



## 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.

### **2022 Loan to Deposit Ratios**

1 <sup>st</sup> Quarter 2022	Loan/Deposit Ratio is 94.68%
2 <sup>nd</sup> Quarter 2022	Loan/Deposit Ratio is 99.63%
3 <sup>rd</sup> Quarter 2022	Loan/Deposit Ratio is 102.84%
4 <sup>th</sup> Quarter 2022	Loan/Deposit Ratio is 107.66%

### **2023 Loan to Deposit Ratios**

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

### **2024 Loan to Deposit Ratios**

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

### **2025 Loan to Deposit Ratios**

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

## 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:

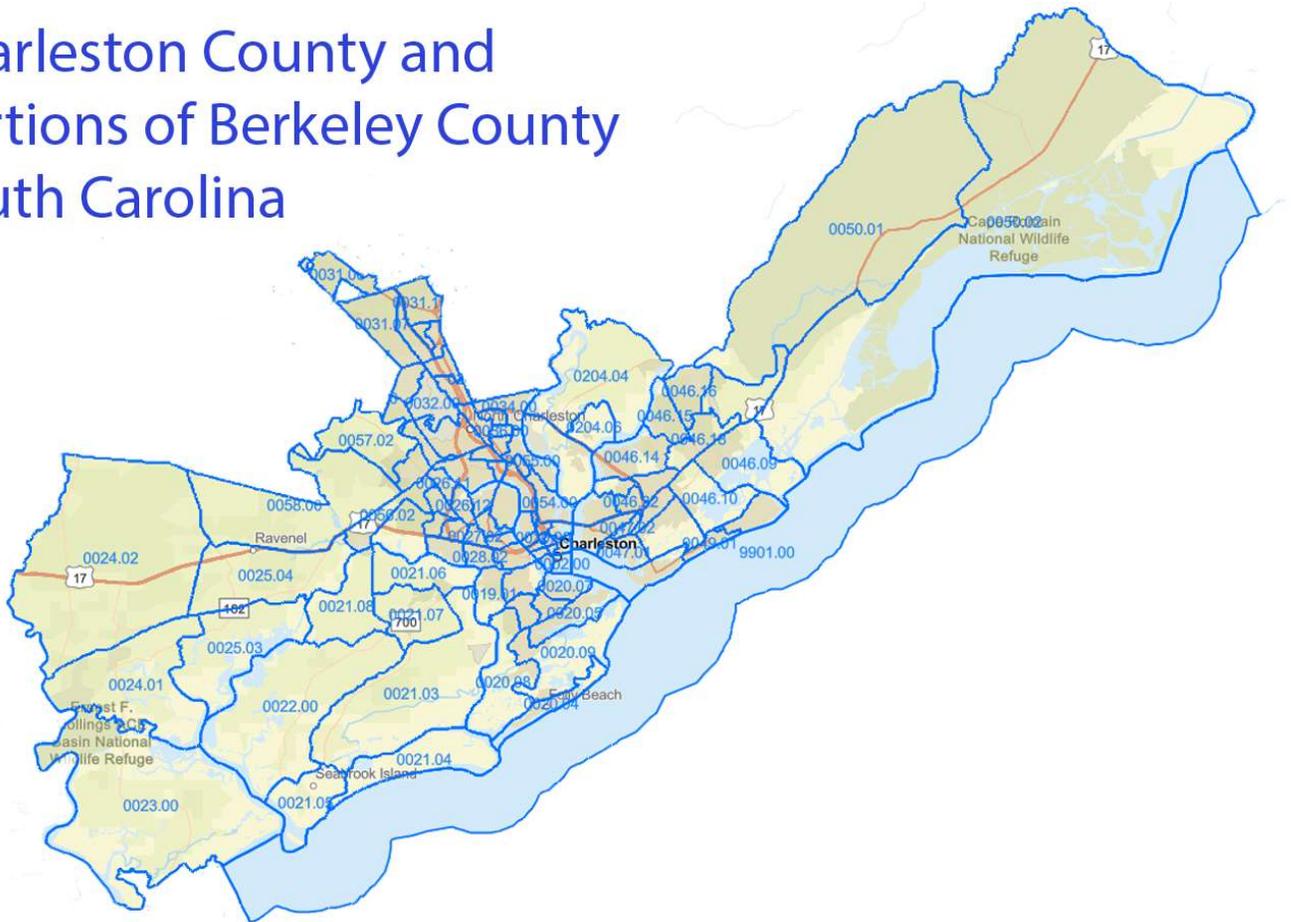
ACCOUNT RESEARCH	\$25.00 per hour
ACCOUNT RECONCILIATION	\$25.00 per hour
<b>MASTERCARD® DEBIT CARD</b>	
REPLACEMENT DEBIT CARD (More than 3 replacement cards within a 12-month period)	No charge \$5.00
DEBIT CARD RUSH ORDER	\$50.00
PERIODIC ACTIVITY STATEMENT	\$5.00
RETURNED DEPOSIT ITEM	\$12.00
INSUFFICIENT FUNDS CHARGE	\$36.00 per item
AUTOMATIC ACCOUNT TRANSFER	No charge
STOP PAYMENT	\$36.00
<b>WIRE TRANSFERS (IN BRANCH)</b>	
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
<b>COLLECTION ITEMS</b>	
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.

