

First State Bank of Blakely
Community Reinvestment Act Public File Information

The Community Reinvestment Act (CRA) of 1977 encourages banks to help meet the credit needs of the communities in which they do business, including low- to moderate-income neighborhoods.

The following information is current as of April 1 of each year.

First State Bank of Blakely was originally chartered in 1903 under the name First National Bank of Blakely and now comprises of eight branches at the following locations. No branches were opened or closed within the past two years.

Address:	First State Bank of Blakely Main Office 2213 South Main Street Post Office Box 587 Blakely, Georgia 39823	
Phone:	(229) 723-3711	
Fax:	(229) 723-4080	
Toll Free:	(866) 796-5707	
General Email:	firststate@fsbanks.com	
Lobby Hours:	Monday through Thursday	8:30 a.m. - 4:00 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed
Drive-Thru Hours:	Monday through Friday	8:30 a.m. – 5:00 p.m.
	Saturday & Sunday	Closed

Address:	First State Bank of Arlington 17641 North Highland Avenue Post Office Box 370 Arlington, Georgia 39813	
Phone:	(229) 725-4216	
Fax:	(229) 725-3242	
Toll Free:	(800) 664-2265	
General Email:	firststate@fsbanks.com	
Lobby Hours:	Monday through Thursday	8:30 a.m. - 4:00 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed
Drive-Thru Hours:	Monday through Friday	8:30 a.m. – 5:00 p.m.
	Saturday & Sunday	Closed

First State Bank of Blakely
Community Reinvestment Act Public File Information

Address:	First State Bank of Colquitt 106 West Crawford Street Post Office Box 126 Colquitt, Georgia 39837	
Phone:	(229) 758-2340	
Fax:	(229) 758-5419	
Toll Free:	(866) 241-1036	
General Email:	firststate@fsbanks.com	
Lobby Hours:	Monday through Thursday	8:30 a.m. - 4:00 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed
Drive-Thru Hours:	Monday through Thursday	8:30 a.m. – 4:30 p.m.
	Friday	8:30 a.m. – 5:00 p.m.
	Saturday & Sunday	Closed

Address:	First State Bank of Albany Post Office Box 3088 Albany, Georgia 31706 2101 North Slappey Boulevard Albany, Georgia 31707	
Phone:	(229) 888-0774	
Fax:	(229) 888-7309	
Toll Free:	(866) 603-5190	
General Email:	firststate@fsbanks.com	
Lobby Hours:	Monday through Thursday	8:30 a.m. - 4:00 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed
Drive-Thru Hours:	Monday through Thursday	8:30 a.m. – 4:30 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed

First State Bank of Blakely
Community Reinvestment Act Public File Information

Address:	First State Bank of Donalsonville 200 South Morris Avenue Post Office Box 187 Donalsonville, Georgia 39845	
Phone:	(229) 524-2011	
Fax:	(229) 524-2973	
Toll Free:	(800) 711-7241	
General Email:	firststate@fsbanks.com	
Lobby Hours:	Monday through Thursday	8:30 a.m. - 4:00 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed
Drive-Thru Hours:	Monday through Thursday	8:30 a.m. – 4:30 p.m.
	Friday	8:30 a.m. – 5:00 p.m.
	Saturday & Sunday	Closed

Address:	First State Bank of Leesburg 114 Walnut Avenue South Post Office Box 1159 Leesburg, Georgia 31763	
Phone:	(229) 759-6622	
Fax:	(229) 759-6692	
Toll Free:	(800) 276-5407	
General Email:	firststate@fsbanks.com	
Lobby Hours:	Monday through Thursday	8:30 a.m. - 4:00 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed
Drive-Thru Hours:	Monday through Thursday	8:30 a.m. – 4:30 p.m.
	Friday	8:30 a.m. – 5:00 p.m.
	Saturday & Sunday	Closed

First State Bank of Blakely
Community Reinvestment Act Public File Information

Address:	First State Bank of Bainbridge	
	Post Office Box 8510 Bainbridge, Georgia 39818	
	1200 East Shotwell Street Bainbridge, Georgia 39819	
	Phone:	(229) 246-9710
	Fax:	(229) 246-9735
Toll Free:	(877) 536-9710	
General Email:	firststate@fsbanks.com	
Lobby Hours:	Monday through Thursday	8:30 a.m. - 4:00 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed
Drive-Thru Hours:	Monday through Thursday	8:30 a.m. – 4:30 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed



