

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606. You may send written comments about our performance in helping to meet community credit needs to Micheal D. Wilson, President/CEO, 25 River Drive, P.O. Box 630 Irvine, KY 40336-0630 and the Regional Director. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Citizens Guaranty Financial Corporation, a bank holding company. You may request from the Federal Reserve Bank of Cleveland, P.O. Box 6387, Cleveland, Ohio 44101-1387, an announcement of applications covered by the CRA filed by bank holding companies.



HOLIDAY SCHEDULE 2026

CG Bank closed on the following days

JANUARY 1, 2026	NEW YEAR'S DAY
JANUARY 19, 2026	MARTIN LUTHER KING, JR. DAY
FEBRUARY 16, 2026	PRESIDENT'S DAY
MAY 25, 2026	MEMORIAL DAY
JUNE 19, 2026	JUNETEENTH NATIONAL INDEPENDENCE DAY
JULY 4*, 2026	INDEPENDENCE DAY
SEPTEMBER 7, 2026	LABOR DAY
OCTOBER 12, 2026	COLUMBUS DAY
NOVEMBER 11, 2026	VETERAN'S DAY
NOVEMBER 26, 2026	THANKSGIVING DAY
DECEMBER 24, 2026	CHRISTMAS EVE- Closing at 1pm
DECEMBER 25, 2026	CHRISTMAS DAY

*For holidays falling on Saturday, CG Bank will be open the preceding Friday.

**For holidays falling on Sunday, CG Bank will be closed the following Monday.

HOLIDAY SCHEDULE 2027

CG Bank closed on the following days

JANUARY 1, 2027	NEW YEAR'S DAY
JANUARY 18, 2027	MARTIN LUTHER KING, JR. DAY
FEBRUARY 15, 2027	PRESIDENT'S DAY
MAY 31, 2027	MEMORIAL DAY
JUNE 19*, 2027	JUNETEENTH NATIONAL INDEPENDENCE DAY
JULY 4**, 2027	INDEPENDENCE DAY
SEPTEMBER 6, 2027	LABOR DAY
OCTOBER 11, 2027	COLUMBUS DAY
NOVEMBER 11, 2027	VETERAN'S DAY
NOVEMBER 25, 2027	THANKSGIVING DAY
DECEMBER 24, 2027	CHRISTMAS EVE- Closing at 1pm
DECEMBER 25*, 2027	CHRISTMAS DAY

*For holidays falling on Saturday, CG Bank will be open the preceding Friday.

**For holidays falling on Sunday, CG Bank will be closed the following Monday.



HOLIDAY SCHEDULE 2028

CG Bank closed on the following days

JANUARY 1*, 2028	NEW YEAR'S DAY
JANUARY 17, 2028	MARTIN LUTHER KING, JR. DAY
FEBRUARY 21, 2028	PRESIDENT'S DAY
MAY 29, 2028	MEMORIAL DAY
JUNE 19, 2028	JUNETEENTH NATIONAL INDEPENDENCE DAY
JULY 4, 2028	INDEPENDENCE DAY
SEPTEMBER 4, 2028	LABOR DAY
OCTOBER 9, 2028	COLUMBUS DAY
NOVEMBER 11*, 2028	VETERAN'S DAY
NOVEMBER 23, 2028	THANKSGIVING DAY
DECEMBER 25, 2028	CHRISTMAS DAY

*For holidays falling on Saturday, CG Bank will be open the preceding Friday.

**For holidays falling on Sunday, CG Bank will be closed the following Monday.

HOLIDAY SCHEDULE 2029

CG Bank closed on the following days

JANUARY 1, 2029	NEW YEAR'S DAY
JANUARY 15, 2029	MARTIN LUTHER KING, JR. DAY
FEBRUARY 19, 2029	PRESIDENT'S DAY
MAY 28, 2029	MEMORIAL DAY
JUNE 19, 2029	JUNETEENTH NATIONAL INDEPENDENCE DAY
JULY 4, 2029	INDEPENDENCE DAY
SEPTEMBER 3, 2029	LABOR DAY
OCTOBER 8, 2029	COLUMBUS DAY
NOVEMBER 11**, 2029	VETERAN'S DAY
NOVEMBER 22, 2029	THANKSGIVING DAY
DECEMBER 25, 20289	CHRISTMAS DAY

*For holidays falling on Saturday, CG Bank will be open the preceding Friday.

**For holidays falling on Sunday, CG Bank will be closed the following Monday.



221 East Fourth Street
Suite 600
Cincinnati, OH 45202

T (513) 852-7500
F (513) 852-7655
www.fhlbcin.com

Notice of Compliance – FHFA Community Support Program

Community Support Statement (CSS) for : Citizens Guaranty Bank,
submitted by: Jeannie Gregory, VP Frontline Operations

Member is in compliance.

The Federal Housing Finance Agency (FHFA) has reviewed the Community Support Statement that your institution submitted on 4/25/2025 12:00 AM. FHFA has determined that your institution is in compliance with the requirements of FHFA's Community Support Regulation (12 CFR part 1290), effective 4/30/2025 12:00 AM.

Please direct all questions to CommunitySupportProgram@fhlbcin.com.

A handwritten signature in black ink, appearing to read 'Damon v. Allen', with a horizontal line extending to the right.

Damon v. Allen, Senior Vice President
Chief Marketing & Community Investment Officer

Joint Press Release

December 30, 2025

Agencies release annual asset-size thresholds under Community Reinvestment Act regulations

- Federal Reserve Board
- Federal Deposit Insurance Corporation

For release at 11:00 a.m. EST

The Federal Reserve Board and the Federal Deposit Insurance Corporation today announced the 2026 updated Community Reinvestment Act (CRA) "small bank" and "intermediate small bank" asset-size thresholds.

The CRA regulations establish the framework and criteria by which the relevant agencies assess a financial institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. Financial institutions are evaluated under different CRA examination procedures based upon their asset-size classification. The asset-size thresholds are adjusted annually based on the average change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is a measure of inflation.

As a result of the 2.51 percent increase in the CPI-W for the period ending in November 2025, the CRA asset-size thresholds for small banks and intermediate small banks are:

- A small bank is an institution that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.649 billion.
- An intermediate small bank is a small institution with assets of at least \$412 million as of December 31 of both of the prior two calendar years and less than \$1.649 billion as of December 31 of either of the prior two calendar years.

These thresholds are in effect from the latter of January 1, 2026 or the date of publication in the *Federal Register* through December 31, 2026. A list of the current and historical asset-size thresholds is available [here](#).

[Federal Register notice: Community Reinvestment Act Regulations Asset-Size Thresholds](#)

Media Contacts:

Federal Reserve Board

Chelsea Grate

202-912-4690

FDIC

LaJuan Williams-Young

202-898-3876

Last Update: January 07, 2026

Who Is Required to Report CRA Data?

All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, Federal Deposit Insurance Corporation, and the Office of Thrift Supervision that meet the asset size threshold are subject to data collection and reporting requirements.

Year	Reporting Criteria
2026	<ul style="list-style-type: none">• All banks subject to the CRA that are regulated by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the Office of the Comptroller of the Currency and meet the relevant asset-size threshold are subject to CRA data collection and reporting requirements. The asset-size threshold that triggers CRA data collection and reporting requirements for the agencies is \$1.649 billion as of December 31 of each of the prior two calendar years.• All banks that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2025	<ul style="list-style-type: none">• All banks subject to the CRA that are regulated by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the Office of the Comptroller of the Currency and meet the relevant asset-size threshold are subject to CRA data collection and reporting requirements. The asset-size threshold that triggers CRA data collection and reporting requirements for the agencies is \$1.609 billion as of December 31 of each of the prior two calendar years.• All banks that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2024	<ul style="list-style-type: none">• All banks subject to the CRA that are regulated by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the Office of the Comptroller of the Currency and meet the relevant asset-size threshold are subject to CRA data collection and reporting requirements. The asset-size threshold that triggers CRA data collection

Year	Reporting Criteria
	<p>and reporting requirements for the agencies is \$1.564 billion as of December 31 of each of the prior two calendar years.</p> <ul style="list-style-type: none"> All banks that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2023	<ul style="list-style-type: none"> All banks subject to the CRA that are regulated by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the Office of the Comptroller of the Currency and meet the relevant asset-size threshold are subject to CRA data collection and reporting requirements. The asset-size threshold that triggers CRA data collection and reporting requirements for the agencies is \$1.503 billion as of December 31 of each of the prior two calendar years. All banks that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2022	<ul style="list-style-type: none"> All banks subject to the CRA that are regulated by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, or the Office of the Comptroller of the Currency and meet the relevant asset-size threshold are subject to CRA data collection and reporting requirements. The asset-size threshold that triggers CRA data collection and reporting requirements for the agencies is \$1.384 billion as of December 31 of each of the prior two calendar years. All banks that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2021	<ul style="list-style-type: none"> All banks regulated by the Federal Deposit Insurance Corporation and the Federal Reserve System that meet the asset-size threshold are subject to

Year	Reporting Criteria
	<p data-bbox="396 310 1403 428">data collection and reporting requirements. The asset-size threshold that triggers data collection and reporting for both agencies is \$1.322 billion as of December 31 of each of the prior two calendar years.</p> <ul data-bbox="347 470 1370 632" style="list-style-type: none"> <li data-bbox="347 470 1370 632">• All banks that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2020	<ul data-bbox="347 695 1386 1157" style="list-style-type: none"> <li data-bbox="347 695 1386 947">• All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and reporting requirements. The asset size threshold that triggers data collection and reporting for all agencies is \$1.305 billion as of December 31 of each of the prior two calendar years. <li data-bbox="347 989 1370 1157">• All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2019	<ul data-bbox="347 1213 1386 1675" style="list-style-type: none"> <li data-bbox="347 1213 1386 1465">• All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and reporting requirements. The asset size threshold that triggers data collection and reporting for all agencies is \$1.284 billion as of December 31 of each of the prior two calendar years. <li data-bbox="347 1507 1370 1675">• All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2018	<ul data-bbox="347 1732 1386 1858" style="list-style-type: none"> <li data-bbox="347 1732 1386 1858">• All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and

Year	Reporting Criteria
	<p>reporting requirements. The asset size threshold that triggers data collection and reporting for all agencies is \$1.252 billion as of December 31 of each of the prior two calendar years.</p> <ul style="list-style-type: none"> All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2017	<ul style="list-style-type: none"> All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and reporting requirements. The asset size threshold that triggers data collection and reporting for all agencies is \$1.226 billion as of December 31 of each of the prior two calendar years. All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2016	<ul style="list-style-type: none"> All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and reporting requirements. The asset size threshold that triggers data collection and reporting for all agencies is \$1.216 billion as of December 31 of each of the prior two calendar years. All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.
2015	<ul style="list-style-type: none"> All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and

Year	Reporting Criteria
	<p>reporting requirements. The asset size threshold that triggers data collection and reporting for all agencies is \$1.221 billion as of December 31 of each of the prior two calendar years.</p> <ul style="list-style-type: none">• All institutions that are subject to the data collection and reporting requirements must report the data for a calendar year by March 1 of the subsequent year. If March 1 falls on a weekend day, then reporting institutions must report the data by the next business day.

2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts		Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE	
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED				SERVED
RICE	KS			X	X			20	159	9673.00
ROOKS	KS			X	X	X		20	163	9746.00
ROOKS	KS			X	X	X		20	163	9747.00
RUSH	KS			X	X	X		20	165	9723.00
RUSSELL	KS				X			20	167	9738.00
RUSSELL	KS				X			20	167	9739.00
SCOTT	KS				X			20	171	9571.00
SEWARD	KS			X				20	175	9656.00
SEWARD	KS			X				20	175	9658.00
SEWARD	KS			X				20	175	9659.00
SHERMAN	KS				X	X	X	20	181	4537.00
SMITH	KS				X	X	X	20	183	4759.00
STAFFORD	KS				X	X	X	20	185	4706.00
STAFFORD	KS				X	X	X	20	185	4707.00
STANTON	KS				X	X	X	20	187	9641.00
STEVENS	KS			X	X			20	189	9652.00
THOMAS	KS				X	X	X	20	193	9531.00
WALLACE	KS				X	X	X	20	199	9541.00
WASHINGTON	KS				X	X	X	20	201	9786.00
WASHINGTON	KS				X	X	X	20	201	9787.00
WILSON	KS				X	X	X	20	205	0971.00
WILSON	KS				X	X	X	20	205	0972.00
WILSON	KS				X	X	X	20	205	0973.00
WILSON	KS				X	X	X	20	205	0974.00
WOODSON	KS				X	X	X	20	207	0966.00
WOODSON	KS				X	X	X	20	207	0967.00
ADAIR	KY	X			X	X		21	001	9701.00
ADAIR	KY	X			X	X		21	001	9702.00
ADAIR	KY	X			X	X		21	001	9704.01
ADAIR	KY	X			X	X		21	001	9704.02

2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED	SERVED			
ADAIR	KY	X			X	X		21	001	9705.00
ADAIR	KY	X			X	X		21	001	9706.00
BATH	KY		X			X		21	011	9701.00
BATH	KY		X			X		21	011	9702.01
BATH	KY		X			X		21	011	9702.02
BATH	KY		X			X		21	011	9703.00
BELL	KY	X	X	X		X		21	013	9602.00
BELL	KY	X	X	X		X		21	013	9603.00
BELL	KY	X	X	X		X		21	013	9605.00
BELL	KY	X	X	X		X		21	013	9607.00
BREATHITT	KY	X	X		X	X	X	21	025	9202.00
BREATHITT	KY	X	X		X	X	X	21	025	9203.01
BREATHITT	KY	X	X		X	X	X	21	025	9203.02
BREATHITT	KY	X	X		X	X	X	21	025	9208.00
BRECKINRIDGE	KY						X	21	027	9601.00
BRECKINRIDGE	KY						X	21	027	9605.01
BRECKINRIDGE	KY						X	21	027	9605.02
CALDWELL	KY				X			21	033	9202.00
CASEY	KY	X			X	X	X	21	045	9502.00
CLAY	KY	X	X			X	X	21	051	9502.02
CLAY	KY	X	X			X	X	21	051	9505.00
CLINTON	KY	X			X	X	X	21	053	9701.00
CLINTON	KY	X			X	X	X	21	053	9702.03
CRITTENDEN	KY				X			21	055	9302.00
CRITTENDEN	KY				X			21	055	9303.00
CUMBERLAND	KY	X		X	X	X	X	21	057	9501.00
CUMBERLAND	KY	X		X	X	X	X	21	057	9502.00
ELLIOTT	KY	X	X		X	X	X	21	063	9201.01
ESTILL	KY	X	X			X		21	065	9202.01
ESTILL	KY	X	X			X		21	065	9202.02

2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED	SERVED			
ESTILL	KY	X	X			X		21	065	9203.01
FLEMING	KY		X		X	X		21	069	9201.00
FLEMING	KY		X		X	X		21	069	9202.00
FLEMING	KY		X		X	X		21	069	9203.00
FLEMING	KY		X		X	X		21	069	9204.00
FLOYD	KY	X	X	X		X	X	21	071	9201.00
FLOYD	KY	X	X	X		X	X	21	071	9202.00
FLOYD	KY	X	X	X		X	X	21	071	9203.01
FLOYD	KY	X	X	X		X	X	21	071	9204.01
FLOYD	KY	X	X	X		X	X	21	071	9205.00
FLOYD	KY	X	X	X		X	X	21	071	9208.02
FLOYD	KY	X	X	X		X	X	21	071	9209.00
FULTON	KY	X			X	X		21	075	9602.00
GARRARD	KY				X			21	079	9702.01
GARRARD	KY				X			21	079	9702.02
GARRARD	KY				X			21	079	9703.00
GRAYSON	KY				X			21	085	9501.02
GRAYSON	KY				X			21	085	9502.00
GRAYSON	KY				X			21	085	9503.00
GRAYSON	KY				X			21	085	9504.01
GRAYSON	KY				X			21	085	9505.00
GRAYSON	KY				X			21	085	9507.00
GREEN	KY						X	21	087	9301.00
GREEN	KY						X	21	087	9304.00
HANCOCK	KY				X			21	091	9603.00
HARLAN	KY	X	X		X	X	X	21	095	9701.00
HARLAN	KY	X	X		X	X	X	21	095	9705.00
HARLAN	KY	X	X		X	X	X	21	095	9706.00
HARLAN	KY	X	X		X	X	X	21	095	9707.00
HARLAN	KY	X	X		X	X	X	21	095	9708.00

2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED	SERVED			
HART	KY				X	X	X	21	099	9701.00
HART	KY				X	X	X	21	099	9702.00
HART	KY				X	X	X	21	099	9703.01
HART	KY				X	X	X	21	099	9703.02
HART	KY				X	X	X	21	099	9705.00
JACKSON	KY	X	X		X	X	X	21	109	9601.01
JACKSON	KY	X	X		X	X	X	21	109	9602.00
JACKSON	KY	X	X		X	X	X	21	109	9603.02
JOHNSON	KY	X	X		X	X	X	21	115	9601.00
JOHNSON	KY	X	X		X	X	X	21	115	9605.00
JOHNSON	KY	X	X		X	X	X	21	115	9606.00
KNOTT	KY	X	X	X	X	X	X	21	119	9601.00
KNOTT	KY	X	X	X	X	X	X	21	119	9605.00
KNOX	KY	X	X			X		21	121	9304.02
KNOX	KY	X	X			X		21	121	9305.02
LAUREL	KY	X	X			X		21	125	9701.00
LAUREL	KY	X	X			X		21	125	9703.00
LAUREL	KY	X	X			X		21	125	9706.00
LAUREL	KY	X	X			X		21	125	9707.00
LAUREL	KY	X	X			X		21	125	9708.00
LAUREL	KY	X	X			X		21	125	9709.00
LAUREL	KY	X	X			X		21	125	9710.01
LAUREL	KY	X	X			X		21	125	9710.04
LAUREL	KY	X	X			X		21	125	9711.03
LESLIE	KY	X	X	X	X	X	X	21	131	9201.01
LESLIE	KY	X	X	X	X	X	X	21	131	9201.02
LESLIE	KY	X	X	X	X	X	X	21	131	9202.00
LETCHER	KY	X	X	X	X	X	X	21	133	9504.01
LETCHER	KY	X	X	X	X	X	X	21	133	9506.01
LEWIS	KY	X	X		X	X	X	21	135	9301.00

2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED			
LEWIS	KY	X	X		X	X	X	21	135	9304.00
LYON	KY				X			21	143	9601.01
LYON	KY				X			21	143	9602.00
MARSHALL	KY				X			21	157	9501.01
MARSHALL	KY				X			21	157	9501.02
MARSHALL	KY				X			21	157	9506.01
MARSHALL	KY				X			21	157	9506.02
MARTIN	KY	X	X	X	X	X	X	21	159	9501.00
MARTIN	KY	X	X	X	X	X	X	21	159	9502.01
MARTIN	KY	X	X	X	X	X	X	21	159	9502.02
MARTIN	KY	X	X	X	X	X	X	21	159	9503.00
MASON	KY		X			X		21	161	9601.00
MENIFEE	KY	X	X			X		21	165	9601.00
MENIFEE	KY	X	X			X		21	165	9602.00
MERCER	KY				X			21	167	9602.00
MERCER	KY				X			21	167	9603.00
METCALFE	KY	X				X		21	169	9601.00
METCALFE	KY	X				X		21	169	9602.00
MONROE	KY	X			X	X	X	21	171	9303.00
MONROE	KY	X			X	X	X	21	171	9304.00
MORGAN	KY	X	X		X	X	X	21	175	9501.00
MORGAN	KY	X	X		X	X	X	21	175	9502.00
MORGAN	KY	X	X		X	X	X	21	175	9503.00
MORGAN	KY	X	X		X	X	X	21	175	9504.00
MUHLENBERG	KY	X	X		X	X		21	177	9602.01
MUHLENBERG	KY	X	X		X	X		21	177	9603.00
MUHLENBERG	KY	X	X		X	X		21	177	9604.00
MUHLENBERG	KY	X	X		X	X		21	177	9607.00
MUHLENBERG	KY	X	X		X	X		21	177	9608.00
MUHLENBERG	KY	X	X		X	X		21	177	9609.00

2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

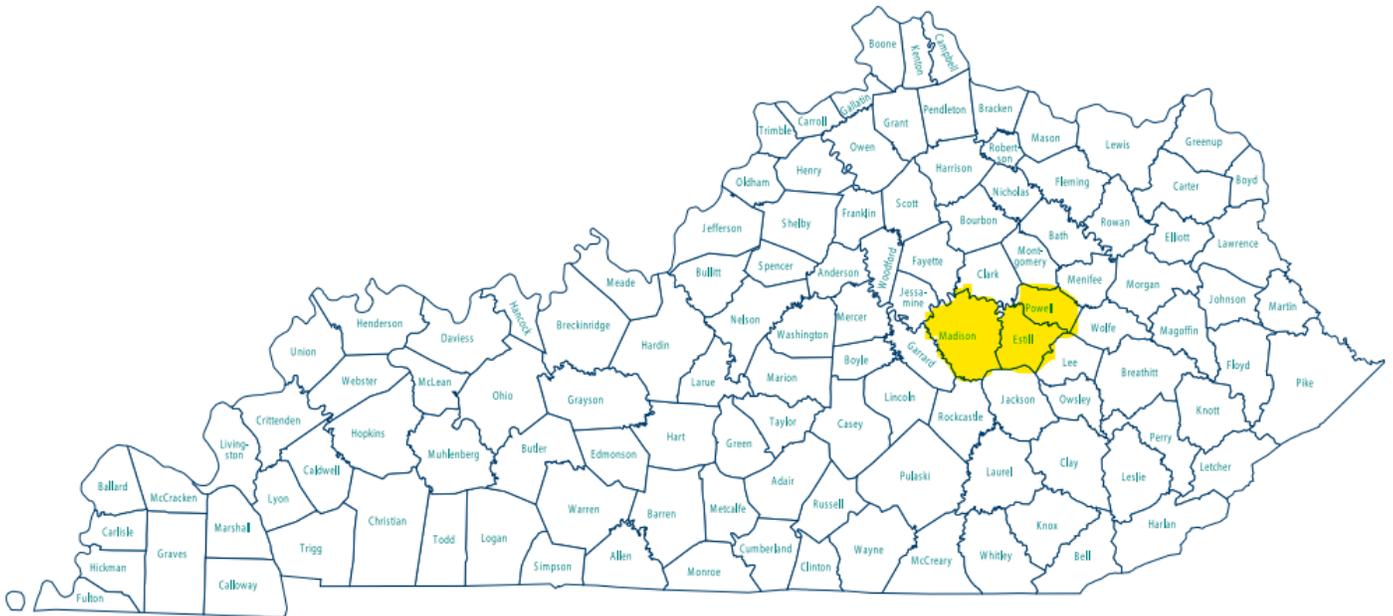
COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED	SERVED			
NICHOLAS	KY				X		X	21	181	9601.00
NICHOLAS	KY				X		X	21	181	9602.00
OHIO	KY		X		X	X		21	183	9201.00
OHIO	KY		X		X	X		21	183	9202.00
OHIO	KY		X		X	X		21	183	9203.00
OHIO	KY		X		X	X		21	183	9205.01
OHIO	KY		X		X	X		21	183	9207.00
OWSLEY	KY	X	X	X	X	X	X	21	189	9301.00
PERRY	KY	X			X	X	X	21	193	9703.00
PERRY	KY	X			X	X	X	21	193	9704.00
PERRY	KY	X			X	X	X	21	193	9706.01
PERRY	KY	X			X	X	X	21	193	9708.00
PIKE	KY	X	X	X		X	X	21	195	9301.00
PIKE	KY	X	X	X		X	X	21	195	9303.01
PIKE	KY	X	X	X		X	X	21	195	9304.00
PIKE	KY	X	X	X		X	X	21	195	9307.00
PIKE	KY	X	X	X		X	X	21	195	9308.00
PIKE	KY	X	X	X		X	X	21	195	9309.00
PIKE	KY	X	X	X		X	X	21	195	9311.02
PIKE	KY	X	X	X		X	X	21	195	9313.00
PIKE	KY	X	X	X		X	X	21	195	9316.00
POWELL	KY	X				X	X	21	197	9701.02
POWELL	KY	X				X	X	21	197	9702.02
ROBERTSON	KY		X					21	201	9701.00
ROCKCASTLE	KY	X				X		21	203	9501.00
ROCKCASTLE	KY	X				X		21	203	9502.01
ROCKCASTLE	KY	X				X		21	203	9502.02
ROCKCASTLE	KY	X				X		21	203	9503.00
ROWAN	KY	X	X		X	X		21	205	9503.02
RUSSELL	KY	X			X	X	X	21	207	9601.02