## Beacon Community Bank Assessment Area and Map

The Bank has delineated its Assessment Area to be all census tracts within Charleston County, South Carolina, and census tracts 204.04, 204.06, and 204.07 within Berkeley County, South Carolina. This entire area is contained within the Charleston/North Charleston, SC MSA #16700. The assessment area was defined using numerous factors including the Bank's branch footprint, lending area, natural geographic boundaries, and competitive situation.

### Charleston County and portions of Berkeley County South Carolina



The Bank's assessment area is comprised of 102 census tracts. There are 8 low and 20 moderate income census tracts within the assessment area, accounting for 27.45% of the total census tracts.

2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 019 - CHARLESTON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0001.00	Upper	No	263.32	\$105,100	\$276,749	\$216,250	2087	18.78	392	666	888
45	019	0002.00	Upper	No	287.30	\$105,100	\$301,952	\$235,938	1372	4.45	61	499	774
45	019	0004.00	Upper	No	193.30	\$105,100	\$203,158	\$158,750	3213	21.41	688	306	684
45	019	0005.00	Upper	No	199.77	\$105,100	\$209,958	\$164,063	1761	5.96	105	475	905
45	019	0006.00	Upper	No	193.30	\$105,100	\$203,158	\$158,750	1074	17.78	191	155	350
45	019	0007.00	Unknown	No	0.00	\$105,100	\$0	\$0	2432	21.38	520	103	550
45	019	0009.00	Middle	No	97.56	\$105,100	\$102,536	\$80,125	1560	48.97	764	159	650
45	019	0010.00	Middle	No	92.88	\$105,100	\$97,617	\$76,282	2331	24.02	560	259	1128
45	019	0011.00	Unknown	No	0.00	\$105,100	\$0	\$0	2988	48.43	1447	514	1100
45	019	0015.00	Middle	No	112.00	\$105,100	\$117,712	\$91,979	1520	44.74	680	353	710
45	019	0019.01	Middle	No	109.93	\$105,100	\$115,536	\$90,278	4394	16.20	712	1353	1876
45	019	0019.02	Middle	No	103.37	\$105,100	\$108,642	\$84,894	4601	20.28	933	912	1086
45	019	0020.02	Middle	No	108.79	\$105,100	\$114,338	\$89,346	6128	16.92	1037	1665	2551
45	019	0020.04	Unknown	No	0.00	\$105,100	\$0	\$0	1595	5.71	91	584	1854
45	019	0020.05	Upper	No	132.95	\$105,100	\$139,730	\$109,185	7122	10.76	766	2370	2851
45	019	0020.06	Upper	No	124.77	\$105,100	\$131,133	\$102,468	5022	21.23	1066	1563	1937
45	019	0020.07	Upper	No	180.26	\$105,100	\$189,453	\$148,036	3749	8.56	321	1174	1327
45	019	0020.08	Moderate	No	74.72	\$105,100	\$78,531	\$61,366	4703	28.26	1329	1015	1562
45	019	0020.09	Upper	No	126.76	\$105,100	\$133,225	\$104,103	4264	39.94	1703	1475	1881
45	019	0021.03	Middle	No	101.98	\$105,100	\$107,181	\$83,750	4771	41.23	1967	1288	1632
45	019	0021.04	Upper	No	281.59	\$105,100	\$295,951	\$231,250	2012	4.82	97	900	2745
45	019	0021.05	Upper	No	157.79	\$105,100	\$165,837	\$129,583	2184	3.43	75	1025	1870
45	019	0021.06	Upper	No	128.36	\$105,100	\$134,906	\$105,417	3543	18.83	667	911	1162
45	019	0021.07	Middle	No	109.98	\$105,100	\$115,589	\$90,321	11798	29.22	3447	2610	3330
45	019	0021.08	Middle	No	110.31	\$105,100	\$115,936	\$90,590	2742	30.49	836	726	1110
45	019	0022.00	Middle	No	107.98	\$105,100	\$113,487	\$88,676	2848	50.18	1429	904	1218

