Office of the
Comptroller of the Currency
Washington, DC 20219

LARGE BANK

PUBLIC DISCLOSURE

March 11, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Queensborough National Bank & Trust
Charter Number: 6207

113 East Broad Street
Louisville, Georgia 30434

Office of the Comptroller of the Currency

Three Ravinia Drive
Suite 400
Atlanta, Georgia 30346

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not and should not be construed as an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

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

The following table indicates the performance level of Queensborough National Bank and Trust Company (QNBT or bank) with respect to the Lending, Investment, and Service Tests:

	Queensborough National Bank & Trust Company Performance Tests		
Performance Levels	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory		X	
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on an excellent geographic distribution of loans in the bank's three assessment areas (AAs). The bank has excellent responsiveness to AA credit needs. The bank is a leader in making community development (CD) loans, which had a positive effect on the lending test rating. A substantial majority of the bank's loans originated inside of its AAs.

- The Investment Test rating is based on the good level of qualified CD investments, grants, and donations throughout its three AAs and statewide.

- The Service Test rating is based on excellent level of service delivery systems, that are readily accessible to geographies and individuals of different income levels and banking services that are available through alternative delivery systems. Branch hours are tailored to the needs and convenience of the three AAs.

Lending in Assessment Area

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

The bank originated and purchased 91.2 percent of total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$
Home Mortgage	2,143	91.1	209	8.9	2,352	438,142	89.7	50,412	10.3	488,554
Small Business	572	91.1	56	8.9	628	87,089	89.5	10,246	10.5	97,335
Total	2,715	91.1	265	8.9	2,980	525,231	89.6	60,658	10.3	585,889

Source: Bank Data
Due to rounding, totals may not equal 100.0%
Dollar amounts for Small Business, Small Farm and Consumer loans are multiplied by 1000.

QNBT's primary loan products are home mortgage and small business loans. Home mortgage and loans to small businesses inside of the bank's AAs are considered in the geographical distribution analysis under the Lending Test.

Description of Institution

QNBT is an intrastate community bank with headquarters in Louisville, Georgia. QNBT is wholly owned by a one bank holding company, The Queensborough Company (TQC) which is located in Augusta, Georgia. As of December 31, 2022, QNBT reported total assets of $1.9 billion, total deposits of $1.8 billion and tier 1 capital of $171 million. The bank did not have any acquisitions or mergers during the evaluation period. The bank operates Wealth Management Services. The wealth management division offers: private banking, trust, estate, retirement, investment, and financial literacy services. As of December 31, 2022, QNBT reported $1.2 billion in outstanding loans and leases. The loan portfolio consisted of 62.8 percent commercial loans, 21.5 percent residential mortgage loans, and 14.3 percent farm and agriculture loans.

QNBT has delineated three AAs within the state of Georgia: Augusta-Richmond, Georgia-South Carolina Metropolitan Statical Area (MSA), East Georgia Non-MSA, and the Savannah MSA. The Augusta-Richmond MSA includes the Georgia Counties of Burke, Columbia, McDuffie, and Richmond, as well as the South Carolina County of Aiken. The East Georgia non-MSA includes the Georgia Counties of Bulloch, Candler, Emanuel, Jefferson, Jenkins, Screven, and Washington. The Savannah MSA includes the Georgia Counties of Chatham and Effingham.

As of December 31, 2022, bank operations included 23 full-service branches throughout the Louisville, Greater Augusta, Greater Savannah, and East Georgia areas, 23 deposit taking Automatic Teller Machines (ATMs) and three loan production offices (LPOs). The LPOs are in Augusta, Georgia and Aiken, South Carolina. The bank opened a new LPO located in Columbia, South Carolina in June 2022. During the evaluation period, there was one branch opening and one relocation. The new branch opened in Pooler, Georgia and the branch located at Highway One Louisville, Georgia was closed and relocated to the main branch at 113 E. Broad Street Louisville, Georgia.

Primarily, QNBT offers small business loans and mortgage loans. The bank offers traditional loan and deposit products. Commercial loans and construction loans are offered for both business and personal needs. Farm loans, home equity loans and consumer loans are also offered by the bank. Banking deposit

products and services include consumer and business checking and savings accounts, online and mobile banking, mobile deposits, and bill pay. QNBTNOW, Interactive Teller Machines (ITMs), provides customers with essentially all the services of a traditional teller, with the speed and convenience of an ATM. The bank offers this extended service from 8:00 a.m. to 6:00 p.m. Monday through Friday. ITM services are available 8:00 a.m. to 1:00 p.m. on Saturday.

During the evaluation period, there were no financial or legal impediments hindering the bank's ability to meet the credit needs of its AAs. The bank received an Outstanding rating using Intermediate Small Bank procedures at the previous Community Reinvestment Act (CRA) Performance Evaluation (PE) dated January 11, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this examination is January 1, 2021, through December 31, 2022. We determined that QNBT's primary loan products, by the number and dollar volume of loan originations and purchases, during the evaluation period are small business loans and home mortgage loans. Bank management provided small business and home mortgage information for 2021, and 2022. Examiners determined the data submitted for small business CRA data and the Home Mortgage Disclosure Act (HMDA) was reliable and accurate. The performance evaluation also includes an assessment of Community Development (CD) activities from, January 1, 2021, through December 31, 2022. CD activities include CD loans, qualified CD investments, grants and donations, and retail services. We also considered the level of innovation, complexity, and responsiveness to community credit needs. The bank's 2020 lending and CD activities was reviewed during the previous CRA PE.

Selection of Areas for Full-Scope Review

As of December 31, 2022, QNBT delineated three AAs in the state of Georgia: Augusta-Richmond, GA-SC MSA, East Georgia non-MSA, and the Savannah MSA. The three MSAs will receive full-scope reviews. There are no limited-scope AAs for the evaluation period. Community profiles for the AAs are provided in the "Scope" sections for the State of Georgia. Refer to appendix A, Scope of Examination, for a list of full- scope AAs.

Ratings

The bank's overall rating is a blend of the rating for QNBT's three AAs in the state of Georgia. The AA ratings are based on the bank's performance under the lending, investment, and services tests.

We weighted the full-scope AAs equally within our analysis and overall conclusion. This equal weighting is based upon the bank presence and deposit holdings the AAs.

When evaluating the performance under the lending test, we weighted the distribution and performance of home mortgages and small loans to businesses equally. The equal weighting was based on the bank's lending strategies.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Georgia

CRA rating for the State of Georgia[1]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: High Satisfactory
The Service Test is rated: Outstanding

The major factors that support this rating include:

- QNBT lending levels reflect an excellent responsiveness to its three AAs credit needs.
- Based on the data and performance context consideration, the overall geographic distribution of lending is excellent and borrower distribution of lending is good.
- QNBT has a relatively high level of CD Loans to meet the credit needs of its AAs.
- The bank made a good level of qualified CD investments, grants, and donations.
- The bank's service delivery systems are readily accessible to geographies and individuals of different income levels in its AAs.

Description of Institution's Operations in Georgia

Augusta-Richmond-GA-SC MSA/AA

The Augusta-Richmond-GA-SC MSA/AA includes the Georgia Counties of Burke, Columbia, McDuffie, and Richmond, as well as the South Carolina County of Aiken. The AA is a part of the Augusta-Richmond, GA-SC MSA. The MSA is located in the central eastern border of Georgia bordering the state of South Carolina. Richmond, Columbia, and Aiken Counties are the most populus counties in the AA. Augusta is located in the fall line section of Georgia.

According to the 2020 Census and Dun & Bradstreet data, the Augusta-Richmond, GA-SC consists of 139 CTs: 13 low-, 38 moderate-, 54 middle-, 29 upper-income, and five non-descript. The population of the Augusta-Richmond, GA-SC MSA was 585,343 with 138,012 families according to the 2020 US Census data. Of these, 22.8 percent are in low-income CTs and 16.6 percent are in moderate-income CTs. Approximately 11.7 percent of the families live below the poverty level. The median family income in the AA is $67,596 for the evaluation period.

According to Moody's Analytics, the largest industries in the AA are government, education and health services, professional and business services, and retail trade. The AA is home to several large employers such as U.S. Army Signal & Fort Eisenhower (formerly Fort Gordon), U. S. Army Cyber Center of Excellence, Augusta University, Augusta University Hospitals, and Savannah River Site-Plant Vogtle

[1] This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

Nuclear Power. The average annual earnings for both government and professional services are higher than the median family income at $79,105 and $71,937, respectively. The AA will continue to see economic stability in the near term. Vogtle Nuclear Plant is in stages of construction and once new reactors are operational it will create approximately 800 new jobs. The Georgia Department of Labor states that as of December 2022, the unemployment rate in Augusta market was 3.3 percent equivalent to the unemployment rate of the State of Georgia. The South Carolina Department of Labor states that as of December 2022, the unemployment rate in Aiken that market was 3.3 percent, while the unemployment rate in the state was a lower rate at 3.1 percent for the same period.

QNBT's competition is from other financial institutions and financial services providers within its AA. The bank operates 10 branches, nine deposit taking ATMs, and four ITMs in the Augusta-Richmond-GA-SC MSA/AA. The bank's deposit market share in the AA is 9.3 percent, with total dollar volume of deposits of $1.1 billion. Sixty-one percent of the bank's deposit base is located in the Augusta-Richmond-GA-SC MSA/AA. There are 21 competitor banks in the bank's Augusta-Richmond, GA-SC MSA, with a combined 100 branch offices. As of June 30, 2023, the top three banks based on total deposits in AA, were Well Fargo Bank, NA ($2.4 million), Southstate Bank, NA ($1.5 million), Bank of America, NA ($1.4 million). Overall, QNBT ranks fourth in total deposits out of the FDIC-insured financial institutions operating in the Augusta-Richmond, GA-SC MSA.

Community Contacts

The OCC relied upon information from a community contact with a county organization focused on community services in low-to-moderate income (LMI) areas. The community contact identified the following needs within the Augusta-Richmond-GA-SC MSA/AA:

- Affordable Housing financing for rental units and rehabilitation of dilapidated housing.
- Funding for shelters and transitional housing for an increasing homeless population.
- Investment in workforce development programs for LMI individuals.
- Funding for organizations to provide emergency assistance relief, mental health services, and food bank operations in the AA.

Table A – Demographic Information of the Assessment Area Assessment Area: Augusta Richmond Georgia SC MSA 2022						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	139	9.4	27.3	38.8	20.9	3.6
Population by Geography	585,343	6.6	23.1	40.4	27.8	2.1
Housing Units by Geography	249,704	6.9	24.6	41.1	24.9	2.5
Owner-Occupied Units by Geography	139,877	3.8	20.2	42.6	32.5	0.9
Occupied Rental Units by Geography	68,616	12.4	32.2	38.1	12.3	5.0
Vacant Units by Geography	41,211	8.5	27.2	40.8	20.0	3.6
Businesses by Geography	60,915	7.0	19.4	40.4	28.0	5.2
Farms by Geography	2,034	4.1	25.4	43.6	25.2	1.7
Household Distribution by Income Level	208,493	25.1	15.4	17.5	42.0	0.0
Family Distribution by Income Level	138,012	22.8	16.6	19.5	41.1	0.0
Median Family Income MSA - 12260 Augusta-Richmond County, GA-SC MSA		$67,596	Median Housing Value			$149,613
			Median Gross Rent			$917
			Families Below Poverty Level			11.7%

Source: 2020 U.S. Census and 2022 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its Augusta-Richmond-GA-SC MSA/AA.

Home Mortgage Loans

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

During 2021, the geographic distribution of home mortgage loans in low-income census tracts was significantly below the percentage of owner-occupied housing but near aggregate lending performance in the AA The geographic distribution of home mortgage loans in moderate-income census tracts was significantly below the percentage of owner-occupied housing and below the aggregate lending performance in the AA. In 2022, in low-income census tracts at less than one percent was significantly below both the percentage of owner-occupied housing and aggregate lending performance in the AA. The bank's lending in moderate-income census tracts was significantly below both the percentage of owner-occupied housing and aggregate lending performance in the Augusta-Richmond-GA-SC MSA/AA.

Small Loans to Businesses

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

During 2021, the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs is exceeds both the demographic and exceeds the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income significantly exceeds both the demographic and the aggregate performance data in the Augusta-Richmond-GA-SC MSA/AA.

In 2022 the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs is near the demographic and exceeds the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income exceeds both the demographic and the aggregate performance data in the Augusta-Richmond-GA-SC MSA/AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of QNBT's small business loans and home mortgage loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

During 2021, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families and below the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is below the percentage of moderate-income families but near the aggregate lending performance in the AA. In 2022, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families but near the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is below the percentage of moderate-income families but near the aggregate lending performance in the AA. Approximately, 39.4 percent of families in the AA report low- or moderate-income.

In assessing borrower income distribution, the OCC considered housing affordability. The AA is a moderate cost housing area which may limit access to affordable home ownership among LMI borrowers. The 2022 Dun & Bradstreet median family income (MFI) in the AA is $67, 596 while the median housing value in the AA is $149,613. In the Augusta-Richmond-GA-SC MSA/AA there are 249,704 total housing units in which approximately 140,000 are owner occupied and 67,000 are rental occupied. There are approximately 4,000 vacant housing units in the AA.

Small Loans to Businesses

Refer to Table R in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

An analysis compared the percentage distribution of the number of small loans to businesses originated or purchased by the bank by gross annual revenue level to businesses with gross annual revenues of $1 million or less demographic data. During 2021, the bank lending to small businesses was below the percentage of small loans to businesses but, significantly exceeds the aggregate performance data. In 2022, the bank lending to small businesses was significantly below both the percentage of small loans to businesses and the aggregate performance data.

East Georgia AA

The East Georgia non-MSA AA includes the Georgia Counties of Bulloch, Candler, Emanuel, Jefferson, Jenkins, Screven, and Washington. The state of Georgia map by county indicates Washington and Jefferson Counties border each other, Emanuel borders both Jenkins and Candler Counties, while Bulloch is bordered by Jenkins, Candler, and Screven. Screven borders the state of South Carolina line.

According to the 2020 Census and Duns & Bradstreet data, the East Georgia AA consists of 49 CTs: two low-, 12 moderate-, 23 middle-, 10 upper-income, and two non-descript. The population of the East Georgia AA was 173,286 with 61,915 families according to the 2020 Census data. Approximately 27.9 percent of the families in the AA are low-income and 15.9 percent are moderate-income. Approximately 15.8 percent of the families live below the poverty level. The median family income in the AA is $55,969 for the evaluation period.

The AA is home to several large employers such as home to the Georgia Department of Transportation (GDOT) region two headquarters, Ozark Materials, Jefferson Regional Medical Center, Georgia Southern University, Azalea Healthcare, Crider, Inc, Champion Homebuilders, Inc., Koyo Bearings, LLC, Bulloch County Board of Education, Walmart Distribution Center, and East Georgia Regional Medical Center. The Georgia Department of Labor states that as of December 2022, average unemployment rate in the AA was 3.4 percent, while for state of Georgia, the unemployment rate was lower at 3.3 percent for the same period.

QNBT has nine branches in the East Georgia non-MSA. There are nine deposit taking ATMs in the AA as well as five ITMs. The total dollar volume of deposits is $541million, which is 13.5 percent share in the East Georgia non-MSA market. The counites in the AA has a 30 percent share of the bank's total deposits totaling $541 million.

QNBT's competition is from other financial institutions and financial services providers within its AA. There are 18 competitor banks in the bank's East Georgia AA, with a combined 49 branch offices. Among the competitor banks in the AA, one is much larger than QNBT with respect to total deposits, and asset size. As of June 30, 2022, the top bank based on total deposits in AA, is Synovous Bank ($933 million). Overall, QNBT ranks second in total deposits out of the FDIC-insured financial institutions operating in the East Georgia non-MSA.

Community Contacts

The OCC relied upon information from a community contact with a local government agency. The community contact identified the following needs within the East Georgia AA:

- The need for capital funding for small businesses.
- Assisting local community services organizations with funding for local community events.
- Provide financial literacy programs for LMI individuals and families.

Table A – Demographic Information of the Assessment Area

Assessment Area: East Georgia Non-MSA 2022

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	49	4.1	24.5	46.9	20.4	4.1
Population by Geography	173,286	4.1	29.3	40.1	22.9	3.6
Housing Units by Geography	74,240	2.7	30.4	43.6	21.6	1.7
Owner-Occupied Units by Geography	37,145	1.0	25.9	46.1	26.8	0.3
Occupied Rental Units by Geography	24,770	5.0	36.7	35.8	18.7	3.7
Vacant Units by Geography	12,325	3.2	31.6	52.0	11.6	1.7
Businesses by Geography	16,541	2.8	32.0	39.0	25.0	1.2
Farms by Geography	1,125	1.2	20.7	53.2	24.8	0.1
Family Distribution by Income Level	61,915	27.9	15.9	16.3	40.0	0.0
Household Distribution by Income Level	39,634	24.2	16.7	18.4	40.8	0.0
Median Family Income Non-MSA GA		$55,969	Median Housing Value			$112,550
			Median Gross Rent			$725
			Families Below Poverty Level			15.8%

Source: 2020 U.S. Census and 2022 D&B Data
Due to rounding, totals may not equal 100.0
(*) The NA category consists of geographies that have not been assigned an income classification.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its East Georgia AA.

Home Mortgage Loans

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

During 2021, the geographic distribution of home mortgage loans in low-income census tracts significantly exceeds the percentage of owner-occupied housing and exceeds aggregate lending performance in the AA. The geographic distribution of home mortgage loans in moderate-income census tracts significantly exceeds both the percentage of owner-occupied housing and the aggregate lending performance in the AA. In 2022, zero loans were originated or purchased in low-income census tracts, which is significantly below both the percentage of owner-occupied housing and aggregate lending performance in the AA. The bank's lending in moderate-income census tracts was below the percentage of owner-occupied housing but near the aggregate lending performance in the East Georgia AA.

Small Loans to Businesses

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

During 2021, the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs was zero, which is significantly below both the demographic and the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income significantly exceeds both the demographic and the aggregate performance data in the East Georgia AA.

In 2022 the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs is significantly below the demographic and the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income exceeds the demographic but significantly exceeds the aggregate performance data in the East Georgia AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of QNBT's small business loans and home mortgage loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

During 2021, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families but near the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is significantly below the percentage of moderate-income families but near the aggregate lending performance in the AA. In 2022, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families but exceeds the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is near the percentage of moderate-income families but exceeds the aggregate lending performance in the AA. Approximately, 41 percent of families in the AA report low- or moderate-income.

In assessing borrower income distribution, the OCC considered housing affordability. The AA is a moderate cost housing area which may limit access to affordable home ownership among LMI borrowers. The 2022 Dun & Bradstreet MFI in the AA is $55,969, while the median housing value in the AA is $112,550. In the East Georgia AA, there are 74,240 total housing units in which approximately 37,000 are owner occupied and 25,000 are rental occupied. There are approximately 12,000 vacant housing units in the AA.

Small Loans to Businesses

Refer to Table R in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

An analysis compared the percentage distribution of the number of small loans to businesses originated or purchased by the bank by gross annual revenue level to businesses with gross annual revenues of $1 million or less demographic data. During 2021, the bank lending to small businesses is below the percentage of small loans to businesses but significantly exceeds the aggregate lending performance data. In 2022, the bank lending to small businesses was significantly below the percentage of small loans to businesses and below the aggregate lending performance data.

Savannah AA

The Savannah AA includes the Georgia Counties of Bryan, Chatham, and Effingham. The MSA consists of Georgia Counties of Bryan, Chatham, and Effingham. Chatham county is the most populus county in the AA. The AA is located in the coastal region of Georgia and is separated from the state of South Carolina by the Savannah River.

The bank operates four branches, five ATMs, and three ITMs in the AA. The total dollar volume of deposits is $157 million, which is 1.5 percent share in the Savannah market. The deposits located in the in the AA represent 8.9 percent of the bank's total deposits.

According to the 2020 US Census and Dun & Bradstreet data, the Savannah AA consists of 104 CTs: nine low-, 31 moderate-, 33 middle-, 26 upper-income, and five non-descript CTs. The population of the Savannah, GA AA was 360,060 with 82,757 families according to the 2020 U S Census data. Approximately 22.6 percent of the families in the AA are low-income and 18.5 percent are moderate-income. Approximately 9.1 percent of the families live below the poverty level. The median family income in the AA is $75,128 for the evaluation period. The Georgia Department of Labor states that as of December 2022, the unemployment rate in AA was 2.6 percent, lower than the state of Georgia's unemployment rate of 3.3 percent for the same period.

According to Moody's Analytics, the largest industries in the AA are port operations, medicine, government, education, leisure, and hospitality. The AA is home to several large employers such as Gulfstream Aerospace Corporation, Inc., St. Joseph's/Candler, Fort Stewart/Hunter Army Airfield, Memorial Health University Medical Center, and Walmart, Inc. The Savannah Port provides an entry way for cargo, and growth in the south with the increased demand for cargo. There is also a new Hyundai automobile plant within 40 miles of the port which will also ensure the steady growth in the cargo trade.

QNBT's competition is from other financial institutions and financial services providers within its AA. There are 23 competitor banks in the bank's Savannah AA, with a combined 81 branch offices. As of June 30, 2022, the top three banks based on total deposits in AA, are Truist Bank ($2.4 billion), Bank of America, NA ($1.6 billion), and Wells Fargo Bank, NA ($1.5 billion) Overall, QNBT ranks eleventh in total deposits out of the FDIC-insured financial institutions operating in the Savannah MSA. Among the competitor banks in the AA, nine are much larger than QNBT with respect to branch networks, total deposits, and asset size.

Community Contacts

The OCC relied upon information from a community contact with a county CDFI which focuses on affordable housing in LMI areas. This community contact identified the following needs within the Savannah AA:

- Affordable Housing financing for development and rehabilitation of housing.
- Funding for community-based organizations which offer homeless shelters and childcare services.
- Provide equity qualified investments to CDFIs.

Table A – Demographic Information of the Assessment Area

Assessment Area: Savannah MSA 2022

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	104	8.7	29.8	31.7	25.0	4.8
Population by Geography	360,060	8.3	26.2	37.6	25.6	2.3
Housing Units by Geography	149,696	8.4	27.5	35.5	27.2	1.4
Owner-Occupied Units by Geography	77,918	4.4	20.7	39.5	34.2	1.2
Occupied Rental Units by Geography	53,778	12.7	37.4	32.4	16.2	1.3
Vacant Units by Geography	18,000	12.2	27.7	27.7	29.8	2.5
Businesses by Geography	53,199	10.8	27.3	33.4	26.0	2.4
Farms by Geography	991	5.3	24.0	39.2	30.2	1.3
Household Distribution by Income Level	131,696	23.4	17.4	17.7	41.5	0.0
Median Family Income MSA - 42340 Savannah, GA MSA		$75,128	Median Housing Value			$223,163
Family Distribution by Income Level	82,757	22.6	18.5	19.2	39.7	0.0
			Median Gross Rent			$1,083
			Families Below Poverty Level			9.1%

Source: 2020 U.S. Census and 2022 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its Savannah AA.

Home Mortgage Loans

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

During 2021, the geographic distribution of home mortgage loans in low-income census tracts significantly exceeds both the percentage of owner-occupied housing and the aggregate lending

performance in the AA The geographic distribution of home mortgage loans in moderate-income census tracts was below the percentage of owner-occupied housing but exceeds the aggregate lending performance in the AA. In 2022, the geographic distribution in low-income census tracts exceeds both the percentage of owner-occupied housing and aggregate lending performance in the AA. The bank's lending in moderate-income census tracts was significantly exceeds both the percentage of owner-occupied housing and the aggregate lending performance in the Savannah AA.

Small Loans to Businesses

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

During 2021, the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs significantly exceeds both the demographic and the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income is significantly exceeds both the demographic and the aggregate lending performance in the Savannah AA.

In 2022, the analysis shows, the percentage of small loans to businesses originated or purchased in low-income CTs exceeds both the demographic and the aggregate performance data. In moderate-income CTs, the percentage of small loans to businesses originated or purchased in moderate-income significantly below both the demographic and the aggregate lending performance in the Savannah AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of QNBT's small business loans and home mortgage loans during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

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

During 2021, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families and below the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is below both the percentage of moderate-income families and the aggregate lending performance in the AA. In 2022, the distribution of loans to low-income borrowers is significantly below the percentage of low-income families but significantly exceeds the aggregate lending performance in the AA. The distribution of loans to moderate-income borrowers is below both the percentage of moderate-income families and the aggregate lending performance in the AA. Approximately, 41 percent of families in the AA report low- or moderate-income.

In assessing borrower income distribution, the OCC considered housing affordability. The AA is a high-cost housing area which may limit access to affordable home ownership among LMI borrowers. The 2022 Dun & Bradstreet median family income MFI in the AA is $75,128 while the median housing value in the AA is $223,163. In the Savannah AA, there are 150 total housing units in which approximately 78,000 are owner occupied and 54,000 are rental occupied. There are approximately 18,000 vacant housing units in the AA.

Small Loans to Businesses

Refer to Table R in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

An analysis compared the percentage distribution of the number of small loans to businesses originated or purchased by the bank by gross annual revenue level to businesses with gross annual revenues of $1 million or less demographic data. During 2021 evaluation period the bank lending to small businesses was significantly below the percentage of small loans to businesses but exceeds the aggregate lending performance. In 2022 evaluation period the bank lending to small businesses was significantly below both the percentage of small loans to businesses and the aggregate lending performance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA LENDING TEST

The bank's performance under the Lending Test in Georgia is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Augusta-Richmond, East Georgia and Savannah AAs is rated excellent.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs when considering QNBT's lending market ranks as compared to their deposit market share.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
Augusta	2,225	343	41	2,609	83.9	60.6
East Georgia	149	130	21	300	9.7	30.5
Savannah	91	99	9	199	6.4	8.9
Total	2,465	572	71	3,108	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
Augusta	523	53	8,054	8,630	39.2	60.6
East Georgia	19	12	7.082	7,113	32.2	30.5
Savannah	24	22	6,249	6,295	28.6	8.9
Total	566	87	21,385	22,038	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Augusta-Richmond-GA-SC MSA/AA

According to peer mortgage data for 2022, the bank had a market share of 3.6 percent based on the number of home mortgage loans originated or purchased. The bank ranked third among 388 home mortgage lenders in the AA. The top three mortgage lenders with a combined market share of 14.5 percent were Rocket Mortgage (5.8 percent), PennyMac Loan Services, LLC (5.1 percent), and Queensborough National Bank & Trust Company (3.6 percent).

According to peer small business data for 2022, the bank had a market share of 3.1 percent based on the number of small loans to businesses originated or purchased. The bank ranked 11th among 109 small business lenders in the AA. The top three lenders with a combined market share of 43.2 percent were American Express National Bank (26.0 percent), Synchrony Bank (9.1 percent), and Bank of America, NA (7.8 percent).

East Georgia AA

According to peer mortgage data for 2022, the bank had a market share of 2.1 percent based on the number of home mortgage loans originated or purchased. The bank ranked 12th among 199 home mortgage lenders in the AA. The top three mortgage lenders with a combined market share of 17.5 percent were Rocket Mortgage (7.6 percent), Synovous Bank (5.4 percent), and PennyMac Loan Services, LLC (4.5 percent).