Address:	First State Bank of Fort Gaines	
	208 Hancock Street N Post Office Box 8 Fort Gaines, Georgia 39851	
	Phone:	(229) 768-1896
	Fax:	(229) 768-1899
	Toll Free:	(833) 567-0075
General Email:	firststate@fsbanks.com	
Lobby Hours:	Monday through Thursday	8:30 a.m. - 4:00 p.m.
	Friday	8:30 a.m. - 5:00 p.m.
	Saturday & Sunday	Closed
Drive-Thru Hours:	Monday through Thursday	8:30 a.m. – 4:30 p.m.
	Friday	8:30 a.m. – 5:00 p.m.
	Saturday & Sunday	Closed



First State Bank of Blakely
Community Reinvestment Act Public File Information

First State Bank offers the following services at all branches.

Deposit Services

- Regular Checking
- Select Checking
- Senior Checking
- Student Checking
- Advantage Checking
- Business Checking
- NOW Checking
- Money Market Savings
- Regular Savings
- Christmas Savings
- Individual Retirement Account (IRA)
- Roth Individual Retirement Account (IRA)
- Certificates of Deposit
- Roth Certificates of Deposit

Other Services

- Safe Deposit Boxes
- Direct Deposit
- Night Deposit Drop
- Automated Teller Machine (ATM)
- Remote Deposit Capture
- Online Banking
- Mobile Banking
- Telephone Banking
- Bill Pay
- FSB Credit Card Account
- MyCardRules™
- Overdraft Protection
- Official Checks
- Notary Service
- Wire Transfer Service
- Digital Wallet

First State Bank of Blakely
Community Reinvestment Act Public File Information

Loan Services

- Consumer Loans
 - Automobile loans
 - Debt consolidation loans
 - Personal loans
 - Recreational vehicle loans
 - Savings account and Certificates of deposit loans
 - Unsecured loans
 - Appliances & furniture (purchase money)
- Real Estate Loans
 - Fixed rate mortgages (residential loans for 1-4 family dwelling)
 - Mobile Home
 - Construction
 - Home improvement loans (second mortgage loans)
 - Farm real estate
- Commercial Loans
 - Equipment loans
 - Agriculture loans
 - FMHA Approved lender 90% guaranteed farm loans
 - Working Capital loans
 - Unsecured loans

First State Bank of Blakely
Community Reinvestment Act Public File Information

First State Bank Schedule of Fees:

Replace Visa Debit Card: \$5.00

Balance Inquiry at ATM we do not own or operate: \$1.00

Cash Withdrawal at ATM we do not own or operate: \$1.00

Check Printing: Fee depends on style of check ordered.

Overdraft (each overdraft paid): \$35.00

Non-sufficient Funds (each): \$35.00

Non-sufficient Funds (ATM withdrawals): \$35.00

Non-sufficient Funds Debit Card (point of sale) purchase: \$35.00

Non-sufficient Funds (preauthorized withdrawal or other electronic debit): \$35.00

***A Non-Sufficient Item Fee may be charged multiple times on the same item.*

Deposited Checks and Other Items Returned Unpaid: \$3.00

Account Activity Printout: \$1.00

Account Research: \$30.00 per hour, \$.25 per page

Cashier's Check: \$5.00

Stop Payment: \$25.00

Domestic Wire Transfer - Outgoing: \$25.00

Foreign Wire Transfers - Outgoing: \$35.00

Incoming Wires (Non-Customer): \$25.00

Garnishments: \$30.00

Levies: \$30.00

Dormant Account Fee: \$5.00 per month

*An account is dormant if for one year (checking), three years (savings) you have had no activity to the account.

