5255	1648	31.36	1354	1733
SC	CHARLESTON COUNTY	0026.14	3 - Middle	83.32	No	\$110,900	\$68,425	3469	1390	40.07	718	1010
SC	CHARLESTON COUNTY	0027.01	3 - Middle	94.44	No	\$110,900	\$77,560	2597	1557	59.95	263	603
SC	CHARLESTON COUNTY	0027.02	2 - Moderate	60.39	No	\$110,900	\$49,595	4679	3147	67.26	896	1531
SC	CHARLESTON COUNTY	0028.01	4 - Upper	132.87	No	\$110,900	\$109,118	4409	974	22.09	1565	1951
SC	CHARLESTON COUNTY	0028.02	4 - Upper	132.42	No	\$110,900	\$108,750	2663	269	10.10	988	1260
SC	CHARLESTON COUNTY	0029.00	3 - Middle	87.18	No	\$110,900	\$71,599	2839	945	33.29	995	1280
SC	CHARLESTON COUNTY	0030.00	4 - Upper	182.29	No	\$110,900	\$149,701	3897	353	9.06	1108	1386
SC	CHARLESTON COUNTY	0031.04	1 - Low	28.27	No	\$110,900	\$23,223	5741	4388	76.43	496	1230
SC	CHARLESTON COUNTY	0031.05	1 - Low	40.64	No	\$110,900	\$33,382	4018	3323	82.70	562	1098
SC	CHARLESTON COUNTY	0031.06	2 - Moderate	63.69	No	\$110,900	\$52,308	8631	4989	57.80	2817	3815
SC	CHARLESTON COUNTY	0031.07	2 - Moderate	63.09	No	\$110,900	\$51,818	7501	4896	65.27	1226	1817

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0031.08	2 - Moderate	77.70	No	\$110,900	\$63,813	3797	2961	77.98	907	1716
SC	CHARLESTON COUNTY	0031.09	3 - Middle	118.59	No	\$110,900	\$97,396	3376	2025	59.98	1068	1675
SC	CHARLESTON COUNTY	0031.10	2 - Moderate	50.89	No	\$110,900	\$41,798	7197	5118	71.11	1630	2660
SC	CHARLESTON COUNTY	0031.11	2 - Moderate	63.00	No	\$110,900	\$51,743	5102	4153	81.40	784	1783
SC	CHARLESTON COUNTY	0031.13	2 - Moderate	63.88	No	\$110,900	\$52,462	4771	3063	64.20	466	1014
SC	CHARLESTON COUNTY	0031.15	1 - Low	47.11	No	\$110,900	\$38,695	7372	3933	53.35	1275	2084
SC	CHARLESTON COUNTY	0031.16	2 - Moderate	56.69	No	\$110,900	\$46,563	4736	2875	60.71	488	791
SC	CHARLESTON COUNTY	0031.17	3 - Middle	80.84	No	\$110,900	\$66,394	3686	1872	50.79	1474	1811
SC	CHARLESTON COUNTY	0032.00	2 - Moderate	64.61	No	\$110,900	\$53,065	1638	605	36.94	0	393
SC	CHARLESTON COUNTY	0033.00	2 - Moderate	62.05	No	\$110,900	\$50,962	3763	3123	82.99	558	1620
SC	CHARLESTON COUNTY	0034.00	1 - Low	37.36	No	\$110,900	\$30,688	4870	3568	73.26	521	1524
SC	CHARLESTON COUNTY	0035.00	3 - Middle	118.91	No	\$110,900	\$97,656	3333	644	19.32	1030	1494
SC	CHARLESTON COUNTY	0036.00	3 - Middle	103.45	No	\$110,900	\$84,958	2729	900	32.98	697	1263
SC	CHARLESTON COUNTY	0037.00	2 - Moderate	68.41	No	\$110,900	\$56,184	3291	2679	81.40	336	1518
SC	CHARLESTON COUNTY	0038.00	2 - Moderate	62.64	No	\$110,900	\$51,447	3187	2722	85.41	836	1548
SC	CHARLESTON COUNTY	0039.00	3 - Middle	82.52	No	\$110,900	\$67,770	2973	1559	52.44	404	821
SC	CHARLESTON COUNTY	0040.00	1 - Low	49.76	No	\$110,900	\$40,867	2411	2212	91.75	238	932

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0043.00	1 - Low	30.77	No	\$110,900	\$25,273	2144	1962	91.51	322	1036
SC	CHARLESTON COUNTY	0044.00	2 - Moderate	64.52	No	\$110,900	\$52,986	2240	1894	84.55	365	883
SC	CHARLESTON COUNTY	0046.07	4 - Upper	145.99	No	\$110,900	\$119,896	5719	611	10.68	1127	1811
SC	CHARLESTON COUNTY	0046.09	4 - Upper	133.20	No	\$110,900	\$109,394	7846	1856	23.66	2421	3475
SC	CHARLESTON COUNTY	0046.10	4 - Upper	153.65	No	\$110,900	\$126,188	5007	1122	22.41	1405	1690
SC	CHARLESTON COUNTY	0046.12	3 - Middle	85.94	No	\$110,900	\$70,579	7245	959	13.24	1897	3041
SC	CHARLESTON COUNTY	0046.13	4 - Upper	292.31	No	\$110,900	\$240,055	1595	123	7.71	619	668
SC	CHARLESTON COUNTY	0046.14	4 - Upper	162.23	No	\$110,900	\$133,231	7689	1549	20.15	2104	2313
SC	CHARLESTON COUNTY	0046.15	4 - Upper	282.77	No	\$110,900	\$232,221	5406	650	12.02	1681	1854
SC	CHARLESTON COUNTY	0046.16	4 - Upper	154.32	No	\$110,900	\$126,737	9300	1284	13.81	2919	3425
SC	CHARLESTON COUNTY	0046.17	4 - Upper	192.94	No	\$110,900	\$158,451	9958	1317	13.23	2898	2922
SC	CHARLESTON COUNTY	0046.18	4 - Upper	133.35	No	\$110,900	\$109,513	6534	951	14.55	1667	1700
SC	CHARLESTON COUNTY	0046.19	4 - Upper	142.45	No	\$110,900	\$116,985	5467	793	14.51	1502	1727
SC	CHARLESTON COUNTY	0046.20	3 - Middle	110.58	No	\$110,900	\$90,813	5455	529	9.70	1384	1705
SC	CHARLESTON COUNTY	0046.21	4 - Upper	214.38	No	\$110,900	\$176,055	5968	731	12.25	1958	2247
SC	CHARLESTON COUNTY	0046.22	4 - Upper	203.14	No	\$110,900	\$166,823	4013	699	17.42	1844	1967
SC	CHARLESTON COUNTY	0047.01	4 - Upper	165.12	No	\$110,900	\$135,604	5804	565	9.73	2025	2699

