

CRA PUBLIC FILE

Public Comments – No public comments have been received since PromiseOne Bank opened for business on November 6, 2008.

CRA Public Evaluation – CRA examination.

List of Existing Branch Offices/Hours of Operation

LOCATION	ADDRESS	COUNTY	CENSUS TRACT	DATE OPENED	HOURS OF OPERATION	
Head Quarter	2400 Pleasant Hill Road Suite 340 Duluth, GA 30096	Gwinnett County	0502.22	07.02.2012	Mon – Fri	8:30a.m. – 5:30p.m.
Duluth Branch	2385 Pleasant Hill Road Duluth, GA 30096	Gwinnett County	0502.21	12.15.2014	Mon – Thurs	9:00a.m. – 4:30p.m.
					Friday	9:00a.m. – 5:30p.m.
					Saturday	9:00a.m. – 1:00p.m.
Doraville Branch	5938 Buford Hwy, Ste 110 Doraville, GA 30340	DeKalb County	0213.06	06.17.2010	Mon – Thurs	9:00a.m. – 4:30p.m.
					Friday	9:00a.m. – 5:30p.m.
					Saturday	9:00a.m. – 1:00p.m.
Johns Creek Branch	5805 State Bridge Road, Suite A Johns Creek, GA 30097	Fulton county	0116.27	07.01.2014	Mon – Thurs	9:00a.m. – 4:30p.m.
					Friday	9:00a.m. – 5:30p.m.
					Saturday	CLOSED
Sugarloaf Branch	1185 Old Peachtree Rd Suite 100 Suwanee, GA 30024	Gwinnett County	0502.32	08.14.2017	Mon – Thurs	9:00a.m. – 4:30p.m.
					Friday	9:00a.m. – 5:30p.m.
					Saturday	9:00a.m. – 1:00p.m.
McGinnis Branch	7775 McGinnis Ferry Rd Suite 104 Johns Creek, GA 30024	Fulton County	0116.35	05.01.2019	Mon – Thurs	9:00a.m. – 4:30p.m.
					Friday	9:00a.m. – 5:30p.m.
					Saturday	9:00a.m. – 1:00p.m.
Suwanee Branch	2800 Lawrenceville- Suwanee Rd, Suite 100 Suwanee, GA 30024	Gwinnett County	0505.29	07.26.2024	Mon – Thurs	9:00a.m. – 4:30p.m.
					Friday	9:00a.m. – 5:30p.m.
					Saturday	9:00a.m. – 1:00p.m.

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Houston Branch	1444 Blalock Rd, Ste D Houston, TX 77055	Harris County	5210.00	11.25.2019	Mon – Fri	9:00a.m. – 5:00p.m.
					Saturday	Closed
Bayside Branch	219-19 Northern Blvd Bayside, NY 11361	Queens County	1471.00	07.28.2022	Mon – Fri	9:00a.m. – 5:00p.m.
					Saturday	Closed
Annandale Branch	7410 - A Little River Tpk. Annandale, VA 22003	Fairfax County	4507.02	10.01.2024	Mon – Fri	9:00a.m. – 5:00p.m.
					Saturday	Closed
Centreville Branch	13890 Braddock Rd, Suite 102 Centreville, VA 20121	Fairfax County	4914.01	10.01.2024	Mon – Fri	9:00a.m. – 5:00p.m.
					Saturday	Closed
LPO – PA	1135 W Cheltenham Ave Suite 105 Elkins Park, PA 19027	Montgomery County	2024.02	07.18.2022	Mon- Fri	8:30am – 5:30p.m.

Recently Opened/Closed Offices

- ❑ McGinnis Branch opened in May 2019.
- ❑ NOA Bank name change to PromiseOne Bank on May 6, 2019.
- ❑ Houston, TX Branch opened in November 2019.
- ❑ Chamblee Branch closed in December 2020.
- ❑ NY LPO office opened in December 2021: 159-15 Northern Blvd, #110, Flushing, NY 11358. This office is no longer open and the LPO is now located at our Bayside Branch, noted below.
- ❑ Bayside Branch opened in Flushing NY on July 28, 2022. 219-19 Northern Blvd, Flushing NY 11361
- ❑ Pennsylvania LPO office opened on July 18, 2022: 1135 W Cheltenham Ave #105, Elkins Park, PA 19027
- ❑ CO LPO office closed in May 31, 2024.
- ❑ Suwanee Branch opened in July 26, 2024: 2800 Lawrenceville-Suwanee Rd, Suite 100, Suwanee, GA 30024
- ❑ Northern Virginia branches (Annandale and Centreville) opened in October 1, 2024.
- ❑ Dallas LPO office closed in May 31, 2025.