Account Closed within 30 Days of Opening: \$30.00

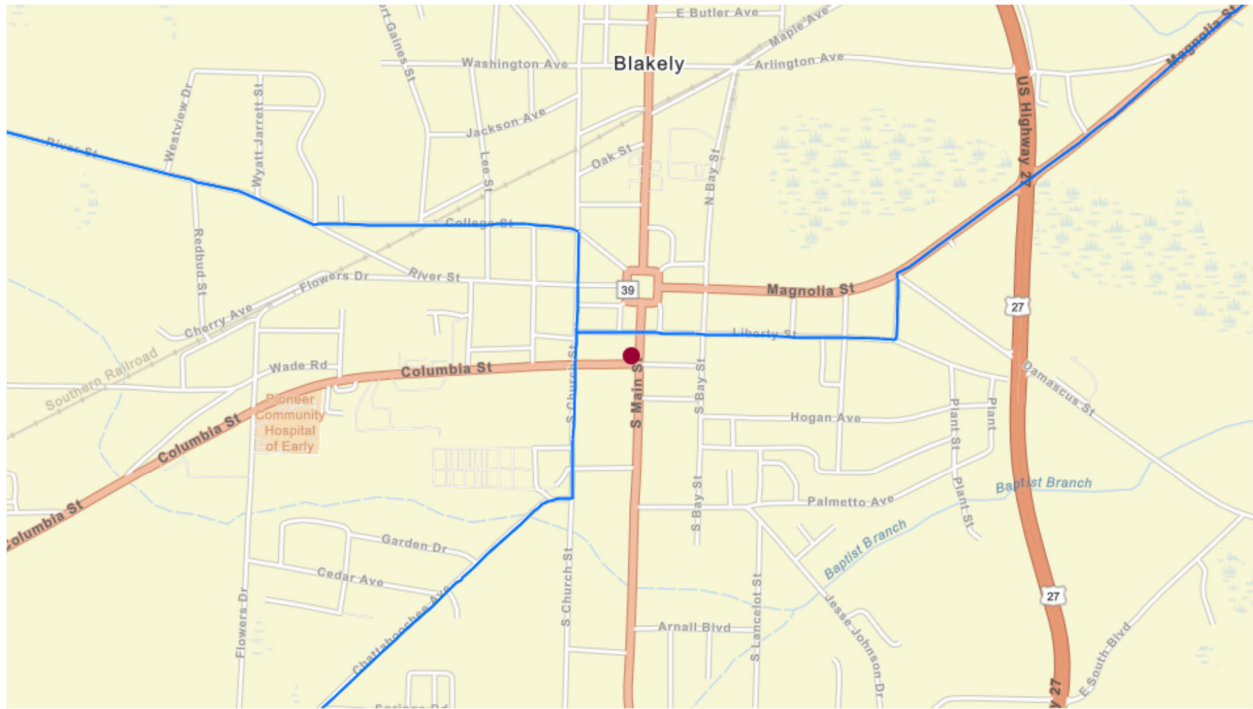
Sweep Charges: \$10.00 per sweep

First State Bank's loan-to-deposit ratio for each quarter

March 31, 2025	83.0%
June 30, 2025	88.5%
September 30, 2025	90.0%
December 31, 2025	82.7%

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

Early County, Georgia



● Matched Address: 2213 S Main St, Blakely, Georgia, 39823
MSA: NA - NA (Outside of MSA) || State: 13 - GEORGIA || County: 099 - EARLY COUNTY || Tract Code: 0904.00