According to peer small business data for 2022, the bank had a market share of 6.3 percent based on the number of small loans to businesses originated or purchased. The bank ranked fifth among 74 small business lenders in the AA. The top three lenders with a combined market share of 38.2 percent were American Express National Bank (20.4 percent), Synchrony Bank (9.2 percent), and Capital One, NA (8.6 percent).

Savannah AA

According to peer mortgage data for 2022, the bank had a market share of 0.4 percent based on the number of home mortgage loans originated or purchased. The bank ranked 47th among 369 home mortgage lenders in the AA. The top three mortgage lenders with a combined market share of 18.2 percent were Rocket Mortgage (7.1 percent), PennyMac Loan Services, LLC (5.9 percent), and Broker Solutions, Inc.

According to peer small business data for 2022, the bank had a market share of 0.9 percent based on the number of small loans to businesses originated or purchased. The bank ranked 19th among 90 small business lenders in the AA. The top three lenders with a combined market share of 38.2 percent were American Express National Bank (26.9 percent), Bank of America, NA (9.4 percent), and JPMorgan Chase Bank, NA (8.3 percent).

Community Development Lending

The institution made a relatively high-level CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

QNBT originated a total of 71 loans in its three AAs, totaling $21.4 million during the evaluation period. These loans represent 12.5 percent of tier 1 capital and include a variety of loans to support affordable housing, community services and economic development of LMI areas. The bank provided eight CD loans outside of its AAs for a total of $1.5 million.

During the Covid-19 pandemic, the SBA offered Paycheck Protection Program (PPP) loans under the CARES Act to small businesses throughout the country. The PPP was designed to maintain and stabilize small businesses during the pandemic. During the evaluation period and to address the lending needs of small businesses during the COVID-19 pandemic, QNBT originated 873 PPP loans in 2021 totaling $43.0 million throughout its three AAs. The bank also originated 102 PPP loans for $5.6 million outside of its AAs. Though not in evaluation period, in 2020 the bank originated 1616 PPP loans totaling $139.6 million in its AAs and 164 loans totaling $11.6 million outside of its AAs.

Product Innovation and Flexibility

The institution makes extensive use of innovative and flexible lending practices to serve the needs of its AAs. QNBT participates in statewide and AA area wide lending programs to ensure it serves low- and moderate-income families and small businesses.

Augusta-Richmond-GA-SC MSA/AA

The volume of CD lending in the Augusta-Richmond-GA-SC MSA/AA was excellent and had a positive impact on the bank's CD lending performance. Throughout this evaluation period, QNBT originated 41 CD loans totaling $8 million within the Augusta-Richmond-GA-SC MSA AA. This volume of CD loans was equivalent to 4.7 percent of tier 1 capital. The bank's CD loans were responsive to community needs, particularly affordable housing, and small business loans.

East Georgia AA

The volume of CD lending in the East Georgia AA was adequate and had a positive impact on the bank's lending performance. Throughout this evaluation period, QNBT originated 21 CD loans totaling $7 million within the East Georgia AA. This volume of CD loans was equivalent to 4.1 percent of tier 1 capital. The bank's CD loans were responsive to community needs, particularly affordable housing, and small business loans.

Savannah AA

The volume of CD lending in the Savannah AA was excellent and had a positive impact on the bank's lending performance. Throughout this evaluation period, QNBT originated nine CD loans totaling $6

million within the Savannah AA. This volume of CD loans was equivalent to 3.5 percent of tier one capital. The bank's CD loans were responsive to community needs, particularly small business loans.

Examples of CD Loans:

- A $452,000 loan to provide multi-family affordable housing duplexes in a moderate-income census tract and a $405,000 loan to provide renovated affordable housing rental properties in a low-income census tract.
- $3 million in loans for the USDA Rural Housing Section 502 Program, which assists low- and moderate-income families purchase homes in targeted rural homes.
- $2 million in loans for the USDA Farm Service Agency (FSA) loan programs, which provides access to credit for farmers and ranchers.
- $3.5 million in loans to support small businesses through SBA programs, which provides financial assistance programs.

Conclusions for Areas Receiving Limited-Scope Reviews

For this evaluation there are no limited scope areas. QNBT's three AAs received full-scope reviews.

INVESTMENT TEST

The bank's performance under the Investment Test in Georgia is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Augusta-Richmond-GA-SC MSA/AA, East Georgia AA, and the Savannah AA is rated good.

The institution has a significant level of qualified CD investments, grants, and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses, innovative and/or complex investments to support CD initiatives.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Augusta	0	0.0	30	69.00	30	44.8	69.00	1.7	0	0.0
East Georgia	0	0.0	29	152.00	29	43.3	152.00	3.8	0	0.0
Savannah	0	0.0	5	12.00	5	7.5	12.00	0.3	0	0.0
Statewide	3	3,800.00	0	0.0	3	4.4	3,800.00	94.2	0	0.0
Total	3	3,800.00	64	233.00	67	100.00	4,033.00	100.0	0	0.0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Augusta-Richmond-GA-SC MSA/AA

The institution has a good level of qualified CD grant and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank made 30 current period qualifying grants and donations totaling $69,000 to 19 CD organizations. The investments consisted primarily of donations and grants to various non-profit organizations that provide community services to LMI individuals. The dollar volume of current period investments represented 0.04 percent of allocated tier 1 capital.

Investments were particularly responsive to identified CD needs for community services to LMI individuals. The institution did not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the Augusta-Richmond-GA-SC MSA/AA include:

- A grant totaling $12,000 to an organization which provides programs to revitalize and stabilize sections of the AA.
- A grant totaling $6,500 to an organization which provides community services programs to support at risk LMI students in the AA.
- A grant totaling $6,000 to an organization which provides community services and shelter to unemployed domestic violence victims.

East Georgia AA

The institution has a good level of qualified CD grant and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank made 29 current period qualifying grants and donations totaling $152,000 to 18 CD organizations. The investments consisted primarily of donations and grants to various non-profit organizations that provide community services to LMI individuals. The dollar volume of current period investments represented 0.09 percent of allocated tier 1 capital.

Investments were particularly responsive to identified CD need for community services to LMI individuals. The institution did not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the East Georgia non-MSA include:

- A grant totaling $115,000 to an organization which provides access critical health care assistance to rural areas.
- A grant totaling $6,600 to an organization which provides community services programs to support economic development, educational and community development in the AA.
- A grant totaling $3,500 to an organization which promotes economic development by promoting small business development and job creation.

Savannah MSA

The institution has a good level of qualified CD grant and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank made five current period qualifying grants and donations totaling $12,000 to three CD organizations. The investments consisted primarily of donations and grants to various non-profit organizations that provide community services to LMI individuals. The dollar volume of current period investments represented 0.01 percent of allocated tier 1 capital.

Investments were responsive to identified CD need for community services to LMI individuals. The institution did not use innovative or complex investments to support CD initiatives.

Examples of CD investments in the Savannah MSA include:

- A grant totaling $10,000 to an organization which provides community services for LMI senior citizens in the AA.
- A grant totaling $1,500 to an organization which provides community services programs to assist AA LMI homeowners with financial literacy and home improvement services.

Statewide

During the evaluation period, the QNBT had three prior period investments, which are statewide Fannie Mae mortgaged backed security bonds. In 2021 the bonds had an outstanding balance of $2.5 million, while in 2022 the bonds had an outstanding balance of $1.3 million. In September 2021, the bank sold one of the bonds.

Conclusions for Areas Receiving Limited-Scope Reviews

For this evaluation there are no limited scope areas. QNBT's three AAs received full-scope reviews.

SERVICE TEST

The bank's performance under the Service Test in Georgia is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based full-scope reviews, the bank's performance in the Augusta-Richmond-GA-SC MSA, East Georgia, non-MSA, and the Savannah MSA is rated excellent.

Retail Banking Services

Service delivery systems are readily accessible to, geographies and individuals of different income levels in the institution's AAs.

Distribution of Branch Delivery System												
Assessment Area	Deposits*	Branches						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography				
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	NA
Augusta	60.6	10	43.5	0	3	2	5	6.6	23.1	40.4	27.8	2.1
East Georgia	30.5	9	39.1	0	4	5	0	4.1	29.3	40.1	22.9	3.6
Savannah	8.8	4	17.4	0	1	2	1	8.3	26.2	37.6	25.6	2.3

**Due to rounding, totals may not equal 100.0%*

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Augusta	0	0	0	0	0	0
East Georgia	0	1	0	-1	0	0
Savannah	1	0	0	0	+1	0

Augusta-Richmond-GA-SC MSA/AA

Service delivery systems in Augusta-Richmond-GA-SC MSA/AA are readily accessible to geographies and individuals of different income levels. Services are comparable at all branch locations. Of the bank's ten branches in the AA, none are in low-income geographies. The percentage of the bank's branches within moderate-income geographies exceeds the percentage of the population residing in moderate geographies. Bank operations offers nine deposit taking ATMs in the AA, as well as four ITMs, throughout the AA to service all income levels of the population. Banking hours do not vary in a way that inconveniences the AA, particularly LMI geographies and/or individuals. Branch hours are primarily 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 5:00 p.m. on Friday. The branches do not offer Saturday hours. The ITMs are available until 1:00 p.m. on Saturday. During the evaluation period, there

were no branch openings or closings in the AA. The bank offers a LPO in the AA as well as online, and mobile banking.

East Georgia AA

Service delivery systems in East Georgia AA are readily accessible to geographies and individuals of different income levels. Services are comparable at all branch locations. Of the bank's nine branches in the AA, none are in low-income geographies. The percentage of the bank's branches within moderate-income geographies exceeds the percentage of the population residing in moderate-income geographies. Bank operations offers nine deposit taking ATMs in the AA, as well as five ITMs, throughout the AA to service all income levels of the population. Banking hours do not vary in way that inconveniences the AA, particularly LMI geographies and/or individuals. Branch hours are primarily 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 5:00 p.m. on Friday. The branches do not offer Saturday hours. The ITMs are available until 1:00 p.m. on Saturday. The bank also offers online and mobile banking in the AA.

Savannah AA

Service delivery systems in Savannah AA are readily accessible to geographies and individuals of different income levels. Services are comparable at all branch locations. Of the bank's four branches in the AA, none are in low-income geographies. The percentage of the bank's branches within moderate-income geographies is comparable with the percentage of the population residing in moderate-income geographies. Bank operations offers five deposit taking ATMs in the AA, as well as three ITMs, throughout the AA to service all income levels of the population. Branch hours are primarily 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 5:00 p.m. on Friday. The branches do not offer Saturday hours. The ITMs are available until 1:00 p.m. on Saturday. The bank offers a LPO in the AA as well as online, and mobile banking.

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

During the evaluation period, in the East Georgia non-MSA AA the branch located at Highway One in Louisville, Georgia was closed and relocated to the main branch at 113 E. Broad Street

In December 2021, the bank opened a new branch in the Savannah MSA AA, and it is located at 1559 Pooler Parkway Pooler, Georgia.

The bank opened a loan production office outside of its AA in Columbia, Richland County, South Carolina.

Community Development Services

The institution provides an excellent level of CD services. QNBT demonstrated responsiveness to the community development needs of its three AAs.

Augusta-Richmond-GA-SC MSA/AA

QNBT employees provided 118 qualified CD service activities for approximately 505 qualified hours within the Augusta-Richmond-GA-SC MSA/AA during the evaluation period. Of the CD service activities, 22 include

employees servicing as Board Members of the organizations. In addition, bank employees provided 74 financial literacy sessions throughout the AA to LMI individuals. The bank's assistance is adequately responsive to identified needs in the AA. Identified needs include affordable housing, and staffing food bank operations.

Service activity examples during the evaluation period include:

- Golden Harvest Food Bank is a nonprofit, charitable food distribution center that provides grocery products to LMI individuals and families through partner agencies. The food bank also provides soup kitchens, food panties, shelters for abused women and children, non-profit day care centers and senior citizens programs. Approximately, 17 to 24 employees are actively involved in providing services to LMI communities.

- CSRA Economic Opportunity Authority, Inc. is the Community Action Agency serving the CSRA. Created in 1966 to combat poverty, increase access to opportunities, and improve the quality of life of members in the LMI community by leveraging resources, empowering people, and advocating for alleviation of poverty in the AA. One of its main programs, The HOPE Program is designed to provide home buyers education, pre-and post-purchase housing counseling, financial literacy workshops, and foreclosure intervention for LMI individuals.

- Family Promise of Augusta is committed to helping homeless families achieve lasting independence by providing safe shelter, meals, daycare, and support services for the families in the program. They also partner with programs designed to redress the underlying causes of homelessness.

East Georgia non-MSA

QNBT employees provided 186 qualified CD service activities for approximately 736 qualified hours within the East Georgia AA during the evaluation period. Of the CD service activities 39 include employees servicing as Board Members of the organizations. In addition, bank employees provided 76 financial literacy sessions throughout the AA to LMI individuals. The bank's assistance is adequately responsive to identified needs in the AA. Identified needs include funding for small businesses, community services agency funding, and financial literacy programs.

Service activity examples during the evaluation period include:

- The Development Authority of Jefferson County promotes economic development of new industries and existing industry expansions in creating significant employment opportunities for low and moderate-income individuals in addition to having a stabilizing effect on distressed geographies in the county. The board chairman, a QNBT executive officer, provides technical financial expertise and assistance in promoting business growth and increasing job opportunities in the AA.

- The Bridge is an outreach program that provides food and limited monetary assistance to needy families in Candler County. All tracts in Candler County are moderate income or poverty-distressed middle income.

- Financial Literacy programs are provided throughout the AA through the iQ University Training Program.

Savannah MSA

QNBT employees provided 28 qualified CD service activities for approximately 96 qualified hours within the Savannah AA during the evaluation period. Of the CD service activities six include employees servicing as Board Members of organizations. In addition, bank employees provided 28 financial literacy sessions throughout the AA to LMI individuals. The bank's assistance is adequately responsive to identified needs in the AA. Identified needs include funding affordable housing, funding for community-based organizations and equity for CDFIs.

Service activity examples during the evaluation period include:

- The Community Housing Agency is a local nonprofit 501(c)(3) housing organization which is in partnership with banking and community leaders to help leverage private resources to support the city's affordable housing agenda. The bank has been involved with this organization's efforts to provide affordable housing in the community since 2002. As a board member, it provides technical financial assistance.

- QNBT has a long-term involvement with the Small Business Assistance Corporation. This is a non-profit business development organization licensed by the US Small Business Administration and supported by the City of Savannah and the US Department of Housing and Urban Development to promote economic growth. It offers a variety of loan programs for new and existing businesses. The bank provides technical expertise and assistance on financial matters presented before its board.

- Senior Citizens, Inc. provides a variety of services that meet physical, intellectual, and social needs. Most clients begin with concierge assistance designed to provide information and help older adults and their families navigate programs or services that might meet their needs. The Learning Center provides humanities-based educational opportunities and cultural activities to more than 500 members.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2021 to 12/31/2022	
Bank Products Reviewed:	Home mortgage and Small Business; Community development loans, qualified investments, community development services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
None	None	Not Applicable.
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State: Georgia		
Augusta-Richmond GA-SC MSA	Full-Scope	Burke, Columbia, McDuffie Richmond, GA, Aiken, SC
Savannah MSA	Full-Scope	Chatham, Effingham
East Georgia Non-MSA	Full-Scope	Bulloch, Candler, Emanuel, Jefferson, Jenkins, Screven, and Washington

Appendix B: Summary of MMSA and State Ratings

RATINGS Queensborough National Bank and Trust Company				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
	Outstanding	High Satisfactory	Outstanding	Outstanding
State:				
State of Georgia	Outstanding	High Satisfactory	Outstanding	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals

the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

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

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

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

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

center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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

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

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table O. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

Table R. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

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

Table S. **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

Table T. **Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to $500 thousand) originated and purchased by the bank to farms with revenues of $1 million or less to: 1) the percentage distribution of farms with revenues of greater than $1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table U. **Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. **Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	1,336	316,920,097	90.3	30,174	3.9	1.0	1.6	25.8	10.7	13.9	37.9	31.8	38.2	32.4	56.5	46.3	0.0	0.0	0.0
East Georgia Non-MSA 2021	84	10,633,024	5.7	4,193	0.3	2.4	1.2	23.7	34.5	15.5	51.0	52.4	39.8	24.9	10.7	43.5	0.0	0.0	0.0
Savannah MSA 2021	59	16,001,581	4.0	20,338	4.5	8.5	2.2	17.0	13.6	11.9	42.0	33.9	41.3	36.5	44.1	44.7	0.0	0.0	0.0
Total	**1,479**	**343,554,702**	**100.0**	**54,705**	**3.5**	**1.4**	**1.8**	**22.9**	**12.2**	**13.3**	**41.0**	**33.1**	**39.5**	**32.5**	**53.4**	**45.5**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	889	206,510,200	90.2	19,046	3.8	0.8	2.5	20.2	10.6	14.3	42.6	35.9	43.9	32.5	52.6	38.5	0.9	0.1	1.0
East Georgia Non-MSA 2021	65	8,524,674	6.6	2,850	1.0	0.0	0.9	25.9	21.5	21.3	46.1	73.8	37.5	26.8	4.6	39.8	0.3	0.0	0.5
Savannah MSA 2021	32	7,653,023	3.2	12,585	4.5	6.3	3.8	20.7	34.4	16.6	39.5	28.1	45.1	34.2	31.3	32.6	1.2	0.0	1.9
Total	**986**	**222,687,897**	**100.0**	**34,481**	**3.6**	**0.9**	**2.8**	**21.1**	**12.1**	**15.7**	**42.2**	**38.1**	**43.8**	**32.2**	**48.8**	**36.4**	**0.9**	**0.1**	**1.3**

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2021**

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	1,336	316,920,097	90.3	30,174	24.7	3.3	4.4	16.1	13.5	13.7	17.8	21.0	19.7	41.4	56.5	34.7	0.0	5.8	27.5
East Georgia Non-MSA 2021	84	10,633,024	5.7	4,193	26.5	2.4	2.0	16.6	9.5	9.4	16.0	23.8	18.7	40.9	52.4	48.2	0.0	11.9	21.7
Savannah MSA 2021	59	16,001,581	4.0	20,338	23.6	3.4	5.0	16.3	15.3	17.1	20.6	16.9	20.9	39.6	39.0	31.7	0.0	25.4	25.3
Total	**1,479**	**343,554,702**	**100.0**	**54,705**	**24.6**	**3.2**	**4.4**	**16.2**	**13.3**	**14.6**	**18.4**	**21.0**	**20.1**	**40.8**	**55.6**	**34.6**	**0.0**	**6.9**	**26.3**

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data. 2021 HMDA Aggregate Data. "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022**

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Families**	**% Bank Loans**	**Aggregate**	**% Families**	**% Bank Loans**	**Aggregate**	**% Families**	**% Bank Loans**	**Aggregate**	**% Families**	**% Bank Loans**	**Aggregate**	**% Families**	**% Bank Loans**	**Aggregate**
Augusta-Richmond Georgia-SC MSA 2021	889	206,510,200	90.2	19,046	22.8	3.8	4.8	16.6	15.9	15.7	19.5	20.6	22.4	41.1	52.6	37.4	0.0	7.1	19.8
East Georgia Non-MSA 2021	65	8,524,674	6.6	2,850	24.2	6.2	4.3	16.7	16.9	14.4	18.4	21.5	22.4	40.8	46.2	40.4	0.0	9.2	18.5
Savannah MSA 2021	32	7,653,023	3.2	12,585	22.6	12.5	4.3	18.5	12.5	16.9	19.2	15.6	23.2	39.7	31.3	36.6	0.0	28.1	19.0
Total	**986**	**222,687,897**	**100.0**	**34,481**	**22.9**	**4.3**	**4.6**	**17.2**	**15.8**	**16.0**	**19.3**	**20.5**	**22.7**	**40.6**	**51.5**	**37.3**	**0.0**	**7.9**	**19.4**

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2021**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	9	945	23.9	10,764	7.2	11.1	5.8	23.9	44.4	20.7	31.8	33.3	33.7	37.1	11.1	39.7	0.0	0.0	0.0
East Georgia Non-MSA 2021	4	552	14.0	2,719	4.4	0.0	5.1	25.5	75.0	23.1	45.6	25.0	40.6	24.5	0.0	31.2	0.0	0.0	0.0
Savannah MSA 2021	7	2,454	62.1	10,738	7.7	14.3	7.6	21.4	57.1	20.1	35.8	14.3	36.4	34.9	14.3	35.9	0.2	0.0	0.1
Total	**20**	**3,951**	**100.0**	**24,221**	**7.1**	**8.5**	**6.5**	**23.0**	**58.8**	**20.7**	**35.3**	**24.2**	**35.7**	**34.5**	**8.5**	**37.1**	**0.1**	**0.0**	**0.1**

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Augusta-Richmond Georgia-SC MSA 2021	334	52,181	60.5	11,479	7.0	7.8	5.3	19.4	23.1	17.1	40.4	36.8	41.4	28.0	27.8	31.9	5.2	4.5	4.3
East Georgia Non-MSA 2021	126	10,999	22.8	2,858	2.8	0.8	2.1	32.0	38.1	28.4	39.0	54.8	40.1	25.0	6.3	28.6	1.2	0.0	0.8
Savannah MSA 2021	92	19,908	16.7	10,506	10.8	12.0	10.5	27.3	12.0	24.9	33.4	48.9	35.1	26.0	22.8	27.4	2.4	4.3	2.1
Total	**552**	**83,088**	**100.0**	**24,843**	**8.0**	**6.9**	**7.1**	**24.2**	**24.6**	**21.7**	**37.4**	**42.9**	**38.6**	**26.8**	**22.1**	**29.6**	**3.5**	**3.4**	**2.9**

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2021**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Augusta-Richmond Georgia-SC MSA 2021	9	995	24.9	10,764	88.3	77.8	44.5	2.9	11.1	8.8	11.1
East Georgia Non-MSA 2021	4	552	13.8	2,719	87.3	100.0	46.7	3.2	0.0	9.5	0.0
Savannah MSA 2021	7	2,454	61.3	10,738	89.3	57.1	42.3	2.8	42.9	7.8	0.0
Total	**20**	**4,001**	**100.00**	**24,221**	**88.6**	**78.3**	**43.7**	**2.9**	**18.0**	**8.5**	**3.7**

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2022**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Augusta-Richmond Georgia-SC MSA 2021	334	52,181	60.5	11,479	90.6	36.2	51.9	2.2	38.6	7.2	25.2
East Georgia Non-MSA 2021	126	10,999	22.8	2,858	89.2	48.4	50.9	2.6	18.3	8.2	33.3
Savannah MSA 2021	92	19,908	16.7	10,506	90.9	31.5	49.0	2.3	53.3	6.8	15.2
Total	**552**	**83,088**	**100.0**	**24,843**	**90.5**	**38.2**	**50.6**	**2.3**	**36.4**	**7.2**	**25.4**