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	019	0023.00	Middle	No	81.86	\$105,100	\$86,035	\$67,232	1884	36.57	689	676	1174
45	019	0024.01	Moderate	No	57.50	\$105,100	\$60,433	\$47,226	1468	51.84	761	474	653
45	019	0024.02	Low	No	48.52	\$105,100	\$50,995	\$39,848	2627	63.84	1677	814	1200
45	019	0025.03	Moderate	No	75.84	\$105,100	\$79,708	\$62,284	2382	55.37	1319	629	1039
45	019	0025.04	Middle	No	87.79	\$105,100	\$92,267	\$72,102	5169	45.17	2335	1621	2331
45	019	0026.04	Upper	No	120.05	\$105,100	\$126,173	\$98,594	3619	30.17	1092	912	1138
45	019	0026.05	Moderate	No	72.11	\$105,100	\$75,788	\$59,219	3907	47.53	1857	1010	1547
45	019	0026.06	Upper	No	130.14	\$105,100	\$136,777	\$106,875	2130	12.30	262	840	932
45	019	0026.11	Middle	No	103.12	\$105,100	\$108,379	\$84,688	3007	24.81	746	623	852
45	019	0026.12	Middle	No	82.62	\$105,100	\$86,834	\$67,857	6677	46.82	3126	982	1632
45	019	0026.13	Middle	No	97.49	\$105,100	\$102,462	\$80,063	5255	31.36	1648	1354	1733
45	019	0026.14	Middle	No	83.32	\$105,100	\$87,569	\$68,425	3469	40.07	1390	718	1010
45	019	0027.01	Middle	No	94.44	\$105,100	\$99,256	\$77,560	2597	59.95	1557	263	603
45	019	0027.02	Moderate	No	60.39	\$105,100	\$63,470	\$49,595	4679	67.26	3147	896	1531
45	019	0028.01	Upper	No	132.87	\$105,100	\$139,646	\$109,118	4409	22.09	974	1565	1951
45	019	0028.02	Upper	No	132.42	\$105,100	\$139,173	\$108,750	2663	10.10	269	988	1260
45	019	0029.00	Middle	No	87.18	\$105,100	\$91,626	\$71,599	2839	33.29	945	995	1280
45	019	0030.00	Upper	No	182.29	\$105,100	\$191,587	\$149,701	3897	9.06	353	1108	1386
45	019	0031.04	Low	No	28.27	\$105,100	\$29,712	\$23,223	5741	76.43	4388	496	1230
45	019	0031.05	Low	No	40.64	\$105,100	\$42,713	\$33,382	4018	82.70	3323	562	1098
45	019	0031.06	Moderate	No	63.69	\$105,100	\$66,938	\$52,308	8631	57.80	4989	2817	3815
45	019	0031.07	Moderate	No	63.09	\$105,100	\$66,308	\$51,818	7501	65.27	4896	1226	1817
45	019	0031.08	Moderate	No	77.70	\$105,100	\$81,663	\$63,813	3797	77.98	2961	907	1716
45	019	0031.09	Middle	No	118.59	\$105,100	\$124,638	\$97,396	3376	59.98	2025	1068	1675
45	019	0031.10	Moderate	No	50.89	\$105,100	\$53,485	\$41,798	7197	71.11	5118	1630	2660
45	019	0031.11	Moderate	No	63.00	\$105,100	\$66,213	\$51,743	5102	81.40	4153	784	1783
45	019	0031.13	Moderate	No	63.88	\$105,100	\$67,138	\$52,462	4771	64.20	3063	466	1014
45	019	0031.15	Low	No	47.11	\$105,100	\$49,513	\$38,695	7372	53.35	3933	1275	2084
45	019	0031.16	Moderate	No	56.69	\$105,100	\$59,581	\$46,563	4736	60.71	2875	488	791

