

Community First Bank

New Iberia, LA

**CRA
PUBLIC
FILE**

List of branches opened and closed in the last 2 years.

None

PUBLIC DISCLOSURE

September 18, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community First Bank
Certificate Number: 35020

1101 E Admiral Doyle Dr
New Iberia, Louisiana 70560

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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	1
DESCRIPTION OF ASSESSMENT AREA	3
SCOPE OF EVALUATION	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	7
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	13
APPENDICES	14
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA.....	14
GLOSSARY	15

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.

The Lending Test is rated Satisfactory.

The following points summarize conclusions for each Lending Test performance factor, which this evaluation discusses in detail elsewhere.

- The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans are in the institution's assessment area.
- 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 businesses of different sizes and individuals of different income levels (including low- and moderate-income).
- The institution did not receive any CRA-related complaints since the previous evaluation. Therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment area.

DESCRIPTION OF INSTITUTION

Community First Bank (CFB) operates its headquarters in New Iberia, Louisiana. Community First Bancshares, Inc., a single-institution holding company, wholly owns CFB. The bank does not maintain any affiliate or subsidiary relationships relevant to this evaluation. CFB received a Satisfactory rating at its prior July 6, 2020 FDIC CRA Performance Evaluation based on Intermediate Small Institution Procedures.

CFB operates nine full-service offices in southern Louisiana. The bank opened a new branch in Lafayette in 2022 located in a middle-income census tract. CFB did not close any branches or participate in any merger or acquisition activities since the previous evaluation.

CFB primarily focuses on commercial and home mortgage lending, but also offers other standard loan products such as construction and consumer loans. CFB offered loans under the Small Business Administration (SBA) Paycheck Protection Program (PPP). The Coronavirus Aid, Relief and Economic Security Act, signed into law on March 27, 2020, established the temporary PPP. The SBA, with support from the Department of the Treasury, implemented the PPP, which provided loans to encourage qualified businesses that meet certain standards established by the SBA to retain employees through the COVID-19 Pandemic and included loan forgiveness subject to certain conditions. During the evaluation period, CFB originated 1,103 PPP loans totaling \$57.2 million.

The institution offers a full line of deposit products that include checking, savings, certificate of deposit, individual retirement, and health savings accounts. Alternative banking services include online banking, mobile banking, electronic bill pay, and automated teller machines (ATMs).

CFB reported total assets of \$649.8 million as of June 30, 2023, which included \$472.3 million in total loans. Deposits equaled \$547.7 million as of the same date. Since the previous evaluation, total assets increased 60.3 percent, total loans increased 46.4 percent, and total deposits increased 51.5 percent. The following table details the institution's loan portfolio as of June 30, 2023, which reflects a distribution consistent with the institution's primary lending focus.

Loan Portfolio Distribution as of 6/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	59,606	12.6
Secured by Farmland	1,175	0.3
Secured by 1-4 Family Residential Properties	153,746	32.6
Secured by Multifamily (5 or more) Residential Properties	5,094	1.1
Secured by Nonfarm Nonresidential Properties	157,972	33.4
Total Real Estate Loans	377,593	80.0
Commercial and Industrial Loans	73,785	15.6
Agricultural Production and Other Loans to Farmers	250	0.1
Consumer Loans	20,589	4.4
Obligations of State and Political Subdivisions in the U.S.	88	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	(11)	(<0.1)
Total Loans	472,294	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0 percent.</i>		

Examiners did not identify any financial, legal, or other impediments that affect CFB's ability to meet its assessment area's credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. CFB designated one assessment area consisting of all of Iberia, Lafayette, and St. Martin parishes. These contiguous parishes represent three of the five parishes that comprise the Lafayette Metropolitan Statistical Area (MSA). The bank expanded its assessment area since the prior evaluation to include all of Lafayette and St. Martin parishes. CFB's Lafayette MSA assessment area meets the technical requirements of the CRA.

Economic and Demographic Data

According to the 2020 U.S. Census Data, the Lafayette MSA assessment area's 98 census tracts reflect the following income designations: 9 low-, 22 moderate-, 28 middle-, and 37 upper-income census tracts, as well as 2 census tracts with no income designation. The following table shows select demographic, housing, and business information of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	98	9.2	22.4	28.6	37.8	2.0
Population by Geography	363,449	6.8	23.1	27.4	42.3	0.5
Housing Units by Geography	158,123	6.8	24.2	28.0	40.5	0.5
Owner-Occupied Units by Geography	95,423	4.1	21.6	26.6	47.1	0.5
Occupied Rental Units by Geography	43,484	11.1	26.7	31.8	29.7	0.6
Vacant Units by Geography	19,216	10.4	31.2	26.3	32.2	0.0
Businesses by Geography	69,650	6.1	18.1	25.3	49.4	1.1
Farms by Geography	1,777	3.7	20.4	27.5	48.1	0.3
Family Distribution by Income Level	91,839	24.7	15.0	17.3	43.0	0.0
Household Distribution by Income Level	138,907	25.3	14.6	15.9	44.1	0.0
Median Family Income – Lafayette, LA MSA	\$66,741		Median Housing Value			\$171,687
			Median Gross Rent			\$869
			Families Below Poverty Level			14.2%
Source: 2020 U.S. Census Data and 2023 D&B Data. Due to rounding, totals may not equal 100.0 percent.						
(*) The NA category consists of geographies that have not been assigned an income classification.						

On March 24, 2020, the Federal Emergency Management Agency (FEMA) declared all counties in the Lafayette MSA assessment area a major disaster due to the COVID-19 pandemic. FEMA also issued several other disaster declarations during the evaluation period due to hurricanes and severe storms, tornadoes, and flooding for all counties in the Lafayette MSA assessment area.

Based on information provided by Moody's Analytics as of June, 30, 2023, the area's largest employers include Waitr, Lafayette General Medical Center, University of Louisiana at Lafayette,

and Our Lady of Lourdes Regional Medical Center. The following table shows the annual unemployment rates over the evaluation period in the assessment area, the State of Louisiana, and nationwide all decreased significantly since the onset of the COVID-19 pandemic in early 2020.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Iberia Parish	10.0	6.7	4.2
Lafayette Parish	7.5	4.6	3.1
St. Martin Parish	8.6	5.7	3.6
Louisiana	8.7	5.6	3.6
National Average	8.1	5.4	3.6
<i>Source: Bureau of Labor Statistics.</i>			

Examiners use the applicable Federal Financial Institutions Examination Council's (FFIEC's) median family income level to analyze home mortgage loans under the borrower profile criterion. The following table shows the applicable income ranges based on the 2022 FFIEC-estimated median family income of \$74,900 for the Lafayette MSA.

Median Family Income Ranges – Lafayette, LA MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$74,900)	<\$37,450	\$37,450 to <\$59,920	\$59,920 to <\$89,880	≥\$89,880
<i>Source: FFIEC.</i>				

Competition

The assessment area reflects a fairly low level of competition for financial services, based on the area's population. According to the June 30, 2022 FDIC Deposit Market Share Report, 29 FDIC-insured institutions operate 120 branches throughout the assessment area. The top three institutions hold 53.6 percent of the area's \$11.4 billion in total deposits. CFB ranks 6th in deposit market share with 4.8 percent of deposits. However, the assessment area also includes various credit unions, which provides increased competition.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine financial institutions' responsiveness to these needs and indicates available opportunities.

