



FIRST BANK

Community Reinvestment Act
Public File

As of April 1, 2025

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Public Comments

First Bank (Bank) is committed to serving the needs of the communities within our footprint; and we consider it both an honor and obligation to be that Bank whom these communities consider when there is a need. The Bank welcomes feedback from the communities we serve, and we have an obligation to share any comments or complaints in the Community Reinvestment Act Public File.

The branches within our served communities have files of thank you notes and courtesy letters of gratitude for employees who have given their time and/or for the bank's donation to an important cause within that community. These files can be shared with the public upon request.

Any community reinvestment complaints that the Bank receives must be made available to the public also.

If a complaint/comment is received, it will be added to the CRA Public File and retained for 2 years. As of the last CRA exam in December 2022, the Bank has not received any complaints regarding community reinvestment.

OCC Public Disclosure

Refer to Exhibit A for a copy of the Bank's most recent OCC Public Disclosure of the Community Reinvestment Act (CRA) Performance Evaluation, as of December 5, 2022, on file.

Below is the Bank's overall CRA rating per the December 5, 2022, OCC Public Disclosure:

Institution's CRA Rating: This institution is rated Satisfactory.

The lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

Branch and ITM (Virtual Teller) Locations

First National Bank of Carmi - (Corporate Offices)

201 E. Main St.

Carmi, IL 62821

Telephone (618) 382-4118

Census Tract #9580

Opened January 1, 1894

Full Service ITM/VT On-site

First National Bank of Carmi - (West Carmi Financial Center)

1206 W. Main St.

Carmi, IL 62821

Telephone (618) 382-3195

Census Tract #9581

Opened May 15, 1990

2 Full Service ITMs/VT On-site

First Bank in Grayville - (Grayville Financial Center)

102 S. Court St.

Grayville, IL 62844

Telephone (618) 375-2200

Census Tract #9582

Opened September 15, 1996

Full Service ITM/VT On-site

First Bank in Mt. Carmel - (Mt. Carmel Financial Center)

601 N. Market St.

Mt. Carmel, IL 62863

Telephone (618) 263-3833

Census Tract #9574

Purchased July 12, 2002

Full Service ITM/VT On-site

First Bank in Lawrenceville - (Lawrenceville Financial Center)

2201 James Street

Lawrenceville, IL 62439

Telephone (618) 943-1038

Census Tract #8811

Purchased November 30, 2020

Full Service ITM/VT On-site

First Bank in Mt. Vernon - (Mt. Vernon Financial Center)

450 Southwind Plaza

Mt. Vernon, IN 47620

Telephone (812) 838-8404

Census Tract #0407

Opened August 29, 2005

Full Service ITM/VT On-site

First Bank in Poseyville - (Poseyville Financial Center)

6960 Frontage Rd

Poseyville, IN 47633

Telephone (812) 874-1900

Census Tract # 0401

Opened September 4, 2007

Full Service ITM/VT On-site

First Bank in Haubstadt - (Haubstadt Financial Center)

101 E. State Road 68

Haubstadt, IN 47639

Telephone (812) 768-0000

Census Tract #0502.02

Purchased November 30, 2020

Full Service ITM/VT On-site

Branch and ITM (Virtual Teller) Locations (cont.)

First Bank in Princeton - (Princeton Financial Center)

2820 W Broadway

Princeton, IN 47670

Telephone (812) 386-8463

Census Tract #0504.02

Opened October 6, 2008

Full Service ITM/VT On-site

First Bank in Vincennes - (Vincennes Financial Center)

1231 Hart Street

Vincennes, IN 47591

Telephone (812) 882-5560

Census Tract #9556

Purchased November 30, 2020

Full Service ITM/VT On-site

First Bank in Evansville - (East Side Evansville Financial Center)

7500 Eagle Crest Blvd.

Evansville, IN 47715

Telephone (812) 401-8404

Census Tract # 0038.03

Opened January 3, 2011

Full Service ITM/VT On-site

First Bank in Evansville - (West Side Evansville Financial Center)

111 S Red Bank Road

Evansville IN 47712

Telephone (812) 266-2600

Census Tract# 0104.04

Opened June 2012

Full Service ITM/VT On-site

Available Services by Location

Financial Center Location: 201 E. Main St.
Carmi, IL 62821

Lobby Hours:	Monday - Friday	8:30am to 4:00pm CST
Virtual Teller Hours¹:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
- Student savings
- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- 3x5 \$16.62/yr.
- 5x5 \$28.71/yr.
- 3x10 \$22.27/yr.
- 5x10 \$50.11/yr.
- 10x10 \$79.92/yr.

¹ Downtown, Grayville, Princeton, & Red Bank locations only have Virtual Teller for drive – ups.

Available Services by Location (cont.)

Financial Center Location: 1206 W. Main St.
Carmi, IL 62821

Lobby Hours:	Monday - Thursday	8:30am to 4:00pm CST
	Friday	8:30am to 5:00pm CST
Drive - Up Hours:	Monday - Thursday	8:00am to 4:00pm CST
	Friday	8:00am to 5:00pm CST
	Saturday	9:00am to 12:00pm CST
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
- Student savings
- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Credit Cards

Note: All other loan type requests are referred to the 201 E. Main St., Carmi, IL Financial Center.

Safe Deposit Boxes Available & Fees

- Safe deposit boxes are not currently available for this Financial Center.

Available Services by Location

Financial Center Location: 102 S. Court St.
Grayville, IL 62844

Lobby Hours:	Monday - Friday	12:00pm to 4:00pm CST
Virtual Teller Hours¹:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
- Student savings
- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- 3x10 \$33.12/yr.
- 5x10 \$50.11/yr.

¹Downtown, Grayville, Princeton, & Red Bank locations only have Virtual Teller for drive – ups.

Available Services by Location

Financial Center Location: 601 N. Market St.
Mt. Carmel, IL 62863

Lobby Hours:	Monday - Thursday	8:30am to 4:00pm CST
	Friday	8:30am to 5:00pm CST
Drive - Up Hours:	Monday - Thursday	8:00am to 4:00pm CST
	Friday	8:00am to 5:00pm CST
	Saturday	9:00am to 12:00pm CST
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
- Student savings
- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- | | | | |
|--------|-------------|---------|-------------|
| • 3x5 | \$16.62/yr. | • 6x10 | \$55.12/yr. |
| • 5x5 | \$28.71/yr. | • 10x10 | \$79.92/yr. |
| • 3x10 | \$44.54/yr. | | |
| • 4x10 | \$47.12/yr. | | |

Available Services by Location (cont.)

Financial Center Location: 2201 James Street
Lawrenceville, IL 62439

Lobby Hours:	Monday - Friday	8:00am to 4:00pm CST
	Closed Daily	1:00pm to 2:00pm CST
Drive - Up Hours:	Monday - Friday	8:00am to 4:00pm CST
	Closed Daily	1:00pm to 2:00pm CST
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
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- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- 3x5 \$16.62/yr.
- 5x10 \$50.11/yr.
- 10x10 \$60.00/yr.

Available Services by Location (cont.)

Financial Center Location: 450 Southwind Plaza
Mt. Vernon, IN 47620

Lobby Hours:	Monday - Thursday	8:30am to 4:00pm CST
	Friday	8:30am to 5:00pm CST
Drive - Up Hours:	Monday - Thursday	8:30am to 4:00pm CST
	Friday	8:30am to 5:00pm CST
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
- Student savings
- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- 3x5 \$16.62/yr.
- 5x10 \$30.12/yr.
- 7x10 \$49.11/yr.
- 10x10 \$69.92/yr.

Available Services by Location (cont.)

