

Marine Bank 

CRA

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February 1, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Marine Bank & Trust Company
Certificate Number: 34233

571 Beachland Boulevard
Vero Beach, Florida 32963

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Atlanta Regional Office

10 10th Street NE, Suite 800
Atlanta, Georgia 30309-3849

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

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION.....	2
DESCRIPTION OF ASSESSMENT AREAS	3
SCOPE OF EVALUATION.....	3
CONCLUSIONS ON PERFORMANCE CRITERIA	4
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	7
SEBASTIAN-VERO BEACH, FL MSA ASSESSMENT AREA – FULL-SCOPE REVIEW.....	7
PALM BAY-MELBOURNE-TITUSVILLE, FL MSA ASSESSMENT AREA – LIMITED-SCOPE REVIEW	13
APPENDICES	17
SMALL BANK PERFORMANCE CRITERIA	17
GLOSSARY.....	17

INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Marine Bank & Trust Company's satisfactory Community Reinvestment Act performance under the Lending Test supports the overall rating. The following points summarize the bank's Lending Test performance.

- The loan-to-deposit ratio is reasonable, given the institution's size, financial condition, and credit needs of the assessment areas.
- The bank originated a majority of home mortgage and small business loans within the assessment areas.
- The geographic distribution of home mortgage and small business loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation as of July 6, 2015; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Background

Marine Bank & Trust Company (Marine) is headquartered in Vero Beach, Florida, and is wholly owned by Marine Bancorp of Florida, Inc., Vero Beach, Florida, which was established in April 2017. Marine received a Satisfactory Community Reinvestment Act (CRA) rating at the prior FDIC Performance Evaluation, dated July 6, 2015, based on Interagency Small Institution Examination Procedures.

Operations

Marine operates four full-service offices in Florida. Three offices, including the main office, are located in Indian River County, and one office is located in Brevard County. Since the prior evaluation, the bank opened two branches, one branch in a middle-income census tract of Indian River County on October 22, 2016, and one branch in an upper-income census tract of Brevard County on January 29, 2018.

Marine offers a variety of products and services to meet the needs of its communities. Consumer credit products include installment loans, personal lines of credit, home equity lines of credit, and 1-4 family adjustable-rate residential mortgages. Commercial credit products include commercial real estate loans, commercial lines of credit, construction loans, Small Business Administration (SBA) loans, United States Department of Agriculture loans, and Condominium and Homeowner Association loans. Deposit products offered include checking, savings, and money market accounts; certificates of deposit; and individual retirement accounts. Alternative banking services include internet banking, mobile banking (including mobile deposit), telephone banking, and automated teller machines.

The bank does not maintain long-term, fixed-rate residential real estate loans within its portfolio but has a table-funding arrangement with secondary market investors, which assists credit applicants in the bank's assessment areas. Specifically, the bank accepts home mortgage applications, which are sent to a secondary market investor, who underwrites and prices the loans and makes the credit decisions. At loan closing, Marine processes, funds, and closes the loans in its name but simultaneously transfers the loans to a secondary market investor. Since the prior evaluation, in 2018, 2019, and 2020, the bank assisted 65 customers with obtaining loans totaling \$14.1 million, 65 customers with obtaining loans totaling \$16.7 million, and 96 customers with obtaining loans totaling \$23.0 million, respectively. Of all customers assisted, 8 received Federal Housing Administration (FHA) guaranteed loans and 8 received Veterans Administration (VA) guaranteed loans. The FHA and VA offer more flexible terms than conventional lenders, such as lower down payments.

In 2020, the bank originated 788 Payment Protection Program loans totaling \$61.2 million. Under the Coronavirus Aid, Relief, and Economic Security Act, these loans are guaranteed by the SBA and support economic development by retaining jobs that would otherwise be lost due to business closures resulting from the COVID-19 pandemic.

Ability and Capacity

As of September 30, 2020, total assets were \$397.3 million, total loans were \$333.5 million, and total deposits were \$366.8 million. Since the prior evaluation, the loan portfolio composition has remained stable and the business focus continues to be commercial and residential lending. The below table reflects that loans secured by nonfarm nonresidential properties and commercial and industrial loans are 52.6 percent and loans secured by 1-4 family residential properties are 42.4 percent of total loans.

Loan Portfolio Distribution as of 9/30/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	9,479	2.9
Secured by Farmland	271	0.1
Secured by 1-4 Family Residential Properties	141,563	42.4
Secured by Multifamily (5 or more) Residential Properties	2,431	0.7
Secured by Nonfarm Nonresidential Properties	99,117	29.7
Total Real Estate Loans	252,861	75.8
Commercial and Industrial Loans	76,444	22.9
Consumer Loans	940	0.3
Other Loans	3,258	1.0
Total Loans	333,503	100.0
<i>Source: Call Report of Condition and Income</i>		

The bank provides for the credit needs of its communities in a manner consistent with its size, financial condition, resources, and local economic conditions. Examiners did not identify any financial or legal impediments that affect the bank’s ability to meet the assessment areas’ credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Marine has delineated two assessment areas: one in Indian River County and one in Brevard County. The assessment area in Brevard County is new since the prior evaluation and includes 74 census tracts in central and southern Brevard County, which comprise a portion of the Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area (MSA). The bank continues to delineate all of Indian River County as an assessment area, which comprises the entire Sebastian-Vero Beach, FL MSA. The assessment areas consist of whole census tracts and do not arbitrarily exclude any low-income or moderate-income areas. Refer to the individual assessment area discussions for additional information.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated July 6, 2015, to the current evaluation dated February 1, 2021. Interagency Small Institution Examination Procedures were used to evaluate Marine’s CRA performance. As described in the Appendices, these procedures include a Lending Test.

Examiners evaluate a bank’s lending data, deposit activity, and number of branches to determine which assessment areas will receive the most weight in assigning the overall rating. For this evaluation, the Sebastian-Vero Beach, FL MSA assessment area has a significant majority of loan and deposit activity by dollar volume, as well as the largest branch network. Consequently, examiners gave the most weight to lending performance in this assessment area, for which examiners conducted a full-scope review. A limited-scope review of the bank’s performance was performed in the Palm Bay-Melbourne-Titusville, FL MSA assessment area. Refer to the following table for additional details.

Loans, Deposits, and Branches in Each Assessment Area						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Sebastian-Vero Beach, FL MSA	101,320	91.6	328,415	94.7	3	75.0
Palm Bay-Melbourne-Titusville, FL MSA	9,289	8.4	18,436	5.3	1	25.0
Total	110,609	100.0	346,851	100.0	4	100.0

Source: Bank Records; FDIC Summary of Deposits (06/30/20)

Activities Reviewed

Marine’s major product lines are home mortgage and small business loans. In reaching this conclusion, examiners considered the bank’s business strategy, as well as the number and dollar volume of loans originated during the evaluation period. Due to parity among both loan types, home mortgage loans and small business loans received equal weight in the overall Lending Test conclusions. Examiners did not evaluate farm loans because they represent less than one percent, by dollar, of the bank’s loan portfolio.

Examiners reviewed the universe of home mortgage loans reported pursuant to the Home Mortgage Disclosure Act (HMDA) for 2018 and 2019. The bank originated 89 and 101 home mortgage loans totaling \$49.4 million and \$40.1 million in 2018 and 2019, respectively. The bank’s 2018 and 2019 HMDA lending performance for the Geographic Distribution and Borrower Profile analyses included comparison to 2015 American Community Survey (ACS) demographic data and aggregate HMDA data. The HMDA loans do not include the mortgage loans originated under the bank’s table-funding arrangement with secondary market investors, since Marine does not make the credit decision.

In addition, examiners reviewed the universe of small business loans originated in 2018 and 2019. The bank originated 91 and 106 small business loans totaling \$20.0 million and \$23.5 million in 2018 and 2019, respectively. The bank’s 2018 and 2019 small business lending performance for the Geographic Distribution and Borrower Profile analyses included comparison to Dun & Bradstreet (D&B) data.

Examiners reviewed the number and dollar volume of home mortgage and small business loan originations. While the tables throughout this evaluation present both the number and dollar volume of loans, examiners emphasized performance by number of loans, as the number of loans is a better indicator of the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Marine demonstrated satisfactory performance under the Lending Test. The bank’s reasonable performance, relative to the loan-to-deposit (LTD) ratio, assessment area concentration, and geographic distribution criteria primarily supports this conclusion.

Loan-to-Deposit Ratio

The average LTD ratio is reasonable, given the bank’s size, financial condition, and credit needs within the assessment areas. The LTD ratio, calculated from its Call Reports of Condition and Income, averaged 87.5 percent over the prior 21 quarters. The LTD ratio has fluctuated quarter-to-quarter, with no trend noted.

Since the prior evaluation, the LTD ratio has ranged from a low of 79.9 percent on March 31, 2018, to a high of 95.4 percent on September 30, 2019. Of note, both total deposits and net loans increased significantly in 2020. Total deposits increased from \$257.2 million as of year-end 2019 to \$366.8 million on September 30, 2020. Net loans increased from \$239.5 million as of year-end 2019 to \$330.0 million on September 30, 2020.