Examiners conducted a community contact with an individual from the local chamber of commerce knowledgeable of the general economic conditions and needs of the assessment area. The contact indicated the COVID-19 pandemic severely impacted the area, and residents continue to seek jobs even though the current unemployment rate remains low. The contact further stated that lending needs continue to exist for housing for all income levels, as well as for commercial and agriculture

loans. The current inflow of commercial businesses may create better employment opportunities for the large part of the population living near or below the poverty line. The contact indicated that local financial institutions remain actively involved in the community by partnering with the chamber, local businesses, and non-profit organizations.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, demographic data, and institution management, examiners determined that small business and home mortgage loans represent primary credit needs of the assessment area.

With respect to the community development needs, 31.6 percent of the census tracts designated low- or moderate-income and the multiple disaster designations support a need for activities that revitalize or stabilize these geographies. Demographic data also shows that 39.7 percent of the families reported low- or moderate-incomes, which suggests a need for activities that benefit projects or organizations that provide community services targeted to these families. Examiners also ascertained that opportunities also exist for supporting economic development initiatives throughout the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the time period from the previous evaluation dated July 6, 2020, to the current evaluation dated September 18, 2023. Examiners applied the Intermediate Small Institution Procedures to evaluate the institution's performance, which includes the Lending Test and Community Development Test. The appendix lists each tests' criteria.

Activities Reviewed

For the Lending Test, CRA Intermediate Small Institution Procedures require examiners to determine the institution's major product lines for review. Examiners may select from among the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. Examiners determined the institution's major product lines include small business lending and home mortgage lending. No other loan types typically reviewed for CRA represent major product lines, when considering both the number and dollar volume of loans. Therefore, this evaluation does not include a review of small farm or consumer loans. The institution's records indicate the lending focus and product mix remained generally consistent throughout the evaluation period. The following table shows the institution's originations and purchases over the most recent calendar year by loan type.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	96,321	26.1	246	11.5
Secured by Farmland	147	0.0	1	0.0
Secured by 1-4 Family Residential Properties	83,456	22.6	502	23.4
Multi-Family (5 or more) Residential Properties	4,691	1.3	2	0.1
Commercial Real Estate Loans	85,597	23.2	220	10.2
Commercial and Industrial Loans	83,538	22.6	399	18.6
Agricultural Loans	1,460	0.4	5	0.2
Consumer Loans	13,754	3.7	773	36.0
Other Loans	0	0.0	0	0.0
Total Loans	368,964	100.0	2,148	100.0
<i>Source: 2022 Bank Data. Due to rounding, totals may not equal 100.0 percent.</i>				

This evaluation includes a review of a sample of 72 small business loans totaling \$9.9 million taken from a universe of 577 small business loans totaling \$71.5 million originated or purchased in 2022, the most recent completed calendar year of available data. D&B data for 2022 provided a standard of comparison for small business loans.

This evaluation also includes a review of all home mortgage loans reported on the institution's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs) as follows:

- 2020 - 223 home mortgage loans totaling \$28.9 million,
- 2021 - 312 home mortgage loans totaling \$35.1 million, and
- 2022 - 325 home mortgage loans totaling \$66.8 million.

Examiners did not identify any significant anomalies in home mortgage lending performance among the years reviewed. Therefore, the evaluation only presents home mortgage lending performance for 2022, which represents the most recent year for which aggregate data exists. However, the assessment area concentration section presents all years of home mortgage loan data reviewed. Aggregate data served as the primary standard of comparison for home mortgage loans.

Examiners considered the dollar volume and number of loans among the loan products reviewed, as well as management's stated business strategy, when arriving at overall conclusions. The following table shows that small business loans comprise a majority by number and dollar volume among the universe of products reviewed. Therefore, examiners placed slightly more weight on small business lending when arriving at applicable conclusions.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000s)	%
Small Business	577	64.0	71,544	51.7
Home Mortgage	325	36.0	66,767	48.3
Total	902	100.0	138,311	100.0
<i>Source: 2022 Bank Data. Due to rounding, totals may not equal 100.0.</i>				

While the evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans when arriving at conclusions for the individual performance factors because the number of loans better indicates the number of businesses and individuals served.

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services since the previous CRA evaluation. Examiners also considered the book value of any qualified investments purchased prior to the previous evaluation that remain outstanding as of the current evaluation date. Examiners evaluated community development activity quantitatively based on the financial capacity of the institution as well as qualitatively based on the institution's ability and capacity to meet assessment area needs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

CFB demonstrated satisfactory performance under the Lending Test. A reasonable loan-to-deposit ratio, a majority of loans inside the assessment area, and reasonable records regarding geographic distribution and borrower profile support this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs. For the 13 quarters since the previous evaluation, the institution recorded an average of 74.3 percent loan-to-deposit ratio, which falls lower than the 87.0 percent loan-to-deposit ratio reported at the previous evaluation. CFB's quarterly loan-to-deposit ratio ranged from a low of 66.4 percent on September 30, 2022, to a high of 84.8 percent on June 30, 2023.

The following table lists similarly-situated institutions operating in the institution's assessment area with similar asset sizes and loan composition. CFB's loan-to deposit ratio reflects similar performance to the comparable institutions, further supporting reasonable performance.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 6/30/2023 \$(000)	Average Net LTD Ratio (%)
Community First Bank, New Iberia, Louisiana	649,762	74.3
Farmers-Merchants Bank & Trust, Breaux Bridge, Louisiana	446,684	67.6
The First National Bank of Jeanerette, Jeanerette, Louisiana	454,131	68.8
<i>Source: Reports of Condition and Income 6/30/2020 – 6/30/2023.</i>		

Assessment Area Concentration

A majority of loans are in the institution’s assessment area. As seen in the following table, CFB originated a majority of small business and home mortgage loans, by number and dollar volume, within the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	57	79.2	15	20.8	72	8,267	83.3	1,655	16.7	9,922
Home Mortgage										
2020	189	84.8	34	15.2	223	23,047	79.8	5,842	20.2	28,889
2021	272	87.2	40	12.8	312	28,580	81.4	6,511	18.6	35,091
2022	271	83.4	54	16.6	325	51,337	76.9	15,430	23.1	66,767
Subtotal	732	85.1	128	14.9	860	102,964	78.8	27,783	21.2	130,747
Source: 2020, 2021, and 2022 HMDA Reported Data; 2022 Bank Data. Due to rounding, totals may not equal 100.0 percent.										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable records regarding small business and home mortgage loans support this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Reasonable performance in low- and moderate-income census tracts supports this conclusion. The following table shows that CFB’s level of lending in low-income census tracts exceeds demographic data by 7.6 percentage points, reflective of reasonable performance. The bank’s level of lending in moderate-income census tracts falls 8.2 percentage points below demographic data, yet remains within a reasonable range.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.4	8	14.0	762	9.2
Moderate	18.7	6	10.5	875	10.6
Middle	25.7	18	31.6	2,523	30.5
Upper	48.1	23	40.4	3,799	46.0
Not Available	1.2	2	3.5	308	3.7
Total	100.0	57	100.0	8,267	100.0
<i>Source: 2022 D&B Data; 2022 Bank Data. Due to rounding, totals may not equal 100.0 percent.</i>					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. Reasonable records of lending in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the institution's lending performance in low-income census tracts exceeds aggregate data by 6.8 percentage points, which remains within a reasonable range. Additionally, CFB's performance in moderate-income census tracts exceeds aggregate data by 3.9 percentage points, also reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	4.1	2.4	25	9.2	7,117	13.9
Moderate	21.6	17.5	58	21.4	8,332	16.2
Middle	26.6	26.0	92	33.9	13,241	25.8
Upper	47.1	53.6	89	32.8	21,793	42.5
Not Available	0.5	0.4	7	2.6	855	1.7
Total	100.0	100.0	271	100.0	51,338	100.0
<i>Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0 percent.</i>						

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income). Reasonable records regarding small business and home mortgage loans support this conclusion.