Financial Center Location: 6960 Frontage Road
Poseyville, IN 47633

Lobby Hours:	Monday - Thursday	8:30am - 4:00pm CST
	Friday	8:30am - 5:00pm CST
	Closed Daily	1:00pm - 2:00pm CST
Drive - Up Hours:	Monday - Thursday	8:30am to 4:00pm CST
	Friday	8:30am - 5:00pm CST
	Closed Daily	1:00pm - 2:00pm CST
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
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- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- 3x5 \$16.62/yr.
- 5x5 \$28.71/yr.
- 8x8 \$52.42/yr.

Available Services by Location (cont.)

Financial Center Location: 101 E. State Road 68
Haubstadt, IN 47639

Lobby Hours:	Monday - Friday	8:00am – 4:00pm CST
	Closed Daily	1:00pm - 2:00pm CST
Drive - Up Hours:	Monday - Friday	8:00am to 4:00pm CST
	Closed Daily	1:00pm - 2:00pm CST
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
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- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Self Service Boxes Available & Fees

- Only Self-Service boxes are available at this Financial Center free of charge. New boxes are no longer being offered.

Available Services by Location (cont.)

Financial Center Location: 2820 W. Broadway
Princeton, IN 47670

Lobby Hours:	Monday - Thursday	8:30am - 4:00pm CST
	Friday	8:30am - 5:00pm CST
	Closed Daily	1:00pm - 2:00pm CST
Virtual Teller Hours¹:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
- First Advantage checking
- Basic Business checking
- Small Business checking
- Interest Business checking
- Business Analysis checking
- Regular savings
- Regular Business savings
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- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- Safe deposit boxes are not currently available for this Financial Center.

¹ Downtown, Grayville, Princeton, & Red Bank locations only have Virtual Teller for drive – ups.

Available Services by Location (cont.)

Financial Center Location: 1231 Hart Street
Vincennes, IN 47591

Drive - Up Hours:	Monday - Friday	12:00pm to 4:00pm EST
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
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- Basic Business checking
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- Health Savings accounts
- Christmas Club accounts
- Main Street Money Market
- Certificates of Deposits (CD)
- Business Certificates of Deposits
- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Credit Cards

Note: All other loan type requests are referred to another branch location due to staffing in Vincennes.

Self Service Boxes Available & Fees

- Only Self-Service boxes are available at this Financial Center free of charge. New boxes are no longer being offered.

Available Services by Location (cont.)

Financial Center Location: 7500 Eagle Crest Blvd.
Evansville, IN 47715

Lobby Hours:	Monday - Thursday	8:30am to 4:00pm CST
	Friday	8:30am to 5:00pm CST
Drive - Up Hours:	Monday - Thursday	8:30am to 4:00pm CST
	Friday	8:30am to 5:00pm CST
Virtual Teller Hours:	Monday - Sunday	24/7
	Monday - Friday	8:00am to 4:00pm CST
Virtual Teller Video Chat Hours:		

Night Deposit Drop Box Available

Deposit Products Available

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- First Essential checking
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- Individual Retirement Accounts (IRA)

Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- Safe deposit boxes are not currently available for this Financial Center.

Available Services by Location (cont.)

Financial Center Location: 111 S. Red Bank Road
Evansville, IN 47712

Lobby Hours:	Monday - Thursday	8:30am to 4:00pm CST
	Friday	8:30am to 5:00pm CST
Virtual Teller Hours¹:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 am to 4:00pm CST

Night Deposit Drop Box Available

Deposit Products Available

Deposit products are the same for all First Bank locations. Service charges are the same for all locations and are listed separately at the end of this Financial Center section.

- First Essential checking
- First Interest checking
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Loan Products Available

Loan Fees are the same for all locations and are listed separately after the transaction fee schedule.

- Consumer installment loans
- Residential real estate loans
- Home equity loans
- Home improvement loans
- Letters of Credit loans
- Credit Cards
- Small Business Administration loans
- Commercial real estate loans
- Equipment loans
- Farm real estate loans
- Agriculture Equipment loans
- Community development loans
- Operating Lines of Credit
- Construction Loans

Safe Deposit Boxes Available & Fees

- 3x5 \$16.62/yr.
- 5x5 \$28.71/yr.
- 5x10 \$50.11/yr.
- 7x10 \$59.25/yr.
- 10x10 \$79.92/yr.

¹ Downtown, Grayville, Princeton, & Red Bank locations only have Virtual Teller for drive – ups.

HMDA Disclosure Statement

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. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

Legal Entity Identifier (LEI): 549300KH5RQTNDNNHM28

Institution Name: The First National Bank of Carmi

Loan-to-Deposit Ratio

2023

- Quarter 1 – 76.03%
- Quarter 2 – 80.07%
- Quarter 3 – 83.78%
- Quarter 4 – 81.20%

2024

- Quarter 1 – 81.00%
- Quarter 2 – 85.00%
- Quarter 3 – 86.00%
- Quarter 4 – 88.00%

Alternative Delivery Systems

Online Banking & Consumer Bill Pay

Bill Pay is free with all of our personal checking plans, however, there is a monthly inactivity fee when not used. This convenience saves time and money, it's easy to set up, and it enables you to pay your bills without having to write checks or address and stamp envelopes. Online banking services include transfer funds between internal & external accounts, view and download information on your accounts, reorder checks, make single or recurring payments with bill pay, view recent transactions, track bill payments, chat with bank employees, Card Management, & Money Manager.

Another feature available through online bill pay and our mobile app is person to person payments. This convenience feature allows you to make person-to-person payments electronically.

Mobile Banking

Clients can access their accounts anytime and anywhere with their mobile device with the use of the My First Bank Mobile app. With mobile banking, clients are able to view balances and transactions of their First Bank accounts, transfer funds between their accounts, pay bills, receive balance information, and view past account statements. Enrollment in mobile banking can easily be completed on a computer or web-enabled mobile device.

Mobile Check Deposit for Consumers

Clients can deposit a check with a tap of their mobile phone. With use of the My First Bank Mobile app, Mobile Check Deposit service allows the client to deposit checks anytime and anywhere with the ease of taking a picture.

Card Management

This is a tool to help clients manage and protect their First Bank Debit Card from fraud and suspicious activity. Card Management is built into First Bank Online Banking and the My First Bank Mobile App. It is free, easy-to-use, and puts the power to protect your debit card in your hands. You can prevent fraud if your card is lost or stolen by turning your card off from your phone. You can control spending by setting limits on withdrawals or transactions. You can customize spending ability of online, mobile, or in-store purchases. You can set alert notifications for each time a transaction is made. Lastly, you can block international or out-of-area transactions and create domestic travel notifications.

Digital Wallet

Pay with your First Bank Debit Mastercard using Apple Pay, Samsung Pay, or Google Pay at thousands of stores and participating apps.

Online Cash Management

Commercial clients with Cash Management may initiate and maintain ACH transaction files online. They can originate ACH files, both credit and debit, to accommodate such functions as direct deposit of payroll and collection of receivables. This premium package also includes transfers between accounts and making loan payments.

Remote Check Deposit for Commercial

First Bank's Remote Check Deposit service is secure, saves time and allows you to process receivables quicker to optimize cash flow. Remote Check Deposit is a great tool to make deposits from your

business, prevent delayed deposits due to inclement weather, access deposited check images for up to two years, and minimize deposit adjustments with built-in balancing and email confirmations.

My First Bank Business Deposit for Commercial

Use a mobile phone or tablet to deposit checks into a First Bank account any time, anywhere. The My First Bank Business Deposit app lets you designate employees who can make deposits, track all deposits, amounts, times and depositors with detailed reports, associate customer names, accounts and invoice numbers with payments, eliminate the hassle of losing or misplacing checks, and protect checks by securely depositing them as you receive them. The My First Bank Business Deposit app is available to First Bank clients with a business deposit account.

