

# The Liberty National Bank in Paris, Texas

## CRA PUBLIC FILE

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### Bank Contact Information

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The Liberty National Bank in Paris, Texas  
305 Lamar Avenue  
Paris, Texas 75460  
903-785-5555

Or:

Teresa Woodard  
CRA Officer  
305 Lamar Avenue  
Paris, Texas 75460  
903-785-5555

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**The Liberty National Bank in Paris, Texas** will maintain a copy of this file for public inspection upon request and at no cost at its main office at 305 Lamar Avenue and branch office at 140 North Collegiate will also maintain a copy of its most recent CRA Performance Evaluation and a list of services provided at each branch office. The Liberty National Bank in Paris, Texas will comply with any CRA public file requests within five calendar days and update this file no later than April 1 of each calendar year.

## The Liberty National Bank in Paris, Texas

### Written Comments from the Public (Calendar Years 2021 – 2023)

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Attached below this page are any written comments received from the public related to **The Liberty National Bank in Paris, Texas** Community Reinvestment Act (CRA) performance and any applicable bank response from the prior two calendar years. If you have comments regarding The Liberty National Bank in Paris, Texas CRA performance, please contact us at:

The Liberty National Bank in Paris, Texas  
305 Lamar Avenue  
Paris, Texas 75460  
903-785-5555

Or:

Teresa Woodard  
CRA Officer  
305 Lamar Avenue  
Paris, Texas 76560

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**The Liberty National Bank in Paris, Texas** did not receive any written comments from the public during the two calendar years from 2021 – 2023.

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## The Liberty National Bank in Paris, Texas

### CRA Performance Evaluation

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The Liberty National Bank's most recent CRA Performance Evaluation completed on **July 12, 2021**, by Office of the Comptroller of the Currency, is attached after this page. The Liberty National Bank in Paris, Texas received a rating of **Satisfactory**. If you have any questions regarding this performance evaluation, please contact us at:

The Liberty National Bank in Paris, Texas  
305 Lamar Avenue  
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**PUBLIC DISCLOSURE**

July 12, 2021

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

The Liberty National Bank in Paris  
Charter Number 13541

305 Lamar Avenue  
Paris, Texas 75460

Office of the Comptroller of the Currency

1800 West Loop 281 Suite 306  
Longview, Texas 75604

**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 Community Reinvestment Act (CRA) Rating

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

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The lending test rating is based on a reasonable loan-to-deposit (LTD) ratio and a substantial majority of the institution's loans are made inside its assessment area (AA).

### Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AAs, the institution's LTD is reasonable. The average quarterly LTD ratio for the institution during the evaluation period was 65.83 percent. The quarterly average LTD ratio for similarly situated financial institutions during the same period was 76.77 percent.

### Lending in Assessment Area

A substantial majority of the institution's loans are inside its AA. The institution originated and purchased 85 percent of its total loans inside the institution's AAs during the evaluation period. This analysis is performed at the institution level, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	18	90	2	10	20	1,901	81.1	442	18.9	2,343
Consumer	16	80	4	20	20	217	83.2	44	16.8	261
Total	34	85	6	15	40	2,117	81.3	486	18.7	2,603

### Description of Institution

Liberty National Bank of Paris (LNB or institution) is a single state institution headquartered in Paris, Texas. LNB is wholly owned by Paris Bancshares, Inc. As of June 30, 2021, LNB had total assets of \$384.6 million and tier one capital of \$51.2 million.

LNB operates two full-service branches in Paris, Texas with automated teller machines (ATMs) and an additional stand-alone ATM located at 1929 Bonham, Paris, Texas. LNB has one AA that includes Lamar County, Texas in its entirety.

The institution offers a full range of personal and business deposit accounts, loan products, and financial services, including checking, savings, and money market accounts as well as consumer and commercial

loan products. Additional services include online, mobile and telephone banking, remote deposit capture, debit cards, and online bill pay.

As of June 30, 2021, LNB's loan portfolio totaled \$210.1 million, with net loans representing 53.7 percent of total assets. Real estate loans total \$149.2 million or 71.0 percent of the loan portfolio and is comprised of \$95.9 million in residential real estate and \$53.3 million in commercial real estate. Additional loans included commercial and industrial loans of \$23.5 million, agricultural loans of \$5.3 million, consumer loans of \$20.5 million, and other loan types total \$1.5 million.

There are no legal, financial, or other factors impeding the institution's ability to meet the credit needs of its AA. The institution's CRA performance was previously evaluated as of June 18, 2018, with an overall level of performance of "Satisfactory."

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of LNB using Small Bank performance criteria, which includes the lending test. The evaluation covered the period from January 1, 2018, through December 31, 2020. In evaluating the institution's lending performance, examiners reviewed home mortgage and consumer lending, consistent with the institution's lending focus.