2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED			
RUSSELL	KY	X			X	X	X	21	207	9602.00
RUSSELL	KY	X			X	X	X	21	207	9604.00
TODD	KY				X		X	21	219	9501.00
TODD	KY				X		X	21	219	9502.00
UNION	KY			X	X			21	225	9501.00
UNION	KY			X	X			21	225	9502.01
UNION	KY			X	X			21	225	9502.02
UNION	KY			X	X			21	225	9503.00
WAYNE	KY	X	X		X	X	X	21	231	9201.01
WAYNE	KY	X	X		X	X	X	21	231	9201.02
WAYNE	KY	X	X		X	X	X	21	231	9203.00
WAYNE	KY	X	X		X	X	X	21	231	9204.01
WAYNE	KY	X	X		X	X	X	21	231	9204.02
WHITLEY	KY	X				X	X	21	235	9202.00
WHITLEY	KY	X				X	X	21	235	9203.01
WHITLEY	KY	X				X	X	21	235	9203.02
WHITLEY	KY	X				X	X	21	235	9206.02
WHITLEY	KY	X				X	X	21	235	9207.00
ALLEN	LA	X		X	X	X	X	22	003	9502.01
ALLEN	LA	X		X	X	X	X	22	003	9504.00
AVOYELLES	LA	X			X	X	X	22	009	0301.00
AVOYELLES	LA	X			X	X	X	22	009	0303.00
AVOYELLES	LA	X			X	X	X	22	009	0304.01
AVOYELLES	LA	X			X	X	X	22	009	0307.01
AVOYELLES	LA	X			X	X	X	22	009	0307.02
AVOYELLES	LA	X			X	X	X	22	009	0309.00
BIENVILLE	LA	X		X	X	X	X	22	013	9704.00
CALDWELL	LA	X			X	X	X	22	021	0001.00
CALDWELL	LA	X			X	X	X	22	021	0002.00
CATAHOULA	LA	X		X	X	X	X	22	025	0001.00



CG Bank's Assessment Area Consists of Estill, Madison, and Powell Counties





2025 FFIEC Geocode Census Report

Address: 25 River Dr, Irvine, Kentucky, 40336

MSA: NA - NA (Outside of MSA)

State: 21 - KENTUCKY

County: 065 - ESTILL COUNTY

Tract Code: 9202.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$76,132
2020 Tract Median Family Income	\$57,750
Tract Median Family Income %	107.38
Tract Population	4175
Tract Minority %	3.95
Tract Minority Population	165
Owner-Occupied Units	1033
1- to 4- Family Units	1857

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	21.05
Tract Median Family Income %	107.38
2020 Tract Median Family Income	\$57,750
2025 Estimated Tract Median Family Income	\$76,132
2020 Tract Median Household Income	\$35,156

Census Population Information

Tract Population	4175
Tract Minority %	3.95
Number of Families	837
Number of Households	1581
Non-Hispanic White Population	4010
Tract Minority Population	165
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	0
Black Population	8
Hispanic Population	50
Other/Two or More Races Population	97

Census Housing Information

Total Housing Units	2059
1- to 4- Family Units	1857
Median House Age (Years)	49
Owner-Occupied Units	1033
Renter Occupied Units	548
Owner Occupied 1- to 4- Family Units	1033
Inside Principal City?	NO
Vacant Units	478



2025 FFIEC Geocode Census Report

Address: 2066 Merchant Dr, Richmond, Kentucky, 40475

MSA: NA - NA (Outside of MSA)

State: 21 - KENTUCKY

County: 151 - MADISON COUNTY

Tract Code: 0103.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$103,762
2020 Tract Median Family Income	\$78,705
Tract Median Family Income %	146.35
Tract Population	5325
Tract Minority %	21.50
Tract Minority Population	1145
Owner-Occupied Units	892
1- to 4- Family Units	1666

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	16.71
Tract Median Family Income %	146.35
2020 Tract Median Family Income	\$78,705
2025 Estimated Tract Median Family Income	\$103,762
2020 Tract Median Household Income	\$53,597

Census Population Information

Tract Population	5325
Tract Minority %	21.50
Number of Families	935
Number of Households	1860
Non-Hispanic White Population	4180
Tract Minority Population	1145
American Indian Population	16
Asian/Hawaiian/Pacific Islander Population	110
Black Population	492
Hispanic Population	181
Other/Two or More Races Population	346

Census Housing Information

Total Housing Units	2063
1- to 4- Family Units	1666
Median House Age (Years)	15
Owner-Occupied Units	892
Renter Occupied Units	968
Owner Occupied 1- to 4- Family Units	892
Inside Principal City?	NO
Vacant Units	203



2025 FFIEC Geocode Census Report

Address: 488 Furnace Rd, Stanton, Kentucky, 40380

MSA: NA - NA (Outside of MSA)

State: 21 - KENTUCKY

County: 197 - POWELL COUNTY

Tract Code: 9701.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$96,055
2020 Tract Median Family Income	\$72,861
Tract Median Family Income %	135.48
Tract Population	1992
Tract Minority %	3.82
Tract Minority Population	76
Owner-Occupied Units	556
1- to 4- Family Units	923

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	11.99
Tract Median Family Income %	135.48
2020 Tract Median Family Income	\$72,861
2025 Estimated Tract Median Family Income	\$96,055
2020 Tract Median Household Income	\$61,446

Census Population Information

Tract Population	1992
Tract Minority %	3.82
Number of Families	465
Number of Households	651
Non-Hispanic White Population	1916
Tract Minority Population	76
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	1
Black Population	0
Hispanic Population	25
Other/Two or More Races Population	50

Census Housing Information

Total Housing Units	923
1- to 4- Family Units	923
Median House Age (Years)	35
Owner-Occupied Units	556
Renter Occupied Units	95
Owner Occupied 1- to 4- Family Units	556
Inside Principal City?	NO
Vacant Units	272

Listing of Branches, Street Addresses and Geographies



MSA: **NA** State: **21** County: **151** Tract Code: **0104.00**

Richmond - East Main

Map  

457 East Main Street
Richmond, KY 40475-1630
[See Location Details](#)
[Get Directions](#)

Phone: (859) 624-2138
Fax: (859) 624-4153

Drive Through Hours

Mon - Thurs: 9am - 5pm
Fri: 9am - 5pm
Sat: Closed



MSA: **NA** State: **21** County: **151** Tract Code: **0103.01**

Richmond - Merchant Drive

ATM  Map  

2066 Merchant Drive
Richmond, KY 40475-9227
[See Location Details](#)
[Get Directions](#)

Phone: (859) 623-2138
Fax: (859) 626-9128

Lobby Hours

Mon - Thurs: 8:30am - 4pm
Fri: 8:30am - 5pm
Sat: Closed

Drive Through Hours

Mon - Thurs: 8am - 5pm
Fri: 8am - 6pm
Sat: 9am - 12pm



MSA: **NA** State: **21** County: **151** Tract Code: **0113.03**

Berea

ATM ✓ Map 📍 —

214 Richmond Road North
Suite #10
Berea, KY 40403
[See Location Details](#)
[Get Directions](#)

Lobby Hours

Mon - Thurs: 9am - 4pm
Fri: 9am - 5pm
Sat: Closed

Drive Through Hours

Mon - Thurs: 9am - 5pm
Fri: 9am - 6pm
Sat: 9am - 12pm

Phone: (859) 986-2138
Fax: (859) 985-0144



MSA: **NA** State: **21** County: **065** Tract Code: **9203.02**

Irvine - West Irvine

ATM ✓ Map 📍 —

1282 Richmond Road
Irvine, KY 40336-9401
[See Location Details](#)
[Get Directions](#)

Lobby Hours

Mon - Thurs: 9am - 4pm
Fri: 9am - 5pm
Sat: Closed

Drive Through Hours

Mon - Thurs: 9am - 5pm
Fri: 9am - 6pm
Sat: 9am - 12pm

Phone: (606) 723-2138
Fax: (606) 723-2177



MSA: **NA** State: **21** County: **065** Tract Code: **9202.02**

Irvine - River Drive

ATM ✓ Map 📍 —

25 River Drive
Irvine, KY 40336-1140
[See Location Details](#)
[Get Directions](#)

Phone: (606) 723-2139
Fax - Deposit Dept: (606) 726-2011
Fax - Loan Dept: (606) 723-2142

Lobby Hours

Mon - Thurs: 8:30am - 4pm
Fri: 8:30am - 5pm
Sat: Closed

Drive Through Hours

Mon - Thurs: 8am - 5pm
Fri: 8am - 6pm
Sat: 9am - 12pm



MSA: **NA** State: **21** County: **197** Tract Code: **9701.01**

Stanton

ATM ✓ Map 📍 —

488 Furnace Road
Stanton, KY 40380
[See Location Details](#)
[Get Directions](#)

Phone: (606) 663-2137
Fax: (606) 663-2134

Lobby Hours

Mon - Thurs: 8:30am - 4pm
Fri: 8:30am - 5pm
Sat: Closed

Drive Through Hours

Mon - Thurs: 8am - 5pm
Fri: 8am - 6pm
Sat: 9am - 12pm



Listing of branches opened or closed during the
current year and previous two calendar years:

Branches Closed: London Branch, 1105 West 5th Street, Suite 2, London, KY 40741;

MSA: NA; State Code: 21; County Code 125; Tract Code: 9706.00

Branches Opened: None

CG Bank

Loan to Deposit Ratios:

2025

March 31st: 104.56%

June 30th: 102.23%

September 30th: 104.78%

December 31st: 105.07%



Customer Notice of Branch Closing

Please Take Note of the Following

February 28, 2025

At 4:00PM EDT on May 30th, 2025, our London Branch located at 1105 West 5th Street, Suite 2, London, KY 40741 will close. All accounts currently maintained at this branch will be transferred to our Berea Branch located at 214 Richmond Road North, Suite 10, Berea, KY 40403. Your accounts will be transferred automatically to this branch. No action by you will be necessary.

You will also continue to have access to your accounts anytime, anywhere via Digital Banking. If you are not currently enrolled in Digital Banking and would like to sign up, please call (606) 723-2139.

The Bank's Board of Directors made the difficult decision to close the London Branch to consolidate its brick-and-mortar footprint to counties directly adjacent to its headquarters located in Irvine, KY.

If you have any questions, please contact us at (606) 723-2139. We look forward to serving your banking needs for years to come.

Sincerely,

A handwritten signature in blue ink that reads "Michael Wilson".

Michael Wilson
CEO & President
CG Bank



LOAN PRODUCTS

Consumer Loans

Auto – New & Used
Home Equity Account
Home Improvement
Savings/CD Secured
Recreational Vehicles
Personal Loans
Consolidation

Mortgage Loans

New Construction
New Home Buyers
Home Improvement
Second Mortgage Loans
Home Equity Loans
Adjustable Rate Mortgage (ARM) Loans

Commercial Loans

Real Estate Business Loans
Business Lines of Credit
Letters of Credit
Agricultural and Farm Loans
Land Development Loans

Secondary Market Mortgage Loans

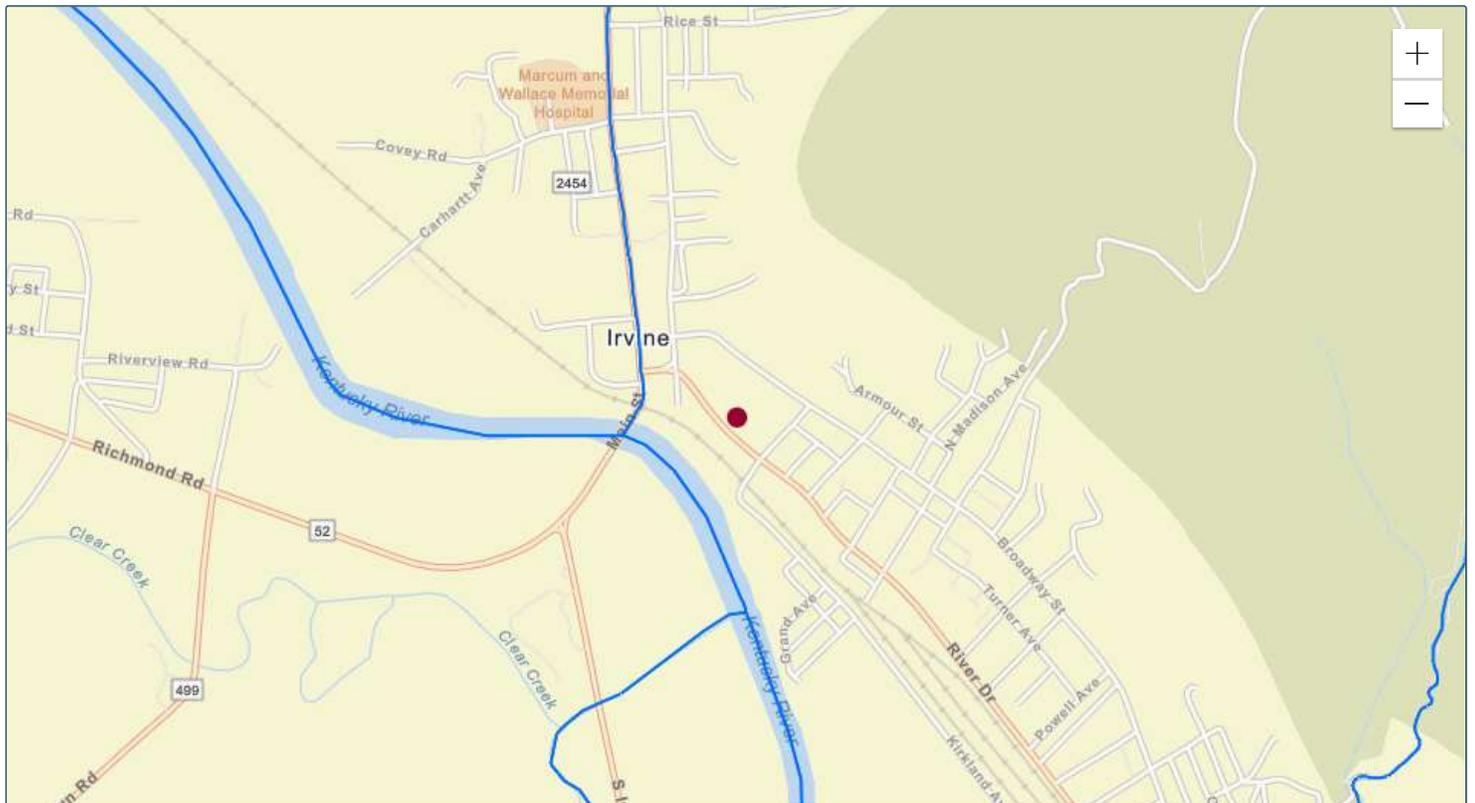
FHLMC Loans

Credit Cards

Consumer and Business credit cards offered through our partnership with TCM Bank N.A.

Mortgage Loan Originator Information

Originator	NMLS/O	Number
Citizens Guaranty Bank	NMLS	402957
Michael D. Wilson	NMLO	657932
Keith Riley	NMLO	657928
Tina Rae Caroland	NMLO	983066
Emma Richardson	NMLO	1152582
Allyson Fay Creech	NMLO	1796537
Jonathan Bradley Wilkerson	NMLO	628127
Erin Leigh Snowden	NMLO	2349471
Mallory M Reese	NMLO	2338918
Jody Oney	NMLO	561232
Stevi Neal	NMLO	2689321
Jaley-Anne Amaia Ralac	NMLO	2689364
Joshua Blackwell	NMLO	2355393



Esri Community Maps Contributors, Commonwealth of Kentucky, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS,... Powered by Esri

● Matched Address: 25 River Dr, Irvine, Kentucky, 40336
MSA: NA - NA (Outside of MSA) || State: 21 - KENTUCKY || County: 065 - ESTILL COUNTY || Tract Code: 9202.02

● Selected Tract
MSA: || State: || County: || Tract Code:

Matched Address: 25 River Dr, Irvine, Kentucky, 40336
 MSA: NA - NA (Outside of MSA)
 State: 21 - KENTUCKY
 County: 065 - ESTILL COUNTY
 Tract Code: 9202.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$76,132
2020 Tract Median Family Income	\$57,750
Tract Median Family Income %	107.38
Tract Population	4175
Tract Minority %	3.95
Tract Minority Population	165
Owner-Occupied Units	1033
1- to 4- Family Units	1857

Census Population Information

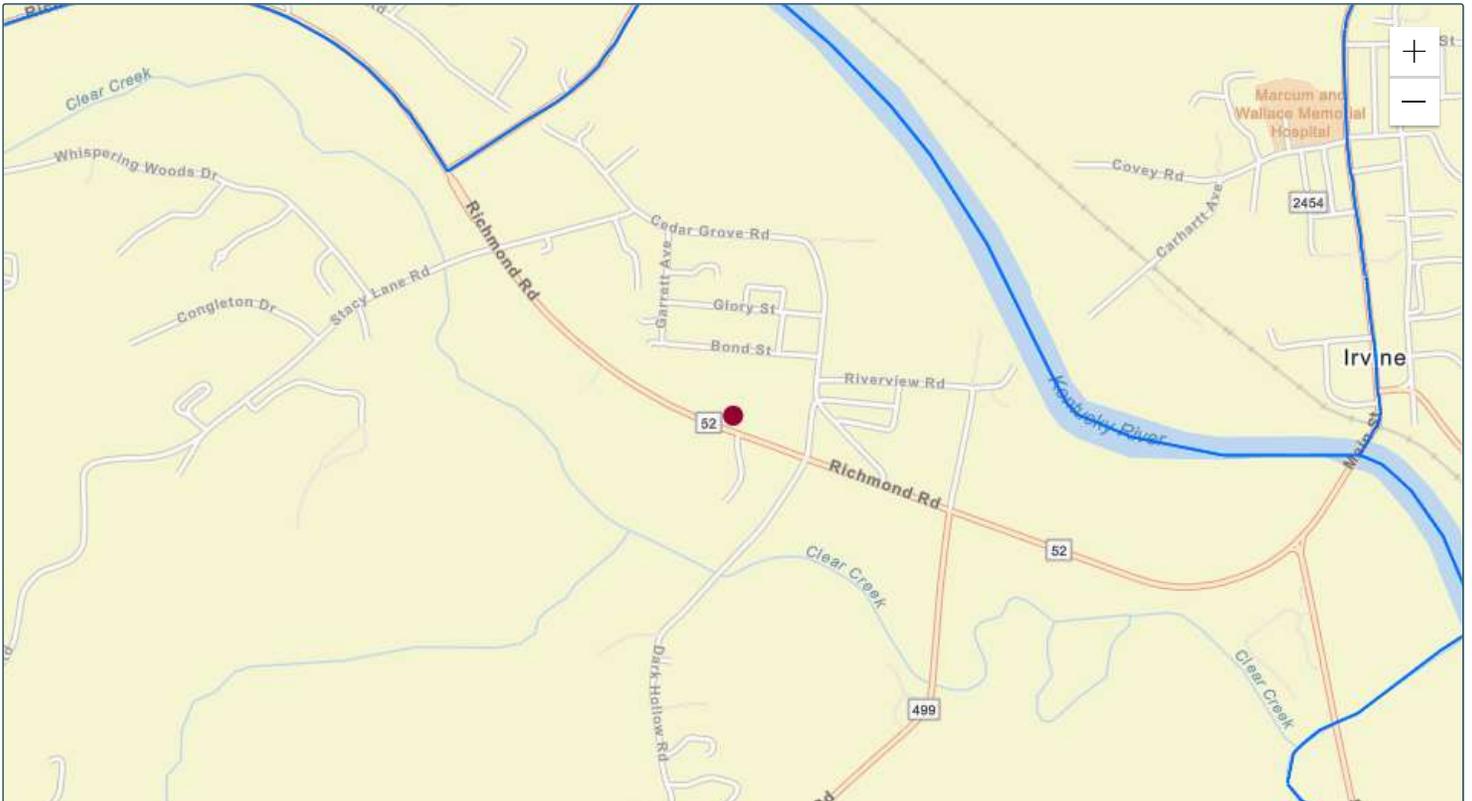
Tract Population	4175
Tract Minority %	3.95
Number of Families	837
Number of Households	1581
Non-Hispanic White Population	4010
Tract Minority Population	165
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	0
Black Population	8
Hispanic Population	50
Other/Two or More Races Population	97

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	21.05
Tract Median Family Income %	107.38
2020 Tract Median Family Income	\$57,750
2025 Estimated Tract Median Family Income	\$76,132
2020 Tract Median Household Income	\$35,156

Census Housing Information

Total Housing Units	2059
1- to 4- Family Units	1857
Median House Age (Years)	49
Owner-Occupied Units	1033
Renter Occupied Units	548
Owner Occupied 1- to 4- Family Units	1033
Inside Principal City?	NO
Vacant Units	478



Esri Community Maps Contributors, Commonwealth of Kentucky, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS,... Powered by Esri

● Matched Address: 1282 Richmond Rd, Irvine, Kentucky, 40336
MSA: NA - NA (Outside of MSA) || State: 21 - KENTUCKY || County: 065 - ESTILL COUNTY || Tract Code: 9203.02

● Selected Tract
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 1282 Richmond Rd, Irvine, Kentucky, 40336
 MSA: NA - NA (Outside of MSA)
 State: 21 - KENTUCKY
 County: 065 - ESTILL COUNTY
 Tract Code: 9203.02

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$48,985
2020 Tract Median Family Income	\$37,159
Tract Median Family Income %	69.09
Tract Population	3532
Tract Minority %	3.85
Tract Minority Population	136
Owner-Occupied Units	943
1- to 4- Family Units	1457

Census Population Information

Tract Population	3532
Tract Minority %	3.85
Number of Families	935
Number of Households	1376
Non-Hispanic White Population	3396
Tract Minority Population	136
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	6
Black Population	7
Hispanic Population	31
Other/Two or More Races Population	88

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	27.70
Tract Median Family Income %	69.09
2020 Tract Median Family Income	\$37,159
2025 Estimated Tract Median Family Income	\$48,985
2020 Tract Median Household Income	\$29,725

Census Housing Information

Total Housing Units	1554
1- to 4- Family Units	1457
Median House Age (Years)	35
Owner-Occupied Units	943
Renter Occupied Units	433
Owner Occupied 1- to 4- Family Units	943
Inside Principal City?	NO
Vacant Units	178

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KENTUCKY

County: 065 - ESTILL COUNTY

All Tracts: 6



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KY	ESTILL COUNTY	9201.00	2 - Moderate	63.83	No	\$70,900	\$34,327	1306	61	4.67	450	821
KY	ESTILL COUNTY	9202.01	3 - Middle	89.39	Yes	\$70,900	\$48,077	1861	55	2.96	436	783
KY	ESTILL COUNTY	9202.02	3 - Middle	107.38	Yes	\$70,900	\$57,750	4175	165	3.95	1033	1857
KY	ESTILL COUNTY	9203.01	3 - Middle	81.07	Yes	\$70,900	\$43,602	1807	80	4.43	566	793
KY	ESTILL COUNTY	9203.02	2 - Moderate	69.09	No	\$70,900	\$37,159	3532	136	3.85	943	1457
KY	ESTILL COUNTY	9204.00	2 - Moderate	68.80	No	\$70,900	\$37,000	1482	47	3.17	498	833
KY	ESTILL COUNTY	9999.99	3 - Middle	82.59	No	\$70,900	\$44,418	14163	544	3.84	3926	6544

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KENTUCKY

County: 065 - ESTILL COUNTY

All Tracts: 6



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
KY	ESTILL COUNTY	9201.00	2 - Moderate	\$53,778	\$70,900	30.58	1475	63.83	\$34,327	\$31,196
KY	ESTILL COUNTY	9202.01	3 - Middle	\$53,778	\$70,900	26.83	1897	89.39	\$48,077	\$33,833
KY	ESTILL COUNTY	9202.02	3 - Middle	\$53,778	\$70,900	21.05	3749	107.38	\$57,750	\$35,156
KY	ESTILL COUNTY	9203.01	3 - Middle	\$53,778	\$70,900	28.59	2043	81.07	\$43,602	\$45,087
KY	ESTILL COUNTY	9203.02	2 - Moderate	\$53,778	\$70,900	27.70	3188	69.09	\$37,159	\$29,725
KY	ESTILL COUNTY	9204.00	2 - Moderate	\$53,778	\$70,900	33.31	1699	68.80	\$37,000	\$30,313
KY	ESTILL COUNTY	9999.99	3 - Middle	\$53,778	\$70,900	26.92	14051	82.59	\$44,418	\$32,800