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	CHARLESTON COUNTY	0047.02	4 - Upper	130.14	No	\$110,900	\$106,875	2332	420	18.01	577	1044
SC	CHARLESTON COUNTY	0048.00	4 - Upper	202.67	No	\$110,900	\$166,442	1891	121	6.40	646	963
SC	CHARLESTON COUNTY	0049.01	4 - Upper	176.71	No	\$110,900	\$145,119	1838	122	6.64	662	1372
SC	CHARLESTON COUNTY	0049.02	4 - Upper	185.31	No	\$110,900	\$152,188	2509	140	5.58	1022	2103
SC	CHARLESTON COUNTY	0050.01	3 - Middle	97.92	No	\$110,900	\$80,417	1696	761	44.87	551	634
SC	CHARLESTON COUNTY	0050.02	2 - Moderate	71.79	No	\$110,900	\$58,958	3111	1577	50.69	1036	1483
SC	CHARLESTON COUNTY	0051.00	4 - Upper	181.78	No	\$110,900	\$149,286	1639	477	29.10	346	569
SC	CHARLESTON COUNTY	0053.00	2 - Moderate	55.81	No	\$110,900	\$45,833	3629	2367	65.22	419	1277
SC	CHARLESTON COUNTY	0054.00	1 - Low	37.40	No	\$110,900	\$30,719	2100	1708	81.33	277	540
SC	CHARLESTON COUNTY	0055.00	2 - Moderate	67.08	No	\$110,900	\$55,094	1377	1176	85.40	239	501
SC	CHARLESTON COUNTY	0056.01	4 - Upper	121.86	No	\$110,900	\$100,080	10428	3060	29.34	1942	2218
SC	CHARLESTON COUNTY	0056.02	4 - Upper	131.11	No	\$110,900	\$107,678	6558	1828	27.87	1786	2129
SC	CHARLESTON COUNTY	0057.01	4 - Upper	148.40	No	\$110,900	\$121,875	5736	989	17.24	1818	2034
SC	CHARLESTON COUNTY	0057.02	4 - Upper	122.18	No	\$110,900	\$100,337	3790	877	23.14	995	1071
SC	CHARLESTON COUNTY	0058.00	4 - Upper	131.66	No	\$110,900	\$108,125	8075	2375	29.41	1893	2306
SC	CHARLESTON COUNTY	0059.00	4 - Upper	150.86	No	\$110,900	\$123,897	5521	1443	26.14	997	1585
SC	CHARLESTON COUNTY	9901.00	0 - Unknown	0.00	No	\$110,900	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 16700 - CHARLESTON-NORTH CHARLESTON, SC

State: SOUTH CAROLINA

County: 015 - BERKELEY COUNTY

All Tracts: 48



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	BERKELEY COUNTY	0201.01	2 - Moderate	57.52	No	\$110,900	\$47,237	2974	1803	60.63	1009	1617
SC	BERKELEY COUNTY	0201.02	2 - Moderate	74.30	No	\$110,900	\$61,020	4063	1704	41.94	899	1548
SC	BERKELEY COUNTY	0202.01	1 - Low	34.30	No	\$110,900	\$28,173	3507	1859	53.01	938	1605
SC	BERKELEY COUNTY	0202.02	1 - Low	38.22	No	\$110,900	\$31,395	2926	2547	87.05	821	1703
SC	BERKELEY COUNTY	0203.01	2 - Moderate	71.69	No	\$110,900	\$58,878	3062	567	18.52	1163	1455
SC	BERKELEY COUNTY	0203.03	2 - Moderate	67.95	No	\$110,900	\$55,802	1833	985	53.74	742	871
SC	BERKELEY COUNTY	0203.04	2 - Moderate	71.09	No	\$110,900	\$58,382	4476	983	21.96	1325	2071
SC	BERKELEY COUNTY	0204.01	1 - Low	49.08	No	\$110,900	\$40,313	3890	1447	37.20	1182	1833
SC	BERKELEY COUNTY	0204.04	4 - Upper	150.79	No	\$110,900	\$123,839	6963	1457	20.92	1368	1767
SC	BERKELEY COUNTY	0204.05	2 - Moderate	65.15	No	\$110,900	\$53,510	3447	1995	57.88	1037	1328
SC	BERKELEY COUNTY	0204.06	4 - Upper	304.42	No	\$110,900	\$250,001	2858	357	12.49	476	427
SC	BERKELEY COUNTY	0204.07	4 - Upper	152.09	No	\$110,900	\$124,907	9274	1145	12.35	1638	1744
SC	BERKELEY COUNTY	0205.03	3 - Middle	109.27	No	\$110,900	\$89,741	5227	1776	33.98	1696	2480
SC	BERKELEY COUNTY	0205.04	2 - Moderate	74.64	No	\$110,900	\$61,304	4151	1993	48.01	1250	1814