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRYAN COUNTY (029), GA										
MSA 42340										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	499	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	2	1,200	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	3	1,699	0	0	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	79	0	0	0	0	2	79	0	0
Middle Income	7	383	1	157	0	0	7	504	0	0
Upper Income	3	126	2	227	2	839	5	1,036	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	588	3	384	2	839	14	1,619	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	710	4	653	0	0	10	695	0	0
Middle Income	11	296	3	389	2	1,386	5	253	0	0
Upper Income	6	50	0	0	0	0	2	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,056	7	1,042	2	1,386	17	966	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANDLER COUNTY (043), GA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	231	0	0	0	0	3	174	0	0
Middle Income	3	129	0	0	0	0	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	360	0	0	0	0	4	233	0	0
CHATHAM COUNTY (051), GA										
MSA 42340										
Inside AA 0013										
Low Income	1	5	2	311	2	789	3	405	0	0
Moderate Income	6	327	0	0	4	2,098	5	515	0	0
Middle Income	9	446	3	485	10	4,249	2	440	0	0
Upper Income	2	103	1	165	5	2,535	2	559	0	0
Income Not Known	6	271	0	0	1	506	1	59	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,152	6	961	22	10,177	13	1,978	0	0
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	723	7	1,060	10	4,666	10	917	0	0
Upper Income	21	1,095	9	1,476	5	2,095	10	1,006	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,818	16	2,536	15	6,761	20	1,923	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	513	3	389	6	3,495	10	569	0	0
Upper Income	8	408	3	458	1	328	10	1,094	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	921	6	847	7	3,823	20	1,663	0	0
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	192	3	558	0	0	4	232	0	0
Middle Income	7	224	2	324	1	380	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	416	5	882	1	380	4	232	0	0
EVANS COUNTY (109), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	1	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLASCOCK COUNTY (125), GA										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	612	7	1,278	0	0	5	76	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	612	7	1,278	0	0	5	76	0	0
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	524	2	361	0	0	6	296	0	0
Middle Income	4	106	0	0	0	0	3	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	630	2	361	0	0	9	391	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIBERTY COUNTY (179), GA										
MSA 25980										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	83	1	101	1	653	3	794	0	0
Upper Income	1	2	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	85	1	101	1	653	3	794	0	0
LINCOLN COUNTY (181), GA										
MSA 12260										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	99	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	99	0	0	0	0	0	0	0	0
LONG COUNTY (183), GA										
MSA 25980										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	90	0	0	0	0	2	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	90	0	0	0	0	2	27	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOWNDES COUNTY (185), GA										
MSA 46660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	259	1	259	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	259	1	259	0	0
MCDUFFIE COUNTY (189), GA										
MSA 12260										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	646	3	526	0	0	11	675	0	0
Middle Income	6	283	2	429	0	0	1	189	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	929	5	955	0	0	12	864	0	0
MCINTOSH COUNTY (191), GA										
MSA 15260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	204	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	57	0	0	0	0	1	4	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	1	204	0	0	1	4	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKENS COUNTY (227), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	208	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	208	0	0	0	0	0	0
RICHMOND COUNTY (245), GA										
MSA 12260										
Inside AA 0011										
Low Income	12	580	5	932	6	2,389	4	1,011	0	0
Moderate Income	7	414	7	1,114	3	1,768	4	822	0	0
Middle Income	24	1,211	13	1,736	7	3,859	10	688	0	0
Upper Income	9	435	2	253	3	1,398	5	617	0	0
Income Not Known	4	214	3	490	2	780	2	305	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	2,854	30	4,525	21	10,194	25	3,443	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	158	0	0	0	0	0	0
Middle Income	9	317	0	0	0	0	1	28	0	0
Upper Income	1	7	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	324	1	158	0	0	1	28	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOOMBS COUNTY (279), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	686	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	686	0	0	0	0
WARREN COUNTY (301), GA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	118	0	0	0	0	1	42	0	0
Middle Income	3	96	1	168	0	0	1	77	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	214	1	168	0	0	2	119	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILKES COUNTY (317), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	288	12,198	91	14,348	74	35,912	151	14,356	0	0
TOTAL OUTSIDE AA IN STATE	3	77	2	412	3	1,795	3	1,113	0	0
STATE TOTAL	291	12,275	93	14,760	77	37,707	154	15,469	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORGAN COUNTY (175), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	55	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	0	0	0	0	0	0	0	0
STATE TOTAL	1	55	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAUDERDALE COUNTY (075), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	32	0	0	0	0	1	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	1	32	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	32	0	0	0	0	1	32	0	0
STATE TOTAL	1	32	0	0	0	0	1	32	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANVILLE COUNTY (077), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	376	1	376	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	376	1	376	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	376	1	376	0	0
STATE TOTAL	0	0	0	0	1	376	1	376	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	1	101	3	1,621	1	316	0	0
Middle Income	3	187	5	970	2	1,200	4	532	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	211	6	1,071	5	2,821	5	848	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	148	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,501	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	148	2	1,501	0	0	0	0
EDGEFIELD COUNTY (037), SC										
MSA 12260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	211	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	211	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	7	422	7	1,271	5	2,821	5	848	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	1	148	2	1,501	0	0	0	0
STATE TOTAL	7	422	8	1,419	7	4,322	5	848	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	295	12,620	98	15,619	79	38,733	156	15,204	0	0
TOTAL OUTSIDE AA	5	164	4	760	6	3,672	5	1,521	0	0
TOTAL INSIDE & OUTSIDE	300	12,784	102	16,379	85	42,405	161	16,725	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	152	0	0	1	152	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	1	152	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	167	4	714	0	0	1	76	0	0
Middle Income	1	38	5	688	1	407	5	987	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	205	9	1,402	1	407	6	1,063	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANDLER COUNTY (043), GA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	149	1	201	1	406	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	149	1	201	1	406	0	0	0	0
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	153	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	153	0	0	0	0	0	0
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	56	0	0	0	0	2	56	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	0	0	0	0	2	56	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	0	0	0	0	0	0	0	0
Middle Income	3	256	1	200	3	1,204	1	57	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	276	1	200	3	1,204	1	57	0	0
GLASCOCK COUNTY (125), GA										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	108	1	101	0	0	3	192	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	108	1	101	0	0	3	192	0	0
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	644	10	1,642	9	3,272	17	1,963	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	644	10	1,642	9	3,272	17	1,963	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	210	0	0	0	0	1	35	0	0
Middle Income	0	0	0	0	1	303	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	210	0	0	1	303	1	35	0	0
LONG COUNTY (183), GA										
MSA 25980										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	0	0	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	63	0	0	0	0	1	15	0	0
Upper Income	3	195	0	0	0	0	3	195	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	258	0	0	0	0	4	210	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TATTNALL COUNTY (267), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
TREUTLEN COUNTY (283), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	282	1	282	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	282	1	282	0	0
WARREN COUNTY (301), GA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	111	0	0	0	0	1	61	0	0
Middle Income	1	50	1	126	0	0	2	176	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	161	1	126	0	0	3	237	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	115	5	707	0	0	4	268	0	0
Middle Income	4	228	1	121	0	0	1	28	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	343	6	828	0	0	5	296	0	0
TOTAL INSIDE AA IN STATE	53	2,453	30	4,653	15	5,592	42	4,109	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	152	2	632	3	784	0	0
STATE TOTAL	53	2,453	31	4,805	17	6,224	45	4,893	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Inside AA 0012										
Low Income	0	0	0	0	1	382	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	382	0	0	0	0
COLLETON COUNTY (029), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
JASPER COUNTY (053), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	382	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	2	375	0	0	0	0	0	0
STATE TOTAL	0	0	2	375	1	382	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	53	2,453	30	4,653	16	5,974	42	4,109	0	0
TOTAL OUTSIDE AA	0	0	3	527	2	632	3	784	0	0
TOTAL INSIDE & OUTSIDE	53	2,453	33	5,180	18	6,606	45	4,893	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	25	1,890	5	76	0	0
GA - BULLOCH COUNTY (031) - MSA NA	17	1,811	14	1,619	0	0
GA - CANDLER COUNTY (043) - MSA NA	9	360	4	233	0	0
GA - EMANUEL COUNTY (107) - MSA NA	18	1,678	4	232	0	0
GA - JENKINS COUNTY (165) - MSA NA	16	991	9	391	0	0
GA - SCREVEN COUNTY (251) - MSA NA	11	482	1	28	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	6	382	2	119	0	0
GA - BURKE COUNTY (033) - MSA 12260	44	3,484	17	966	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	71	11,115	20	1,923	0	0
GA - MCDUFFIE COUNTY (189) - MSA 12260	25	1,884	12	864	0	0
GA - RICHMOND COUNTY (245) - MSA 12260	107	17,573	25	3,443	0	0
SC - AIKEN COUNTY (003) - MSA 12260	15	4,103	5	848	0	0
GA - CHATHAM COUNTY (051) - MSA 42340	52	12,290	13	1,978	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	33	5,591	20	1,663	0	0
GA - WARREN COUNTY (301) - MSA NA	1	20	0	0	0	0
GA - GLASCOCK COUNTY (125) - MSA NA	2	30	0	0	0	0
SC - EDGEFIELD COUNTY (037) - MSA 12260	4	411	0	0	0	0
GA - LINCOLN COUNTY (181) - MSA 12260	2	99	0	0	0	0
GA - BRYAN COUNTY (029) - MSA 42340	4	1,849	0	0	0	0
GA - LIBERTY COUNTY (179) - MSA 25980	6	839	3	794	0	0
GA - LONG COUNTY (183) - MSA 25980	4	90	2	27	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	34	5,558	17	1,963	0	0
GA - BULLOCH COUNTY (031) - MSA NA	1	6	0	0	0	0
GA - CANDLER COUNTY (043) - MSA NA	4	756	0	0	0	0
GA - EMANUEL COUNTY (107) - MSA NA	9	1,680	1	57	0	0
GA - JENKINS COUNTY (165) - MSA NA	4	513	1	35	0	0
GA - SCREVEN COUNTY (251) - MSA NA	7	258	4	210	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	13	1,171	5	296	0	0
GA - BURKE COUNTY (033) - MSA 12260	14	2,014	6	1,063	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	1	153	0	0	0	0
SC - AIKEN COUNTY (003) - MSA 12260	1	382	0	0	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	2	56	2	56	0	0
GA - WARREN COUNTY (301) - MSA NA	4	287	3	237	0	0
GA - GLASCOCK COUNTY (125) - MSA NA	4	209	3	192	0	0
GA - LONG COUNTY (183) - MSA 25980	1	37	0	0	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	3	5,306	0	0
Purchased	0	0	0	0
Total	3	5,306	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA - 0001

JEFFERSON COUNTY (163), GA

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00

ASSESSMENT AREA - 0002

BULLOCH COUNTY (031), GA

MSA: NA

Low Income

1104.08*

Moderate Income

1104.01* 1104.05* 1106.02

Middle Income

1101.00 1105.00 1106.04 1108.00 1109.01*

Upper Income

1102.01* 1102.02 1103.01* 1103.02 1106.03 1107.01* 1107.02* 1107.03 1109.02*

Income Not Known

1104.06* 1104.07*

ASSESSMENT AREA - 0003

CANDLER COUNTY (043), GA

MSA: NA

Moderate Income

9501.00 9502.00

Middle Income

9503.00

ASSESSMENT AREA - 0004

EMANUEL COUNTY (107), GA

MSA: NA

Low Income

9704.01*

Moderate Income

9701.01 9706.01

Middle Income

9701.02 9702.00 9703.00 9704.02 9705.00 9706.02

ASSESSMENT AREA - 0005

JENKINS COUNTY (165), GA

MSA: NA

Moderate Income

9601.00

Middle Income

9602.00

ASSESSMENT AREA - 0006

SCREVEN COUNTY (251), GA

MSA: NA

Moderate Income

9704.01

Middle Income

9703.00 9704.02 9705.00 9706.00

Upper Income

9702.00

ASSESSMENT AREA - 0007

WASHINGTON COUNTY (303), GA

MSA: NA

Moderate Income

9503.00 9504.00 9507.00

Middle Income

9501.00* 9505.00

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA - 0008

BURKE COUNTY (033), GA

MSA: 12260

Moderate Income

9502.00 9504.00 9509.00

Middle Income

9505.00 9507.00

Upper Income

9501.01 9501.02

ASSESSMENT AREA - 0009

COLUMBIA COUNTY (073), GA

MSA: 12260

Middle Income

0301.06 0302.01 0302.02 0303.13 0304.01 0304.03 0305.04 0305.05 0305.07 0305.08* 0306.03

Upper Income

0301.03 0301.05* 0301.07 0301.08* 0302.03 0303.04 0303.06 0303.07 0303.08 0303.10 0303.11
0303.12 0304.04 0305.03

ASSESSMENT AREA - 0010

MCDUFFIE COUNTY (189), GA

MSA: 12260

Moderate Income

9502.00 9504.02 9505.00

Middle Income

9501.00 9503.00 9504.01

ASSESSMENT AREA - 0011

RICHMOND COUNTY (245), GA

MSA: 12260

Low Income

0002.00 0003.00* 0007.00 0016.04 0103.00 0104.00 0105.08* 0105.11 0105.12* 0106.01 0106.02

Moderate Income

0006.00 0012.00 0013.00* 0014.00* 0016.03* 0101.07 0101.08* 0101.09 0102.03 0105.06 0105.07
0105.09 0105.10 0105.13* 0105.14* 0107.10* 0108.01* 0108.02* 0109.05* 0111.00*

Middle Income

0010.00 0101.01* 0101.04 0101.05 0102.05 0107.06 0107.07 0107.08* 0107.09* 0107.11* 0107.13*
0107.14* 0109.03 0109.04* 0109.07 0109.08*

Upper Income

0001.00 0011.00 0016.02 0102.01 0102.07 0102.08

Income Not Known

0102.06 0105.15 0110.00

ASSESSMENT AREA - 0012

AIKEN COUNTY (003), SC

MSA: 12260

Low Income

0204.02* 0214.02

Moderate Income

0201.00* 0203.03* 0207.02 0209.01 0209.04 0210.03* 0211.01* 0217.00* 0218.00* 0219.02* 0221.00

Middle Income

0203.01* 0203.04* 0205.00 0206.03* 0206.04* 0207.01* 0208.02 0209.03* 0210.01* 0211.02* 0212.04*
0213.00 0214.01* 0215.00* 0216.01* 0216.03* 0216.04* 0219.01* 0220.01 0220.03* 0220.04*

Upper Income

0202.00* 0204.01* 0206.01* 0208.01* 0212.01* 0212.02* 0212.05*

Income Not Known

0210.04* 9801.00*

ASSESSMENT AREA - 0013

CHATHAM COUNTY (051), GA

MSA: 42340

Low Income

0006.01* 0011.00* 0012.00* 0028.00 0035.02* 0044.00* 0105.02 0109.01* 0117.00

Moderate Income

0020.00* 0021.00* 0022.00* 0023.00* 0026.00* 0027.00* 0033.01* 0033.02* 0035.01* 0036.01 0036.02*
0037.00* 0038.00* 0039.00* 0040.02 0042.07* 0042.08* 0042.09 0042.10 0043.00* 0045.00 0101.02*
0105.03 0106.01* 0106.03* 0108.13* 0108.15* 0108.16* 0113.00 0116.00*

Middle Income

0034.00 0040.01 0041.00* 0042.11* 0042.12* 0102.00* 0105.04 0107.02* 0107.03* 0107.05 0107.06
0108.01 0108.06* 0108.07* 0108.11 0108.14 0108.17* 0108.19* 0108.20* 0111.04 0111.08* 0111.14*
0114.00*

Upper Income

0029.00 0030.00* 0107.04 0107.07* 0108.10 0108.12* 0108.21* 0110.04* 0110.05 0110.06* 0110.07
0110.08 0111.07* 0111.10* 0111.11* 0111.12* 0111.13* 0111.15* 0112.00* 0115.00* 0119.00

Income Not Known

0107.01 0108.18 0118.00* 9800.00* 9900.00*

ASSESSMENT AREA - 0014

EFFINGHAM COUNTY (103), GA

MSA: 42340

Moderate Income

0302.09*

Middle Income

0301.00 0302.05* 0302.06 0302.07 0303.03* 0303.06 0303.07 0303.09 0304.01 0304.03*

Upper Income

0302.04* 0302.08 0303.01 0303.08* 0304.04*

ASSESSMENT AREA - 0015

WARREN COUNTY (301), GA

MSA: NA

Moderate Income

9704.00

Middle Income

9705.00

ASSESSMENT AREA - 0016

GLASCOCK COUNTY (125), GA

MSA: NA

Upper Income

0101.00

ASSESSMENT AREA - 0017

EDGEFIELD COUNTY (037), SC

MSA: 12260

Moderate Income

9702.04*

Middle Income

9702.01* 9702.03* 9703.00* 9705.01*

Upper Income

9704.00* 9705.02

ASSESSMENT AREA - 0018

LINCOLN COUNTY (181), GA

MSA: 12260

Moderate Income

9702.00

Middle Income

9701.00*

ASSESSMENT AREA - 0019

BRYAN COUNTY (029), GA

MSA: 42340

Moderate Income

9201.03 9203.03*

Middle Income

9201.01* 9203.01*

Upper Income

9203.05 9203.07 9203.08*

Income Not Known

9201.04* 9800.00*

ASSESSMENT AREA - 0020

LIBERTY COUNTY (179), GA

MSA: 25980

Moderate Income

0101.03* 0102.02* 0103.02*

Middle Income

0101.01* 0101.02* 0102.04* 0102.06* 0102.07 0102.08 0103.01 0104.02* 0105.01 0106.00*

Upper Income

0102.05* 0104.01 0105.03* 0105.04*

Income Not Known

9900.00*

ASSESSMENT AREA - 0021

LONG COUNTY (183), GA

MSA: 25980

Middle Income

9701.02 9702.01 9702.02

Upper Income

9701.01*

Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

BIBB COUNTY (021), GA

MSA: 31420

Upper Income

0134.12

EVANS COUNTY (109), GA

MSA: NA

Middle Income

9701.00

LOWNDES COUNTY (185), GA

MSA: 46660

Upper Income

0103.01

MCINTOSH COUNTY (191), GA

MSA: 15260

Moderate Income

1103.00

Upper Income

1101.02 1101.03

PICKENS COUNTY (227), GA

MSA: 12054

Middle Income

0501.02

TATTNALL COUNTY (267), GA

MSA: NA

Middle Income

9501.00

TOOMBS COUNTY (279), GA

MSA: NA

Moderate Income

9704.00

TREUTLEN COUNTY (283), GA

MSA: NA

Middle Income

9602.00

WILKES COUNTY (317), GA

MSA: NA

Middle Income

0103.02

MORGAN COUNTY (175), KY

MSA: NA

Middle Income

9501.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

1261.02

LAUDERDALE COUNTY (075), MS

MSA: NA

Upper Income

0102.05

GRANVILLE COUNTY (077), NC

MSA: NA

Middle Income

9701.01

BEAUFORT COUNTY (013), SC

MSA: 25940

Moderate Income

0001.00

Middle Income

0021.07

COLLETON COUNTY (029), SC

MSA: NA

Middle Income

9704.02

JASPER COUNTY (053), SC

MSA: 25940

Moderate Income

9501.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000006207

Institution: QUEENSBOROUGH NB&TC

Agency: OCC - 1

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	175	175	0	0.00%
Small Farm Loans	36	36	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	21	21	0	0.00%
Total	234	234	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CITRUS COUNTY (017), FL										
MSA 26140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	850	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	1	850	0	0	0	0
STATE TOTAL	1	12	0	0	1	850	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	266	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	266	0	0	0	0
BRYAN COUNTY (029), GA										
MSA 42340										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	921	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	921	0	0	0	0
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	0	0	1	36	0	0
Middle Income	1	53	0	0	0	0	0	0	0	0
Upper Income	4	147	2	253	1	269	3	303	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	236	2	253	1	269	4	339	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	310	2	251	1	317	3	121	0	0
Middle Income	12	297	2	215	1	300	7	281	0	0
Upper Income	6	102	1	123	0	0	5	165	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	709	5	589	2	617	15	567	0	0
CANDLER COUNTY (043), GA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	90	1	103	2	760	4	472	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	100	1	103	2	760	5	482	0	0
CHATHAM COUNTY (051), GA										
MSA 42340										
Inside AA 0013										
Low Income	0	0	1	120	3	2,093	3	1,788	0	0
Moderate Income	3	189	2	341	4	1,744	2	765	0	0
Middle Income	6	197	2	310	6	3,208	2	907	0	0
Upper Income	3	124	3	440	3	1,137	0	0	0	0
Income Not Known	4	133	0	0	2	1,170	2	1,170	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	643	8	1,211	18	9,352	9	4,630	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	602	8	1,563	10	4,164	6	616	0	0
Upper Income	25	1,266	6	1,013	11	4,583	10	1,455	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,868	14	2,576	21	8,747	16	2,071	0	0
DECATUR COUNTY (087), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	253	1	253	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	253	1	253	0	0
EFFINGHAM COUNTY (103), GA										
MSA 42340										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	0	0	0	0
Middle Income	11	418	2	399	5	2,301	4	521	0	0
Upper Income	7	324	8	1,013	0	0	3	148	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	747	10	1,412	5	2,301	7	669	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	0	0	1	108	0	0	0	0	0	0
Moderate Income	4	190	0	0	1	414	1	40	0	0
Middle Income	5	251	1	151	1	256	2	407	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	441	2	259	2	670	3	447	0	0
GLASCOCK COUNTY (125), GA										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	13	1	201	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	1	201	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12054										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	54	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	0	0	0	0
HANCOCK COUNTY (141), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	200	0	0	1	20	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	401	6	880	7	3,191	12	1,100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	401	6	880	7	3,191	12	1,100	0	0
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	341	1	147	0	0	6	178	0	0
Middle Income	7	264	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	605	1	147	0	0	8	238	0	0
JOHNSON COUNTY (167), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIBERTY COUNTY (179), GA										
MSA 25980										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	203	1	232	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	253	1	232	0	0	1	50	0	0
LINCOLN COUNTY (181), GA										
MSA 12260										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	1	56	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	156	0	0	1	400	1	100	0	0
LONG COUNTY (183), GA										
MSA 25980										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	199	0	0	0	0	4	199	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	199	0	0	0	0	4	199	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDUFFIE COUNTY (189), GA										
MSA 12260										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	459	6	1,001	2	1,370	12	882	0	0
Middle Income	3	137	0	0	1	268	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	596	6	1,001	3	1,638	12	882	0	0
MURRAY COUNTY (213), GA										
MSA 19140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	938	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	938	0	0	0	0
PULASKI COUNTY (235), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	817	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	817	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (245), GA										
MSA 12260										
Inside AA 0011										
Low Income	10	602	5	1,028	5	2,511	0	0	0	0
Moderate Income	6	190	3	478	4	1,289	6	1,150	0	0
Middle Income	13	499	10	1,726	10	4,593	8	417	0	0
Upper Income	2	120	1	217	2	1,093	1	100	0	0
Income Not Known	5	273	2	226	4	1,490	5	738	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,684	21	3,675	25	10,976	20	2,405	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	11	410	2	399	0	0	2	243	0	0
Upper Income	5	65	0	0	0	0	2	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	515	2	399	0	0	5	322	0	0
TATTNALL COUNTY (267), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	151	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	151	0	0	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALKER COUNTY (295), GA										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	458	1	458	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	458	1	458	0	0
WARREN COUNTY (301), GA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	1	122	0	0	2	55	0	0
Middle Income	2	49	1	222	0	0	2	249	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	104	2	344	0	0	4	304	0	0
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	38	1	129	0	0	1	7	0	0
Middle Income	2	34	1	217	1	281	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	72	2	346	1	281	2	21	0	0
TOTAL INSIDE AA IN STATE	240	9,342	84	13,628	89	40,123	128	14,826	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	5	235	1	200	5	2,732	3	731	0	0
STATE TOTAL	245	9,577	85	13,828	94	42,855	131	15,557	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAUDERDALE COUNTY (075), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	27	0	0	0	0	1	27	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	27	0	0	0	0	1	27	0	0
STATE TOTAL	1	27	0	0	0	0	1	27	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	194	1	250	1	405	0	0	0	0
Middle Income	0	0	5	958	1	600	2	389	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	194	6	1,208	2	1,005	2	389	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	201	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	201	0	0	0	0	0	0
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	754	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	754	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EDGEFIELD COUNTY (037), SC										
MSA 12260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	146	0	0	0	0	2	38	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	146	0	0	0	0	2	38	0	0
GREENWOOD COUNTY (047), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
JASPER COUNTY (053), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	1	225	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	0	0	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	549	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	549	0	0	0	0
MCCORMICK COUNTY (065), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	56	0	0	0	0	1	56	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	1	56	0	0
RICHLAND COUNTY (079), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	605	1	605	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	605	1	605	0	0
TOTAL INSIDE AA IN STATE	7	340	6	1,208	2	1,005	4	427	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	141	2	426	3	1,908	2	661	0	0
STATE TOTAL	10	481	8	1,634	5	2,913	6	1,088	0	0

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (051), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	649	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	649	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	649	0	0	0	0
STATE TOTAL	0	0	0	0	1	649	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	247	9,682	90	14,836	91	41,128	132	15,253	0	0
TOTAL OUTSIDE AA	10	415	3	626	10	6,139	6	1,419	0	0
TOTAL INSIDE & OUTSIDE	257	10,097	93	15,462	101	47,267	138	16,672	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BULLOCH COUNTY (031), GA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	95	1	176	0	0	4	271	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	95	1	176	0	0	4	271	0	0
BURKE COUNTY (033), GA										
MSA 12260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	85	2	352	4	1,264	4	658	0	0
Middle Income	4	155	1	101	1	276	4	490	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	240	3	453	5	1,540	8	1,148	0	0
COLUMBIA COUNTY (073), GA										
MSA 12260										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EMANUEL COUNTY (107), GA										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	2	368	1	302	1	151	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	368	1	302	1	151	0	0
GLASCOCK COUNTY (125), GA										
MSA NA										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	17	0	0	0	0	2	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	17	0	0	0	0	2	17	0	0
JEFFERSON COUNTY (163), GA										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	601	8	1,397	6	1,956	15	1,898	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	601	8	1,397	6	1,956	15	1,898	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JENKINS COUNTY (165), GA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	5	814	0	0	2	331	0	0
Middle Income	1	25	0	0	1	500	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	5	814	1	500	3	356	0	0
JOHNSON COUNTY (167), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	123	1	104	1	276	4	503	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	123	1	104	1	276	4	503	0	0
LAURENS COUNTY (175), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	86	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKENS COUNTY (227), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
RICHMOND COUNTY (245), GA										
MSA 12260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	320	1	320	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	1	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	720	2	720	0	0
SCREVEN COUNTY (251), GA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	3	102	0	0	1	331	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	112	0	0	1	331	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (301), GA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	492	1	492	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	492	1	492	0	0
WASHINGTON COUNTY (303), GA										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	127	5	951	2	633	2	240	0	0
Middle Income	6	266	3	671	1	400	4	672	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	393	8	1,622	3	1,033	6	912	0	0
WILKES COUNTY (317), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	44	1,624	27	4,830	20	6,874	43	5,985	0	0

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	5	325	1	104	1	276	4	503	0	0
STATE TOTAL	49	1,949	28	4,934	21	7,150	47	6,488	0	0

Loans by County

Small Farm Loans - Originations

Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EDGEFIELD COUNTY (037), SC										
MSA 12260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	1	160	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	160	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	44	1,624	28	4,990	20	6,874	43	5,985	0	0
TOTAL OUTSIDE AA	5	325	1	104	1	276	4	503	0	0
TOTAL INSIDE & OUTSIDE	49	1,949	29	5,094	21	7,150	47	6,488	0	0

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	30	4,472	12	1,100	0	0
GA - BULLOCH COUNTY (031) - MSA NA	9	758	4	339	0	0
GA - CANDLER COUNTY (043) - MSA NA	7	963	5	482	0	0
GA - EMANUEL COUNTY (107) - MSA NA	13	1,370	3	447	0	0
GA - JENKINS COUNTY (165) - MSA NA	17	752	8	238	0	0
GA - SCREVEN COUNTY (251) - MSA NA	19	914	5	322	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	8	699	2	21	0	0
GA - BURKE COUNTY (033) - MSA 12260	33	1,915	15	567	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	72	13,191	16	2,071	0	0
GA - MCDUFFIE COUNTY (189) - MSA 12260	25	3,235	12	882	0	0
GA - RICHMOND COUNTY (245) - MSA 12260	82	16,335	20	2,405	0	0
SC - AIKEN COUNTY (003) - MSA 12260	11	2,407	2	389	0	0
GA - CHATHAM COUNTY (051) - MSA 42340	42	11,206	9	4,630	0	0
GA - EFFINGHAM COUNTY (103) - MSA 42340	34	4,460	7	669	0	0
GA - WARREN COUNTY (301) - MSA NA	6	448	4	304	0	0
GA - GLASCOCK COUNTY (125) - MSA NA	2	214	0	0	0	0
SC - EDGEFIELD COUNTY (037) - MSA 12260	4	146	2	38	0	0
GA - LINCOLN COUNTY (181) - MSA 12260	3	556	1	100	0	0
GA - BRYAN COUNTY (029) - MSA 42340	1	921	0	0	0	0
GA - LIBERTY COUNTY (179) - MSA 25980	6	485	1	50	0	0
GA - LONG COUNTY (183) - MSA 25980	4	199	4	199	0	0

2025 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GA - JEFFERSON COUNTY (163) - MSA NA	30	3,954	15	1,898	0	0
GA - BULLOCH COUNTY (031) - MSA NA	4	271	4	271	0	0
GA - EMANUEL COUNTY (107) - MSA NA	4	770	1	151	0	0
GA - JENKINS COUNTY (165) - MSA NA	8	1,360	3	356	0	0
GA - SCREVEN COUNTY (251) - MSA NA	5	443	0	0	0	0
GA - WASHINGTON COUNTY (303) - MSA NA	20	3,048	6	912	0	0
GA - BURKE COUNTY (033) - MSA 12260	14	2,233	8	1,148	0	0
GA - COLUMBIA COUNTY (073) - MSA 12260	1	20	1	20	0	0
GA - RICHMOND COUNTY (245) - MSA 12260	2	720	2	720	0	0
GA - WARREN COUNTY (301) - MSA NA	1	492	1	492	0	0
GA - GLASCOCK COUNTY (125) - MSA NA	2	17	2	17	0	0
SC - EDGEFIELD COUNTY (037) - MSA 12260	1	160	0	0	0	0

2025 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	3,875	0	0
Purchased	0	0	0	0
Total	1	3,875	0	0
Consortium/Third Party Loans (optional)				