### **Selection of Areas for Full-Scope Review**

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

### **Ratings**

The institution's overall rating is a blend of the state ratings, and where applicable, multistate ratings. LNB operates in one state and has one AA. LNB has two primary products that received consideration.

The MMSA rating and state ratings are based on performance in all institution AAs. Refer to the "Scope" section under each State and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, financial institution) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the financial institution, or in any AA

by an affiliate whose loans have been considered as part of the financial institution's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) 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 Texas

**CRA rating for the State of Texas<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- A substantial majority of the institution's loans were originated within the AA.
- The institution exhibits a reasonable distribution of loans to individuals in low- to moderate-income (LMI) geographies.
- The institution exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The institution's LTD is reasonable.

### Description of Institution's Operations in Texas

LNB operates in Lamar County in the state of Texas as described in the "Description of the Institution" section of this Performance Evaluation. LNB has two full-service branches and an additional stand-alone ATM location in Lamar County. Lamar County consists of 12 census tracts (CT) and includes one low-income tract and four moderate-income tracts.

The institution's primary lending focus is residential real estate and consumer loans. Competitors in the market area include other local community financial institutions that have a regional footprint, as well as credit unions and non-bank financial entities that compete for residential, business, and consumer loans.

Community credit needs were determined by reviewing recent housing and demographic information, and a review of comments from community contacts from organizations that provide services within the AA. Community contacts from Lamar County mentioned financial institutions are actively involved with the community. One contact mentioned financial institutions were receptive and responsive to the credit and community development needs, especially during the current environment related to the COVID-19 pandemic. Affordable housing was mentioned as an opportunity for financial institutions to provide assistance. The increase in the demand for housing is attributed to the low supply of available homes for sale.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

The following tables depict the demographic information for the full-scope AAs in Texas.

**Lamar County AA**

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lamar County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	8.3	33.3	41.7	16.7	0.0
Population by Geography	49,566	7.8	25.0	44.3	22.8	0.0
Housing Units by Geography	22,558	7.9	28.0	43.2	20.9	0.0
Owner-Occupied Units by Geography	12,420	4.0	19.1	51.0	25.9	0.0
Occupied Rental Units by Geography	6,606	14.8	38.3	31.2	15.7	0.0
Vacant Units by Geography	3,532	8.6	39.9	38.3	13.2	0.0
Businesses by Geography	3,536	9.4	28.8	34.8	27.0	0.0
Farms by Geography	181	1.1	10.5	68.5	19.9	0.0
Family Distribution by Income Level	13,281	21.6	18.6	20.4	39.4	0.0
Household Distribution by Income Level	19,026	25.5	16.3	17.3	40.9	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$81,450
			Median Gross Rent			\$663
			Families Below Poverty Level			15.1%
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

**Scope of Evaluation in Texas**

As discussed earlier, the institution has one AA. The AA received a full-scope review. Refer to the table in Appendix A for a list of all AAs under review. Consistent with the institution’s primary lending focus, home mortgage and consumer loans were analyzed.

**LENDING TEST**

The institution’s performance under the lending test in Texas is rated Satisfactory.

**Conclusions for the area Receiving a Full-Scope Review**

Based on a full-scope review, the institution’s performance in the Lamar County AA is satisfactory.

**Distribution of Loans by Income Level of the Geography**

The institution exhibits a reasonable geographic distribution of loans in the state.

### ***Home Mortgage Loans***

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

#### ***Lamar County***

The geographic distribution of home mortgage loans in the AA is reasonable. The institution's lending in moderate-income geographies was lower than the percentage of owner-occupied housing units in the AA; however, the institution's lending in low-income geographies exceeds the percentage of owner-occupied housing units in the AA. The average median housing price in the AA was \$81,450 making it difficult for LMI individuals to qualify for a home mortgage loan.

### ***Consumer Loans***

Refer to Table U in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the institution's consumer loan originations and purchases.

The geographic distribution of consumer loans in the AA is reasonable. The institution's lending in moderate-income geographies was lower than the percentage of households in the AA; however, the institution's lending in low-income geographies exceeded the percentage of households in the AA.

### **Distribution of Loans by Income Level of the Borrower**

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

### ***Home Mortgage Loans***

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

The borrower distribution of mortgage loans reflects reasonable distribution throughout the AA. The institution's mortgage lending to LMI borrowers is near to the percentage of families located in those geographies.

### ***Consumer Loans***

Refer to Table V in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's consumer loan originations and purchases.

The borrower distribution of consumer loans reflects reasonable distribution throughout the AA. The institution's consumer lending to LMI borrowers is near the percentage of households located in those geographies.

### **Responses to Complaints**

The institution did not receive any CRA-related complaints in this rating area during the performance evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this performance 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”.