The below table presents the average LTD ratio for Marine, as well as for another financial institution (Sunrise Bank), which was deemed similarly-situated in terms of total asset size, lending focus, and geographic locations. Marine maintained an average LTD ratio that was slightly above Sunrise Bank.

Loan-to-Deposit Ratio Comparison		
Institution	Total Assets	Average LTD Ratio
	\$(000s)	(%)
Marine Bank & Trust Company, Vero Beach, FL	397,328	87.5
Sunrise Bank, Cocoa Beach, FL	273,119	83.7

Source: Report of Condition and Income as of 9/30/2020

Assessment Area Concentration

Marine originated a majority of loans by both number and dollar volume within the assessment areas. As illustrated in the below table, the bank originated 88.9 percent and 73.1 percent of home mortgage and small business loans inside the assessment areas, respectively. This performance demonstrates Marine's efforts to provide credit services to individuals and businesses located inside the assessment areas.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	\$(000s)	%	\$(000s)	%	\$(000s)
Home Mortgage										
2018	80	89.9	9	10.1	89	44,282	89.7	5,096	10.3	49,378
2019	89	88.1	12	11.9	101	37,474	91.8	3,343	8.2	40,817
Subtotal	169	88.9	21	11.1	190	81,756	90.6	8,439	9.4	90,195
Small Business										
2018	67	73.6	24	26.4	91	15,391	76.9	4,624	23.1	20,015
2019	77	72.6	29	27.4	106	13,462	57.2	10,062	42.8	23,524
Subtotal	144	73.1	53	26.9	197	28,853	66.3	14,686	33.7	43,539
Total	313	80.9	74	19.1	387	110,609	82.7	23,125	17.3	133,734

Source: Bank Data

The below table shows the home mortgage and small business loans originated in each assessment area.

Home Mortgage Loans				
Assessment Area	#	%	\$(000s)	%
Sebastian-Vero Beach, FL MSA				
2018	75	44.4	43,160	52.8
2019	82	48.5	35,925	43.9
Subtotal	157	92.9	79,085	96.7
Palm Bay-Melbourne-Titusville, FL MSA				
2018	5	3.0	1,122	1.4
2019	7	4.1	1,549	1.9
Subtotal	12	7.1	2,671	3.3
Total	169	100.0	81,756	100.0
<i>Source: Bank Data</i>				
Small Business Loans				
Assessment Area	#	%	\$(000s)	%
Sebastian-Vero Beach, FL MSA				
2018	59	41.0	12,874	44.6
2019	59	41.0	9,361	32.5
Subtotal	118	82.0	22,235	77.1
Palm Bay-Melbourne-Titusville, FL MSA				
2018	8	5.5	2,517	8.7
2019	18	12.5	4,101	14.2
Subtotal	26	18.0	6,618	
Total	144	100.0	28,853	100.0
<i>Source: Bank Data</i>				

Geographic Distribution

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. This conclusion was based on an overall reasonable dispersion of home mortgage loans and an excellent dispersion of small business loans. The Sebastian-Vero Beach, FL MSA assessment area exhibited stronger performance with regard to small business loans than the Palm Bay-Melbourne-Titusville, FL MSA assessment area. However, the overall conclusions are consistent among both assessment areas. Examiners focused on the percentage of loans by number originated in low- and moderate-income census tracts. Only loans originated within the bank's assessment areas are evaluated.

Borrower Profile

Overall, the borrower profile distribution of loans reflects reasonable penetration among individuals of different income levels and businesses of different sizes. This conclusion was based primarily on the overall poor penetration of home mortgage loans and reasonable penetration of small business loans. The overall conclusions are consistent among both assessment areas. Examiners focused on the percentage of loans by number originated to low- and moderate-income individuals and to small businesses, as applicable. Only loans originated within the bank's assessment areas are evaluated.

Response to Complaints

The bank did not receive any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

SEBASTIAN-VERO BEACH, FL MSA ASSESSMENT AREA – FULL-SCOPE REVIEW

DESCRIPTION OF OPERATIONS IN THE SEBASTIAN-VERO BEACH, FL MSA ASSESSMENT AREA

Marine operates three full-service offices in the Sebastian-Vero Beach, FL MSA assessment area. Indian River County is on the east coast of Florida. The 31 census tracts have the following income distribution: 1 low-income, 5 moderate-income, 15 middle-income, 8 upper-income, and 2 with no income available.

Economic and Demographic Data

The below table provides demographics of the assessment area based on 2015 ACS data and 2019 D&B data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	31	3.2	16.1	48.4	25.8	6.5
Population by Geography	142,866	2.7	19.3	53.4	24.7	0.0
Housing Units by Geography	77,059	2.9	15.8	51.6	29.6	0.0
Owner-Occupied Units by Geography	43,168	1.4	13.4	54.1	31.1	0.0
Occupied Rental Units by Geography	14,657	8.0	27.7	48.6	15.7	0.0
Vacant Units by Geography	19,234	2.3	12.2	48.4	37.1	0.0
Businesses by Geography	19,851	5.7	13.5	47.1	33.5	0.2
Farms by Geography	798	2.8	23.3	52.3	21.6	0.1
Family Distribution by Income Level	36,247	20.6	18.6	18.6	42.2	0.0
Household Distribution by Income Level	57,825	23.2	17.5	17.1	42.2	0.0
Median Family Income (MFI) - Sebastian-Vero Beach, FL MSA		\$58,448	Median Housing Value			\$200,703
			Median Gross Rent			\$864
			Families Below Poverty Level			9.0%

Source: 2015 ACS and 2019 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.

The Geographic Distribution compares home mortgage loans to the distribution of owner-occupied housing units and small business loans to the distribution of businesses. Of note, only 1.4 percent of owner-occupied housing units and 5.7 percent of businesses are within the low-income census tract; this data indicates very limited home mortgage and small business lending opportunities in that census tract. Further, 9.0 percent of families have incomes below the poverty level, which poses a challenge for home mortgage lending to low-income families, as these families may face difficulty in qualifying for a home mortgage loan.

Examiners used the Federal Financial Institutions Examination Council (FFIEC) estimated median family income figures to analyze home mortgage lending under the Borrower Profile criterion. The below table reflects low-, moderate-, middle-, and upper-income categories of the Sebastian-Vero Beach, FL MSA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2018 (\$64,600)	<\$32,300	\$32,300 to <\$51,680	\$51,680 to <\$77,520	≥\$77,520
2019 (\$65,000)	<\$32,500	\$32,500 to <\$52,000	\$52,000 to <\$78,000	≥\$78,000

Source: FFIEC

Under the Borrower Profile criterion, small business lending is compared to the distribution of businesses by gross annual revenues (GARs). The 2019 D&B data reflects 19,851 businesses, which have GARs as follows:

- 90.7 percent had \$1.0 million or less,
- 3.3 percent had more than \$1.0 million, and
- 6.0 percent had unknown revenues.

According to Moody’s Analytics, the assessment area’s largest industries include education and health services at 19.9 percent, retail trade at 15.9 percent, leisure and hospitality services at 15.5 percent, and professional and business services at 12.0 percent. Also, the assessment area’s major employers include Indian River Medical Center (2,099 employees), Publix Super Markets Inc. (1,300 employees), and Piper Aircraft Inc. (950 employees).

Data from the U.S. Bureau of Labor Statistics indicates significant changes in the unemployment rate during the evaluation period. As illustrated in the below table, the unemployment rates in Indian River County, the State of Florida, and the U.S. decreased from 2018 to 2019 but increased significantly in 2020 due to the COVID-19 pandemic. The assessment area’s unemployment rate was above the state and national rates in 2018 and 2019 but below the state and national rates in November 2020.

Unemployment Rates			
Area	2018	2019	November 2020
	%	%	%
Indian River County	4.4	3.8	5.5
State of Florida	3.6	3.1	6.2
National Average (U.S.)	3.9	3.7	6.4

Source: U.S. Bureau of Labor Statistics

Competition

The market is competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2020, 15 financial institutions operated 44 branches in this assessment area. Marine ranked 7th with a deposit market share of 6.2 percent. Three financial institutions (Wells Fargo Bank, NA; Bank of America, NA; and PNC Bank, NA) accounted for 50.0 percent of the total deposit market share.

Significant competition exists in the assessment area for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. According to 2019 Peer Mortgage Data, 394 HMDA-reportable institutions originated or purchased 6,924 residential mortgage loans in this assessment area. By number of loans, Marine ranked 23rd with a market share of 1.2 percent. Three lenders (Caliber Home Loans, Inc.; Wells Fargo Bank, NA; and Quicken Loans) accounted for 21.9 percent of the total market share by number of loans.

Marine Bank is not required to collect or report its small business loan data and has not elected to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. The aggregate reported data, however, reflects the level of demand for small business loans and is relevant to understand the competition in the bank's assessment area. According to 2019 Peer Small Business Data, 78 reporting institutions originated 4,940 small business loans totaling \$129.2 million in the assessment area, indicating a significant level of competition for small business loans. Two of the top five lenders, including the lender with the largest market share (22.5 percent), do not have branches in this assessment area. The top three lenders accounted for 43.1 percent of the small business loans in 2019.