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: QUEENSBOROUGH NB&TC

Respondent ID: 0000006207
Agency: OCC - 1

ASSESSMENT AREA - 0001

JEFFERSON COUNTY (163), GA

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.00

ASSESSMENT AREA - 0002

BULLOCH COUNTY (031), GA

MSA: NA

Low Income

1104.08*

Moderate Income

1104.01* 1104.05* 1106.02

Middle Income

1101.00 1105.00* 1106.04* 1108.00* 1109.01*

Upper Income

1102.01* 1102.02 1103.01 1103.02 1106.03 1107.01* 1107.02* 1107.03* 1109.02*

Income Not Known

1104.06* 1104.07*

ASSESSMENT AREA - 0003

CANDLER COUNTY (043), GA

MSA: NA

Moderate Income

9501.00 9502.00

Middle Income

9503.00

ASSESSMENT AREA - 0004

EMANUEL COUNTY (107), GA

MSA: NA

Low Income

9704.01

Moderate Income

9701.01 9706.01

Middle Income

9701.02* 9702.00 9703.00 9704.02 9705.00 9706.02

ASSESSMENT AREA - 0005

JENKINS COUNTY (165), GA

MSA: NA

Moderate Income

9601.00

Middle Income

9602.00

ASSESSMENT AREA - 0006

SCREVEN COUNTY (251), GA

MSA: NA

Moderate Income

9704.01

Middle Income

9703.00 9704.02 9705.00 9706.00

Upper Income

9702.00

ASSESSMENT AREA - 0007

WASHINGTON COUNTY (303), GA

MSA: NA

Moderate Income

9503.00 9504.00 9507.00

Middle Income

9501.00 9505.00

ASSESSMENT AREA - 0008

BURKE COUNTY (033), GA

MSA: 12260

Moderate Income

9502.00 9504.00 9509.00

Middle Income

9505.00 9507.00

Upper Income

9501.01 9501.02

ASSESSMENT AREA - 0009

COLUMBIA COUNTY (073), GA

MSA: 12260

Middle Income

0301.06 0302.01* 0302.02 0303.13 0304.01 0304.03 0305.04 0305.05 0305.07* 0305.08 0306.03

Upper Income

0303.12 0304.04 0305.03

0301.03 0301.05 0301.07 0301.08 0302.03 0303.04* 0303.06* 0303.07 0303.08 0303.10* 0303.11

ASSESSMENT AREA - 0010

MCDUFFIE COUNTY (189), GA

MSA: 12260

Moderate Income

9502.00 9504.02 9505.00

Middle Income

9501.00 9503.00 9504.01*

ASSESSMENT AREA - 0011

RICHMOND COUNTY (245), GA

MSA: 12260

Low Income

0002.00* 0003.00* 0007.00 0016.04 0103.00 0104.00 0105.08* 0105.11 0105.12* 0106.01* 0106.02
Moderate Income

0105.09 0105.10* 0105.13* 0105.14 0107.10* 0108.01* 0108.02* 0109.05 0111.00*
0006.00 0012.00 0013.00* 0014.00* 0016.03* 0101.07* 0101.08* 0101.09 0102.03 0105.06 0105.07*
Middle Income

0010.00 0101.01 0101.04 0101.05 0102.05 0107.06* 0107.07 0107.08* 0107.09* 0107.11 0107.13*
0107.14 0109.03 0109.04 0109.07 0109.08*
Upper Income

0001.00* 0011.00 0016.02* 0102.01 0102.07* 0102.08
Income Not Known

0102.06 0105.15 0110.00

ASSESSMENT AREA - 0012

AIKEN COUNTY (003), SC

MSA: 12260

Low Income

0204.02* 0214.02*
Moderate Income

0201.00* 0203.03* 0207.02 0209.01* 0209.04 0210.03* 0211.01* 0217.00* 0218.00* 0219.02* 0221.00
Middle Income

0203.01* 0203.04* 0205.00 0206.03* 0206.04* 0207.01* 0208.02 0209.03* 0210.01* 0211.02* 0212.04*
0213.00 0214.01* 0215.00 0216.01* 0216.03* 0216.04 0219.01* 0220.01 0220.03* 0220.04*
Upper Income

0202.00* 0204.01* 0206.01* 0208.01* 0212.01* 0212.02* 0212.05*
Income Not Known

0210.04* 9801.00*

ASSESSMENT AREA - 0013

CHATHAM COUNTY (051), GA

MSA: 42340

Low Income

0006.01* 0011.00* 0012.00* 0028.00 0035.02* 0044.00* 0105.02 0109.01* 0117.00
Moderate Income

0020.00* 0021.00* 0022.00* 0023.00* 0026.00* 0027.00* 0033.01* 0033.02* 0035.01* 0036.01 0036.02*
0037.00* 0038.00* 0039.00* 0040.02 0042.07* 0042.08* 0042.09* 0042.10 0043.00* 0045.00* 0101.02*
0105.03* 0106.01* 0106.03 0108.13* 0108.15 0108.16* 0113.00 0116.00
Middle Income

0034.00* 0040.01 0041.00* 0042.11* 0042.12* 0102.00 0105.04 0107.02* 0107.03* 0107.05 0107.06
0108.01* 0108.06* 0108.07* 0108.11 0108.14 0108.17* 0108.19* 0108.20 0111.04* 0111.08* 0111.14*
0114.00
Upper Income

0110.08* 0111.07* 0111.10* 0111.11* 0111.12* 0111.13* 0111.15* 0112.00* 0115.00* 0119.00*
0029.00* 0030.00* 0107.04* 0107.07* 0108.10 0108.12 0108.21* 0110.04* 0110.05 0110.06* 0110.07*
Income Not Known

0107.01 0108.18 0118.00* 9800.00* 9900.00*

ASSESSMENT AREA - 0014

EFFINGHAM COUNTY (103), GA

MSA: 42340

Moderate Income

0302.09
Middle Income

0301.00 0302.05 0302.06* 0302.07* 0303.03 0303.06 0303.07 0303.09* 0304.01 0304.03
Upper Income

0302.04 0302.08* 0303.01 0303.08* 0304.04*

ASSESSMENT AREA - 0015

WARREN COUNTY (301), GA

MSA: NA

Moderate Income

9704.00
Middle Income

9705.00

ASSESSMENT AREA - 0016

GLASCOCK COUNTY (125), GA

MSA: NA

Upper Income

0101.00

ASSESSMENT AREA - 0017

EDGEFIELD COUNTY (037), SC

MSA: 12260

Moderate Income

9702.04*

Middle Income

9702.01* 9702.03* 9703.00 9705.01*

Upper Income

9704.00* 9705.02

ASSESSMENT AREA - 0018

LINCOLN COUNTY (181), GA

MSA: 12260

Moderate Income

9702.00

Middle Income

9701.00

ASSESSMENT AREA - 0019

BRYAN COUNTY (029), GA

MSA: 42340

Moderate Income

9201.03* 9203.03*

Middle Income

9201.01* 9203.01*
Upper Income

9203.05* 9203.07* 9203.08*
Income Not Known

9201.04 9800.00*

ASSESSMENT AREA - 0020

LIBERTY COUNTY (179), GA

MSA: 25980

Moderate Income

0101.03* 0102.02* 0103.02
Middle Income

0101.01* 0101.02* 0102.04* 0102.06* 0102.07* 0102.08* 0103.01* 0104.02* 0105.01* 0106.00*
Upper Income

0102.05* 0104.01* 0105.03* 0105.04
Income Not Known

9900.00*

ASSESSMENT AREA - 0021

LONG COUNTY (183), GA

MSA: 25980

Middle Income

9701.02 9702.01* 9702.02
Upper Income

9701.01*
Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

CITRUS COUNTY (017), FL

MSA: 26140

Middle Income

4505.02
MANATEE COUNTY (081), FL
MSA: 35840
Upper Income

0004.03
BIBB COUNTY (021), GA
MSA: 31420
Income Not Known

0137.01
DECATUR COUNTY (087), GA
MSA: NA
Middle Income

9701.00
GWINNETT COUNTY (135), GA
MSA: 12054
Median Family Income >= 120%

0502.34
HANCOCK COUNTY (141), GA
MSA: NA
Moderate Income

4804.00
Middle Income

4803.00
JOHNSON COUNTY (167), GA
MSA: NA
Middle Income

9602.01 9603.00
LAURENS COUNTY (175), GA

MSA: NA
Moderate Income

9504.00
MURRAY COUNTY (213), GA
MSA: 19140
Middle Income

0106.00
PICKENS COUNTY (227), GA
MSA: 12054
Middle Income

0501.02
PULASKI COUNTY (235), GA
MSA: NA
Middle Income

9503.00
TATTNALL COUNTY (267), GA
MSA: NA
Middle Income

9501.00 9502.04
WALKER COUNTY (295), GA
MSA: 16860
Moderate Income

0202.00
WILKES COUNTY (317), GA
MSA: NA
Middle Income

0103.02
LAUDERDALE COUNTY (075), MS

MSA: NA
Upper Income

0102.05
BEAUFORT COUNTY (013), SC
MSA: 25940
Moderate Income

0011.04
Middle Income

0021.07
CHARLESTON COUNTY (019), SC
MSA: 16700
Upper Income

0046.16
GREENWOOD COUNTY (047), SC
MSA: NA
Middle Income

9702.01
JASPER COUNTY (053), SC
MSA: 25940
Low Income

9502.03
LEXINGTON COUNTY (063), SC
MSA: 17900
Middle Income

0210.28
MCCORMICK COUNTY (065), SC
MSA: NA
Middle Income

9203.00

RICHLAND COUNTY (079), SC

MSA: 17900

Upper Income

0116.04

FRANKLIN COUNTY (051), TN

MSA: NA

Middle Income

9601.00

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000006207

Institution: QUEENSBOROUGH NB&TC

Agency: OCC - 1

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	168	168	0	0.00%
Small Farm Loans	33	33	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	21	21	0	0.00%
Total	224	224	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Home Mortgage Disclosure Act Notice

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

QUEENSBOROUGH
NATIONAL BANK & TRUST COMPANY

Products and Services

GUIDE

QUEENSBOROUGH
NATIONAL BANK & TRUST COMPANY

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Personal Checking Products

Consumer Checking Services

Queensborough Consumer checking products include the following services:

Q Checks	Standard Cost
Cashier's Checks	Standard Cost

A Contactless Debit Card with Card Controls linked to a checking account.

Q Online and Mobile Banking	Free

- Alerts - Keeps customers on top of account activity with text, email or push notifications.
- Bill Pay – Makes it easy to schedule one-time or recurring payments.
- eStatements – Offers secure, convenient online access to account statements and notices.
- Goal Builder – Encourages customers to set savings goals and track their progress.
- Mobile Deposit – Deposit checks right from their mobile device without visiting a branch.
- Money Management – Helps customers see where their money goes, build budgets, and plan ahead.

Non-Queensborough ATM Transactions

- 6 free transactions per statement cycle, $1 per transaction thereafter.
- Non-Queensborough ATM fees are the responsibility of the customer.

Overdraft Privilege Program with Consumer Checking accounts unless stated that the Product does not include ODP.

See Queensborough's Schedule of Fees for a listing of individual services and fees.

All Consumer and Business Checking and Savings Products have the 1st cycle monthly or quarterly maintenance fee waived.

Q Free Crown Checking Account Services

Benefits

Q Free Crown Checking is a no-fee account for customers who want to save money on banking costs, including those on a fixed income. With Q Online & Mobile Banking, customers can check their accounts, create a budget, deposit checks, pay bills, receive alerts, set savings goals with Goal Builder, and view paperless eStatements anytime. Their debit card can be added to a smartphone or smartwatch to use Mobile Wallet for quick, easy payments.

Q FREE CROWN CHECKING ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$25
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	None
PER CHECK/DEBIT FEE	None
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	None
PAYS INTEREST	No

Q Crown Plus Account

Benefits

QNBT's Q Crown Plus Checking Account is a no-fee transaction account for customers age 55 and older. Customers can set up direct deposit and use Q Online & Mobile Banking to manage their money anytime, anywhere. Customers can also pair Q Crown Plus with a Q Money Market account or a Time Deposit/IRA to earn interest on their savings. Those approaching retirement may benefit from meeting with a Q Wealth Management Advisor for financial planning.

Q CROWN PLUS ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$25
ELIGIBILITY REQUIREMENT	55 and Older
MONTHLY MAINTENANCE FEE	None
PER CHECK/DEBIT FEE	None
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	None
PAYS INTEREST	No

Additional Available Services

- Q Checks — 1st Order Free
- Official Checks — 2 Free per visit

Q NOW Account

Benefits

Q NOW is an interest-bearing account for customers who maintain higher balances and are saving for future goals. A $1,000 minimum daily balance avoids monthly service and per-check/debit fees. Customers can pair it with a Q Money Market account or CD to earn more interest.

Q Online & Mobile Banking lets customers manage budgets, deposit checks, pay bills, receive alerts, set savings goals, view eStatements, and use Mobile Wallet anytime, anywhere. Q Wealth Management Advisors can also help Q NOW customers plan for the future.

Q NOW ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$1000
ELIGIBILITY REQUIREMENT	Now Account
MONTHLY MAINTENANCE FEE	$10.00
PER CHECK/DEBIT FEE	$0.20 per Check/Debit
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND EARN INTEREST	$1000
PAYS INTEREST	Yes

SEE CONSUMER DEPOSIT RATE SHEET FOR CURRENT RATES

Q Student Account

Benefits

Queensborough's Q Student Account gives full-time students ages 13 to 24 convenient access to Online and Mobile Banking. Customers can manage budgets, deposit checks, pay bills, receive account alerts, set savings goals with Goal Builder, view eStatements, and add their debit card to a smart device for Mobile Wallet. These secure, easy-to-use tools help students manage their finances anytime, anywhere. Banking made smart.

Q STUDENT ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$25
ELIGIBILITY REQUIREMENT	See Below
MONTHLY MAINTENANCE FEE	None
PER CHECK/DEBIT FEE	None
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	N/A
PAYS INTEREST	No

Age/Eligibility Requirement 13 – 24 F/T Student

Ages 16 and up can be owner on an account without the need for a responsible adult listed.

Ages 13 to 15 must have a responsible adult on the account as an additional owner.

Accounts for minors younger than 13 must be prior approved by Branch Manager or Assistant Branch Manager. Complete CIU. BM or ABM signs.

For more information regarding Minor Identification requirement see Deposit Accounts – Minors

Accounts will automatically convert to a Q Free Crown Checking when the tax responsible owner turns 25.

Additional Available Services (Standard Fees May Apply)

- Q Checks 1st Order Free
- *The Q Student Account does not come with the Overdraft Privilege Program.

Health Savings Account

Benefits

A health savings account (HSA) is a tax-advantaged medical savings account available to U.S. taxpayers enrolled in a **high-deductible health plan (HDHP)**. The government sets annual contribution limits, and both customers and employers may contribute. Queensborough does not monitor whether account expenses are eligible. Contributions are not subject to federal income tax when deposited, and contributions, year-over-year interest, and distributions are tax-free when used for qualified medical expenses. An HSA can also help strengthen relationships with business customers. Advise customers to consult a tax advisor about qualified deductions. Unlike a flexible spending account (FSA), unused HSA funds roll over and accumulate from year to year.

HEALTH SAVING ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$25
ELIGIBILITY REQUIREMENT	Must be enrolled in an HDHP Plan
MONTHLY MAINTENANCE FEE	$3
PER CHECK/DEBIT FEE	None
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE	$100
PAYS INTEREST	Yes

SEE CONSUMER DEPOSIT RATE SHEET FOR CURRENT RATES

Additional Available Services

The Health Savings Account does not come with Overdraft Privilege.

2026 HSA Contribution Limits

- HSA holders can choose to save up to $4,400 for self-coverage and $8,750 for a family (HSA holders 55 and older get to save an extra $1,000 which means $5,400 for an individual and $9,750 for a family) – and these contributions are 100% tax deductible from gross income. Since an HSA is in an individual's name, the spouse would need to open up an HSA in his or her name to make an additional catch-up contribution if they were eligible.
- Minimum annual deductibles are $1,700 for self-only coverage or $3,400 for family coverage.
- Annual out-of-pocket expenses (deductibles, copayments, and other amounts, but not premiums) cannot exceed $8,500 for self-only coverage and $17,000 for family coverage.
- Customers may need to consult their employer about HDHP plan eligibility, as well as the start date for eligibility.
- Contribution limits should be prorated by the number of months one is eligible to contribute to a health savings account.
- Prior Year contributions can be made to an HSA up to April 15th or the tax filing deadline.

Health Savings Account (HSA) Contribution Limits

Tax Year	Self-Only Coverage	Family Coverage	Catch-Up (age 55 or older)
2025	$4,300	$8,550	$1,000
2026	$4,400	$8,750	$1,000

HSA-Compatible High Deductible Health Plan (HDHP) Requirements

Tax Year	HDHP Coverage	Minimum Deductible	Maximum Out-of-Pocket Expense
2025	Self-Only	$1,650	$8,300
	Family	$3,300	$16,600
2026	Self-Only	$1,700	$8,500
	Family	$3,400	$17,000

Charts provided by Ascensus.

For more detailed information on HSA plans and taxes, visit the U.S. Department of Treasury website at www.ustreas.gov or talk with your tax advisor.

Personal Savings Products

Q Money Market Account

Benefits

The Q Money Market Account is designed for customers with excess funds who want to earn a higher interest rate while keeping their money readily accessible. Q Money Market customers may also benefit from opening a CD or IRA or meeting with a Queensborough Wealth Advisor.

Q Online & Mobile Banking gives customers secure, convenient access to their money anytime, anywhere. They can manage budgets, deposit checks, pay bills, receive account alerts, set savings goals with Goal Builder, view eStatements, and use Mobile Wallet after adding their debit card to a smartphone or smartwatch.

Q MONEY MARKET ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$2,500
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	$10
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND EARN INTEREST	$2,500
EXCESSIVE WITHDRAWAL FEE	$5 after 6 per statement cycle
PAYS INTEREST	Yes

The Q Money Market account does not come with Overdraft Protection.

Q Savings Account

Benefits

Open a Q Savings Account and maintain a minimum daily balance of $200 to avoid the $9 quarterly fee. Excessive withdrawal fees apply. Customers can simplify saving by setting up recurring transfers from a Queensborough consumer checking account. Those with larger balances may earn a higher interest rate with a Save Up Plan or Q Money Market Account. Queensborough Online and Mobile Banking make it easy to monitor savings anytime.

Q SAVINGS ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$25
ELIGIBILITY REQUIREMENT	None
QUARTERLY MAINTENANCE FEE	$9.00
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE	$200
EXCESSIVE WITHDRAWAL FEE	$5 after 3 withdrawals per statement cycle
PAYS INTEREST	Yes

Q Young Savers Account

Benefits

Queensborough's Q Young Savers Account helps young customers and students build savings. Recurring transfers can be set up from a Q Student checking account, though excessive withdrawal fees apply. Mobile Banking tools, including Mobile Wallet and Goal Builder, help students develop strong financial habits.

Q YOUNG SAVERS ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$0.00
ELIGIBILITY REQUIREMENT	See Below
QUARTERLY MAINTENANCE FEE	$0.00
PER CHECK/DEBIT FEE	N/A
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	$0.00
EXCESSIVE WITHDRAWAL FEE	$5 after 3 per statement cycle
PAYS INTEREST	Yes

Age/Eligibility Requirement Up to 25 F/T Student

Ages 16 and up can be individual owner on an account without the need for a responsible adult listed.
Ages 15 and under must have a responsible adult on the account as an additional owner.
Account will automatically convert to a Q Savings Account when primary owner turns 25.
For more information regarding minor eligibility and identification requirements see Deposit Accounts – Minors

Save Up Plan

Benefits

Queensborough's Save Up Plan offers a slightly higher interest rate for customers with larger balances. Customers who want to earn interest on a transactional checking account may benefit from a Q NOW Account. Depending on their savings balance and goals, a Q Money Market Account, Time Deposit, or consultation with a Wealth Management Specialist may be a better option.

SAVE UP PLAN ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$100
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	$3.00
PER CHECK/DEBIT FEE	N/A
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	$100
EXCESSIVE WITHDRAWAL FEE	$9 after 1 per statement cycle
PAYS INTEREST	Yes

SEE CONSUMER DEPOSIT RATE SHEET FOR CURRENT RATES

Business Checking Products

Business Services Available

Q Contactless Business Debit Card	Free
Q Business Online and Mobile Banking	Free

- Alerts – Keeps customers on top of account activity with email or push notifications.
- Bill Pay – Makes it easy to schedule one-time or recurring payments.
- eStatements – Offers secure, convenient online access to account statements and notices.
- Manage Users – Set up employees, assign permissions, and control access to business banking.
- Mobile Deposit – Deposit checks right from their mobile device without visiting a branch.

Remote Deposit Capture	Standard Fees Apply
ACH Origination	Standard Fees Apply
Wire Origination	Standard Fees Apply
Positive Pay	Standard Fees Apply
Cash Sweeps Services and Zero Balance Accounts	Standard Fees Apply
Credit and Debit Card Merchant Services processing	Standard Fees Apply
Business Credit Cards	Subject to credit approval

Speak to a Cash Management Specialist regarding Cash Management Services and Fees

Minor Requesting a Business Account

- **Only available for ages 16 and up – parent or legal guardian must be signer on account.**
- The business must have the required legal documentation to meet CIP requirements for business type, see the *Documentation and Titling Matrix* for details on each business account type.

Q Business Basic Account

Benefits

Q Business Basic is Queensborough's primary checking account for small and medium-sized businesses with low transaction volumes and modest cash deposits. It is well suited for sole proprietorships, associations, churches, farms, and construction businesses. Businesses that regularly exceed 200 transactions or make large cash deposits may be better served by a Q Business Analysis account. Money Service Businesses require BSA approval before account opening. Contact cashmanagement@qnbtrust.bank for help setting up Account Analysis or any of the bank's Cash Management services.

Q BUSINESS BASIC ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$100
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	0.00
TRANSACTION FEE *INCLUDES DEPOSITS, DEPOSITED ITEMS, CHECKS PAID, CREDITS, DEBITS, AND ELECTRONIC CREDITS AND DEBITS	First 200 Trans Free, Then $0.25 per Trans*
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER TRANSACTION	N/A
PAYS INTEREST	No

Q Business Interest Account

Benefits

This account is for small to medium size businesses wanting to earn interest on their deposits. Large transaction accounts (exceeding 200 transactions monthly, including deposited items) and cash intensive businesses may need to be placed in Q Business Analysis account type.

Q BUSINESS INTEREST ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$1,000
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	$10
PER CHECK/DEBIT FEE	$0.20
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER TRANSACTION	$1,000
PAYS INTEREST	Yes

INTEREST TIERS – SEE BUSINESS DEPOSIT RATE SHEET FOR CURRENT RATES

Q Business Analysis Account

Benefits

The customer pays for the specific cash management services they use. An Analysis business checking account provides an earnings credit based on the balance in the account to offset the monthly analysis fee on the account.

Money Service Business must be approved by BSA prior to account opening. BSA may assess a separate MSB EDD Enhanced Due Diligence Fee on Money Service Businesses.

Q BUSINESS ANALYSIS ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$200
MONTHLY MAINTENANCE FEE	$12
DEPOSITED CREDITS	$0.25
DEPOSITED ITEMS	$0.12
ITEMS PAID	$0.12
ACH DEBITS	$0.15
ACH CREDITS	$0.15
CASH DEPOSITS/WITHDRAWALS	$0.25 per hundred
EARNINGS CREDIT ALLOWANCE NOTE: THE ECA IS SET BY THE BANK AND MAY CHANGE AT ANY TIME WITHOUT PRIOR NOTICE.	May be applied

Service Charge Calculation

- Per Unit Cost - multiplied by the volume of each individual service to equal the charge. The Per Unit Charges for each of the services are added together for the total monthly charges.
- Earnings Credit Allowance - calculated using the Average Collected Balance times the Earnings Credit Rate, which is divided by the days in the year, and multiplied by the days in the statement period.
- The Earnings Credit Allowance is applicable to only the current statement period and is used solely as a partial or full offset of the current statement period's total monthly analysis charges. The Earnings Credit Allowance will not offset other service charges that may apply such as NSF/OD Item Fee, Wire Transfer Fee, Stop Payment Fee, OD Protection Transfer Fee, Return Item Fees, Flat Fee charges, etc.

Q IOLTA Trust Account

The IOLTA Now Account is an account for Lawyers and Law Firms to pool client's funds and provide interest reporting to the Georgia State Bar Association. This account is subject to the Georgia State Bar Association IOLTA rules. These rules cover payment and reporting of interest as well as NSF and OD occurrences to the State Bar Foundation. The monthly $10 Processing Fee is netted against the interest as allowable by law. The net interest (if any) is sent to the Georgia State Bar Foundation monthly. The IOLTA Notice to Financial Institution form generated with New Account Documents should be completed by Business and retained in Image Center.

Q IOLTA TRUST ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$0
ELIGIBILITY REQUIREMENT	GA BAR Foundation Inc Regulations Apply
MONTHLY PROCESSING FEE FOR ACCRUED INTEREST $10 AND GREATER, FEE IS DEDUCTED FROM THE INTEREST BEFORE INTEREST IS SENT TO GA BAR FOUNDATION	$10
PER CHECK/DEBIT FEE	$0.00
MINIMUM DAILY BALANCE TO AVOID MONTHLY PROCESSING FEE AND PER CHECK/DEBIT FEE	$0.00
PAYS INTEREST	Yes

INTEREST TIERS – SEE BUSINESS DEPOSIT RATE SHEET FOR CURRENT RATES

Q IOLTA Trust Account Information

Interest will post to the Q IOLTA Account on the last business day of each month. The Monthly IOLTA Processing Fee of $10.00 will be deducted from the Interest sent to the Georgia Bar Foundation. For accounts with accrued interest, less than $10 the bank does not assess the Monthly Processing Fee .

Wire fees, Deluxe check printing charges and returned check charges will be assessed against the IOLTA account unless a secondary account is provided to assess those charges. NSF Fees, Overdraft Fees, and Stop Payment Fees will be assessed against the IOLTA account as they occur.

The bank is required by Georgia Bar Association rules to report all overdrafts.

The Q IOLTA Account statement will generate monthly, on the last business day of the month.

Each Q IOLTA account has a Tax Reporting relationship assigned to the GA Bar Foundation on the IOLTA account. The GA Bar Foundation is a tax-exempt entity. A 1099 Int should not produce for IOLTA accounts.

Q Cash Sweep Account Services

Contact Cash Management prior to opening.

The Q Business customer may need a Sweep account to better manage the business funds as well as maximize interest income and limit interest expense in each of the business accounts.

Q CASH SWEEP ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$0.00
ELIGIBILITY REQUIREMENT	Cash Mgmt Cust.
MONTHLY MAINTENANCE FEE	$0.00
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE	$2,500
PAYS INTEREST	Yes

INTEREST TIERS – SEE BUSINESS DEPOSIT RATE SHEET FOR CURRENT RATES.

Sweep Fees

Account to Account Sweep $50.00 Monthly
Account to Loan Sweep $75.00 Monthly
The Q Cash Sweep account does not include Overdraft Privilege.

Q Cash Sweep Account Information

The Cash Management group has the ability to establish sweeps. In the first scenario, the Operating Account will have a target balance established. From the Operating account, an excess balance sweep will move funds to the Q Cash Sweep account overnight to earn interest. Conversely, a Loan Sweep from the *Commercial LOC* can be established to fund the Operating account if the target balance falls below the established dollar amount. A customer may also have a single Cash Sweep or Loan Sweep.

Multi-sequence sweeps are available for business customers who need both a Q Cash Sweep account and a Loan Sweep. This is used to increase interest income (Q Cash Sweep) while simultaneously reducing interest expense (Loan Sweep).

