



CRA Public File

April 2025



Loyal Trust Bank

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC), evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged. You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a list of the banks that are scheduled for CRA examination by the FDIC for the next two quarters. This list is available through the FDIC's website at FDIC.gov. You may send written comments about our performance in helping to meet community credit needs to Ken Simmons, Compliance Officer, 11675 Medlock Bridge Road Johns Creek, Georgia 30097; or to the FDIC at 10 10th Street, NE, Suite 800 Atlanta, GA 30309-3849, and FDIC Regional Director. You may also submit comments electronically to the FDIC through the FDIC's website at www.FDIC.gov/regulations/cra. Your written comments, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public. You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

CRA Performance Evaluation

Loyal Trust Bank' most recent performance evaluation dated November 15, 2021 may be obtained from the Federal Financial Institution Examination Council (FFIEC) at the following address. The Bank's performance rating is Satisfactory.

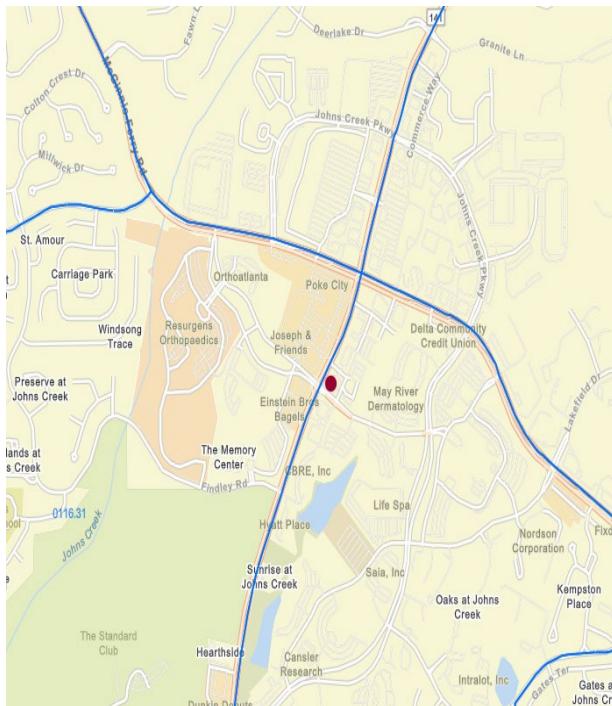
CRA Performance Evaluation (fdic.gov)

https://crapes.fdic.gov/publish/2021/59182_211115.PDF

Main Office and Branch Locations

Loyal Trust Bank has one Banking facility located at:

11675 Medlock Bridge Rd, Johns Creek, GA 30097



Matched Address	
Address	11675 Medlock Bridge Rd, Duluth, Georgia, 30097
MSA/MD Code	12054
State Code	13
County Code	121
Tract Code	0116.49
MSA/MD Name	ATLANTA-SANDY SPRINGS-ROSWELL, GA
State Name	GEORGIA
County Name	FULTON COUNTY

Hours of Operation:

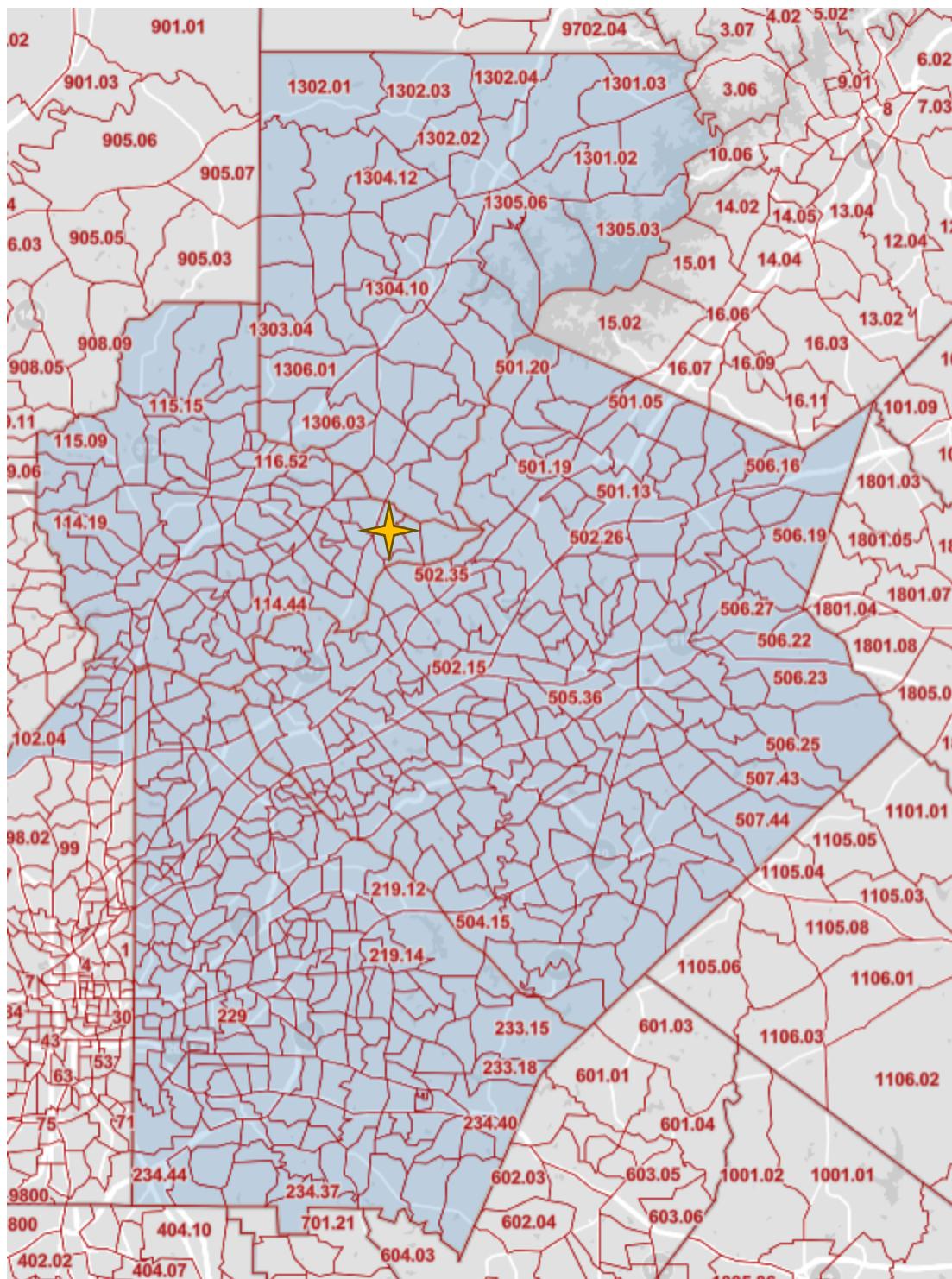
Monday	9 AM–4:30 PM
Tuesday	9 AM–4:30 PM
Wednesday	9 AM–4:30 PM
Thursday	9 AM–4:30 PM
Friday	9 AM–5 PM
Saturday	9 AM–1 PM
Sunday	Closed

Loyal Trust Bank has not opened or closed Branches during the prior two years.

HMDA and CRA Data Reporting

Loyal Trust Bank is considered a small financial institution. As such the Bank does not report loan data for either CRA or HMDA reporting.

[Map of Loyal Trust Bank's Assessment Area](#) may also be viewed on the Census.gov website by clicking this hyperlink.



Bank Location

Loyal Trust Bank's Listing of Product and Services include

Business Products

- Small Business Checking
- Premier Business Interest Checking
- Analysis Business Checking
- IOLTA Checking
- Business Savings
- Premier Business Money Market
- Max Business Money Market
- Business Certificate of Deposit
- Debit Card

Personal Products

- Personal Simple Checking
- Personal Interest Checking
- Senior Checking
- Personal Savings
- Student and Minor Savings
- Premier Money Market Savings
- Max Money Market Savings
- Personal Installment Savings
- Personal Certificate of Deposit
- Debit Card

Business eServices

- Online Banking & Bill Services
- Mobile Banking
- Digital Wallet

Personal eServices

- Online Banking & Bill Pay
- Mobile Banking
- Digital Wallet
- Zelle

Business Cash Management

- Remote Deposit Capture
- Merchant Card Services
- ACH Services
- Wire Transfer

Commercial Lending Products

- Commercial and Industrial Loans
- Small Business Administration (SBA) Loans
- Commercial Real Estate
- Construction Lending

Residential Lending Products

- Conventional Mortgages (Fixed Rate & Adjustable)
- Jumbo Mortgage (Fixed Rate & Adjustable)

Loyal Trust Bank's Loan to Deposit Ratios for the Bank during the past two years were:

March	2023	88%
June	2023	97%
September	2023	105%
December	2023	87%
March	2024	88%
June	2024	91%
September	2024	92%
December	2024	100%
March	2025	92%

Community Comments

Loyal Trust Bank has received no comments from the public during the current year or the two previous years about how the bank is helping meet community credit needs.