Small Business Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes. The reasonable level of lending to businesses with gross annual revenue of \$1.0 million or less supports this conclusion. As seen in the following

table, CFB's level of originating more than half of the sampled small business loans to businesses with gross annual revenue of \$1 million or less evidences reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	90.2	31	54.4	2,708	32.8
> \$1,000,000	3.1	16	28.1	5,185	62.7
Revenue Not Available	6.6	10	17.5	374	4.5
Total	100.0	57	100.0	8,267	100.0
<i>Source: 2022 D&B Data; 2022 Bank Data. Due to rounding, totals may not equal 100.0 percent.</i>					

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. Reasonable performance to low- and moderate-income borrowers supports this conclusion. As reflected in the following table, the bank's level of lending to low-income borrowers slightly exceeds aggregate data by 2.2 percentage points, reflecting reasonable performance. CFB's level of lending to moderate-income borrowers falls 4.4 percentage points below aggregate data, also evidencing reasonable performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	24.7	6.3	23	8.5	1,472	2.9
Moderate	15.0	17.7	36	13.3	4,108	8.0
Middle	17.3	20.4	43	15.9	4,034	7.9
Upper	43.0	34.2	80	29.5	16,241	31.6
Not Available	0.0	21.5	89	32.8	25,483	49.6
Totals	100.0	100.0	271	100.0	51,338	100.0
<i>Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0 percent.</i>						

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

CFB demonstrated adequate responsiveness to the community development needs in the assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the assessment area.

Community Development Loans

CFB originated 70 community development loans totaling approximately \$44.3 million during the evaluation period in the assessment area. The notable level of community development loans equates to 7.7 percent of average total assets of \$579.1 million and 11.3 percent of average net loans of \$390.5 million since the prior evaluation. This reflects a significant increase from the previous evaluation when the institution originated 43 community development loans totaling \$17.5 million, which equated to 2.9 percent of average total assets and 4.3 percent of average net loans.

CFB's community development lending also significantly outperformed that of a comparable institution. The following table shows CFB participated in community development lending activities in all four categories, with a large portion promoting economic development. The loans proved responsive at addressing all types of identified needs in the assessment area.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020 (partial year)	1	146	1	11	2	67	0	0	4	224
2021	3	529	5	1,945	26	30,079	1	51	35	32,604
2022	4	4,767	2	360	13	3,685	1	35	20	8,847
YTD 2023	0	0	0	0	11	2,665	0	0	11	2,665
Total	8	5,442	8	2,316	52	36,496	2	86	70	44,340
<i>Source: Bank Data.</i>										

The following lists examples of the bank's community development loans.

- ***Economic Development*** – CFB originated a \$25.0 million loan to an entity that provides seasonal and permanent employment to low-and moderate-income workers in the sugarcane industry.
- ***Affordable Housing*** – CFB originated a \$2.3 million loan to an entity that provides 84 units of affordable housing to low- and moderate-income families in the assessment area.

Qualified Investments

CFB made use of 53 qualified investments totaling approximately \$1.8 million during the evaluation period in the assessment area. The total volume of qualified investments equates to 0.3 percent of average total assets and 1.8 percent of average securities of \$97.4 million since the prior evaluation. The current volume of qualified investments represents a decrease from the previous evaluation when the institution made use of 24 qualified investments totaling nearly \$2.6 million, which represented 0.7 percent of average total assets and 6.4 percent of average securities.

CFB's current lower level of qualified investments also falls below that of a comparable institution. As reflected in the following table, by dollar volume, CFB's qualified investments largely focused

on revitalization and stabilization efforts. This displays some responsiveness in addressing an identified need in the assessment area.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	1	105	0	0	1	1,475	2	1,580
2020 (partial year)	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	4	171	4	171
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	1	105	0	0	5	1,646	6	1,751
Qualified Grants & Donations	1	0	39	23	0	0	7	3	47	26
Total	1	0	40	128	0	0	12	1,649	53	1,777
<i>Source: Bank Data.</i>										

The following lists an example of the bank's qualified investments.

- ***Revitalize and Stabilize*** – CFB made four investments that support the acquisition and construction of hurricane protection and flood control measures in the assessment area. All parishes of the assessment area received multiple disaster declarations related to hurricane destruction over the evaluation period, and these investments directly support preventative measures to combat the effects of future hurricanes.

Community Development Services

CFB employees provided 28 instances of financial expertise or technical assistance to community development-related organizations in the assessment area during the evaluation period. The current level falls below that of the previous evaluation where CFB recorded 57 community development services.

The decrease in the number of instances is attributed to two factors. First, at the previous evaluation the institution received credit for each individual that received a grant from the Special Needs Assistance Program (SNAP) that a bank officer assisted with. For the current evaluation, the institution only received credit for each of the three years the officer assisted with the program and not for each individual that received a grant. This factor alone accounts for almost all of the difference between the previous evaluation and the current evaluation. Second, the impact of the COVID-19 pandemic limited the institution's ability to provide in-person community development services. As reflected in the following table, community development services were minimal in 2020 and 2021, with more activities noted in 2022 and 2023 as pandemic restrictions and public concerns eased.

Despite the lower number of community development services compared to the previous evaluation, CFB provided more services than a comparable institution. The following table shows that nearly

all of the community development services related to providing community services, which reflects appropriate responsiveness toward addressing an identified need in the assessment area.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020 (partial year)	0	3	0	0	3
2021	0	4	0	0	4
2022	0	11	0	1	12
YTD 2023	0	9	0	0	9
Total	0	27	0	1	28
<i>Source: Bank Data.</i>					

The following lists examples of the bank's community development services.

- **Community Services** – In each year of the evaluation period, a bank officer provided technical assistance to low- and moderate-income individuals in collaboration with the Federal Home Loan Bank of Dallas' SNAP. SNAP provides grants to eligible special needs individuals to remodel their homes.
- **Community Services** – Multiple bank staff provided financial education at seven events held at high schools in the assessment area. The education, targeted primarily to low- and moderate-income individuals, centered on deposit accounts and banking services.

Regarding the availability of services, CFB's retail banking structure further benefits low- and moderate-income individuals and areas with three offices in moderate-income census tracts according to the 2020 U.S. Census Data. Other branch offices are located within a reasonable distance to serve other low- and moderate-income census tracts. The new branch in Lafayette Parish, although located in a middle-income census tract, is 1.5 miles from low- and moderate-income census tracts near downtown Lafayette.

The bank also provides alternative delivery systems available to all customers throughout all portions of the assessment area, which include online banking, electronic bill pay, mobile banking, and ATMs. Lastly, CFB offers a Basic Checking account, which is a free checking account with no fees and minimal requirements to open and maintain.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The institution'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.