Debit Card

First Bank offers a Debit Card to clients. This card is a debit card that works like a check. This card can be used to make purchases wherever Mastercard is accepted. The funds are taken directly out of the client's checking account, eliminating check writing and identification hassles. The card gives the client 24-hour access to your funds. First Bank is a member of the Money Pass ATM network, which means you can use your First Bank Debit Card at any Money Pass ATM, ATM owner fees may apply. There are point-of-sale spending limits as well as ATM withdrawal limits associated with the debit card.

E-statements

With free e-statements, clients of First Bank receive their statements faster and more securely. An e-mail is sent to the client informing them that their statement is available and instructing them how to log on to Online Banking to access the file. Further, a client can view their e-statements with use of the My First Bank Mobile app.

Interactive Teller Machines (Virtual Teller)

Interactive teller machines (ITM) are a type of ATM that allows clients to communicate with a live Retail employee through video conferencing technology Monday through Friday during regular banking hours. First Bank refers to this as our Virtual Teller. The Virtual Teller encourages self-service but offers assistance from our staff when needed for more complex transactions or answering questions. The ITMs can serve the client in multiple ways, replicating most actions that are conducted typically in branch or drive-thru. This innovative technology helps bridge the gap between online banking and visiting a branch for personalized banking needs. First Bank clients can begin service by using their debit card, driver's license or by verifying their identity with a live First Bank employee.

First Bank is a member of the Money Pass ATM network giving you fee-free withdrawals when our ITMs are not nearby. Note that ATM owner fees may apply.

Check Ordering

Personal and business check orders can be placed online or mobile banking through Harland Clarke. This is as safe and secure as ordering them in person or over the phone and is quick and easy. Harland Clarke's website is easy and completely confidential as you place your order using First Bank's routing number and your checking account number. A client can access online check ordering either via utilizing online or mobile banking.

Online Mortgage Application

Applicants can fill out their mortgage application for a home loan at a time and place that is convenient for them. Apply online 24/7. The online mortgage application will walk clients through the process of filling out all the information needed to submit to one of our mortgage specialists. And this can be done anywhere

clients have access to the internet.

Online Consumer & Commercial Loan Application

Applicants can fill out their consumer or commercial application at a time and place that is convenient for them. Apply online 24/7. The online application will walk clients through the process of filling out all the information needed to submit to one of our loan specialists. And this can be done anywhere clients have access to the internet.

OpenAnywhere Online Consumer Deposit Account Opening

New and existing clients can utilize online account opening for consumer checking, savings, money markets, and certificates of deposits (CD) at a time and place that is convenient for them. The online account opening will walk clients through the process of filling out all the information needed to open an account.

Branch Openings and Closings for 2023-2025 (YTD)

There were no branches opened or closed in the current year or within the previous 2 calendar years.

Drive – up tubes were removed from the following locations in 2024:

- Carmi Main
- Grayville
- Princeton
- Red Bank

ATM/ITM (Virtual Teller) Openings and Closings for 2023-2025 (YTD)

Full-Service ATM On-Site

Enfield
105 E. Main St
Enfield, IL 62835
Census Tract# 9583

Purchased September 30, 1996
Closed February 22, 2023

Full-Service ATM On-Site

Albion
26 E. Elm St.
Albion, IL 62806
Census Tract # 9571

Purchased July 12, 2002
Closed February 15, 2024

Full Service ITM/VT On-Site

Carmi West (in-wall)
1206 W. Main St.
Carmi, IL 62821
Census Tract #9581

Opened August 8, 2024

In 2024, all First Bank ATMs were converted to ITMs equipped with Virtual Teller assistance for users.

Transaction Fee Schedule

As of 4/1/2025

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$32.75 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

ACH Block - per month, per entity	\$20.00
ACH Filter - per month, per entity	\$20.00
Bill Pay fee after 60 days of inactivity - per month	\$5.95
Bookkeeping research services - per hour	\$30.00
Bounce Protection overdraft item(s) fee	\$32.75
Business Payroll - per month	\$15.00
Business Remote Check Deposit - per month	\$35.00
Business Sweep - per month	\$25.00
Cash Management - per month, per entity	\$30.00
Cash Management wire fee - outgoing domestic	\$30.00
Cashier's Check - per check	\$6.00
Chargeback - per item	\$5.00
Christmas Club check fee	\$5.00
Collection item	\$10.00
Debit Card replacement fee	\$5.00
Dormant account - checking account - per month	\$5.00
Dormant account - savings account - per quarter (excludes Student Savings and Christmas Club)	\$5.00
Early account closure (within 90 days of opening)	\$15.00
Expedited Online Bill Pay payment - next day	\$19.95
Expedited Online Bill Pay payment - second day	\$14.95
Expedited Online Bill Pay payment - second day, electronic delivery	\$4.95
Fraud Fighter Bundle - per month, per entity*	\$30.00
Health Savings Account - per year	\$25.00
Indemnity bond - per lost document	\$5.00
Levies, summons, garnishments and subpoena processing fee - per hour (one hour minimum)	\$30.00
Line of Credit Sweep - per month	\$25.00
Money Market excess transaction fee - per item over 6 per month	\$0.50
Money service business - per month	\$100.00
My First Bank Business Deposit app - per month	\$25.00
Online Bill Pay for business accounts after 20 paid items - per month, per item	\$0.40
Photocopy fee - per page	\$0.25
Positive Pay - per month, per entity	\$15.00
Remit Plus Express - per month	\$175.00
Remit Plus Express per scan station - per month	\$50.00
Return item(s) for NSF fee - per item, per presentment	\$32.75
Same day ACH file fee - per transmitted item credit or debit	\$2.00
Savings excess transaction - per item over 9 per quarter	\$0.50
Stop payment fee - per item	\$25.00
Sweep transfer fee	\$7.50
Two signatures required at posting - per month	\$10.00
Wire fee - incoming domestic	\$10.00
Wire fee - incoming international	\$32.75
Wire fee - outgoing domestic	\$30.00
Wire fee - outgoing international	\$70.00
Withdrawal at non-MoneyPass ATM	\$1.00

* Fraud Fighter Bundle includes Positive Pay, and either ACH Block or ACH Filter

Loan Product Fees

Consumer Loan Fees

Origination Fee:	Direct and Indirect:	\$50.00
Loan Processing Fee:	Direct and Indirect:	\$100.00
Late fees:	IL:	5% or \$50.00 whichever is less
	IN:	\$25.00
Default Rate:	IL & IN:	18% after 30 days
UCC Filing Fees:	IL:	\$35.00
	IN:	\$25.00
Title Lien Fees:		
	IL: For duplicate and corrected titles only	\$50.00
	IN:	\$15.00
Extension fee:	IL & IN:	\$50.00

Mortgage Loan Fees

Appraisal:	Cost of Appraisal - Paid by borrower when appraisal is ordered and borrower provides their intent to proceed
Appraisal Review:	\$100.00
AVM Evaluation:	\$74.25
AVM Evaluation Review:	\$50.00
Credit report:	Actual cost from Credit Reporting Agency
Courier fee:	\$38.00
Doc Prep: IH ARM (Purchase, Refi, Lot):	\$250.00

Flood Certification:		\$18.00
Flood – Life of Loan:		\$7.00
Origination Fee:	Fannie Mae:	\$800.00
	In-House ARM:	\$300.00
	Construction (score 700+):	1% of loan amount
	Construction (score 699-650):	2% of loan amount
Recording Charges:		Actual cost of recording documents
Title Charges:		Actual cost from title company
Wire Fee:		\$40.00
Construction Inspections:		4 @ actual cost of inspections, Inspections at 25%, 50%, 75%, & 100% advanced
Extension Fee (Construction):		\$100.00
Rate Modification (In-house ARM):		\$500.00
Rate Modification (HELOC):		\$250.00
Extension Fee (HELOC):		\$25.00
Late fee:	IN & IL:	5% or \$50.00 whichever is less
Default Rate (HELOC):	IL & IN:	18% after 30 days
Annual Fee (HELOC):		\$100.00