2025 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 99999 - NA (Outside of MSA)

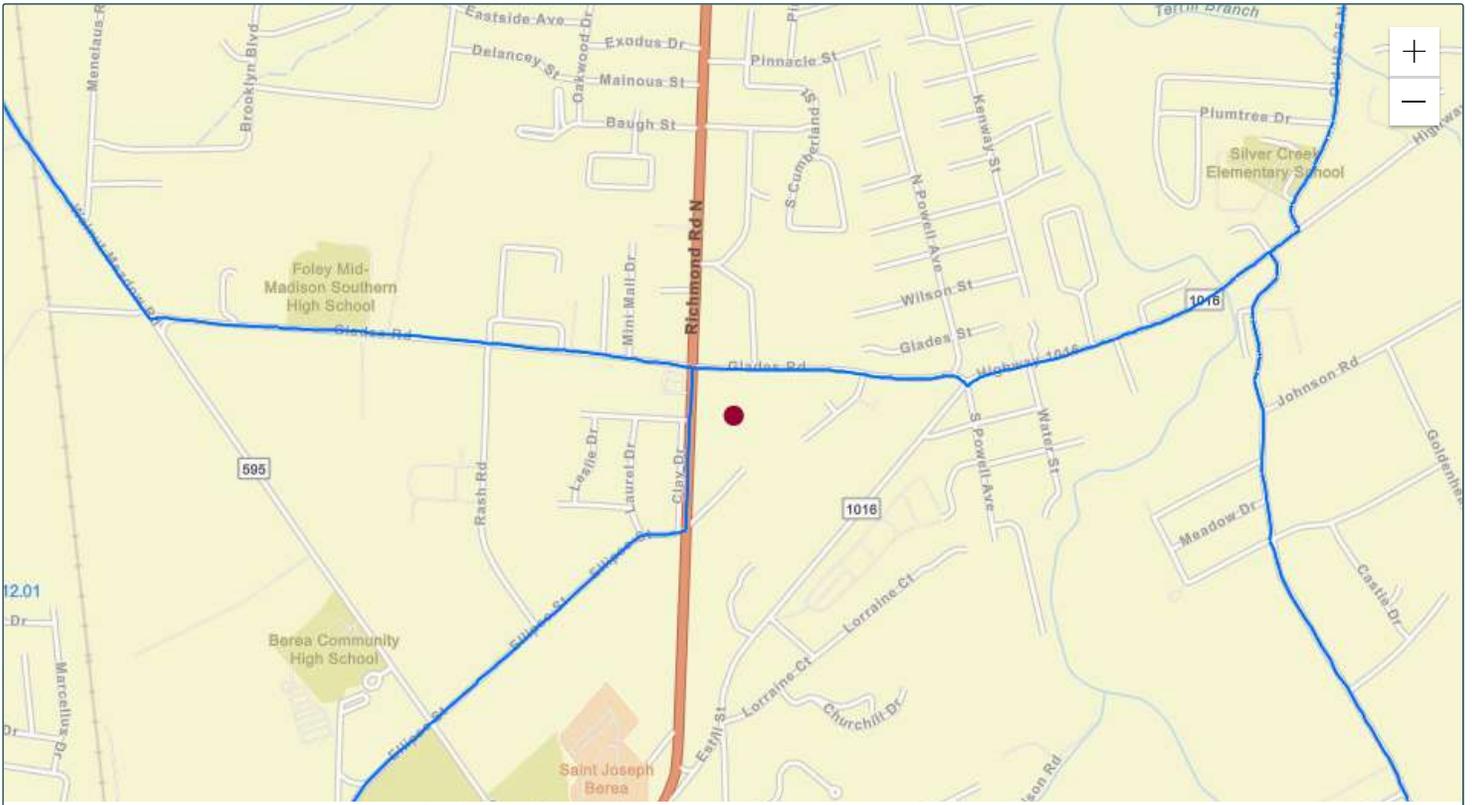
State: KENTUCKY

County: 065 - ESTILL COUNTY

All Tracts: 6



State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
KY	ESTILL COUNTY	9201.00	829	821	48	No	450	207	450	172
KY	ESTILL COUNTY	9202.01	841	783	42	No	436	239	436	166
KY	ESTILL COUNTY	9202.02	2059	1857	49	No	1033	478	1033	548
KY	ESTILL COUNTY	9203.01	793	793	36	No	566	42	566	185
KY	ESTILL COUNTY	9203.02	1554	1457	35	No	943	178	943	433
KY	ESTILL COUNTY	9204.00	853	833	37	No	498	145	498	210
KY	ESTILL COUNTY	9999.99	6929	6544	42	No	3926	1289	3926	1714



Esri Community Maps Contributors, Commonwealth of Kentucky, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS,... Powered by Esri

● Matched Address: 214 Richmond Rd N, Berea, Kentucky, 40403
MSA: NA - NA (Outside of MSA) || State: 21 - KENTUCKY || County: 151 - MADISON COUNTY || Tract Code: 0113.03

● Selected Tract
MSA: || State: || County: || Tract Code:

Matched Address: 214 Richmond Rd N, Berea, Kentucky, 40403
 MSA: NA - NA (Outside of MSA)
 State: 21 - KENTUCKY
 County: 151 - MADISON COUNTY
 Tract Code: 0113.03

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$78,848
2020 Tract Median Family Income	\$59,811
Tract Median Family Income %	111.21
Tract Population	3058
Tract Minority %	23.51
Tract Minority Population	719
Owner-Occupied Units	486
1- to 4- Family Units	826

Census Population Information

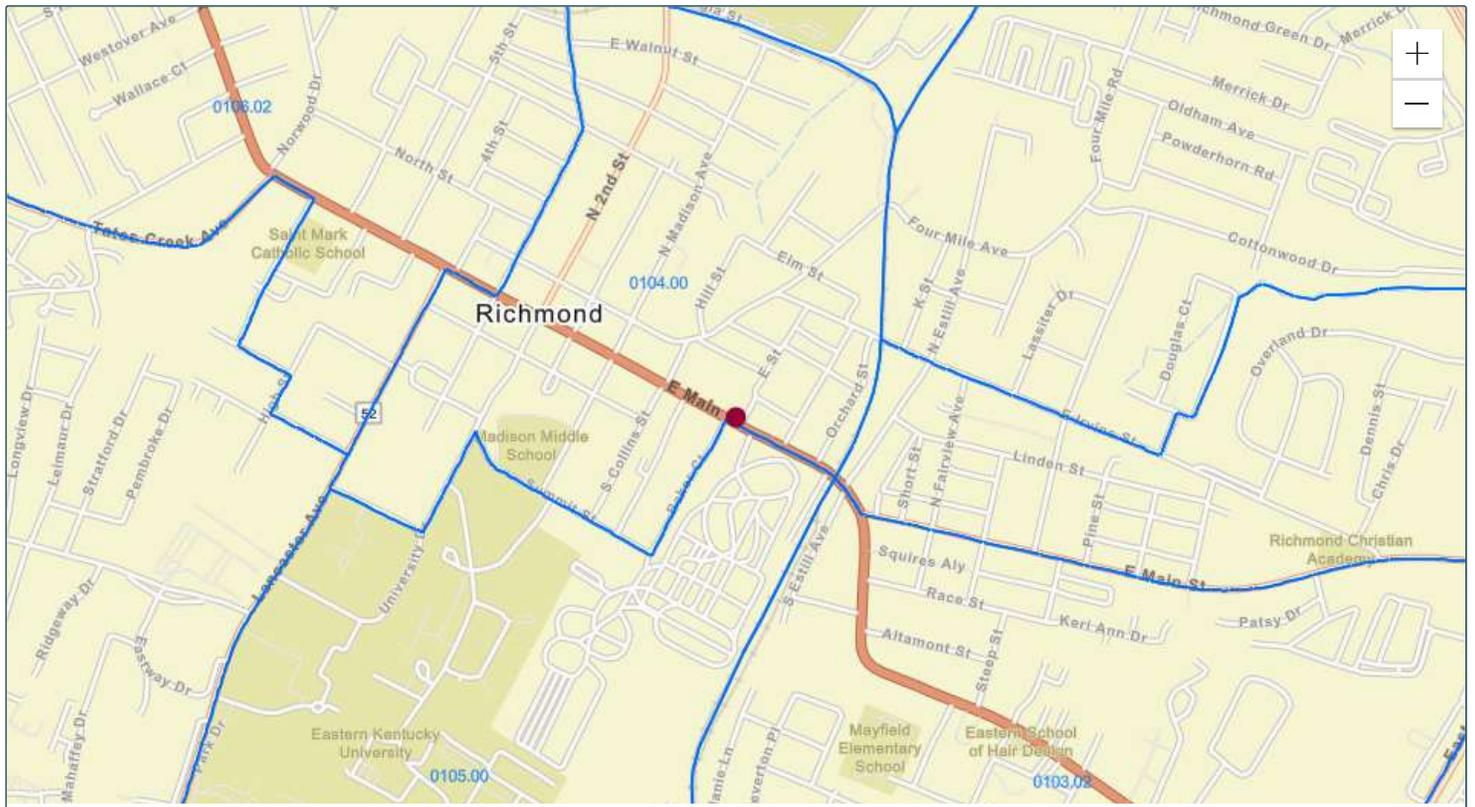
Tract Population	3058
Tract Minority %	23.51
Number of Families	503
Number of Households	893
Non-Hispanic White Population	2339
Tract Minority Population	719
American Indian Population	2
Asian/Hawaiian/Pacific Islander Population	60
Black Population	252
Hispanic Population	220
Other/Two or More Races Population	185

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	10.25
Tract Median Family Income %	111.21
2020 Tract Median Family Income	\$59,811
2025 Estimated Tract Median Family Income	\$78,848
2020 Tract Median Household Income	\$53,342

Census Housing Information

Total Housing Units	1027
1- to 4- Family Units	826
Median House Age (Years)	52
Owner-Occupied Units	486
Renter Occupied Units	407
Owner Occupied 1- to 4- Family Units	486
Inside Principal City?	NO
Vacant Units	134



Esri Community Maps Contributors, Commonwealth of Kentucky, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS,... Powered by Esri

● Matched Address: 457 E Main St, Richmond, Kentucky, 40475
MSA: NA - NA (Outside of MSA) || State: 21 - KENTUCKY || County: 151 - MADISON COUNTY || Tract Code: 0104.00

● Selected Tract
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 457 E Main St, Richmond, Kentucky, 40475
 MSA: NA - NA (Outside of MSA)
 State: 21 - KENTUCKY
 County: 151 - MADISON COUNTY
 Tract Code: 0104.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$49,162
2020 Tract Median Family Income	\$37,292
Tract Median Family Income %	69.34
Tract Population	2098
Tract Minority %	23.21
Tract Minority Population	487
Owner-Occupied Units	192
1- to 4- Family Units	724

Census Population Information

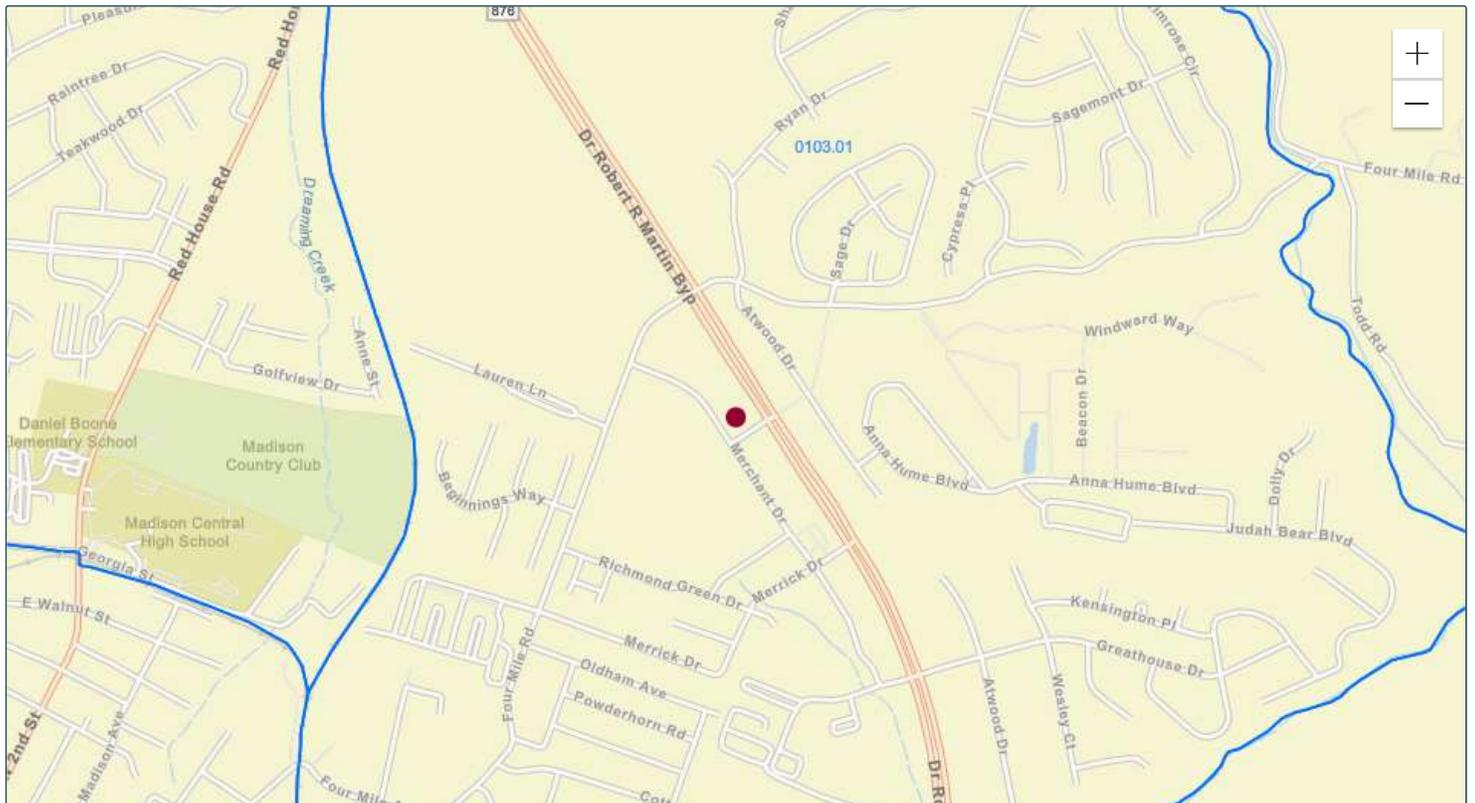
Tract Population	2098
Tract Minority %	23.21
Number of Families	333
Number of Households	776
Non-Hispanic White Population	1611
Tract Minority Population	487
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	7
Black Population	278
Hispanic Population	56
Other/Two or More Races Population	142

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	38.14
Tract Median Family Income %	69.34
2020 Tract Median Family Income	\$37,292
2025 Estimated Tract Median Family Income	\$49,162
2020 Tract Median Household Income	\$28,500

Census Housing Information

Total Housing Units	969
1- to 4- Family Units	724
Median House Age (Years)	56
Owner-Occupied Units	192
Renter Occupied Units	584
Owner Occupied 1- to 4- Family Units	192
Inside Principal City?	NO
Vacant Units	193



Esri Community Maps Contributors, Commonwealth of Kentucky, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS,... Powered by Esri

● Matched Address: 2066 Merchant Dr, Richmond, Kentucky, 40475
MSA: NA - NA (Outside of MSA) || State: 21 - KENTUCKY || County: 151 - MADISON COUNTY || Tract Code: 0103.01

● Selected Tract
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 2066 Merchant Dr, Richmond, Kentucky, 40475
 MSA: NA - NA (Outside of MSA)
 State: 21 - KENTUCKY
 County: 151 - MADISON COUNTY
 Tract Code: 0103.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$103,762
2020 Tract Median Family Income	\$78,705
Tract Median Family Income %	146.35
Tract Population	5325
Tract Minority %	21.50
Tract Minority Population	1145
Owner-Occupied Units	892
1- to 4- Family Units	1666

Census Population Information

Tract Population	5325
Tract Minority %	21.50
Number of Families	935
Number of Households	1860
Non-Hispanic White Population	4180
Tract Minority Population	1145
American Indian Population	16
Asian/Hawaiian/Pacific Islander Population	110
Black Population	492
Hispanic Population	181
Other/Two or More Races Population	346

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	16.71
Tract Median Family Income %	146.35
2020 Tract Median Family Income	\$78,705
2025 Estimated Tract Median Family Income	\$103,762
2020 Tract Median Household Income	\$53,597

Census Housing Information

Total Housing Units	2063
1- to 4- Family Units	1666
Median House Age (Years)	15
Owner-Occupied Units	892
Renter Occupied Units	968
Owner Occupied 1- to 4- Family Units	892
Inside Principal City?	NO
Vacant Units	203

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KENTUCKY

County: 151 - MADISON COUNTY

All Tracts: 31



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KY	MADISON COUNTY	0101.01	4 - Upper	141.22	No	\$70,900	\$75,948	2239	171	7.64	707	853
KY	MADISON COUNTY	0101.03	4 - Upper	226.71	No	\$70,900	\$121,923	3676	381	10.36	1151	1213
KY	MADISON COUNTY	0101.04	4 - Upper	178.30	No	\$70,900	\$95,887	4114	414	10.06	1422	1697
KY	MADISON COUNTY	0102.01	4 - Upper	132.07	No	\$70,900	\$71,029	2213	374	16.90	348	555
KY	MADISON COUNTY	0102.02	2 - Moderate	65.13	No	\$70,900	\$35,028	1677	295	17.59	202	415
KY	MADISON COUNTY	0103.01	4 - Upper	146.35	No	\$70,900	\$78,705	5325	1145	21.50	892	1666
KY	MADISON COUNTY	0103.02	3 - Middle	94.97	No	\$70,900	\$51,074	2670	561	21.01	289	661
KY	MADISON COUNTY	0103.03	3 - Middle	84.96	No	\$70,900	\$45,692	1929	454	23.54	506	893
KY	MADISON COUNTY	0104.00	2 - Moderate	69.34	No	\$70,900	\$37,292	2098	487	23.21	192	724
KY	MADISON COUNTY	0105.00	1 - Low	16.96	No	\$70,900	\$9,122	2606	926	35.53	11	33
KY	MADISON COUNTY	0106.01	4 - Upper	154.40	No	\$70,900	\$83,036	3207	378	11.79	632	958
KY	MADISON COUNTY	0106.02	4 - Upper	183.86	No	\$70,900	\$98,878	2293	299	13.04	399	1023
KY	MADISON COUNTY	0107.01	4 - Upper	120.05	No	\$70,900	\$64,565	4890	897	18.34	1177	1744
KY	MADISON COUNTY	0107.02	4 - Upper	156.59	No	\$70,900	\$84,214	4201	597	14.21	1149	1535

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KY	MADISON COUNTY	0108.01	3 - Middle	83.26	No	\$70,900	\$44,779	2428	172	7.08	583	1071
KY	MADISON COUNTY	0108.02	4 - Upper	209.32	No	\$70,900	\$112,569	2201	201	9.13	714	767
KY	MADISON COUNTY	0109.01	4 - Upper	142.26	No	\$70,900	\$76,506	4191	362	8.64	965	1410
KY	MADISON COUNTY	0109.02	4 - Upper	142.65	No	\$70,900	\$76,719	4002	696	17.39	906	1146
KY	MADISON COUNTY	0109.03	4 - Upper	120.14	No	\$70,900	\$64,612	3905	842	21.56	437	1278
KY	MADISON COUNTY	0110.01	3 - Middle	118.39	No	\$70,900	\$63,672	3654	287	7.85	1318	1611
KY	MADISON COUNTY	0110.02	3 - Middle	111.69	No	\$70,900	\$60,069	3170	177	5.58	749	1105
KY	MADISON COUNTY	0111.01	4 - Upper	145.80	No	\$70,900	\$78,409	3052	205	6.72	726	946
KY	MADISON COUNTY	0111.02	4 - Upper	143.49	No	\$70,900	\$77,167	1915	116	6.06	516	764
KY	MADISON COUNTY	0111.03	3 - Middle	118.95	No	\$70,900	\$63,971	2174	124	5.70	637	928
KY	MADISON COUNTY	0112.01	1 - Low	43.04	No	\$70,900	\$23,149	2483	317	12.77	280	928
KY	MADISON COUNTY	0112.02	3 - Middle	81.61	No	\$70,900	\$43,889	4039	440	10.89	902	1304
KY	MADISON COUNTY	0113.01	3 - Middle	91.11	No	\$70,900	\$49,000	2391	269	11.25	592	1039
KY	MADISON COUNTY	0113.03	3 - Middle	111.21	No	\$70,900	\$59,811	3058	719	23.51	486	826
KY	MADISON COUNTY	0113.04	4 - Upper	127.08	No	\$70,900	\$68,344	1953	315	16.13	465	623
KY	MADISON COUNTY	0114.01	4 - Upper	124.51	No	\$70,900	\$66,964	3045	294	9.66	793	1047
KY	MADISON COUNTY	0114.02	3 - Middle	115.92	No	\$70,900	\$62,344	1902	195	10.25	372	570

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KENTUCKY

County: 151 - MADISON COUNTY

All Tracts: 31



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
KY	MADISON COUNTY	0101.01	4 - Upper	\$53,778	\$70,900	7.12	2302	141.22	\$75,948	\$67,946
KY	MADISON COUNTY	0101.03	4 - Upper	\$53,778	\$70,900	9.46	3170	226.71	\$121,923	\$111,276
KY	MADISON COUNTY	0101.04	4 - Upper	\$53,778	\$70,900	2.36	4233	178.30	\$95,887	\$95,730
KY	MADISON COUNTY	0102.01	4 - Upper	\$53,778	\$70,900	24.10	1859	132.07	\$71,029	\$44,420
KY	MADISON COUNTY	0102.02	2 - Moderate	\$53,778	\$70,900	25.40	1760	65.13	\$35,028	\$31,630
KY	MADISON COUNTY	0103.01	4 - Upper	\$53,778	\$70,900	16.71	4764	146.35	\$78,705	\$53,597
KY	MADISON COUNTY	0103.02	3 - Middle	\$53,778	\$70,900	24.49	2883	94.97	\$51,074	\$40,574
KY	MADISON COUNTY	0103.03	3 - Middle	\$53,778	\$70,900	21.72	2076	84.96	\$45,692	\$31,594
KY	MADISON COUNTY	0104.00	2 - Moderate	\$53,778	\$70,900	38.14	1885	69.34	\$37,292	\$28,500
KY	MADISON COUNTY	0105.00	1 - Low	\$53,778	\$70,900	77.69	121	16.96	\$9,122	\$0
KY	MADISON COUNTY	0106.01	4 - Upper	\$53,778	\$70,900	32.07	2972	154.40	\$83,036	\$34,071
KY	MADISON COUNTY	0106.02	4 - Upper	\$53,778	\$70,900	36.51	3177	183.86	\$98,878	\$45,528
KY	MADISON COUNTY	0107.01	4 - Upper	\$53,778	\$70,900	19.70	5270	120.05	\$64,565	\$50,948
KY	MADISON COUNTY	0107.02	4 - Upper	\$53,778	\$70,900	10.01	3788	156.59	\$84,214	\$61,746
KY	MADISON COUNTY	0108.01	3 - Middle	\$53,778	\$70,900	18.75	2043	83.26	\$44,779	\$43,554
KY	MADISON COUNTY	0108.02	4 - Upper	\$53,778	\$70,900	2.99	2343	209.32	\$112,569	\$91,219
KY	MADISON COUNTY	0109.01	4 - Upper	\$53,778	\$70,900	6.53	3795	142.26	\$76,506	\$63,176
KY	MADISON COUNTY	0109.02	4 - Upper	\$53,778	\$70,900	12.94	3685	142.65	\$76,719	\$57,238
KY	MADISON COUNTY	0109.03	4 - Upper	\$53,778	\$70,900	30.57	3673	120.14	\$64,612	\$35,847
KY	MADISON COUNTY	0110.01	3 - Middle	\$53,778	\$70,900	12.92	3282	118.39	\$63,672	\$64,063
KY	MADISON COUNTY	0110.02	3 - Middle	\$53,778	\$70,900	18.44	2782	111.69	\$60,069	\$57,017
KY	MADISON COUNTY	0111.01	4 - Upper	\$53,778	\$70,900	16.93	3177	145.80	\$78,409	\$66,973
KY	MADISON COUNTY	0111.02	4 - Upper	\$53,778	\$70,900	8.44	1908	143.49	\$77,167	\$59,135
KY	MADISON COUNTY	0111.03	3 - Middle	\$53,778	\$70,900	9.06	1833	118.95	\$63,971	\$49,436
KY	MADISON COUNTY	0112.01	1 - Low	\$53,778	\$70,900	44.90	2423	43.04	\$23,149	\$31,698
KY	MADISON COUNTY	0112.02	3 - Middle	\$53,778	\$70,900	22.11	3153	81.61	\$43,889	\$37,906
KY	MADISON COUNTY	0113.01	3 - Middle	\$53,778	\$70,900	27.44	2314	91.11	\$49,000	\$39,767