<b>Time Period Reviewed:</b>	01/01/2018 to 12/31/2020	
<b>Bank Products Reviewed:</b>	Home mortgage and consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>States</b>		
Texas	Full-Scope	Lamar County AA

## Appendix B: Summary of MMSA and State Ratings

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<b>RATINGS</b>	<b>Liberty National Bank</b>
<b>Overall Bank:</b>	Lending Test Rating
Liberty National Bank	Satisfactory
<b>MMSA or State:</b>	
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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 financial institution subsidiary is controlled by the financial institution and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act 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/AA.

**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. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features. CTs 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:** Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI 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 LMI geographies, distressed or underserved non-metropolitan middle-income geographies, or designated disaster areas.

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

**Consumer Loan:** A loan 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 CT delineated by the United States Bureau of the Census in the most recent decennial census.

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

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

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

**Limited-Scope Review:** Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number, and dollar amount of investments, and branch distribution).

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

**Low Income Geography:** A CT 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/AA.

**Median Family Income:** 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 annually that is used to determine the income level category of individuals.

**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 MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

**Rating Area:** A rated area is a state or MMSA. 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 MMSA, the institution will receive a rating for the MMSA.

**Small Loan to Business:** 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 to Farm:** A loan included in 'loans to small farms' as defined in the instructions for preparation of the call report. These loans have original amounts of \$500,000 or less and are either secured by farmland, 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

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### Content of Standardized Tables

A separate set of tables is provided for each state. All MMSA, if applicable, are presented in one set of tables. References to the “institution” include activities of any affiliates that the institution provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased are treated as originations; and, (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all Home Mortgage Disclosure Act or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the Federal Deposit Insurance Corporation and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this performance evaluation.

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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. 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 institution 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 institution loan data to aggregate data from geographic areas larger than the institution’s AA.
- 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 institution 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.
- 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 institution in low-, moderate-, middle-, and upper-

income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. 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 institution's AA.

**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 institution 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 institution 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 institution to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2018-2020**

	Total Home Mortgage Loans		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	% of Total	% of Owner-Occupied Housing Units	% of Institution Loans	Agg	% of Owner-Occupied Housing Units	% of Institution Loans	Agg	% of Owner-Occupied Housing Units	% of Institution Loans	Agg	% of Owner-Occupied Housing Units	% of Institution Loans	Agg	% of Owner-Occupied Housing Units	% of Institution Loans	Agg	
Lamar County	20	1,901	100	4.1	5.0	—	19.1	5.0	—	51.0	75.0	—	25.9	15.0	NA	0.0	0.0	—
<b>Total</b>	20	1,901	100	4.1	5.0	—	19.1	5.0	—	51.0	75.0	—	25.9	15.0	NA	0.0	0.0	—

Source: 2015 ACS Census; 01/01/2018 - 01/01/2020 Bank 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 2018-2020**

	Total Home Mortgage Loans		Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	% of Total	% of Families	% of Institution Loans	Agg	% of Families	% of Institution Loans	Agg	% of Families	% of Institution Loans	Agg	% of Families	% of Institution Loans	Agg	% of Families	% of Institution Loans	Agg	
Lamar County	20	1,901	100	21.6	20.0	—	18.6	15.0	—	20.4	35.0	—	29.4	30.0	NA	0.0	0.0	—
<b>Total</b>	20	1,901	100	21.6	20.0	—	18.6	15.0	—	20.4	35.0	—	29.4	30.0	NA	0.0	0.0	—

Source: 2015 ACS Census; 01/01/2018 - 01/01/2020 Bank Data, "—" data not available.  
 Due to rounding, totals may not equal 100.0

**Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography 2018-2020**

Assessment Area:	Total Consumer Loans		Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	% of Total	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans
Lamar County AA	20	100	7.8	10.0	25.8	10.0	44.1	60.0	22.3	20.0	0.0	0.0
<b>Total</b>	20	100	7.8	10.0	25.8	10.0	44.1	60.0	22.3	20.0	0.0	0.0

Source: 2015 ACS Census: 01/01/2018 - 01/01/2020 Bank Data, "-" data not available.  
Due to rounding, totals may not equal 100.0

**Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower 2018-2020**

Assessment Area:	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	% of Total	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans	% of Households	% Institution Loans
Lamar County AA	20	100	25.5	15.0	16.3	15.0	17.3	25.0	40.9	35.0	0.0	10.0
<b>Total</b>	20	100	25.5	15.0	16.3	15.0	17.3	25.0	40.9	35.0	0.0	10.0

Source: 2015 ACS Census: 01/01/2018 - 01/01/2020 Bank Data, "-" data not available.  
Due to rounding, totals may not equal 100.0