Commercial Loan Fees

Origination Fees:	Loan Fees & Renewal Fees:	.10% of loan amount + \$400.00
Appraisal Fee:		Cost of appraisal paid by borrower when appraisal appraisal is ordered & buyer provides their intent to proceed
Appraisal Review:		\$100.00
AVM Evaluation (Single Family):		\$200.00

AVM Evaluation Review:	\$100.00
Evaluation Fee:	\$350.00
Evaluation Review:	\$100.00
Title Work:	Actual cost from title company
Flood:	\$24.00
UCC preliminary & final search fee for new loans (IL & IN):	\$80.00
UCC Search for renewals (IL & IN)	\$40.00
UCC Filing Fees:	IL: \$35.00
	IN: \$25.00
FSA Documentation Fee:	\$500.00 in addition to regular loan fee
SBA Packaging Fee:	1/2% maximum \$2,500.00
Letter of Credit Fee:	2% of commitment annually, minimum of \$400.00
Late Fee:	5% or \$75.00 whichever is greater
Extension Fee:	\$150.00
Rate Modification Fee:	50% of 1st years interest savings

CRA Assessment Area¹

First Bank has identified three assessment areas. They are the Illinois non-MSA, the Evansville MSA, and the Indiana non-MSA.

1. Illinois non-MSA:

- **White County**
 - 9580.00 – Moderate
 - 9581.00 – Middle
 - 9582.00 – Middle
 - 9583.00 – Middle
 - 9584.00 – Middle
 - 9999.99 – Middle
- **Wabash County**
 - 9572.00 – Middle
 - 9573.00 – Middle
 - 9574.00 – Middle
 - 9575.00 – Middle
 - 9999.99 – Middle
- **Lawrence County**
 - 8807.00 – Middle
 - 8808.00 – Middle
 - 8809.00 – Middle
 - 8810.00 – Middle
 - 8811.00 – Moderate
 - 9999.99 – Middle
- **Edwards County**
 - 9569.00 – Middle
 - 9570.00 – Middle
 - 9571.00 – Middle
 - 9999.99 – Middle

2. 21780 Evansville, IN – KY (Evansville MSA):

- **Warrick County**
 - 0301.00 – Middle
 - 0302.00 – Middle
 - 0303.00 – Middle
 - 0304.00 – Middle
 - 0305.01 – Upper

¹ Tract data from FFIEC Census Reports

- 0305.02 – Middle
- 0306.01 – Middle
- 0306.02 – Middle
- 0307.03 – Upper
- 0307.04 – Upper
- 0307.06 – Upper
- 0307.07 – Upper
- 0307.08 – Upper
- 0307.09 – Upper
- 0308.01 – Upper
- 0308.02 – Upper

- **Vanderburgh County**

- 0001.00 – Moderate
- 0002.03 – Middle
- 0002.04 – Moderate
- 0002.05 – Moderate
- 0003.00 – Moderate
- 0004.00 – Middle
- 0005.00 – Middle
- 0006.00 – Middle
- 0008.00 – Middle
- 0009.00 – Moderate
- 0010.00 – Moderate
- 0011.01 – Low
- 0012.00 – Low
- 0013.00 – Low
- 0014.00 – Low
- 0015.00 – Moderate
- 0017.00 – Low
- 0018.00 – Unknown
- 0019.00 – Low
- 0020.00 – Moderate
- 0021.00 – Low
- 0023.00 – Moderate
- 0024.00 – Middle
- 0025.00 – Low
- 0026.00 – Low
- 0030.00 – Moderate
- 0031.00 – Moderate
- 0032.00 – Moderate
- 0033.00 – Low
- 0034.00 – Moderate
- 0035.00 – Moderate
- 0036.00 – Low
- 0037.01 – Upper
- 0037.02 – Middle
- 0038.01 – Middle
- 0038.03 – Upper
- 0038.05 – Middle
- 0039.00 – Middle
- 0101.01 – Moderate

- 0101.02 – Middle
- 0102.04 – Upper
- 0102.05 – Moderate
- 0102.06 – Middle
- 0102.07 – Middle
- 0102.08 – Upper
- 0104.04 – Upper
- 0104.05 – Upper
- 0104.06 – Middle
- 0105.01 – Middle
- 0105.02 – Middle
- 0106.00 – Middle
- 0107.01 – Middle
- 0107.02 – Upper
- 0108.00 – Middle
- 9801.00 – Unknown
- 9802.00 – Unknown
- 9803.00 – Unknown
- 9805.00 – Unknown
- 9806.00 – Unknown

- **Posey County**

- 0401.00 – Middle
- 0402.00 – Middle
- 0403.00 – Middle
- 0404.00 – Upper
- 0405.00 – Upper
- 0406.00 – Middle
- 0407.00 – Moderate
- 9999.99 – Middle

3. **Indiana non – MSA:**

- **Knox County**

- 9550.00 – Middle
- 9551.00 – Middle
- 9552.01 – Middle
- 9552.02 – Upper
- 9553.00 – Low
- 9554.00 – Moderate
- 9555.00 – Moderate
- 9556.00 – Moderate
- 9557.00 – Middle
- 9558.00 – Middle
- 9559.00 – Upper

- **Gibson County**

- 0501.00 – Middle
- 0502.01 – Middle

- 0502.02 – Upper
- 0503.00 – Middle
- 0504.01 – Middle
- 0504.02 – Middle
- 0505.01 – Middle
- 0505.02 – Moderate