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

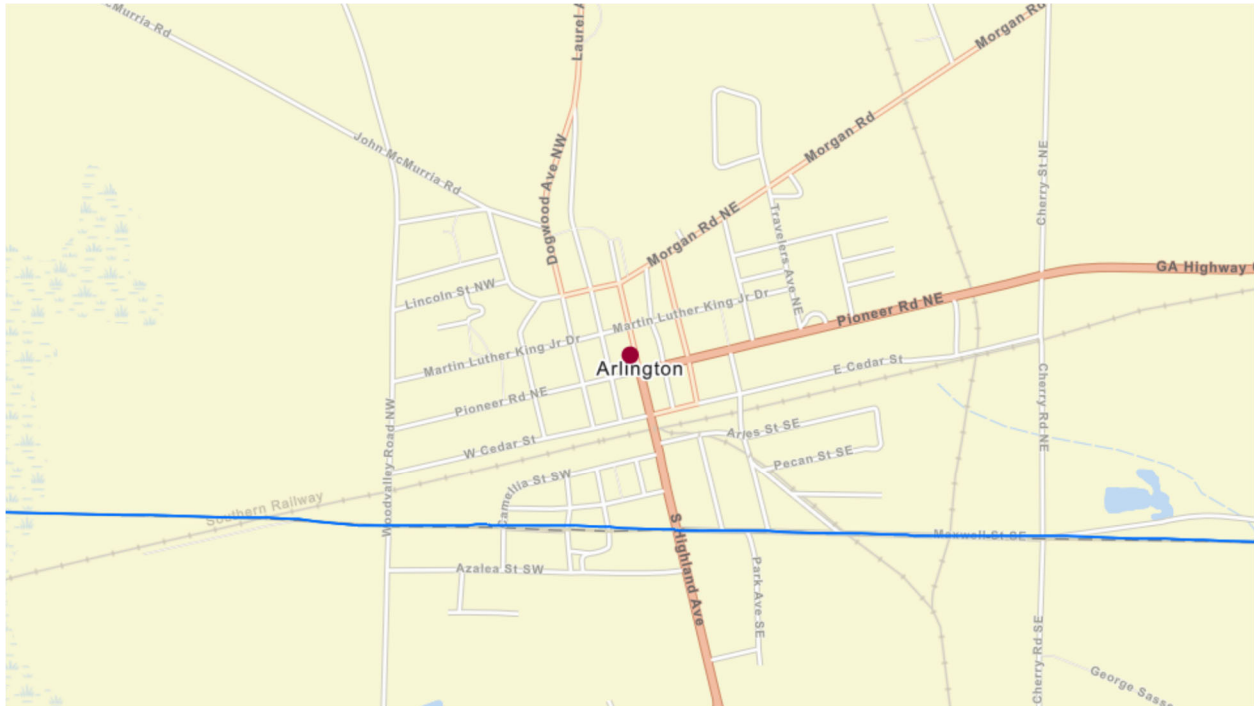
County: 099 - EARLY COUNTY

All Tracts: 5

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
GA	EARLY COUNTY	0901.00	2 - Moderate	69.48	No
GA	EARLY COUNTY	0902.00	2 - Moderate	60.17	No
GA	EARLY COUNTY	0903.00	2 - Moderate	71.42	No
GA	EARLY COUNTY	0904.00	3 - Middle	89.98	Yes
GA	EARLY COUNTY	0905.00	2 - Moderate	66.51	No
GA	EARLY COUNTY	9999.99	2 - Moderate	69.91	No

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

Calhoun County, Georgia



● Matched Address: 17641 N Highland Ave, Arlington, Georgia, 39813
MSA: NA - NA (Outside of MSA) || State: 13 - GEORGIA || County: 037 - CALHOUN COUNTY || Tract Code: 9502.00

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

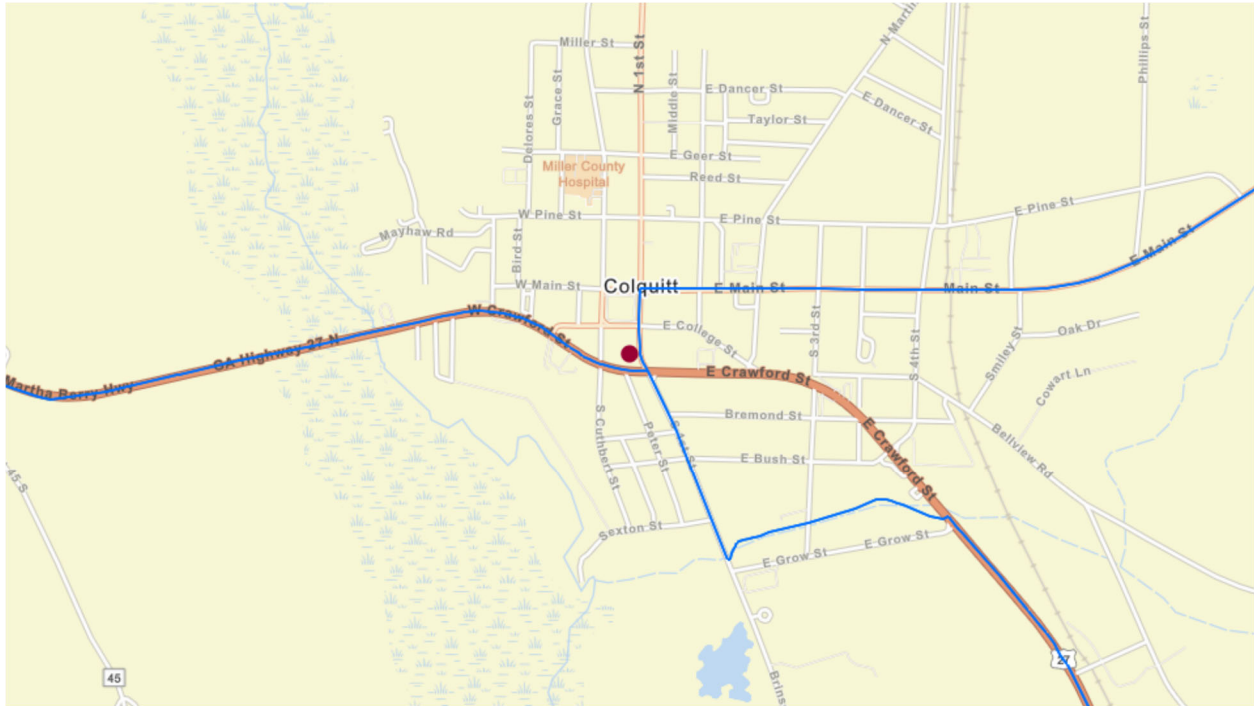
County: 037 - CALHOUN COUNTY

All Tracts: 2

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
GA	CALHOUN COUNTY	9501.00	3 - Middle	93.49	Yes
GA	CALHOUN COUNTY	9502.00	2 - Moderate	79.26	No
GA	CALHOUN COUNTY	9999.99	3 - Middle	88.47	No