**PUBLIC NOTICE: MAIN OFFICE**  
**LIBERTY NATIONAL BANK IN PARIS, PARIS, TEXAS**  
**COMMUNITY REINVESTMENT ACT NOTICE**

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC 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 OCC; and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks and savings association that are scheduled for CRA examination in that quarter. This list is available from the OCC at:

Deputy Comptroller  
Southern District  
Office of the Comptroller of the Currency  
500 N Akard Street Suite 1600  
Dallas, TX 75201  
[CRACOMMENTS@OCC.TREAS.GOV](mailto:CRACOMMENTS@OCC.TREAS.GOV)

You may send written comments about our performance in helping to meet community credit needs to:

William H. Coleman - President  
305 Lamar Avenue  
Paris, TX 75460,  
libnet.com Attn: William Coleman

and to the OCC, at:

Deputy Comptroller  
Southern District  
Office of the Comptroller of the Currency  
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Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Paris Bancshares, Inc, a bank holding company. You may request from the

Director of Applications  
Federal Reserve Bank of Dallas  
2200 North Pearl Street  
Dallas, TX 75201

an announcement of applications covered by the CRA filed by bank holding companies.

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If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at The Liberty National Bank, located at 305 Lamar Avenue, Paris, Tx 75460 and 140 N. Collegiate Drive, Paris, TX 75460

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## The Liberty National Bank in Paris, Texas

**Main Bank:** 305 Lamar Avenue, Paris, Texas 75460

**Banking Hours:**

Lobby: Mon-Thurs 9:00 a.m. – 3:00 p.m.

Friday 9:00 a.m. – 5:00 p.m.

Drive-In: Mon-Fri 7:30 a.m. – 5:00 p.m.

**Collegiate Branch:** 140 N. Collegiate, Paris, Texas 75460

**Banking Hours:**

Lobby: Mon-Fri 9:00 a.m. – 5:30 p.m.

Drive-In: Mon-Fri 7:30 a.m. – 6:00 p.m.

Saturday 9:00 a.m. – 3:00 p.m.

**ATMs are operated at Both locations.**

**As of: December 31, 2023**

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Branch Name	Address	City	State	Zip	County Name	State Code	MSA/MD Code	Census Tract	Census Tract Income	Lobby Hours	Drive-Thru Hours
Collegiate Branch	140 N Collegiate	Paris	TX	75460	Lamar	48		4	Middle	M-F 9 am -5:30 pm	M-F 7:30 am – 6 pm Sat 9 am – 3 pm
Main Bank	305 Lamar Ave	Paris	Tx	75460	Lamar	48		5	Moderate	M-T 9 am – 3 pm Fri 9 am-5 pm	M-F 7:30 am – 5 pm





## The Liberty National Bank in Paris, Texas

### Products and Services and Schedule of Fees As of: December 31, 2023

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#### ATM's Available 24/7

Debit Cards are available for all eligible deposit accounts. No ATM charge will occur if a Liberty ATM is used to complete any transactions. There may be a fee for using a non-Liberty ATM. We have two convenient ATMs located at 305 Lamar Ave. and 140 N. Collegiate.

iTalk Telephone Banking for 24/7 account inquiry – Toll Free 1-855-784-8575

To report lost or stolen Debit Cards 903-785-5555 After 5:00 pm and weekends: 866-297-3416

#### Deposit Account Fee Schedule:

All deposit accounts and related services offered by the bank are available at each affiliate banking center offering Deposit Accounts. Liberty National Bank's current transaction fees are:

Service	Fee
See the attached Products and Services – Schedule of Fees – effective 1-20-23	

# The Liberty National Bank in Paris, Texas

## “Products and Services”

Effective 01-20-2023

305 Lamar Avenue (main office)

140 North Collegiate (branch office)

Paris, Texas 75460

903-785-5555

### PERSONAL CHECKING

#### **Liberty Basic**

*Minimum deposit to open - \$100*

Unlimited Check Writing

Low Balance < \$500 \$6.00

#### **Golden Bell BanClub**

*Minimum deposit to open - \$100*

Service Charge/Membership Fee

Basic Plan (Individual) \$7.00

Personal Plan (Individual & Spouse) \$8.00

Family Plan (Individual & Family) \$9.00

#### **Additional Features include:**

Accidental Death Insurance coverage (amount varies according to plan types)

Free personalized wallet checks

Travel & entertainment discounts

#### **No Frills Checking**

*Minimum deposit to open - \$100*

Low Balance < \$100 \$3.00

Unlimited check writing

Paper statements mailed (no images)