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
KY	MADISON COUNTY	0113.03	3 - Middle	\$53,778	\$70,900	10.25	2157	111.21	\$59,811	\$53,342
KY	MADISON COUNTY	0113.04	4 - Upper	\$53,778	\$70,900	17.99	1751	127.08	\$68,344	\$55,958
KY	MADISON COUNTY	0114.01	4 - Upper	\$53,778	\$70,900	4.59	2983	124.51	\$66,964	\$64,821
KY	MADISON COUNTY	0114.02	3 - Middle	\$53,778	\$70,900	18.34	1979	115.92	\$62,344	\$60,781

2025 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KENTUCKY

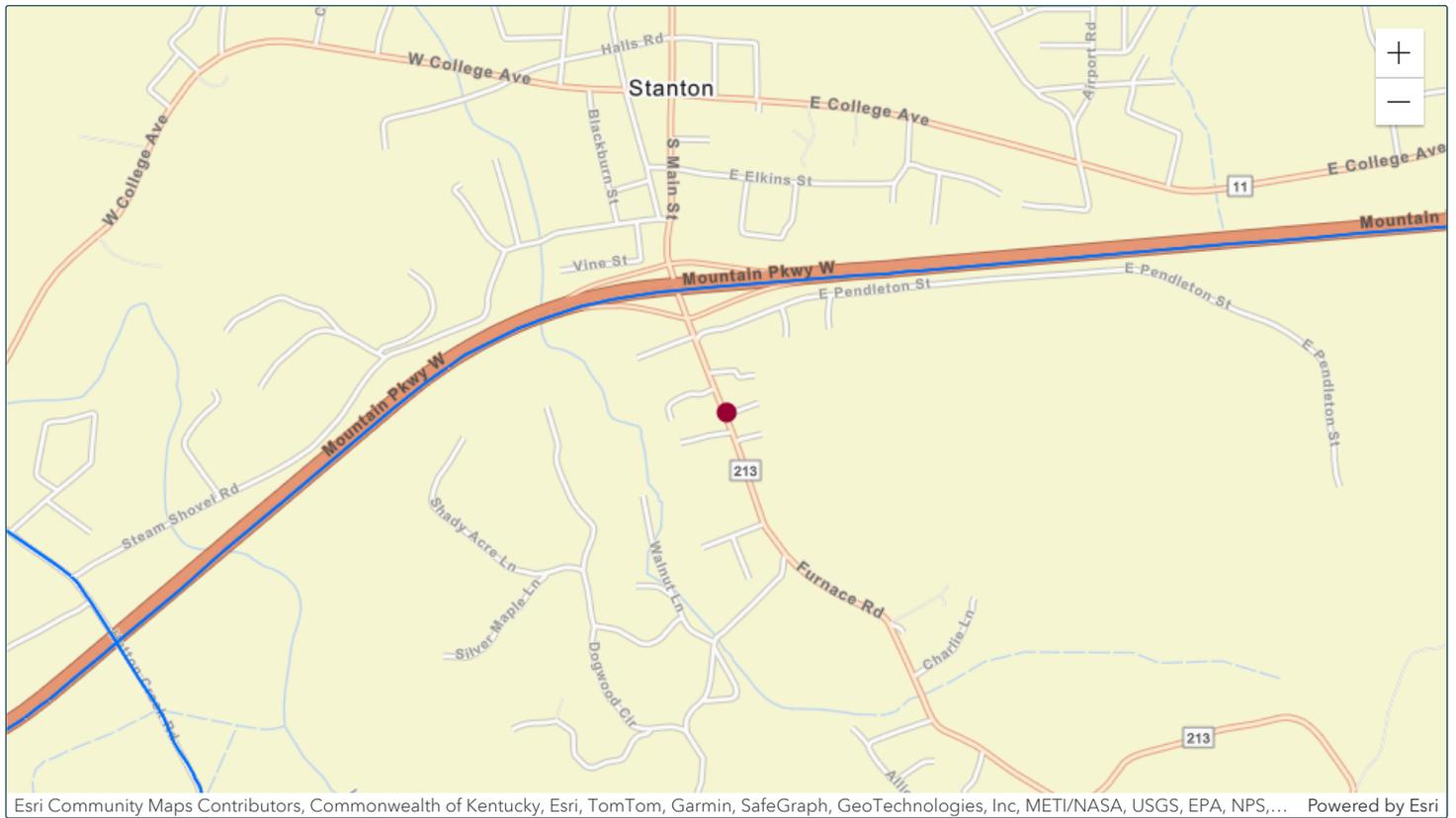
County: 151 - MADISON COUNTY

All Tracts: 31



State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
KY	MADISON COUNTY	0101.01	854	853	29	No	707	71	707	76
KY	MADISON COUNTY	0101.03	1213	1213	16	No	1151	15	1151	47
KY	MADISON COUNTY	0101.04	1697	1697	28	No	1422	80	1422	195
KY	MADISON COUNTY	0102.01	927	555	31	No	348	120	348	459
KY	MADISON COUNTY	0102.02	881	415	41	No	202	139	202	540
KY	MADISON COUNTY	0103.01	2063	1666	15	No	892	203	892	968
KY	MADISON COUNTY	0103.02	1558	661	29	No	289	195	289	1074
KY	MADISON COUNTY	0103.03	1190	893	19	No	506	48	506	636
KY	MADISON COUNTY	0104.00	969	724	56	No	192	193	192	584
KY	MADISON COUNTY	0105.00	70	33	2002	No	11	3	11	56
KY	MADISON COUNTY	0106.01	1335	958	27	No	632	70	632	633
KY	MADISON COUNTY	0106.02	1162	1023	57	No	399	81	399	682
KY	MADISON COUNTY	0107.01	2340	1744	29	No	1177	120	1003	1043
KY	MADISON COUNTY	0107.02	1555	1535	23	No	1149	56	1149	350
KY	MADISON COUNTY	0108.01	1071	1071	29	No	583	250	583	238
KY	MADISON COUNTY	0108.02	767	767	31	No	714	14	714	39
KY	MADISON COUNTY	0109.01	1561	1410	22	No	965	141	965	455
KY	MADISON COUNTY	0109.02	1437	1146	19	No	906	53	906	478
KY	MADISON COUNTY	0109.03	1683	1278	26	No	437	124	437	1122
KY	MADISON COUNTY	0110.01	1611	1611	31	No	1318	127	1318	166
KY	MADISON COUNTY	0110.02	1105	1105	41	No	749	104	749	252
KY	MADISON COUNTY	0111.01	1036	946	24	No	726	23	726	287
KY	MADISON COUNTY	0111.02	764	764	27	No	516	171	516	77
KY	MADISON COUNTY	0111.03	928	928	22	No	637	224	637	67
KY	MADISON COUNTY	0112.01	1253	928	33	No	280	104	280	869
KY	MADISON COUNTY	0112.02	1425	1304	33	No	902	31	902	492
KY	MADISON COUNTY	0113.01	1078	1039	42	No	592	133	592	353

State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
KY	MADISON COUNTY	0113.03	1027	826	52	No	486	134	486	407
KY	MADISON COUNTY	0113.04	661	623	36	No	465	66	465	130
KY	MADISON COUNTY	0114.01	1098	1047	24	No	793	0	793	305
KY	MADISON COUNTY	0114.02	659	570	21	No	372	9	372	278



● Matched Address: 488 Furnace Rd, Stanton, Kentucky, 40380
MSA: NA - NA (Outside of MSA) || State: 21 - KENTUCKY || County: 197 - POWELL COUNTY || Tract Code: 9701.01

● Selected Tract
MSA: || State: || County: || Tract Code:



2025 FFIEC Geocode Census Report

Matched Address: 488 Furnace Rd, Stanton, Kentucky, 40380
 MSA: NA - NA (Outside of MSA)
 State: 21 - KENTUCKY
 County: 197 - POWELL COUNTY
 Tract Code: 9701.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
2025 Estimated Tract Median Family Income	\$96,055
2020 Tract Median Family Income	\$72,861
Tract Median Family Income %	135.48
Tract Population	1992
Tract Minority %	3.82
Tract Minority Population	76
Owner-Occupied Units	556
1- to 4- Family Units	923

Census Population Information

Tract Population	1992
Tract Minority %	3.82
Number of Families	465
Number of Households	651
Non-Hispanic White Population	1916
Tract Minority Population	76
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	1
Black Population	0
Hispanic Population	25
Other/Two or More Races Population	50

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$53,778
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,900
% below Poverty Line	11.99
Tract Median Family Income %	135.48
2020 Tract Median Family Income	\$72,861
2025 Estimated Tract Median Family Income	\$96,055
2020 Tract Median Household Income	\$61,446

Census Housing Information

Total Housing Units	923
1- to 4- Family Units	923
Median House Age (Years)	35
Owner-Occupied Units	556
Renter Occupied Units	95
Owner Occupied 1- to 4- Family Units	556
Inside Principal City?	NO
Vacant Units	272

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KENTUCKY

County: 197 - POWELL COUNTY

All Tracts: 4



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KY	POWELL COUNTY	9701.01	4 - Upper	135.48	No	\$70,900	\$72,861	1992	76	3.82	556	923
KY	POWELL COUNTY	9701.02	3 - Middle	99.01	Yes	\$70,900	\$53,250	4742	242	5.10	1004	1616
KY	POWELL COUNTY	9702.01	4 - Upper	122.59	No	\$70,900	\$65,929	3121	156	5.00	754	1186
KY	POWELL COUNTY	9702.02	3 - Middle	112.07	Yes	\$70,900	\$60,272	3274	148	4.52	978	1447
KY	POWELL COUNTY	9999.99	3 - Middle	113.67	No	\$70,900	\$61,132	13129	622	4.74	3292	5172

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KENTUCKY

County: 197 - POWELL COUNTY

All Tracts: 4



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
KY	POWELL COUNTY	9701.01	4 - Upper	\$53,778	\$70,900	11.99	1835	135.48	\$72,861	\$61,446
KY	POWELL COUNTY	9701.02	3 - Middle	\$53,778	\$70,900	16.58	4439	99.01	\$53,250	\$45,814
KY	POWELL COUNTY	9702.01	4 - Upper	\$53,778	\$70,900	35.94	2974	122.59	\$65,929	\$23,000
KY	POWELL COUNTY	9702.02	3 - Middle	\$53,778	\$70,900	17.74	2712	112.07	\$60,272	\$45,457
KY	POWELL COUNTY	9999.99	3 - Middle	\$53,778	\$70,900	20.95	11960	113.67	\$61,132	\$41,071

2025 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KENTUCKY

County: 197 - POWELL COUNTY

All Tracts: 4



State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
KY	POWELL COUNTY	9701.01	923	923	35	No	556	272	556	95
KY	POWELL COUNTY	9701.02	1872	1616	39	No	1004	276	1004	592
KY	POWELL COUNTY	9702.01	1435	1186	35	No	754	233	754	448
KY	POWELL COUNTY	9702.02	1447	1447	40	No	978	198	978	271
KY	POWELL COUNTY	9999.99	5677	5172	38	No	3292	979	3292	1406



Account Services

Over Draft Services

- MyCGB Courtesy Program
- Frequently Asked Questions
- Super Saver Service

Digital Banking

- Bank from anywhere, 24/7
- Includes online banking, mobile banking, and more
- Save time and money with fewer trips to the branch

Make a Loan Payment

Mastercard Debit Card

- Includes debit card that works just like a check
- Safer than carrying cash and accepted almost everywhere
- Can help you earn cash rewards with Kasasa® checking

College Branded Debit Card

Additional Services

- See services not listed elsewhere on our site
- Includes our direct deposit form, telephone banking info, and more
- Simply contact us or visit us if we can help in any way

powered by
FIRSTBranch



Member
FDIC



Over Draft Services

We get it life happens!

Overdrafts occur from time to time, let us help you stay afloat. CG Bank can cover your overdrafts in two different ways:

MyCGB Courtesy Program

The MyCGB Courtesy Program is a discretionary "courtesy" or "privilege" service that we may extend to you from time to time for those accidental or unavoidable overdrafts in your checking account. If you do not use the service, it costs you nothing. Our usual \$35 AOD Paid Item Fee will be charged to your account for each item that overdraws your account if you use the service. This service is for those accidental and occasional overdrafts or when you make a mistake or write a check for more money than you have in your checking account. ¹ **We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds.**

Many personal checking accounts are ² eligible for the MyCGB Courtesy Program. An insufficient balance may result from, a) The payment of checks, electronic funds transfer, or other withdrawal requests; b) Payments authorized by you; c) The return, unpaid, of items deposited by you; d) The imposition of bank service charges; or e) The deposit of items which, according to the Bank's Funds Availability Policy, are treated as not yet available or finally paid.

Frequently Asked Questions

What are the standard overdraft practices ("MyCGB Courtesy Program") that come with my account? —

We do authorize and pay overdrafts for the following types of transactions:

- Checks, in-person withdrawal, and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see OPT-IN below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any transaction. If we do not authorize and pay an overdraft, your transaction will be declined, and fees may be applicable. [See disclosure for full details.](#)

What fees will I be charged if CG Bank pays my overdraft? —

Under our standard overdraft practices (**My CGB Courtesy Program**):

- We will charge you a fee of **\$35** for each item we pay an overdraft.
- There is a *6-item daily limit* on the total fees we can charge you for overdrawing your account per day.

My CGB Courtesy Program Repayment Plan

Overdrafts are due immediately or on-demand, but in some cases, additional time may be needed to allow you to bring the account fully positive. Ask about My CGB Courtesy Program Repayment Plan. This repayment plan is for customers who request to make "installment" payments to satisfy an outstanding overdraft amount. With approval, a Repayment Plan and Acknowledgement of Obligation agreement can be completed and signed by the customer. This plan will allow the overdrawn amount to be paid in four (4) equal payments using the terms in the signed Repayment Plan Account and Acknowledgement of obligation agreement. The payment amount will be equal payments of one-fourth (1/4) of the obligation beginning one money from the agreement date, then continuing the same day of the month, until full payment is received. Full payment must be received within four months of the date of the repayment plan agreement.

The payment(s) may be made by depositing into the checking account before each month's business day that the payment is set for auto transfer.

The depositor(s) agrees that the non-payment of one monthly payment may cause the entire balance to become due and payable immediately.

What if I want CG Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call your local branch or complete the form below and drop it off at any branch or mail it to: Card Opt-In, Accounting Dept., CG Bank, PO BOX 630 Irvine, KY 40336. You may also call our Call Center at (833) 83-MYCGB. See [OPT-IN Form](#).

Super Saver Service

We also offer another overdraft option, linking your account to a ¹ savings account (Super Saver), which may be less expensive than our standard overdraft practices. This option is a transfer of funds from another CGB Account (¹ savings or checking) to cover overdrafts in your checking account. If there are not enough funds available to cover the overdraft, then no funds will be transferred. If a transfer occurs, a \$3.00 fee applies per transfer.

While we are happy to offer these services for those accidental and occasional overdrafts, there may be other less expensive ways to manage your account. Some alternatives that you may want to consider are:

- Online Banking- track account balances.
- Automatic Transfers- automatically transfer money from another linked CG Bank checking or ¹ savings account. There is no transfers cost to you if done online or in-person at the bank. Online Transfer Cutoff time is 6:00 PM EST.
- Opt-Out of using the Account Overdraft Program for ATM and debit card transactions, and your card will be declined if there isn't enough money in your account at the time you perform the transaction;
- Opt-Out of the Account Overdraft Program does not include checks and ACH payments that overdraw your account. If you wish to opt-out completely, then checks and ACH payments that overdraw your account will be returned. Bank and merchant fees may apply (bank fee for each NSF returned item is \$35.00).

To enroll in Super Saver and link your accounts, please complete the attached form and return to your nearest CG Bank Branch. See [Super Saver Form](#).

For more information on our Overdraft Services, please complete the Request Info tab.

If you would like to review your use of the MyCGB Courtesy Program or discuss the alternatives that may be available to you, please contact an Account Representative at (833)83-MYCGB for further information about applicable fees and terms. You may also visit WWW.CG.BANK for more information regarding credit counseling, credit, debt, or loan services and their associated costs. We appreciate your local community bank's support and are committed to providing you with alternative and cost-effective services!

¹Terms, Conditions, and Fees apply to our MyCGB Courtesy Program. There is a fee of \$35.00 for each item paid, a daily maximum of six (6) NSF/AOD Returned items Fee and/or NSF/AOD Paid Item fees that can be assessed per account per day. You can access MyCGB Courtesy Program by writing checks, in-person withdrawals, ACH transactions, and other electronic transactions. MyCGB Courtesy Program will only be available for our customer's ATM and everyday debit card transactions if you authorize the bank by completing an opt-in form. For MyCGB Courtesy Program customers, you have 30 days to bring your account back to a positive balance. Whether overdrafts are paid is discretionary, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standings. If you are not making regular deposits, or if you have too many overdrafts. Fees may apply after six withdrawals or transfers within a four (4) week or similar period for excessive withdrawals from a Savings or MMDA account.

²MyCGB Courtesy Program is not eligible for Student, Money Market Demand Accounts (MMDA), Clean Slate, Business and Fiduciary Checking Accounts. We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Items will be considered for payment in the following order: 1) Cash received from a teller or at an ATM; 2) Electronic funds transfer or payments authorized by you; 3) Checks; 4) Other withdrawals requests. If you maintain your eligible account in good standings, defined as A) Making regular deposits: B) Bringing the account to a positive balance every thirty days or less: C) There are no holds including garnishments, levies (whether legal or

otherwise) outstanding currently or within a ninety (90) days period, D) The account must have been opened at least ninety (90) days with no checks drawn on insufficient funds during that initial 90 day period and E) The account holder or holders are not in default on any loan obligations to the bank, we will approve your reasonable overdrafts as a non-contractual courtesy. These limits include our Non-Sufficient Funds and/or Overdraft (NSF Paid Fee(s)/AOD Paid Item Fee(s).



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Digital Banking

Sure, we're a local bank – but you can bank with us anywhere, anytime.

Online Banking & Bill Pay



Our online banking service¹ provides secure access to your accounts anytime, anywhere — and you can pay bills electronically using our online bill pay service.²

Online Banking

- Secure and easy-to-use service for CG Bank customers
- Manage a number of banking activities anytime, anywhere with internet access:
 - Access eStatements
 - View account balances and history
 - Transfer funds between accounts (one-time and recurring transfers)
 - View checks written
 - Make loan payments
 - And more

Bill Pay

- Convenient bill pay service²
- Pay one-time or recurring bills with ease:
 - Schedule payments in advance
 - Set up payment reminders
 - Ensure payments are received on time
 - Have all payee information in one convenient place
 - Retain funds until paper drafts are presented for payment
- Avoid paper clutter
- More secure than paper billing
- Make more time for yourself; fewer bank trips necessary
- Print or download to popular financial management software

How to Get Started

Simply click "Enroll" under the online banking login area of our website. Follow the instructions as prompted.

After providing your credentials, we will have to approve and confirm your identity as a CG Bank account holder.

You should receive a confirmation email within 24 to 48 hours. If you do not, please contact us at (833) 83-MYCGB for further assistance.

¹Note internet provider charges may apply.

²Additional fees may apply.

Mobile Banking with Mobile Deposit



Securely access your money wherever you are. Our mobile banking is easy, reliable and available to all online banking users. It puts your most important banking tasks within reach while you're on the go.

Plus, you can control your debit card via our mobile banking app — so download the app today!

Mobile Banking

- Fast and secure service for customers enrolled in online banking¹
- Available to personal and business customers
- Easily manage your finances on the go:
 - Check account balances
 - Review recent account activity
 - Transfer money between accounts
 - Deposit checks into your eligible checking account²
 - Get directions to branches and ATMs
 - Turn your debit card “on” and “off” for added security
- Available via any web-enabled mobile device
- Use this service in three convenient ways:
 - Web browsing
 - App download – [iPhone®](#) | [iPad®](#) | [Android™](#)
 - Text banking
- Save valuable time and effort; avoid an extra trip to a branch

Mobile Deposit

- Deposit checks anytime, anywhere from your mobile phone²
- Service available for customers with a CG Bank checking account
- Deposit your check with a few taps of your finger:
 - From the mobile app, select “Make a Deposit”
 - Select the account you want to deposit the check into from the drop-down menu
 - Follow directions in app to properly endorse the check
 - Take photos of the front and back of the check following in-app prompts
 - Verify check amount and submit
- Save time, avoid unnecessary trips to a branch

Endorse: Signature of Payee AND “For Mobile Deposit Only”

How to Get Started

Simply log into online banking and click the “Mobile Enrollment” link on the User Services tab to register for mobile banking. You will need your online banking credentials to enroll.

Select the method you wish to use — whether it’s SMS (Text) banking or mobile banking.

Follow the instructions you receive as text messages on your phone — and you can begin using Mobile Banking right away! So log into online banking and sign up now!

¹Note Cellular phone carrier charges may apply for internet access and text messaging. Contact your provider for information regarding those charges.

²Checks are eligible for deposit Monday-Friday excluding Federal Holidays before 3:00pm EST. Checks deposited after 3:00pm EST will be credited the next business day. Verify deposit has been credited before using funds. See terms and conditions for further details.

eStatements



Have account information at your fingertips — right when you’re ready for it. Online eStatements are just like paper statements — except more convenient, environmentally-friendly, and secure.

Plus, it’s easy to get signed up. Enroll online now and start saving time and money.

- Save paper and save the environment
- Fast and easy alternative to paper statements
- Easier to retrieve info when needed
- Eliminate a paper trail
- Reduce chances of fraud and identity theft
- Arrive faster than paper statements
- Simplify recordkeeping
- Easily access past statements online
- Ability to download for permanent storage or print if needed
- Receive email notice when new eStatement is ready

Enroll Now



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Terms of Use

AGREEMENT BETWEEN USER AND CG Bank

The CG Bank Web Site is comprised of various Web pages operated by CG Bank.

The CG Bank Web Site is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein. Your use of the CG Bank Web Site constitutes your agreement to all such terms, conditions, and notices.

MODIFICATION OF THESE TERMS OF USE

CG Bank reserves the right to change the terms, conditions, and notices under which the CG Bank Web Site is offered, including but not limited to the charges associated with the use of the CG Bank Web Site.

LINKS TO THIRD PARTY SITES

The CG Bank Web Site may contain links to other Web Sites ("Linked Sites"). The Linked Sites are not under the control of CG Bank and CG Bank is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. CG Bank is not responsible for webcasting or any other form of transmission received from any Linked Site. CG Bank is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by CG Bank of the site or any association with its operators.

NO UNLAWFUL OR PROHIBITED USE

As a condition of your use of the CG Bank Web Site, you warrant to CG Bank that you will not use the CG Bank Web Site for any purpose that is unlawful or prohibited by these terms, conditions, and notices. You may not use the CG Bank Web Site in any manner which could damage, disable, overburden, or impair the CG Bank Web Site or interfere with any other party's use and enjoyment of the CG Bank Web Site. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the CG Bank Web Sites.