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

Miller County, Georgia



● Matched Address: 106 W Crawford St, Colquitt, Georgia, 39837
 MSA: NA - NA (Outside of MSA) || State: 13 - GEORGIA || County: 201 - MILLER COUNTY || Tract Code: 9502.00

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

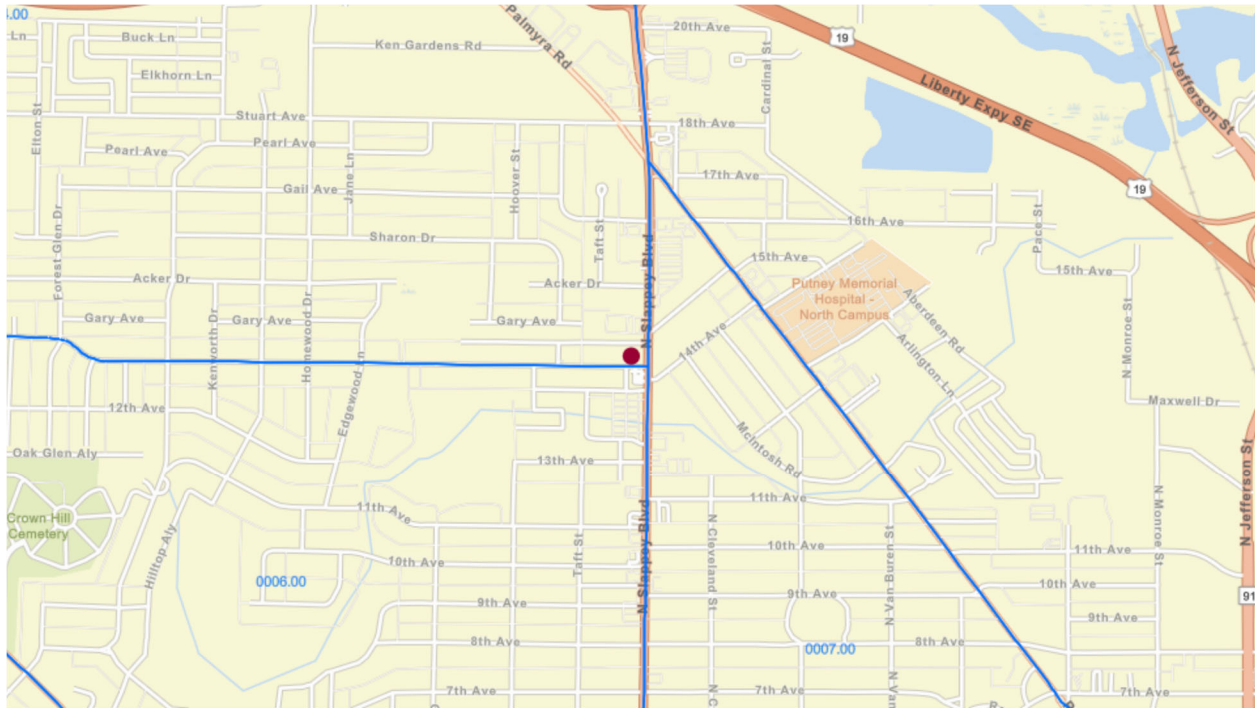
County: 201 - MILLER COUNTY

All Tracts: 3

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
GA	MILLER COUNTY	9501.00	3 - Middle	96.01	Yes
GA	MILLER COUNTY	9502.00	3 - Middle	92.29	Yes
GA	MILLER COUNTY	9503.00	4 - Upper	121.41	No
GA	MILLER COUNTY	9999.99	3 - Middle	106.16	No

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

Dougherty County, Georgia



● Matched Address: 2101 N Slappey Blvd, Albany, Georgia, 31701
MSA: 10500 - ALBANY, GA || State: 13 - GEORGIA || County: 095 - DOUGHERTY COUNTY || Tract Code: 0004.00