Credit Needs

Based on demographic information and economic data, examiners identified certain credit needs and opportunities within this assessment area. The relatively high number of low- and moderate-income families, at 20.6 percent and 18.6 percent, respectively, indicates a continuing need for affordable housing. Additionally, the assessment area's median age of housing in low- and moderate-income census tracts at 43 and 33 years, respectively, indicates a need for home improvement loans.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SEBASTIAN-VERO BEACH, FL MSA ASSESSMENT AREA

LENDING TEST

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels and businesses of different sizes.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. This conclusion is based on a reasonable dispersion of home mortgage loans and an excellent dispersion of small business loans.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. In 2018, the bank's performance in the low-income census tract was consistent with both demographic and aggregate data. In 2019, the bank's performance in the low-income census tract slightly exceeded both demographic and aggregate data. In 2018, the bank's performance in moderate-income census tracts was below both demographic and aggregate data. In 2019, the bank's performance in moderate-income census tracts more than doubled from the prior year and was slightly below both demographic and aggregate data. The below table illustrates the dispersion of home mortgage loans by census tract income level.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	1.4	1.1	1	1.3	50	0.1
2019	1.4	0.7	2	2.4	110	0.3
Moderate						
2018	13.4	13.1	4	5.3	770	1.8
2019	13.4	14.1	9	11.0	3,952	11.0
Middle						
2018	54.1	60.0	15	20.0	3,983	9.2
2019	54.1	59.7	27	32.9	5,605	15.6
Upper						
2018	31.1	25.8	55	73.3	38,357	88.9
2019	31.1	25.5	44	53.7	26,258	73.1
Totals						
2018	100.0	100.0	75	100.0	43,160	100.0
2019	100.0	100.0	82	100.0	35,925	100.0

Source: 2015 ACS; 2018 & 2019 Aggregate HMDA Data; 2018 & 2019 Bank HMDA Data. Due to rounding, totals may not equal 100.0%.

Small Business Loans

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area. In 2018 and 2019, the percentage of loans in low- and moderate-income census tracts exceeded the percentage of businesses in the respective tracts. Of note, performance in the low-income census tract in 2019 and in moderate-income census tracts in 2018 significantly exceeded the demographic data. The below table illustrates the dispersion of small business loans by census tract income level.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2018	5.3	4	6.8	101	0.8
2019	5.7	8	13.6	392	4.2
Moderate					
2018	13.4	14	23.7	1,926	15.0
2019	13.5	11	18.6	1,569	16.8
Middle					
2018	48.2	15	25.4	2,706	21.0
2019	47.1	19	32.2	3,005	32.1
Upper					
2018	32.9	25	42.4	8,124	63.1
2019	33.5	21	35.6	4,395	46.9
Not Available					
2018	0.2	1	1.7	17	0.1
2019	0.2	0	0.0	0	0.0
Totals					
2018	100.0	59	100.0	12,874	100.0
2019	100.0	59	100.0	9,361	100.0

Source: 2018 & 2019 D&B Data and 2018 & 2019 Bank Data.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. This conclusion is based on poor penetration of home mortgage loans and reasonable penetration of small business loans.

Home Mortgage Loans

The distribution of borrowers reflects poor penetration among individuals of different income levels. As illustrated in the below table, Marine originated one loan to a low-income borrower each year in 2018 and 2019. Bank performance in 2018 and 2019 was below aggregate data and significantly below the percentage of low-income families, even when considering the poverty level at 9.0 percent. Similarly, bank performance in moderate-income census tracts was significantly below both demographic and aggregate data in 2018 and 2019.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	20.6	6.0	1	1.3	25	0.1
2019	20.6	5.2	1	1.2	25	0.1
Moderate						
2018	18.6	17.2	2	2.7	222	0.5
2019	18.6	16.5	7	8.5	834	2.3
Middle						
2018	18.6	22.0	2	2.7	298	0.7
2019	18.6	21.5	10	12.2	1,603	4.5
Upper						
2018	42.2	41.1	66	88.0	40,724	94.4
2019	42.2	42.0	58	70.7	30,355	84.5
Not Available						
2018	0.0	13.7	4	5.3	1,891	4.4
2019	0.0	14.7	6	7.3	3,108	8.7
Totals						
2018	100.0	100.0	75	100.0	43,160	100.0
2019	100.0	100.0	82	100.0	35,925	100.0

Source: 2015 ACS; 2018 & 2019 Aggregate HMDA Data; 2018 & 2019 Bank HMDA Data. Due to rounding, totals may not equal 100.0%.

In addition to the bank's HMDA lending presented in the above table, consideration was given to home mortgage loans which have been originated within this assessment area through the bank's table-funding arrangements with secondary market investors. In 2018, the bank served in a broker capacity for the origination of 53 home mortgage loans totaling \$10.9 million; by number of loans, 3.8 and 11.3 percent were originated to low- and moderate-income borrowers, respectively. In 2019, the bank served in a broker capacity for the origination of 53 home mortgage loans totaling \$14.1 million; by number of loans, 5.7 and 11.3 percent were originated to low- and moderate-income borrowers, respectively. Marine's role in assisting low-income and moderate-income borrowers with obtaining long-term, fixed-rate residential real estate loans via secondary market investors illustrates the bank's desire to meet credit needs of these individuals.

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. Bank lending to businesses with GARs of \$1 million or less (small businesses) in 2018 and 2019 was well below the percentages of those businesses in the assessment area but exceeded a majority of lending in 2018 and 2019, respectively. Consideration was also given to the significant competition within this assessment area. The below table presents the distribution of loans by GARs of businesses.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2018	90.4	35	59.3	8,602	66.8
2019	90.7	39	66.1	6,131	65.5
>1,000,000					
2018	3.6	24	40.7	4,272	33.2
2019	3.3	20	33.9	3,230	34.5
Revenue Not Available					
2018	6.0	0	0.0	0	0.0
2019	6.0	0	0.0	0	0.0
Totals					
2018	100.0	59	100.0	12,874	100.0
2019	100.0	59	100.0	9,361	100.0

Source: 2018 & 2019 D&B Data and 2018 & 2019 Bank Data.

PALM BAY-MELBOURNE-TITUSVILLE, FL MSA ASSESSMENT AREA – LIMITED-SCOPE REVIEW

DESCRIPTION OF OPERATIONS IN THE PALM BAY-MELBOURNE-TITUSVILLE, FL MSA ASSESSMENT AREA

Marine operates one full-service office in the Palm Bay-Melbourne-Titusville, FL MSA assessment area. The assessment area includes central and southern Brevard County and borders the bank’s Sebastian-Vero Beach, FL MSA assessment area to the north. The 74 census tracts have the following income distribution: 3 low-income, 18 moderate-income, 28 middle-income, and 25 upper-income.

Economic and Demographic Data

The below table provides demographics of the assessment area based on 2015 ACS data and 2019 D&B data.

Demographic Information of the Assessment Area					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts)	74	4.1	24.3	37.8	33.8
Population by Geography	397,295	2.4	24.3	39.2	34.0
Housing Units by Geography	190,737	2.6	26.3	37.8	33.4
Owner-Occupied Units by Geography	114,215	1.1	22.2	38.5	38.2
Occupied Rental Units by Geography	44,566	6.2	34.4	35.1	24.2
Vacant Units by Geography	31,956	2.6	29.6	39.0	28.8
Businesses by Geography	45,130	1.9	24.3	35.7	38.2
Farms by Geography	1,417	1.6	26.3	39.0	33.2
Family Distribution by Income Level	101,813	18.7	18.9	20.5	41.9
Household Distribution by Income Level	158,781	22.1	16.7	18.6	42.7
MFI - Palm Bay-Melbourne-Titusville, FL MSA	\$60,408	Median Housing Value			\$155,819
		Median Gross Rent			\$979
		Families Below Poverty Level			8.9%

Source: 2015 ACS and 2019 D&B Data; Due to rounding, totals may not equal 100.0%

The below table reflects the low-, moderate-, middle-, and upper-income categories of the Palm Bay-Melbourne-Titusville, FL MSA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2018 (\$64,800)	<\$32,400	\$32,400 to <\$51,840	\$51,840 to <\$77,760	≥\$77,760
2019 (\$65,900)	<\$32,950	\$32,950 to <\$52,720	\$52,720 to <\$79,080	≥\$79,080

Source: FFIEC

According to 2019 D&B data, 45,130 businesses operated in the assessment area. The assessment area's largest industries include services at 42.9 percent, non-classifiable establishments at 17.3 percent, and retail trade at 11.1 percent. According to Moody's Analytics, the largest employers in the assessment area include 45th Space Wing (15,537 employees); Harris Corp. (6,700 employees); and Health First, Inc. (6,400 employees).

Data from the U.S. Bureau of Labor Statistics indicates significant changes in unemployment rates during the evaluation period. As illustrated in the below table, the unemployment rates in Brevard County, the State of Florida, and the U.S. decreased from 2018 to 2019 but increased significantly in 2020 due to the COVID-19 pandemic. In 2018 and 2019, the Brevard County unemployment rates were consistent with the state rate but below the U.S. rate. In 2020, the Brevard County rate was below the state and U.S. rates.