#### **No Frills Checking with E-Docs**

*Minimum deposit to open - \$100*

No monthly maintenance fee or per item fee

Unlimited check writing

Online Banking & electronic statements required

#### **Freedom 55 - Senior Citizen**

*Minimum deposit to open - \$100*

No monthly maintenance fee or per item fee

Unlimited check writing

Must be at least 55 years of age or better

### PERSONAL INTEREST CHECKING

#### **Liberty Choice - NOW**

*Minimum deposit to open - \$500*

Unlimited check writing

Low Balance < \$500 \$10.00

NOW interest paid on collected balances

#### **Liberty Plus - NOW**

*Minimum deposit to open - \$1,000*

Unlimited check writing

Low Balance < \$1000 \$10.00

Super NOW interest paid on collected balances

#### **Freedom 55 Plus - Senior Citizen**

*Minimum deposit to open - \$500*

Unlimited check writing

Low Balance < \$500 \$10.00

NOW int. paid on collected balances > \$500 - \$5000

Super NOW int. paid on collected balan \$5001+

*NOW Eligibility Required*

Includes free personalized wallet checks

Must be at least 55 years of age or better

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### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record all information that identifies each person who opens an account. These requirements will also help prevent fraud and identity theft which, according to the Federal Trade Commission, is the fastest-growing crime in the country.

#### **What this means to you:**

When you open a new account or request a loan we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

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# The Liberty National Bank in Paris, Texas

## "Products and Services"

Effective 01-20-2023

305 Lamar Avenue (main office)  
140 North Collegiate (branch office)  
Paris, Texas 75460  
903-785-5555

### COMMERCIAL

#### Commercial Checking

Minimum deposit to open - \$100

Low Balance < \$500	\$10.00
Per debit fee after 50	\$0.10
(Balance & per item fees waived if average balance \$5000 & above)	

#### Commercial Interest Checking

Minimum deposit to open - \$500

Low Balance < \$750	\$10.00
Per debit fee after 50	\$0.10
NOW int. paid on collected balances	< \$5000
Super NOW int. paid on collected balances	> \$5000
(Balance & per item fees waived if average balance is \$7500 & above)	

#### Account Analysis

Certain commercial accounts may be subject to account analysis. Inquire with our New Accounts or an operations officer regarding fees on these accounts.

### NON-PROFIT

#### Non-Profit

Minimum deposit to open - \$100

No minimum balance required after opening  
No monthly maintenance or per item fee  
Unlimited check writing

### SAVINGS

#### Commercial & Personal Savings

Minimum deposit to open - \$100

Low Balance < \$100	\$3.00/qr
Minimum daily balance to earn interest	\$100
Six withdrawals per quarter	No Charge
\$1.00 per withdrawal after six	

### MONEY MARKET ACCOUNTS

#### Commercial & Personal

##### Liberty Premium - MMA

Minimum deposit to open - \$1,000

Low Balance < \$1000	\$10.00
MMA int. paid on collected balances	< \$5000
Super MMA int. paid on collected balance	\$5001+

##### Liberty Premium Plus MMA

Minimum deposit to open - \$25,000

Low Balance < \$1000	\$10.00
MMA int. paid on collected balances	< \$5000
Super MMA int. paid on collected balances	\$5001-\$24999
Plus MMA int. paid on collected balances	\$25000+

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### Loans

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We offer the following loan types at competitive rates, see one of our loan officers for details. Personal & agriculture loans, commercial & small business, real estate, home mortgage, home equity & home improvement loans.



# The Liberty National Bank in Paris, Texas

## “Products and Services”

Effective 01-20-2023

305 Lamar Avenue (main office)

140 North Collegiate (branch office)

Paris, Texas 75460

903-785-5555

### OTHER FEES AND CHARGES

Stop Payments	\$25.00
Statement Copies (without images)	\$2.00
Statement Copies (with images) (Not available No Frills Checking)	\$5.00
Checks or Deposit Copies (single image)	\$1.00/ea
Checks or Deposit Copies (multi image)	\$3.00/pg
Reconciliation Assistance	No Charge
Reconciliation for Customer/Research (free if bank error)	\$15.00/Hr
NSF/OD Charge (daily max. of 5)	\$26.00
Sweep Set-up to Prevent NSF	\$5.00
Sweep Charge Per Transfer	\$5.00
Monthly Duplicate Statement Mailing with check images	\$5.00
without check images	\$3.00
Balance Inquiry By Telephone (Non-Automated) After 3 per month	\$1.00
Automated 1 855 784 8575	No Charge
Online Banking	No Charge
Online Banking with Bill Payment	No Charge
Individual ACH Origination Setup	\$10.00
Company ACH Origination	Contact bank for details
Large Return Item Notification	\$5.00
Account Closing (within 60 days of opening)	\$15.00
Christmas Club Early Closing	\$5.00
Levy/Garnishment	\$50.00
Lock Bags	\$30.00
Zipper Bags	\$5.00
Notary Public Customer	No Charge
Non-customer	\$6.00
Merchant Credit Card Set-up	\$35.00
Receive loose coin	
Non-machine count (customer only)	\$0.10/Roll
Machine Count Customer	No Charge
Non-customer	5%
<b>Debit Card</b>	
Initial Card	No Charge
Replacement Card	\$5.00
Transactions at Other ATM's	\$2.00