APPENDICES

INTERMEDIATE 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 bank'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).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

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 bank 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.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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.

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

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 Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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.

BRANCH LOCATIONS AND HOURS OF OPERATION

Main office - Census Tract 0311.01

1101 East Admiral Doyle Dr.
New Iberia, LA 70560
Phone: (337) 365-6677
Fax: (337) 367-5997

Lobby Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM – 5:00 PM

Drive Thru Hours:

Monday - Friday: 9:00 AM - 5:00 PM
Saturday: 9:00 AM - 12:00 PM

Spanish Trail - Census Tract 0301.02

2919 W. Old Spanish Trail Rd.
New Iberia, LA 70560
Phone: (337) 551-4800
Fax: (337) 551-4801

Lobby Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM - 5:00 PM

Drive Thru Hours:

Monday - Friday: 9:00 AM – 5:00 PM

Breaux Bridge - Census Tract 0205.02

1805 Rees St.
Breaux Bridge, LA 70517
Phone: (337) 442-6320
Fax: (337) 442-6321

Lobby Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM - 5:00 PM

Drive Thru:

Monday - Friday: 9:00 AM - 5:00 PM

Northside - Census Tract 0306.02

403 Emile Verret Rd.
New Iberia, LA 70563
Phone: (337) 367-7698
Fax: (337) 364-8250

Lobby Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM – 5:00 PM

Drive Thru Hours:

Monday - Friday: 9:00 AM - 5:00 PM

Loreauville - Census Tract 0302.02

302 North Main St.
Loreauville, LA 70552
Phone: (337) 229-8000
Fax: (337) 229-8005

Lobby Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM - 5:00 PM

Drive Thru Hours

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM - 5:00 PM

Broussard - Census Tract 0014.25

801 Albertson Pkwy
Broussard, LA 70518
Phone: (337) 735-3400
Fax: (337) 839-2370

Lobby Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM - 5:00 PM

Drive Thru:

Monday - Friday: 9:00 AM - 5:00 PM
Saturday: 9:00 AM - 12:00 PM

BRANCH LOCATIONS AND HOURS OF OPERATION

St. Martinville - Census Tract 0204.01

2300 North Main St.
St. Martinville, LA 70582
Phone: (337) 394-4049
Fax: (337) 680-6340

Lobby Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM - 5:00 PM

Drive Thru:

Monday - Friday: 9:00 AM - 5:00 PM

Pinhook - Census Tract 0014.20

2014 W. Pinhook Rd.
Lafayette, LA 70508
Phone: (337) 362-5050
Fax: (337) 362-5051

Lobby Hours:

Monday - Friday: 9:00 AM - 4:00 PM

Drive Thru Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM - 5:00 PM

Loan Services:

Monday - Friday: 8:00 AM - 5:00 PM

Youngsville - Census Tract 0014.17

2821 E. Milton Avenue
Youngsville, LA 70592
Phone: (337) 856-7866
Fax: (337) 856-9365

Lobby Hours:

Monday - Thursday: 9:00 AM - 4:00 PM
Friday: 9:00 AM - 5:00 PM

Drive Thru:

Monday - Friday: 9:00 AM - 5:00 PM

Types of Deposits Offered and Fees:

- Club Checking; interest and non-interest bearing
- Checking; non-interest bearing
- NOW; free interest-bearing checking for seniors (62+)
- Money Market Deposit Accounts (MMDA) accounts
- Savings accounts
- Certificates of Deposits (CD)
- Individual Retirement Accounts (IRA)
- LAUTMA (Louisiana Uniform to Minors Act)

Other Services:

- Debit Cards
- ATM; full service
- Online Banking; including bill pay, money transfer
- Remote Deposit Capture (RDC)
- ACH Transfers
- Wire Transfers
- Night Depository
- Safe Deposit Boxes
- Official Checks
- Money Orders
- Fax Services

FEE SCHEDULE
Schedule of Fees

Community First Bank
1101 E ADMIRAL DOYLE DRIVE
NEW IBERIA, Louisiana 70560
(337)365-6677

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Secure Deposit Boxes - Discount for Senior Citizen or Advantage Package

3x5 \$20/\$15
5x5 \$30/\$22.50
3x10 \$40/\$30
5x10 \$60/\$45
10x10 \$100/\$75

Safe Deposit Boxes - Discount Price (Senior Citizen or Advantage Package)

3x5 \$20/\$15
3x10 \$40/\$30
5x5 \$30/\$22.50
5x10 \$60/\$45
10x10 \$100/\$75
15x10 \$110/\$82.50

Bank Zipper Bag	\$5.00
Check Cashing Non - Customer	1.000% of the check (minimum \$5.00)
Collections (incoming & outgoing)	\$15.00
Copy Check/Deposit (per copy without research)	\$1.00
Counter Checks 5 for \$1.00	
Debit Card Replacement Fee	\$10.00
Dormant Account (per month)	\$5.00
Early Closure Account Fee (less than 90 days)	\$25.00
External Bank Transfer (per transaction)	\$5.00
Fax Fee \$1 per sheet, \$5 minimum	
Money Order	\$3.00
Night Deposit Bags (per 100)	\$25.00
Official Check	\$10.00
Overdraft Fee \$35 per occurrence. "An overdraft item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means."	
Phone Transfer Fee	\$5.00
Research Fee \$25.00 per hour plus \$1 per copy, minimum \$8	
Returned Item Fee \$35 per occurrence. "An insufficient funds items may be created by check, in person withdrawal, ATM withdrawal or other electronic means."	
Statement Held	\$5.00
Statement Reprint	\$5.00
Statement Reprint (checks over 50) fee each check	\$0.50
Stop Payment	\$35.00
Tax/Levy Garnishment	\$75.00
Wire Transfer - International (per transfer plus other bank handling fee(s))	\$50.00
Wire Transfer - Outgoing	\$20.00



Loan Products

- Commercial including single pay loans (secured and unsecured);
- Marine equipment and offshore oil industry loans;
- Farm equipment and crop production loans;
- Business equipment loans;
- Non-farm non-residential loans;
- Loans secured by time deposits, life insurance CSV, stock(s), or bonds;
- Loans to municipalities and non-profit organizations;
- Loans to Churches;
- Home loans to purchase, construct, renew or improve property;
- Bridge loans;
- Rental property loans;
- First lien home loans short term based on long term amortization;
- Junior lien loans;
- Mobile home loans with and without land;
- Consumer loans;
 - Automobile direct loans.
 - Automobile floor plan loans.
 - Finance purchase of consumer goods (direct).
 - Personal loans.
 - Single pay loans.
- Lines of credit;
- Letters of credit backed by a loan commitment;
- Multi-Family loans;
- Land acquisition and development loans;
- Airplane loans;
- Overdraft protection loans;
- Open-end loans;
- Community Development Loans that primarily benefit low and moderate income people in the assessment area or assist in providing jobs to low and moderate income people.

That's my Bank!

Excellence in customer service
is always our primary goal.