Unemployment Rates			
Area	2018	2019	November 2020
	%	%	%
Brevard County	3.6	3.2	5.0
State of Florida	3.6	3.1	6.2
National Average	3.9	3.7	6.4
<i>Source: U.S. Bureau of Labor Statistics</i>			

Competition

The market is competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2020, 16 financial institutions operated 102 offices within the assessment area. Of these institutions, Marine ranked last with a deposit market share of 0.2 percent. The three leading financial institutions (Truist Bank; Wells Fargo Bank, NA; and Bank of America, NA) accounting for 57.2 percent of the total deposit market share.

Significant competition exists in the assessment area for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. According to 2019 Peer Mortgage Data, 572 HMDA-reportable institutions originated or purchased 20,493 residential mortgage loans in the assessment area. By number of loans, Marine ranked 175th with a market share of 0.3 percent. The top three lenders (Wells Fargo Bank, NA; Quicken Loans; and Space Coast Credit Union) accounted for 17.3 percent of the total market share by number of loans.

Aggregate reported data reflects the level of demand for small business loans and is provided to understand the competition in the assessment area. According to 2019 Peer Small Business Data, 99 reporting institutions originated 14,202 small business loans totaling \$375.1 million in the assessment area, indicating a significant level of competition for small business loans. Two of the top five lenders, including the lender with the largest market share (19.1 percent), do not have branches in the bank’s assessment area. The top three lenders accounted for 44.1 percent of the small business loans in 2019.

Community Contact

Contacts with community organizations are often used during CRA evaluations to gain insight regarding the credit needs and economic conditions of a bank’s assessment areas. Individuals interviewed provide information based on their knowledge and expertise in the housing, business, or economic sectors.

During this evaluation, examiners performed a community contact with a non-profit economic development organization that assists with attracting and retaining new and existing businesses in Brevard County. The contact noted that the area’s primary need is affordable residential housing for low-income and moderate-income individuals and areas. The contact emphasized a need for additional small business loans to assist with the creation and retention of jobs, especially considering the impact that the COVID-19 pandemic has had on the local retail and hospitality industries.

CONCLUSIONS ON PERFORMANCE CRITERIA IN PALM BAY-MELBOURNE-TITUSVILLE, FL MSA ASSESSMENT AREA

LENDING TEST

Marine's lending performance in this assessment area is consistent with its lending performance overall. This conclusion is primarily based on small business lending performance (8 loans in 2018 and 18 loans in 2019), as Marine did not originate enough home mortgage loans in the assessment area (5 loans in 2018 and 7 loans in 2019) to derive meaningful conclusions. Further, a limited level of lending activity is noted, due to the assessment area's only branch office being established on January 29, 2018.

Geographic Distribution

Home Mortgage Loans

Of the five and seven home mortgage loans originated in the assessment area in 2018 and 2019, respectively, Marine did not extend any loans in low-income census tracts but extended one loan in a moderate-income census tract in each year.

Small Business Loans

The bank originated no small business loans in low-income census tracts in 2018 or 2019. However, demographic data reflects that only 1.9 percent of businesses are located therein, indicating limited lending opportunities. Bank performance in moderate-income census tracts in 2018 at 12.5 percent was well below demographic data at 24.3 percent. However, in 2019, small business lending in moderate-income census tracts more than doubled to 33.3 percent, which exceeded demographic data (24.3 percent).

Borrower Profile

Home Mortgage Loans

Of the five and seven home mortgage loans originated in the assessment area in 2018 and 2019, respectively, Marine did not extend any loans to low-income borrowers but extended one loan to a moderate-income borrower in 2018.

Small Business Loans

In 2018, 100.0 percent of small business loans were originated to businesses with GARs of \$1 million or less. In 2019, bank lending to small businesses declined to 66.7 percent, which was below the percentage of small businesses in the assessment area (89.9 percent). However, bank lending exceeded a majority and was considered reasonable, due to the level of competition within the assessment area.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

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

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

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

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

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

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

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

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

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

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

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

Rated Area: A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

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

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

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

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

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



List of Branches

Main Office

571 Beachland Boulevard
Vero Beach, FL 32963
Indian River County: 061
Census Tract: 505.05

Opened July 1, 1997

Banking Hours

Lobby: Monday - Thursday 9:00 a.m. - 4:00 p.m.
Friday 9:00 a.m. - 5:00 p.m.

Drive-In: Monday - Friday 8:00 a.m. - 5:00 p.m.

Pelican Office

1450 US Highway One
Vero Beach, FL 32960
Indian River County: 061
Census Tract: 504.01

Opened June 6, 2005

Banking Hours

Lobby: Monday - Thursday 9:00 a.m. - 4:00 p.m.
Friday 9:00 a.m. - 5:00 p.m.

Drive-In: Monday - Friday 8:00 a.m. - 5:00 p.m.
Saturday 9:00 a.m. - 12:00 p.m.

List of Branches (cont'd)

Sebastian Office

1020 US Highway One
Sebastian, FL 32958
Indian River County: 061
Census Tract: 508.08

Opened October 24, 2016

Banking Hours

Lobby: Monday - Thursday 9:00 a.m. - 4:00 p.m.
Friday 9:00 a.m. - 5:00 p.m.

Drive-In: Monday - Friday 8:00 a.m. - 5:00 p.m.

Melbourne Office

3303 Suntree Boulevard
Melbourne, FL 32940
Brevard County: 009
Census Tract: 641.28

Opened January 29, 2018

Banking Hours

Lobby: Monday - Thursday 9:00 a.m. - 4:00 p.m.
Friday 9:00 a.m. - 5:00 p.m.

Drive-In: Monday - Friday 8:00 a.m. - 5:00 p.m.

Fort Pierce Office

600 U.S. Highway 1, Unit 604B
Fort Pierce, FL 38940
St. Lucie County: 111
Census Tract: 3805.00

Opened July 11, 2022

Banking Hours

Lobby: Monday - Friday 8:00 a.m. - 5:00 p.m.

No Drive-In hours

List of Loan Production Offices

Port St. Lucie LPO

240 NW Peacock Blvd, Suite 302
Port St. Lucie, FL 34986
St. Lucie County: 111
Census Tract: 3821.08

Opened July 1, 2021

Stuart LPO

2440 SE Federal Highway, Suite T
Stuart, FL 34994
Martin County: 085
Census Tract: 0010.00

Opened December 2, 2021



List of Services
Available at All Branches

Deposit Products

Checking Accounts
Money Market Accounts
Health Savings Accounts
Savings Accounts
Certificates of Deposit
Individual Retirement Accounts

Consumer/Residential Loans

Residential Mortgage Loans
Home Equity Loans
Residential Lot Loans
Construction/Permanent Mortgage Loans
Personal and Consumer Loans

Business Loans

Commercial Lines of Credit
Commercial Real Estate Loans
Construction Loans
SBA Loans

Other Services

Internet Banking
Bill Pay
Merchant Capture
Merchant Services
Mobile Banking
Remote Deposit Capture

BREVARD COUNTY FL

2023 FFIEC Census Report - Summary Census Demographic Information

State: 12 - FLORIDA (FL)