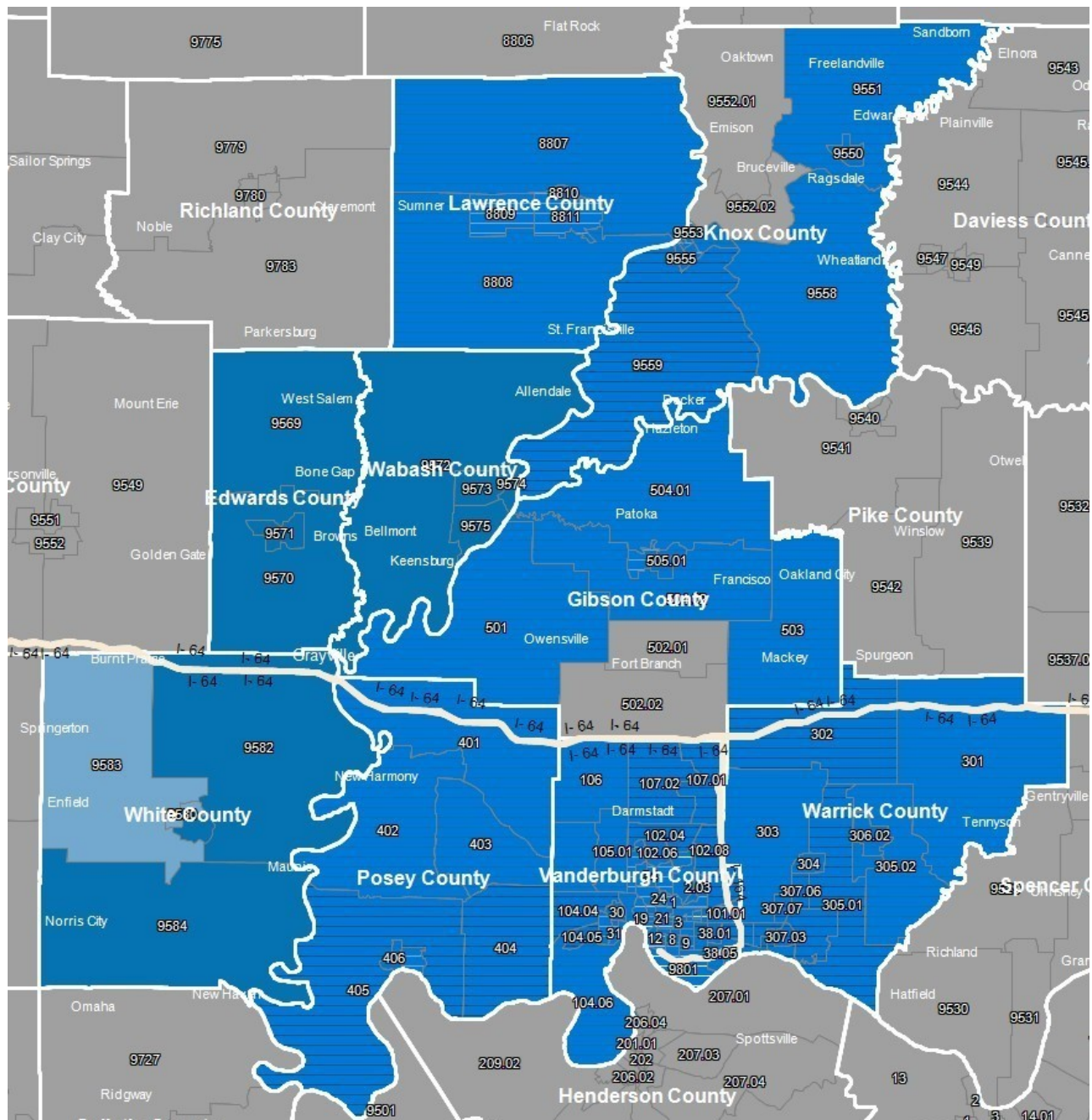


EXHIBIT A

OCC Public Disclosure of the Community Reinvestment Act (CRA) Performance Evaluation



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

December 5, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Carmi

Charter Number 4934

201 East Main Street
Carmi, IL 62821

Office of the Comptroller of the Currency

10200 Forest Green Blvd, Suite 501
Louisville, Kentucky 40223

NOTE: 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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- A substantial majority of the First National Bank of Carmi's (FNB or bank) loans are inside its assessment areas (AAs).
- The Lending Test rating is based on a combination of the bank's AAs located in the states of Indiana and Illinois. The Lending Test ratings for each state were satisfactory and more weight was given to the state of Indiana to determine the overall Lending Test rating.
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The Community Development (CD) Test is satisfactory. The bank exhibits adequate responsiveness to community development needs in FNB's AAs.

Loan-to-Deposit Ratio

Considering FNB's size, financial condition, and credit needs of the AAs, the LTD ratio is reasonable.

FNB's quarterly LTD ratio averaged 67.5 percent during the 15 quarters since the previous evaluation, with a quarterly high of 72.7 percent and a quarterly low of 58.2 percent. The average LTD ratio is reasonable compared to similarly situated banks with averages between 48.5 percent and 97.2 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs.

FNB originated and purchased 84.9 percent of its total loans inside the AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	548	85.4	94	14.6	642	85,263	77.9	24,174	22.1	109,437
Small Business	31	77.5	9	22.5	40	10,570	77.2	3,130	22.8	13,700
Total	579	84.9	103	15.1	682	95,833	77.8	27,304	22.2	123,137

Source: Home Mortgage Disclosure Act data originated January 1, 2019 through December 31, 2021 and a random sample of business loans from bank records that were originated during the same period. Due to rounding, totals may not equal 100.0 percent.

Description of Institution

FNB is a federally chartered national bank headquartered in Carmi, Illinois. The bank is wholly owned by Southern Illinois Bancorp, a one-bank holding company. As of December 31, 2021, FNB reported total assets of \$629.5 million and had three subsidiaries, Southern IL Capital Trust, First Insurance Agency of White County, Inc., and Southern Illinois Title Insurance Service, Inc.

The bank's AAs consist of one AA in Illinois and two AAs in Indiana. The two AAs within the state of Indiana are the Evansville IN-KY Metropolitan Statistical Area (MSA) and the IN non-MSA. The Evansville IN-KY MSA AA consists of all census tracts (CTs) in Posey and Vanderburgh counties. The IN non-MSA AA consists of all CTs in Gibson County. The AA in Illinois includes the IL non-MSA AA, which encompasses all CTs in Edwards, Wabash, and White counties. FNB merged with Heritage State Bank on November 30, 2020, adding three new branch locations and two new counties to the bank's AAs. Since the AAs were not in place for the majority of the evaluation period, they were not included in this Public Evaluation.

FNB serves its communities through its offerings of traditional banking products and services at its main office in Carmi, Illinois and 11 additional branch locations across Illinois and Indiana. In addition to its branch and ATM network, FNB's delivery channels include online and mobile banking services for both consumer and business customers.

As of the December 31, 2021, call report, FNB reported \$359.6 million in total loans, \$570.6 million in total deposits, and \$52.5 million in tier 1 capital. The loan portfolio breakdown was as follows:

Loan Portfolio Composition		
Loan Category	\$(000)	% of total loans
Business	211,238	58.7
Agriculture	107,301	29.8
Home Mortgage	32,279	9.0
Other Loans	5,708	1.6
Consumer	3,087	0.9
Total Loans	359,613	100.0

There were no legal or financial circumstances that impacted FNB's ability to meet the credit needs of its community. Beginning in March 2020, the COVID-19 pandemic impacted the local economy, including unemployment data. The U.S. Small Business Administration (SBA) Paycheck Protection Program (PPP) provided loans to help businesses keep their workforce employed during the crisis. The bank participated in this program and originated 260 loans, or \$21.2 million, to businesses within their assessment areas to support their community's needs.

The last CRA evaluation was performed on September 9, 2019. FNB received a satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We conducted an evaluation of the bank's CRA performance using the OCC's Intermediate Small Bank (ISB) procedures, which includes a lending and CD test. The Lending Test evaluated the bank's record of meeting the credit needs of its AAs through its lending activities from January 1, 2019, through December 31, 2021. The CD test evaluated the FNB's CD lending, qualified investments, and CD service activities for the same period.

Based on an analysis of lending activity, home mortgages and business loans were selected as primary loan products. Home mortgages and commercial loans originated by dollar volume during the evaluation period in the Indiana AAs were 27.1 percent and 60.5 percent, respectively. Home mortgages and commercial loans originated by dollar volume during the evaluation period in the Illinois AA were 37.0 percent and 35.7 percent, respectively.

Indiana 2019 – 2021 Loan Originations			
Loan Category	Amount (\$000s)	% of # of Loan Originated	% of \$ of Loan Originated
Business	245,559	47.6%	60.5%
Home Mortgage	87,962	27.1%	37.0%
Agriculture	66,158	15.4%	16.3%
Consumer	2,282	9.1%	0.6%
Other Loans	4,120	0.8%	1.0%
Total Loans	406,081	100.0%	100.0%

Illinois 2019 – 2021 Loan Originations			
Loan Category	Amount (\$000s)	% of # of Loan Originated	% of \$ of Loan Originated
Business	49,371	28.8%	35.7%
Home Mortgage	51,163	29.3%	37.0%
Agriculture	32,291	11.7%	23.3%
Consumer	4,301	28.1%	3.1%
Other Loans	1,247	2.1%	0.9%
Total Loans	138,373	100.0%	100.0%

Our analysis of the lending performance is based on available Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LAR) data and a sample of randomly selected loans from the bank's records for 2019 through 2021. The OCC performed a data integrity review in June 2022 and verified

the bank's HMDA LAR data was reliable. We also reviewed all CD loans, qualified investments, donations, and CD services submitted by management to evaluate the bank's responsiveness to the AA's CD needs.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank-delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each state rating for details regarding how full-scope AAs were selected. Refer to Appendix A: Scope of Examination for a list of full- and limited-scope AAs.