Miscellaneous Fees and Charges

Outgoing Wire Transfer	
Domestic.....	\$20 per transfer
International.....	\$50 per transfer
Check Cashing*.....	1% of check/\$5 minimum
Official Checks	\$10
Money Orders	\$3
Collections	\$15
Statement Reprint	\$5
Research Fee.....	\$25 per hour/\$1 per copy
Copy Check/Deposit (without research)	\$1 per copy
Returned Item Fee	\$35
Overdraft Fee.....	\$35
Stop Payment	\$35
Debit Card Replacement Fee	\$10
Early Closure Account Fee (prior to 90 days).....	\$25
Zipper Bags	\$5
Tax Levy/Garnishment.....	\$75
External Bank Transfer	\$5 each
Night Deposit Bags	\$25 per 100
Dormant Account.....	\$5 per month
Telephone Transfer.....	\$5
Counter Checks.....	\$1 per 5

*Non-customers

Branch/ATM Locations

New Iberia - Main Office

1101 E. Admiral Doyle Dr., New Iberia, LA 70560
Phone (337) 365-6677 • Fax (337) 367-5997

Lobby Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Drive-thru Hours: Mon.-Fri. 9am-5pm

Saturday Hours: 9am-12 Noon

New Iberia - Northside Branch

403 Emile Verret Rd., New Iberia, LA 70563
Phone (337) 367-7698 • Fax (337) 364-8250

Lobby Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Drive-thru Hours: Mon.-Fri. 9am-5pm

New Iberia - Spanish Trail Branch

2919 W. Old Spanish Trail Rd., New Iberia, LA 70560
Phone: (337) 551-4800 • Fax (337) 551-4801

Lobby Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Drive-thru Hours: Mon.-Fri. 9am-5pm

Breaux Bridge Branch

1805 Rees St., Breaux Bridge, LA 70517
Phone (337) 442-6320 • Fax (337) 442-6321

Lobby Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Drive-thru Hours: Mon.-Fri. 9am-5pm

Broussard Branch

801 Albertson Parkway, Broussard, LA 70518
Phone (337) 735-3400 • Fax (337) 839-2370

Lobby Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Drive-thru Hours: Mon.-Fri. 9am-5pm

Saturday Hours: 9am-12 Noon

Loreauville Branch

302 N. Main St., Loreauville, LA 70552
Phone (337) 229-8000 • Fax (337) 229-8005

Lobby Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Drive-thru Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

St. Martinville Branch

2300 N. Main St., St. Martinville, LA 70582
Phone (337) 394-4049 • Fax (337) 680-6340

Lobby Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Drive-thru Hours: Mon.-Fri. 9am-5pm

Youngsville Branch

2821 E. Milton Avenue, Youngsville, LA 70592
Phone (337) 856-7866 • Fax (337) 856-9365

Lobby Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Drive-thru Hours: Mon.-Fri. 9am-5pm

Lafayette Branch - Pinhook Tower

2014 W. Pinhook Rd, Lafayette, LA 70508
Phone (337) 362-5050 • Fax (337) 362-5051

Lobby Hours: Mon.-Fri. 9am-4pm

Drive-thru Hours: Mon.-Thurs. 9am-4pm / Fri. 9am-5pm

Loan Services: Mon.-Fri. 8am-5pm



cfirstbank.com



EQUAL HOUSING
LENDER



FDIC-Insured – Backed by the full faith and credit of the U.S. Government



Consumer Accounts at *Your* Community Bank

Checking
Savings
Money Fund

Including Debit Cards, Credit Cards,
Online Banking and Much More



cfirstbank.com



EQUAL HOUSING
LENDER



FDIC-Insured – Backed by the full faith and credit of the U.S. Government

Choose the Account That's Right for You!

K.I.S.S. (Keep It Simple Sugar) Checking Account

- Minimum to open \$100
- No minimum balance
- Unlimited transactions
- IDProtect®¹
- Accidental Death & Dismemberment Insurance²
- Cellular Telephone Protection²
- Complimentary Internet Banking
- Complimentary Online Bill Pay
- Complimentary ATM/Debit Card
- Remote Deposit Capture
- Plus much more

A \$6 monthly service charge applies. However, we've made it simple to reduce or eliminate this monthly service charge by:

- Receive \$3 credit for eStatement enrollment
- Receive \$3 credit for 20 posted debit card purchases in a statement cycle
- Or, the \$6 charge can be waived with a \$5,000 monthly average collected balance

*See insert for K.I.S.S. With Interest rates.

¹Benefits are available to personal checking account owner(s), and their joint account owner(s) subject to terms and conditions for the applicable benefits. Some benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

²Special Program Notes: The description herein are summaries only and do not include all terms, conditions and exclusions of the benefits described. Please refer to the actual Guide to Benefits and/or insurance documents for complete details of coverage and exclusions. Coverage is provided, through the company named in the Guide to Benefits or on the insurance document. Cellular phone bill must be paid using eligible account. Cellular telephone carrier fees may apply.

Insurance products are not insured by the FDIC or any federal government agency, not a deposit of or guaranteed by the bank or any bank affiliate.

K.I.S.S. (Keep It Simple Sugar) with Interest Checking Account

- Minimum to open \$10,000
- Tiered Interest rate*
- Complimentary box of checks (first order only)
- Loan Discount Rate
- Unlimited transactions
- IDProtect®¹
- Accidental Death & Dismemberment Insurance²
- Cellular Telephone Protection²
- Complimentary Internet Banking
- Complimentary Online Bill Pay
- Complimentary ATM/Debit Card
- Remote Deposit Capture
- Plus much more

A \$6 monthly service charge applies. However, we've made it simple to reduce or eliminate this monthly service charge by:

- Receive \$3 credit for eStatement enrollment
- Receive \$3 credit for 20 posted debit card purchases in a statement cycle
- Or, the \$6 charge can be waived with a \$10,000 monthly average collected balance

Basic Checking

- Minimum to open \$100
- No monthly service charge
- Unlimited transactions
- eStatement required

Senior Now (62 and above)

- Minimum to open \$100
- No monthly service charge
- Earn interest on balances of \$1,500 and above
- Check order discount

Personal Savings Account

- Minimum to open \$100
- \$100 daily balance to avoid \$2 monthly service charge
- Earns Interest
- 3 withdrawals per month, \$1 for each additional.

Personal Money Fund

- Minimum to open \$2,500
- \$2,500 daily balance to avoid \$10 monthly service charge and earn interest
- Unlimited withdrawals
- Check accessible

Premium Money Fund Consumer*

- Minimum to open \$25,000
- \$25,000 minimum daily balance to avoid \$25 monthly service charge
- 10 withdrawals per month, \$10 for each additional
- Premium Tiered Interest Rates**

*Must have one active consumer checking account with Community First Bank with at least five posted and settled customer-initiated debit or credit transactions per statement cycle. If the requirement is not met, the Premium Money Fund Consumer account will be changed to a Personal Money Fund account.

**See insert for Premium Money Fund Consumer rates.

Complimentary Online Banking, Online Bill Pay, Remote Deposit Capture and ATM/Debit Card available, if applicable.