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

County: 095 - DOUGHERTY COUNTY

All Tracts: 29

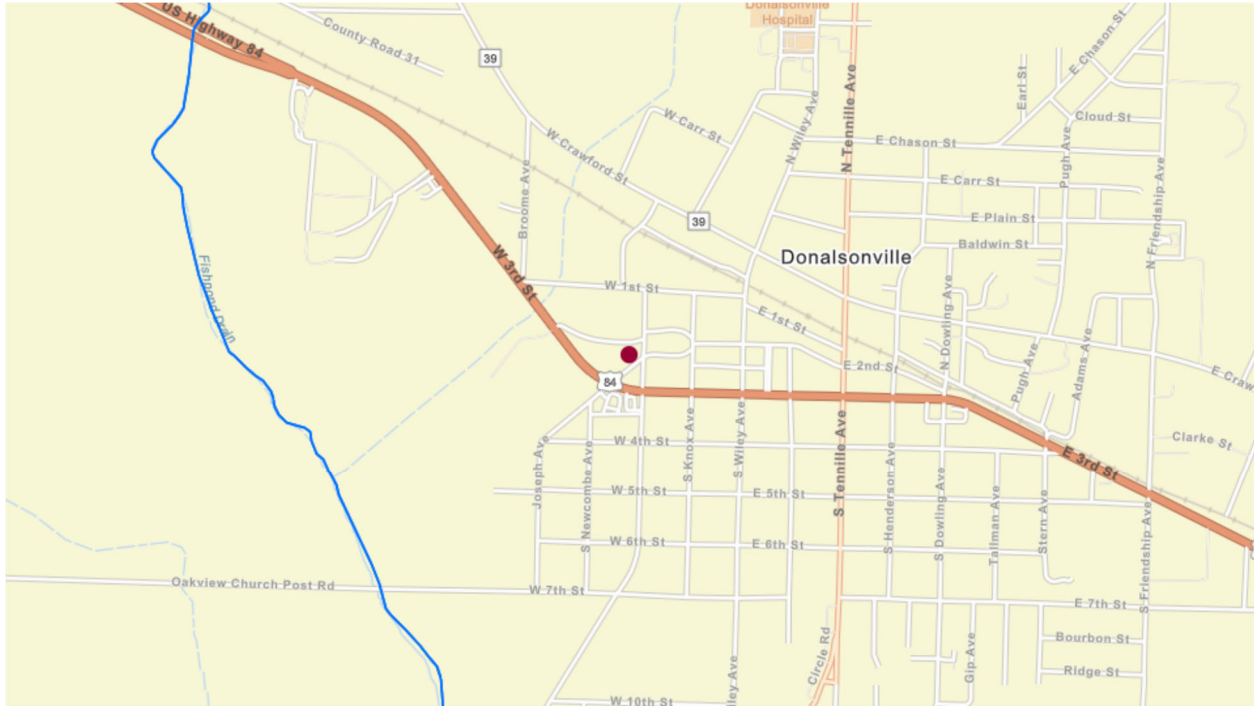
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
GA	DOUGHERTY COUNTY	0001.01	1 - Low	34.28	No
GA	DOUGHERTY COUNTY	0001.02	2 - Moderate	64.93	No
GA	DOUGHERTY COUNTY	0002.00	2 - Moderate	53.41	No
GA	DOUGHERTY COUNTY	0004.00	3 - Middle	89.42	No
GA	DOUGHERTY COUNTY	0005.01	4 - Upper	134.22	No
GA	DOUGHERTY COUNTY	0005.02	4 - Upper	183.48	No
GA	DOUGHERTY COUNTY	0006.00	3 - Middle	88.22	No
GA	DOUGHERTY COUNTY	0007.00	3 - Middle	88.86	No
GA	DOUGHERTY COUNTY	0008.00	1 - Low	45.02	No
GA	DOUGHERTY COUNTY	0009.00	3 - Middle	106.01	No
GA	DOUGHERTY COUNTY	0010.00	1 - Low	48.88	No
GA	DOUGHERTY COUNTY	0011.00	0 - Unknown	0.00	No
GA	DOUGHERTY COUNTY	0014.03	2 - Moderate	54.30	No
GA	DOUGHERTY COUNTY	0015.00	2 - Moderate	53.13	No
GA	DOUGHERTY	0103.02	1 - Low	39.84	No