A Zero Balance Sweep can also be established, and is often used, but not limited to, Payroll accounts. The Zero Balance Account (ZBA) has the target balance set at zero. Any deposits to the ZBA are swept to the Operating account and any debits presented on the ZBA will pull from the Operating account for funding. The monthly sweep charges are charged to the Operating account which is typically an Analysis account. Any questions regarding sweeps should be directed to the Cashmanagement@qnbtrust.bank email group.

Public Funds

Public Funds Accounts

PLEASE CONTACT YOUR CASH MANAGEMENT SPECIALIST OR JEFF KARAFA REGARDING THE INTEREST SPECIFIC RATES FOR A PUBLIC FUNDS ACCOUNT.

ADDITIONAL AVAILABLE SERVICES (STANDARD FEES MAY APPLY)

- Q Business Online Banking with Bill Pay
- Q Mobile Banking with Mobile Deposit
- ACH Origination Services
- Wire Services
- Positive Pay Services
- Account Sweeps and Zero Balance Accounts
- Credit and Debit Merchant Services
- Business Credit Cards
- Remote Deposit Capture

What are Public Funds?

Georgia Law states that any association, corporation, or other similar organization which has a membership or ownership primarily of counties, municipal corporations, or school districts and derives a substantial portion of its operating budget from these political subdivisions is an "agency" or "public agency".

Georgia Law defines an "agency" as any state office, division, board, bureau, commission, authority, or other unit of state government created or established by law.

Public Funds Procedures

1. **Public Funds Entity Approval** - Contact Jennifer Herring at Jennifer.Herring@qnbtrust.bank or Jeff Karafa at Jeffrey.Karafa@qnbtrust.bank before a Public Funds entity opens a new account.

2. **Public Funds Entity documentation and collateral questions** - Jennifer Herring will confirm if documentation is needed to enroll the entity in the Public Funds pledge pool program.

3. **Interest Rate Approvals.** – Contact Jeffrey.Karafa@qnbtrust.bank, Katie.Douglas@qnbtrust.bank prior to opening account. Rate should be entered at account opening by UB. Complete Interest Account Maintenance form, scan to Image Centre along with approval email.

4. **Public Funds Account fee or Cash Management services request**. Contact cashmanagement@qnbtrust.bank.

5. Complete all CIP and EDD requirements for Public Funds Entity.

6. **Public Funds Coding.** Code Public Funds in the Horizon customer level user field Public Funds field.

7. At this time QNBT can only open Public Funds accounts and pledge collateral for depositors in Georgia.

NOW PUBLIC FUNDS

Contact Jeffrey.Karafa@qnbtrust.bank, Katie.Douglas@qnbtrust.bank for Interest rate approval prior to opening **NOW Public Funds** account. Interest Rate should be entered at account opening by UB. Complete Interest Account Maintenance form, scan to Image Centre along with approval email.

NOW PUBLIC FUNDS ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$10,000
ELIGIBILITY REQUIREMENT	Public Funds
MONTHLY MAINTENANCE FEE	$10.00
PER CHECK/DEBIT FEE	$0.20 per item
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	$10,000
PAYS INTEREST	Yes

Public Funds Account

Contact Katie.Douglas@qnbtrust.bank or the cashmanagement@qnbtrust.bank team for assistance with **Public Funds Account** fee setup. The fees below are a list of standard Public Funds Account charges.

PUBLIC FUNDS ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$200
MONTHLY MAINTENANCE FEE	$12.00
DEPOSITED CREDITS	$0.25
DEPOSITED ITEMS	$0.12
ITEMS PAID	$0.12
ACH DEBITS	$0.15
ACH CREDITS	$0.15
CASH DEPOSITS/WITHDRAWALS	$0.25 per Hundred
EARNINGS CREDIT ALLOWANCE *Note: The Earnings Credit Rate is set by the bank and may change at any time without prior notice.*	May be applied

SERVICE CHARGE CALCULATION

- **Per Unit Cost** is multiplied by the volume of each individual service to equal the charge. The Per Unit Charges for each of the services are added together for the total monthly charges.
- **Earnings Credit Allowance** is calculated using the Average Collected Balance times the Earnings Credit Rate, which is divided by the days in the year, and multiplied by the days in the statement period.

- **The Earnings Credit Allowance** is applicable to only the current statement period and is used solely as a partial or full offset of the current statement period's total monthly analysis charges. The Earnings Credit Allowance will not offset other service charges that may apply such as NSF/OD Item Fee, Wire Transfer Fee, Stop Payment Fee, OD Protection Transfer Fee, Return Item Fees, Flat Fee charges, etc.

Q MMDA Public Funds

Q MMDA PUBLIC FUNDS ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$20,000
ELIGIBILITY REQUIREMENT	Public Funds
MONTHLY MAINTENANCE FEE	$25.00
PER CHECK/DEBIT FEE	None
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	$20,000
EXCESSIVE WITHDRAWAL FEE	$5 after 6 per Statement cycle
PAYS INTEREST	Yes

Public Funds Savings

ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$200
ELIGIBILITY REQUIREMENT	Public Funds
MONTHLY MAINTENANCE FEE (QUARTERLY)	$9.00
PER CHECK/DEBIT FEE	None
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	$200
EXCESSIVE WITHDRAWAL FEE	$5 after 3 per Statement cycle

INTEREST TIERS – SEE PUBLIC FUNDS RATE SHEET FOR CURRENT RATES

Public Funds Time Deposits

Interest Payments

Interest capitalizing to TD should be paid at maturity or every 12 months, whichever term is less. TD with maturities greater than 12 months, interest period term must be set to annually (12). TD will pay interest every 12 months then again at maturity.

Customers receiving interest checks or interest transfers to another account may have interest transferred monthly (1) or at another interval.

Preferred methods of interest payment is to capitalize or by transfer.

Public Funds Time Deposits

Minimum Opening Deposit	$500.00
Term	12 Months

Time Deposit Early Withdrawal Penalty

Terms 24 months or less equals 3 months' interest (C03). Penalty term is set at type.

Business Savings Products

Business Savings Products

Additional Available Services

• Online Statements	Free
• Online Banking with Bill Pay and Text Alerts	Free
• Q Mobile Banking with Q Mobile Deposit	Free
• Online Banking Money Management Tool	Free

See Queensborough's Schedule of Fees for a list of individual Services and Fees.

Q Corp MMDA Account

Benefits

Queensborough's Q Corp MMDA Account is for those businesses who have additional operating capital, would like to earn interest, and wish to keep funds available for quick access or short-term need.

Q CORP MMDA ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$2,500
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	$25
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE	$2,500
EXCESSIVE WITHDRAWAL FEE	$5 after 6 per stmt cycle
PAYS INTEREST	Interest Bearing

The Q Corp MMDA Account does not come with Overdraft Privilege.

Q Business Savings

Benefits

A Q Business Savings Account is designed for business customers with extra operating capital who want to earn interest while keeping funds readily available. Depending on their savings needs, customers may also consider a Q Corp MMDA. Excessive withdrawal fees apply to both savings and money market accounts. Queensborough's Q Business Mobile Banking services can help customers manage cash flow more effectively.

Q BUSINESS SAVINGS ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$200
ELIGIBILITY REQUIREMENT	None
QUARTERLY MAINTENANCE FEE	$9
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE	$200
EXCESSIVE WITHDRAWAL FEE	$5 after 3 per stmt cycle
PAYS INTEREST	Interest Bearing

INTEREST TIERS. SEE BUSINESS DEPOSIT RATE SHEET FOR CURRENT RATES.

Time and IRA Deposits

Time Deposits

Interest Payments

Interest capitalizing to TD should be paid at maturity or every 12 months, whichever term is less. TD with maturities greater than 12 months, interest must be paid at least annually (12). Customers receiving interest checks or interest transfers to another account may have interest transferred monthly (1) or at another interval.

The preferred methods of interest payment is to capitalize or by transfer.

Time Deposits

Minimum Opening Deposit $500.00

Contributions to Time Deposits are only accepted at account opening and maturity.

Time Deposit Early Withdrawal Penalty

Terms 24 months or less equals 3 months' interest (C03).
Terms greater than 24 months equals one year's interest (C12).

HORIZON CONSUMER TIME DEPOSITS		
Product Description	**Product Type**	**Penalty Type**
12 - 18 Months CD	706	C03
19 - 24 Months CD	707	C03
25 - 36 Months CD	708	C12
37 - 48 Months CD	709	C12
49 - 60 Months CD	710	C12
6 - 10 Months CD	703	C03
11 Month Special CD	731	C03
17 Month Special CD	736	C03

HORIZON NON-CONSUMER TIME DEPOSITS		
Product Description	**Product Type**	**Penalty Type**
12 - 18 Months CD Business	806	C03
19 - 24 Months CD Business	807	C03
25 - 36 Months CD Business	808	C12
37 - 48 Months CD Business	809	C12
49 - 60 Months CD Business	810	C12
6 - 10 Months CD Business	803	C03
11 Month Special CD Business	831	C03
17 Month Special CD Business	836	C12

IRA Time Deposits

Minimum Opening Deposit $100.00

An IRA may be comprised of 1 Time Deposit or multiple Time Deposits for each customer. A customer may have separate IRA plans (Traditional, Roth, Sep, Simple, Coverdell). IRA Contributions can be made to an IRA Time Deposit at account opening and at maturity.

Contributions to Deposit IRAs can be made at any time.

IRA Early Withdrawal Penalty

IRA Early Withdrawal Penalty equals 6 months' interest (R06).
Penalty term is set at type.
The early withdrawal penalty will be in addition to any penalty imposed under the Individual Retirement Account (IRA) Disclosure Statement.

Contributions to IRA Time Deposits are only accepted at account opening and maturity.

HORIZON INDIVIDUAL RETIREMENT ACCOUNTS		
Product Description	**Product Type**	**Penalty Type**
Savings IRA	920	PNN
6 - 18 Month IRA	901	R06
24 - 47 Month IRA	902	R06
48 - 60 Month IRA	903	R06
11 Month Special IRA	936	R06
17 Month Special IRA	937	R06

IRA Reporting

A customer receives an **annual IRA Statement** by January 31 each year, showing the previous year's beginning balance, all contributions and distributions and the year-end balance.

A **1099R** is sent to the customer by January 31 each year, **IF** the customer has distributions for the previous year.

A **5498** form is sent to each IRA customer usually by May 31 each year, showing the previous year's beginning balance, all contributions and distributions and the year-end balance.

Combined tax forms are generated for each separate IRA plan (Traditional, Roth, Sep, Simple, Coverdell) showing the information for all TDs for the specific IRA plan.

Deposit IRAs

Savings IRAs (replaces the Deposit IRA)

Minimum Opening Deposit	$50.00

Interest Payments

Savings IRA interest is credited and compounded monthly.

Term

The Savings IRA type has no term.

Penalty

The Savings IRA penalty is seven (7) days' simple interest on any amount withdrawn (a) within the first six days after the account is opened, or (b) within six days after a partial early withdrawal.

Rates

The Savings IRA type uses a tiered rate table. Interest rates are variable rates and will change when the bank rate table is updated. TD will pay interest using the highest rate tier based on the entire balance in TD.

Contribution and Distribution

A contribution and distribution form are needed each time a deposit or withdrawal is made. The contribution form for customers making reoccurring contributions should complete one form listing the start and stop date of the contribution and the reoccurring amount.

Contributions to Savings IRA Time Deposits are accepted at any time.

Safe Deposit Box

Safe Deposit Box Billing & Rates

General Information

- A Queensborough Checking or Savings account is required to open a Safe Deposit Box.
- A personal account is required to open a personal Safe Deposit Box.
- A business account is required to open a business Safe Deposit Box.
- Minimum age eligibility for a safe deposit box owner is 16 years old.

Billing

- Customers are assessed a rent charge that is due annually on the anniversary of the opening date. This payment covers the rental cost for the following year. This fee is charged for the rental and processing of the Safe Deposit Box due and is typically non-refundable.
- Boxes opened prior to November 2020 may have an annual billing date of December 1st or January 1st.
- Preferred payment method is an automatic transfer from a checking account. Manual payments are also available.
- The billing notice is mailed 15 days prior to each annual payment date.

Rates

Horizon SDB Type	Description	Price	Market
611	RURAL 3 X 5 BOX	$20.00	Rural
612	RURAL 5 X 5 BOX	$25.00	Rural
613	RURAL 5 X 7 BOX	$25.00	Wadley
614	RURAL 3 X 10 BOX	$30.00	Rural
615	RURAL 5 X 10 BOX	$40.00	Rural
616	RURAL 10 X 10 BOX	$60.00	Rural
621	OTHER 3 X 5 BOX	$30.00	Aug/Sav
624	OTHER 3 X 10 BOX	$50.00	Aug/Sav
625	OTHER 5 X 10 BOX	$75.00	Aug/Sav
626	OTHER 10 X 10 BOX	$100.00	Aug/Sav
631	BOW5 3 X 5.5 BOX	$20.00	Wadley
632	BOW5 5 X 4.5 BOX	$25.00	Wadley
635	BOW5 5 X 10 BOX	$40.00	Wadley
636	BOW5 15 X 10 BOX	$60.00	Wadley

Bank employees pay full price for a Safe Deposit Box.

Loans

Personal Loans

When you need cash for expenses you can count on Queensborough.

It seems like they go from six to sixteen overnight, and everything they do costs money. It's good to have a bank and banker you can count on when you need cash for those expenses.

Personal Lines of Credit

A credit line allowing you to withdraw smaller amounts over time as needed.

Personal Loans

A single lump sum used to make a purchase or pay bills. This could include things like new appliances, a boat, or medical bills.

Auto Loans

We offer competitive rates on automobile loans.

Home Equity Loans

This type of loan uses the equity in your home as collateral for your loan. Normally this would be for a larger purchase.

Mortgage Loans

This is a loan for you to purchase a home.

Construction Loans

If you are building a home, for example, a construction loan is used to pay for the cost of construction before the actual mortgage loan is made.

The customer has the option to receive Loan Notices and Disclosures electronically.

Additional information needed for loan request

- Current pay stub and most recent W-2
- If self-employed, two years personal tax returns

Click here to try our Personal Loan Calculator.

Click here to learn more about personal loans from Queensborough.

Mortgage Loans

What does it mean to be pre-approved?

What type of loan is best?

QNBT has a large, experienced lending staff that specializes in a multitude of loan programs to suit all of your mortgage needs. Local processing, underwriting and closing will allow for the most efficient handling of your loan. Contact our mortgage team at (866) 770-7628.

Frequently Asked Questions

How do I know which type of mortgage is best for me?

- There is no simple formula to determine the type of mortgage this is best. The choice depends on a number of factors, including the customer's current financial picture and how long the customer intends to keep the house.

What does my mortgage payment include?

For most homeowners, the monthly mortgage payments include four separate parts:

- **Principal**: Repayment of the amount borrowed.
- **Interest**: Payment to the lender for the amount borrowed.
- **Taxes & Insurance**: Monthly payments are normally made into a special escrow account for items like hazard insurance and property taxes. This feature is sometimes optional, in which case the fees will be paid by the customer directly to the County Tax Assessor and property insurance company.

How do I know how much house I can afford?

- Generally speaking, you can purchase a home with a value of two or three times your annual household income. However, the amount that you can borrow will also depend upon your employment history, credit history, current savings and debts, and the amount of down payment you are willing to make. You may also be able to take advantage of special loan programs for first time buyers to purchase a home with a higher value.

Types of Loans

- Conventional Mortgage Products
- Government, FHA, Rural Development Loans
- Specialty Loans
- VA Loans

For more frequently asked questions, click here. To use our mortgage loan calculator, click here.

Business Loans

Business Loans for every need. We can assist in taking the best route for the business.

It is not always easy to determine which loan is right for you and your business. That is what your Q Banker is for. We are here to simplify the process. Below is a list of some business loan options we offer.

Lines of Credit

- Short Term Business Needs
- Short-Term Working Capital
- Inventory Purchases
- Seasonal Business Cycles

Term Loans

- Equipment
- Commercial Vehicles
- Owner and Non-Owner Occupied Commercial Real Estate

Construction Loans

- Renovation and/or Improvements to Current Facility
- Owner and Non-Owner Occupied New Facilities

Agricultural Lending – Certified FSA Guaranteed Lender

- Lines of Credit
- Real Estate
- Irrigation and Equipment Term Loans

Small Business Administration (SBA) Loans

- A variety of SBA loan options are available to assist with startup, expansion and upgrades to your business

Additional information needed to prepare loan request

- Three years business tax returns
- Two years personal tax returns
- Current personal financial statements

Customers have the option to receive Loan Notices and Disclosures electronically.

Cash Management Products

Cash Management Accounts

Maximize interest income while minimizing interest expense with a personalized account structure that works best for your business.

Operating Checking Account

- An Operating Checking Account can be linked to one or more checking accounts. The checking account activity is streamlined into one master operating checking account. The use of a master account may eliminate the need for manual transfers, improve cash flow, increase interest income or reduce interest expenses.

Zero Balance Account

- A Zero Balance Account (ZBA) is a checking account in which a balance of zero is maintained each business day. Any funds needed to cover items presented to the ZBA are automatically transferred from the Operating Account. Conversely, any deposits made to the ZBA will automatically transfer to the Operating account, in order to always maintain the zero balance.

Cash Sweep Account

- Q's Cash Sweep Account offers a preferred interest rate and is used to house excess funds. Any funds from the primary checking/operating account that are in excess of the predetermined balance are "swept" to the Cash Sweep Account to earn interest. If the primary checking account/operating account falls below the predetermined balance, the needed funds are simply "swept" back into the primary checking/operating account.

Loan Sweep

- Loan Sweep works by linking a checking account to a line of credit and applying excess balances to outstanding loans, minimizing interest expense, and funding the checking account when needed.

Contact a member of the Cash Management Team cashmangement@qnbtrust.bank to assist with the setup of one the Cash Management accounts.

Cash Management Deposit Services

Our mission is to always listen to the needs of our customers, and to keep the banking process as simple as possible so you can get back to what you do best, running your business.

Merchant Services

- Queensborough, in partnership with Basys Processing Inc., offers customized credit card processing solutions for your business. Whether you operate a Café, an Auto Shop, a Healthcare office, an AC/Heating Repair company, or an IT Services business, we have the ability to meet your needs. There is no company too big or too small for our merchant services offering. From terminals to point-of-sale integration, and mobile devices, we offer an array of products and services to suit your processing needs. As your trusted local financial institution, Queensborough has a dedicated Merchant Services team to consult and guide you with a customized solution.

Remote Deposit Capture

- With Q's Remote Deposit Capture, you can make deposits without leaving the office We provide you with the equipment to allow you to make deposits from your desk, providing convenience, savings and reporting.

Business Mobile Deposit*

- Making a Deposit using the camera on your smartphone or tablet and our Q Mobile Banking App is convenient and easy. Simply choose your account, take a picture of the front and back of the check, fill in the amount and click submit. For your protection, check images are stored securely at the bank and never on your device.

*Deposit limits and other restrictions apply. Standard rates and fees may apply from your wireless carrier.

Contact cashmanagement@qnbtrust.bank for assistance with one of Queensborough's Cash Management Services.

Click here to learn more about our Cash Management Services.

Cash Management Online Banking Products

In today's fast-changing economic market efficient processes are required to make the most out of your money. Queensborough's Cash Management team can help save you time and money so you can focus on what you do best - your business.

Q Business Online Banking

Handle many of your day-to-day financial operations in one easy-to-use platform.

- Manage account balances, pay bills, originate ACH transactions, submit wire transfer requests and stop payments.
- Complete account reconciliations and create and view monthly reports.
- Access statements and notices online plus view images of checks and deposit slips for up to 18 months.

ACH Origination

- By replacing checks with ACH, your business will save the time and expense of writing, mailing and reconciling physical checks.

Online Wire Transfer

- Wires can be processed from your computer without leaving the office, which saves you time. Establish templates for easy access to wires that are sent frequently and assign specific user roles.

Positive Pay

- As an additional level of fraud protection, Q's Positive Pay service is offered as a feature of our Business Online Banking platform.
- Simply import information from issued checks and we will verify the check number, amount and date of each item, offering you an additional layer of fraud protection.

Manage Cash Flow

- Manage cash flow between accounts by establishing account transfers to maintain specific balances in accounts. Account transfers can be scheduled for current day, a future date, or on a reoccurring basis.

Q Mobile Banking

- Complete transactions directly from your Mobile Device based on your business hours.

*Standard rates and fees may apply from your wireless carrier.

Contact cashmanagement@qnbtrust.bank for assistance with one of Queensborough's Cash Management Services.

Click here to learn more about our Cash Management Services.

At Work Banking

At Work Banking Program

Give yourself and your employees the benefit of a simple account package that provides access to convenient banking services and **financial literacy programs**.

Our personal checking and savings products come with the following free services: Q Contactless Debit Card, Online & Mobile Banking, Mobile Deposit, Bill Pay, Alerts & Notifications, eStatements, Mobile Wallet Compatibility, Money Management, Goal Builder and ATM/ITM services.**

Q Works Checking

- $0 minimum amount to open
- No monthly maintenance fee
- No per check/debit fee
- No minimum balance requirement
- Free Q Checks
- Cashier's checks or other equivalent check - free (limit two per visit)
- 6 free non-Queensborough ATM withdrawals per statement cycle ($1 per withdrawal thereafter)
- 6 credits of non-Queensborough ATM fees per statement cycle with receipt
- Waived Overdraft Protection transfer fees when transferring from a Q Works Savings Account
- Free first year rent on 3 X 5 safe deposit box (where available)

Q Works Savings*

- $0 minimum amount to open
- $9 quarterly maintenance fee
- $200 minimum daily balance required to waive quarterly maintenance fee
- $5 excessive withdrawal fee per withdrawal (after 3 per quarterly statement cycle)
- Ask us about current interest rates
- Debit Card must be linked to a primary checking account

Queensborough's IQ University and IQ University Jr. Financial Literacy Education Program is available for adults and children who are members of Q's At Work Banking Program.

IQ University

Queensborough offers free Financial Literacy courses through our online financial education platform to employees of businesses who are members of the **Q Works At Work Banking** program.

Courses are available online 24/7 in both English and Spanish.

Click here for more information regarding our At Work Banking Program.

***Standard rates and fees may apply from your wireless carrier.*

Wealth and Investments

Investment Services

No matter where you are in your financial journey, one of our Wealth Planners will guide you every step of the way.

Financial Planning

- Personal Financial Planning
- Retirement Planning
- Managing your Investment Portfolio
- Risk Management
- Distribution & Income Planning
- Cash Flow Planning
- Insurance Assessment
- Tax Planning
- Business Financial Planning
- Debt Management

Our Financial Planning Process

1. Discovery meeting to discuss your financial goals and better understand how we can service you to reach those goals.
2. Analyze your current situation and develop recommendations personalized to your financial situation.
3. Present our recommendations to you to mutually determine if the recommendations are a good fit for you. Implement agreed upon recommendations and monitor the progress towards your goals. If there are changes in your personal or financial life, then we will adjust our plan accordingly.

Click here to learn more about Queensborough Investments and log into your LPL Financial account.

If you are an LPL Financial client and need help gaining online access to your account, please call 1-800-377-5548, Monday – Friday between 8 – 5 EST.

Securities and advisory services are offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The Investment products sold through LPL Financial are not insured Queensborough deposits and are not FDIC insured. These products are not obligations of Queensborough and are not endorsed, recommended or guaranteed by Queensborough or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. Queensborough National Bank & Trust Co. and Queensborough Investments are not registered broker/dealers and are not affiliated with LPL Financial. LPL Financial does not provide tax or legal advice.

Wealth Management Services

One of our experienced Wealth Planners is available to help you work toward creating a strategy to obtain, increase, protect and distribute wealth.

Private Banking

- If you're a professional or executive who needs a comprehensive approach to all your banking needs, Private Banking may be a fit for you.

Trust Services

- Within our trust division, we pride ourselves on working with you directly to ensure you receive the best advice that's customized to meet your unique needs, and to maximize your best interests and the interest of your beneficiaries.

Estate Services

- Assist in the complicated process of estate settlement

Forest Asset Management

- Obtain maximum benefits from your timber and property

Legacy Planning

- Establishing a generational wealth plan for your family

Investment and Insurance Services

- Advice to help you make more informed decisions for your future

Q Trust Services is dedicated to providing you with confidential, professional and timely service at competitive fees. We are here to assist you through all stages of your trust and wealth planning decisions.

Sign up to receive our free Family Care Kit.

Click here to learn more about Queensborough's Wealth Management Services.

Securities and advisory services are offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The Investment products sold through LPL Financial are not insured Queensborough deposits and are not FDIC insured. These products are not obligations of Queensborough and are not endorsed, recommended or guaranteed by Queensborough or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible. Queensborough National Bank & Trust Co. and Queensborough Investments are not registered broker/dealers and are not affiliated with LPL Financial. LPL Financial does not provide tax or legal advice.

Forestry Services

Queensborough National Bank & Trust Company is pleased to offer a full range of Forestry Services through our Trust Department. Queensborough maintains strong partnerships with certified and local consulting Foresters to assist landowners realize optimum benefits from their land and timber resources while helping them sustain the health, quality, and diversity of their timberland assets. Working with Queensborough helps ensure these benefits can be realized both now and sustained for the future with proper planning.

Timber Sales

- Geared to help the landowner maximize dollars when he/she decides to sell their timber. Selling timber may well be one of the largest financial transactions a landowner may make. It is a complex procedure and requires knowledge that our staff can provide.

Forest Management Plans

- Written document that outlines a course of action to help obtain the maximum benefits from his/her timber, based on sound forestry and natural resource conservation principles.
- Some plans can be prepared at no charge to landowner under the *Forest Stewardship Program*.

Forest Inventory (Timber Cruise)

- This is a sampling procedure used to determine the amount and value of trees growing on a parcel of land. It is a basic and valuable tool in helping make decisions on how to manage a timber track.
- A report is prepared that provides landowner with information on the type, size, number, and value of the trees growing on his/her property.

Wildlife Management Plan

- These plans outline management practices necessary to increase and sustain game (deer, turkey, quail) and non-game (songbirds, butterflies) wildlife species.
- Plans geared to the overall objectives of the landowner.

Other Management Services

- Prescribed Burning
- Land Appraisals
- Environmental Assessments
- Carbon Sequestration Analysis
- Growth Analysis
- Damage Evaluations
- Supervision of Vendors
    - For Site Preparation
    - Tree Planting (hand & machine)
    - Herbicide Spraying
    - Pre-Commercial Thinning
    - Forest Road and Firebreak Construction
    - Boundary Line Identification & Maintenance

Digital Banking

QNBT*NOW* Customer Care Team

We're here to support you via traditional phone or through digital options such as chat or video.

Our Customer Care Team is comprised of Queensborough teammates located within our local footprint. They're a part of our local communities and are eager to provide support to our branch network.

Support is available in English and Spanish.

Hours

We have extended our traditional banking hours to provide additional support by phone and through Online or Mobile Banking with chat and video functionality.