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	BERKELEY COUNTY	0205.05	3 - Middle	89.62	No	\$110,900	\$73,600	4699	2401	51.10	1164	1395
SC	BERKELEY COUNTY	0205.06	2 - Moderate	79.09	No	\$110,900	\$64,951	6008	2833	47.15	1459	1805
SC	BERKELEY COUNTY	0206.01	3 - Middle	113.78	No	\$110,900	\$93,446	4792	1669	34.83	1160	1373
SC	BERKELEY COUNTY	0206.02	3 - Middle	112.59	No	\$110,900	\$92,468	7949	3077	38.71	1893	2189
SC	BERKELEY COUNTY	0207.07	3 - Middle	102.66	No	\$110,900	\$84,310	7411	3528	47.60	1797	2082
SC	BERKELEY COUNTY	0207.10	3 - Middle	89.33	No	\$110,900	\$73,367	7202	2876	39.93	1857	2269
SC	BERKELEY COUNTY	0207.11	4 - Upper	121.33	No	\$110,900	\$99,639	14020	3925	28.00	3800	3915
SC	BERKELEY COUNTY	0207.12	2 - Moderate	72.48	No	\$110,900	\$59,524	3411	708	20.76	971	1459
SC	BERKELEY COUNTY	0207.13	3 - Middle	108.10	No	\$110,900	\$88,778	7268	2312	31.81	1279	1608
SC	BERKELEY COUNTY	0207.14	3 - Middle	114.02	No	\$110,900	\$93,642	6016	2305	38.31	1372	1800
SC	BERKELEY COUNTY	0207.15	2 - Moderate	73.98	No	\$110,900	\$60,757	3912	1480	37.83	1156	1774
SC	BERKELEY COUNTY	0207.16	3 - Middle	93.36	No	\$110,900	\$76,676	8619	3833	44.47	2140	2971
SC	BERKELEY COUNTY	0207.17	2 - Moderate	60.37	No	\$110,900	\$49,583	5246	2686	51.20	1327	2141
SC	BERKELEY COUNTY	0207.18	2 - Moderate	66.89	No	\$110,900	\$54,935	6953	3879	55.79	985	1435
SC	BERKELEY COUNTY	0207.19	2 - Moderate	77.36	No	\$110,900	\$63,531	5283	2227	42.15	1407	1714
SC	BERKELEY COUNTY	0207.20	3 - Middle	118.12	No	\$110,900	\$97,009	4816	1228	25.50	1383	1543
SC	BERKELEY COUNTY	0207.21	4 - Upper	152.72	No	\$110,900	\$125,417	3384	1297	38.33	848	1044

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
SC	BERKELEY COUNTY	0207.22	4 - Upper	138.00	No	\$110,900	\$113,333	3151	760	24.12	1155	1261
SC	BERKELEY COUNTY	0207.23	3 - Middle	100.01	No	\$110,900	\$82,138	3093	1243	40.19	844	1263
SC	BERKELEY COUNTY	0207.24	3 - Middle	81.91	No	\$110,900	\$67,273	4034	1240	30.74	0	447
SC	BERKELEY COUNTY	0207.25	2 - Moderate	62.02	No	\$110,900	\$50,938	1562	503	32.20	21	586
SC	BERKELEY COUNTY	0208.04	2 - Moderate	65.80	No	\$110,900	\$54,041	3030	1861	61.42	987	1156
SC	BERKELEY COUNTY	0208.06	2 - Moderate	65.03	No	\$110,900	\$53,412	3717	1834	49.34	887	1357
SC	BERKELEY COUNTY	0208.07	4 - Upper	125.42	No	\$110,900	\$103,000	10031	5296	52.80	2527	3128
SC	BERKELEY COUNTY	0208.08	3 - Middle	83.62	No	\$110,900	\$68,676	3802	2210	58.13	785	1209
SC	BERKELEY COUNTY	0208.09	2 - Moderate	77.92	No	\$110,900	\$63,997	3294	1776	53.92	976	1288
SC	BERKELEY COUNTY	0208.10	2 - Moderate	75.28	No	\$110,900	\$61,827	3861	2344	60.71	1001	1424
SC	BERKELEY COUNTY	0208.11	2 - Moderate	62.40	No	\$110,900	\$51,250	4779	3021	63.21	652	847
SC	BERKELEY COUNTY	0208.12	4 - Upper	134.99	No	\$110,900	\$110,861	6008	1556	25.90	2237	2567
SC	BERKELEY COUNTY	0209.01	1 - Low	48.58	No	\$110,900	\$39,896	1652	746	45.16	377	709
SC	BERKELEY COUNTY	0209.03	3 - Middle	101.11	No	\$110,900	\$83,036	3412	1002	29.37	1095	1293
SC	BERKELEY COUNTY	0209.04	3 - Middle	110.77	No	\$110,900	\$90,972	4129	1582	38.31	1229	1656
SC	BERKELEY COUNTY	0210.00	2 - Moderate	51.48	No	\$110,900	\$42,281	4666	2165	46.40	1239	2034
SC	BERKELEY COUNTY	9801.00	0 - Unknown	0.00	No	\$110,900	\$0	0	0	0.00	0	0

Beacon Community Bank

Recent CRA Evaluation

PUBLIC DISCLOSURE

December 1, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Beacon Community Bank

Certificate Number: 59106

2347 Highway 17 North
Mount Pleasant, South Carolina 29466

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

10 10th Street NE, Suite 900
Atlanta, Georgia 30309-3849

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.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area's credit needs.
- A majority of loans are within the institution's assessment area.
- The geographic distribution of loans reflects poor dispersion overall 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 has not received any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

The Community Development Test is rated Satisfactory.

The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment area.

DESCRIPTION OF INSTITUTION

Background

Beacon Community Bank is a state chartered, non-member community bank headquartered in Mount Pleasant, Charleston County, South Carolina. The bank is wholly owned by Beacon Holding Company, Inc., a one-bank holding company, also located in Mount Pleasant, South Carolina. Beacon Community Bank received a “Satisfactory” rating at its previous FDIC CRA Performance Evaluation, dated October 17, 2022, based on Federal Financial Institutions Examination Council’s (FFIEC) Interagency Small Institution Examination Procedures. There has been no merger or acquisition activities since the previous evaluation.