### Customers Only

Long Distance Phone Calls	\$3.00
Photocopies	\$0.50
Fax 1st Sheet	\$5.00
Additional Sheets	\$1.00
Cashier's Checks	\$3.00
Replace cashier's check (must be at least 90 Days from issue date)	\$5.00
Closing Account Drafts**	\$5.00
Incoming/Outgoing Drafts**	\$10.00
Outgoing Wire Transfers	\$15.00
Incoming Wire Transfers	\$3.00
Outgoing Intl Wire Transfers**	\$75.00
Incoming Intl Wire Transfers **	\$3.00
Intl Bank Draft**	\$30.00
Foreign Exchange**	\$10.00

\*\* Charges may vary depending on additional charges incurred in handling the transaction

### CHECK CASHING

\$0 - 499	\$5.00
\$500 - 1,000	\$10.00
Above \$1,000	1%

No charge for customers maintaining a deposit account at our bank. No charge for cashing checks drawn on our bank.

### SAFE DEPOSIT BOXES

2 x 5	\$20.00
3 x 5	\$25.00
4 x 5	\$30.00
3 x 10	\$35.00
4 x 10	\$45.00
5 x 10	\$55.00
10 x 10	\$95.00

### Safe Deposit Box Rent Late Charge

31 - 90 Days Delinquent	\$5.00
91 - 180 Days Delinquent	\$10.00
Safe Deposit Box Key	\$20.00
Safe Deposit Box Drilling	\$250.00

**FDIC does not insure safe deposit box contents.**

# **The Liberty National Bank in Paris, Texas**

**305 Lamar Ave (main office)  
140 North Collegiate Drive (branch office)  
Paris, Texas 75460**

**Date: March 7, 2024**

**The Liberty National Bank in Paris, Texas is prepared to extend credit on the following types of loans without discrimination within our local community:**

- **Residential Home Mortgages – purchase and refinance**
- **Home Improvement Loans**
- **Home Equity Loans**
- **Mobile Homes with Deed of Trust**
- **Mobile Home – Home Equity Loans with Deed of Trust**
- **Small Business Loans (both conventional and SBA guaranteed)**
- **Farm and Livestock Loans (both conventional and FSA guaranteed)**
- **Construction Loans**
- **Various types of Commercial Loans (inventory, equipment, receivables, real estate, and others)**
- **Real Estate Loans on improved farm and ranch land**

The Bank's Assessment Area(s) is as follows:

Lamar County, Texas  
and  
Surrounding Counties:

Delta County, Texas  
Fannie County, Texas  
Red River County, Texas



## The Liberty National Bank in Paris, Texas

### HMDA Disclosure Statement

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The Liberty National Bank in Paris, Texas is not located in a Metropolitan Statistical Area and therefore is not required to report under HMDA.

[www.consumerfinance.gov/data-research/hmda/](http://www.consumerfinance.gov/data-research/hmda/)



**The Liberty National Bank in Paris, Texas**

**Loan-to-Deposit Ratios for Calendar Year 2023**

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The Liberty National Bank in Paris, Texas loan-to-deposit ratio for each quarter of the calendar year are as follows:

Q1 2023	Q2 2023	Q3 2023	Q4 2023
75.79%	77.55%	79.78%	79.32%

# LIBERTY NATIONAL BANK IN PARIS

## COMMUNITY REINVESTMENT ACT POLICY

DATE APPROVED BY BOARD MARCH 12, 2024

- I. **PURPOSE:** The Community Reinvestment Act of 1977 ("CRA") and the federal banking regulators' CRA Regulations were enacted to help ensure that banks meet the credit needs of their communities. The Regulations provide guidance with regard to the methods regulators will use in assessing the Bank's CRA performance. Each bank must delineate one or more "assessment areas" within which the regulators will evaluate the Bank's record of helping to meet the credit needs of its community. Each bank must also make available to the public certain CRA related information. CRA encourages lenders to establish dialogues with local community members regarding their credit needs and to make efforts, within sound credit practices, to help meet those needs. The Board of Directors recognizes its responsibility to establish and implement policies and procedures to achieve compliance with the requirements of the CRA and to serve the community's credit needs, including the needs of low- and moderate-income areas.
  