- Monday through Friday 8:00am – 6:00pm
- Saturdays 8:00am – 1:00pm

Account Inquiries

Our team can support account inquiries, like:

- Account Balances
- Transaction details
- Direct Deposit information

Account Maintenance

Our team can support account maintenance, such as:

- Address changes
- Stop payment request
- Debit card support (limit increases, transaction disputes, pin resets?)
- Digital Banking Account Access, Reset and Support
- eStatements & eNotices
- Bill Pay

Reach our Customer Care Team today at 1-855-QNBT*NOW* (1-855-762-8669) or through your Online or Mobile Banking.

QNBT*NOW* - Queensborough's Drive-Thru Banking Experience

QNBT*NOW* combines the speed and convenience of an ATM with the friendly and comprehensive service of our QNBT*NOW* Tellers. Support available in English and Spanish.

Our QNBT*NOW* Teller Team is comprised of Queensborough teammates located within the bank's local footprint. They're a part of our local communities and are eager to provide support to our branch network.

Drive-Thru Hours

- QNBT*NOW* *Tellers extend the hours of in-person banking.*
    - Monday through Friday 8:00am – 6:00pm
    - Saturdays 8:00am – 1:00pm
- QNBT*NOW* can also be used as ATMs 24 hours a day, 7 days a week

QNBT*NOW* Services

- Make cash or check deposits
- Cash checks and withdraw funds (smaller bills and exact change available)
- Loan and credit card payments
- Transfer funds between your Queensborough accounts

QNBT*Now* Branch Locations

- **Augusta Area**
    - Thomson
    - Grovetown
    - Tobacco Road
    - Evans
    - Fury's Ferry
    - Enterprise Mill
    - West Augusta
- **Rural Area**
    - Louisville Main and Louisville Hwy 1
    - Wadley
    - Waynesboro
    - Wrens
    - Sandersville
    - Swainsboro
    - Millen
    - Metter
    - Statesboro
    - Sylvania
- ***Savannah Area***
    - Garden City
    - Pooler
    - Hinesville
    - Rincon
    - Oglethorpe Mall

Online Banking (Consumer)

Secure and easy to use, our Online Banking allows you to complete a variety of financial tasks, at your leisure.

Online Banking Services

- View account information
- View check images
- Pay your bills
- Make loan payments
- Schedule transfers
- View statements and notices electronically
- Make stop payments
- Setup balance and transaction alerts via email or text
- Share account access with others
- Export transaction history using Web Connect or establish connectivity to Quicken/QuickBooks with Direct Connect or Express Web Connect
- Talk to a Customer Care Representative via chat or video
- View frequently asked questions and send secure messages
- Update your contact information
- Nickname your accounts

Additional Features of Online Banking

Text Message Banking

- Receive account information via a text message enabled phone.*

Money Management

- Use Queensborough's Money Management tool to access all of your financial accounts from one location. Categorize your transactions, establish a monthly budget and learn where and how you spend money.

Turbo Tax

- Get started with Turbo Tax live using Online Banking. Connect with tax experts on demand for advice. Try Turbo Tax for free and don't pay until you file.**

Goal Builder

- Goal Builder can help you reach your financial goals by virtually setting aside dollars within your account.

Click here to learn more about Online Banking.

*Message and data rates may apply from your internet or wireless carrier.

**Cost determined at the time of printing or e-filing and subject to change without notice.

Q Mobile Banking

Bank from virtually anywhere with our mobile banking app.

Mobile Banking Services*

- View account information
- View check images
- Pay your bills
- Make loan payments
- Schedule transfers
- Make check deposits
- View online statements and notices electronically
- Make stop payments
- Set up push notification alerts
- Talk to a Customer Care Representative via chat or video
- View frequently asked questions and send secure messages
- Update your contact information
- Nickname your accounts

Additional Features of Mobile Banking

Money Management

- Use Queensborough's Money Management tool to access all of your financial accounts from one location. Categorize your transactions, establish a monthly budget and learn where and how you spend money.

Turbo Tax

- Get started with Turbo Tax live using Online Banking. Connect with tax experts on demand for advice. Try Turbo Tax for free and don't pay until you file.**

Goal Builder

- Goal Builder can help you reach your financial goals by virtually setting aside dollars within your account.

*Message and data rates may apply from your internet or wireless carrier.

** Cost determined at the time of printing or e-filing and subject to change without notice.

Click here to learn more about Mobile Banking.

Q Contactless Debit Card

For your convenience, every checking account comes with a free Q Debit MasterCard®.

Mobile Wallet

- Make payments even easier by storing your Q Debit Card information in your smart phone's mobile wallet with Apple Pay, Android Pay or Samsung Pay.

Overdraft Coverage Protection

- Overdraft Coverage Protection for ATM and everyday debit card transactions is available.
- Ask us about opting in to this service.

Traveling Considerations

- Please contact our QNBT*NOW* Customer Care Team at 1-855-QNBT*NOW* (1-855-762-8669) about your upcoming travel plans. Without advance notice from you, we may place a precautionary hold on your Q Debit Card account until we can contact you.

MasterCard® Secure Code

- MasterCard® SecureCode is an added level of additional security for online shopping. Simply check for the MasterCard® SecureCode logo when shopping online.
- Each MasterCard SecureCode transaction is evaluated for risk. If the transaction is considered higher risk or out of the norm for the cardholder, the customer will be sent a one-time passcode via text message or email in order to pass authentication and continue with the transaction.

Lost or Stolen Debit Card

- Please call (855) 762-8669 immediately, if your debit card has been lost or stolen.

Click here for more information regarding Q Debit Cards.

Additional Resources

Financial Literacy Services

We want to help you make better financial decisions. Our Financial Literacy Programs can help you get on the right track.

Our Commitment

We're committed to strengthening the financial stability of the communities that we serve and empowering individuals with the tools to improve their financial health.

Custom Programming

- Programs can be tailored to meet specific needs of companies, churches, families, organizations and individuals.
- Our online platform, IQ University, provides easy-to-use online courses for many topics.

No Charge

These programs are offered at no charge and there is no obligation for employees or members to bank with Queensborough National Bank.

Additional Resources

- The Savings Strategies tool offers recommendations that are designed to help you establish and grow your personal savings.
- Learn how to improve your credit score. Don't let a poor credit score stand in your way of owning a home or achieving your dreams.
- These helpful books and web sites can further help you with effective money management.

Click here for more information regarding Q's Financial Literacy Program.

Legacy Products

Crown Account Services

Legacy Product Do Not Open

CROWN ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$200
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	$6.75
PER CHECK/DEBIT FEE	None
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	None
PAYS INTEREST	Yes

INTEREST TIERS – SEE CONSUMER DEPOSIT RATE SHEET FOR CURRENT RATES.

Any changes to the account would require the account to be moved into another current product.

Regular Checking Services

Legacy Product Do Not Open

REGULAR CHECKING ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$100
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	$4.00
PER CHECK/DEBIT FEE	$0.20
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	$500
PAYS INTEREST	Non-Interest Bearing

Any changes to the account would require the account to be moved into another current product.

Q Edge Account Services

Legacy Product Do Not Open

Q EDGE ACCOUNT INFORMATION	
MINIMUM DEPOSIT TO OPEN	$50.00
ELIGIBILITY REQUIREMENT	None
MONTHLY MAINTENANCE FEE	$15.00
PER CHECK/DEBIT FEE	None
MINIMUM DAILY BALANCE TO AVOID MAINTENANCE FEE AND PER CHECK/DEBIT FEE	$5,000 or combined $25K in CK, SV, MMDA
PAYS INTEREST	Yes

INTEREST TIERS. SEE SPECIAL DEPOSIT RATE SHEET FOR CURRENT RATES.

Q Edge Account Benefits

Certus Bank Conversion product for the Rincon and Oglethorpe Mall branches.

Any changes to the account require the account to be moved into a current product.

Appendix

Schedule of Fees

Rev. 9/5/2025

Miscellaneous Services	
Stop Payment	$32.00
Returned Deposit Item Fee	$8.00
Collection Fee	$15.00
Official Check	$5.00
Photocopy	$0.25
Print Checks in Bank	$5.00 for 16 checks
Account Closing Fee	$10.00 fee if account is closed within 182 days
Foreign Currency Exchange	$45 plus processing @ 1% of US Dollar Amount with a minimum fee of $5
Research (per hour)	$25.00
Copy of Statement	$5 per statement for first 5 pages, $1 per additional page
Copy of Check	$1.00
Legal Process Fees	$100 per Occurrence, or other rate as set by law to include Levies, Garnishments, and other Orders to Withhold Funds.
Dormancy Fee	$5.00 (Monthly, maximum of 12 months or $60)
Account Escheatment Fee	$50.00 (balance in account if less than fee)

Wire Processing Fees	
Domestic Wire Transfer - Incoming	$20.00
Domestic Wire Transfer - Outgoing	$20.00
International Wire Transfer - Incoming	$45.00
International Wire Transfer - Outgoing	$45.00

NSF/OVERDRAFT ITEM CHARGE*+	
*Applied to overdraft items created by check, in-person withdrawals, ATM withdrawals, or other electronic means.	
"+ An NSF/Overdraft Charge may be assessed for a single item multiple times if represented by the merchant or payee after an initial return.	
Overdraft Item Charge	$32.00 per Paid Item
NSF Item Charge	$32.00 per Returned Unpaid Item
Overdraft Transfer Fee	$5.00 per Transfer

ATM/DEBIT CARD FEES	
Replacement Card	$5.00
Withdrawal, Transfer, Inquiry at Non-QNB&T ATM	$1.00 per transaction, after 6 per month
Expedited Debit Card Fee	$75.00

Note: The Schedule of Fees does not contain a complete listing of all Queensborough National Bank & Trust fees, service charges, and product and service fees. Other Consumer, Business, and Cash Management products and services may be governed under other specific product terms and conditions. Fees for these products and services may vary and additional fees may apply. QNBT's Schedule of Fees, as well as fees, terms and conditions for other products and services, are subject to change from time to time and at the Bank's discretion. The Bank may amend or revise the Schedule of Fees without prior notification on the QNBTrust.bank website.

Community Reinvestment Act (CRA) Public File
Queensborough National Bank & Trust Company

Opened and Closed Branches
Effective October 2026

The following is a record of our institution's opened and closed branch offices during the current and prior two (2) calendar years, their street addresses, and geographies.

Opened Branches

- Metter Branch (Relocation) – October 25, 2024
  205 S Lewis Street
  Metter, GA 30439
  Census Tract # 9502.00

Closed Branches

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In Non-Metropolitan Areas

BULLOCH COUNTY

CENSUS TRACT # 1104.01
MIDDLE INCOME TRACT (Distressed)
PHONE 912-764-6600

QNB&T STATESBORO BRANCH
201 SOUTH MAIN STREET
STATESBORO, GA 30458

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 912-764-3755

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CANDLER COUNTY

CENSUS TRACT # 9502.00
MODERATE INCOME TRACT
PHONE 912-685-4000

QNB&T METTER BRANCH
205 S LEWIS ST
METTER, GA 30439

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 912-685-4688

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	8:30 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

EMANUEL COUNTY

CENSUS TRACT # 9706.00
MIDDLE INCOME TRACT (Distressed)
PHONE 478-289-9900

QNB&T SWAINSBORO BRANCH
692 SOUTH MAIN STREET
SWAINSBORO, GA 30401

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 478-289-9980

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

JEFFERSON COUNTY

CENSUS TRACT # 9603.00
MODERATE INCOME TRACT
PHONE 478-625-2000

QNB&T MAIN BRANCH
113 E BROAD STREET
LOUISVILLE, GA 30434

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 478-625-2010

DAY OF WEEK	LOBBY		ITM
Monday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM		8:00 AM - 6:00 PM
Saturday	CLOSED		8:00 AM - 1:00 PM

CENSUS TRACT # 9603.00
MODERATE INCOME TRACT
PHONE 478-625-2000

QNB&T OPERATIONS CENTER
208 E. 7TH STREET
LOUISVILLE, GA 30434

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)

DAY OF WEEK		ITM
Monday	**BRANCH OFFICE LOCATED AT MAIN BRANCH** **ITM/ATM SERVICES AVAILABLE**	8:00 AM - 6:00 PM
Tuesday		8:00 AM - 6:00 PM
Wednesday		8:00 AM - 6:00 PM
Thursday		8:00 AM - 6:00 PM
Friday		8:00 AM - 6:00 PM
Saturday		8:00 AM - 1:00 PM

CENSUS TRACT # 9603.00
MODERATE INCOME TRACT
PHONE 478-625-2012

QNB&T HIGHWAY 1 BRANCH
107 HIGHWAY 1 BYPASS
LOUISVILLE, GA 30434

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 478-625-2007

DAY OF WEEK		ITM
Monday	**BRANCH OFFICE RELOCATED TO MAIN BRANCH** **ATM SERVICES AVAILABLE**	8:00 AM - 6:00 PM
Tuesday		8:00 AM - 6:00 PM
Wednesday		8:00 AM - 6:00 PM
Thursday		8:00 AM - 6:00 PM
Friday		8:00 AM - 6:00 PM
Saturday		8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In Non-Metropolitan Areas

JEFFERSON COUNTY

CENSUS TRACT # 9604.00
MODERATE INCOME TRACT
PHONE 478-252-5276

QNB&T WADLEY BRANCH
25 NORTH MAIN STREET
WADLEY, GA 30477

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 478-252-5286

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CENSUS TRACT # 9601.00
MIDDLE INCOME TRACT
(Distressed & Underserved)
PHONE 706-547-2000

QNB&T WRENS BRANCH
739 N MAIN STREET
WRENS, GA 30833

ATM (Deposits and Cash)
FAX 706-547-3838

DAY OF WEEK	LOBBY	DRIVE-THRU
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM
Saturday	CLOSED	CLOSED

JENKINS COUNTY

CENSUS TRACT # 9601.00
MODERATE INCOME TRACT
PHONE 478-982-5700

QNB&T MILLEN BRANCH
735 EAST WINTHROPE AVENUE
MILLEN, GA 30442

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 478-982-5562

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	8:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	8:30 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

SCREVEN COUNTY

CENSUS TRACT # 9703.00
MIDDLE INCOME TRACT (Distressed)
PHONE 912-564-2500

QNB&T SYLVANIA BRANCH
301 MIMS ROAD
SYLVANIA, GA 30467

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 912-564-2568

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

WASHINGTON COUNTY

CENSUS TRACT # 9504.00
MIDDLE INCOME TRACT (Distressed)
PHONE 478-552-7635

QNB&T SANDERSVILLE BRANCH
202 NORTH HARRIS STREET
SANDERSVILLE, GA 31082

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 478-552-7709

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In MSA 12260

AIKEN COUNTY

CENSUS TRACT # 0212.03
MIDDLE INCOME TRACT
PHONE 803-640-7833

QNB&T AIKEN LOAN PRODUCTION OFFICE
230 VILLAGE GREEN BOULEVARD SUITE 105
AIKEN, SC 29803

FAX 706-825-2573

DAY OF WEEK	LOBBY
Monday	9:00 AM - 5:00 PM (By appointment)
Tuesday	9:00 AM - 5:00 PM (By appointment)
Wednesday	9:00 AM - 5:00 PM (By appointment)
Thursday	9:00 AM - 5:00 PM (By appointment)
Friday	9:00 AM - 5:00 PM (By appointment)
Saturday	CLOSED

BURKE COUNTY

CENSUS TRACT # 9504.00
MODERATE INCOME TRACT
PHONE 706-554-0460

QNB&T WAYNESBORO BRANCH
721 LIBERTY STREET
WAYNESBORO, GA 30830

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-554-0463

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CENSUS TRACT # 9509.00
MODERATE INCOME TRACT
PHONE 478-589-7130

QNB&T MIDVILLE BRANCH
145 SOUTH JONES STREET
MIDVILLE, GA 30441

FAX 478-589-7603

DAY OF WEEK	LOBBY	DRIVE-THRU
Monday	9:00 AM - 12:00 PM	9:00 AM - 12:00 PM
Tuesday	9:00 AM - 12:00 PM	9:00 AM - 12:00 PM
Wednesday	CLOSED	CLOSED
Thursday	9:00 AM - 1:00 PM & 2:00 PM - 5:00 PM	9:00 AM - 1:00 PM & 2:00 PM - 5:00 PM
Friday	9:00 AM - 1:00 PM & 2:00 PM - 5:00 PM	9:00 AM - 1:00 PM & 2:00 PM - 5:00 PM
Saturday	CLOSED	CLOSED

COLUMBIA COUNTY

CENSUS TRACT # 0305.05
MIDDLE INCOME TRACT
PHONE 706-868-1001

QNB&T GROVETOWN BRANCH
5049 WRIGHTSBORO ROAD
GROVETOWN, GA 30813

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-868-2810

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CENSUS TRACT # 0303.09
UPPER INCOME
PHONE 706-868-9596

QNB&T EVANS BRANCH
4321 WASHINGTON ROAD
EVANS, GA 30809

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-868-6321

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CENSUS TRACT # 0302.03
UPPER INCOME TRACT
PHONE 706-863-2000
PHONE 706-869-6975 MORTGAGE

QNB&T MARTINEZ BRANCH
4226 COLUMBIA ROAD
MARTINEZ, GA 30907

ATM (Deposits and Cash)
MORTGAGE FAX 706-869-8610
BRANCH FAX 706-869-0452

DAY OF WEEK	LOBBY	DRIVE-THRU	MORTGAGE
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM
Saturday	CLOSED	CLOSED	CLOSED

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In MSA 12260

COLUMBIA COUNTY

CENSUS TRACT # 0301.06
UPPER INCOME TRACT
PHONE 706-447-2400

QNB&T FURY'S FERRY BRANCH
421 FURY'S FERRY ROAD
MARTINEZ, GA 30907

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-447-4470

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

MCDUFFIE COUNTY

CENSUS TRACT # 9504.00
MODERATE INCOME TRACT
PHONE 706-597-8500

QNB&T THOMSON BRANCH
549 WEST HILL STREET
THOMSON, GA 30824

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-597-8424

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	7:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	7:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 1:00 PM	7:30 AM - 1:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	7:30 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	7:30 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

RICHMOND COUNTY

CENSUS TRACT # 0102.01
UPPER INCOME TRACT
PHONE 706-731-1400

QNB&T WEST AUGUSTA BRANCH
3617 WALTON WAY EXTENSION
AUGUSTA, GA 30909

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-731-5901

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CENSUS TRACT # 0110.00
UPPER INCOME TRACT
PHONE 706-396-1800

QNB&T ENTERPRISE MILL BRANCH
1450 GREENE STREET, SUITE 103
AUGUSTA, GA 30901

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-724-0124

DAY OF WEEK	LOBBY		ITM
Monday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Friday	9:00 AM - 4:00 PM		8:00 AM - 6:00 PM
Saturday	CLOSED		8:00 AM - 1:00 PM

CENSUS TRACT # 0107.12
MIDDLE INCOME TRACT
PHONE 706-798-2424

QNB&T TOBACCO ROAD BRANCH
2550 TOBACCO ROAD
HEPHZIBAH, GA 30815

ATM (Deposits and Cash)
ITM (Interactive Teller Machine)
FAX 706-796-2020

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In MSA 42340

CHATHAM COUNTY

CENSUS TRACT # 0116.00
MODERATE INCOME TRACT
PHONE 912-303-9080

QNB&T SAVANNAH BRANCH
216 US HIGHWAY 80 WEST
SAVANNAH, GA 31408

ATM (Deposits & Cash)
ITM (Interactive Teller Machine)
FAX 912-303-9275

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

CENSUS TRACT # 0040.02
MIDDLE INCOME TRACT
PHONE 912-925-8373
PHONE 912-662-7668 (MORTGAGE)

QNB&T OGLETHORPE MALL BRANCH
7393 HODGSON MEMORIAL DR, SUITE 100
SAVANNAH, GA 31406

ATM (Deposits & Cash)
FAX 912-925-8765

DAY OF WEEK	LOBBY	DRIVE-THRU	MORTGAGE OFFICE
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM (By appointment)
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM (By appointment)
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM (By appointment)
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM (By appointment)
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM (By appointment)
Saturday	CLOSED	CLOSED	CLOSED

CENSUS TRACT # 0003.00
UPPER INCOME TRACT
PHONE 912-925-8373

THE BERRIEN HOUSE - Loan Production Office
322 East Broughton Street
SAVANNAH, GA 31401

ATM (Deposits & Cash)

DAY OF WEEK	LOBBY
Monday	9:00 AM - 5:00 PM (By appointment)
Tuesday	9:00 AM - 5:00 PM (By appointment)
Wednesday	9:00 AM - 5:00 PM (By appointment)
Thursday	9:00 AM - 5:00 PM (By appointment)
Friday	9:00 AM - 5:00 PM (By appointment)
Saturday	CLOSED

CENSUS TRACT # 0108.03
MIDDLE INCOME TRACT
PHONE 803-640-7833

QNB&T POOLER BRANCH
1559 POOLER PKWY
POOLER, GA 31322

ATM (Deposits & Cash)
ITM (Interactive Teller Machine)

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

EFFINGHAM COUNTY

CENSUS TRACT # 0303.05
UPPER INCOME TRACT
PHONE 912-826-4286

QNB&T RINCON BRANCH
597 SOUTH COLUMBIA AVENUE
RINCON, GA 31326

ATM (Deposits & Cash)
ITM (Interactive Teller Machine)
FAX 912-826-4311

DAY OF WEEK	LOBBY	DRIVE-THRU	ITM
Monday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	CLOSED	8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located In MSA 25980

LIBERTY COUNTY

CENSUS TRACT # 0103.11
MIDDLE INCOME TRACT
PHONE 912-334-3200

QNB&T HINESVILLE BRANCH
110 General Screven Way
Hinesville, GA 31313

ITM (Interactive Teller Machine)

DAY OF WEEK	LOBBY	ITM
Monday	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Tuesday	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Wednesday	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Thursday	9:00 AM - 4:00 PM	8:00 AM - 6:00 PM
Friday	9:00 AM - 5:00 PM	8:00 AM - 6:00 PM
Saturday	CLOSED	8:00 AM - 1:00 PM

Queensborough National Bank & Trust Company

Branch and ATM Information

Branches Located Outside Assessment Area

RICHLAND COUNTY

CENSUS TRACT # 0016.00
MIDDLE INCOME TRACT
PHONE 803-507-3029

QNB&T COLUMBIA LOAN PRODUCTION OFFICE
522 Lady Street, Ste 101
Columbia, SC 29201

DAY OF WEEK	LOBBY
Monday	By appointment
Tuesday	By appointment
Wednesday	By appointment
Thursday	By appointment
Friday	By appointment
Saturday	CLOSED

CREDIT PRODUCTS
General Description of Servies

	Consumer Loans			Commercial Loans			
Product:	**Mortgage**	**Home Equity**	**Regular Consumer Loans**	**FSA** (Farm Loans)	**SBA**	**Regular Commercial**	**Letters of Credit**
Location							
Aiken LPO	X	**	**	**	**	**	**
Berrien House LPO	X	X	X	**	X	X	X
Columbia LPO	**	**	**	**	X	X	X
Enterprise Mill	X	X	X	**	X	X	X
Evans	X	X	X	**	X	X	X
Fury's Ferry	X	X	X	**	X	X	X
Grovetown	X	X	X	**	X	X	X
Hinesville	X	X	X	**	X	X	X
Louisville Main	X	X	X	X	X	X	X
Martinez	X	X	X	**	X	X	X
Metter	X	X	X	**	X	X	X
Midville	X	X	X	**	X	X	X
Millen	X	X	X	**	X	X	X
Oglethorpe Mall	X	X	X	**	X	X	X
Pooler	X	X	X	**	X	X	X
Rincon	X	X	X	**	X	X	X
Sandersville	X	X	X	**	X	X	X
Savannah	X	X	X	**	X	X	X
Statesboro	X	X	X	**	X	X	X
Swainsboro	X	X	X	**	X	X	X
Sylvania	X	X	X	X	X	X	X
Thomson	X	X	X	**	X	X	X
Tobacco Road	X	X	X	**	X	X	X
Wadley	X	X	X	**	X	X	X
Waynesboro	X	X	X	X	X	X	X
West Augusta	X	X	X	**	X	X	X
Wrens	X	X	X	**	X	X	X

NOTE: ** Loan officers will handle credit decision and relationship in each office, but SBA and FSA processing may require assistance from other offices.