Ratings

FNB's overall rating is a blend of the state ratings and where applicable, multistate ratings.

The MMSA rating and state ratings are based on performance in all bank AAs. The bank's overall rating is based on the State of Illinois rating and the Evansville-Indiana MSA rating as the bank operated in both Illinois and Indiana during the evaluation period. The ratings are based on the full-scope reviews of FNB's three AAs. In assessing performance, more weight was given to the Evansville-Indiana MSA AA. Four of the seven branches are located in the Evansville-Indiana MSA AA, and a significant portion of the bank's loans and deposits are within this AA. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Indiana

CRA rating for the State of Indiana: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans to businesses of different sizes is excellent.
- The geographic distribution of small business loans over the evaluation period reflects reasonable dispersion.
- The bank adequately responds to CD needs in the AAs through CD loans, investments, and donations.

Description of Institution's Operations in Indiana

FNB Carmi has two AAs in the state of Indiana rating area. The AAs include:

- Evansville, IN-KY MSA – 56 CTs in Vanderburgh and Posey counties.
- IN non-MSA – 7 CTs in Gibson County.

Both Indiana AAs meet the requirements of the regulation and do not arbitrarily exclude low- and moderate-income (LMI) geographies.

The population for the Evansville MSA AA is 206,872. The MSA consists of 10 low-income tracts, 13 moderate-income tracts, 21 middle-income tracts, 10 upper-income tracts, and two tracts with no reported income level. The population of the non-MSA AA is 33,668. The AA consists of six middle-income and one upper-income tracts.

The bank operated five branches and full-service ATMs in the state of Indiana during the evaluation period. There were no branch openings or closings. FNB acquired two additional branch locations in the state during the November 2020 merger but were not included in this evaluation. The primary business focus for the state of Indiana is home mortgage and business loans.

FNB had four branches located in the Evansville IN-KY MSA AA during the evaluation period. Of the 16 FDIC-insured depository institutions in this AA, the bank's deposit market share ranked seventh, per the June 2021 FDIC deposit market share data. As of June 30, 2021, FNB's deposits in the AA totaled \$151.0 million, which was 2.4 percent of the market. The top three depository institutions accounted for 80.5 percent of total deposits in the AA. The depository institutions with the highest deposit market share were Old National Bank; Fifth Third Bank, NA; and United Fidelity Bank, FSB.

Evansville IN-KY MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Evansville IN-KY MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	56	17.9	23.2	37.5	17.9	3.6
Population by Geography	206,872	12.3	22.5	38.8	26.2	0.3
Housing Units by Geography	94,630	13.4	24.7	38.6	23.0	0.4
Owner-Occupied Units by Geography	55,349	8.0	16.6	42.2	33.1	0.1
Occupied Rental Units by Geography	28,966	19.6	37.9	33.9	7.9	0.7
Vacant Units by Geography	10,315	24.8	30.8	32.8	10.9	0.7
Businesses by Geography	17,709	10.5	23.8	33.5	26.3	6.0
Farms by Geography	684	5.1	11.3	44.3	38.5	0.9
Family Distribution by Income Level	52,350	22.7	18.2	20.1	38.9	0.0
Household Distribution by Income Level	84,315	24.9	17.9	17.5	39.7	0.0
Median Family Income MSA-21780 Evansville IN-KY MSA		\$61,595	Median Housing Value			\$114,499
			Median Gross Rent			\$702
			Families Below Poverty Level			11.6%
Source: 2015 ACS Census and 2021 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.						

Competition for home mortgage loans in the bank's AA is strong. Based on 2021 peer mortgage data, FNB ranked 32nd out of 232 lenders in its AA. The bank originated 81 home mortgage loans, accounting for 0.56 percent of the market share by number of loans. The top three lenders were Evansville Teachers Federal Credit Union, with 17.9 percent; Fifth Third Bank, NA, with 7.2 percent; and Mortgage Masters of Indiana, with 5.8 percent.

Businesses in the AA totaled 17,709 and are primarily small businesses (82.7 percent are businesses with gross annual revenues of \$1 million or less). Dun & Bradstreet (D&B) did not have revenue information for 11.7 percent of AA businesses. Of the businesses in the AA, a total of 1,856, or 10.5 percent, are in low-income CTs and a total of 4,220 or 23.4 percent, are in moderate-income CTs. We reviewed peer small business data in the AA, which compares all CRA reporting banks that made small business loans in the AA. Based on 2020 peer small business data (2021 data available), there were 87 CRA loan reporting lenders in the AA. Those lenders originated 3,622 loans. The top three lenders were Old National Bank, with 27.6 percent of loans; German American Bank, with 15.8 percent of loans; and American Express, with 9.2 percent of loans.

According to the Bureau of Labor Statistics, unemployment in Gibson County was 1.1 percent, Posey County was 1.1 percent, and Vanderburgh County was 1.6 percent in December 2021. The state of Indiana and national unemployment rates for the same period were 1.5 percent and 3.5 percent, respectively.

Industries driving the local economy include manufacturing, health services, and retail trade. The largest employers in the area are Toyota Motor Corporation, Deaconess Health Systems, St. Vincent Medical Center, University of Southern Indiana, SABIC, and the local school districts. Many residents commute from the surrounding counties to the Evansville, Indiana area for employment.

Two community contacts were performed for this evaluation. One contact to an affordable housing agency noted local banks have been involved in supporting affordable housing and lending support, however not to the level of need. One contact to a regional community economic development entity recommended helping businesses with small business support services, education, and training, specifically for women and minority owned businesses.

Scope of Evaluation in Indiana

FNB has two AAs, the IN Evansville IN-KY MSA and the IN non-MSA. We performed a full-scope review of the bank's Evansville IN-KY MSA AA. We performed a limited-scope review of the IN non-MSA AA. We placed more weight on the bank's performance for small business loans, given the higher volume of loan originations in both number and dollar.

Refer to the table in Appendix A: Scope of Examination for additional information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

LENDING TEST

The bank's performance under the Lending Test in Indiana is rated satisfactory.

Based on a full-scope review, FNB's lending performance in the state of Indiana is reasonable. The geographic distribution of home mortgage loans and small loans to businesses is reasonable. The borrower distribution of home mortgage loans and small business loans is reasonable. We did not identify any conspicuous lending gaps. The bank's community development lending is adequate.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Overall, the geographic distribution of home mortgage loans is reasonable.

FNB faces several challenges in home mortgage lending to low- and moderate-income borrowers. The bank originated 2.7 percent of home mortgage in low-income CTs. This was below the 8.0 percent of owner-occupied housing units located in the low-income CTs and slightly below the 5.0 percent aggregate. The bank originated 10.8 percent of home mortgage in moderate-income CTs. This was below 16.6 percent of owner-occupied housing units located in the moderate-income CTs and the aggregate lending comparator of 16.5 percent. The strong level of competition in the AA and the low number of owner-occupied housing units in the AA's LMI CTs contributed to the difficulty to originate loans in these areas.

Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The geographic distribution of small loans to businesses by income level of the geographies is reasonable. The bank originated 5.0 percent of small loans to businesses in low-income CTs, which is below the 10.5 percent of businesses located in these tracts and the 10.4 percent aggregate. However, the bank originated 30.0 percent of loans in moderate-income CTs, exceeding both the 23.8 percent of businesses in these tracts and the 25.8 percent aggregate.

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered. FNB exhibits a poor distribution of loans to individuals of different income levels and an excellent distribution of loans to businesses of different sizes.