- II. **STATEMENT:** The Board of Directors and senior management will take an active role in assuring overall compliance with the CRA. The Board of Directors of the Bank will review and approve the Bank's CRA Policy, including the reasonableness of the delineated assessment area, at least annually and after each material change. All CRA-related discussions are to be documented in minutes of the Board of Directors' meetings. Further, the Board of Directors will review periodic self-assessments of the Bank's CRA compliance efforts. The Bank will make reasonable efforts to ascertain the credit needs of the community and to develop and market products and services to meet those needs. All of the Bank's directors, officers, and employees are encouraged to be familiar with the Bank's CRA goals and responsibilities. It is the Bank's policy to comply with the standards imposed by CRA and related regulations by making safe and sound loans and investments and providing safe and sound services on which the Bank expects to make a profit. The Bank will develop and apply flexible underwriting standards for loans that benefit low- or moderate-income geographies or individuals which are consistent with safe and sound banking practices.
  
- III. **CRA COMPLIANCE OFFICER:** TERESA WOODARD is designated as the CRA Compliance Officer, the person responsible for coordinating, documenting, and monitoring the Bank's CRA program. The Bank's Board of Directors recognizes that CRA regulations are subject to change and that certain CRA regulations may or may not be effective as to the Bank or may become effective as to the Bank on different dates, depending on certain factors and alternative forms of CRA compliance which are available to the Bank under applicable regulations. The Board of Directors, with the guidance and assistance of the Compliance Officer, intends to ensure that the Bank complies with such regulations in a proper and timely manner. The Bank may appoint a CRA Compliance Committee to monitor CRA compliance. If such a committee is appointed, the members will be listed on a document entitled Exhibit "A", which will be attached hereto and made a part of this Policy.  
  
The CRA Compliance Officer's responsibilities will include reporting periodically, but not less than quarterly, to the Board of Directors concerning the Bank's CRA efforts, performance, and, if appropriate, areas for improvement.
  
- IV. **ASSESSMENT AREA:** The Bank's designated assessment area shall be as described on Exhibit "B" attached hereto and made a part hereof.

- V. CRA NOTICE:** The Bank will provide in the lobby of its main office and each of its branches a public CRA Notice which conforms in form and substance with the applicable regulatory requirements as set forth in the attached Exhibit "C".
- VI. CRA PUBLIC FILE:** The Bank will maintain a public file, in which it will assemble all information and documents required by then effective regulations applicable to the Bank. Upon request, the Bank will provide copies of the information in its public file to any persons requesting such information. Such information will be provided in paper or other form acceptable to the person making the request. If the Bank charges fees for such service, the fees will be reasonable and will not exceed copying and mailing costs (if applicable). The information contained in the Bank's public file will be made available at the Bank's main office and, if the Bank is an interstate bank, at one branch office in each state. The Bank will make available at each of its branches: (i) a copy of the public section of its most recent CRA Performance Evaluation and a list of services provided by the branch; and (ii) within five calendar days of a request, all the information in the public file relating to the assessment area in which the branch is located. The Bank will update its public file in order to ensure that the information contained therein will be current as of April 1 of each year.
- VII. DATA COLLECTION, REPORTING AND DISCLOSURE:** The Bank will assemble, collect, and maintain such CRA related information as may be required by applicable regulations in form and substance which are fully compliant with such regulations, including in a machine-readable format as prescribed by the regulators.
- VIII. ENFORCEMENT:** Changes to this policy will require the approval by the Board of Directors of the Bank. Changes in operating procedures, standards, guidelines, and technologies, provided they are consistent with this policy, may be authorized by the CRA officer. The Board of Directors will review this policy on an annual basis to ensure continued compliance with the Act and with the strategic goals of the bank. The CRA officer is responsible for ensuring these policy requirements are implemented and administered in compliance with the approved policy. The primary responsibility for enforcement of this policy and its operating procedures rests with the CRA Officer and our employees.
- VIII. EXCEPTIONS:** Requests for exceptions to this policy must be very specific and may only be granted on specific items, rather than to entire sections. Bank personnel with exceptions are to communicate their requests by submitting a policy exception request to the CRA Officer for consideration by Senior Management.
- X. TRAINING:** It is the responsibility of the CRA Officer to ensure that all Bank personnel receive appropriate training on CRA and the directives of this policy on a yearly basis. The Bank's general program for compliance consists of staff training is provided through BAI computer training program. This training program provides employees with current CRA training information (through regular updates), and a testing mechanism to ensure staff comprehension of training information and directives.
- XI. RETENTION OF DOCUMENTS:** The Bank is required to retain evidence of compliance with CRA for five years. [Record Retention is not determined by regulation and should be determined by the Bank].