Queensborough National Bank & Trust Company
Assessment Areas for the
Community Reinvestment Act (CRA)

Queensborough National Bank & Trust Company defines its **Community Reinvestment Act Assessment Areas** as:

Augusta-Richmond County, GA-SC Metropolitan Statistical Area #12260 which includes:

- **Burke County**
- **Columbia County**
- **Lincoln County**
- **McDuffie County**
- **Richmond County**
- **Aiken County, SC**
- **Edgefield County, SC**

Savannah GA Metropolitan Statistical Area #42340 which includes:

- **Chatham County**
- **Effingham County**
- **Bryan County**

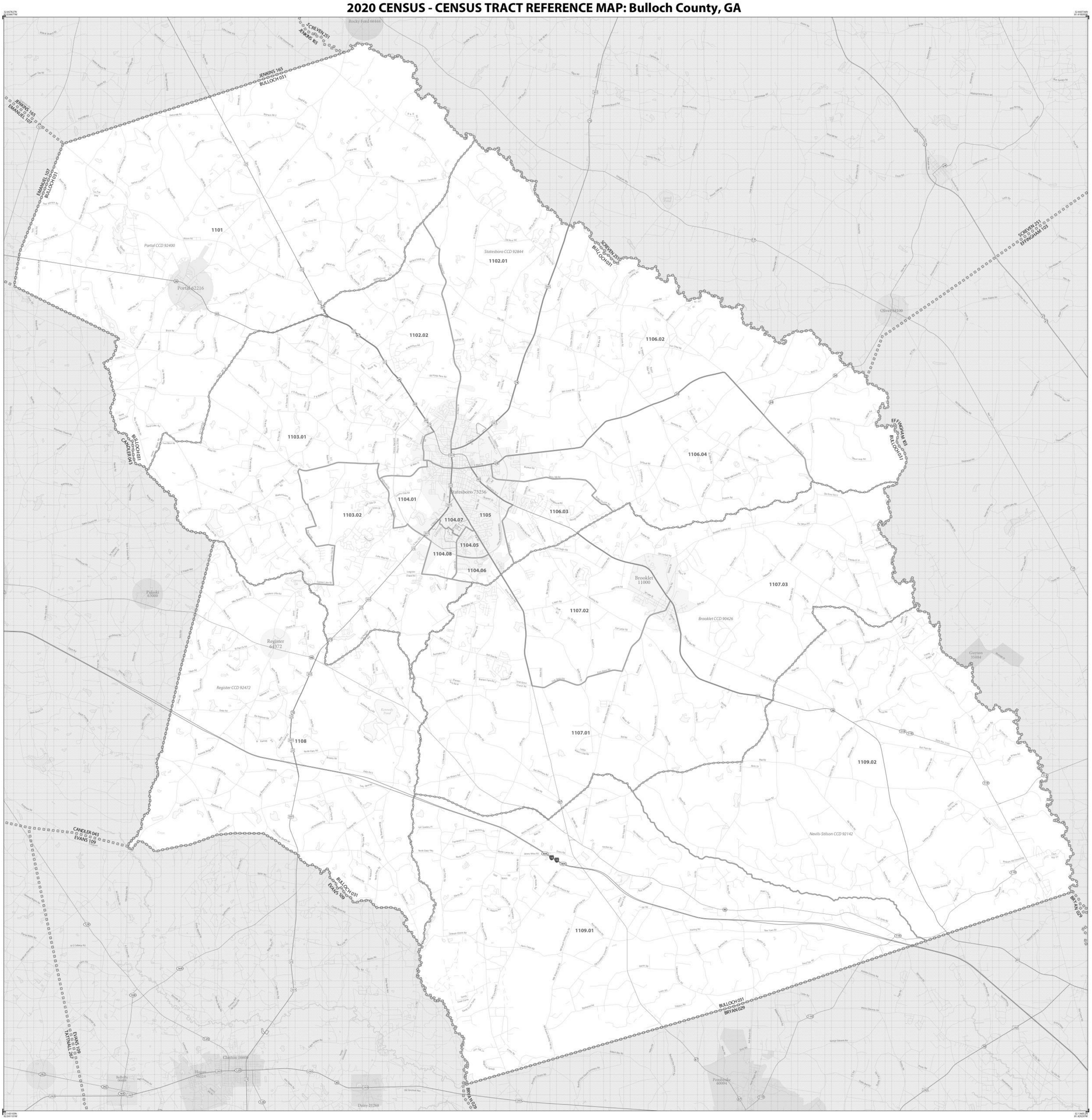
Hinesville GA Metropolitan Statistical Area #25980 which includes:

- **Liberty County**
- **Long County**

In addition to the MSAs and counties listed above, Queensborough National Bank & Trust will include the following Non-MSAs:

- **Bulloch County**
- **Candler County**
- **Emanuel County**
- **Glascock County**
- **Jefferson County**
- **Jenkins County**
- **Screven County**
- **Washington County**
- **Warren County**

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Bulloch County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Military
Prison or Juvenile Detention Center	PJDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	25
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' ^ ' following an MCD name denotes a false MCD. A ' * ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:65,857

N
W E
S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Bulloch County (031)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513031001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Candler County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International		CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' * ' following an MCD name denotes a false MCD. A ' * ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 0.7 1.4 2.1 2.8 3.5 Miles
The plotted map scale is 1:37,131

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Candler County (043)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513043001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Emanuel County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Nelson
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	10 25
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:70,553

N
W E
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All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

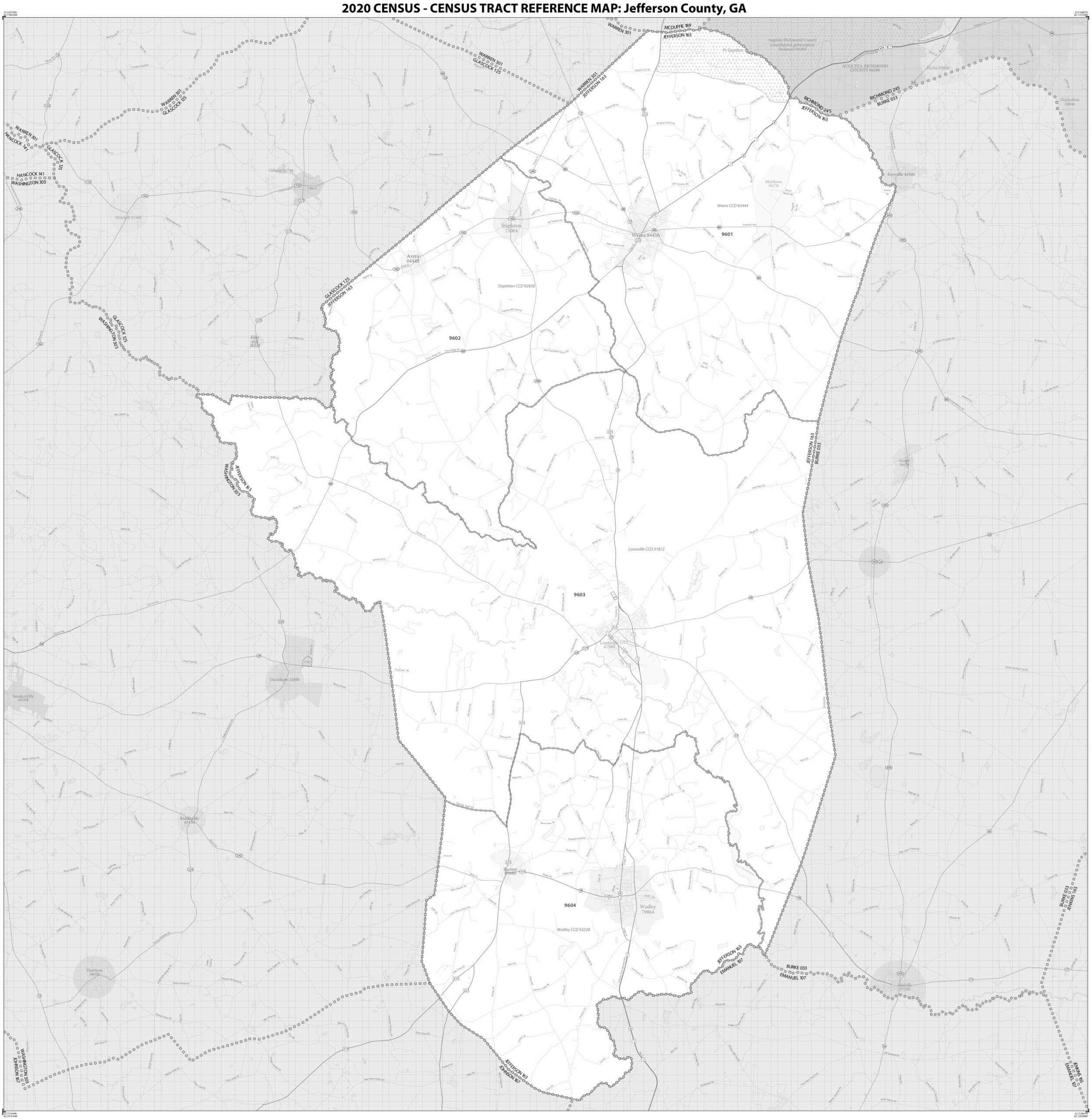
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Emanuel County (107)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24951 3107001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Jefferson County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□ □ □ □ □ □	ERIE 029
Minor Civil Division (MCD) [1]	○ ○ ○ ○ ○ ○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	*Hanna CCD 91650*
Consolidated City	◎ ◎ ◎ ◎ ◎ ◎	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Bellydip
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:70,665

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All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

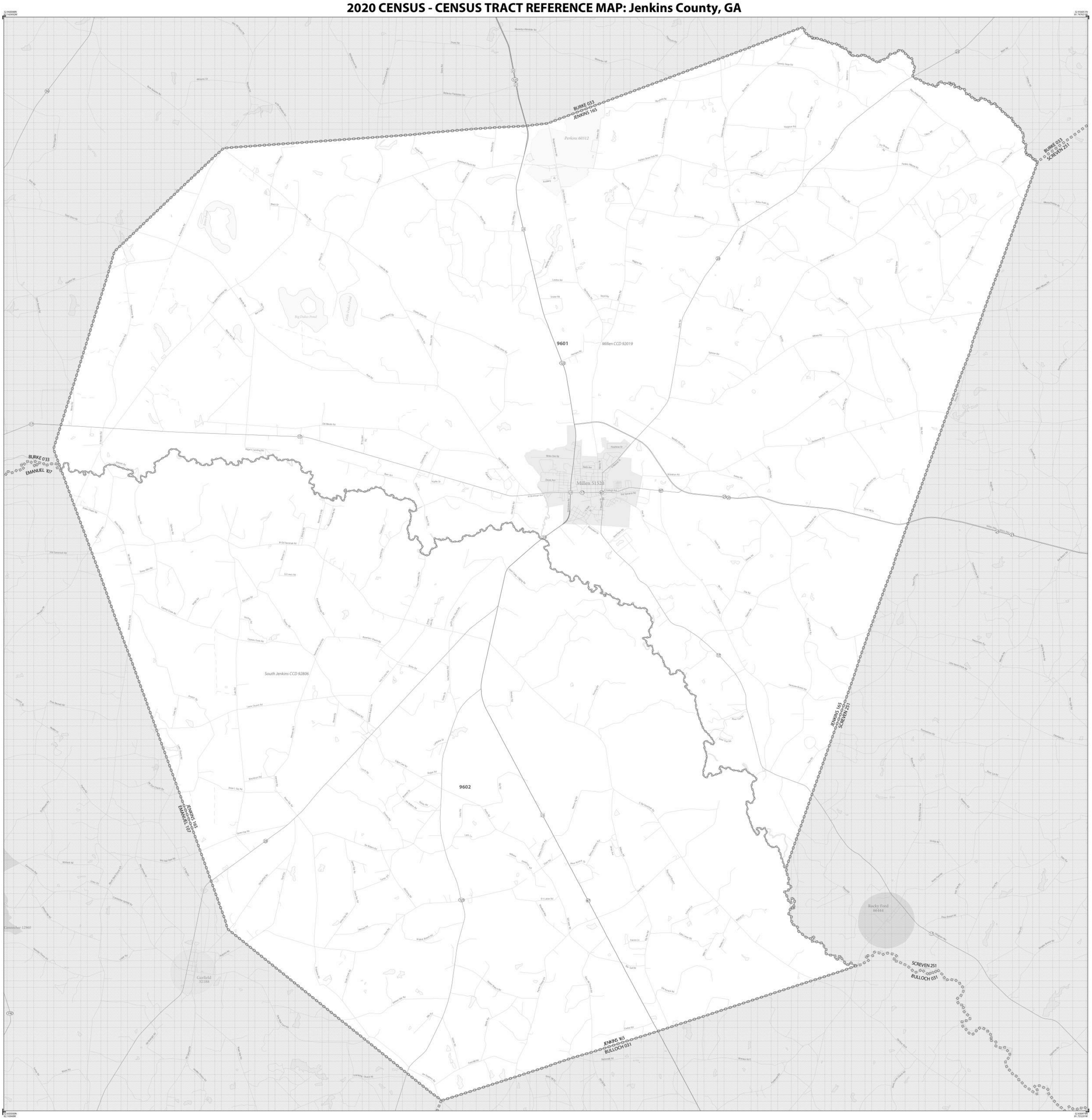
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Jefferson County (163)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24951316300 1

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Jenkins County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Kellogg
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	75 / 23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' * ' following an MCD name denotes a false MCD. A ' * ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 0.8 1.6 2.4 3.2 4 Miles
The plotted map scale is 1:44,569

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

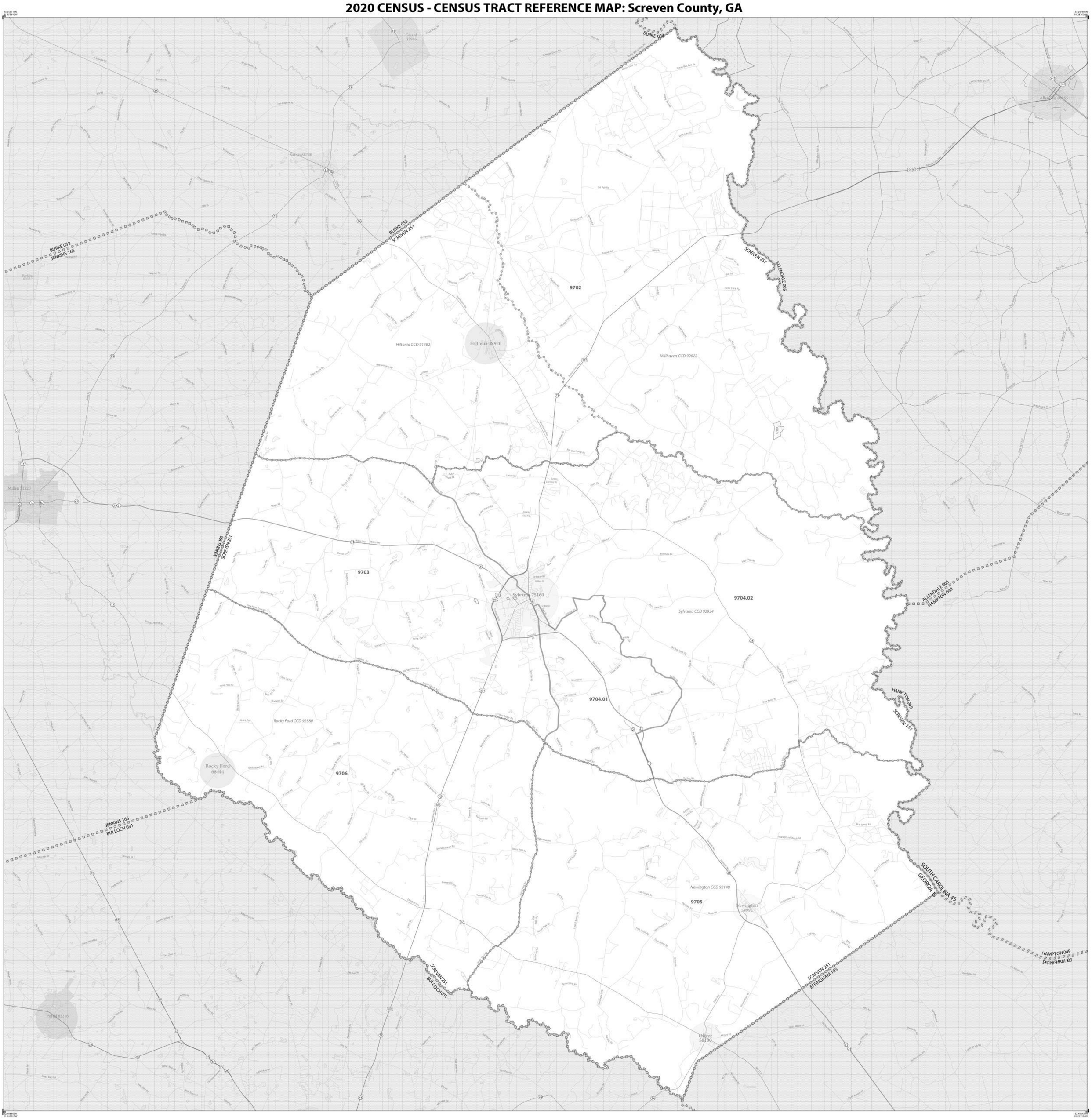
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Jenkins County (165)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24951316500 1

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Screven County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Colt/Univ
Military	Fort Kellogg
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:71,162

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

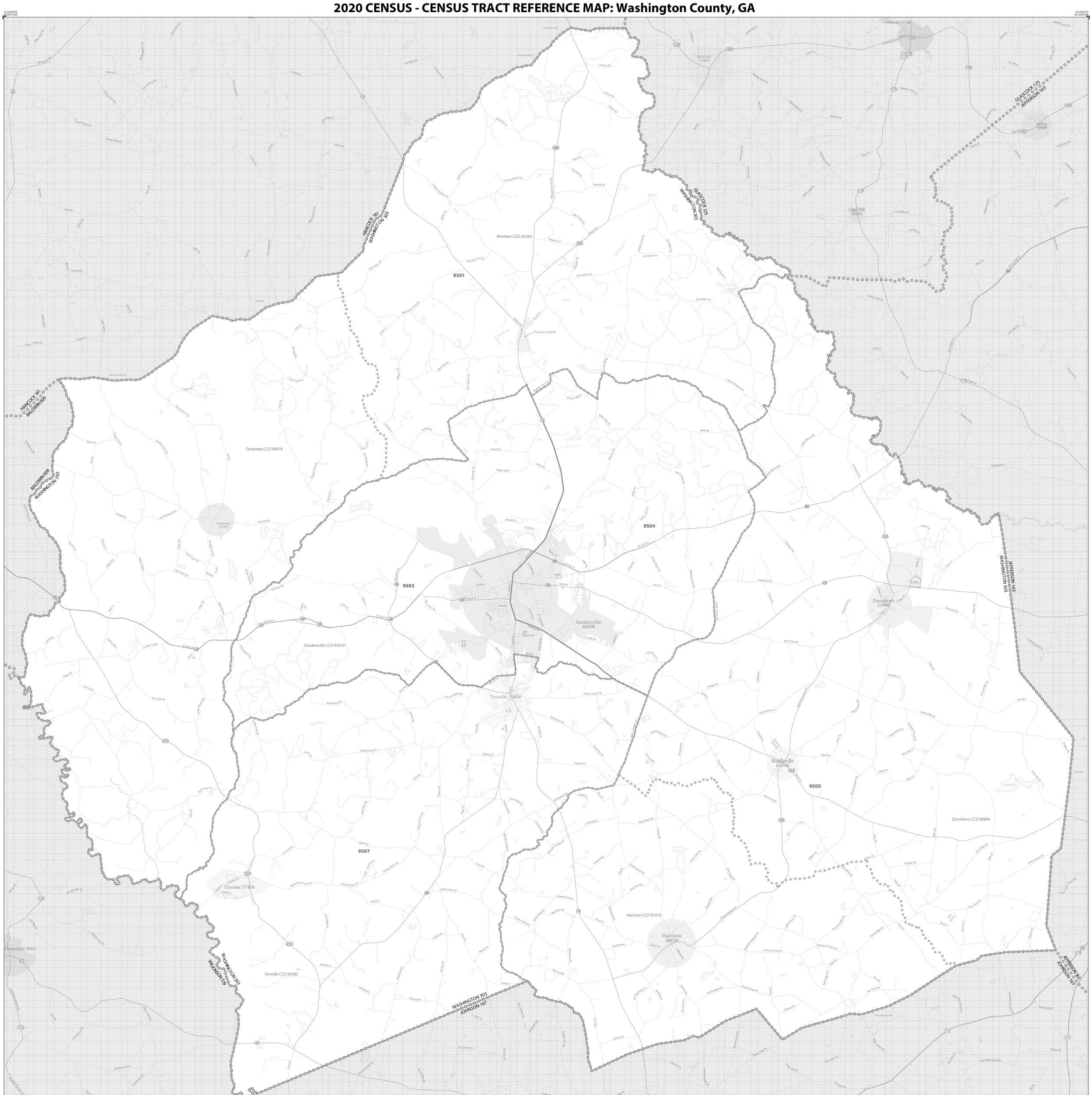
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Screven County (251)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513251001

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Washington County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼▲▼▲▼▲	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□□□□□□	ERIE 029
Minor Civil Division (MCD)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City	○○○○○○	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP)[2]		Incline Village 35100
Census Tract[3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	
State Highway or State Road	
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '°' following an MCD name denotes a false MCD. A '°' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:61,745

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Washington County (303)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

United States Census 2020

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513303001

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Warren County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲ ▼	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Kellogg
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	10 / 20
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:52,346

N
W E
S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Warren County (301)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513301001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Glascock County, GA



LEGEND

SYMBOL DESCRIPTION	LABEL STYLE
International	CANADA
Federal American Indian Reservation	L'ANSE RESVN 1880
Off-Reservation Trust Land	T1880
State American Indian Reservation	Tama Resvn 9400
Alaska Native Regional Corporation	NANA ANRC 52120
State (or statistically equivalent entity)	NEW YORK 36
County (or statistically equivalent entity)	ERIE 029
Minor Civil Division (MCD)[1]	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	Hanna CCD 91650
Consolidated City	MILFORD 47500

SYMBOL DESCRIPTION	LABEL STYLE
Incorporated Place [1,2]	Davis 18100
Census Designated Place (CDP)[2]	Incline Village 35100
Census Tract[3]	33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' ° ' following an MCD name denotes a false MCD. A ' ° ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 0.7 1.4 2.1 2.8 3.5 Miles
The plotted map scale is 1:35,083

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Glascock County (125)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

United States Census 2020

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513125001

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Aiken County, SC



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	23
State Highway	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:89,246

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 08, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 32 34 29
2nd Standard Parallel: 34 41 14
Central Meridian: -80 37 55
Latitude of Projection's Origin: 32 02 47
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Aiken County (003)
ENTITY TYPE: County or statistically equivalent entity
ST: South Carolina (45)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 25004S003001

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Edgefield County, SC



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Redoubt
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 20
State Highway	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '^' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:57,383

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 08, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 32 34 29
2nd Standard Parallel: 34 41 14
Central Meridian: -80 37 55
Latitude of Projection's Origin: 32 02 47
False Easting: 0
False Northing: 0

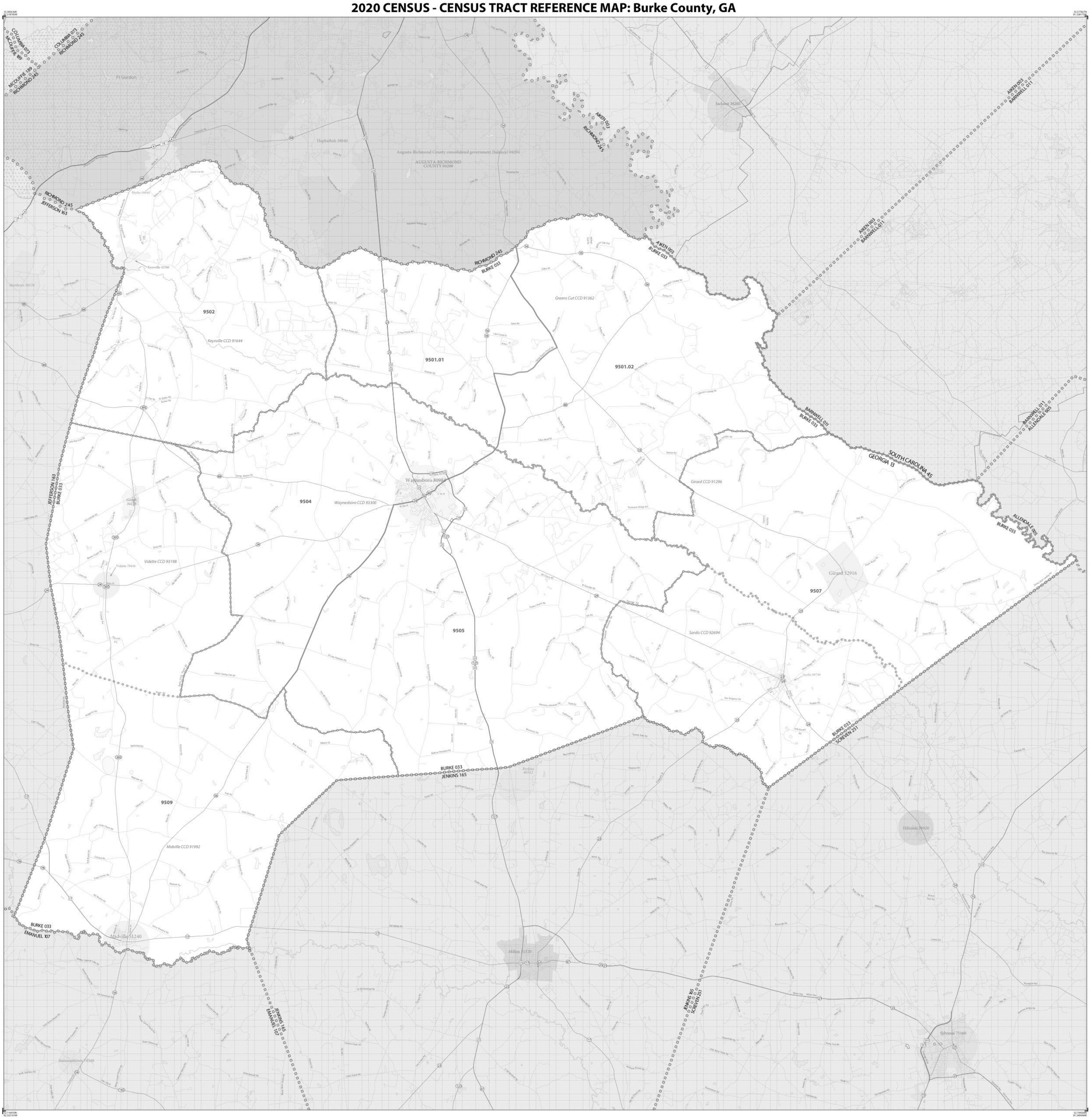
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Edgefield County (037)
ENTITY TYPE: County or statistically equivalent entity
ST: South Carolina (45)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24974S037001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Burke County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Valley
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	75 / 23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '+' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:83,031

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

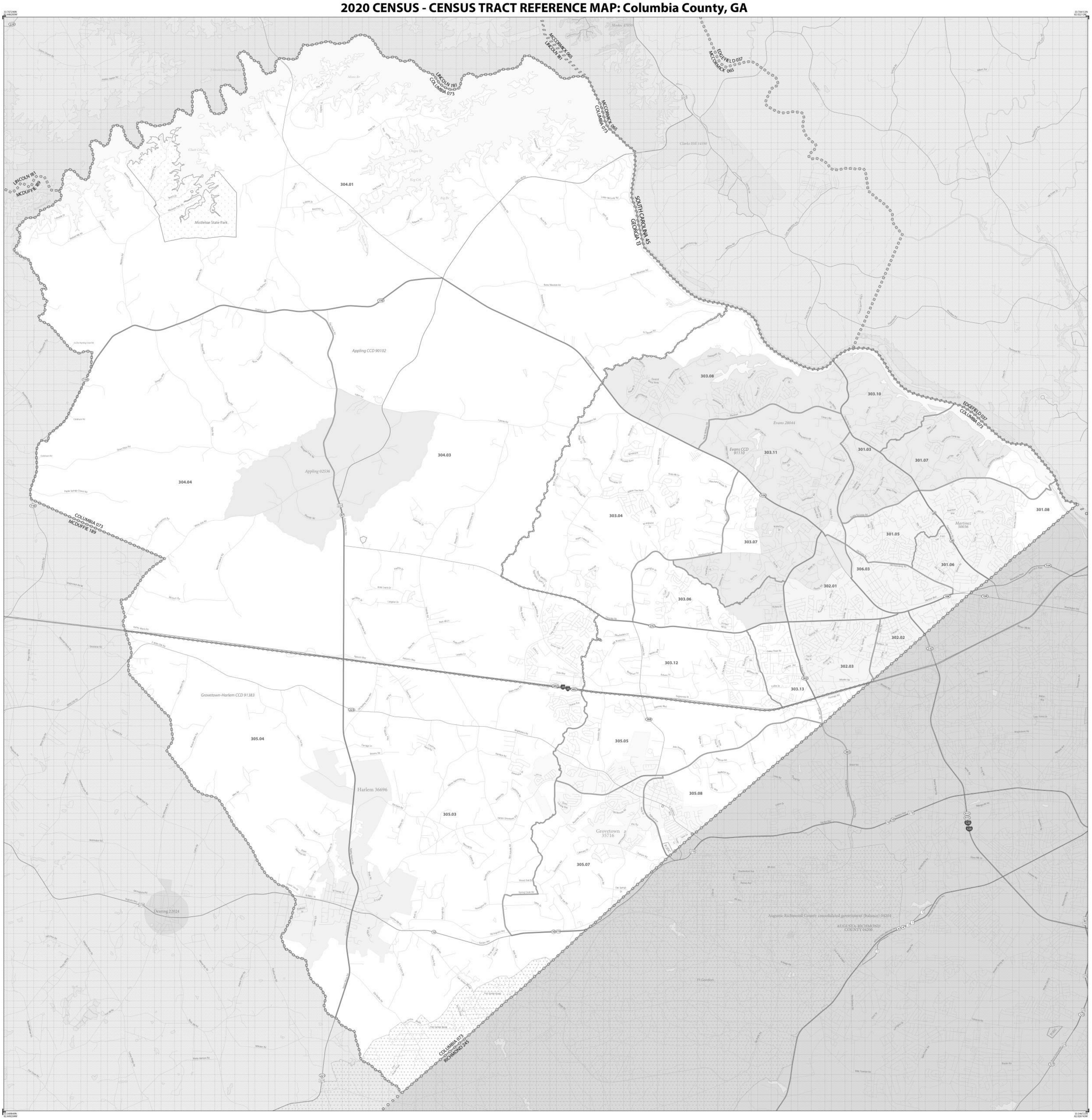
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Burke County (033)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513033001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Columbia County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International		CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Nelson
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	95 / 25
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' ^ ' following an MCD name denotes a false MCD. A ' * ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 0.8 1.6 2.4 3.2 4 Miles
The plotted map scale is 1:44,864