County: 009 - BREVARD COUNTY

Tract: ALL TRACTS

* Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0601.03	Middle	No	104.63	\$89,600	\$93,748	\$76,845	2489	10.97	273	872	1390
0601.04	Moderate	No	59.53	\$89,600	\$53,339	\$43,726	1160	11.72	136	528	659
0601.05	Moderate	No	52.59	\$89,600	\$47,121	\$38,628	2808	32.09	901	851	1295
0601.06	Middle	No	114.42	\$89,600	\$102,520	\$84,036	1614	10.97	177	472	582
0602.01	Middle	No	116.09	\$89,600	\$104,017	\$85,257	2764	13.82	382	947	1179
0602.02	Upper	No	128.76	\$89,600	\$115,369	\$94,568	3115	23.85	743	907	1224
0603.01	Middle	No	85.10	\$89,600	\$76,250	\$62,500	2063	28.84	595	556	915
0603.02	Middle	No	84.25	\$89,600	\$75,488	\$61,875	2748	16.89	464	1086	1394
0604.00	Middle	No	88.82	\$89,600	\$79,583	\$65,230	4276	27.48	1175	1130	1819
0605.00	Middle	No	93.03	\$89,600	\$83,355	\$68,324	5023	23.75	1193	1834	2391
0606.00	Moderate	No	75.98	\$89,600	\$68,078	\$55,804	5476	37.75	2067	1455	1947
0607.00	Low	No	37.24	\$89,600	\$33,367	\$27,350	3618	65.89	2384	264	774
0610.01	Moderate	No	70.47	\$89,600	\$63,141	\$51,758	5531	30.36	1679	1957	2304
0610.02	Middle	No	91.09	\$89,600	\$81,617	\$66,902	3390	26.25	890	969	1321
0611.00	Middle	No	101.36	\$89,600	\$90,819	\$74,446	6248	21.56	1347	1804	2451
0612.01	Middle	No	114.03	\$89,600	\$102,171	\$83,750	8439	26.84	2265	2471	3018
0612.02	Upper	No	133.59	\$89,600	\$119,697	\$98,113	3958	21.68	858	1133	1479
0621.06	Moderate	No	69.74	\$89,600	\$62,487	\$51,220	3396	19.02	646	1078	1385
0621.08	Middle	No	99.46	\$89,600	\$89,116	\$73,048	6657	23.15	1541	2545	3009
0621.09	Moderate	No	76.39	\$89,600	\$68,445	\$56,103	4774	26.46	1263	1226	1489
0621.10	Middle	No	100.57	\$89,600	\$90,111	\$73,862	3556	21.79	775	1047	1367
0621.11	Middle	No	103.05	\$89,600	\$92,333	\$75,685	3583	20.85	747	1107	1325
0621.12	Middle	No	106.30	\$89,600	\$95,245	\$78,068	1334	13.94	186	491	601
0621.13	Middle	No	111.28	\$89,600	\$99,707	\$81,727	5973	19.99	1194	1964	2592
0621.14	Moderate	No	53.10	\$89,600	\$47,578	\$39,000	2064	20.25	418	380	971
0621.15	Upper	No	121.44	\$89,600	\$108,810	\$89,191	1818	16.61	302	841	885
0623.01	Moderate	No	61.56	\$89,600	\$55,158	\$45,213	3973	68.16	2708	675	1565
0623.02	Moderate	No	59.81	\$89,600	\$53,590	\$43,929	3456	52.69	1821	803	1204
0624.01	Middle	No	90.63	\$89,600	\$81,204	\$66,563	1885	25.46	480	772	912
0624.02	Moderate	No	61.84	\$89,600	\$55,409	\$45,417	5470	51.81	2834	930	2306
0625.00	Moderate	No	54.66	\$89,600	\$48,975	\$40,144	4633	44.98	2084	1184	2250
0626.00	Low	No	49.22	\$89,600	\$44,101	\$36,152	3190	81.76	2608	408	1325
0628.00	Middle	No	91.34	\$89,600	\$81,841	\$67,083	3785	17.60	666	1504	1991
0629.00	Middle	No	84.46	\$89,600	\$75,676	\$62,031	5791	46.52	2694	1796	1930
0630.00	Middle	No	105.06	\$89,600	\$94,134	\$77,159	4436	31.81	1411	1332	1700
0631.02	Middle	No	118.88	\$89,600	\$106,516	\$87,312	9022	28.73	2592	2722	3029
0631.04	Upper	No	122.27	\$89,600	\$109,554	\$89,800	3876	27.84	1079	1060	1566
0631.05	Middle	No	115.49	\$89,600	\$103,479	\$84,819	9005	29.77	2681	2557	3247
0631.06	Upper	No	132.90	\$89,600	\$119,078	\$97,604	4176	28.52	1191	1381	1713
0631.08	Upper	No	145.28	\$89,600	\$130,171	\$106,697	5848	20.11	1176	2167	2246
0631.09	Middle	No	108.99	\$89,600	\$97,655	\$80,046	4831	25.09	1212	1419	2127
0641.02	Upper	No	170.58	\$89,600	\$152,840	\$125,278	5524	23.24	1284	1699	1980

BREVARD COUNTY FL

0641.23	Middle	No	82.26	\$89,600	\$73,705	\$60,412	6743	29.69	2002	1538	1608
0641.24	Middle	No	86.22	\$89,600	\$77,253	\$63,324	4606	24.75	1140	1171	1839
0641.26	Upper	No	121.09	\$89,600	\$108,497	\$88,929	3994	20.66	825	1162	1350
0641.27	Upper	No	141.86	\$89,600	\$127,107	\$104,183	7916	22.75	1801	3226	3800
0641.28	Upper	No	149.58	\$89,600	\$134,024	\$109,856	11426	22.46	2566	4266	4866
0641.29	Upper	No	133.02	\$89,600	\$119,186	\$97,692	2151	22.41	482	1085	1146
0641.30	Middle	No	99.92	\$89,600	\$89,528	\$73,387	3747	33.84	1268	983	1163
0642.01	Middle	No	88.84	\$89,600	\$79,601	\$65,250	2453	19.45	477	662	1033
0642.02	Moderate	No	50.78	\$89,600	\$45,499	\$37,300	3023	22.76	688	537	1048
0643.01	Middle	No	90.82	\$89,600	\$81,375	\$66,703	5672	33.30	1889	1042	1890
0643.02	Moderate	No	71.66	\$89,600	\$64,207	\$52,628	6085	35.23	2144	1272	1924
0644.00	Middle	No	93.26	\$89,600	\$83,561	\$68,495	5137	20.26	1041	1519	2067
0645.00	Moderate	No	74.99	\$89,600	\$67,191	\$55,074	4541	28.39	1289	1106	1555
0646.01	Middle	No	115.59	\$89,600	\$103,569	\$84,890	7504	22.35	1677	2420	2772
0646.02	Moderate	No	70.41	\$89,600	\$63,087	\$51,711	2946	30.14	888	784	980
0647.01	Moderate	No	75.40	\$89,600	\$67,558	\$55,376	2589	27.85	721	553	967
0647.02	Moderate	No	62.84	\$89,600	\$56,305	\$46,157	1708	24.82	424	306	946
0648.00	Moderate	No	67.88	\$89,600	\$60,820	\$49,853	3144	32.35	1017	457	707
0649.01	Middle	No	97.86	\$89,600	\$87,683	\$71,875	7204	32.01	2306	1243	1797
0649.02	Low	No	38.54	\$89,600	\$34,532	\$28,308	3831	55.49	2126	432	952
0650.01	Upper	No	144.67	\$89,600	\$129,624	\$106,250	3427	24.07	825	1030	1239
0650.22	Middle	No	113.15	\$89,600	\$101,382	\$83,104	5267	24.97	1315	1829	2444
0650.23	Middle	No	102.61	\$89,600	\$91,939	\$75,359	4314	33.66	1452	1233	1725
0650.24	Upper	No	120.43	\$89,600	\$107,905	\$88,448	6450	30.48	1966	2330	2705
0650.25	Upper	No	122.69	\$89,600	\$109,930	\$90,110	2427	31.77	771	359	352
0651.23	Moderate	No	69.99	\$89,600	\$62,711	\$51,403	3782	29.67	1122	1114	2105
0651.24	Moderate	No	62.44	\$89,600	\$55,946	\$45,858	2960	68.11	2016	404	993
0651.26	Moderate	No	57.03	\$89,600	\$51,099	\$41,884	3327	38.32	1275	679	1243
0651.27	Upper	No	130.41	\$89,600	\$116,847	\$95,780	3447	36.79	1268	953	1344
0651.28	Low	No	30.26	\$89,600	\$27,113	\$22,225	3533	52.79	1865	176	921
0651.29	Moderate	No	79.80	\$89,600	\$71,501	\$58,607	4313	38.23	1649	1223	1561
0651.30	Middle	No	89.03	\$89,600	\$79,771	\$65,385	3272	44.83	1467	755	930
0651.31	Moderate	No	70.72	\$89,600	\$63,365	\$51,944	3804	44.85	1706	627	912
0652.01	Middle	No	80.30	\$89,600	\$71,949	\$58,975	6245	30.17	1884	1296	1828
0652.02	Middle	No	86.98	\$89,600	\$77,934	\$63,882	5491	38.10	2092	1871	2313
0652.31	Upper	No	132.69	\$89,600	\$118,890	\$97,454	6484	22.04	1429	2156	2448
0652.36	Upper	No	130.11	\$89,600	\$116,579	\$95,556	1696	15.86	269	544	694
0652.37	Moderate	No	64.84	\$89,600	\$58,097	\$47,625	3145	6.77	213	1720	2519
0652.38	Unknown	No	0.00	\$89,600	\$0	\$0	407	8.85	36	206	340
0652.39	Moderate	No	74.66	\$89,600	\$66,895	\$54,833	3507	7.58	266	1818	2393
0652.40	Moderate	No	59.78	\$89,600	\$53,563	\$43,909	2564	6.36	163	1166	1673
0661.01	Upper	No	146.43	\$89,600	\$131,201	\$107,542	4223	10.99	464	1705	2296
0661.03	Middle	No	116.71	\$89,600	\$104,572	\$85,714	2169	6.92	150	1338	1756
0661.04	Upper	No	131.50	\$89,600	\$117,824	\$96,576	5133	9.06	465	2016	2919
0662.00	Upper	No	173.73	\$89,600	\$155,662	\$127,589	2883	12.28	354	875	1136
0663.01	Upper	No	157.11	\$89,600	\$140,771	\$115,385	7032	17.32	1218	2414	2501
0663.02	Upper	No	147.99	\$89,600	\$132,599	\$108,690	4324	14.04	607	1862	1885
0664.00	Middle	No	108.10	\$89,600	\$96,858	\$79,390	5485	15.00	823	1749	1783
0665.00	Upper	No	125.29	\$89,600	\$112,260	\$92,019	3738	14.66	548	1128	1399
0666.00	Upper	No	144.22	\$89,600	\$129,221	\$105,917	4411	16.03	707	1468	1619
0667.00	Upper	No	131.57	\$89,600	\$117,887	\$96,632	5369	16.78	901	1525	1895
0668.00	Middle	No	115.47	\$89,600	\$103,461	\$84,805	1670	27.31	456	298	582
0669.00	Middle	No	116.59	\$89,600	\$104,465	\$85,625	6274	15.41	967	2474	2455
0671.00	Moderate	No	68.97	\$89,600	\$61,797	\$50,658	1308	38.38	502	0	508
0681.01	Upper	No	122.54	\$89,600	\$109,796	\$90,000	3069	15.25	468	1096	1074