Home Mortgage Loans

Lending to low- and moderate-income borrowers in the AA is poor. The bank originated 5.4 percent of loans to low-income borrowers. This is below both the 22.7 percent of families and the 13.1 percent aggregate. The bank originated 15.3 percent of loans to moderate-income borrowers, which is below both the 18.2 percent of families in the AA and the aggregate of 21.3 percent. The percentage of families living at or below the poverty level, the median housing value in relation to low- and moderate-income levels, the percentage of rental units in relation to owner-occupied units, and FNB's relatively small presence in this AA in relation to other financial institutions, all impact FNB's ability to lend to low- and moderate-income families (refer to the Description of Institution's Operations in Indiana section for details).

Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

FNB's distribution of loans to businesses of different sizes is excellent. The bank originated 50.0 percent of loans to businesses with revenues of less than \$1 million. While this is below the 82.7 percent of small businesses in the AA, it is greater than the aggregate of 30.0 percent. Of the loans originated, there are 15.0 percent with revenues not reported due to the loan originations being a part of the SBA's PPP loan program. Gross revenue information was not required to be obtained to provide funding to businesses under the program.

Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Responses to Complaints

FNB did not receive any written complaints regarding its CRA performance during the evaluation period.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the Indiana Non-MSA AA is consistent with the bank's overall performance under the Lending Test in the full scope area.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Indiana is rated satisfactory.

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Business	60	69.8	\$16,937	43.8
Non-Profit	1	1.2	\$250	0.6
Multifamily Housing	25	29.0	\$21,456	55.5
Total	86	100.0	\$38,643	100.0

FNB demonstrated satisfactory responsiveness to the CD needs of the AA through community development loans. During the evaluation period, the bank originated 86 qualifying CD loans totaling \$38.6 million. Of these loans, 69.8 percent were made to support small businesses in the AA, providing employment for LMI individuals. FNB funded 29.1 percent of the qualifying loans to support affordable multifamily housing in low- and moderate-income tracts priced below the HUD fair market rent for the counties.

Number and Amount of Qualified Investments

Assessment Area	Prior Period		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
In	0	0	1	560	1	1.4	560	0.5
In and Out	0	0	68	119,278	68	98.6	119,278	99.5
Total	0	0	69	119,838	69	100.0	119,838	100.0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

FNB's amount of qualified CD investments demonstrate adequate responsiveness to the development needs in the AA.

The bank has purchased a \$560,000 bond in the AA since the since the last evaluation. This investment was in the Evansville-Vanderburgh County school system and supported the school system that has a majority enrollment of LMI families. The bank purchased 68 bonds that supported communities both inside and outside the AA totaling \$119.3 million. These investments were made in the Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Home Loan Bank, and the Federal Farm Credit Bank.

FNB made \$80,416 in donations. Of these donations, \$47,022 were made to qualified organizations, notably Community One, Habitat for Humanity, and Aurora Inc. These organizations support the needs of the homeless and LMI families within the AA.

Extent to Which the Bank Provides Community Development Services

FNB's CD services reflect outstanding responsiveness to meeting community needs within its AA. The bank's size in relation to the size of the AA as well as the needs within the communities in the AA were considered in evaluating FNB's CD services.

The bank participated in the SBA's PPP and COVID-19 deferral programs during the evaluation period. FNB offers its retail and business customers access to online and mobile banking, money management and book-keeping software, budgeting tools, and Secure lock fraud protection at no additional cost. The bank also offers low minimum opening balances on savings and interest-bearing HSA accounts and a free checking account, supporting customers under 24 and over 61 years of age, further improving banking access to LMI individuals.

FNB senior management and employees provided additional services in the AA. Ten employees served as board members in local organizations supporting LMI families and small businesses. Notable board memberships include Aurora of Evansville, Community One, and the Evansville Chamber of Commerce. Aurora of Evansville works to prevent and end homelessness, supporting efforts to support and house the homeless within the community. Bank employees volunteered an average of 250 hours each year in support of these qualifying organizations and their activities within the AA.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the CD Test in the Indiana Non-MSA AA is consistent with the bank's overall performance in the full scope area.

State Rating

State of Illinois

CRA rating for the State of Illinois: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The geographic dispersion of loans to small businesses and LMI individuals is adequate.
- The bank exhibits satisfactory responsiveness to the CD needs in the AA through qualifying loans, investments, and services.

Description of Institution's Operations in Illinois

FNB had one AA within the state of Illinois during the evaluation period. The AA includes the entire counties of Wabash, White, and Edwards. The AA meets the requirements of the regulation and does not arbitrarily exclude LMI geographies.

The population for the AA is 32,765. The three counties consist of 12 CTs with no low-income tracts, two moderate income tracts, and 10 middle income tracts. Six of the middle-income tracts in Wabash and Edwards counties are designated as underserved by the Board of Governors of the Federal Reserve System, the FDIC, and the Office of the Comptroller of the Currency (OCC) in 2019, 2020, and 2021.

The bank operated three branches and full-service ATMs in the state of Illinois during the evaluation period. There were no branch openings or closings. FNB acquired one additional branch location in the state during the November 2020 merger but were not included in this evaluation. The primary business focus for the state of Illinois is home mortgage and business loans.

Competition for home mortgage loans in the bank's AA is strong. Based on 2021 peer mortgage data, FNB ranked second out of 86 lenders in its AA. The bank originated 79 home mortgage loans, accounting for 13.44 percent of the market share by number of loans. The top lender was Heartland Bank and Trust Co., with 13.6 percent, and third was Rocket Mortgage, with 8.0 percent.

Businesses in the AA totaled 1,968 and are primarily small businesses (86.1 percent are businesses with gross annual revenues of \$1 million or less). D&B did not have revenue information for 16.9 percent of AA businesses. Of the businesses in the AA, a total of 318, or 16.2 percent, are in the moderate-income CT. We reviewed peer small business data in the AA, which compares all CRA reporting banks that made small business loans in the AA. Based on 2020 peer small business data, there were 39 CRA loan reporting lenders in the AA. Those lenders originated 281 loans. The top three lenders were First Mid Bank and Trust, with 24.9 percent of loans; Banterra Bank, with 11.0 percent of loans; and American Express, with 9.3 percent of loans.

According to the Bureau of Labor Statistics, unemployment in Edwards County was 3.7 percent, Wabash County was 3.3 percent, and White County was 3.8 percent in December 2021. The state and national unemployment rates for the same period were 4.2 percent and 3.5 percent, respectively. Industries driving the local economy include manufacturing, health services, and retail trade. The largest employers in the area are Wabash County Hospital; Champion Laboratories, Inc.; Martin and Bayley, Inc.; and the local school districts; and the local school districts. Many residents commute from the surrounding counties to the Evansville, Indiana area for employment.

As part of our evaluation, we obtained information from a representative of a local CD organization. General funding for homebuyer education and counseling and volunteers for tax preparation were cited by the contact as needs in the AA. The contact stated local banks have demonstrated the willingness to both lend and engage in community projects.

The following table shows demographic information covering FNB's Illinois Non-MSA AA.

Illinois Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Illinois Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	16.7	83.3	0.0	0.0
Population by Geography	32,765	0.0	13.5	86.5	0.0	0.0
Housing Units by Geography	15,838	0.0	14.2	85.8	0.0	0.0
Owner-Occupied Units by Geography	10,534	0.0	13.5	86.5	0.0	0.0
Occupied Rental Units by Geography	3,293	0.0	16.1	83.9	0.0	0.0
Vacant Units by Geography	2,011	0.0	15.1	84.9	0.0	0.0
Businesses by Geography	1,968	0.0	16.2	83.8	0.0	0.0
Farms by Geography	251	0.0	8.8	91.2	0.0	0.0
Family Distribution by Income Level	9,086	19.3	19.0	22.8	38.9	0.0
Household Distribution by Income Level	13,827	25.1	15.9	18.0	41.0	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$74,254
			Median Gross Rent			\$527
			Families Below Poverty Level			9.1%
Source: 2015 ACS Census and 2021 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.						

