



CRA Public File

June 2024



## COMMUNITY REINVESTMENT ACT NOTICE

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

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a list of the banks that are scheduled for CRA examination by the FDIC for the next two quarters. This list is available through the FDIC's website at [FDIC.gov](http://FDIC.gov). You may send written comments about our performance in helping to meet community credit needs to Chas Hendrix, Compliance Officer, 202 North Powell Street Union Springs AL 36089; or to the FDIC at 10 10th Street, NE, Suite 800 Atlanta, GA 30309-3849, and FDIC Regional Director. You may also submit comments electronically to the FDIC through the FDIC's website at [www.FDIC.gov/regulations/cra](http://www.FDIC.gov/regulations/cra). Your written comments, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public. You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

# CRA Performance Evaluation

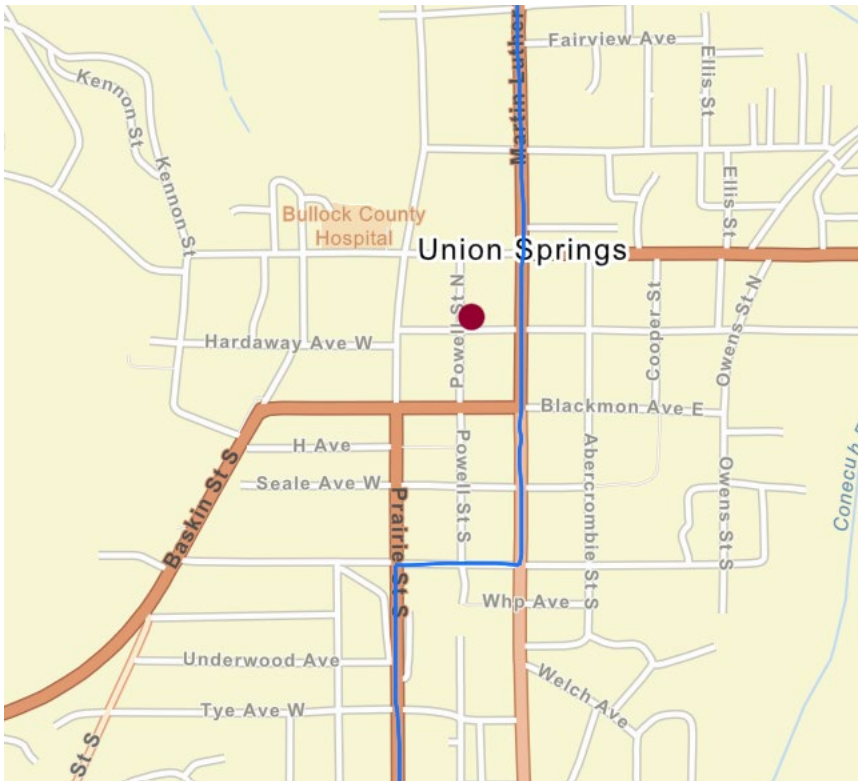
LifeSteps Bank & Trust' most recent performance evaluation dated February 2017 may be obtained from the Federal Financial Institution Examination Council (FFIEC) at the following address. The Bank's performance rating is Satisfactory.

CRA Performance Evaluation (fdic.gov) is found at

[https://crares.fdic.gov/publish/2017/32968\\_170206.PDF](https://crares.fdic.gov/publish/2017/32968_170206.PDF)

## Main Office and Branch Locations

LifeSteps Bank & Trust has one Banking facility located at



202 North Powell Street Union Springs AL 36089

| Matched Address |  |
|-----------------|--|
| Address         | 202 Powell St N, Union Springs, Alabama, 36089 |
| MSA/MD Code     | NA   |
| State Code      | 01   |
| County Code     | 011  |
| Tract Code      | 9522.01  |
| MSA/MD Name     | NA (Outside of MSA)                            |
| State Name      | ALABAMA  |
| County Name     | BULLOCK COUNTY                                 |

The Census Demographic Data for 2024 is not available yet. This information is updated with the regular release of the FFIEC Census in the summer. However, the state, county, MSA, and census tract information has been updated for 2024.