BREVARD COUNTY FL

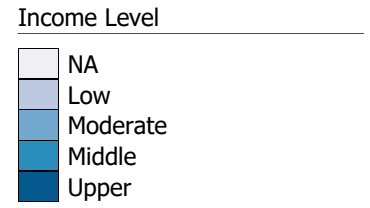
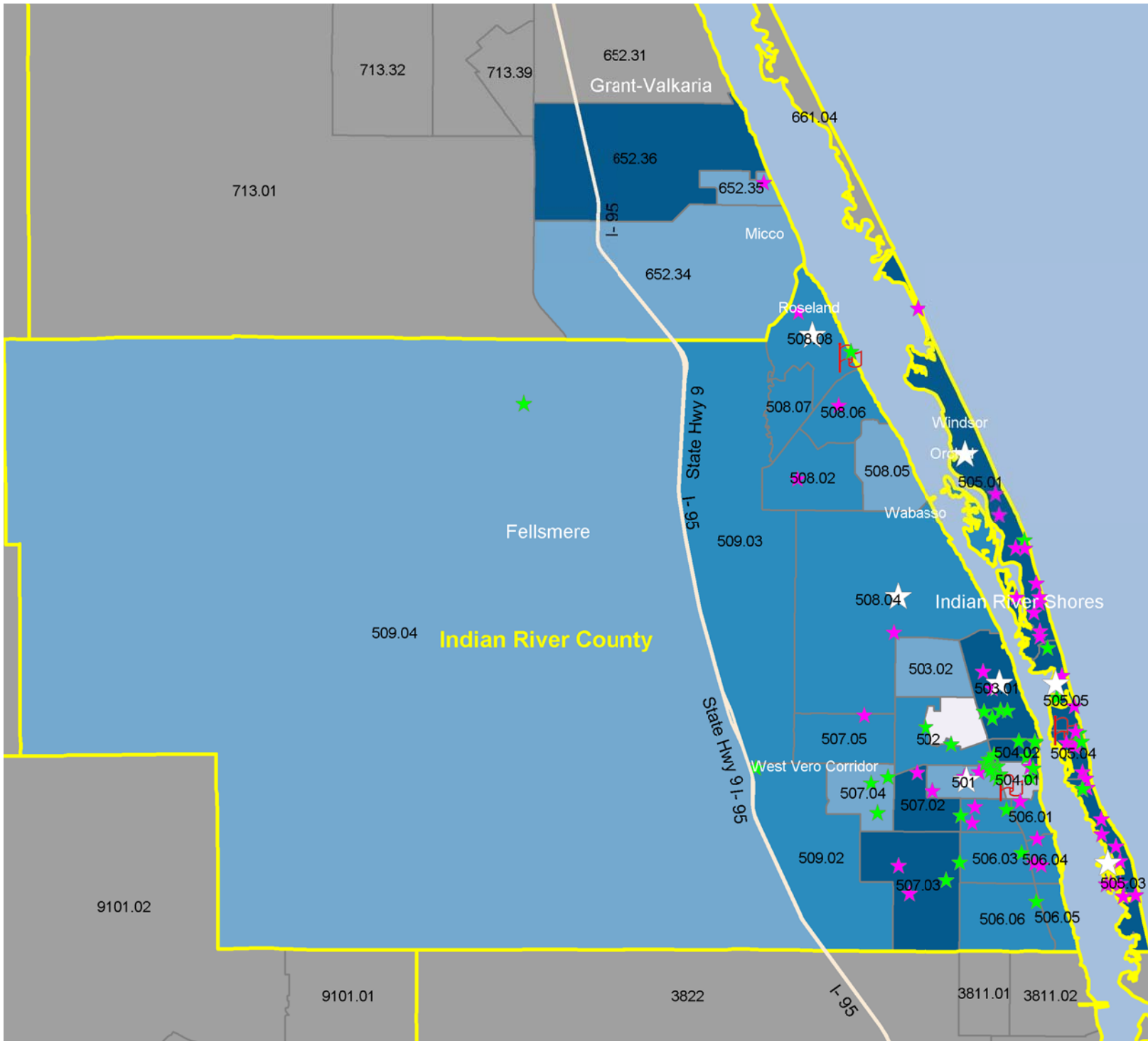
0681.02	Upper	No	152.61	\$89,600	\$136,739	\$112,083	2289	12.15	278
0684.00	Upper	No	150.14	\$89,600	\$134,525	\$110,263	2020	12.23	247
0685.01	Middle	No	87.65	\$89,600	\$78,534	\$64,375	2183	12.60	275

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ASSESSMENT AREA INCOME MAP

Indian River County



 Bank Branches

INDIAN RIVER COUNTY , FL

2023 FFIEC Census Report - Summary Census Demographic Information

State: 12 - FLORIDA (FL)

County: 061 - INDIAN RIVER COUNTY

Tract: ALL TRACTS

Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
0501.01	Middle	No	82.24	\$79,200	\$65,134	\$59,219	3317	33.13	1099	962	1351
0501.02	Middle	No	84.53	\$79,200	\$66,948	\$60,863	3367	28.84	971	773	1453
0502.01	Upper	No	127.77	\$79,200	\$101,194	\$92,000	1642	23.26	382	486	829
0502.02	Middle	No	101.18	\$79,200	\$80,135	\$72,857	2736	30.23	827	771	901
0503.03	Low	No	38.98	\$79,200	\$30,872	\$28,068	3423	93.69	3207	355	892
0503.04	Moderate	No	50.21	\$79,200	\$39,766	\$36,157	1896	78.53	1489	236	445
0503.05	Moderate	No	77.76	\$79,200	\$61,586	\$55,991	2885	33.45	965	598	620
0503.06	Upper	No	162.45	\$79,200	\$128,660	\$116,972	2172	4.88	106	840	908
0504.01	Moderate	No	61.04	\$79,200	\$48,344	\$43,953	3589	37.70	1353	546	1364
0504.02	Middle	No	99.44	\$79,200	\$78,756	\$71,600	2557	18.03	461	863	884
0505.04	Upper	No	164.37	\$79,200	\$130,181	\$118,355	1588	7.05	112	698	1060
0505.05	Upper	No	187.84	\$79,200	\$148,769	\$135,250	3437	6.78	233	1634	1582
0505.06	Upper	No	216.94	\$79,200	\$171,816	\$156,205	4246	6.24	265	1820	2495
0505.07	Upper	No	301.13	\$79,200	\$238,495	\$216,821	1823	4.00	73	849	1132
0505.08	Upper	No	164.92	\$79,200	\$130,617	\$118,750	2960	9.46	280	989	1359
0505.09	Upper	No	265.31	\$79,200	\$210,126	\$191,033	2054	6.86	141	995	834
0506.01	Middle	No	82.60	\$79,200	\$65,419	\$59,479	2808	25.04	703	778	1079
0506.02	Middle	No	89.52	\$79,200	\$70,900	\$64,457	4836	25.83	1249	1460	2053
0506.03	Middle	No	97.31	\$79,200	\$77,070	\$70,068	6790	33.48	2273	1809	2556
0506.04	Moderate	No	67.32	\$79,200	\$53,317	\$48,472	1518	7.97	121	825	286
0506.05	Upper	No	130.38	\$79,200	\$103,261	\$93,882	1895	6.75	128	939	893
0506.07	Moderate	No	68.67	\$79,200	\$54,387	\$49,444	6984	47.92	3347	1218	2105
0506.08	Middle	No	86.87	\$79,200	\$68,801	\$62,550	5415	39.39	2133	1378	2207
0507.02	Middle	No	100.33	\$79,200	\$79,461	\$72,241	5193	20.05	1041	1863	2155
0507.04	Upper	No	157.43	\$79,200	\$124,685	\$113,354	3244	18.59	603	782	1112
0507.06	Upper	No	127.01	\$79,200	\$100,592	\$91,450	6742	17.67	1191	2189	2731
0507.07	Upper	No	129.16	\$79,200	\$102,295	\$93,000	4028	23.44	944	1347	1664
0507.08	Middle	No	86.30	\$79,200	\$68,350	\$62,138	3868	17.53	678	1254	1320
0507.09	Upper	No	127.28	\$79,200	\$100,806	\$91,648	2065	6.97	144	607	891
0508.05	Middle	No	89.90	\$79,200	\$71,201	\$64,732	4065	22.48	914	1455	2456
0508.06	Middle	No	103.32	\$79,200	\$81,829	\$74,394	4895	17.39	851	1981	2332
0508.07	Middle	No	101.21	\$79,200	\$80,158	\$72,875	5152	16.38	844	1933	2652
0508.08	Middle	No	86.13	\$79,200	\$68,215	\$62,016	4612	14.48	668	1594	2414
0508.09	Middle	No	102.09	\$79,200	\$80,855	\$73,511	6214	19.57	1216	2182	2767
0508.10	Moderate	No	70.93	\$79,200	\$56,177	\$51,071	3564	19.11	681	1055	1396
0508.11	Upper	No	131.54	\$79,200	\$104,180	\$94,712	6737	20.44	1377	2022	2637
0508.12	Upper	No	150.87	\$79,200	\$119,489	\$108,629	3104	21.26	660	715	1024
0509.03	Moderate	No	76.36	\$79,200	\$60,477	\$54,985	7209	32.60	2350	1802	2429
0509.05	Upper	No	120.31	\$79,200	\$95,286	\$86,628	3477	15.13	526	1178	1698
0509.06	Moderate	No	63.34	\$79,200	\$50,165	\$45,607	2416	13.78	333	1278	1786
0509.07	Low	No	41.99	\$79,200	\$33,256	\$30,234	1488	19.02	283	530	752
0509.08	Moderate	No	55.62	\$79,200	\$44,051	\$40,053	4299	60.32	2593	516	915