Scope of Evaluation in Illinois

The bank has only one AA, the IL non-MSA. We performed a full scope review of the bank's AA.

Refer to the table in Appendix A for additional information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

FNB's performance under the Lending Test in Illinois is rated satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review the bank's lending performance in the state of Illinois is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Lending to geographies of different income levels reflects reasonable distribution. The bank originated 10.2 percent of loans in moderate-income CTs. This is below the 13.5 percent of owner-occupied housing units and slightly below with the 11.7 percent aggregate. Reasonable distribution was concluded based on the strong level of competition for the two moderate-income CTs and half of the AA middle-income tracts designated as being underserved.

Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The geographic distribution of loans to small businesses reflects reasonable distribution. The bank originated 10.0 percent of small business loans in the two moderate-income CTs. This is below the 16.2 percent of small businesses in the CTs and slightly below the aggregate lending comparator of 13.3 percent aggregate. This figure includes consideration of the PPP loans originated by the bank during the evaluation period.

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Lending to low- and moderate-income borrowers in the AA is reasonable. The bank originated 5.5 percent of loans to low-income borrowers. While this is below the 19.3 percent of families it is near the 6.0 percent aggregate. FNB originated 18.2 percent of loans to moderate-income borrowers, in line with the 19.0 percent of families in the AA, but below the aggregate of 26.4 percent.

There are local factors contributing to the bank's performance of originating loans to low-income families compared to the percentage of low-income families in the AA. There are 9.1 percent of families below the poverty level. Rental units comprise approximately 20.8 percent of the total housing units in the AA giving low- to moderate-income families more feasible options for housing.

Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The bank's distribution of loans to businesses of different sizes is excellent. The bank originated 85.0 percent of loans to businesses with revenues of less than \$1 million. This exceeds the 77.5 percent of small businesses in the AA and the 48.6 percent aggregate percentage. Of the loans originated, there are 16.9 percent with revenues not reported due to the loan originations being a part of the SBA's PPP loan program. Gross revenue information was not required to be obtained to provide funding to businesses in this program.

Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of the Bank's originations and purchases of small loans to businesses.

Responses to Complaints

FNB did not receive any written complaints regarding its CRA performance during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Illinois is rated satisfactory.

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Business	12	70.6	\$151	10.5
Non-Profit	4	23.5	\$541	37.7
Multifamily Housing	1	5.9	\$744	39.1
Total	17	100.0	\$1,436	100.0

FNB demonstrated adequate responsiveness to the CD needs of the AA through community development loans. During the evaluation period, the bank originated 17 qualifying CD loans totaling \$1.4 million. Of these loans, 70.6 percent were made to support small businesses in the AA, providing employment for LMI individuals. Three loans provided funds to Wabash County and the City of Carmi to support public services in the AA. Three loans financed multifamily housing in moderate-income tracts priced below the HUD Fair Market Rent for the county.

Number and Amount of Qualified Investments

Assessment Area	Prior Period		Current Period		Total			
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$
In	12	\$3,165	-	-	12	15.0	\$3,165	2.6
In and Out	-	-	68	\$119,278	68	85.0	\$119,278	97.4
Total								

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

FNB's amount of qualified CD investments demonstrate adequate responsiveness to the development needs in the AA. The bank maintains 12 municipal bonds totaling \$3.2 million since the last evaluation as shown on the Qualified Investment Table above. These support community services in moderate-income and underserved middle-income communities.

The bank purchased 68 bonds that supported communities both inside and outside the AA totaling \$119.3 million. These investments were made in the Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Home Loan Bank, and the Federal Farm Credit Bank.

FNB made \$84,094 in CD qualified donations. Of these donations, \$58,160 were made to qualified organizations supporting students of LMI families and economic development within the AA.

Extent to Which the Bank Provides Community Development Services

FNB's CD services reflect outstanding responsiveness to meeting community needs within its AA. The bank's size in relation to the size of the AA as well as the needs within the communities in the AA were considered in evaluating FNB's CD services.

The bank participated in the SBA's PPP and COVID-19 deferral programs during the evaluation period. FNB offers its retail and business customers access to online and mobile banking, money management and book-keeping software, budgeting tools, and Secure lock fraud protection at no additional cost. The bank also offers low minimum opening balance on savings and interest-bearing HSA accounts, as well as a free checking account supporting customers under 24 and over 61 years of age, further improving banking access to LMI individuals.

Additional services provided by FNB senior management and employees included 11 employees serving as board members in local organizations supporting LMI families and small businesses. Notable board memberships include the Wabash County and Carmi Chambers of Commerce, Ferrell Hospital, the White County and Mt. Carmel CEO Programs, No Child Left Hungry, the We Love White County organization, and the Enfield food pantry. Bank employees volunteered an average of 200 hours each year in support of these qualifying organizations and their activities within the AA.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2019, through December 31, 2021	
Bank Products Reviewed:	Home mortgage and small business loans Community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
Illinois		
IL Non-MSA	Full-scope	Edwards, Wabash, and White counties
Indiana		
Evansville IN-KY MSA	Full-scope	Vanderburgh and Posey counties
IN Non-MSA	Limited-scope	Gibson County

Appendix B: Summary of MMSA and State Ratings

RATINGS: First National Bank of Carmi			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
The First National Bank of Carmi	Satisfactory	Satisfactory	Satisfactory
State:			
Illinois	Satisfactory	Satisfactory	Satisfactory
Indiana	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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 qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): 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, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables¹

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

¹ The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Evansville IN-KY MSA	222	42,506	40.5	10,896	8.0	2.7	5.0	16.6	10.8	16.5	42.2	53.2	38.3	33.1	33.3	40.1	0.1	0.0	0.2
Illinois Non MSA	274	33,835	50.0	588	0.0	0.0	0.0	13.5	10.2	11.7	86.5	89.8	88.3	0.0	0.0	0.0	0.0	0.0	0.0
Indiana Non MSA	52	8,922	9.5	1,566	0.0	0.0	0.0	0.0	0.0	0.0	74.4	78.8	67.4	25.6	21.2	32.6	0.0	0.0	0.0
Total	548	85,262	100.0	13,050	5.8	1.4	4.2	14.0	9.5	14.3	52.6	73.9	44.1	27.5	15.5	37.4	0.1	0.0	0.2
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2019-2021		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Evansville IN-KY MSA	222	42,506	40.5	10,896	22.7	5.4	13.1	18.2	15.3	21.3	20.1	28.8	19.8	38.9	33.8	20.9	0.0	16.7	24.8	
Illinois Non MSA	274	33,835	50.0	588	19.3	5.5	6.0	19.0	18.2	26.4	22.8	26.6	24.7	38.9	40.5	28.1	0.0	9.1	15.0	
Indiana Non MSA	52	8,922	9.5	1,566	15.2	--	5.1	18.8	9.6	21.1	21.1	32.7	23.2	44.8	50.0	30.8	0.0	7.7	19.7	
Total	548	85,262	100.0	13,050	21.3	4.9	11.8	18.4	16.2	21.5	20.6	28.1	20.4	39.7	38.7	22.4	0.0	12.0	23.8	
Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%																				

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2019-2021		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Evansville IN-KY MSA	20	\$6,722	58.3	3,613	10.5	5.0	10.4	23.8	30.0	25.8	33.5	40.0	31.9	26.3	20.0	26.0	6.0	5.0	5.8
Illinois Non MSA	20	\$4,805	41.7	278	0.0	0.0	0.0	16.2	10.0	13.3	83.8	90.0	86.7	0.0	0.0	0.0	0.0	0.0	0.0
Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2019-2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Evansville IN-KY MSA	20	\$6,722	58.3	3,613	82.7	50.0	30.0	5.6	35.0	11.7	15.0
Illinois Non MSA	20	\$4,805	41.7	278	77.5	85.0	48.6	5.6	5.0	16.9	10.0
Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											