Census Demographic Data

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

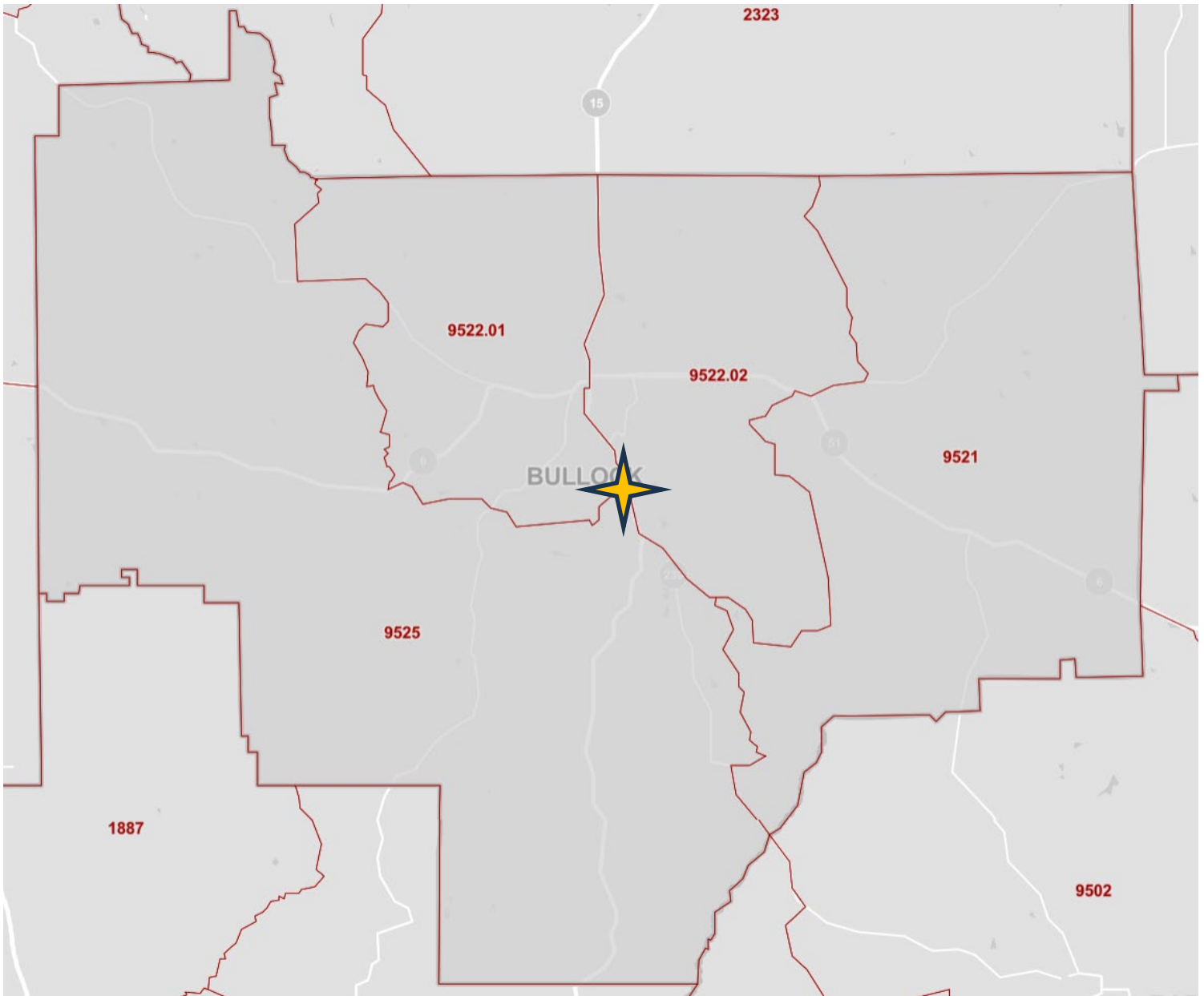
## HMDA and CRA Data Reporting

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

[Map of LifeSteps Bank & Trust's Assessment Area](#) may also be viewed on the Census.gov website by clicking this hyperlink. The Bank's only assessment area consists of Bullock County, Alabama.



Bank Location





### **Hours of Operation**

Branch: 202 N. Powell St.  
Union Springs, AL 36089

Lobby Hours:  
Monday through Thursday 8:30 to 4:00  
Friday 8:30 to 5:00  
Drive Thru Hours  
Monday through Friday 8:00 to 5:00

### **Listing of Products and Services include**

**Personal Checking Account**

**Senior Checking Account**

**Commercial Checking Account -**

**Small Business Checking Account**

**Money Market Accounts**

**Regular Savings Account**

**Christmas Club Account**

**Certificates of Deposit**

**Individual Retirement Accounts**

**Personal Loans** - Home Improvements, Automobile Loans, Mortgages, Personal Loans, Equity Line of Credit, Personal Lines of Credit

**Business Loans** – Lines of Credit, Business Loans, Small Business Administration (SBA) loans, Vehicle and Equipment Loans, Real Estate Acquisition and Refinancing Solutions, Construction Loans

**Night Depository Services**

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

|                |        |
|----------------|--------|
| June 2022      | 34.17% |
| September 2022 | 33.27% |
| December 2022  | 33.67% |
| March 2023     | 33.71% |
| June 2023      | 35.61% |
| September 2023 | 34.61% |
| December 2023  | 33.60% |
| March 2024     | 32.00% |

**Community Comments**

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



**Fee Schedule**

|  |          |
|--|----------|
| Overdraft Item Fee .....   | \$38.00  |
| (per item for covering overdrafts created by check, in-person withdrawal,<br>(ATM withdrawal,) only if opt-in or other electronic means) |          |
| Returned Item Fee .....  | \$38.00  |
| (per item for returning checks, in-person withdrawals, or items created<br>by other electronic means)                                    |          |
| Night Deposit Bags (per bag) .....   | \$25.00  |
| Coin Zipper Bags (per bag) .....   | \$5.00   |
| Stop Payments (per item) .....   | \$38.00  |
| ATM Transaction at a non-proprietary ATM (per item) .....  | \$1.00   |
| Cashiers Checks-customers (per check) .....  | \$6.00   |
| Collection Items (per item) .....  | \$15. 00 |
| Account Reconciliation and Research {per hour} .....   | \$20.00  |
| Account Reconciliation and Research (per item) .....   | \$3.00   |
| Fax Service (per page) with \$5.00 minimum .....   | \$1.00   |
| Excess Savings Withdrawals .....   | \$2.00   |
| Domestic Incoming Wire Transfers {per transfer} .....  | \$35.00  |
| Domestic outgoing Wire Transfers (per transfer) .....  | \$35.00  |
| International Incoming Wire Transfers (per transfer) .....   | \$75.00  |
| International outgoing Wire Transfers (per transfer).....  | \$75.00  |
| Dormancy Fee - (\$5.00 per month not to exceed \$60.00 after one year inactivity).   |          |
| Safe Deposit Boxes \$30 to \$85 annual fee based on size   |          |