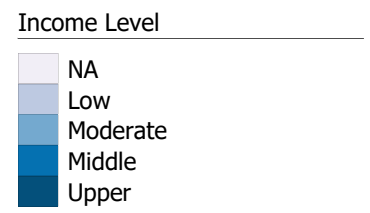
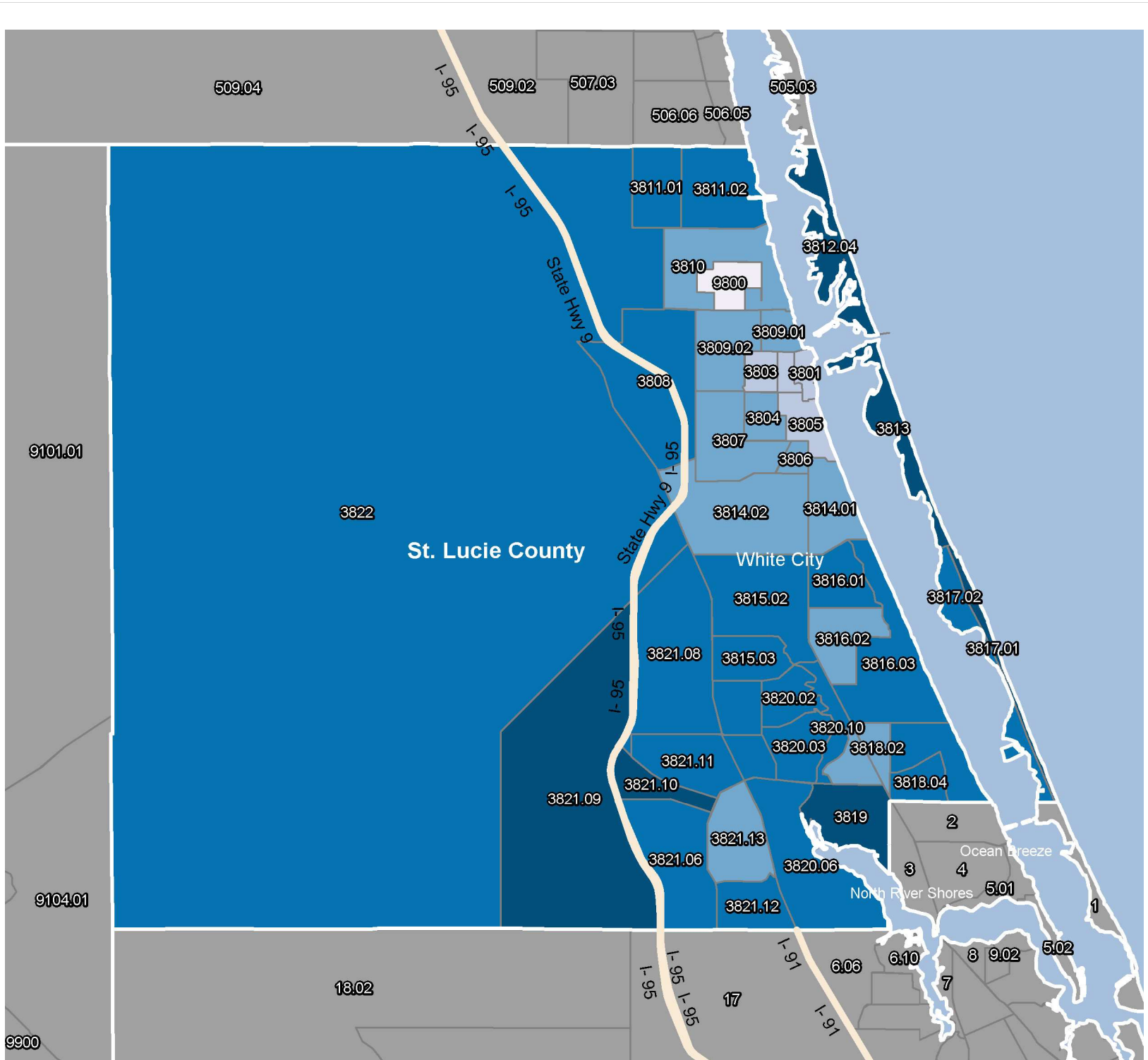
INDIAN RIVER COUNTY , FL

0509.09	Moderate	No	75.92	\$79,200	\$60,129	\$54,667	3478	73.35	2551
9800.00	Unknown	No	0.00	\$79,200	\$0	\$0	0	0.00	0
9900.00	Unknown	No	0.00	\$79,200	\$0	\$0	0	0.00	0

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ST LUCIE COUNTY ASSESSMENT AREA - 2023



ST. LUCIE COUNTY FL

2023 FFIEC Census Report - Summary Census Demographic Information

State: 12 - FLORIDA (FL)

County: 111 - ST. LUCIE COUNTY

Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
3801.00	Low	No	45.45	\$84,800	\$38,542	\$31,161	1032	70.35	726	74	309
3802.00	Low	No	38.44	\$84,800	\$32,597	\$26,351	3446	92.66	3193	230	1297
3803.00	Low	No	40.28	\$84,800	\$34,157	\$27,611	6171	95.79	5911	565	2104
3804.00	Middle	No	80.75	\$84,800	\$68,476	\$55,356	6919	79.10	5473	822	1846
3805.00	Moderate	No	73.24	\$84,800	\$62,108	\$50,205	6543	69.20	4528	914	1846
3806.00	Moderate	No	75.89	\$84,800	\$64,355	\$52,022	4035	72.17	2912	993	1266
3807.00	Moderate	No	78.15	\$84,800	\$66,271	\$53,571	8960	62.29	5581	1470	2088
3808.00	Middle	No	96.54	\$84,800	\$81,866	\$66,176	3352	41.97	1407	732	1090
3809.01	Moderate	No	69.32	\$84,800	\$58,783	\$47,521	2459	65.31	1606	658	1571
3809.02	Moderate	No	60.73	\$84,800	\$51,499	\$41,629	5423	91.00	4935	1221	1983
3810.00	Middle	No	88.90	\$84,800	\$75,387	\$60,938	1771	31.85	564	415	663
3811.03	Middle	No	87.22	\$84,800	\$73,963	\$59,792	3266	37.91	1238	740	1241
3811.04	Unknown	No	0.00	\$84,800	\$0	\$0	2027	33.20	673	786	848
3811.05	Middle	No	99.00	\$84,800	\$83,952	\$67,866	2345	27.55	646	728	968
3811.06	Middle	No	82.28	\$84,800	\$69,773	\$56,400	1829	19.14	350	1012	1273
3811.07	Middle	No	88.55	\$84,800	\$75,090	\$60,703	3204	25.16	806	1272	1835
3812.04	Upper	No	135.76	\$84,800	\$115,124	\$93,063	3599	9.67	348	1835	1397
3813.00	Upper	No	152.84	\$84,800	\$129,608	\$104,770	4428	11.22	497	1588	1356
3814.01	Moderate	No	60.16	\$84,800	\$51,016	\$41,243	5248	40.19	2109	1712	2364
3814.02	Moderate	No	70.40	\$84,800	\$59,699	\$48,262	7023	51.69	3630	1284	2417
3815.04	Middle	No	92.61	\$84,800	\$78,533	\$63,481	3606	43.12	1555	999	1503
3815.05	Middle	No	92.76	\$84,800	\$78,660	\$63,586	7237	55.51	4017	1779	2303
3815.06	Middle	No	87.92	\$84,800	\$74,556	\$60,268	3696	53.44	1975	879	1285
3815.07	Upper	No	140.06	\$84,800	\$118,771	\$96,011	5106	27.03	1380	2112	2467
3815.08	Moderate	No	70.89	\$84,800	\$60,115	\$48,596	3689	46.92	1731	954	1115
3816.02	Middle	No	92.42	\$84,800	\$78,372	\$63,355	3872	30.68	1188	1400	1622
3816.03	Moderate	No	72.07	\$84,800	\$61,115	\$49,402	6991	22.74	1590	2110	3399
3816.04	Unknown	No	0.00	\$84,800	\$0	\$0	1810	18.73	339	622	692
3816.05	Middle	No	118.99	\$84,800	\$100,904	\$81,563	4372	17.57	768	1900	2241
3817.01	Upper	No	123.86	\$84,800	\$105,033	\$84,906	2693	7.20	194	1299	222
3817.02	Middle	No	97.01	\$84,800	\$82,264	\$66,500	2295	4.31	99	1264	3167
3818.02	Moderate	No	63.96	\$84,800	\$54,238	\$43,843	4757	51.97	2472	573	1038
3818.03	Middle	No	102.98	\$84,800	\$87,327	\$70,590	6412	39.69	2545	1548	2346
3818.04	Moderate	No	77.64	\$84,800	\$65,839	\$53,220	6156	41.36	2546	2019	2736
3819.00	Middle	No	118.57	\$84,800	\$100,547	\$81,280	6412	21.57	1383	2175	2687
3820.07	Middle	No	97.76	\$84,800	\$82,900	\$67,013	5233	53.98	2825	1447	1907
3820.08	Middle	No	83.72	\$84,800	\$70,995	\$57,390	8250	53.95	4451	2165	3278
3820.09	Moderate	No	78.85	\$84,800	\$66,865	\$54,050	4659	38.16	1778	1168	2132
3820.10	Middle	No	83.99	\$84,800	\$71,224	\$57,578	2095	26.92	564	742	1267
3820.11	Middle	No	80.01	\$84,800	\$67,848	\$54,844	2529	39.34	995	804	958
3820.12	Middle	No	87.38	\$84,800	\$74,098	\$59,896	6172	50.24	3101	1512	2205