**EXHIBIT "A"**

**CRA COMPLIANCE COMMITTEE**

The following individuals comprise the Bank's CRA Compliance Committee:

**WILLIAM H. COLEMAN**

**TERESA WOODARD**

**TINA WEDDLE**

**MARKITA NEAL**

**CHASE COLEMAN**

**DILLON CECIL**

**EXHIBIT "B"**

**ASSESSMENT AREA(S)**

The Bank's Assessment Area(s) is as follows:

**LAMAR COUNTY, TEXAS**

***SURROUNDING COUNTIES:***

**DELTA COUNTY, TEXAS**

**FANNIN COUNTY, TEXAS**

**RED RIVER COUNTY, TEXAS**

"EXHIBIT C"  
PUBLIC NOTICE: MAIN OFFICE  
LIBERTY NATIONAL BANK IN PARIS, PARIS, TEXAS  
COMMUNITY REINVESTMENT ACT NOTICE

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libnet.com Attn: William H. Coleman

and to the OCC:

Deputy Comptroller  
Southern District  
Office of the Comptroller of the Currency  
500 N Akard Street, Suite 1600  
Dallas, TX 75201  
[CRACOMMENTS@OCC.TREAS.GOV](mailto:CRACOMMENTS@OCC.TREAS.GOV).

Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of Paris Bancshares, Inc, a bank holding company. You may request from the

Director of Applications  
Federal Reserve Bank of Dallas  
2200 North Pearl Street  
Dallas, TX 75201

an announcement of applications covered by the CRA filed by bank holding companies.

# COMMUNITY REINVESTMENT ACT STATEMENT OF THE LIBERTY NATIONAL BANK IN PARIS

Recognizing an obligation to serve the credit and other financial needs of its entire community, including low- and moderate-income neighborhoods, The Liberty National Bank pledges to the best of its ability to follow both the letter and spirit of The Community Reinvestment Act.

For purposes of this Act our local community is defined by the boundaries of Lamar County, Texas. A substantial portion of our loans are now and will continue to be made within this area.

The Liberty National Bank is prepared to extend credit of the following types, without discrimination, within our local community.

1. Residential home mortgages — purchase and refinance
2. Home improvement loans
3. Small business loans (both conventional and SBA guaranteed)
4. Farm and livestock loans (both conventional and FHA guaranteed)
5. Various types of consumer loans (vehicles, boats, RV's, motorcycles, ATV's, furniture, etc.)
6. Various types of commercial loans (inventory, equipment, receivables, real estate, etc.)
7. Construction loans
8. Real estate loans on improved farm and ranch land
9. Mobile Home Loans with Deed of Trust
10. Mobile Home Equity loans with Deed of Trust
11. Home Equity Loans

To ensure compliance with the Act we have undertaken or will implement the following procedures:

1. Determining community needs. We encourage our personnel to be active in community affairs and community organizations to provide input on community credit needs.
2. In response to our determination of needs we will develop products to fill the identified needs. Representative of our efforts in this regard are our low-cost checking account plans, our self-prepared home improvement loan arrangement and small dollar loans - \$1,000 minimum.
3. We will continue to use the print media, radio, social media and to a lesser degree, television to market these products.
4. Management must be involved to make our CRA efforts workable. Loan officers and others involved in the credit area must be particularly sensitive to our obligation in this area.



2023 FFIEC Census Report - Summary Census Demographic Information

State: 48 - TEXAS (TX)

County: 277 - LAMAR COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved 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
48	277	0001.01	Middle	No	115.48	\$73,200	\$84,531	\$71,355	4639	15.67	727	1434	1761
48	277	0001.02	Upper	No	127.45	\$73,200	\$93,293	\$78,750	5082	14.46	735	1308	2033
48	277	0002.00	Middle	No	102.54	\$73,200	\$75,059	\$63,357	3563	17.26	615	1103	1603
48	277	0003.01	Middle	No	86.74	\$73,200	\$63,494	\$53,598	3117	12.90	402	1059	1402
48	277	0003.02	Upper	No	156.23	\$73,200	\$114,360	\$96,531	3290	13.25	436	926	1252
48	277	0004.01	Middle	No	83.81	\$73,200	\$61,349	\$51,786	3397	42.71	1451	822	1762
48	277	0004.02	Middle	No	99.48	\$73,200	\$72,819	\$61,465	6784	24.44	1658	1985	2690
48	277	0005.00	Moderate	No	68.63	\$73,200	\$50,237	\$42,407	3648	57.81	2109	673	1389
48	277	0006.00	Low	No	48.71	\$73,200	\$35,656	\$30,096	1990	57.34	1141	483	1151
48	277	0007.00	Middle	No	96.89	\$73,200	\$70,923	\$59,864	2994	40.78	1221	697	1375
48	277	0008.00	Moderate	No	65.21	\$73,200	\$47,734	\$40,296	3307	46.75	1546	682	1404
48	277	0009.00	Upper	No	125.71	\$73,200	\$92,020	\$77,670	4728	23.16	1095	1179	1586
48	277	0010.00	Moderate	No	61.70	\$73,200	\$45,164	\$38,125	3549	45.03	1598	589	1352

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