CRA Public File

For 2024, 2025 & 2026

CRA Public File

Effective 1-1-2024 the FFIEC revised the banks assessment area as follow:

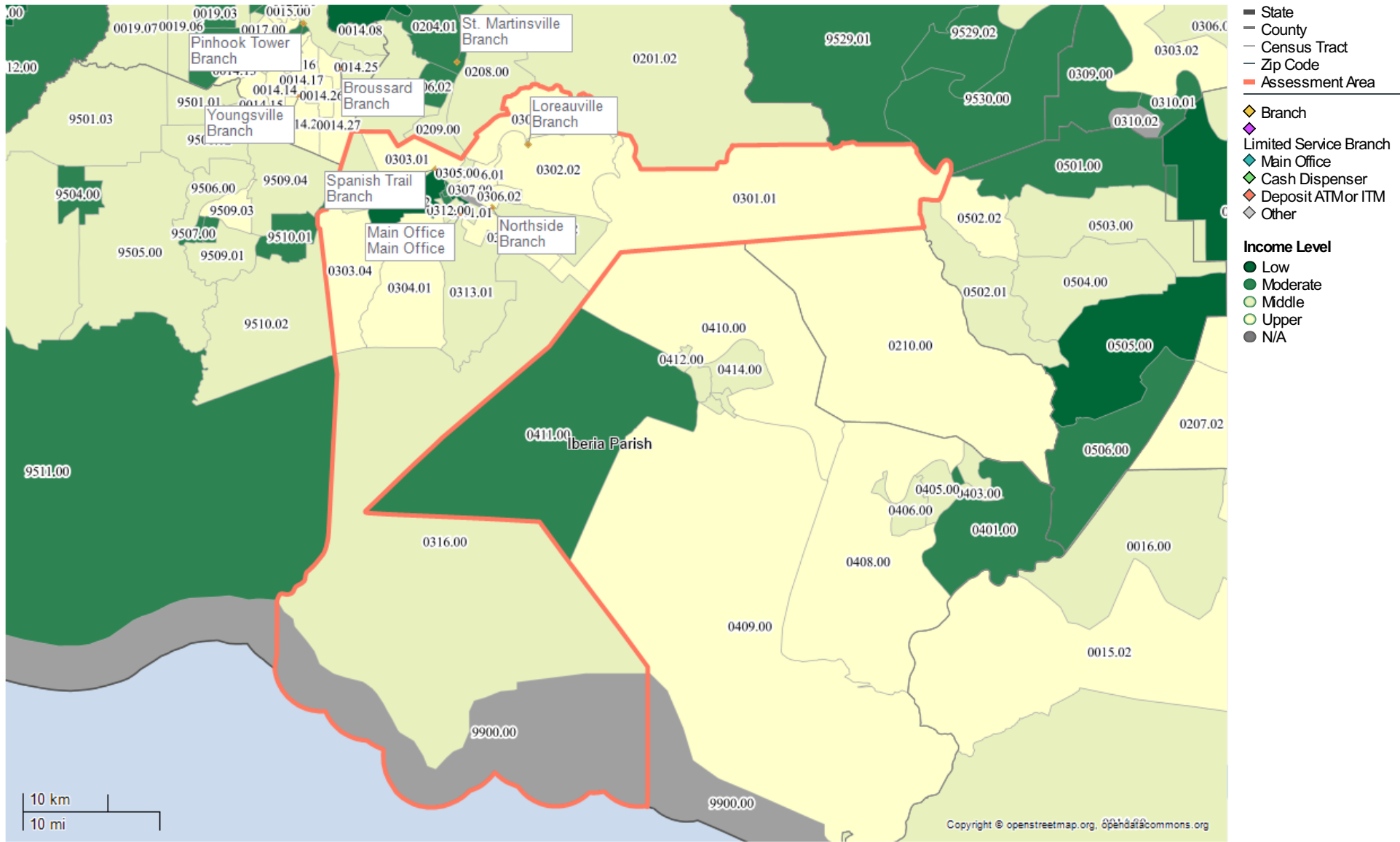
2023 assessment area: One assessment area

All of Lafayette, St. Martin, and Iberia Parishes – All in the Lafayette MSA

Beginning 1-1-2024 Iberia Parish was removed from the Lafayette MSA and made a Non-MSA area. As a result, for 2024 loans, the bank has two assessment areas as follow:

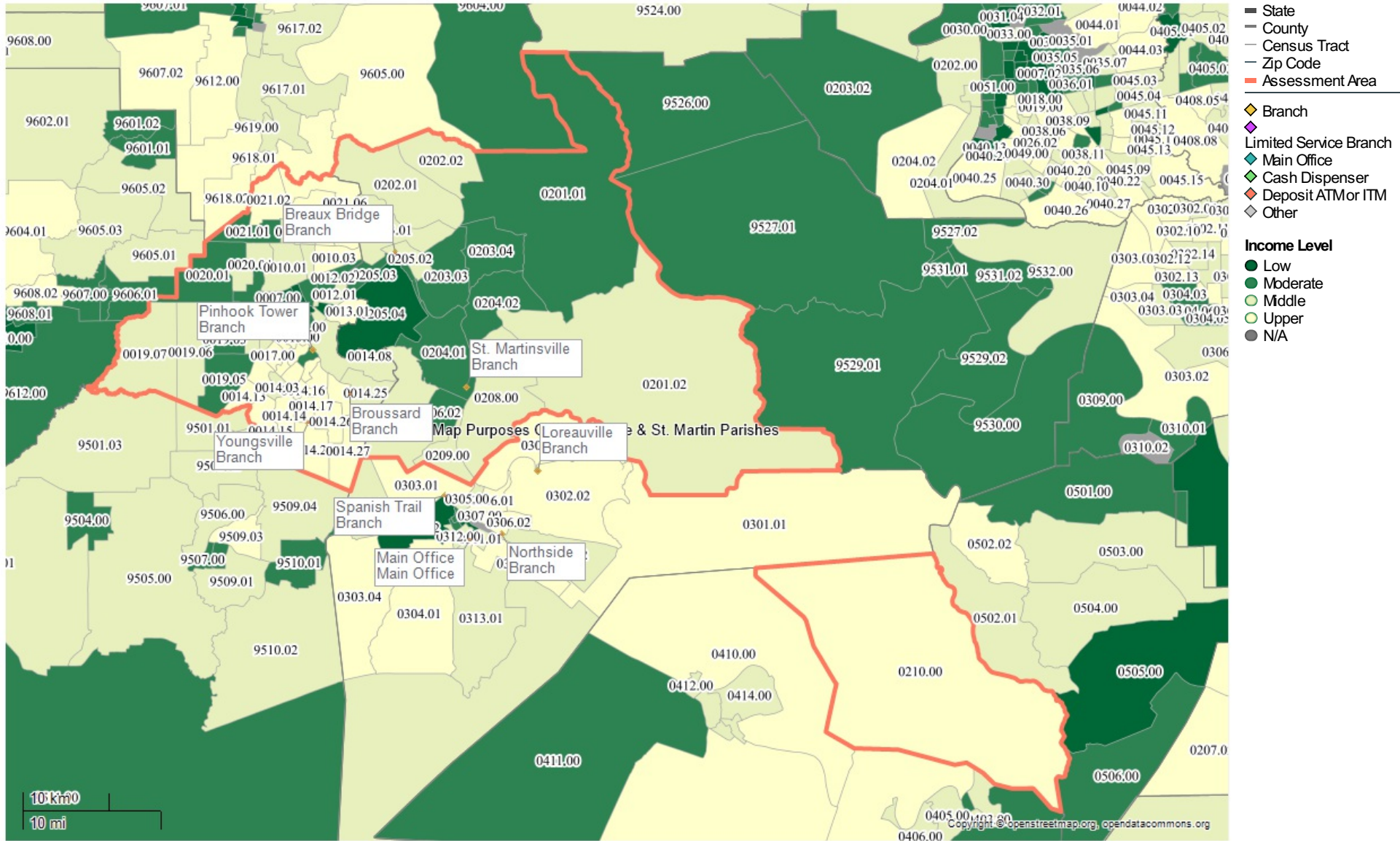
Non-MSA assessment area – All of Iberia Parish