USE OF COMMUNICATION SERVICES

The CG Bank Web Site may contain bulletin board services, chat areas, news groups, forums, communities, personal web pages, calendars, and/or other message or communication facilities designed to enable you to communicate with the public at large or with a group (collectively, "Communication Services"), you agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service. By way of example, and not as a limitation, you agree that when using a Communication Service, you will not:

- Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- Publish, post, upload, distribute or disseminate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topic, name, material or information.
- Upload files that contain software or other material protected by intellectual property laws (or by rights of privacy or publicity) unless you own or control the rights thereto or have received all necessary consents.
- Upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer.
- Advertise or offer to sell or buy any goods or services for any business purpose, unless such Communication Service specifically allows such messages.
- Conduct or forward surveys, contests, pyramid schemes or chain letters.
- Download any file posted by another user of a Communication Service that you know, or reasonably should know, cannot be legally distributed in such manner.
- Falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded.
- Restrict or inhibit any other user from using and enjoying the Communication Services.
- Violate any code of conduct or other guidelines which may be applicable for any particular Communication Service.
- Harvest or otherwise collect information about others, including e-mail addresses, without their consent.
- Violate any applicable laws or regulations.

CG Bank has no obligation to monitor the Communication Services. However, CG Bank reserves the right to review materials posted to a Communication Service and to remove any materials in its sole discretion. CG Bank reserves the right to terminate your access to any or all of the Communication Services at any time without notice for any reason whatsoever.

CG Bank reserves the right at all times to disclose any information as necessary to satisfy any applicable law, regulation, legal process or governmental request, or to edit, refuse to post or to remove any information or materials, in whole or in part, in CG Bank's sole discretion.

Always use caution when giving out any personally identifying information about yourself or your children in any Communication Service. CG Bank does not control or endorse the content, messages or information found in any Communication Service and, therefore, CG Bank specifically disclaims any liability with regard to the Communication Services and any actions resulting from your participation in any Communication Service. Managers and hosts are not authorized CG Bank spokespersons, and their views do not necessarily reflect those of CG Bank.

Materials uploaded to a Communication Service may be subject to posted limitations on usage, reproduction and/or dissemination. You are responsible for adhering to such limitations if you download the materials.

MATERIALS PROVIDED TO CG Bank OR POSTED AT ANY CG Bank WEB SITE

CG Bank does not claim ownership of the materials you provide to CG Bank (including feedback and suggestions) or post, upload, input or submit to any CG Bank Web Site or its associated services (collectively "Submissions"). However, by posting, uploading, inputting, providing or submitting your Submission you are granting CG Bank, its affiliated companies and necessary sublicensees permission to use your Submission in connection with the operation of their Internet businesses including, without limitation, the rights to: copy, distribute, transmit, publicly display, publicly perform, reproduce, edit, translate and reformat your Submission; and to publish your name in connection with your Submission.

No compensation will be paid with respect to the use of your Submission, as provided herein. CG Bank is under no obligation to post or use any Submission you may provide and may remove any Submission at any time in CG Bank's sole discretion.

By posting, uploading, inputting, providing or submitting your Submission you warrant and represent that you own or otherwise control all of the rights to your Submission as described in this section including, without limitation, all the rights necessary for you to provide, post, upload, input or submit the Submissions.

LIABILITY DISCLAIMER

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE CG Bank WEB SITE MAY INCLUDE INACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY ADDED TO THE INFORMATION HEREIN. CG Bank AND/OR ITS SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE CG Bank WEB SITE AT ANY TIME. ADVICE RECEIVED VIA THE CG Bank WEB SITE SHOULD NOT BE RELIED UPON FOR PERSONAL, MEDICAL, LEGAL OR FINANCIAL DECISIONS AND YOU SHOULD CONSULT AN APPROPRIATE PROFESSIONAL FOR SPECIFIC ADVICE TAILORED TO YOUR SITUATION.

CG Bank AND/OR ITS SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS CONTAINED ON THE CG Bank WEB SITE FOR ANY PURPOSE. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND. CG Bank AND/OR ITS SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THIS INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS, INCLUDING ALL IMPLIED WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL CG Bank AND/OR ITS SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OR PERFORMANCE OF THE CG Bank WEB SITE, WITH THE DELAY OR INABILITY TO USE THE CG Bank WEB SITE OR RELATED SERVICES, THE PROVISION OF OR FAILURE TO PROVIDE SERVICES, OR FOR ANY INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS OBTAINED THROUGH THE CG Bank WEB SITE, OR OTHERWISE ARISING OUT OF THE USE OF THE CG Bank WEB SITE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF CG Bank OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE CG Bank WEB SITE, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE CG Bank WEB SITE.

SERVICE CONTACT: contactus@mycgb.com

TERMINATION/ACCESS RESTRICTION

CG Bank reserves the right, in its sole discretion, to terminate your access to the CG Bank Web Site and the related services or any portion thereof at any time, without notice. GENERAL To the maximum extent permitted by law, this agreement is governed by the laws of the State of Kentucky U.S.A. and you hereby consent to the exclusive jurisdiction and venue of courts in Estill County, Kentucky, U.S.A. in all disputes arising out of or relating to the use of the CG Bank Web Site. Use of the CG Bank Web Site is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph. You agree that no joint venture, partnership, employment, or agency relationship exists between you and CG Bank as a result of this agreement or use of the CG Bank Web Site. CG Bank's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of CG Bank's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the CG Bank Web Site or information provided to or gathered by CG Bank with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and CG Bank with respect to the CG Bank Web Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and CG Bank with respect to the CG Bank Web Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be drawn up in English.

COPYRIGHT AND TRADEMARK NOTICES:

All contents of the CG Bank Web Site are: Copyright 2014 CG Bank and/or its suppliers. All rights reserved.

TRADEMARKS

The names of actual companies and products mentioned herein may be the trademarks of their respective owners.

The example companies, organizations, products, people and events depicted herein are fictitious. No association with any real company, organization, product, person, or event is intended or should be inferred.

Any rights not expressly granted herein are reserved.

NOTICES AND PROCEDURE FOR MAKING CLAIMS OF COPYRIGHT INFRINGEMENT

Pursuant to Title 17, United States Code, Section 512(c)(2), notifications of claimed copyright infringement under United States copyright law should be sent to Service Provider's Designated Agent. ALL INQUIRIES NOT RELEVANT TO THE FOLLOWING PROCEDURE WILL RECEIVE NO RESPONSE. See Notice and Procedure for Making Claims of Copyright Infringement.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Make a Loan Payment

Adding Variety to Your Banking

Not everyone banks the same. We understand that!

That's why we offer several options for you to make payments.

CG Bank Online Banking & Mobile App

Online Banking is the easiest way for you to manage your loan payments. You can transfer payments directly from your CG Bank Checking or Savings Account to your loan!

- **Make monthly payments.** You can pay from any checking or savings account.
- **Monitor your loan balance.** Watch your balance decline each month as you pay.
- **Find Important Loan Information.** Loan information such as rate, maturity, and account number can be found under the details tab.

Simply login and go to Move Money > New Transaction then select your accounts to move it from and to.

Pay From Another Financial Institution

CG Bank is now pleased to offer a secure online loan payment service. With our new payment portal, you can pay your loan with most major debit or credit cards from any financial institution.

Payment By Mail

Check payments can be mailed to CG Bank. When making your loan payment by mail, please include your full name and account number. Please note that while this payment will be processed immediately upon our receipt, CG Bank is not responsible for lost days due to delivery time. Allow 4 to 7 days for delivery and processing.

CG Bank
PO BOX 630
Irvine, KY 40336

Pay At Local Branch

If you're in the neighborhood and you want to bring in your payment, we would love to see you! Stop by your nearest [branch locations](#) and we will be happy to process your payment.

Don't have your slip? That's fine! We can access the information for you!





Mastercard Debit Card

It sure is a useful piece of plastic. Use it to make purchases from your checking account — and earn rewards with Kasasa[®] checking.

Details

- Receive Mastercard[®] debit card accepted around the globe and online
- Use your debit card to [qualify for cash rewards](#) with Kasasa[®] checking
- Fast and easy
- Safer than carrying cash
- More convenient and safer than checks
- Eliminate cost of purchasing checks
- 24/7 access to funds via ATMs
- Easily withdraw funds from ATMs
- Fees and Limits may apply
- [Mastercard's Zero-Liability](#)

Mastercard[®] Guide to Benefit

Explore all the benefits offered from your CG Bank [Consumer Enhanced Debit Card!](#)

Mastercard[®] Debit Card Alerts

Add an extra measure of control and security to your debit card — sign up to receive emails and text alerts when your Mastercard[®] debit card is used or declined.

[Sign Up](#)

Card @ Once

If your debit card was lost or stolen there's no reason to wait on the mail. We are excited to offer next day card replacement! Visit any of our branches for this easy convenient service.

- Next business day card replacement
- Secure in person pick-up
- Instant use available
- Less time without a debit card

Unauthorized Debit Card Activity

With the recent rise in debit card fraud, we must work together for your protection!

Our Role

- We actively monitor your debit card account and try to detect potentially fraudulent activity.
- If we suspect something is out of the ordinary we may call you during normal business hours.
 - If you are not available to answer the call, a message will be left and a call-back phone number will be provided.
 - We may restrict your debit card until contact has been made to verify the transactions.

Your Role

- Take bank card fraud seriously.
- Use a separate account for online debit card usage.
- Review your accounts daily and tell us immediately if you believe your card, and/or, PIN has been lost or stolen.
- Utilize our Mobile App to minimize risk by turning your card off when you detect it is missing or suspect fraud.
- Respond quickly to our calls.
- Make sure we have your phone numbers on file and ensure your contact information is accurate and current. Notify us of any changes!

Please Note: Because commercial debit cards are not covered by Reg E we cannot offer provisional credit. In the case of a fraudulent transaction, you will only receive credit on funds we are able to recoup, if and when that occurs.

Mastercard® is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



Â© 2024 CG Bank. Portions Copyright Â© Kasasa, Ltd. All rights reserved.



College Branded Debit Card



Details

Go Colonels!

Show your Colonel Pride with every swipe!



NO MATTER WHAT SEASON IT IS, WE'RE HERE TO HELP YOU CONTINUE CHEERING ON ECU IN STYLE WITH THE NEW ECU BRANDED CG BANK DEBIT CARDS!

Existing customers:

Order your ECU Mastercard Debit Card now by completing the form.

New Customers:

If you don't have a CG Bank account, its easy to start the process online by visiting <https://www.cg.bank/accounts/personal-checking/compare-accounts.html> or visiting one of our branches. For a full list of branch locations visit <https://www.cg.bank/about-us/locations-hours.html>.

Mastercard® Guide to Benefit

Explore all the benefits offered from your CG Bank [Consumer Enhanced Debit Card!](#)



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Additional Services

We're your one-stop-shop community bank. Please see our additional services below — and if there's anything you need banking-wise, we're here for you. Please don't hesitate to [contact us](#) or [visit us](#).

Automatic Payment Plan

Ensure your loan payment is paid on time each month — by having your loan payment come directly from your checking account.

We can also set up your safe deposit box annual rent or your utility bills (such as Columbia Gas or Kentucky Utilities). Simply [contact us](#) or [visit us](#) to get set up.

Automatic Savings Plan

Save money without having to come to the bank. Automatically transfer \$5, \$10 or more from your checking account to a savings, Christmas Club, or even an Individual Retirement Account. Just tell us how much you would like to transfer and how often. [Contact us](#) or [visit us](#) today to get started.

Direct Deposit

Get the convenience of direct deposit for your Federal recurring income such as social security, disability, pension, or payroll. With this service, you have immediate availability to your deposit.

If you would like to sign up for direct deposit, [please fill out and return this form \(PDF\)](#).

Telephone Banking

Access your account, 24/7! Just dial our toll-free number to get up-to-date balances, make transfers, confirm check amounts, make an interest inquiry, and more. Call now: **1-800-291-3521**.

Teller Services

We offer a variety of teller services at our locations, including cashiers checks and fax service. Visit one of our helpful tellers at [your local branch](#).

powered by
FIRSTBranch



Member
FDIC



Privacy Statement

The directors, management, and staff of CG Bank are concerned about and respect the privacy of customers' and the consumers' personal financial information. We understand that our customers furnish sensitive information to the bank in the course of daily business, and the bank is committed to treating such information responsibly. We know that our customers expect privacy and security for their personal and financial affairs.

The bank will take all the necessary steps to safeguard sensitive information that has been entrusted to us by our customers. The following privacy policy and disclosure outlines our bank's practice regarding personally identifiable financial information for consumers and those consumers who become our customers. We will provide a privacy notice to each person who opens an account or applies for credit at our bank. We will use the appropriate model form published by the agencies to enjoy the safe harbor for notice contents.

The bank will provide a clear and conspicuous privacy notice at the time a customer establishes a relationship with the bank. The notice may be provided in writing or electronically if the customer agrees to electronic delivery.

The bank is required to notify customers annually of its privacy practices and provide a privacy notice annually during the continuation of the customer relationship, unless:

1. No opt-out rights are triggered by the bank's information-sharing practices under the Gramm-Leach-Bliley Act (GLBA) or the Fair Credit Reporting Act (FCRA), and opt-out notices have previously been provided;
2. The information in the privacy notice has not changed since the customer received the prior notice, and
3. The bank uses the model form provided in Regulation P.

TYPES OF INFORMATION THE BANK COLLECTS

At CG Bank we collect nonpublic, personal information about you from many sources, including the following:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency

Nonpublic, personal information does *not* include that which is available from government records, widely distributed media, or government-mandated disclosures.

TYPES OF INFORMATION THE BANK DISCLOSES

The bank does not now, nor does it intend in the future, to disclose any personal financial information to any nonaffiliated or affiliated third party. By law the bank may disclose certain personally identifiable information without allowing consumers the right to opt out of the bank's sharing agreements in the following circumstances:

- To companies who perform transaction processing for the bank in the following circumstances:
 - — If the transaction, service, or product is requested or authorized by the consumer
 - — To maintain or service a consumer's account as part of a private label credit card or other loan extension program
 - — In connection with a securitization, secondary market sale (including servicing rights), or similar transaction related to a consumer
- To disclose information necessary to enforce the bank's legal or contractual rights or the rights of any other person who is engaged in the financial transaction
- To disclose information required in the ordinary course of banking business, such as the settlement of claims or benefits, the confirmation of information to the consumer or the consumer's agent, and the billing, processing, or clearing of items in the normal course of business
- To provide information to insurance rate advisory organizations, guaranty funds or agencies, agencies that are rating the bank, persons who are assessing the bank's compliance with industry standards, and the bank's attorneys, accountants, and auditors
- To the extent permissible under the Right to Financial Privacy Act
- To a consumer reporting agency under the Fair Credit Reporting Act
- To comply with federal, state, or local laws, rules, and other applicable legal requirements

SAFEGUARDING CUSTOMER INFORMATION

At CG Bank we protect consumer privacy by ensuring that only employees who have a business reason for knowing information have access to it. The bank has appointed a Privacy Officer, who is responsible for maintaining internal procedures to ensure that our customers' information is protected. For example, information in loan files can only be accessed by employees who work in the loan origination or loan operations departments.

All employees have a copy of this policy and are trained at least annually regarding the importance of safeguarding customer information. The chief operations officer, the human resources department, and the appropriate department manager will take disciplinary action against any employee who violates the bank's privacy policy and procedures.

If we change our policy or practice by, for example, adding a category of information that we will disclose to a third party, we will notify existing customers and give them an appropriate time period to opt out of the disclosure.

CONTACT INFORMATION

CG Bank welcomes your comments regarding this Statement of Privacy. If you believe that CG Bank has not adhered to this Statement, please contact CG Bank at contact@cg.bank. We will use commercially reasonable efforts to promptly determine and remedy the problem.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Privacy Policy

Rev 09/2023

FACTS	WHAT DOES CG BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and checking account information • transaction history and account balances • payment history and credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CG Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CG Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (833) 83-MYCGB
-------------------	---------------------

What We Do	
How does CG Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you.</p>

<p>How does CG Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<p>Definitions</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CG Bank has no affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CG Bank does not share with nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>CG Bank doesn't jointly market</i>





Citizens Checking

Sometimes it's best to keep it simple. And this account allows you to do just that — with all the essentials you need.

KEY FEATURES



No Minimum Balance Required



Convenient Digital Banking



Widely-Accepted Debit Card

Details

- Simple, straightforward checking with all the essentials
- No minimum balance required
- Avoid a \$5 monthly service charge if you:
 - Make 6 or more debit card transactions per statement cycle¹ **OR**
 - Sign up and agree to receive eStatements or online statements
- Unlimited Bill Pay
- Fee applies if you close the account early²
- Includes a monthly imaged statement
- Convenient [digital banking](#), including:
 - Online banking³
 - Mobile banking⁴
 - eStatements
- Includes Mastercard[®] [debit card](#)
- 24/7 telephone banking
- \$25 minimum deposit to open

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

\$25 minimum deposit to open. No minimum balance required.

¹Avoid a \$5 monthly service charge if you: Transactions must post and settle, ATM and ACH excluded. Applicable to point of sale transactions. 1) Make 6 or more debit card transactions per statement cycle; **OR** 2) Sign up and agree to receive eStatements or online statements.

²Early closeout fee applies within 180 days of opening: \$35.00.

³Please note that internet provider charges may apply. Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Citizens Clean Slate Checking

We believe people deserve second chances. Use this account to get yourself back in good financial standing.

KEY FEATURES



No Minimum Balance Required



Convenient Digital Banking



Widely-Accepted Debit Card

Details

- Checking that allows you to rebuild your financial history
- No minimum balance required
- Monthly service charge of \$10 per statement cycle
 - If account receives a direct deposit, monthly maintenance fee will be reduced to \$8
- Unlimited check writing
- Unlimited Bill Pay
- Fee applies if you close the account early¹
- Monthly imaged statement
- Convenient [digital banking](#), including:
 - Online banking²
 - Mobile banking³
 - eStatements
- Includes Mastercard® [debit card](#)
- 24/7 telephone banking
- \$25 minimum deposit to open

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Early closeout fee within 180 days of opening: \$35.00.

²Please note that internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



Citizens Interest Checking

You've been doing a good job building your balance – now cash in with tiered-rate earnings.

KEY FEATURES



Earn Interest



Convenient Digital Banking



Widely-Accepted Debit Card

Details

- Earn tiered rates on your higher balance
 - Higher balances earn higher rates
- \$1,500 daily balance required
 - If balance falls below \$1,500 during statement cycle, there is a \$10.00 service charge
 - Interest paid on collected funds \$1,500 and above.
- Unlimited Bill Pay
- Fee applies if you close the account early¹
- Monthly imaged statement
- Convenient [digital banking](#), including:
 - Online banking²
 - Mobile banking³
 - eStatements
- Includes Mastercard® [debit card](#)
- 24/7 telephone banking
- \$1,500 minimum deposit to open

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Early closeout fee within 180 days of opening: \$35.00.

²Please note that internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



Citizens Senior Checking

We respect your experience, and all the life you've lived. That's why we offer a special account just for you.

KEY FEATURES



No Monthly Service Charge



No Minimum Balance Required



Discount Available on Specialty Checks



Convenient Digital Banking

Details

- For individuals and joint account holders age 62 and better
- No minimum balance required
- No monthly service charge
- One order of custom Citizens Senior checks per year — or \$5 discount on checks of choice
- Unlimited Bill Pay
- Fee applies if you close the account early¹
- Monthly imaged statement
- Convenient [digital banking](#), including:
 - Online banking²
 - Mobile banking³
 - eStatements
- Convenient Mastercard® [debit card](#)
- 24/7 telephone banking
- \$25 minimum deposit to open

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Early closeout fee within 180 days of opening: \$35.00.

²Please note that internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



Miscellaneous Fees and Charges
Effective July 16, 2024

Cashier's Check	\$5.00
Chargeback Check Fee (Returned Deposit Item)	\$7.00 per item
Charged Off Account Fee (excluding KASASA Accounts)	\$30.00
Christmas Club Early Closing/Withdrawal	\$10 per transaction
Vacation Club Early Closing/Withdrawal	\$10 per transaction
Collection Incoming	\$20.00
Collection Outgoing	\$30.00 plus other bank charges
DDA/SAV Alert Fee	\$32.00
Debit Card Replacement Fee	\$10.00 each
Dormant Checking (no activity for 12 months) if balance is less than \$1,000.00	\$5.00 per month
Dormant Savings (no activity for 24 months) if balance is less than \$1,000.00	\$5.00 per month
Early Closing Fee for Checking or Savings (excluding KASASA Accounts) within 180 Days of opening	\$35.00
Excess Withdrawal Fee (Citizens Savings & Kid Savings) ¹ (if the maximum of 6 withdrawals or transfers per month is exceeded)	\$2.00 each
Foreign ATM Inquiry/Transaction Fee ²	\$1.00 each
Garnishment/Levy Fee	\$100.00
Night Deposit	
Lock & Key Bag	\$25.00
Zipper Bag	\$6.00
NSF Returned Item Fee or AOD Returned Item Fee ³ (per item) (Max 6 (\$210/day for retail customers) (unlimited for commercial customers)	\$35.00
NSF Paid Item Fee or AOD Paid Item Fee ⁴ (per item) (Max 6 (\$210/day for retail customers) (unlimited for commercial customers)	\$35.00
Phone Balance Inquiry (after 3rd per statement cycle)	\$0.99 each
Returned Statement (undeliverable mail – per month)	\$5.00
Statement Copy (including duplicate statements)	\$6.00
Statement Recon/Research Fee (1 hour minimum)	\$25.00 per hour
Stop Payment Request	\$34.00 each
Super Saver Transfer Fee	\$3.00 per transfer
Telephone Transfer Fee	\$3.00 each
Wire Transfers	
Incoming Domestic Wire Fee	\$15.00 each
Incoming International Wire Fee	\$75.00 based on transaction details
Outgoing Domestic Wire Fee	\$25.00 each
Outgoing International Wire Fee	\$75.00 based on transaction details

¹If by preauthorized or automatic transfer, or telephone (including data transmissions) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

²This fee applies to non-CGB ATM transactions and balance inquiry

³NSF Returned Fee or AOD Returned Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transactions if opted in.

⁴NSF Paid Fee or AOD Paid Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transactions if opted in.

Rates and Fees are subject to change without prior notice. The bank may charge you a reasonable fee for any other services you may request that are not shown above.



Kasasa Cash Back Checking

Who doesn't like a little shopping trip? Well you'll like it even more now with 4.00% cash back on your debit card purchases.*

KEY FEATURES



Cash Back on Debit Card Purchases



Refunds on ATM Withdrawal Fees*



No Monthly Service Charge



Convenient Digital Banking

Details

- Checking that pays you back
- 4.00% cash back on debit card purchases*
 - No category restrictions on purchases
 - Earn up to \$96 cash back per year, \$8 per month
- Unlimited refunds on ATM withdrawal fees, nationwide*
- Link to [Kasasa Saver[®]](#) to build savings automatically
- No minimum balance to earn rewards
- No monthly service charge
- Convenient [digital banking](#), including:
 - Online banking¹
 - Mobile banking²
 - eStatements
- Includes Mastercard[®] [debit card](#)
- 24/7 telephone banking
- \$25 minimum deposit to open

Earning cash back is simple and easy.

Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash Back[®] account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log into online banking or mobile banking

And if you don't meet these qualifications, don't worry — there's still no monthly maintenance fee. Plus, you can get right back to earning your cash rewards the very next cycle that you qualify.

*Minimum to open is \$25. Qualifying transactions must post and settle to account during Monthly Qualification Cycle. When monthly qualifications are met, you receive 4.00% cash back on debit card purchases that post and settle to account during Monthly Qualification Cycle. Qualifying transactions must post and settle to account during Monthly Qualification Cycle to receive up to total cash back of \$8.00 per Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. Rates and rewards may change after accounts are opened. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by Citizens Guaranty Bank as ATM transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which Citizens Guaranty Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The statement cycle ends on the third Wednesday of the month. See Miscellaneous Fee Schedule for fees that may apply to this account. Domestic ATM fees incurred during Monthly Qualification Cycle will be reimbursed if qualifications are met within Monthly Qualification Cycle. If the account is closed, you will forfeit any rewards that have not been credited to your account. Nationwide and Domestic ATM fees are fees incurred within the United States of America. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. A limit of one (1) Kasasa Product per primary account holder's social security number.

¹Please note that internet provider charges may apply.

²Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



Â© 2024 CG Bank. Portions Copyright Â© Kasasa, Ltd. All rights reserved.



Miscellaneous Fees and Charges
Effective July 16, 2024

Cashier's Check	\$5.00
Chargeback Check Fee (Returned Deposit Item)	\$7.00 per item
Charged Off Account Fee (excluding KASASA Accounts)	\$30.00
Christmas Club Early Closing/Withdrawal	\$10 per transaction
Vacation Club Early Closing/Withdrawal	\$10 per transaction
Collection Incoming	\$20.00
Collection Outgoing	\$30.00 plus other bank charges
DDA/SAV Alert Fee	\$32.00
Debit Card Replacement Fee	\$10.00 each
Dormant Checking (no activity for 12 months) if balance is less than \$1,000.00	\$5.00 per month
Dormant Savings (no activity for 24 months) if balance is less than \$1,000.00	\$5.00 per month
Early Closing Fee for Checking or Savings (excluding KASASA Accounts) within 180 Days of opening	\$35.00
Excess Withdrawal Fee (Citizens Savings & Kid Savings) ¹ (if the maximum of 6 withdrawals or transfers per month is exceeded)	\$2.00 each
Foreign ATM Inquiry/Transaction Fee ²	\$1.00 each
Garnishment/Levy Fee	\$100.00
Night Deposit Lock & Key Bag	\$25.00
Zipper Bag	\$6.00
NSF Returned Item Fee or AOD Returned Item Fee ³ (per item) (Max 6 (\$210/day for retail customers) (unlimited for commercial customers)	\$35.00
NSF Paid Item Fee or AOD Paid Item Fee ⁴ (per item) (Max 6 (\$210/day for retail customers) (unlimited for commercial customers)	\$35.00
Phone Balance Inquiry (after 3rd per statement cycle)	\$0.99 each
Returned Statement (undeliverable mail – per month)	\$5.00
Statement Copy (including duplicate statements)	\$6.00
Statement Recon/Research Fee (1 hour minimum)	\$25.00 per hour
Stop Payment Request	\$34.00 each
Super Saver Transfer Fee	\$3.00 per transfer
Telephone Transfer Fee	\$3.00 each
Wire Transfers Incoming Domestic Wire Fee	\$15.00 each
Incoming International Wire Fee	\$75.00 based on transaction details
Outgoing Domestic Wire Fee	\$25.00 each
Outgoing International Wire Fee	\$75.00 based on transaction details

¹If by preauthorized or automatic transfer, or telephone (including data transmissions) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

²This fee applies to non-CGB ATM transactions and balance inquiry

³NSF Returned Fee or AOD Returned Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transactions if opted in.

⁴NSF Paid Fee or AOD Paid Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transactions if opted in.

Rates and Fees are subject to change without prior notice. The bank may charge you a reasonable fee for any other services you may request that are not shown above.



Kasasa Cash Checking

Earn up to 2.00% APY* — just for doing simple things you already do. It's one way we thank you for banking here, locally.

KEY FEATURES



Really High Interest Earnings



Refunds on ATM Withdrawal Fees*



No Monthly Service Charge



Convenient Digital Banking

Details

- Checking that pays high interest
- 2.00% APY* on balances up to \$25,000
- 2.00% to 0.5598% APY on balances over \$25,000 depending on balance in account*
- 0.03% APY* if qualifications aren't met
- Unlimited refunds on ATM withdrawal fees, nationwide*
- Link to [Kasasa Saver[®]](#) to build savings automatically
- No minimum balance to earn rewards
- No monthly service charge
- Convenient [digital banking](#), including:
 - Online banking¹
 - Mobile banking²
 - eStatements
- Includes Mastercard[®] [debit card](#)
- 24/7 telephone banking
- \$25 minimum deposit to open

Earning your rewards is simple and easy.

Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash[®] account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log into online banking or mobile banking

And if you don't meet these qualifications, don't worry — there's still no monthly maintenance fee for your account. Plus, you'll still earn our base rate. And you can get right back to earning your full rewards the very next cycle that you qualify.

*APY=Annual Percentage Yield. APYs accurate as of 06/21/2023. Rates may change after account is opened. Minimum to open is \$25. If qualifications are met each Monthly Qualification Cycle: (1) Domestic ATM fees incurred during Qualification Cycle will be reimbursed and credited to account on the last day of monthly Statement Cycle; (2) balances up to \$25,000 earn 1.98190% interest rate with an APY of 2.0%; and (3) balances over \$25,000 earn 0.1998% interest rate on portion of balance over \$25,000, resulting in range from 2.0% to 0.5598% APY depending on the balance. The blended APY is calculated using a balance of \$110,000. If qualifications are not met, all balances earn 0.03% interest rate with a 0.03% APY. Rates and rewards may change after accounts are opened. Interest is paid on collected funds. Qualifying transactions must post and settle to account during Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by CG Bank as ATM transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which CG Bank provides a summary of the financial activities and transactions that post and settle to the account holder's account. The statement cycle ends on the third Wednesday of the month. We reserve the right to require at least seven business day's written notice of a withdrawal. Nationwide and Domestic ATM fees are fees incurred within the United States of America. If the account is closed, you will forfeit any rewards that have not been credited to your account. See Miscellaneous Fee Schedule for fees that may apply to this account. Fees may reduce the earnings on this account. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. A limit of one (1) Kasasa Product per primary account holder's social security number.

¹Please note that internet provider charges may apply.

²Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



For your convenience your 2026 Kasasa Qualification end dates are listed below:

January 20

February 17

March 17

April 14

May 19

June 16

July 14

August 18

September 15

October 20

November 17

December 15



Miscellaneous Fees and Charges
Effective July 16, 2024

Cashier's Check	\$5.00
Chargeback Check Fee (Returned Deposit Item)	\$7.00 per item
Charged Off Account Fee (excluding KASASA Accounts)	\$30.00
Christmas Club Early Closing/Withdrawal	\$10 per transaction
Vacation Club Early Closing/Withdrawal	\$10 per transaction
Collection Incoming	\$20.00
Collection Outgoing	\$30.00 plus other bank charges
DDA/SAV Alert Fee	\$32.00
Debit Card Replacement Fee	\$10.00 each
Dormant Checking (no activity for 12 months) if balance is less than \$1,000.00	\$5.00 per month
Dormant Savings (no activity for 24 months) if balance is less than \$1,000.00	\$5.00 per month
Early Closing Fee for Checking or Savings (excluding KASASA Accounts) within 180 Days of opening	\$35.00
Excess Withdrawal Fee (Citizens Savings & Kid Savings) ¹ (if the maximum of 6 withdrawals or transfers per month is exceeded)	\$2.00 each
Foreign ATM Inquiry/Transaction Fee ²	\$1.00 each
Garnishment/Levy Fee	\$100.00
Night Deposit Lock & Key Bag	\$25.00
Zipper Bag	\$6.00
NSF Returned Item Fee or AOD Returned Item Fee ³ (per item) (Max 6 (\$210/day for retail customers) (unlimited for commercial customers)	\$35.00
NSF Paid Item Fee or AOD Paid Item Fee ⁴ (per item) (Max 6 (\$210/day for retail customers) (unlimited for commercial customers)	\$35.00
Phone Balance Inquiry (after 3rd per statement cycle)	\$0.99 each
Returned Statement (undeliverable mail – per month)	\$5.00
Statement Copy (including duplicate statements)	\$6.00
Statement Recon/Research Fee (1 hour minimum)	\$25.00 per hour
Stop Payment Request	\$34.00 each
Super Saver Transfer Fee	\$3.00 per transfer
Telephone Transfer Fee	\$3.00 each
Wire Transfers Incoming Domestic Wire Fee	\$15.00 each
Incoming International Wire Fee	\$75.00 based on transaction details
Outgoing Domestic Wire Fee	\$25.00 each
Outgoing International Wire Fee	\$75.00 based on transaction details

¹If by preauthorized or automatic transfer, or telephone (including data transmissions) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

²This fee applies to non-CGB ATM transactions and balance inquiry

³NSF Returned Fee or AOD Returned Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transactions if opted in.

⁴NSF Paid Fee or AOD Paid Item fees apply to transactions created by check, in person withdrawals, or other electronic means. Fees will apply to ATM withdrawals and non-recurring debit card transactions if opted in.

Rates and Fees are subject to change without prior notice. The bank may charge you a reasonable fee for any other services you may request that are not shown above.



Kasasa Saver

Grow a savings balance as big as the Appalachian Mountains – with hardly any effort.

KEY FEATURES



High Interest Earnings



Automatic Savings



No Monthly Service Charge



Convenient Digital Banking

Details

- Account that builds your savings effortlessly
- Links to [Kasasa Cash](#)® or [Kasasa Cash Back](#)® checking
- Automatic transfers of Kasasa Cash or Kasasa Cash Back earnings
- 1.00% APY* on balances up to \$25,000
- 1.00% to 0.3598% APY on balances over \$25,000 depending on balance in account*
- 0.03% APY* if qualifications are not met in Kasasa Cash or Kasasa Cash Back
- No minimum balance to earn rewards
- No monthly service charge
- Convenient [digital banking](#), including:
 - Online banking¹
 - Mobile banking²
 - eStatements
- Easy telephone banking
- \$25 minimum deposit to open

Earning the higher rate simple and easy.

Qualifying for your Kasasa Cash or Kasasa Cash Back rewards automatically qualifies you for the highest Kasasa Saver® rate, too. Enrollments must be in place and all of the following transactions and activities must post and settle to your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and agree to receive eStatements
- Be enrolled in and log into online banking or mobile banking

And if you don't meet these qualifications, don't worry — there's still no monthly maintenance fee. Plus, you'll still earn our base rate on Kasasa Saver. And you can get right back to earning your full rewards the very next cycle that you qualify.

*APY=Annual Percentage Yield. APYs accurate as of 06/21/2023. Rates may change after account is opened. Minimum to open is \$25.00 for Kasasa Cash and \$25.00 for Kasasa Saver. For Kasasa Cash, if qualifications are met each Monthly Qualification Cycle: (1) Domestic ATM fees incurred during Qualification Cycle will be reimbursed and credited to account on the last day of monthly Statement Cycle; (2) balances up to \$25,000 earn 1.98190% interest rate with an APY of 2.00%; and (3) balances over \$25,000 earn 0.1998% interest rate on portion of balance over \$25,000, resulting in range from 2.0% to 0.5598% APY depending on the balance. The blended APY is calculated using a balance of \$110,000. If qualifications are not met, all balances earn 0.03% interest rate with an 0.03% APY. Interest paid on collected funds. Qualifying transactions must post and settle to Kasasa Cash account during Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by CG Bank as ATM transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which CG Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. The advertised Kasasa Cash APY is based on compounding interest. Interest earned in Kasasa Cash is automatically transferred to Kasasa Saver each Statement Cycle and does not compound. Actual interest amount paid may be less than advertised Kasasa Cash APY. The Kasasa Saver APYs may be less than Kasasa Cash APYs. If qualifications in Kasasa Cash are met each Monthly Qualification Cycle: (1) balances up to \$25,000 in Kasasa Saver earn 0.9955% interest rate with an APY of 1.0%; and (2) balances over \$25,000 in Kasasa Saver earn 0.1998% interest rate on portion of balance over \$25,000, resulting in range from 1.00% to 0.3598% APY depending on the balance. The blended APY is calculated using a balance of \$110,000. If qualifications are not met on Kasasa Cash, all balances in Kasasa Saver earn 0.03% interest rate with a 0.03% APY. Kasasa Cash is a Negotiable Order of Withdrawal (NOW) account and we may require at least seven business day's written notice of a withdrawal. Kasasa Saver may have a limit on the number of withdrawals. See Miscellaneous Fee Schedule for fees that may apply to this account. Fees may reduce the earnings on this account. Nationwide and Domestic ATM fees are fees incurred within the United States of America. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. A limit of one (1) Kasasa Product per primary account holder's social security number.

Kasasa Cash Back Linked to Kasasa Saver

*APY=Annual Percentage Yield. APYs accurate as of 06/21/2023. Rates may change after account is opened. Minimum to open is \$25.00 for Kasasa Cash Back and \$25.00 for Kasasa Saver. When Monthly Qualifications are met, you will receive 4.00% cash back on debit card purchases that post and settle to account during Monthly Qualification Cycle up to total cash back of \$8.00 per Monthly Qualification Cycle. Domestic ATM fees incurred using Kasasa Cash Back debit card during Qualification Cycle will be reimbursed if qualifications are met within Monthly Qualification Cycle. Qualifying transactions must post and settle to account during the Monthly Qualification Cycle. Transactions may take one or more banking days from the date transaction was made to post and settle to account. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts and debit-card transactions processed by merchants and received by CG Bank as ATM transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current Statement Cycle through one day prior to the close of the current Statement Cycle. "Statement Cycle" means the period of time for which CG Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Kasasa Cash Back rewards will be credited to your Kasasa Saver account on the last day of the monthly Statement Cycle. If qualifications in Kasasa Cash Back are met each Monthly Qualification Cycle: (1) balances up to \$25,000 in Kasasa Saver earn 0.9955% interest rate with an APY of 1.0%; and (2) balances over \$25,000 in Kasasa Saver earn 0.1998% interest rate on the portion of the balance over \$10,000, resulting in range from 1.0% to 0.3598% APY depending on the balance. The blended APY is calculated using a balance of \$110,000. If qualifications are not met on Kasasa Cash Back, all balances in the Kasasa Saver earn 0.03% interest rate and a 0.03% APY. Interest paid on collected funds. Kasasa Saver may have a limit on the number of withdrawals. See Miscellaneous Fee Schedule for fees that may apply to this account. Fees may reduce the earnings on this account. Nationwide and Domestic ATM fees are fees incurred within the United States of America. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. A limit of one (1) Kasasa Product per primary account holder's social security number.

¹Please note that internet provider charges may apply.

²Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Citizens Savings

Saving is *always* a good idea – and this flexible account can help you save for anything.

KEY FEATURES



Earn Interest



Access to Funds



Convenient Digital Banking

Details

- Flexible, multi-purpose savings account
- Pays interest on collected funds over \$50¹
- Maintain a minimum daily balance of \$100 to avoid the \$2 monthly service charge²
- 6 withdrawals or transfers from your account per four (4) week or similar period³
 - Excess withdrawals will be charged \$2 each³
- Fee applies if you close the account early⁴
- Monthly imaged statement and/or combined statement (upon request)
- Convenient [digital banking](#), including:
 - Online banking⁵
 - Mobile banking⁶
 - eStatements
- Easy telephone banking
- \$100 minimum deposit to open

¹Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited in the account quarterly. APY= Annual Percentage Yield.

²Balance information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain the minimum of \$50 each day for the account to obtain the disclosed annual percentage yield.

³If by preauthorized or automatic transfer, or telephone (including data transmissions) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

⁴Early closeout fee within 180 days of opening is \$35.00.

⁵Please note that internet provider charges may apply.

⁶Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Club Accounts

The holidays should be about joy – and vacations should be about fun. So leave the debt and stress behind by saving in advance.

KEY FEATURES



Earns Interest



No Monthly Service Charge



Convenient Digital Banking

Christmas Club +

- Set aside little by little, year-round, for holiday-related expenses
- Cover all your holiday cash needs and reduce stress and debt
- Save small amounts weekly through automatic transfer
- No monthly service charge
- Interest paid on collected funds over \$1¹
- Deposits of any amount can be made during the months of October through September
- Balance plus interest paid in full in September to your designated account²
 - No withdrawals can be made from your account without a penalty of \$10 per withdrawal until the maturity date
- Account remains open until the end of October for continued saving for the next year
- Combined statement available (upon request)
- Convenient [digital banking](#), including:
 - Online banking³
 - Mobile banking⁴
 - eStatements
- Easy telephone banking
- \$1 minimum deposit to open

Vacation Club +

- Set aside little-by-little, year-round, for vacation-related expenses
- Take that well-deserved vacation
- Save small amounts weekly through automatic transfer
- No monthly service charge
- Interest paid on collected funds over \$1¹
- Deposits of any amount can be made during the months of April through March
- Balance plus interest paid in full in March to your designated account²
 - No withdrawals can be made from your account without a penalty of \$10 per withdrawal until the maturity date
- Account remains open until the end of April for continued saving for the next year
- Combined statement available (upon request)
- Convenient [digital banking](#), including:

- Online banking³
- Mobile banking⁴
- eStatements
- Easy telephone banking
- \$1 minimum deposit to open

¹Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be credited to the account of your choice at maturity.

²Balance information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain the minimum of \$1 each day for the account to obtain the disclosed annual percentage yield.

³Please note that internet provider charges may apply.

⁴Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



Â© 2024 CG Bank. Portions Copyright Â© Kasasa, Ltd. All rights reserved.



MyCGB Money Market Account

Watch your balance grow without losing access to your funds – and the higher your balance, the higher your rate.

KEY FEATURES



Earn Tiered Interest



Enhanced Access to Funds



Convenient Digital Banking

Details

- Tiered rates — higher balances earn higher rates¹
 - Interest paid on collected balances over \$2,500
- Avoid the \$10 monthly service charge by maintaining a \$2,500 minimum daily balance²
- Enjoy flexibility with enhanced access to funds, including direct check writing:
 - Unlimited in-person withdrawals or by mail
- 6 withdrawals or transfers from your account per four (4) week or similar period³
 - Excess withdrawals will be charged \$8 each
- Fee applies if you close the account early⁴
- Monthly imaged eStatement and/or online statement available
- Convenient [digital banking](#), including:
 - Online banking⁵
 - Mobile banking⁶
 - eStatements
- Easy telephone banking
- \$2,500 minimum deposit to open

¹Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

²Balance information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain the minimum balance required for the account each day to obtain the disclosed annual percentage yield.

³If by preauthorized or automatic transfer, or telephone (including data transmissions) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

⁴Early closeout fee within 180 days of opening \$35.00.

⁵Note internet provider charges may apply.

⁶Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Certificates of Deposit (CDs)

While there aren't many guarantees in life, we can guarantee your earnings on a CD.
Enjoy a fixed rate for the term you choose.

KEY FEATURES



Fixed-Rate Interest



Wide Range of Terms



No Setup or Maintenance Fees

Details

- Guaranteed rates for guaranteed returns¹
- Fixed rates, higher than standard savings
- Receive higher rates by selecting a longer term
- A wide range of terms available (from 91 days to 5 years)
- No setup or maintenance fees
- Combined statement (upon request)
- Penalties apply for early withdrawal
- CDs automatically renew at maturity
- Convenient [digital banking](#), including:
 - Online banking²
 - Mobile banking³
 - eStatements
- Easy telephone banking
- \$500 minimum deposit to open

¹Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield may change if account is automatically renewed. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks)

²Note internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Individual Retirement Accounts (IRAs)

Whether you're in college or you've been working for years, retirement is closer than you think. Make sure you start saving for it with tax advantages.*

KEY FEATURES



Tax Advantages*



Earn Interest



No Setup or Maintenance Fees

Details +

- Tax-advantaged retirement savings*
- Rates above standard savings rates
- Traditional IRAs, Roth IRAs, or Coverdell ESAs available
- No setup or administrative fees
- No monthly or annual maintenance fees
- \$10 minimum deposit to open

Traditional vs. Roth +

There are advantages to both traditional and Roth IRAs. One of the biggest differences is the time at which you see the most advantage. A traditional IRA provides potential tax relief today, while a Roth IRA has the potential for the most tax benefit at time of retirement.

Please talk to your CPA or accountant to see which would best benefit you, based on your tax situation.

Traditional IRA

- No income limits to open
- No minimum contribution requirement
- Contributions are tax deductible on state and federal income tax¹
- Earnings are tax deferred until withdrawal (when usually in lower tax bracket)
- Withdrawals can begin at age 59½²
- Early withdrawals subject to penalty²
- Mandatory withdrawals at age 70½

Roth IRA

- Income limits to be eligible to open Roth IRA³
- Contributions are NOT tax deductible
- Earnings are 100% tax-free at withdrawal¹
- Principal contributions can be withdrawn without penalty¹
- Withdrawals on interest can begin at age 59½

- Early withdrawals on interest subject to penalty²
- No mandatory distribution age
- No age limit on making contributions as long as you have earned income

¹Subject to some minimal conditions. Consult a tax advisor.

²Certain exceptions apply, such as healthcare, purchasing first home, etc.

³Consult a tax advisor.

Coverdell ESA



Create an easier transition into college for yourself and your student by setting up a savings account early. A Coverdell Education Savings Account (ESA) provides a tax-free safe place to grow earnings and also financial confidence for a new stage in life.

Please talk to your CPA or accountant about your tax advantages.

- Set aside funds for your child's education
- No setup or annual fee
- Dividends grow tax-free
- Withdrawals are tax-free and penalty-free when used for qualified education expenses¹
- Designated beneficiary must be under 18 when contributions are made
- To contribute to an ESA, certain income limits apply²
- Contributions are not tax deductible
- \$2,000 maximum annual contribution per child
- The money must be withdrawn by the time he or she turns 30³
- The ESA may be transferred without penalty to another member of the family
- \$10 minimum deposit to open

¹Qualified expenses include tuition and fees, books, supplies, board, etc.

²Consult your tax advisor to determine your contribution limit.

³Those earnings are subject to income tax and a 10% penalty.

*Consult a tax advisor.

powered by
FIRSTBranch



Member
FDIC

© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Compare Our Accounts

Most Popular

LOW TRANSACTION VOLUMES

SMALL BUSINESS CHECKING

[Learn More](#)

Features

- No minimum balance requirement
- 200 transactions per month (checks paid, deposit tickets, and checks deposited)
 - \$0.25 per transaction after 200

Monthly Service Fee
\$0¹

Online & Mobile Banking Access?
Yes^{2,3}

Business Debit Card?
Yes

Minimum Opening Deposit
\$100

MEDIUM TRANSACTION VOLUMES

BUSINESS CHECKING

[Learn More](#)

Features

- 400 transactions per month (checks paid, deposit tickets, and checks deposited)
 - \$.39 per transaction after 400

Monthly Service Fee
Avoid the \$12.95 monthly maintenance fee by maintaining a \$4,000 minimum daily balance.¹

Online & Mobile Banking Access?
Yes^{2,3}

Business Debit Card?
Yes

Minimum Opening Deposit

\$100

HIGH TRANSACTION VOLUMES

COMMERCIAL CHECKING

[Learn More](#)

Features

- Variable earnings credit available with a minimum balance of \$100 or more
- Credit is applied to the average collected balance — can offset monthly service and transaction fees¹

Monthly Service Fee

\$12²

Online & Mobile Banking Access?

Yes^{3,4}

Business Debit Card?

Yes

Minimum Opening Deposit

\$100

[View All Accounts >](#)

Small Business Checking:

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Early closeout fee within 180 days of opening is \$35.00.

²Please note that internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.

Business Checking:

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Early closeout fee within 180 days of opening is \$35.00.

²Please note that internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.

Commercial Checking:

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Earnings in excess of monthly fees will be forfeited.

²Early closeout fee within 180 days of opening is \$35.00.

³Note internet provider charges may apply.

⁴Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2026 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Business Checking

As your business grows, you need a checking account that can keep up. This is an ideal choice for your mid-sized business.

KEY FEATURES



400 Free Monthly Transactions



Free Digital Banking

Details

- Ideal for businesses with mid-size transaction volumes and balances
- Avoid the \$12.95 monthly maintenance fee by maintaining a \$4,000 minimum daily balance
- 400 free transactions per month (checks paid, deposit tickets, and checks deposited)
 - \$.39 per transaction after 400
- Fee applies if you close the account early¹
- Monthly imaged eStatement and/or combined statement (upon request)
- Bill pay available for \$9.95 per month
- Free [digital banking](#), including:
 - Online banking²
 - Mobile banking³
 - eStatements
- Free Mastercard BusinessCard® [debit card](#) (available for qualified applicants)
- Free telephone banking
- \$100 minimum deposit to open

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Early closeout fee within 180 days of opening is \$35.00.

²Please note that internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.





Citizens Business Interest Checking

Add to the positive side of your balance sheet with interest earnings. Plus, you can manage your account easily with our digital services.

