



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 – A State Bridge Road 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 | 9:00a.m. – 1:00p.m. |
| 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. |
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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 Flushing, NY 11361 | Queens County | 1471.00 | 07.28.2022 | Mon – Thurs | 9:00a.m. – 4:30p.m. |
| | | | | | Friday | 9:00a.m. – 5:30p.m. |
| | | | | | Saturday | 9:00a.m. – 1:00p.m. |
| LPO – TX | 11445 Emerald St. Suite 111 Dallas, Texas 75229 | Dallas County | 0099.00 | 06.01.20216 | Mon- Fri | 8:30am – 5:30p.m. |
| LPO – CO | 3033 S Parker Road Suite 500 Aurora, CO 80014 | Arapahoe County | 0804.00 | 04.01.2017 | Mon- Fri | 8:30am – 5:30p.m. |
| 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

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 |
|---|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> Lines of Credit <input type="checkbox"/> Express Lines of Credit <input type="checkbox"/> BIZ Loans <input type="checkbox"/> Express Loans <input type="checkbox"/> Commercial Loans (working capital, expand operations, etc.) <input type="checkbox"/> Construction <input type="checkbox"/> Real estate <input type="checkbox"/> Multi-family <input type="checkbox"/> SBA Loans <input type="checkbox"/> Medical Professional Loans | <ul style="list-style-type: none"> <input type="checkbox"/> Residential Loans |

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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 (Pop money)
- Other Services – ATM service is available at 6 branch locations

Differences in the availability of services – N/A – the Bank currently operates seven 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 bank has three assessment areas: **Georgia, Texas, and New York/New Jersey**. The assessment areas are comprised of the following:
 - In Georgia, the Atlanta-Sandy Springs-Roswell MSA contiguous counties:
 - Barrow
 - Carroll
 - Cherokee
 - Clayton
 - Cobb
 - Coweta
 - DeKalb
 - Douglas
 - Fayette
 - Forsyth
 - Walton
 - Fulton
 - Gwinnett
 - Henry
 - Rockdale
 - In Texas, the Houston-Woodlands-Sugarland, TX MSA:
 - Harris County



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- In New York-Newark-Jersey City, NY-NJ-PA MSA:
 - Bronx, NY
 - Kings, NY
 - Nassau, NY
 - New York, NY
 - Queens, NY
 - Richmond, NY
 - Bergen, NJ
 - Hudson, NJ
 - Passaic, NJ
 - Union, NJ

Loan – to – Deposit Ratio:

| Quarter Ending | Loan-to-Deposit Ratio |
|----------------|-----------------------|
| March 2022 | 79.02% |
| June 2022 | 91.55% |
| September 2022 | 92.54% |
| December 2022 | 86.89% |
| March 2023 | 86.37% |
| June 2023 | 86.89% |
| September 2023 | 90.72% |
| December 2023 | 89.64% |

Attachments

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