Lafayette assessment area – All of St. Martin and Lafayette Parishes



Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/2/2024 - 6/28/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Iberia Parish)



Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/2/2024 - 6/28/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (MSA for Map Purposes Only-Lafayette & St. Martin Parishes)

Community First Bank - New Iberia LA

CRA Public File

2024 Lafayette CRA assessment area (All St Martin Parish #99; and all Lafayette Parish #55; [Lafayette LA MSA #29180];

Demographic data for new loans in 2024

Parish #	Parish census tracts	2024 MSA Med Family Income	2024 Tract Med Family Income \$	2024 Income %	Tract Income Level	Tract population	Tract minority %	Owner occupied housing units	1 to 4 family units	Tracts % below poverty level	Number of families	Number of house holds	Non-Hispanic white population	American Indian	Asian/ Hawaiian/ Pacific Islander	Black population	Hispanic population	Other population / 2 or more races	Total housing units	Vacant units	Owner occupied 1-4 family units	Renter occupied units
99	201.01	82,000	61,270	74.72	Moderate	2922	13.59	898	1545	14.55	672	1008	2525	2	11	215	85	84	1545	537	898	110
99	201.02	82,000	90,905	110.86	Middle	1926	4.93	657	766	9.04	565	691	1831	4	3	20	30	38	766	75	657	34
99	202.01	82,000	75,653	92.26	Middle	5816	35.99	1378	2196	11.6	1218	1761	3723	31	13	1782	98	169	2196	435	1378	383
99	202.02	82,000	93,160	113.61	Middle	1424	33.15	442	840	22.13	531	761	952	9	2	392	37	32	840	79	442	319
99	203.01	82,000	73,144	89.20	Middle	4657	32.6	1389	1948	7.08	1407	1676	3139	8	41	1142	147	180	1948	272	1389	287
99	203.03	82,000	62,057	75.68	Moderate	5271	27.49	1446	2016	21.05	1149	1707	3822	16	14	1121	162	136	2016	309	1446	261
99	203.04	82,000	48,232	58.82	Moderate	2743	29.46	871	1276	19.79	724	1071	1935	24	115	241	347	81	1276	205	871	200
99	204.01	82,000	55,874	68.14	Moderate	5016	35.41	1162	1646	17.45	1096	1427	3240	7	59	1436	122	152	1768	341	1162	265
99	204.02	82,000	54,457	66.41	Moderate	1529	35.19	349	571	28.02	408	479	991	0	0	454	46	38	573	94	349	130
99	205.02	82,000	65,600	80.00	Middle	3684	41.78	1099	1546	25.46	1050	1473	2145	17	40	1278	101	103	1687	214	1099	374
99	205.03	82,000	53,792	60.56	Moderate	2407	40.09	1236	1576	30.35	980	1470	1442	11	13	735	116	90	1576	106	1236	234
99	205.04	82,000	34,440	42.00	Low	2855	70.54	718	1145	23.63	582	997	841	6	3	1822	70	113	1197	200	718	279
99	206.01	82,000	74,579	90.95	Middle	2854	34.76	882	980	1.77	669	913	1862	7	78	692	129	86	980	67	882	31
99	206.02	82,000	44,206	53.91	Moderate	2917	74.6	763	1735	20.48	698	1408	741	12	4	2041	51	68	1852	444	763	645
99	208.00	82,000	95,070	115.94	Middle	2711	40.69	730	1142	23.3	634	995	1608	5	30	962	57	49	1142	147	730	265
99	209.00	82,000	89,708	109.40	Middle	1667	48.89	641	895	10.38	560	830	852	0	15	712	37	51	913	83	641	189
99	210.00	82,000	148,067	180.57	Upper	1368	7.16	817	1368	10.2	746	988	1270	18	2	5	44	29	1368	380	817	171
55	1.00	82,000	36,350	44.33	Low	3185	50.11	287	796	34.78	287	1004	1589	6	15	1398	122	55	1121	117	287	717
55	2.00	82,000	66,239	80.78	Middle	2123	90.2	442	1059	40.49	461	871	208	8	9	1748	72	78	1070	199	442	429
55	5.00	82,000	145,632	177.60	Upper	2443	13.39	740	1279	16.07	517	1232	2116	3	16	89	117	102	1326	94	740	492
55	6.02	82,000	102,229	124.67	Upper	4167	32.83	954	1903	16.5	927	1860	2799	12	37	835	307	177	2146	286	954	906
55	6.03	82,000	92,774	113.14	Middle	2553	42.54	536	789	23.06	494	870	1467	10	72	633	266	105	913	43	528	334
55	6.05	82,000	66,854	81.53	Middle	2724	44.64	234	423	19.84	560	1178	1508	4	245	654	181	132	1430	252	216	944
55	6.06	82,000	50,618	61.73	Moderate	3948	41.72	871	1396	20.75	936	1885	2301	11	132	900	422	182	2312	427	849	1014
55	7.00	82,000	40,073	48.87	Low	2942	86.51	398	1021	22.23	627	945	397	9	16	2178	260	82	1128	183	398	547
55	8.00	82,000	29,520	36.00	Low	2691	93.46	377	1206	37.76	565	1091	176	11	16	2301	111	76	1206	115	377	714
55	9.00	82,000	35,005	42.69	Low	1569	97.51	314	798	62.13	460	720	39	3	2	1444	27	54	824	104	314	406
55	10.01	82,000	77,268	94.23	Middle	5821	51.64	951	1705	35.1	970	1579	2815	18	66	2080	711	131	1876	297	951	628
55	10.02	82,000	69,290	84.50	Middle	3474	66.64	626	916	24.12	967	1603	1159	5	36	1977	143	154	1913	310	626	977
55	10.03	82,000	130,437	159.07	Upper	3889	52.28	1439	1767	8.36	1204	1734	1856	12	26	1665	184	146	1910	176	1439	295
55	11.00	82,000	45,452	55.43	Moderate	5812	87.56	1009	2416	31.08	1416	2343	723	14	6	4748	149	172	2697	354	1009	1334
55	12.01	82,000	79,704	97.20	Middle	3372	77.49	687	1067	27.59	903	1448	759	6	10	2394	123	80	1494	46	687	761
55	12.02	82,000	63,131	76.99	Moderate	3948	83.64	1088	1758	24.03	1033	1582	646	7	13	3078	127	77	1814	232	1088	494
55	13.01	82,000	129,510	157.94	Upper	1686	49.05	462	590	17.07	379	584	859	3	19	701	52	52	674	90	394	122
55	13.02	82,000	31,578	38.51	Low	2956	90.39	457	1294	26.99	576	1103	284	6	16	2494	65	91	1416	313	457	646
55	14.03	82,000	97,514	118.92	Middle	6596	27.43	1621	2069	15.84	1674	2536	4787	24	172	830	540	243	2909	373	1602	915
55	14.08	82,000	95,103	115.98	Middle	2169	27.2	679	900	15.26	519	833	1579	6	31	270	180	103	907	74	679	154
55	14.12	82,000	117,128	142.84	Upper	6341	27.98	1409	1529	1.33	1455	2173	4567	34	459	686	394	201	2744	571	1409	764
55	14.13	82,000	117,530	143.33	Upper	4069	25.22	1044	1328	17.8	1063	1304	3043	8	297	376	188	157	1349	45	1044	260
55	14.14	82,000	121,343	147.98	Upper	6091	19.21	2203	2629	7.46	1442	2560	4921	12	180	442	273	263	2629	69	2203	357
55	14.15	82,000	135,201	164.88	Upper	3751	14.16	1005	1213	5.82	856	1090	3220	4	30	226	158	113	1225	135	993	85
55	14.16	82,000	168,223	205.15	Upper	3733	19.45	955	1315	1.34	685	1089	3007	15	146	261	173	131	1315	226	955	134
55	14.17	82,000	123,967	151.18	Upper	6084	19.41	1532	1824	4.4	1299	1685	4903	26	153	428	288	286	1824	139	1532	153
55	14.18	82,000	119,810	146.11	Upper	3619	37.69	870	1323	21	954	1712	2255	12	69	837	296	150	1852	140	870	842
55	14.19	82,000	120,277	146.68	Upper	4802	28.15	1367	1866	7.83	1169	1733	3450	8	137	705	335	167	2077	344	1367	366
55	14.20	82,000	63,402	77.32	Moderate	2983	40.76	504	928	29.36	1001	1584	1767	10	101	776	202	127	1817	233	504	1080
55	14.21	82,000	115,890	141.33	Upper	2775	32.11	544	665	7.47	452	1125	1884	10	139	410	205	127	1372	247	544	581
55	14.22	82,000	245,410	299.28	Upper	2243	16.76	577	703	3.53	514	961	1867	6	87	109	122	52	1092	131	577	384
55	14.23	82,000	154,176	188.02	Upper	3688	14.64	1176	1505	5.64	889	1475	3148	1	55	138	232	114	1775	300	1154	299