KEY FEATURES



Earn Interest



Widely-Accepted Debit Card



Convenient Digital Banking

Details

- Boost your bottom line with interest earnings
 - Interest paid on all collected funds over \$1,500¹
- Avoid the \$15 monthly maintenance fee by maintaining a \$1,500 minimum daily balance²
- Fee applies if you close the account early³
- Monthly imaged eStatement and/or combined statement (upon request)
- Bill pay available for \$9.95 per month
- Convenient [digital banking](#), including:
 - Online banking⁴
 - Mobile banking⁵
 - eStatements
- Includes Mastercard BusinessCard[®] [debit card](#) (available for qualified applicants)
- Easy telephone banking
- \$1,500 minimum deposit to open

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

²Balance information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain the minimum balance required for the account each day to obtain the disclosed annual percentage yield.

³Early closeout fee within 180 days of opening is \$35.00.

⁴Note internet provider charges may apply.

⁵Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Commercial Checking

Keep fees low so you can keep your bottom line strong. With this account, you can also get an earnings credit to offset fees.

KEY FEATURES



Earnings Credit Available



Convenient Digital Banking

Details

- Ideal for businesses with larger transaction volumes
- \$12 monthly maintenance fee
- Variable earnings credit available with a minimum balance of \$100 or more
 - Credit is determined daily at CG Bank's discretion
- Credit is applied to the average collected balance — can offset monthly service and transaction fees¹
- Transaction fees:
 - \$.30 for each deposit
 - \$.10 for each deposited item
 - \$.14 per debit paid
 - \$.10 per ACH
- Fee applies if you close the account early²
- Monthly imaged eStatement and/or combined statement (upon request)
- Bill pay available for \$9.95 per month
- Convenient [digital banking](#), including:
 - Online banking³
 - Mobile banking⁴
 - eStatements
- Includes Mastercard BusinessCard® [debit card](#) (available for qualified applicants)
- Easy telephone banking
- \$100 minimum deposit to open

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Earnings in excess of monthly fees will be forfeited.

²Early closeout fee within 180 days of opening is \$35.00.

³Note internet provider charges may apply.

⁴Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



Small Business Checking

We love our local small businesses! That's why we offer an account designed to help you save time and money.

KEY FEATURES



No Minimum Balance Required



200 Monthly Transactions



Convenient Digital Banking

Details

- Ideal for businesses with smaller transaction volumes
- No monthly maintenance fee
- No minimum balance requirement
- 200 transactions per month (checks paid, deposit tickets, and checks deposited)
 - \$0.25 per transaction after 200
- Fee applies if you close the account early¹
- Monthly imaged eStatement and/or combined statement (upon request)
- Bill pay available for \$4.95 per month
- Convenient [digital banking](#), including:
 - Online banking²
 - Mobile banking³
 - eStatements
- Includes Mastercard BusinessCard® [debit card](#) (available for qualified applicants)
- Easy telephone banking
- \$100 minimum deposit to open

Additional fees may apply, visit [Miscellaneous Fee Schedule](#).

¹Early closeout fee within 180 days of opening is \$35.00.

²Please note that internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



Citizens Commercial Savings

Put funds away for a rainy day – or for any other business purpose. This flexible account will do the trick.

KEY FEATURES



Earn Interest



6 Withdrawals Per Month



Convenient Digital Banking

Details

- Build a cash cushion for the future
- Interest paid on collected funds over \$50¹
- Avoid the \$2 monthly maintenance fee by maintaining a \$100 minimum daily balance²
- 6 withdrawals/transfer from your account per four (4) week or similar period³
 - Excess withdrawals will be charged \$2 each
- Fee applies if you close the account early⁴
- Quarterly imaged eStatement and/or combined statement (upon request)
- Convenient [digital banking](#), including:
 - Online banking⁵
 - Mobile banking⁶
 - eStatements
- Easy telephone banking
- \$100 minimum deposit to open

¹Rate information: This account is an interest bearing account. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest will be compounded quarterly and will be credited in the account quarterly.

²Balance information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain the minimum of \$50 each day for the account to obtain the disclosed annual percentage yield.

³If by preauthorized or automatic transfer, or telephone (including data transmissions) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person by messenger, by mail or at an ATM are unlimited.

⁴Early closeout fee within 180 days of opening is \$35.00.

⁵Note internet provider charges may apply.

⁶Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Business Savings

Citizens Commercial Savings

- Save for any business purpose with this flexible account
 - Interest paid on collected funds over \$50¹
 - Maintain access to your funds³
-

Business Certificates of Deposit (CDs)

- Guaranteed earnings at a fixed rate
 - Reach your savings goal with certainty
 - Wide range of terms available (91 days to 5 years)
-

MyCGB Business Money Market Account

- Tiered-rate earnings
- Interest paid on collected balances over \$10,000
- Enjoy enhanced access to your funds





MyCGB Business Money Market Account

Make your higher savings balance work as hard as you do – with tiered rates. Meanwhile, you'll still have access to your funds.

KEY FEATURES



Tiered Interest



Enhanced Access to Funds



Convenient Digital Banking

Details

- Tiered rates — higher balances earn higher rates
 - Interest paid on collected balances of \$2,500 or more¹
- Avoid the \$15 monthly maintenance fee by maintaining a \$2,500 minimum daily balance²
- Enjoy flexibility with enhanced access to funds, including direct check writing:
 - Unlimited in-person withdrawals or by mail
- 6 withdrawals/transfers from your account per four (4) week or similar period³
 - Excess withdrawals will be charged \$10.00 each
- Fee applies if you close the account early⁴
- Monthly imaged eStatement AND/OR combined statement (upon request)
- Convenient [digital banking](#), including:
 - Online banking⁵
 - Mobile banking⁶
 - eStatements
- 24/7 telephone banking
- \$2,500 minimum deposit to open

¹Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

²Balance information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principle in the account each day. You must maintain the minimum of \$2,500 each day for the account to obtain the disclosed annual percentage yield.

³If by preauthorized or automatic transfer, or telephone (including data transmissions) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

⁴Early closeout fee within 180 days of opening is \$35.00.

⁵Note internet provider charges may apply.

⁶Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



© 2024 CG Bank. Portions Copyright © Kasasa, Ltd. All rights reserved.



Business Certificates of Deposit (CDs)

Reach any business savings goal with fixed-rate earnings for the term you choose.

KEY FEATURES



Fixed-Rate Interest



Wide Range of Terms



No Setup or Maintenance Fees

Details

- Guaranteed rates for guaranteed returns¹
- Fixed rates, higher than standard savings
- Receive higher rates by selecting a longer term
- A wide range of terms available (from 91 days to 5 years)
- No setup or maintenance fees
- Penalties apply for early withdrawal
- CDs automatically renew at maturity
- Monthly imaged eStatement or combined statement (upon request)
- Convenient [digital banking](#), including:
 - Online banking²
 - Mobile banking³
 - eStatements
- 24/7 telephone banking
- \$500 minimum deposit to open

¹Rate Information: This account is an interest bearing account. The interest rate and annual percentage yield may change if account is automatically renewed. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks)

²Note internet provider charges may apply.

³Cellular phone carrier charges may apply for internet and text messaging. Contact your provider for information regarding these charges.



PUBLIC DISCLOSURE

June 25, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens Guaranty Bank
Certificate Number: 20872

457 East Main Street
Richmond, Kentucky 40475

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office
300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	1
DESCRIPTION OF ASSESSMENT AREA	2
SCOPE OF EVALUATION	5
CONCLUSIONS ON PERFORMANCE CRITERIA	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	9
APPENDICES	10
SMALL BANK PERFORMANCE CRITERIA	10
GLOSSARY	10

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated: **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The institution's satisfactory Community Reinvestment Act (CRA) performance under the Lending Test supports the overall rating. The following points summarize the bank's Lending Test performance.

The Lending Test is rated: Satisfactory.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a majority of its home mortgage and small business loans in the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration of loans among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Citizens Guaranty Bank (CGB) is headquartered in Richmond, Kentucky and is wholly owned by Citizens Guaranty Financial Corporation, a one-bank holding company located in Irvine, Kentucky. The institution received a "Satisfactory" rating at its previous FDIC Performance Evaluation, dated August 28, 2014, based on Interagency Small Institution Examination Procedures.

CGB operates from its main office and two branch offices located in Madison County, two branches in Estill County, and one branch in Laurel County. Since the previous evaluation, the bank opened one full-service branch in a middle-income census tract in Powell County, Kentucky. No merger or acquisition activity occurred since the previous evaluation.

The bank offers a variety of credit products including home mortgage, commercial, agricultural, and consumer loans, primarily focusing on home mortgage and commercial lending. Additionally, the bank offers long-term, fixed-rate mortgage loans through the secondary market. The bank offers a variety of deposit services including checking, savings, money market accounts, certificates of deposit, and individual retirement accounts (IRAs). Alternative banking services include internet and mobile banking, electronic bill pay, and five bank-owned automated teller machines. CGB also offers consumer credit cards through a company that specializes in offering credit cards to community banks.

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was signed into law on March 27, 2020 and authorized the Small Business Administration (SBA) to guarantee \$349 billion in loans under a new Paycheck Protection Program (PPP). The intent of the Act was for the SBA to

provide relief to America’s small businesses expeditiously by giving all lenders delegated authority and streamlining the requirements of the regular 7(a) loan program. In addition, the PPP and Health Care Enhancement Act was signed into law on April 24, 2020 and authorized an additional \$310 billion for guarantees of PPP loans. As of the date of this evaluation, CGB has originated 52 loans totaling approximately \$2.2 million under the SBA’s PPP program. Of the 52 loans, 48 totaling approximately \$1.9 million were originated within the bank assessment area.

As reported in the March 31, 2020 Consolidated Report of Condition and Income (Call Report), CGB’s assets totaled \$211 million, including total loans of \$174 million and securities totaling \$18 million. CGB’s deposits totaled \$178 million. In addition to the residential loans reflected in the table, CGB facilitated the origination of 10 secondary market loans totaling approximately \$1.3 million in 2019 and 7 loans totaling \$1.2 million in the first half of 2020. Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet assessment area credit needs. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of March 31, 2020		
Loan Category	\$(000s)	Percent
Construction, Land Development, and Other Land Loans	13,843	8.0
Secured by Farmland	4,220	2.4
Secured by 1-4 Family Residential Properties	82,294	47.3
Secured by Multifamily (5 or more) Residential Properties	3,412	2.0
Secured by Nonfarm Nonresidential Properties	31,846	18.3
Total Real Estate Loans	\$135,615	78.0%
Commercial and Industrial Loans	22,298	12.8
Agricultural Production and Other Loans to Farmers	164	0.1
Consumer Loans	15,789	9.1
Other Loans	38	0.0
Less: Unearned Income	-	0.0
Total Loans	\$173,904	100%
<i>Source: Call Report.</i>		

DESCRIPTION OF ASSESSMENT AREA

CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. CGB has designated the Non-Metropolitan Statistical Area (Non-MSA) counties of Madison, Estill, Laurel, and Powell as its assessment area. This designation is in conformance with CRA requirements, as it consists of whole counties and does not arbitrarily exclude low- or moderate- income census tracts. This is a change from the previous evaluation, as the bank opened a new branch in Powell County and expanded its assessment area accordingly on January 2, 2020. Since Powell County was recently added to the bank’s assessment area, this evaluation will assess the bank’s performance for the 2019 review period in Madison, Estill, and Laurel Counties. Although these counties are not contiguous, due to similarities in economic and demographic conditions, examiners will evaluate and present the counties as one assessment area. The 2015 American Community Survey (ACS) Census data and 2019 Dun & Bradstreet (D&B) Data serve as the sources for data used within the evaluation.

Economic and Demographic Data

The assessment area includes 36 census tracts with the following income designations: no low-income; 5 moderate-income; 20 middle-income; and 11 upper-income census tracts. Based on 2015 ACS Census Data, the assessment area contains 67,940 housing units. Of these, 57.5 percent were owner-occupied, 32.2 percent were occupied rentals, and 10.2 percent were vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

According to 2019 D&B data, there were 9,037 businesses operating in the assessment area. Gross annual revenues (GARs) for these businesses include 83.2 percent of businesses with \$1 million or less, 4.5 percent with more than \$1 million, and 12.3 percent with unknown revenues. The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to the Kentucky Cabinet for Economic Development, the top industries within the assessment area are health care, social services, retail, education, and manufacturing. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts)	36	--	13.9	55.6	30.6
Population by Geography	160,065	--	12.3	60.0	27.7
Housing Units by Geography	67,940	--	11.3	62.2	26.5
Owner-Occupied Units by Geography	39,098	--	8.2	60.9	30.9
Occupied Rental Units by Geography	21,880	--	16.0	64.0	20.0
Vacant Units by Geography	6,962	--	13.4	63.7	22.9
Businesses by Geography	9,037	--	10.0	61.0	29.0
Farms by Geography	360	--	5.6	49.4	45.0
Family Distribution by Income Level	40,489	22.1	14.6	18.0	45.3
Household Distribution by Income Level	60,978	23.9	14.8	16.0	45.4
2019 FFIEC Median Family Income Non-MSAs - KY		\$49,800	Median Housing Value		\$120,211
Families Below Poverty Level		17.3%	Median Gross Rent		\$627
<i>Source: 2015 ACS Census, 2019 D&B Data, 2019 FFIEC Data.</i>					

The 2019 FFIEC-updated median family income (MFI) level is used to analyze home mortgages under the Borrower Profile criterion. The following table illustrates the income categories.

MFI Ranges for KY Non-MSA (99999)				
2019 MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
\$49,800	<\$24,900	\$24,900 to <\$39,840	\$39,840 to <\$59,760	≥\$59,760
<i>Source: FFIEC.</i>				

Data obtained from the U.S. Bureau of Labor and Statistics indicates that the 2019 annual unemployment rate was 3.9 percent for Madison County, 5 percent for Estill County, and 4.9 percent for Laurel County. These rates are slightly higher than the Kentucky statewide average of 4.3 percent and the national average of 3.7 percent. Unemployment rates remained relatively constant throughout the evaluation period from 2014 to 2019; however, the Coronavirus Pandemic caused a dramatic increase in national, state, and local unemployment levels in 2020. In May 2020, Kentucky's statewide average unemployment rate increased to 13.3 percent. The unemployment rates increased to 10.8 percent for Madison County, 11.8 percent for Estill County, and 11.9 percent for Laurel County. Additionally, the May 2020 unemployment rate was 10.7 percent for Powell County.

Competition

CGB operates in a highly competitive market for financial services when considering the size and population of the assessment area. According to the FDIC Deposit Market Share data as of June 30, 2019, 20 financial institutions operate 61 full-service branches in the assessment area. Of these institutions, CGB ranks sixth with approximately 8 percent of the deposit market share.

CGB is not required to collect or report its home mortgage or small business loan data, and it has not elected to do so; therefore, the current analysis does not include comparisons against aggregate market share data. However, aggregate market share data provides a measurement of the level of competition for these loans among banks, credit unions, and non-depository lenders in the assessment area. The most recent aggregate home mortgage data for 2018 reflects 213 lenders originated 3,888 home mortgage loans in the assessment area. The top three lenders originated 13.7 percent of home mortgage loans. Aggregate business lending data for 2018 reflects 64 lenders originated 1,898 small business loans in the assessment area. The top three business lenders originated 43.8 percent of loans. This data reaffirms the high level of competition within the assessment area.

Community Contacts

As part of the examination process, examiners contact third parties active in the assessment area to assist in identifying credit needs and opportunities, and the bank's responsiveness to those needs.

Examiners reviewed a previous community contact with a representative of a local economic development organization who was familiar with the housing market in Madison County. Prior to the 2020 Coronavirus Pandemic, the contact indicated a significant level of competition for small business loans, particularly in the downtown development district. The contact also indicated a limiting housing supply, caused by increased demand and close proximity to Lexington, Kentucky, as well as many low cost homes being purchased as investment properties to "flip" and resell at a profit. These factors further limit the availability of affordable housing opportunities. Finally, the contact stated Berea College and Eastern Kentucky University were thriving and provided additional lending opportunities; however, the Coronavirus Pandemic may have a negative impact on employment trends throughout 2020. For example, Eastern Kentucky University faces a \$7 million shortfall with expected short-term furloughs due to the pandemic.

Examiners also contacted two representatives familiar with economic conditions in Estill County. The individuals identified major employers in the area such as the Estill County Public School

System, Carhartt Manufacturing, the local hospital, and local nursing homes. According to the contacts, the population of Estill County is older, with a large population of retirement-aged individuals. The contacts stated that the majority of working-age community members commute outside of the county to work in cities such as Richmond, Lexington, and Mount Sterling, Kentucky. Prior to the 2020 Coronavirus Pandemic, the contacts stated the economic conditions in the area were steadily improving, but they are unsure of the long-term impact the pandemic will have on local small businesses. In terms of the housing market, the representatives indicated a limited supply of single-family homes that are move-in ready. Many of the homes in the community are in need of renovation, and not everybody is looking for a “fixer-upper.” One contact stated that due to the shortage of housing, many realtors had waiting lists for available homes. Although individual private investors are building some new homes in the area, it is unclear if they will be affordable for LMI families since the price of the newly built homes are generally higher than the median housing value. Overall, the contacts believed that local financial institutions have been responsive to the communities' credit needs.

Credit Needs

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined home mortgage and small business loans represent the primary credit needs for the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated August 28, 2014 to the current evaluation dated June 25, 2020. Examiners used the Interagency Small Institution Examination Procedures to evaluate CGB's CRA performance under the criteria of the Lending Test detailed in the Appendix.

Activities Reviewed

Home mortgage and small business loans are the bank's major product lines, and this conclusion is based on the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. The bank's record of originating home mortgage and small business loans were weighted equally during this evaluation period. Small farm loans and consumer loans did not represent major product lines and therefore did not provide material support for conclusions or ratings, and will not be evaluated or presented.

Bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period. Examiners selected a sample of home mortgage and small business loans originated between January 1, 2019 and December 31, 2019. This sample was considered representative of the bank's performance during the entire evaluation period. The bank originated 155 home mortgage loans totaling \$21.8 million in 2019, of which 51 totaling \$6.6 million were sampled. The 2015 ACS data provided a standard of comparison for the sampled home mortgage loans. Additionally, the bank originated 205 small business loans totaling \$18 million in 2019, of which 55 totaling \$5.5 million were sampled. D&B data for 2019 provided a standard of comparison for the sampled small business loans.

Although examiners reviewed and presented the number and dollar volume of home mortgage and

small business loans, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number individuals and small businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

CGB demonstrated reasonable performance under the Lending Test. Assessment Area Concentration, Geographic Distribution and Borrower Profile performance primarily support this conclusion.

Loan-to-Deposit (LTD) Ratio

The LTD ratio is more than reasonable given the institution’s size, financial condition, and assessment area credit needs. The bank’s LTD ratio, calculated from Call Report data, averaged 99.3 percent over the past 24 calendar quarters from September 30, 2014 to March 31, 2020. The ratio ranged from high of 108.7 percent as of December 31, 2014, to a low of 89 percent as of June 30, 2019. The ratio remained generally stable during the evaluation period. An LTD ratio above 100 percent is usually achieved through market borrowings from entities such as the Federal Home Loan Bank. CGB maintained a ratio higher than those of comparable institutions, as shown in the table below. The comparable institutions were selected based on their asset size, geographic location, and lending focus.

LTD Ratio Comparison		
Bank	Total Assets as of 3/31/20 (\$000s)	Average Net LTD Ratio (%)
Citizens Guaranty Bank	210,990	99.3
Similarly-Situated Institution #1	212,805	87.2
Similarly-Situated Institution #2	216,159	82.9
Similarly-Situated Institution #3	220,985	85.1
Similarly-Situated Institution #4	184,592	76.3
<i>Source: Call Reports from 9/30/14 – 3/31/20.</i>		

Assessment Area Concentration

CGB made a majority of its home mortgage and small business loans, by number and dollar amount, inside the assessment area. The following table illustrates lending activity inside and outside the assessment area.

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	36	70.6	15	29.4	51	4,250	64.2	2,370	35.8	\$6,620
Small Business	35	63.6	20	36.4	55	3,152	57.0	2,381	43.0	\$5,533
<i>Source: Bank Data.</i>										

Geographic Distribution

The geographic distribution of sampled loans reflects reasonable dispersion throughout the assessment area. As previously stated, the assessment area does not have any low-income census

tracts; therefore, examiners focused on the percentage by number of loans in moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of sampled home mortgage loans reflects reasonable dispersion throughout the assessment area. As illustrated in the table below, performance in the moderate-income census tracts is slightly lower than demographic by 2.6 percentage points. This slight difference reflects reasonable performance.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Moderate	8.2	2	5.6	156	3.7
Middle	60.9	26	72.2	2,890	68.0
Upper	30.9	8	22.2	1,204	28.3
Totals	100%	36	100%	\$4,250	100%

Source: 2015 ACS, Bank Data. Totals may not equal 100% due to rounding.

Small Business Loans

The geographic distribution of sampled small business loans reflects reasonable dispersion throughout the assessment area. As illustrated in the table below, performance in the moderate-income census tracts is similar to demographic, at 1.4 percentage points lower. This similar comparison reflects reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	10	3	8.6	1,072	34.0
Middle	61	26	74.3	1,498	47.5
Upper	29	6	17.1	582	18.5
Totals	100%	35	100%	\$3,152	100%

Source: 2019 D&B Data; Bank Data. Totals may not equal 100% due to rounding.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the assessment area. The bank’s overall performance in home mortgage and small business lending supports this conclusion.

Home Mortgage Loans

The distribution of sampled home mortgage loans reflects reasonable penetration to low-income borrowers and poor penetration to moderate-income borrowers. Although the bank performed below demographic for moderate-income borrowers, the bank’s overall performance is considered reasonable given economic and market conditions in the area.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	22.1*	2	5.6	65	1.5
Moderate	14.6	1	2.8	25	0.6
Middle	18.0	13	36.1	1,119	26.3
Upper	45.3	20	55.6	3,041	71.6
Totals	100%	36	100%	\$4,250	100%
<i>Source: 2015 ACS; Bank Data. *Includes 17.3 percent of families below poverty level. Totals may not equal 100% due to rounding.</i>					

The bank's performance to low-income borrowers at 5.6 percent is less than the demographic at 22.1 percent; however, the performance is considered reasonable based on demographic and economic characteristics of the assessment area. Of the 22.1 percent of low-income families in the assessment area, 17.3 percent live below the poverty level, which can create a lack of lending opportunities. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, limiting the demand and opportunity for lending to low-income borrowers. Additionally, a low-income family with an income of \$24,900 would likely not qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of \$120,211.

The bank's performance to moderate-income borrowers is 11.8 percentage points below demographic and is considered poor. While 14.6 percent of families in the assessment area are moderate-income, the sample of loans showed only 2.8 percent penetration for moderate-income borrowers.

As previously mentioned, the available affordable housing stock in the assessment area is low. The community contacts in Estill County indicated that there was a shortage of move-in ready affordable houses in the area. Moreover, the Madison County contact indicated many low-cost homes are purchased as investment properties, further limiting the availability of affordable housing opportunities for low- and moderate-income borrowers. Additionally, as previously stated, CGB operates in a highly competitive environment with 20 other financial institutions operating 61 branches in the assessment area. The bank's lending performance is less than demographic for moderate-income borrowers; however, the overall performance is reasonable considering the assessment area demographics, market factors, and competition.

Small Business Loans

The distribution of sampled small business loans reflects reasonable penetration to businesses with GARs of \$1 million or less. The table on the following page illustrates that 91.4 percent of the sampled loans were originated to businesses with GARs of \$1 million or less. This number compares reasonably to the 83.2 percent of businesses in this revenue category.

Distribution of Small Business Loans by GAR Category					
GAR Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	83.2	32	91.4	2,632	83.5
>1,000,000	4.5	3	8.6	520	16.5
Revenue Not Available	12.3	0	-	0	-
Totals	100%	35	100%	\$3,152	100%
<i>Source: 2019 D&B Data, Bank Data. Totals may not equal 100% due to rounding.</i>					

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area by considering the following criteria:

- 1) The bank's LTD ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area;
- 3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- 4) The geographic distribution of the bank's loans; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of CRA.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other

family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as Non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in “loans to small businesses” as defined in the Call Report. These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

► **Resist the pressure to act immediately.**

Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

► **Know how scammers tell you to pay.**

Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.

► **Stop and talk to someone you trust.**

Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Report Scams to the FTC

If you were scammed or think you saw a scam, tell the FTC at

[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



**FEDERAL TRADE
COMMISSION**

July 2023

How To Avoid a Scam



consumer.ftc.gov



Four Signs That It's a Scam

1 Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations.