Operations

Beacon Community Bank operates six full-service offices in two counties in South Carolina. The bank operates five offices including the main office in Charleston County and one office in Berkeley County. The bank’s branching network changed since the previous evaluation. Specifically, the bank opened a new branch in February 2023, located within a moderate-income census tract in Charleston County. Additionally, in September 2023, the bank relocated its main office from a middle-income census tract to an upper-income census tract. The bank maintained its lease on the location located in a middle-income census tract and opened a new full-service branch. The three remaining offices are located in upper-income census tracts.

Beacon Community Bank’s primary business focus is commercial and residential lending. Business purpose loans offered include construction and land development, commercial real estate, residential income property, and various secured and unsecured loans and lines of credit. Consumer loan products offered include one-to-four family residential, home equity, and other types of secured and unsecured consumer installment loans and lines of credit. In addition, the bank also offers indirect auto lending through a network of auto dealerships located throughout North and South Carolina.

Beacon Community Bank provides a variety of deposit products including checking, savings, money market, certificates of deposit, and individual retirement accounts. Additionally, the bank offers alternative services, which include telephone banking, internet banking, mobile banking, and access to automated teller machines, which take deposits. The bank’s website, www.beacon.bank, provides details on bank products and services and allows transfers between accounts and third parties.

Ability and Capacity

As of the September 30, 2025 Consolidated Reports of Condition and Income (Call Report), Beacon Community Bank had total assets of \$957.5 million, total loans of \$837.0 million, total deposits of \$766.6 million, and total securities of \$27.4 million. As shown in the following table, loans secured by 1-4 family residential properties represent the largest portion of the loan portfolio at 45.7 percent, followed by commercial loans (loans secured by non-farm, non-residential properties, and commercial and industrial loans) at 32.9 percent.

Loan Portfolio Distribution as of 09/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	66,033	7.9
Secured by Farmland	-	-
Secured by 1-4 Family Residential Properties	382,174	45.7
Secured by Multifamily (5 or more) Residential Properties	19,369	2.3
Secured by Nonfarm Nonresidential Properties	214,367	25.6
Total Real Estate Loans	681,943	81.5
Commercial and Industrial Loans	61,665	7.3
Agricultural Production and Other Loans to Farmers	-	-
Consumer Loans	94,483	11.3
Obligations of State and Political Subdivisions in the U.S.	-	-
Other Loans	-	-
Lease Financing Receivable (net of unearned income)	-	-
Less: Unearned Income	1,056	0.1
Total Loans	837,035	100.0
<i>Source: Call Report</i>		

Examiners did not identify any financial or legal impediments, other than legal lending limits, that would affect Beacon Community Bank’s ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Beacon Community Bank continues to delineate one assessment area which includes Charleston County in its entirety and a portion of Berkeley County. Both counties are part of the Charleston-North Charleston, South Carolina, Metropolitan Statistical Area (MSA). Since the previous evaluation, the bank increased the number of census tracts designated in Berkeley County from one to three census tracts.

In addition to the bank changes, the demographic composition of the assessment area changed due to the 2020 U.S. Census data released by the FFIEC in April 2022. The 2020 U.S. Census data updated the 2015 American Community Survey (ACS) based on information collected from 2015 through 2020. As a result, there were income classification and census tract changes, which affected the bank’s assessment area. Examiners analyzed 2024 performance based on 2020 U.S. Census data. The following tables provide a description of the assessment areas, including geographies and income levels, based on the 2015 ACS (used at the previous evaluation) and 2020 U.S. Census data (used at the current evaluation). The following tables represent the changes in geographies and income classifications since the previous evaluation.

Description of Assessment Area Geographies – 2015 ACS Data						
Assessment Area	Low-Income	Moderate-Income	Middle-Income	Upper-Income	NA*	Total
Charleston Assessment Area	14	15	23	32	3	87
<i>Source: 2015 ACS Data. (*) The NA category consists of geographies not assigned an income classification.</i>						

Description of Assessment Area Geographies – 2020 U.S. Census Data						
Assessment Area	Low-Income	Moderate-Income	Middle-Income	Upper-Income	NA*	Total
Charleston Assessment Area	8	20	26	44	4	102

Source: 2020 U.S. Census Data. () The NA category consists of geographies not assigned an income classification.*

The assessment area does not arbitrarily exclude any low- or moderate-income geographies that the bank would reasonably be expected to serve.

Economic and Demographic Data

The following table details select demographic information from the 2020 U.S. Census data and 2024 Dun & Bradstreet (D&B) data for the Charleston Assessment Area.

Demographic Information of the Charleston Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	102	7.8	19.6	25.5	43.1	3.9
Population by Geography	427,330	7.3	19.0	24.4	47.7	1.6
Housing Units by Geography	197,483	6.9	19.3	24.7	46.6	2.5
Owner-Occupied Units by Geography	105,071	4.3	15.4	24.7	54.5	1.1
Occupied Rental Units by Geography	63,896	11.2	27.5	27.0	32.1	2.2
Vacant Units by Geography	28,516	6.6	15.6	19.8	49.8	8.2
Businesses by Geography	129,493	24.2	11.6	17.3	45.5	1.4
Farms by Geography	835	15.2	9.3	29.6	45.3	0.6
Family Distribution by Income Level	97,354	20.7	15.2	18.1	46.0	-
Household Distribution by Income Level	168,967	24.2	15.0	16.5	44.3	-
Median Family Income MSA - 16700 Charleston-North Charleston, SC MSA		\$82,122	Median Housing Value			\$397,251
			Median Gross Rent			\$1,265
			Families Below Poverty Level			7.5%

Source: 2020 Census and 2024 D&B Data; () The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.*

Considering the percentage of families below the poverty level (7.5 percent), the level of low- and moderate-income families (35.9 percent), and median housing value (\$397,251), it may be difficult for low- and moderate-income families to qualify for a home mortgage loan.