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45	019	0031.17	Middle	No	80.84	\$105,100	\$84,963	\$66,394	3686	50.79	1872	1474	1811
45	019	0032.00	Moderate	No	64.61	\$105,100	\$67,905	\$53,065	1638	36.94	605	0	393
45	019	0033.00	Moderate	No	62.05	\$105,100	\$65,215	\$50,962	3763	82.99	3123	558	1620
45	019	0034.00	Low	No	37.36	\$105,100	\$39,265	\$30,688	4870	73.26	3568	521	1524
45	019	0035.00	Middle	No	118.91	\$105,100	\$124,974	\$97,656	3333	19.32	644	1030	1494
45	019	0036.00	Middle	No	103.45	\$105,100	\$108,726	\$84,958	2729	32.98	900	697	1263
45	019	0037.00	Moderate	No	68.41	\$105,100	\$71,899	\$56,184	3291	81.40	2679	336	1518
45	019	0038.00	Moderate	No	62.64	\$105,100	\$65,835	\$51,447	3187	85.41	2722	836	1548
45	019	0039.00	Middle	No	82.52	\$105,100	\$86,729	\$67,770	2973	52.44	1559	404	821
45	019	0040.00	Low	No	49.76	\$105,100	\$52,298	\$40,867	2411	91.75	2212	238	932
45	019	0043.00	Low	No	30.77	\$105,100	\$32,339	\$25,273	2144	91.51	1962	322	1036
45	019	0044.00	Moderate	No	64.52	\$105,100	\$67,811	\$52,986	2240	84.55	1894	365	883
45	019	0046.07	Upper	No	145.99	\$105,100	\$153,435	\$119,896	5719	10.68	611	1127	1811
45	019	0046.09	Upper	No	133.20	\$105,100	\$139,993	\$109,394	7846	23.66	1856	2421	3475
45	019	0046.10	Upper	No	153.65	\$105,100	\$161,486	\$126,188	5007	22.41	1122	1405	1690
45	019	0046.12	Middle	No	85.94	\$105,100	\$90,323	\$70,579	7245	13.24	959	1897	3041
45	019	0046.13	Upper	No	292.31	\$105,100	\$307,218	\$240,055	1595	7.71	123	619	668
45	019	0046.14	Upper	No	162.23	\$105,100	\$170,504	\$133,231	7689	20.15	1549	2104	2313
45	019	0046.15	Upper	No	282.77	\$105,100	\$297,191	\$232,221	5406	12.02	650	1681	1854
45	019	0046.16	Upper	No	154.32	\$105,100	\$162,190	\$126,737	9300	13.81	1284	2919	3425
45	019	0046.17	Upper	No	192.94	\$105,100	\$202,780	\$158,451	9958	13.23	1317	2898	2922
45	019	0046.18	Upper	No	133.35	\$105,100	\$140,151	\$109,513	6534	14.55	951	1667	1700
45	019	0046.19	Upper	No	142.45	\$105,100	\$149,715	\$116,985	5467	14.51	793	1502	1727
45	019	0046.20	Middle	No	110.58	\$105,100	\$116,220	\$90,813	5455	9.70	529	1384	1705
45	019	0046.21	Upper	No	214.38	\$105,100	\$225,313	\$176,055	5968	12.25	731	1958	2247
45	019	0046.22	Upper	No	203.14	\$105,100	\$213,500	\$166,823	4013	17.42	699	1844	1967
45	019	0047.01	Upper	No	165.12	\$105,100	\$173,541	\$135,604	5804	9.73	565	2025	2699
45	019	0047.02	Upper	No	130.14	\$105,100	\$136,777	\$106,875	2332	18.01	420	577	1044