They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2 Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an

emergency. Or that there's a virus on your computer.

Some scammers say there's a problem with one of your accounts and that you need to verify some information.



Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3 Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story.



They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4 Scammers tell you to PAY in a specific way.

They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card.



Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

How To Avoid a Scam

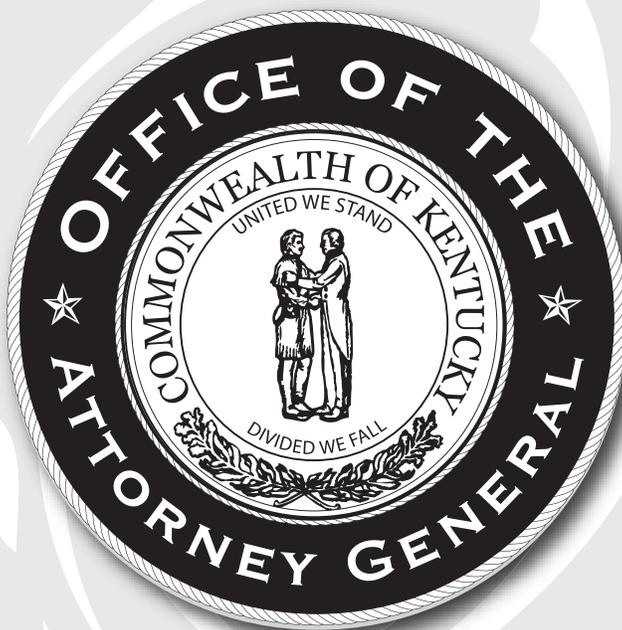
► Block unwanted calls and text messages.

Take steps to block unwanted calls and to filter unwanted text messages.

► Don't give your personal or financial information in response to a request that you didn't expect.

IDENTITY THEFT

VICTIM KIT



IDENTITY THEFT

KENTUCKY VICTIM KIT

If you are a victim of identity theft, or you suspect that someone is using your name and personal identification information, this kit is designed to help you through the process of resolving your identity theft case and clearing your name. This kit was specifically developed to provide assistance to Kentuckians who are identity theft victims, as well as individuals in other states who had their personal information fraudulently used in the state of Kentucky.

What is Identity Theft?

Identity theft is a crime. It involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. This information enables the thief to commit numerous forms of fraud which include taking over a victim's financial accounts, opening new bank accounts, applying for loans, credit cards and social security benefits, using existing credit accounts to run up charges, writing bad checks, renting apartments, buying cars and establishing services with utility and phone companies. Thieves will ruin their victim's credit. They will also use their victim's name when committing crimes or driving offenses, resulting in warrants being issued in the victim's name.

How does identity theft occur?

Offenders who commit identity theft may or may not know the victim. The offender may obtain personal information, including information related to financial accounts, from trash bins, mailboxes, stolen wallets or purses, using email or the Internet or from dishonest personnel who work at banks, mortgage firms, social or credit agencies, doctor's offices, collection agencies and other businesses where personal or credit information can be accessed.

What do I do if I become a victim?

Navigating through the system as an identity theft victim can be a lengthy and confusing process. As you contact law enforcement, creditors, and financial institutions, it is important that you keep track of the actions you take and maintain a record of your progress. In the back of this kit, you will find a chart to help with your record keeping.

As soon as you become aware that your information has been misused, there are several basic steps you should take that apply to nearly all kinds of identity theft cases. The following are steps that should be taken immediately. When you have completed a step, check it off.

Obtain a copy of your credit report

Fraud victims are entitled to a free credit report. A person who believes they are the victim of identity theft should obtain a copy of their credit record. Carefully review the entire credit reporting record. Any errors or actions that are suspect or fraudulent should be immediately submitted to ALL of the credit reporting agencies. A list of those agencies is found below.

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
To order your report: 1-800-685-1111
To report fraud: 1-800-525-6285
TDD: 800-255-0056

TransUnion

Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92634-6790
Email: fvad@transunion.com
To order your report: 1-800-888-4213
To report fraud: 1-800-680-7289
TDD: 877-553-7803

Experian (formerly TRW)

P.O. Box 9532
Allen, TX 75013
To order your report: 1-888-EXPERIAN (397-3742)
To report fraud: 1-888-EXPERIAN (397-3742)
TDD: 800-972-0322

Report the incident to law enforcement

A person who believes they are a victim of identity theft is encouraged to promptly report those facts to a law enforcement agency. You should report to the law enforcement agency that has jurisdiction both where the crime occurred and where you live. The address and telephone number for the Commonwealth's Attorney, County Attorney, and the local police department can be found in your local telephone directory. Once a report has been filed, request a copy of the report so that it will be available to send to credit reporting agencies and creditors.

When you file the report, provide as much documentation as possible, including copies of debt collection letters, credit reports, and your notarized ID Theft Affidavit (located at the back of this kit).

Identity theft is a Class D Felony under KRS 514.160. Theft related to credit or debit cards is a Class A Misdemeanor or Class D Felony under KRS 434.550 – 434.730.

Notify all of the Credit Report Bureaus

- 1) **Report identity theft, and the theft of any credit cards or credit card numbers, to each credit reporting agency. Request that all your accounts be "Flagged with a fraud alert."** *Contact information for the agencies is listed on page 2.*

Fraud Alerts

There are two types of fraud alerts: an **initial alert**, and an **extended alert**.

- **An initial alert stays on your credit report for at least 90 days.** You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial alert is appropriate if your wallet has been stolen or if you've been taken in by a "phishing" scam. When you place an initial fraud alert on your credit report, you're entitled to one free credit report from each of the three nationwide consumer reporting companies.
- **An extended alert stays on your credit report for seven years.** You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting company with an "identity theft report." When you place an extended alert on your credit report, you're entitled to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. In addition, the consumer reporting companies will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the list before then.

To place either of these alerts on your credit report, or to have them removed, you will be required to provide appropriate proof of your identity: that may include your SSN, name, address and other personal information requested by the consumer reporting company.

- 2) When a business sees the alert on your credit report, they must verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly. This may cause some delays if you're trying to obtain credit. To compensate for possible delays, you may wish to include a cell phone number, where you can be reached easily, in your alert. Remember to keep all contact information in your alert current.

Active Duty Alerts for Military Personnel

If you are a member of the military and away from your usual duty station, you may place an active duty alert on your credit reports to help minimize the risk of identity theft while you are deployed. Active duty alerts are in effect on your report for one year. If your deployment lasts longer, you can place another alert on your credit report.

When you place an active duty alert, you'll be removed from the credit reporting companies' marketing list for prescreened credit card offers for two years unless you ask to go back on the list before then.

See **Consumer Reporting Companies** for contact information. The process for getting and removing an alert, and a business's response to your alert, are the same as that for an initial alert. See Fraud Alerts. You may use a personal representative to place or remove an alert.

Consider putting a Security Freeze on Your Credit Report (effective July 12, 2006)

You may want to put a "security freeze" on your credit report with each credit reporting bureau. A security freeze means that your credit report or credit score cannot be shared with others, such as potential creditors, without your authorization. This can help prevent further identity theft because most businesses will not open credit accounts without first checking your credit report. Additionally, if someone tries to change certain information in a frozen credit report (like your name, address, birth date, or SSN), the credit bureau must send written confirmation of the change to you within 30 days. Each credit bureau may charge you up to \$10 for security freezes, but there is no fee for an identity theft victim who provides a valid police report upon request. (The amount of the fee is subject to a yearly CPI adjustment.)

To put a security freeze on your credit report, send a written request by certified mail to the credit bureaus (see addresses below), with proper identification, and with the required fee. You may want to call each credit bureau, or visit their internet websites, to confirm the amount of the fee and any special information they need with your request. After receiving the request, the credit bureau must place the freeze within 10 business days of receiving your request and send you a password or PIN to use for making changes to the security freeze.

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
800-685-1111
www.equifax.com

Experian Security Freeze
PO Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion Security Freeze
PO Box 6790
Fullerton, CA 92834-6790
888-909-8872
www.transunion.com

You can allow access to your credit report for a specific period of time after you have placed a security freeze (for obtaining credit, or for a potential employer or lessor, or for any other reason), or you can permanently remove the freeze. To do so, you must contact each credit bureau from which you want to temporarily lift or remove the freeze, and provide proper identification and the fee. Again, you may want to call the credit bureau or visit its website for specific information about temporarily lifting a freeze. Be sure that you make the request ahead of time, because the credit bureau has three business days to comply with your request.

Contact all credit card companies, creditors, banks and financial institutions

Contact all credit card companies, creditors, banks and financial institutions where you have accounts that may have been affected or where an account may have been created in your name, without your knowledge.

- 1) Request that those accounts be processed as "Account Closed at Consumer's Request."
- 2) Get replacement cards with new account numbers.
- 3) Stop payments on any checks or withdrawal drafts that are suspect.
- 4) Change any passwords and PIN numbers on the accounts, including any Automated Teller Machine (ATM) accounts with banks, savings institutions, other financial service entities, credit cards, online entities and merchants.

- 5) Do not use the old password, mother's maiden name, birth date, any portion of your Social Security number, or other easily obtained passwords. Follow up all telephone contacts with a written confirmation.

Contact check verification companies

Contact the major check verification companies if you have had checks stolen or bank accounts set up by an identity thief. Inform the verification companies that you are an identity theft victim.

CheckRite 1-800-234-7800
ChexSystems 1-800-428-9623 (closed checking accounts)
CrossCheck 1-800-552-1900
Equifax 1-800-437-5120
International Check Services 1-800-631-9656
National Processing Co. (NPC) 1-800-526-5380
SCAN 1-800-262-7771
TeleCheck 1-800-710-9898

Contact utility and service provider companies

Contact utility and service provider companies such as: the local telephone company, long distance telephone company, cable company, Internet service provider, and electric, power, gas or water providers. Alert each company or service provider of the theft of your identity and inform them that attempts may be made to open new service using your identification information. Request that any new request for service be confirmed with you and provide a telephone number and mailing address. Keep a copy of all of these requests.

Contact your local post office

Notify your local U.S. Postal Inspector if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit fraud. Find out what your address was changed to. Notify the local Postmaster for that address to forward all mail addressed to you to your correct address. You may also need to talk with the mail carrier on the route where fraudulent mail is being sent. Confirm all telephone conversations in writing. To obtain the telephone number of your local post office, call 800-275-8777.

The phone numbers for U.S. Postal Inspectors and Post Offices can also be obtained through their website: www.usps.gov/postalinspectors

Contact the Federal Trade Commission

File a report of an identity theft and obtain assistance in restoring credit by contacting the Federal Trade Commission, Consumer Response Center at:

**Consumer Response Center
Federal Trade Commission**
600 Pennsylvania Avenue, NW, Washington, D.C. 20580
Toll-free telephone: 1-877-438-4338
Online: www.consumer.gov/idtheft

The FTC also has an Internet website (www.consumer.gov/idtheft/info.htm) with useful Internet links to other federal agencies and non-profit organizations that provide assistance to victims of identity theft.

Contact the Social Security Administration

Report a misuse or possible theft of your Social Security Number to the Office of the Inspector General of the Social Security Administration:

Social Security Administration, Fraud Hotline
Office of the Inspector General
P.O. Box 17768, Baltimore, MD 21235
Toll-free telephone: 1-800-269-0271
Fax: 1-410-597-0018
Online: www.ssa.gov/oig/hotline/
EMail: oig.hotline@ssa.gov

Obtain a copy of your criminal history record

Request a copy of your own Criminal History Record by contacting the Criminal Records Section of the Kentucky State Police at (502) 227-8713 to obtain a "request for review" form and further instructions.

To request your record by mail, send a letter stating that you are requesting a review of your KY criminal history record; provide a copy of a photo ID, such as a driver's license; and provide a notarized signature. There is also a \$10.00 payment due at the time of request that should be made payable to the "KY State Treasurer." Send your request to:

KSP Criminal Identification and Records Branch
Criminal Records Section
1250 Louisville Road
Frankfort, KY 40601

Contact the Division of Driver Licensing

At your request, the Department of Transportation's Division of Driver Licensing will place a flag on your driver's license if you are a victim of identity theft (regardless of whether your Kentucky Driver's License has been compromised). Contact the Division of Driver Licensing at:

Kentucky Department of Transportation
Division of Driver Licensing
200 Mero Street
Frankfort, KY 40622
502-564-6800 x5366

Contact the FBI for Internet or online fraud

If the theft of an identity is the result of, or otherwise connected to, an Internet or other online fraud, file an online complaint with the Internet Fraud Complaint Center of the Federal Bureau of Investigation at: www.ifccfbi.gov

Contact the U.S. State Department

All identity theft victims, whether they have a passport or not, should contact the U.S. State Department. Victims should request the State Department confirm, in writing to the address you have provided, any application for a passport or changes of address, etc.

Internet/On-line Assistance is available at: www.travel.state.gov/passport/lost/us/us_848.html

Contact other federal agencies as necessary

Numerous federal agencies have jurisdiction over specific aspects of identity theft. If you experience a theft related to any of the following categories, contact the agencies directly for help and information or to initiate an investigation.

Bank Fraud

If you're having trouble getting your financial institution to help you resolve your banking-related identity theft problems, including problems with bank-issued credit cards, contact the agency with the appropriate jurisdiction. If you're not sure which of the agencies listed below has jurisdiction over your institution, call your bank or visit: www.ffiec.gov/enforcement.htm

Federal Deposit Insurance Corporation (FDIC) at 1-800-934-3342. Online: www.fdic.gov

Federal Reserve System (Fed) at (202) 452-3693. Online: www.federalreserve.gov

National Credit Union Association (NCUA) at (703) 518-6360. Online: www.ncua.gov

Office of the Comptroller of Currency (OCC) at 1-800-613-6743. Online: www.occ.treas.gov

Office of Thrift Supervision (OTS) at (202) 906-6000. Online: www.ots.treas.gov

Bankruptcy Fraud

If you believe someone has filed for bankruptcy in your name, write to the U.S. Trustee in the region where the bankruptcy was filed. A list of the offices is available online at: www.usdoj.gov/ust

Investment Fraud

If you believe that an identity thief has tampered with your securities investments or a brokerage account, immediately report it to your broker or account manager or the U.S. Securities and Exchange Commission (SEC). You can file a complaint with the SEC online at: www.sec.gov/complaint.shtml

Cellular and Long Distance Phone Fraud

If you are having trouble getting fraudulent phone charges removed from your account or getting an unauthorized account closed, contact the Federal Communications Commission (FCC) at 1-888-CALL FCC (1-888-225-5322). File a complaint online at: www.fcc.gov

Tax Fraud

If you believe someone has assumed your identity to file Federal Income Tax Returns, or to commit other tax fraud, contact the Internal Revenue Service (IRS) at 1-800-829-0433. Online: www.treas.gov/irs/ci

Stay alert!

Once resolved, most cases of identity theft stay resolved. But occasionally, some victims have recurring problems. To help stay on top of the situation, continue to monitor your credit reports and read your financial account statements promptly and carefully. You may want to review your credit reports once every three months in the first year of the theft, and once a year thereafter. And stay alert for other signs of identity theft, like:

- failing to receive bills or other mail. Follow up with creditors if your bills don't arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks
- receiving credit cards that you didn't apply for.
- being denied credit, or being offered less favorable credit terms, like a high interest rate, for no apparent reason
- getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy

Getting your Credit Report

Free Annual Credit Reports

A recent amendment to the federal Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your credit reports, at your request, once every 12 months.

To order your free annual report from one or all of the national consumer reporting companies, visit <http://www.annualcreditreport.com>, call toll-free 877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The form is at the back of this brochure; or you can print it from <http://www.ftc.gov/credit>. Do not contact the three nationwide consumer reporting companies individually. They provide free annual credit reports only through www.annualcreditreport.com, 877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For more information, see Your Access to Free Credit Reports, a publication from the FTC.

Other consumer rights to free reports

Under federal law, you're entitled to a free report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment, and you request your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; you are on welfare; or your report is inaccurate because of fraud. Otherwise, a consumer reporting company may charge you up to \$9.50 for another copy of your report within a 12-month period.

To buy a copy of your report, contact:

Equifax: 800-685-1111 ; www.equifax.com

Experian: 888-EXPERIAN (888-397-3742) ; www.experian.com

TransUnion: 800-916-8800; www.transunion.com

CHART YOUR COURSE OF ACTION

Use this form to record the steps you've taken to report the fraudulent use of your identity . Keep this list in a safe place for reference.

NATION WIDE CONSUMER REPORTING COMPANY'S —REPORT FRAUD

Consumer Reporting Company	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1.800.525.6285			
Experian	1.888.EXPERIAN (397.3742)			
TransUnion	1.800.680.7289			

BANKS, CREDIT CARD ISSUERS AND OTHER CREDITORS (Contact each creditor promptly to protect your legal rights.)

Creditor	Address and Phone Number	Date Contacted	Contact Person	Comments

LAW ENFORCEMENT AUTHORITIES —REPORT IDENTIFY THEFT

Agency / Department	Phone Number	Date Contacted	Contact Person	Report Number	Comments

INSTRUCTIONS FOR COMPLETING THE ID THEFT AFFIDAVIT

To make certain that you do not become responsible for any debts incurred by an identity thief, you must prove to each of the companies where accounts were opened or used in your name that you didn't create the debt.

A group of credit grantors, consumer advocates, and attorneys at the Federal Trade Commission (FTC) developed an ID Theft Affidavit to make it easier for fraud victims to report information. While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to find out if they accept it.

It will be necessary to provide the information in this affidavit anywhere a new account was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. If someone made unauthorized charges to an existing account, call the company for instructions.

This affidavit has two parts:

- Part One — the ID Theft Affidavit — is where you report general information about yourself and the theft.
- Part Two — the Fraudulent Account Statement — is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

When you send the affidavit to the companies, attach copies (NOT originals) of any supporting documents (for example, driver's license or police report). Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about the account(s) or access to them.

Complete this affidavit as soon as possible. Many creditors ask that you send it within two weeks. Delays on your part could slow the investigation.

Be as accurate and complete as possible. You may choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and absolving the debt. Print clearly.

When you have finished completing the affidavit, mail a copy to each creditor, bank, or company that provided the thief with the unauthorized credit, goods, or services you describe. Attach a copy of the Fraudulent Account Statement with information only on accounts opened at the institution to which you are sending the packet, as well as any other supporting documentation you are able to provide.

Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation. Keep a copy of everything you submit.

If you are unable to complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report, and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party. Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

If you haven't already done so, report the fraud to the following organizations:

1. Any one of the nationwide consumer reporting companies to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

- **Equifax:** 1-800-525-6285;
www.equifax.com

- **Experian:** 1-888-EXPERIAN (397-3742);
www.experian.com

- **TransUnion:** 1-800-680-7289;
www.transunion.com

In addition to placing the fraud alert, the three consumer reporting companies will send you free copies of your credit reports, and, if you ask, they will display only the last four digits of your Social Security number on your credit reports.

2. The security or fraud department of each company where you know, or believe, accounts have been tampered with or opened fraudulently. Close the accounts. Follow up in writing, and include copies (NOT originals) of supporting documents. **It's important to notify credit card companies and banks in writing.** Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers.

3. Your local police or the police in the community where the identity theft took place to file a report. Get a copy of the police report or, at the very least, the number of the report. It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents" report, or try another jurisdiction, like your state police. You also can check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft. Check the Blue Pages of your telephone directory for the phone number or check www.naag.org for a list of state Attorneys General.
4. The Federal Trade Commission. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC also can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws that the FTC enforces.

You can file a complaint online at www.consumer.gov/idtheft. If you don't have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1 877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER
GOVERNMENT AGENCY**

ID Theft Affidavit

Victim Information

- (1) My full legal name is _____
(First) (Middle) (Last) (Jr., Sr., III)
- (2) (If different from above) When the events described in this affidavit took place, I was known as

(First) (Middle) (Last) (Jr., Sr., III)
- (3) My date of birth is _____
(day/month/year)
- (4) My Social Security number is _____
- (5) My driver's license or identification card state and number are _____
- (6) My current address is _____
City _____ State _____ Zip Code _____
- (7) I have lived at this address since _____
(month/year)
- (8) (If different from above) When the events described in this affidavit took place, my address was

City _____ State _____ Zip Code _____
- (9) I lived at the address in Item 8 from _____ until _____
(month/year) (month/year)
- (10) My daytime telephone number is (_____) _____
My evening telephone number is (_____) _____

**DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER
GOVERNMENT AGENCY**

How the Fraud Occurred

Check all that apply for items 11 - 17:

- (11) I did not authorize anyone to use my name or personal information to seek the money, credit, loans, goods or services described in this report.
- (12) I did not receive any benefit, money, goods or services as a result of the events described in this report.
- (13) My identification documents (for example, credit cards; birth certificate; driver's license; Social Security card; etc.) were stolen lost on or about _____ (day/month/year).
- (14) To the best of my knowledge and belief, the following person(s) used my information (for example, my name, address, date of birth, existing account numbers, Social Security number, mother's maiden name, etc.) or identification documents to get money, credit, loans, goods or services without my knowledge or authorization:

Name (if known)

Name (if known)

Address (if known)

Address (if known)

Phone number(s) (if known)

Phone number(s) (if known)

Additional information (if known)

Additional information (if known)

- (15) I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.

- (16) Additional comments: (For example, description of the fraud, which documents or information were used or how the identity thief gained access to your information.)

(Attach additional pages as necessary.)

DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER GOVERNMENT AGENCY

Victim's Law Enforcement Actions

- (17) (check one) I am am not willing to assist in the prosecution of the person(s) who committed this fraud.

- (18) (check one) I am am not authorizing the release of this information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person(s) who committed this fraud.

- (19) (check all that apply) I have have not reported the events described in this affidavit to the police or other law enforcement agency. The police did did not write a report. In the event you have contacted the police or other law enforcement agency, please complete the following:

(Agency #1)

(Date of report)

(Phone number)

(Officer/Agency personnel taking report)

(Report number, if any)

(email address, if any)

(Agency #2)

(Date of report)

(Phone number)

(Officer/Agency personnel taking report)

(Report number, if any)

(email address, if any)

Documentation Checklist

Please indicate the supporting documentation you are able to provide to the companies you plan to notify. Attach copies (NOT originals) to the affidavit before sending it to the companies.

- (20) A copy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card or your passport). If you are under 16 and don't have a photo-ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.

- (21) Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (for example, a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).

DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER GOVERNMENT AGENCY

- (22) A copy of the report you filed with the police or sheriff's department. If you are unable to obtain a report or report number from the police, please indicate that in Item 19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

Signature

I certify that, to the best of my knowledge and belief, all the information on and attached to this affidavit is true, correct, and complete and made in good faith. I also understand that this affidavit or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. § 1001 or other federal, state, or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

(signature)

(date signed)

(Notary)

[Check with each company. Creditors sometimes require notarization. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit.]

Witness:

(signature)

(printed name)

(date)

(telephone number)

**DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER
GOVERNMENT AGENCY**

Fraudulent Account Statement

Completing this Statement

- Make as many copies of this page as you need. **Complete a separate page for each company you're notifying and only send it to that company.** Include a copy of your signed affidavit.
- List only the account(s) you're disputing with the company receiving this form. **See the example below.**
- If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that document (**NOT** the original).

I declare (check all that apply):

- As a result of the event(s) described in the ID Theft Affidavit, the following account(s) was/were opened at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

Creditor Name/Address (the company that opened the account or provided the goods or services)	Account Number	Type of unauthorized credit/goods/services provided by creditor (if known)	Date issued or opened (if known)	Amount/Value provided (the amount charged or the cost of the goods/services)
Example Example National Bank 22 Main Street Columbus, Ohio 22722	01234567-89	auto loan	01/05/2002	\$25,500.00

- During the time of the accounts described above, I had the following account open with your company:

Billing name _____

Billing address _____

Account number _____

DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER
GOVERNMENT AGENCY

This kit was compiled by the Office of the Kentucky Attorney General with the assistance of materials from other state attorneys general and the federal government.

For more information contact:

Office of the Attorney General
Consumer Protection Division
1024 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601

(502) 696-5389
Toll Free: 1-888-432-9257
Online: www.ag.ky.gov

The OAG does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or in the provision of services and provides upon request, reasonable accommodation necessary to afford individuals with disabilities an equal opportunity to participate in all programs and activities.