The following table presents the FFIEC’s 2024 Median Family Income (MFI) ranges for low-, moderate-, middle-, and upper-income categories in the Charleston-North Charleston, South Carolina MSA. Examiners used the MFI data to analyze the bank’s home mortgage lending under the *Borrower Profile* criterion.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Charleston-North Charleston, South Carolina MSA Median Family Income (16700)				
2024 (\$105,100)	<\$52,550	\$52,550 To <\$84,080	\$84,080 To <\$126,120	≥\$126,120

Source: FFIEC

Data obtained from the U.S. Bureau of Labor Statistics indicates the unemployment rate declined from 2021 to 2023 for Berkeley and Charleston counties. Similarly, the unemployment rate declined for South Carolina during the same period, while the national rate declined from 2021 to 2022, remaining static for 2023. As illustrated in the following table, unemployment rates increased in all areas in 2024.

Unemployment Rates				
Area	2021	2022	2023	2024
	%	%	%	%
Berkeley County	3.5	2.9	2.6	3.7
Charleston County	3.5	2.7	2.4	3.4
State of South Carolina	3.9	3.2	3.0	4.2
National Average	5.4	3.6	3.6	4.0

Source: Bureau of Labor Statistics

According to D&B data, there are 129,493 non-farm businesses operating in the Charleston Assessment Area. Gross annual revenues for these businesses are:

- 93.7 percent have \$1 million or less,
- 1.4 percent have more than \$1 million, and
- 5.0 percent have unknown revenues

The non-classifiable industry represents the largest portion of businesses (40.5 percent) in the assessment area; followed by professional, scientific, and technical services (9.0 percent); and other services, except public administration (6.2 percent); and various other sectors make up the remaining percentages. Of the total businesses and farms operating in the assessment area, 52.5 percent reported having four or fewer employees and 96.3 percent reported operating from a single location. Major employers during the review period in the assessment area include the Joint Base Charleston, Medical University of South Carolina, The Boeing Co., Roper St. Francis Healthcare, and Walmart.

Competition

The assessment area is highly competitive for financial services. According to the FDIC’s June 30, 2025, *Summary of Deposits Report*, 37 financial institutions operate 159 offices in the assessment area. Beacon Community Bank is ranked 9th with a market share of 3.3 percent. The top five institutions with physical presences in the assessment area account for 58.9 percent of the total deposit market share.

Beacon Community Bank is not required to collect or report its small business loan data and has elected not to do so. Therefore, the analysis of small businesses under the *Lending Test* does not include comparisons against aggregate data. However, aggregate reported data reflects the level of demand for small business loans and is relevant to understanding the level of competition in the bank's assessment area. According to 2023 Peer Small Business Data, 129 lenders reported 20,461 small business loans totaling \$780.4 million in the assessment area, indicating a high degree of competition for this product. The top five institutions account for 67.9 percent of the small business market share, two of those institutions have physical branches in the assessment area.

There is also a high level of competition for home mortgage loans among the banks, credit unions, and non-depository mortgage lenders in the assessment area. According to 2024 Peer Mortgage Data, 520 lenders reported 13,196 residential mortgage originations totaling \$6.9 billion in this assessment area. Of these lenders, Beacon Community Bank ranked 42nd with a market share of 0.6 percent. The top five institutions accounted for 19.5 percent market share, one of these institutions has a physical branch in the assessment area.

Community Contact

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

Examiners conducted a community contact with an organization involved in economic development within Charleston County. The organization's primary purpose is to help facilitate economic development by connecting private, public, and community stakeholders. The contact identified that Charleston County's economy is in an expansionary phase of the business cycle. Despite the strong economic growth, the contact identified affordable housing as a continuing and growing credit need due to population growth exceeding new developments and elevated housing costs. Additionally, the contact identified work-force development as a need to help sustain Charleston County's economic growth. Finally, the contact stated that financial institutions have been responsive to the credit needs of the assessment area.

Credit and Community Development Needs and Opportunities

Considering information from demographic and economic data, as well as community contact information, examiners determined that small business loans and affordable housing represent primary credit needs and opportunities within the assessment area. The significant percentage of businesses with gross annual revenues of \$1 million or less (93.7 percent) and the large number of businesses with four or fewer employees (52.5 percent) support the conclusion that there is a need for small business lending. Affordable housing also represents a need, given challenges with housing availability; the percentage of low- and moderate-income families in the assessment area at 20.7 percent and 15.2 percent, respectively; and a high median housing value of \$397,251.

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the previous evaluation, dated October 17, 2022, to the current evaluation dated December 1, 2025. Examiners used the Intermediate Small Institution Examination Procedures to evaluate Beacon Community Bank's CRA performance. These procedures include the CRA Lending Test and the Community Development Test. Refer to the *Appendices* section for the additional information regarding each test. An institution may not receive an overall Satisfactory rating unless both tests receive at least a Satisfactory rating.

Activities Reviewed

The CRA regulation requires a review of an institution's lending performance in its defined assessment area with respect to home mortgage, small business, and small farm, as applicable. Additionally, at the institution's request, examiners may include consumer lending in the review of the bank's lending performance. Examiners determined the bank's major product lines are home mortgage, small business loans, and auto loans. This conclusion considered the bank's business strategy, loan portfolio distribution, as well as number and dollar volume of loans originated during the evaluation period. The bank does not have any farm/agricultural loans.

The bank was not subject to the Home Mortgage Disclosure Act (HMDA) reporting requirements in 2022. However, the bank was subject to the HMDA reporting requirements in 2023 and 2024, as home mortgage activity in those years exceeded the data collection and reporting threshold. Therefore, this evaluation included analysis of the bank's HMDA loans originated from January 1, 2023, through December 31, 2024 (HMDA review period). During the HMDA review period, the bank originated 44 and 91 reportable loans totaling approximately \$38.9 million and \$98.3 million, respectively. Examiners did not identify trends from 2023 to 2024 that would materially affect conclusions. Therefore, only 2024 home mortgage lending performance is presented, as it is the most recent calendar year with available aggregate HMDA data. In addition to aggregate HMDA data, the 2020 U.S. Census demographic data, including updated census data (percentage of owner-occupied housing units by geography and the percentage of families by income level) provided a standard of comparison for home mortgage loans.