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45	019	0048.00	Upper	No	202.67	\$105,100	\$213,006	\$166,442	1891	6.40	121	646	963
45	019	0049.01	Upper	No	176.71	\$105,100	\$185,722	\$145,119	1838	6.64	122	662	1372
45	019	0049.02	Upper	No	185.31	\$105,100	\$194,761	\$152,188	2509	5.58	140	1022	2103
45	019	0050.01	Middle	No	97.92	\$105,100	\$102,914	\$80,417	1696	44.87	761	551	634
45	019	0050.02	Moderate	No	71.79	\$105,100	\$75,451	\$58,958	3111	50.69	1577	1036	1483
45	019	0051.00	Upper	No	181.78	\$105,100	\$191,051	\$149,286	1639	29.10	477	346	569
45	019	0053.00	Moderate	No	55.81	\$105,100	\$58,656	\$45,833	3629	65.22	2367	419	1277
45	019	0054.00	Low	No	37.40	\$105,100	\$39,307	\$30,719	2100	81.33	1708	277	540
45	019	0055.00	Moderate	No	67.08	\$105,100	\$70,501	\$55,094	1377	85.40	1176	239	501
45	019	0056.01	Upper	No	121.86	\$105,100	\$128,075	\$100,080	10428	29.34	3060	1942	2218
45	019	0056.02	Upper	No	131.11	\$105,100	\$137,797	\$107,678	6558	27.87	1828	1786	2129
45	019	0057.01	Upper	No	148.40	\$105,100	\$155,968	\$121,875	5736	17.24	989	1818	2034
45	019	0057.02	Upper	No	122.18	\$105,100	\$128,411	\$100,337	3790	23.14	877	995	1071
45	019	0058.00	Upper	No	131.66	\$105,100	\$138,375	\$108,125	8075	29.41	2375	1893	2306
45	019	0059.00	Upper	No	150.86	\$105,100	\$158,554	\$123,897	5521	26.14	1443	997	1585
45	019	9901.00	Unknown	No	0.00	\$105,100	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	015	0201.01	Moderate	No	57.52	\$105,100	\$60,454	\$47,237	2974	60.63	1803	1009	1617
45	015	0201.02	Moderate	No	74.30	\$105,100	\$78,089	\$61,020	4063	41.94	1704	899	1548
45	015	0202.01	Low	No	34.30	\$105,100	\$36,049	\$28,173	3507	53.01	1859	938	1605
45	015	0202.02	Low	No	38.22	\$105,100	\$40,169	\$31,395	2926	87.05	2547	821	1703
45	015	0203.01	Moderate	No	71.69	\$105,100	\$75,346	\$58,878	3062	18.52	567	1163	1455
45	015	0203.03	Moderate	No	67.95	\$105,100	\$71,415	\$55,802	1833	53.74	985	742	871
45	015	0203.04	Moderate	No	71.09	\$105,100	\$74,716	\$58,382	4476	21.96	983	1325	2071
45	015	0204.01	Low	No	49.08	\$105,100	\$51,583	\$40,313	3890	37.20	1447	1182	1833
45	015	0204.04	Upper	No	150.79	\$105,100	\$158,480	\$123,839	6963	20.92	1457	1368	1767
45	015	0204.05	Moderate	No	65.15	\$105,100	\$68,473	\$53,510	3447	57.88	1995	1037	1328
45	015	0204.06	Upper	No	304.42	\$105,100	\$319,945	\$250,001	2858	12.49	357	476	427
45	015	0204.07	Upper	No	152.09	\$105,100	\$159,847	\$124,907	9274	12.35	1145	1638	1744
45	015	0205.03	Middle	No	109.27	\$105,100	\$114,843	\$89,741	5227	33.98	1776	1696	2480
45	015	0205.04	Moderate	No	74.64	\$105,100	\$78,447	\$61,304	4151	48.01	1993	1250	1814
45	015	0205.05	Middle	No	89.62	\$105,100	\$94,191	\$73,600	4699	51.10	2401	1164	1395
45	015	0205.06	Moderate	No	79.09	\$105,100	\$83,124	\$64,951	6008	47.15	2833	1459	1805
45	015	0206.01	Middle	No	113.78	\$105,100	\$119,583	\$93,446	4792	34.83	1669	1160	1373
45	015	0206.02	Middle	No	112.59	\$105,100	\$118,332	\$92,468	7949	38.71	3077	1893	2189
45	015	0207.07	Middle	No	102.66	\$105,100	\$107,896	\$84,310	7411	47.60	3528	1797	2082
45	015	0207.10	Middle	No	89.33	\$105,100	\$93,886	\$73,367	7202	39.93	2876	1857	2269
45	015	0207.11	Upper	No	121.33	\$105,100	\$127,518	\$99,639	14020	28.00	3925	3800	3915
45	015	0207.12	Moderate	No	72.48	\$105,100	\$76,176	\$59,524	3411	20.76	708	971	1459
45	015	0207.13	Middle	No	108.10	\$105,100	\$113,613	\$88,778	7268	31.81	2312	1279	1608
45	015	0207.14	Middle	No	114.02	\$105,100	\$119,835	\$93,642	6016	38.31	2305	1372	1800
45	015	0207.15	Moderate	No	73.98	\$105,100	\$77,753	\$60,757	3912	37.83	1480	1156	1774
45	015	0207.16	Middle	No	93.36	\$105,100	\$98,121	\$76,676	8619	44.47	3833	2140	2971