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
	COUNTY				
GA	DOUGHERTY COUNTY	0104.01	4 - Upper	150.34	No
GA	DOUGHERTY COUNTY	0104.02	3 - Middle	87.68	No
GA	DOUGHERTY COUNTY	0104.03	4 - Upper	161.35	No
GA	DOUGHERTY COUNTY	0105.00	3 - Middle	91.77	No
GA	DOUGHERTY COUNTY	0106.01	2 - Moderate	55.63	No
GA	DOUGHERTY COUNTY	0106.02	3 - Middle	105.05	No
GA	DOUGHERTY COUNTY	0107.01	2 - Moderate	60.22	No
GA	DOUGHERTY COUNTY	0107.02	1 - Low	36.92	No
GA	DOUGHERTY COUNTY	0109.00	3 - Middle	105.42	No
GA	DOUGHERTY COUNTY	0110.00	4 - Upper	138.07	No
GA	DOUGHERTY COUNTY	0112.00	3 - Middle	94.58	No
GA	DOUGHERTY COUNTY	0113.00	3 - Middle	97.35	No
GA	DOUGHERTY COUNTY	0114.00	1 - Low	34.49	No
GA	DOUGHERTY COUNTY	0116.00	3 - Middle	102.80	No

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

Seminole County, Georgia



● Matched Address: 200 S Morris Ave, Donalsonville, Georgia, 39845
MSA: NA - NA (Outside of MSA) || State: 13 - GEORGIA || County: 253 - SEMINOLE COUNTY || Tract Code: 2002.00

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

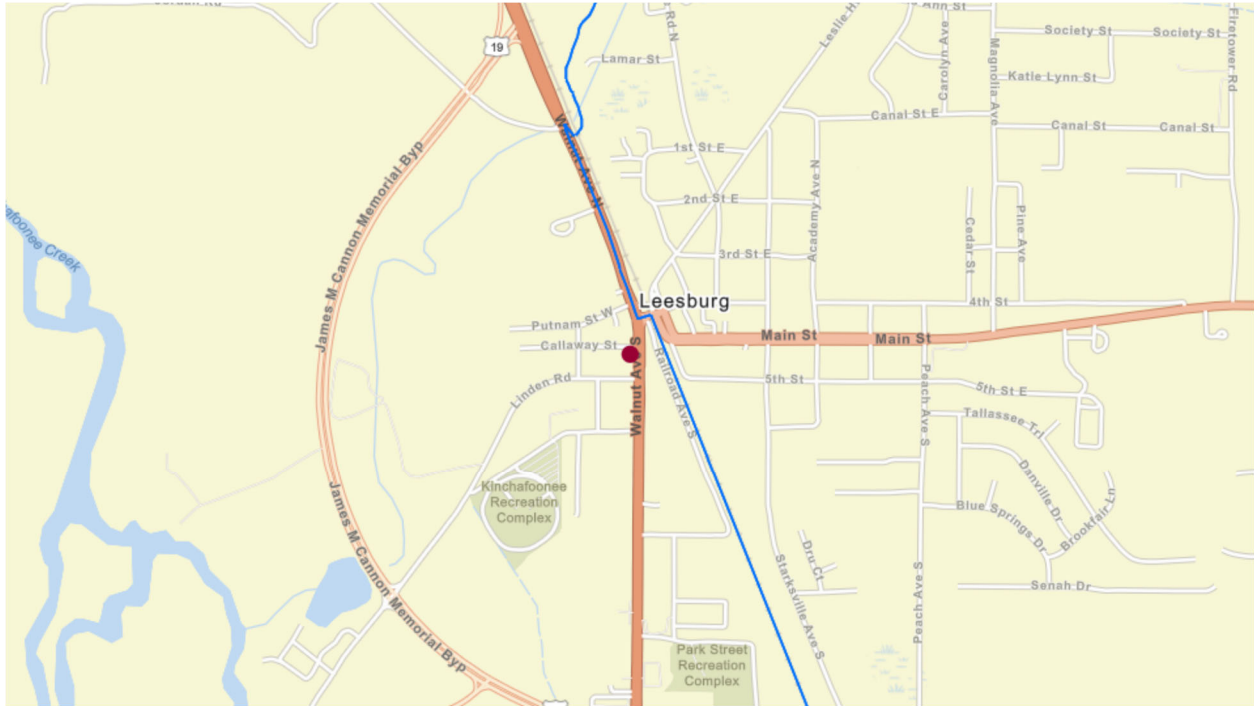
County: 253 - SEMINOLE COUNTY

All Tracts: 3

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
GA	SEMINOLE COUNTY	2001.00	3 - Middle	87.93	Yes
GA	SEMINOLE COUNTY	2002.00	2 - Moderate	54.58	No
GA	SEMINOLE COUNTY	2003.00	3 - Middle	104.29	Yes
GA	SEMINOLE COUNTY	9999.99	2 - Moderate	78.63	No