Beacon Community Bank is not subject to small business reporting requirements. Therefore, the evaluation included an analysis of small business loans, as defined in the *Glossary*, originated from January 1, 2024, through December 31, 2024. The bank originated or renewed 160 small business loans totaling \$20.0 million. The bank agreed that small business loans originated in 2024 were reflective of the review period. Examiners reviewed the universe of small business loans to evaluate the bank's lending performance. D&B data for 2024 provided a standard of comparison for the small business loans.

Considering the volume, examiners included consumer auto loans in the Lending Test. Examiners performed an analysis of consumer auto loans from January 1, 2024, through December 31, 2024. The bank agreed consumer auto loans originated in 2024 are reflective of the review period. Examiners reviewed the universe of 692 consumer auto loans totaling \$36.0 million to evaluate

consumer auto lending performance. Consumer auto lending will be compared to 2020 U.S. Census demographic data (percentage of households by geography and income level) to evaluate performance.

For the Lending Test, consumer auto loans were given more weight in determining the overall rating, given the number of loans originated during the review period. For all products reviewed, the *Geographic Distribution* and *Borrower Profile* discussions focus only on loans originated inside the bank's assessment areas. While the number and dollar volume of loans are presented, examiners emphasized performance by the number of loans, as the number of loans is a better indicator of the number of individuals or businesses served.

For the Community Development Test, examiners reviewed information provided by management on community development loans, qualified investments and donations, and community development services as of the evaluation period from October 17, 2022, to December 1, 2025. Qualified investments will include any new investments and donations, as well as prior period-qualified investments still held by the bank. Although the bank became subject to Intermediate Small Examination Procedures as of January 2023, all activities during the evaluation period were considered.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated Satisfactory. This rating is supported by a more than reasonable *Loan-to-Deposit Ratio*, reasonable *Assessment Area Concentration*, and reasonable *Borrower Profile* performances. In addition, the bank has not received any CRA-related complaints.

Loan-to-Deposit Ratio

Beacon Community Bank's net loan-to-deposit ratio is more than reasonable (considering seasonal variations and considering lending related activities) given the institution's size, financial condition, and assessment area credit needs.

The net loan-to-deposit ratio, calculated from Call Report data, averaged 110.2 percent over the past 13 calendar quarters from September 30, 2022, to September 30, 2025. The ratio fluctuated from a low of 101.6 percent, as of September 30, 2022, to a high of 116.6 percent, as of June 30, 2025. At the previous evaluation the bank's net loan-to-deposit ratio averaged 106.3 percent, which indicates that current performance is slightly better than previous performance.

A bank's net loan-to-deposit ratio is compared to similarly-situated institutions. These institutions typically operate within a bank's assessment area(s) and/or share similar attributes, such as size, branching network, and product offerings. Examiners identified two similarly situated institutions based on asset size, geographic location, lending focus, branching network, and loan portfolio mix. As shown in the following table, Beacon Community Bank maintained an average net loan-to-deposit ratio comparable to one similarly situated institution but significantly higher than the other.

Loan-to-Deposit Ratio Comparison		
Name of Bank	Total Assets as of 09/30/2025 \$(000s)	Average NLTD Ratio (%)
Beacon Community Bank	\$957,482	110.0
Similarly Situated Institution #1	\$575,834	65.4
Similarly Situated Institution #2	\$1,124,958	102.0
<i>Source: Call Reports 9/30/2022 – 9/30/2025</i>		

Assessment Area Concentration

Beacon Community Bank originated a majority of loans, overall, inside the assessment area. This conclusion is supported by the fact that a significant majority of home mortgage loans by number and dollar volume and a majority of small business loans by number and dollar volume were originated within the assessment area. However, the majority of consumer auto loans, by number and dollar volume, were originated outside of the assessment area. The following table details the bank's performance.

Lending Inside and Outside of the Assessment Area											
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000)				Total \$(000)	
	Inside		Outside			Inside		Outside			
	#	%	#	%		\$	%	\$	%		
Home Mortgage											
2023	34	77.3	10	22.7	44	33,462	85.9	5,490	14.1	38,952	
2024	77	84.6	14	15.4	91	87,859	89.4	10,426	10.6	98,285	
Subtotal	111	82.2	24	17.8	135	121,321	88.4	15,916	11.6	137,237	
Small Business											
2024	95	59.4	65	40.6	160	14,811	74.2	5,142	25.8	19,953	
Subtotal	95	59.4	65	40.6	160	14,811	74.2	5,142	25.8	19,953	
Consumer											
2024	294	42.5	398	57.5	692	16,403	45.8	19,423	54.2	35,826	
Subtotal	294	42.5	398	57.5	692	16,403	45.8	19,423	54.2	35,826	
<i>Source: Bank Data. Due to rounding, totals may not equal 100.0%.</i>											

Geographic Distribution

Overall, geographic distribution reflects poor dispersion throughout the assessment area. Poor distribution of consumer auto and home mortgage lending primarily support this conclusion.

Consumer Auto Loans

The geographic distribution of consumer auto loans reflects poor dispersion throughout the assessment area. The bank's performance in low-income census tracts was below demographics. Examiners noted the low percentage of households in low-income census tracts. The bank's performance in moderate-income census tracts was below demographic performance. The following table reflects the distribution of consumer auto loans throughout the assessment area.