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	015	0207.17	Moderate	No	60.37	\$105,100	\$63,449	\$49,583	5246	51.20	2686	1327	2141
45	015	0207.18	Moderate	No	66.89	\$105,100	\$70,301	\$54,935	6953	55.79	3879	985	1435
45	015	0207.19	Moderate	No	77.36	\$105,100	\$81,305	\$63,531	5283	42.15	2227	1407	1714
45	015	0207.20	Middle	No	118.12	\$105,100	\$124,144	\$97,009	4816	25.50	1228	1383	1543
45	015	0207.21	Upper	No	152.72	\$105,100	\$160,509	\$125,417	3384	38.33	1297	848	1044
45	015	0207.22	Upper	No	138.00	\$105,100	\$145,038	\$113,333	3151	24.12	760	1155	1261
45	015	0207.23	Middle	No	100.01	\$105,100	\$105,111	\$82,138	3093	40.19	1243	844	1263
45	015	0207.24	Middle	No	81.91	\$105,100	\$86,087	\$67,273	4034	30.74	1240	0	447
45	015	0207.25	Moderate	No	62.02	\$105,100	\$65,183	\$50,938	1562	32.20	503	21	586
45	015	0208.04	Moderate	No	65.80	\$105,100	\$69,156	\$54,041	3030	61.42	1861	987	1156
45	015	0208.06	Moderate	No	65.03	\$105,100	\$68,347	\$53,412	3717	49.34	1834	887	1357
45	015	0208.07	Upper	No	125.42	\$105,100	\$131,816	\$103,000	10031	52.80	5296	2527	3128
45	015	0208.08	Middle	No	83.62	\$105,100	\$87,885	\$68,676	3802	58.13	2210	785	1209
45	015	0208.09	Moderate	No	77.92	\$105,100	\$81,894	\$63,997	3294	53.92	1776	976	1288
45	015	0208.10	Moderate	No	75.28	\$105,100	\$79,119	\$61,827	3861	60.71	2344	1001	1424
45	015	0208.11	Moderate	No	62.40	\$105,100	\$65,582	\$51,250	4779	63.21	3021	652	847
45	015	0208.12	Upper	No	134.99	\$105,100	\$141,874	\$110,861	6008	25.90	1556	2237	2567
45	015	0209.01	Low	No	48.58	\$105,100	\$51,058	\$39,896	1652	45.16	746	377	709
45	015	0209.03	Middle	No	101.11	\$105,100	\$106,267	\$83,036	3412	29.37	1002	1095	1293
45	015	0209.04	Middle	No	110.77	\$105,100	\$116,419	\$90,972	4129	38.31	1582	1229	1656
45	015	0210.00	Moderate	No	51.48	\$105,100	\$54,105	\$42,281	4666	46.40	2165	1239	2034
45	015	9801.00	Unknown	No	0.00	\$105,100	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

**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](http://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.

<b>Loan Portfolio Distribution as of 09/30/2025</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total Real Estate Loans</b>	<b>681,943</b>	<b>81.5</b>
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
<b>Total Loans</b>	<b>837,035</b>	<b>100.0</b>
<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.