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Products & Services

Loan Products - Please see a member of our lending/mortgage staff for information concerning typical interest rates, annual percentage rates, and fees.

COMMERCIAL LOANS	CONSUMER LOANS
<input type="checkbox"/> Lines of Credit <input type="checkbox"/> Term Loan <input type="checkbox"/> Construction <input type="checkbox"/> Commercial Real Estate <input type="checkbox"/> SBA 7(a) Program Loans <input type="checkbox"/> SBA 504 Program Loans <input type="checkbox"/> SBA Express Lines of Credit <input type="checkbox"/> SBA 7(a) Small Term <input type="checkbox"/> POB Express LOC <input type="checkbox"/> POB Express Term Loan	<input type="checkbox"/> Residential Loans

Deposit Products/Transaction Fees

Attached are deposit account disclosures, which describe the terms and fees of accounts that are offered by the Bank. In addition, the following services are offered:

- ☐ Debit/ATM Cards
- ☐ Telephone Banking
- ☐ Online Banking
- ☐ Online Bill Payment
- ☐ Official Checks
- ☐ Domestic Wire Transfers
- ☐ International Wire Transfers
- ☐ Overdraft Protection from PromiseOne Bank account
- ☐ Safe Deposit Boxes
- ☐ Night Depository
- ☐ Mobile Banking
- ☐ Mobile Deposit
- ☐ Transfer Now
- ☐ P2P (Zelle)
- ☐ Other Services – ATM service is available at 10 branch locations

Differences in the availability of services – N/A – the Bank currently operates ten branches with the same products and services

Assessment Areas

- The Bank's main office is located in Duluth, Georgia in Gwinnett County. The second location is in Doraville, Georgia in DeKalb County. The third location is in Johns Creek, Georgia in Fulton County. The fourth location is in Sugarloaf, Georgia in Gwinnett County. The fifth location is McGinnis, Georgia in Fulton County. The sixth location is Houston, Texas in Harris County. The seventh location is in Flushing, NY. The eighth location is in Suwanee, Georgia in Gwinnett County. The ninth and tenth location are in Centreville and Annandale, Virginia in Fairfax County.

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- The bank has four assessment areas: **Georgia, Texas, New York/New Jersey, and Virginia/Maryland/Washington DC**. The assessment areas are comprised of the following:
- In Georgia, the Atlanta-Sandy Springs-Roswell MSA contiguous counties:
 - Barrow
 - Coweta
 - Walton
 - Carroll
 - Dekalb
 - Fulton
 - Cherokee
 - Douglas
 - Gwinnett
 - Clayton
 - Fayette
 - Henry
 - Cobb
 - Forsyth
 - Rockdale
- In Texas, the Houston-Woodlands-Sugarland, TX MSA:
 - Harris County
- In New York-Newark-Jersey City, NY-NJ-PA MSA:
 - Bronx, NY
 - Nassau, NY
 - Queens, NY
 - Richmond, NY
 - Hudson, NJ
 - Union, NJ
 - Kings, NY
 - New York, NY
 - Bergen, NJ
 - Passaic, NJ
- In Virginia-Maryland-Washington DC, VA-MD-DC MSA:
 - Alexandria City, VA
 - Fauquier, VA
 - Prince George, MD
 - Arlington, VA
 - Loudoun, VA
 - Montgomery, MD
 - Fairfax, VA
 - Manassas City, VA
 - District of Columbia, DC
 - Fairfax City, VA
 - Prince William, VA
 - Falls Church City, VA
 - Manassas Park City, VA

Loan – to – Deposit Ratio:

Quarter Ending	Loan-to-Deposit Ratio
March 2023	86.37%
June 2023	86.89%
September 2023	90.72%
December 2023	89.64%
March 2024	90.02%
June 2024	92.93%
September 2024	90.59%
December 2024	78.38%

Attachments

1. Deposit Account Brochures
2. Fee Schedule
3. Assessment Area Maps & Census Tract Information
4. HMDA Notice
5. Most current CRA Performance Evaluation