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

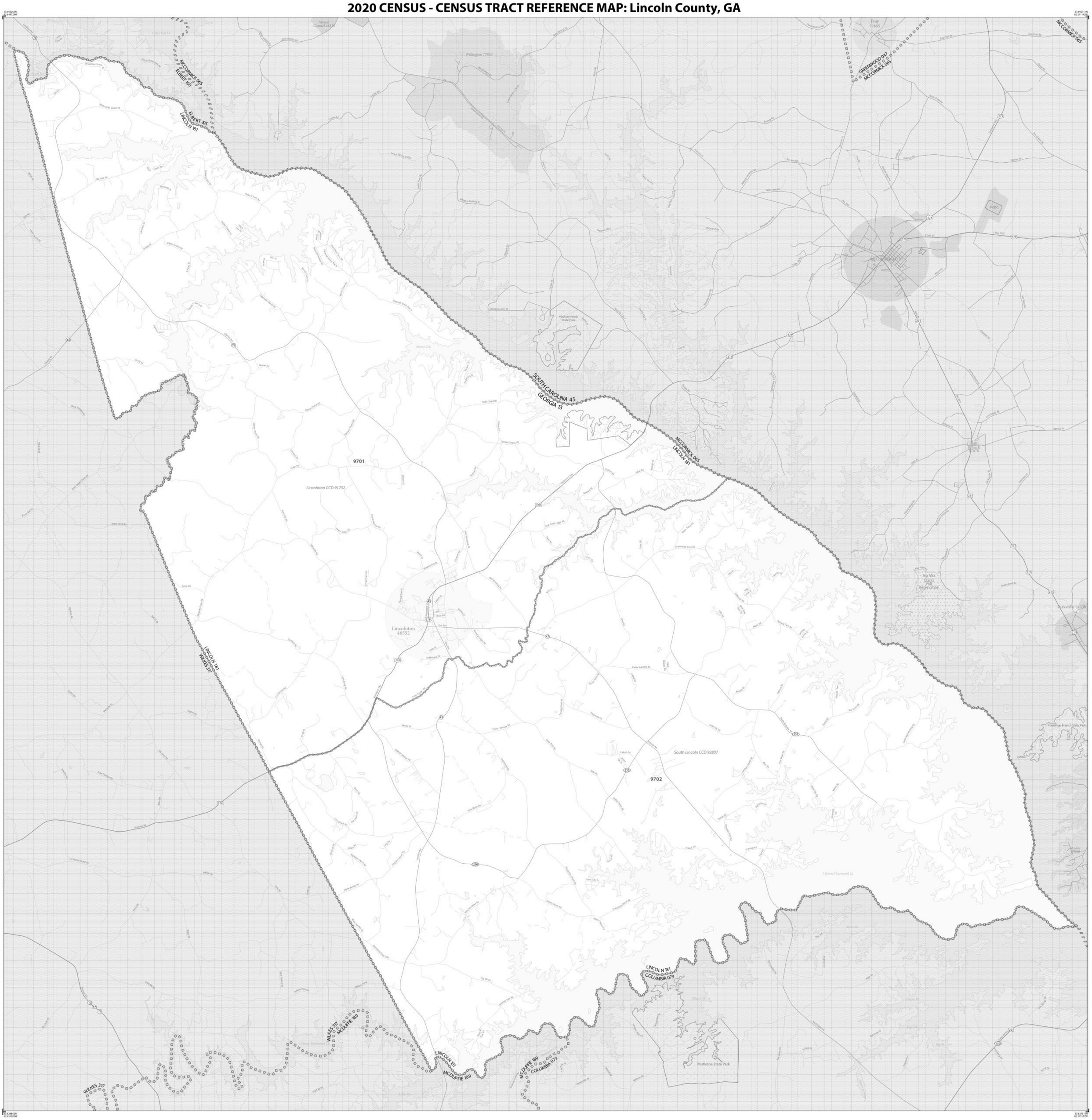
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Columbia County (073)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249613073001

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Lincoln County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲ ▼	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Kellogg
Prison or Juvenile Detention Center	PJIDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	95 / 23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' ▪ ' following an MCD name denotes a false MCD. A ' ▪ ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 0.9 1.8 2.7 3.6 4.5 Miles
The plotted map scale is 1:46,208

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

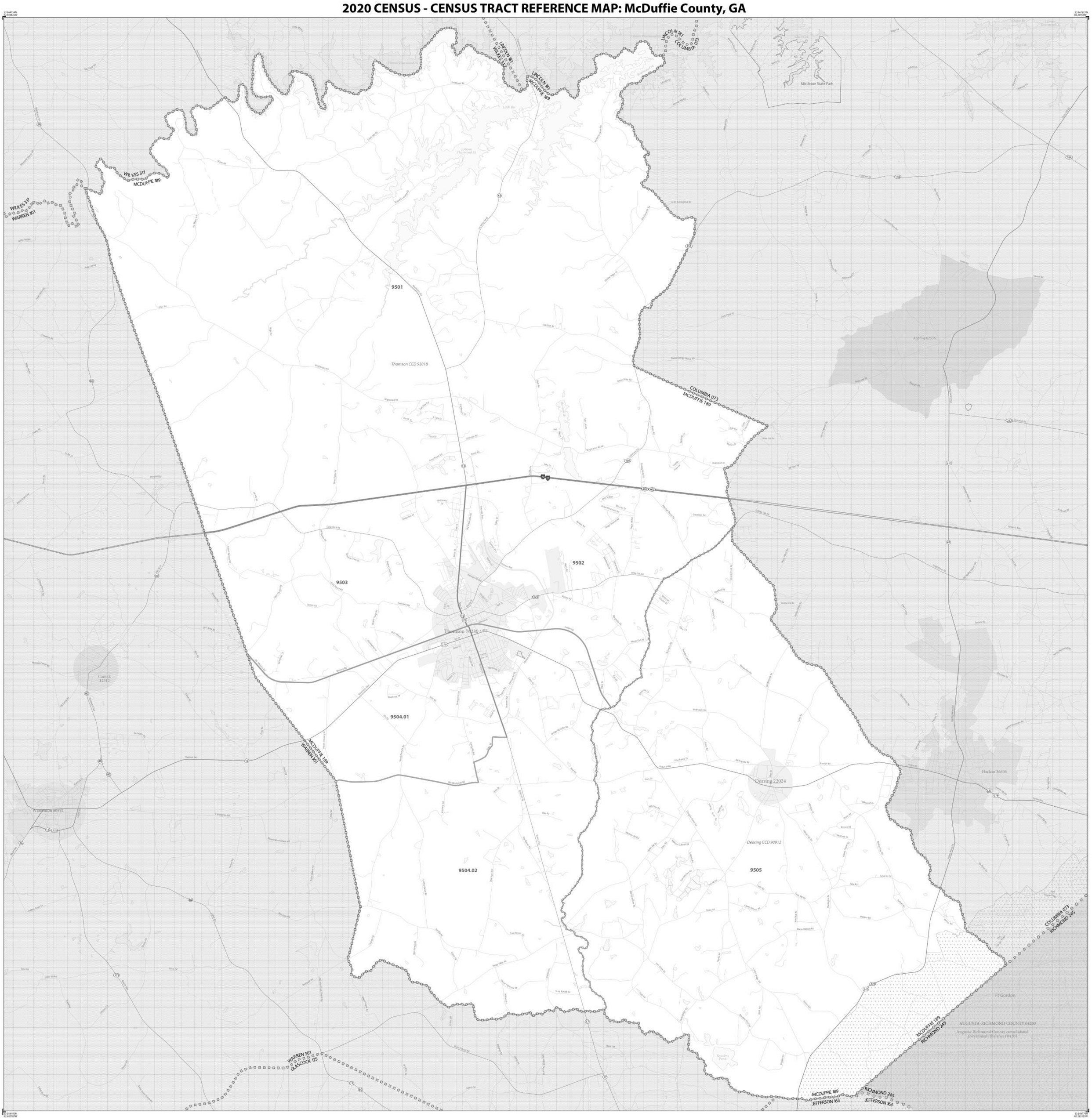
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Lincoln County (181)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24951318100 1

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: McDuffie County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Kellogg
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 4 5 Kilometers
0 0.8 1.6 2.4 3.2 4 Miles
The plotted map scale is 1:44,564

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: McDuffie County (189)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2495131890001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Richmond County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International		CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 / 23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' ^ ' following an MCD name denotes a false MCD. A ' * ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:56,957

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

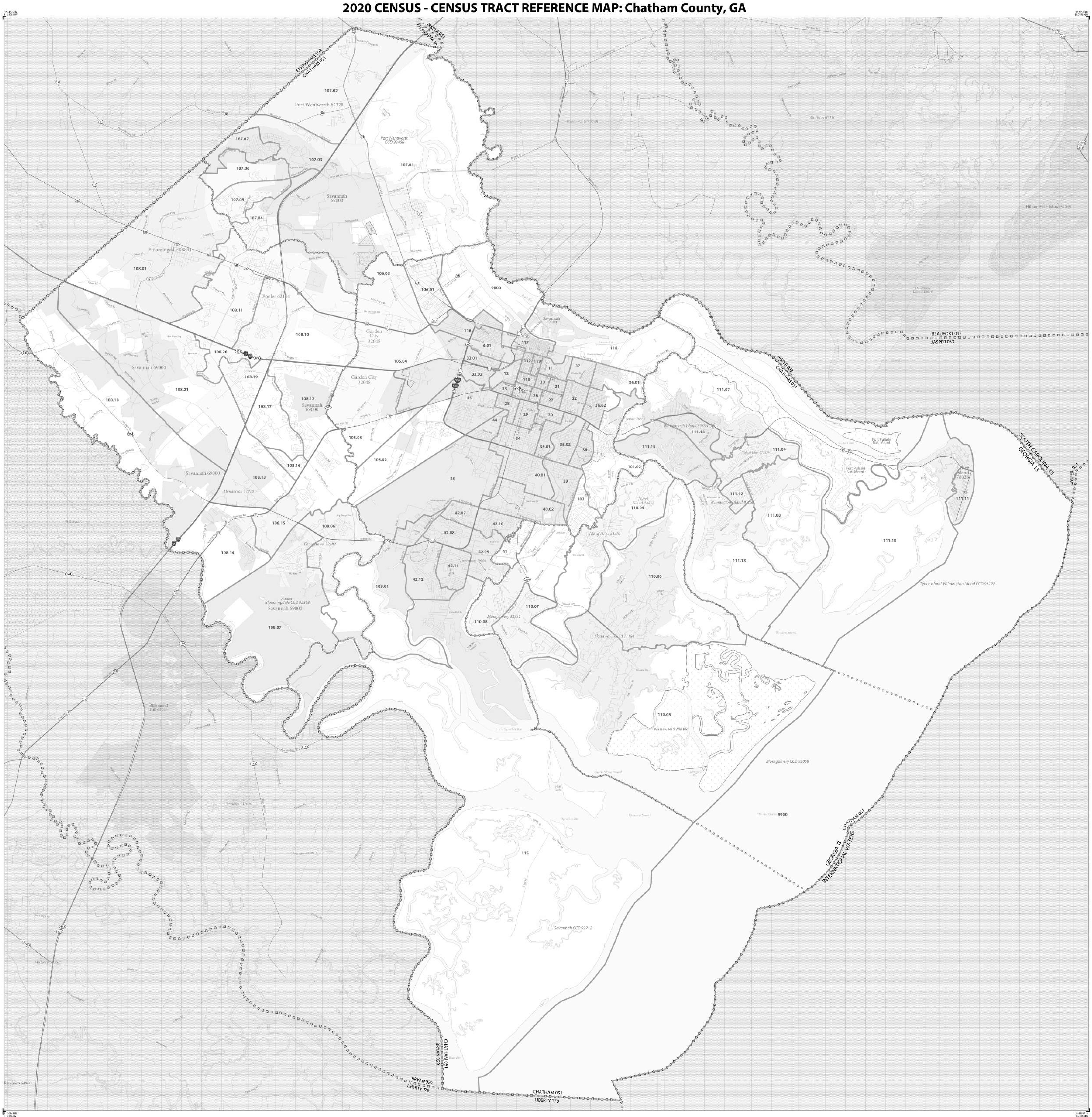
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Richmond County (245)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249613245001

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Chatham County, GA



LEGEND

SYMBOL DESCRIPTION	LABEL STYLE
International	CANADA
Federal American Indian Reservation	L'ANSE RESVN 1880
Off-Reservation Trust Land	T1880
State American Indian Reservation	Tama Resvn 9400
Alaska Native Regional Corporation	NANA ANRC 52120
State (or statistically equivalent entity)	NEW YORK 36
County (or statistically equivalent entity)	ERIE 029
Minor Civil Division (MCD)[1]	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	Hanna CCD 91650
Consolidated City	MILFORD 47500

SYMBOL DESCRIPTION	LABEL STYLE
Incorporated Place [1,2]	Davis 18100
Census Designated Place (CDP)[2]	Incline Village 35100
Census Tract[3]	33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	
State Highway or State Road	
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '°' following an MCD name denotes a false MCD. A '°' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:67,783

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

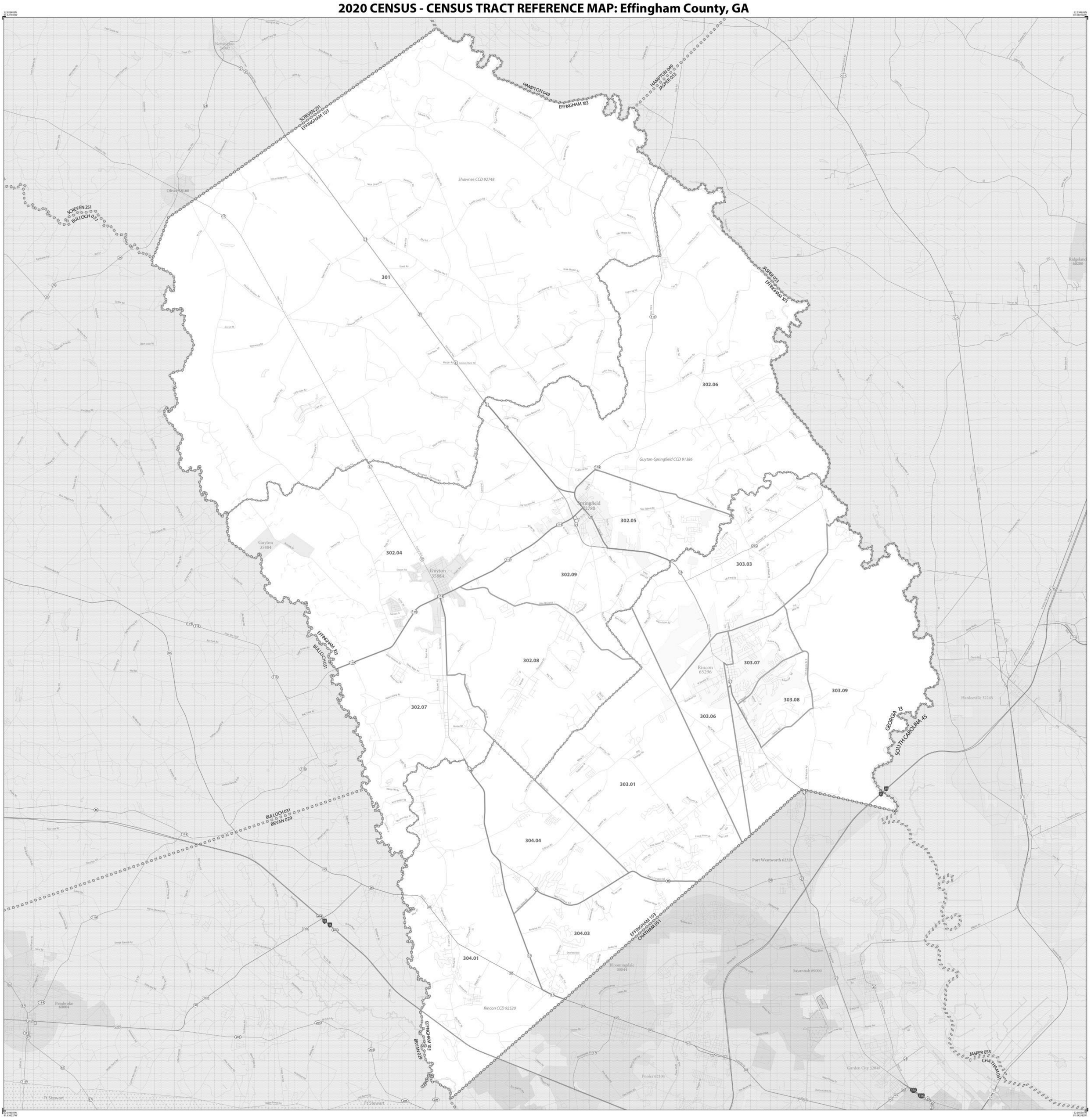
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Chatham County (051)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249613051001

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Effingham County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]	○ ○ ○ ○ ○ ○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	*Hanna CCD 91650*
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Redoubt
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 / 23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:63,898

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Effingham County (103)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24951103001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Bryan County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		Incline Village 35100
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Waverly
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '*' following an MCD name denotes a false MCD. A '*' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:71,317

N
W E
S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

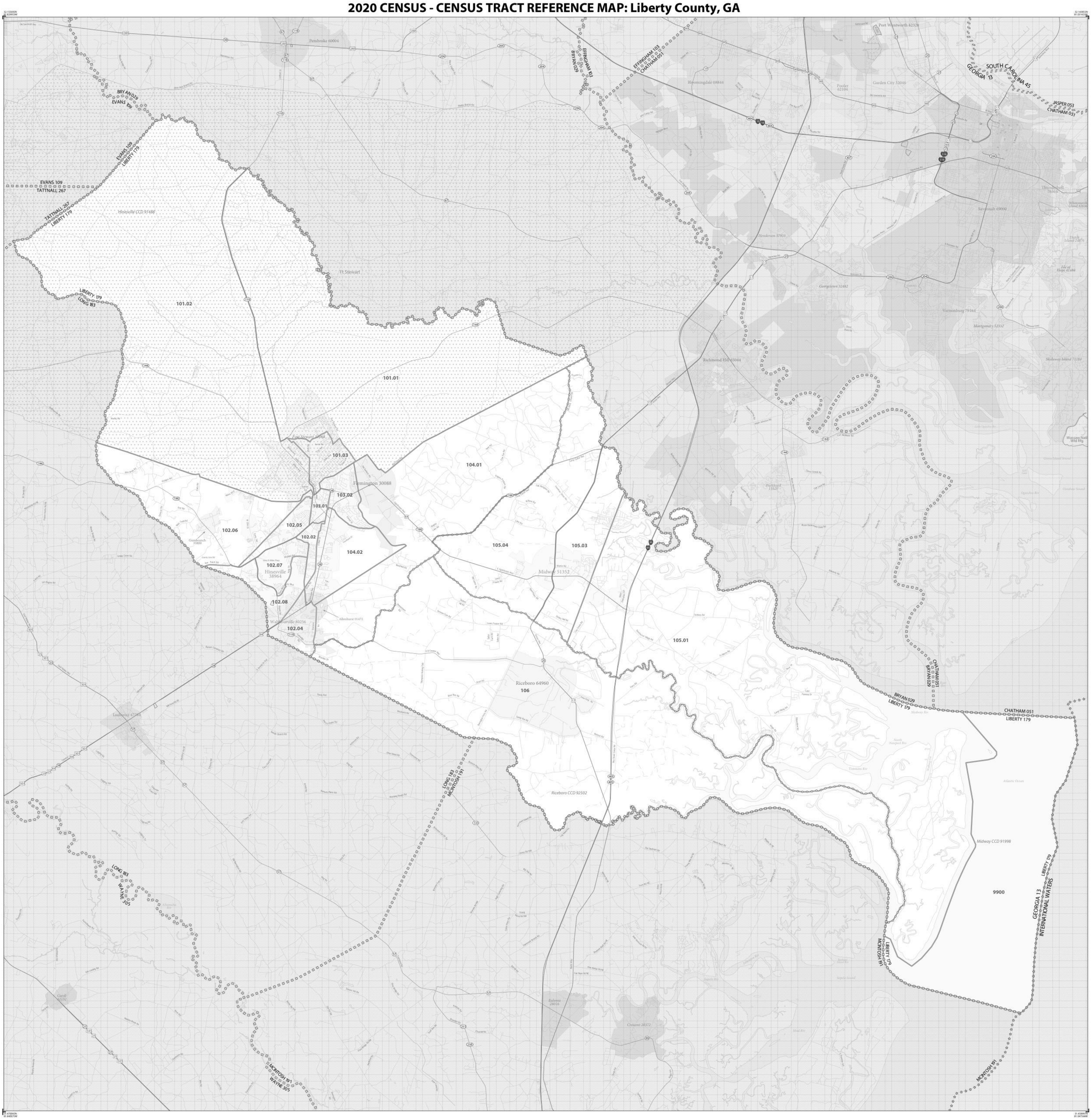
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Bryan County (029)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513029001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Liberty County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]	✿ ✿ ✿ ✿ ✿ ✿	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	Pleasant Lake	Interstate or U.S. Highway	5 / 2
College or University	Coll/Univ	State Highway or State Road	4
Military	Fort Wayne	Other Road	Marsh Ln
Prison or Juvenile Detention Center	P/JDC	4WD Trail, Stairway, Alley, Walkway, or Ferry	
National or State Park, Forest, or Recreation Area	Yosemite NP	Nonvisible Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A ' * ' following an MCD name denotes a false MCD. A ' * ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:85,950

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

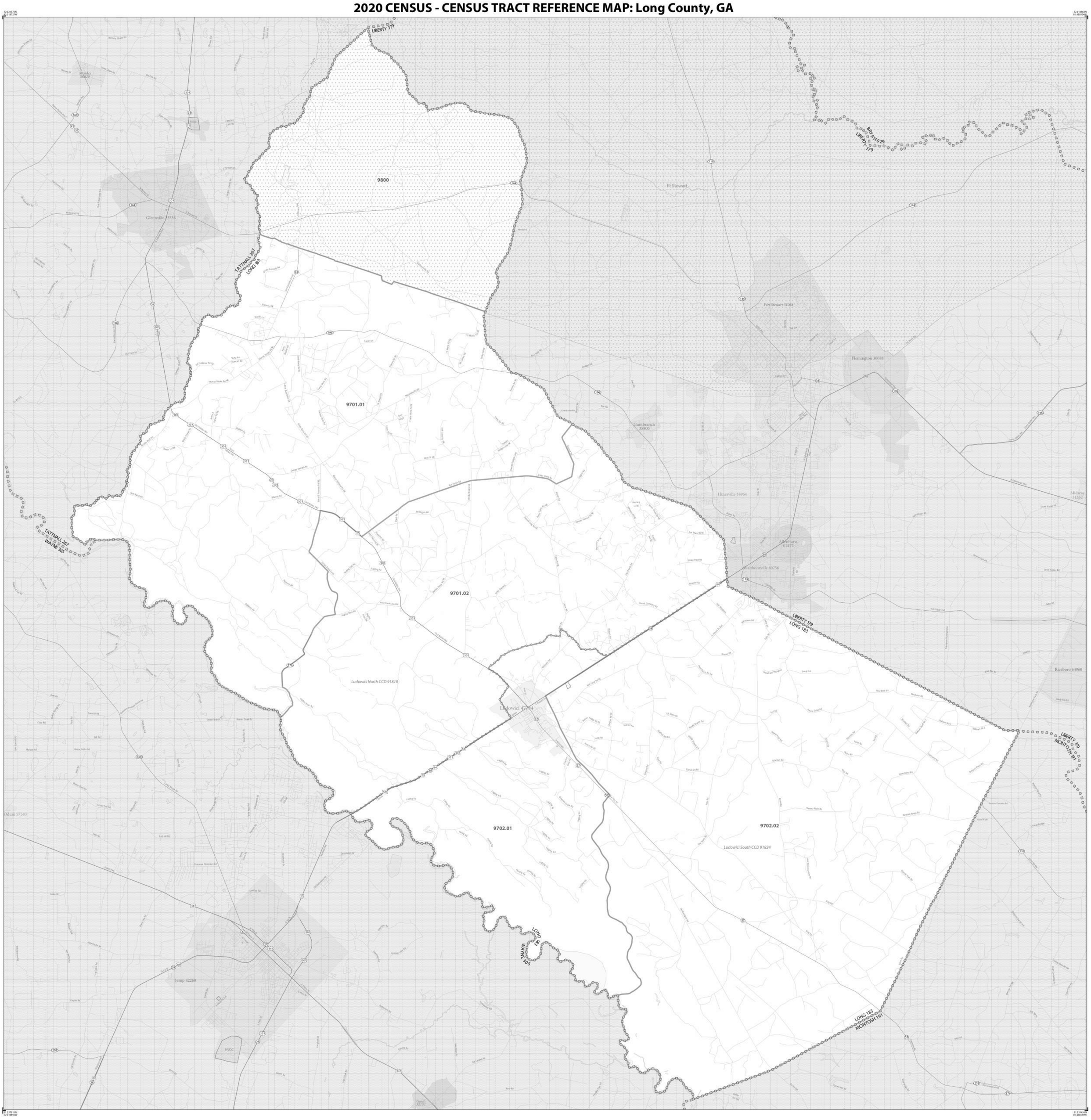
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Liberty County (179)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249513179001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Long County, GA



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation	▼ ▲ ▼ ▲ ▼ ▲	*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□ □ □ □ □ □	ERIE 029
Minor Civil Division (MCD) [1]	✿ ✿ ✿ ✿ ✿ ✿	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	*Hanna CCD 91650*
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis 18100
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Hayley
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	95 / 23
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

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3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:60,666

N W E S

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 31 07 46
2nd Standard Parallel: 34 13 35
Central Meridian: -83 10 26
Latitude of Projection's Origin: 30 21 19
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Long County (183)
ENTITY TYPE: County or statistically equivalent entity
ST: Georgia (13)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24951318300 1

United States® Census 2020