Geographic Distribution of Consumer Auto Loans					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	6.9	4	1.4	303	1.9
Moderate	19.9	27	9.2	1,333	8.1
Middle	25.6	65	22.1	3,330	20.3
Upper	46.0	196	66.2	11,359	69.3
NA	1.6	2	0.7	78	0.5
Total	100.0	294	100.0	16,403	100.0

Source: 2020 Census; 2024 Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The geographic distribution of home mortgage loans overall reflects poor dispersion throughout the assessment area. The bank did not originate and home mortgage loans in low-income census tracts. The bank’s performance in moderate-income census tracts was below aggregate performance and area demographics. However, the bank faces a high level of competition for home mortgage loans in the assessment area. In addition, median housing value is high and, according to the community contact, there is a lack of affordable housing supply, which limits opportunities for lending. The following table reflects the distribution of home mortgage loans throughout the assessment area.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	4.3	4.2	-	-	-	-
Moderate	15.4	15.0	5	6.5	2,725	3.1
Middle	24.7	26.3	16	20.8	13,460	15.3
Upper	54.5	53.7	56	72.7	71,674	81.6
NA	1.1	0.9	-	-	-	-
Total	100.0	100.0	77	100.0	87,859	100.0

Source: 2020 Census; 2024 Bank Data; 2024 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Small Business Loans

The geographic distribution of small business loans overall reflects reasonable dispersion throughout the assessment area. The bank’s performance in low-income census tracts was below area demographics. To better understand area credit needs, demand, and opportunity, examiners reviewed small business aggregate lending from CRA data reporting institutions. The 2023 (most recent available) aggregate data reflects that 6.9 percent of all reported small business loans in the assessment area originated to businesses located in low-income census tracts. This indicates limited opportunity and a low level of demand for small business loans in low-income census tracts. The bank’s performance in moderate-income census tracts significantly exceeded area demographics. Considering this highly competitive environment, the bank’s performance is reasonable. The following table details the distribution of small business loans throughout the assessment area.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	24.2	8	8.4	1,779	12.0
Moderate	11.6	23	24.2	3,454	23.3
Middle	17.3	18	19.0	2,318	15.7
Upper	45.5	44	46.3	6,823	46.1
NA	1.4	2	2.1	437	3.0
Total	100.0	95	100.0	14,811	100.0

Source: 2024 D&B Data; 2024 Bank Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

Overall, the distribution of loans to 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 consumer auto and small business lending performance primarily support this conclusion.

Consumer Auto Loans

The distribution of consumer auto loans reflects overall reasonable penetration among borrowers of different income levels. Consumer auto lending to low-income borrowers was below the demographics of the assessment area; however, 28.7 percent of households in low-income census tracts are below the poverty level. Consumer auto lending to moderate-income borrowers was comparable to the demographics of the assessment area. The following table reflects the penetration of consumer auto loans by borrower income level.

Distribution of Consumer Auto Loans by Borrower Income Level					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	24.2	9	3.1	339	2.1
Moderate	15.0	35	11.9	1,139	6.9
Middle	16.5	42	14.3	1,518	9.3
Upper	44.3	208	70.8	13,407	81.7
Total	100.0	294	100.0	16,403	100.0

Source: 2020 Census; 2024 Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The distribution of home mortgage loans reflects poor penetration amongst borrowers of different income levels. Home mortgage lending to low-income borrowers was less than area demographics but comparable to aggregate performance. However, 36.2 percent of low-income families in the assessment area are below poverty level. Home mortgage lending to moderate-income borrowers was less than area demographics and aggregate performance. The bank's assessment area is highly competitive for home mortgage loans, as the bank faces competition from national banks, fintech and mortgage companies, digital banks, and credit unions. Larger lenders operating in the assessment area tend to offer home mortgage products at prices Beacon Community Bank cannot

compete with given the price sensitivity of low- and moderate-income borrowers. The following table reflects the penetration of home mortgage loans, by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	20.7	4.5	2	2.6	465	0.5
Moderate	15.2	11.8	3	3.9	985	1.1
Middle	18.1	15.1	8	10.4	2,526	2.9
Upper	46.0	50.4	49	63.6	66,978	76.2
NA	-	18.2	15	19.5	16,905	19.2
Total	100.0	100.0	77	100.0	87,859	100.0

Source: 2020 Census; Bank Data; 2024 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. The bank’s lending performance to businesses with gross annual revenues of \$1 million or less is comparable to demographics. The following table reflects the distribution of small business loans in the assessment area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	93.7	83	87.4	11,733	79.2
>\$1,000,000	1.4	12	12.6	3,078	20.8
Revenue Not Available	5.0	-	-	-	-
Totals	100.0	95	100.0	14,811	100.0

Source: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Response to Complaints

Beacon Community Bank has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

Beacon Community Bank’s Community Development Test is rated “Satisfactory”. Overall, the bank’s performance demonstrates adequate responsiveness to the community development needs of the institution-wide assessment area through community development loans, qualified investments and donations, and services. The bank demonstrates leadership in community development loan opportunities, as described below. Examiners considered the bank’s capacity and the need and availability of such opportunities for community development in arriving at this conclusion.

Community Development Loans

During the evaluation period, Beacon Community Bank originated, renewed, or refinanced 22 community development loans totaling approximately \$39.4 million. The bank’s performance, based on dollar volume, represents 11.6 percent of average total loans and 6.1 percent of average total assets. As the bank had adequately served the needs of its assessment area, examiners included three loans, totaling \$5.5 million, to entities that serve a broader statewide area that includes the bank’s assessment area. The community development loans primarily supported economic development, followed by revitalization or stabilization, community services, and affordable housing. Beacon Community Bank’s community development lending reflects excellent responsiveness to the needs of the assessment area. The bank’s performance exceeded both Similarly Situated Institutions at 1.9 and 11.5 percent of total loans and 1.0 and 0.9 percent total assets, respectively. The following tables detail the bank’s community development lending activity by area, year, and purpose during the review period.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Charleston	1	900	2	2,450	11	10,584	5	19,935	19	33,869
Broader Statewide	1	638	-	-	2	4,874	-	-	3	5,512
Total	2	1,538	2	2,450	13	15,458	5	19,935	22	39,381
<i>Source: Bank Data</i>										