<b>Description of Assessment Area Geographies – 2015 ACS Data</b>						
<b>Assessment Area</b>	<b>Low-Income</b>	<b>Moderate-Income</b>	<b>Middle-Income</b>	<b>Upper-Income</b>	<b>NA*</b>	<b>Total</b>
Charleston Assessment Area	14	15	23	32	3	<b>87</b>
<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 Median Gross Rent Families Below Poverty Level		\$397,251 \$1,265 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%
<b>Charleston-North Charleston, South Carolina MSA Median Family Income (16700)</b>				
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 9<sup>th</sup> 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 42<sup>nd</sup> 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 (%)
<b>Beacon Community Bank</b>	<b>\$957,482</b>	<b>110.0</b>
Similarly Situated Institution #1	\$575,834	65.4
Similarly Situated Institution #2	\$1,124,958	102.0

*Source: Call Reports 9/30/2022 – 9/30/2025*

### **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	
<b>Subtotal</b>	<b>111</b>	<b>82.2</b>	<b>24</b>	<b>17.8</b>	<b>135</b>	<b>121,321</b>	<b>88.4</b>	<b>15,916</b>	<b>11.6</b>	<b>137,237</b>	
Small Business											
2024	95	59.4	65	40.6	160	14,811	74.2	5,142	25.8	19,953	
<b>Subtotal</b>	<b>95</b>	<b>59.4</b>	<b>65</b>	<b>40.6</b>	<b>160</b>	<b>14,811</b>	<b>74.2</b>	<b>5,142</b>	<b>25.8</b>	<b>19,953</b>	
Consumer											
2024	294	42.5	398	57.5	692	16,403	45.8	19,423	54.2	35,826	
<b>Subtotal</b>	<b>294</b>	<b>42.5</b>	<b>398</b>	<b>57.5</b>	<b>692</b>	<b>16,403</b>	<b>45.8</b>	<b>19,423</b>	<b>54.2</b>	<b>35,826</b>	

*Source: Bank Data. Due to rounding, totals may not equal 100.0%.*

### **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.

<b>Geographic Distribution of Consumer Auto Loans</b>					
<b>Tract Income Level</b>	<b>% of Households</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total</b>	<b>100.0</b>	<b>294</b>	<b>100.0</b>	<b>16,403</b>	<b>100.0</b>

*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.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner Occupied Housing Units</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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	-	-	-	-
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>77</b>	<b>100.0</b>	<b>87,859</b>	<b>100.0</b>

*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.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total</b>	<b>100.0</b>	<b>95</b>	<b>100.0</b>	<b>14,811</b>	<b>100.0</b>

*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.

<b>Distribution of Consumer Auto Loans by Borrower Income Level</b>					
<b>Borrower Income Level</b>	<b>% of Households</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total</b>	<b>100.0</b>	<b>294</b>	<b>100.0</b>	<b>16,403</b>	<b>100.0</b>

*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.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>HMDA Aggregate % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>77</b>	<b>100.0</b>	<b>87,859</b>	<b>100.0</b>

*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.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$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	-	-	-	-
<b>Totals</b>	<b>100.0</b>	<b>95</b>	<b>100.0</b>	<b>14,811</b>	<b>100.0</b>

*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.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
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
<b>Total</b>	<b>2</b>	<b>1,538</b>	<b>2</b>	<b>2,450</b>	<b>13</b>	<b>15,458</b>	<b>5</b>	<b>19,935</b>	<b>22</b>	<b>39,381</b>
<i>Source: Bank Data</i>										

<b>Community Development Loans by Year</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
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
<b>Total</b>	<b>2</b>	<b>1,538</b>	<b>2</b>	<b>2,450</b>	<b>13</b>	<b>15,458</b>	<b>5</b>	<b>19,935</b>	<b>22</b>	<b>39,381</b>
<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.

<b>Community Development Qualified Investments by Year</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2025 (YTD)	1	1,127	-	-	-	-	-	-	1	1,127
<b>Subtotal</b>	<b>1</b>	<b>1,127</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>1,127</b>
Qualified Grants & Donations	-	-	9	39	1	10	-	-	10	49
<b>Total</b>	<b>1</b>	<b>1,127</b>	<b>9</b>	<b>39</b>	<b>1</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>1,176</b>
<i>Source: Bank Data.</i>										

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.

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

*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

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**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](http://www.consumerfinance.gov/hmda)).