ST. LUCIE COUNTY FL

3820.13	Middle	No	91.57	\$84,800	\$77,651	\$62,773	3238	45.06	1459
3820.14	Middle	No	107.49	\$84,800	\$91,152	\$73,681	7408	40.97	3035
3820.15	Middle	No	93.87	\$84,800	\$79,602	\$64,347	3786	46.80	1772
3820.16	Upper	No	144.81	\$84,800	\$122,799	\$99,267	6242	30.73	1918
3821.10	Middle	No	94.28	\$84,800	\$79,949	\$64,628	7557	48.07	3633
3821.12	Middle	No	91.11	\$84,800	\$77,261	\$62,459	9392	51.85	4870
3821.14	Middle	No	98.13	\$84,800	\$83,214	\$67,271	6548	55.51	3635
3821.15	Moderate	No	73.02	\$84,800	\$61,921	\$50,056	7699	53.66	4131
3821.16	Middle	No	115.99	\$84,800	\$98,360	\$79,508	6244	53.94	3368
3821.17	Middle	No	99.75	\$84,800	\$84,588	\$68,376	8201	58.83	4825
3821.18	Upper	No	140.45	\$84,800	\$119,102	\$96,275	5500	62.53	3439
3821.19	Moderate	No	78.09	\$84,800	\$66,220	\$53,532	8112	58.53	4748
3821.20	Middle	No	104.77	\$84,800	\$88,845	\$71,816	3498	30.53	1068
3821.21	Middle	No	98.77	\$84,800	\$83,757	\$67,708	4096	38.96	1596
3821.22	Upper	No	130.37	\$84,800	\$110,554	\$89,366	5569	15.42	859
3821.23	Middle	No	110.28	\$84,800	\$93,517	\$75,595	4915	57.48	2825
3821.24	Moderate	No	75.77	\$84,800	\$64,253	\$51,944	3507	54.06	1896
3821.25	Upper	No	142.52	\$84,800	\$120,857	\$97,693	3265	66.80	2181
3821.26	Middle	No	118.00	\$84,800	\$100,064	\$80,887	12651	30.72	3886
3821.27	Upper	No	129.58	\$84,800	\$109,884	\$88,828	5126	20.48	1050
3821.28	Middle	No	97.01	\$84,800	\$82,264	\$66,497	5188	55.55	2882
3821.29	Middle	No	90.37	\$84,800	\$76,634	\$61,949	8565	57.08	4889
3821.30	Middle	No	88.52	\$84,800	\$75,065	\$60,678	4017	55.49	2229
3822.01	Moderate	No	73.65	\$84,800	\$62,455	\$50,486	3559	12.64	450
3822.02	Upper	No	124.53	\$84,800	\$105,601	\$85,365	4219	33.61	1418
9800.00	Unknown	No	0.00	\$84,800	\$0	\$0	2	100.00	2
9900.00	Unknown	No	0.00	\$84,800	\$0	\$0	0	0.00	0

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MARINE BANK

Fee Schedule as of March 1, 2024

ATM AND CHECK CARD SERVICES

"On-Us" ATM W/D fee	no charge
Foreign ATM W/D fee	\$ 3.00
International ATM W/D fee	\$ 5.00
Additional Debit Card	\$ 7.00
Replacement Debit Card	\$ 7.00
International Debit Transaction fee	3%

CASH HANDLING

Night Depository Use	\$3.00 per bag
Night Drop Bag - - multi use with lock	\$14.00
Night Drop Bag Key	\$ 9.00
Bank Zipper Bags no lock	\$ 5.00
Change Order	\$5.00 for orders > \$100
In Branch Cash Handling	\$2.50 per \$1,000

CHECK PROCESSING

Check Printing	Varies by style
Return Chargeback Fee	\$12.00
NSF or Return Item Charge per item*	\$35.00
Overdraft per business day after 2 consecutive days	\$ 9.00
Stop Payment	\$35.00
Sweep Transaction Charge (per transfer)	\$ 7.00

*The NSF & Return item Charge applies to overdrafts created by check, in-person withdrawal, or other electronic means. (Marine Bank will not charge an NSF fee for a consumer ATM or one-time POS /Check Card withdrawal.) Fee applies to a maximum of 5 per consumer and 7 for business accounts per day.

ONLINE BANKING AND BILL PAY

Online Banking	No Charge
Bill Pay	No Charge
Stop Payment (Including Bill Pay check)	\$35.00
External Transfer (not bill payment)	\$ 1.00
Expediated Bill Payment Fee	\$14.95 or \$19.95 (varies by delivery time)
Real Time Payment	1% up to \$10 max

WIRE TRANSFER

Domestic Incoming Wire	\$15.00
Domestic Outgoing Wire	\$30.00
Foreign Incoming Wire	\$20.00
Foreign Outgoing Wire	\$50.00
Returned Wire	\$25.00
Wire Cancellation Fee	\$15.00
Wire Trace Fee	\$15.00
Notification of Wire (email, fax, telephone)	\$ 1.00

SAFE DEPOSIT BOXES - Annual Lease

Available to clients, only. Subject to availability.

3 x 5	\$ 35.00
3 x 10	\$ 65.00
5 x 10	\$ 80.00
10 x 10	\$135.00
Lost Key	\$ 25.00
Safe deposit Box Drilling	\$225.00
Inventory by Bank Personnel	\$ 25.00
Lock Replacement	\$ 15.00
Late Payment	\$ 10.00

COLLECTIONS

Incoming per collection	\$20.00 + costs
Outgoing per collection (\$100 minimum)	\$20.00 + costs
Foreign per collection	\$30.00 + costs
Returned Collection Item	\$20.00
Canadian Cash Letter Item Over \$2,500	\$20.00 + costs and 1% of the item amount. Maximum of \$50.00

MISCELLANEOUS SERVICES

Account Balancing	\$25.00
Account closed within 90 days of opening	\$30.00
Account Research per hour (minimum 1 hour)	\$50.00
Additional Statement Copies	\$ 5.00
Attorney Costs	As billed
Automatic Transfer OD Protection	\$ 7.00
Business Credit References	\$15.00
Cashier's Check, Client	\$10.00
Check Exchange Fee	\$10.00
Counter Check	\$2.00/check
Dormant Account, per month	\$20.00
Foreign Currency	\$10.00 + costs
Garnishment/ Levies	\$125.00 + costs
IRA Transfer Out Fee	\$25.00
Medallion Guarantee Clients	No charge
Non-Account Holder check cashing fee	\$ 5.00
Notary Service	\$ 5.00
Paper Statement (business account)	\$ 5.00/month
Interim Statement Business	\$ 5.00
Paper Statement (consumer account)	\$ 3.00/month
Photocopies per page	\$ 2.00
Returned Mail fee	\$ 5.00
Staff Assisted Telephone Transfers	\$ 3.00
Statement Print – Business	\$ 5.00
Statement Print – Consumer	\$ 3.00
Telephone Transfer	\$2.00
Visa Gift Card purchase	\$4.50



HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.



Loan to Deposit Ratio

Quarter Ending	Ratio
March 31, 2021	75%
June 30, 2021	72%
September 30, 2021	66%
December 31, 2021	65%
March 31, 2022	62%
June 30, 2022	65%
September 30, 2022	68%
December 31, 2022	73%
March 31, 2023	71%
June 30, 2023	74%
September 30, 2023	75%
December 31, 2023	78%