Community Development Loans by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	-	-	-	-	-	-	1	400	1	400
2023	1	900	1	1,800	4	6,004	1	6,950	7	15,654
2024	1	638	-	-	2	5,499	1	825	4	6,962
2025 (YTD)	-	-	1	650	7	3,954	2	11,760	10	16,364
Total	2	1,538	2	2,450	13	15,458	5	19,935	22	39,381
<i>Source: Bank Data</i>										

Notable examples of the community development loans originated in the assessment area during the review period include:

- In 2023, the bank originated a loan totaling \$6.9 million to renovate a hotel located in a low-income census tract in the assessment area. The loan helped to revitalize and stabilize the low-income geography by retaining and attracting new residents and businesses to the area .
- In 2024, the bank originated a loan totaling \$825,000 to purchase and renovate a multi-tenant office building located in moderate-census tract in the assessment area. The loan helped to revitalize and stabilize the moderate-income geography by retaining and attracting new residents and businesses to the area.

- In 2025, the bank originated a loan totaling \$10 million for the acquisition and redevelopment of a mixed-used commercial building located in a low-income census tract designated as an opportunity zone in the assessment area. The loan helps revitalize and stabilize the low-income geography by retaining and attracting new residents and businesses to the area.

An example of a community development loan originated during the review period in the broader statewide area.

- In 2024, the bank originated a loan totaling \$4.4 million to develop a mixed-use retail strip center that will operate two restaurants. The retail strip is in a census tract adjacent to a moderate-income census tract within the assessment area. The loan promotes economic development by attracting new businesses and creating jobs for low- and moderate-income individuals.

Further, in response to community needs, the bank created an emergency loan fund for low- and moderate-income airport employees impacted by the recent federal government shutdown by originating 13 loans totaling \$49,230 from October 23, 2025, to November 10, 2025. These loans are not reflected in the table above.

Qualified Investments

Beacon Community Bank made 11 qualified investments and donations totaling \$1.2 million, which equated to less than 0.01 percent of total assets and total securities as of September 30, 2025. This performance demonstrated poor responsiveness to opportunities for qualified investments and was less than the performance by both Similarly Situated Institutions at 0.3 percent total assets/0.8 percent total securities and 0.3 percent total assets/0.6 percent total securities, respectively. In 2025, the bank purchase of a mortgage-backed security, which helped meet the area’s community development need of affordable housing. Additionally, the bank made ten qualified donations totaling \$49,000 with primary purposes of community service and economic development. The following table details community development qualified investments and donations by year and purpose.

Community Development Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2025 (YTD)	1	1,127	-	-	-	-	-	-	1	1,127
Subtotal	1	1,127	-	-	-	-	-	-	1	1,127
Qualified Grants & Donations	-	-	9	39	1	10	-	-	10	49
Total	1	1,127	9	39	1	10	-	-	11	1,176

Source: Bank Data.

The following are examples of qualified investments and donations benefiting the assessment area:

- In 2025, the bank invested in a mortgage-backed security where all of the collateralized mortgages were made to low- and moderate-income borrowers in the assessment area, thereby, helping to meet the affordable housing credit needs of the assessment area.
- Throughout the review period, the bank contributed \$20,000 in annual donations to an organization that provides academic services targeted to low- and moderate-income students within the assessment area, thereby helping to meet the community services needs of the assessment area.
- In 2025, the bank donated \$10,000 to an organization that supports small business growth in the assessment area by helping small businesses secure funding, hosting networking events, and providing pro bono consultation services, thereby, helping to meet the economic development needs of the assessment area.

Community Development Services

During the evaluation period, bank directors, officers, and employees acting as representatives of the bank provided 27 instances of financial expertise or technical assistance to nine organizations within the assessment area. Of these services, bank representatives served as a board or committee members of these organizations, for which they attended regular meetings.

The majority of the community development services supported community services targeted to low- and moderate-income individuals. The bank’s performance was comparable to Similarly Situated Institution #1 (30 instances) and exceeded Similarly Situated Institution #2 (19 instances). The following table details the community development service activity by year and purpose.

Qualified Community Development Services by Year					
Activity	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2022 (partial)	-	1	-	1	2
2023	-	7	-	1	8
2024	-	2	-	1	3
2025 (YTD)	-	12	1	1	14
Total	-	22	1	4	27

Source: Bank Data,

The following are notable examples of the community development services benefiting the assessment area.

- From 2022 to 2025, a member of management used their financial expertise to provide services to an organization that provides financial literacy training, job training, and other social services to low- and moderate-income residents in the assessment area.
- From 2022 to 2025, two Board members served as Board members of a medical facility that provides needed medical services to residents of the assessment area, including low- and moderate-income residents of the assessment area.

- From 2022 to 2025, several bank employees provided financial literacy training to low- and moderate-income local area residents in its branch.

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

INTERMEDIATE 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 bank'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).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

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 bank 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.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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 Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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.

Beacon Community Bank
Comments and Complaints

None

Lauren Krahn

From: Nathan Willard
Sent: Tuesday, March 18, 2025 3:17 PM
To: Lauren Krahn
Subject: FW: Thank you

-----Original Message-----

From: [REDACTED]
Sent: Friday, March 14, 2025 6:27 AM
To: Lance Mengel <Lance.Mengel@beacon.bank>
Cc: Nathan Willard <Nathan.Willard@beacon.bank>; [REDACTED]
Subject: Thank you

The e-mail below is from an external source. Please do not open attachments or click links from an unknown or suspicious origin.

Lance / Nathan,

Good morning. Just a quick thank you to you and the team! The entire process was very easy and you guys were on top of everything. This is the fourth house we have purchased and it was the best process. I would love to send an email to each person that played a part if that is possible.

Thank you, again!

[REDACTED] and [REDACTED]

Beacon Community Bank
Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).