CRA Public File

Demographic data for new loans in 2024

Community First Bank - New Iberia LA
September 2024 CRA assessment area (all Iberia Parish #45 - Non-MSA)
Demographic data for new loans in 2024 with 2020 and 2024 census data

Parish #	Parish census tracts	2024 Non-MSA Med Family Income	2024 Tract Med Family Income	2024 Income %	Tract Income Level	2020 tract medium family income	Tract population	Tract minority %	Owner occupied housing units	1 to 4 family units	Tracts % below poverty level	Number of families	Number of house holds	Non-Hispanic white population	American Indian	Asian/Hawaiian/Pacific Islander	Black population	Hispanic population	Other population / 2 or more races	Total housing units	Vacant units	Owner occupied 1-4 family units	Renter occupied units
45	301.01	61,100	\$87,257	142.81	Upper	\$72,148	4286	65.8	1131	1779	21.83	1073	1583	1466	4	18	2574	101	123	1896	313	1131	452
45	301.02	61,100	\$61,503	100.66	Middle	\$50,854	2066	42.26	447	814	14.56	454	692	1193	5	16	691	88	73	814	122	447	245
45	302.01	61,100	\$98,298	160.88	Upper	\$81,276	2722	17.52	930	1201	10.93	853	1039	2245	10	6	322	74	65	1214	175	920	109
45	302.02	61,100	\$100,173	163.95	Upper	\$82,826	3671	21.06	1120	1518	23.3	880	1296	2898	8	12	518	136	99	1536	240	1120	176
45	303.01	61,100	\$81,898	134.04	Upper	\$67,717	3735	36.12	1072	1240	13.15	908	1611	2386	14	262	741	209	123	1672	61	1072	539
45	303.03	61,100	\$64,400	105.40	Middle	\$53,246	3754	34.98	795	1187	18.3	758	983	2441	17	403	511	235	147	1246	263	795	188
45	303.04	61,100	\$108,740	177.97	Upper	\$89,907	2224	20.1	660	896	13.13	674	816	1777	13	8	123	261	42	896	80	660	156
45	304.01	61,100	\$89,328	146.20	Upper	\$73,860	4068	31.66	793	1437	15.8	975	1232	2780	18	29	570	514	157	1437	205	793	439
45	304.02	61,100	\$22,362	36.60	Low	\$18,493	3305	57.46	533	1126	51.5	683	1033	1406	6	257	1348	183	105	1371	338	533	500
45	305.00	61,100	\$62,689	102.60	Middle	\$51,833	4138	41.66	852	1574	18.76	1002	1448	2414	11	103	1213	261	136	1788	340	852	596
45	306.01	61,100	\$114,391	187.22	Upper	\$94,583	1650	27.21	386	386	2.05	376	386	1201	11	41	251	87	59	386	0	386	0
45	306.02	61,100	\$104,933	171.74	Upper	\$86,763	5154	28.09	1820	2149	13.25	1747	2179	3706	23	126	902	251	146	2307	128	1820	359
45	307.00	61,100	\$79,051	129.38	Upper	\$65,364	3799	24.01	1228	1882	15.05	1208	1714	2887	17	24	440	293	138	1926	212	1228	486
45	308.00	61,100	\$34,546	56.54	Moderate	\$28,565	1819	96.04	408	1009	38.56	509	666	72	5	21	1650	29	42	1009	343	408	258
45	309.00	61,100	\$37,588	61.52	Moderate	\$31,082	3278	74.68	552	1183	36.39	831	1151	830	4	127	2081	136	100	1381	230	552	599
45	310.00	61,100	\$24,116	39.47	Low	\$19,942	3009	86.37	301	1111	43.52	624	1028	410	9	25	2394	62	109	1267	239	301	727
45	311.01	61,100	\$57,250	93.70	Middle	\$47,337	3307	67.95	576	1217	30.52	868	1463	1060	4	80	1871	183	109	1580	117	576	887
45	311.02	61,100	na	0.00	NA	\$0	1803	38.38	490	703	18.17	469	763	1111	9	8	466	126	83	763	0	490	273
45	312.00	61,100	\$71,792	117.50	Middle	\$59,362	3150	47.46	734	1442	19.37	760	1255	1655	8	64	1114	189	120	1512	257	734	521
45	313.01	61,100	\$69,709	114.09	Middle	\$57,639	3743	29.98	1960	2368	26.05	1979	2353	2621	23	160	618	218	103	2368	15	1960	393
45	313.02	61,100	\$93,055	152.30	Upper	\$76,940	2202	48.59	404	834	20.09	413	742	1132	12	116	730	117	95	842	100	404	338
45	316.00	61,100	\$56,462	92.41	Middle	\$46,688	3046	71.08	973	1369	26.69	1053	1343	881	16	30	1856	144	119	1414	71	973	370

2024 Distressed areas- Iberia Parish 301.02; 303.03; 305.00; 311.01; 312.00; 313.01; 316.00

High minority tract = Blue

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online 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 website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.

Loan to Deposit Ratio by Quarter

85.85%-Quarter ending 09/30/2023

85.73%-Quarter ending 12/31/2023

84.57%-Quarter ending 03/31/2024

86.50%-Quarter ending 06/30/2024

89.12%-Quarter ending 09/30/2024

85.41%-Quarter ending 12/31/2024

80.80%-Quarter ending 03/31/2025

80.64%-Quarter ending 06/30/2025

83.00%-Quarter ending 09/30/2025

79.18%-Quarter ending 12/31/2025