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

Lee County, Georgia



● Matched Address: 114 Walnut Ave S, Leesburg, Georgia, 31763
MSA: 10500 - ALBANY, GA || State: 13 - GEORGIA || County: 177 - LEE COUNTY || Tract Code: 0203.02

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

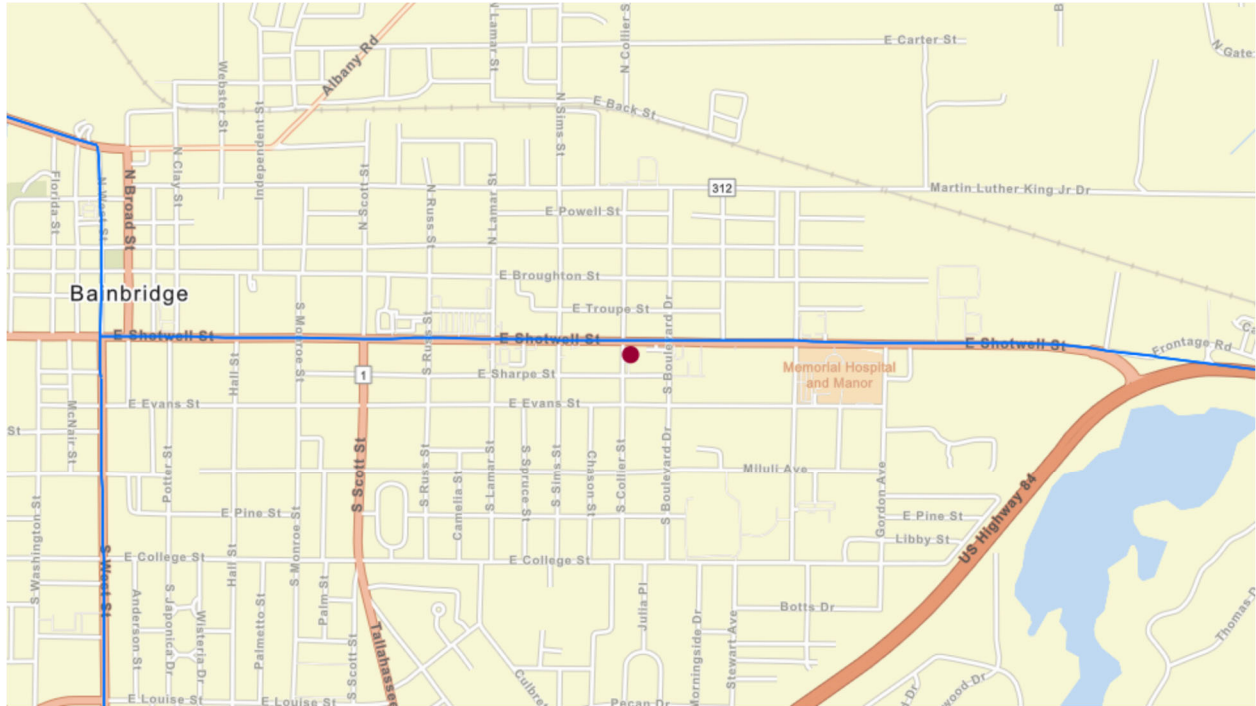
County: 177 - LEE COUNTY

All Tracts: 8

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
GA	LEE COUNTY	0201.01	3 - Middle	107.30	No
GA	LEE COUNTY	0201.02	3 - Middle	113.02	No
GA	LEE COUNTY	0202.00	4 - Upper	161.48	No
GA	LEE COUNTY	0203.01	4 - Upper	137.24	No
GA	LEE COUNTY	0203.02	3 - Middle	99.00	No
GA	LEE COUNTY	0204.03	4 - Upper	197.48	No
GA	LEE COUNTY	0204.04	4 - Upper	139.67	No
GA	LEE COUNTY	0204.05	4 - Upper	157.29	No

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

Decatur County, Georgia



● Matched Address: 1200 E Shotwell St, Bainbridge, Georgia, 39819
MSA: NA - NA (Outside of MSA) || State: 13 - GEORGIA || County: 087 - DECATUR COUNTY || Tract Code: 9706.00

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

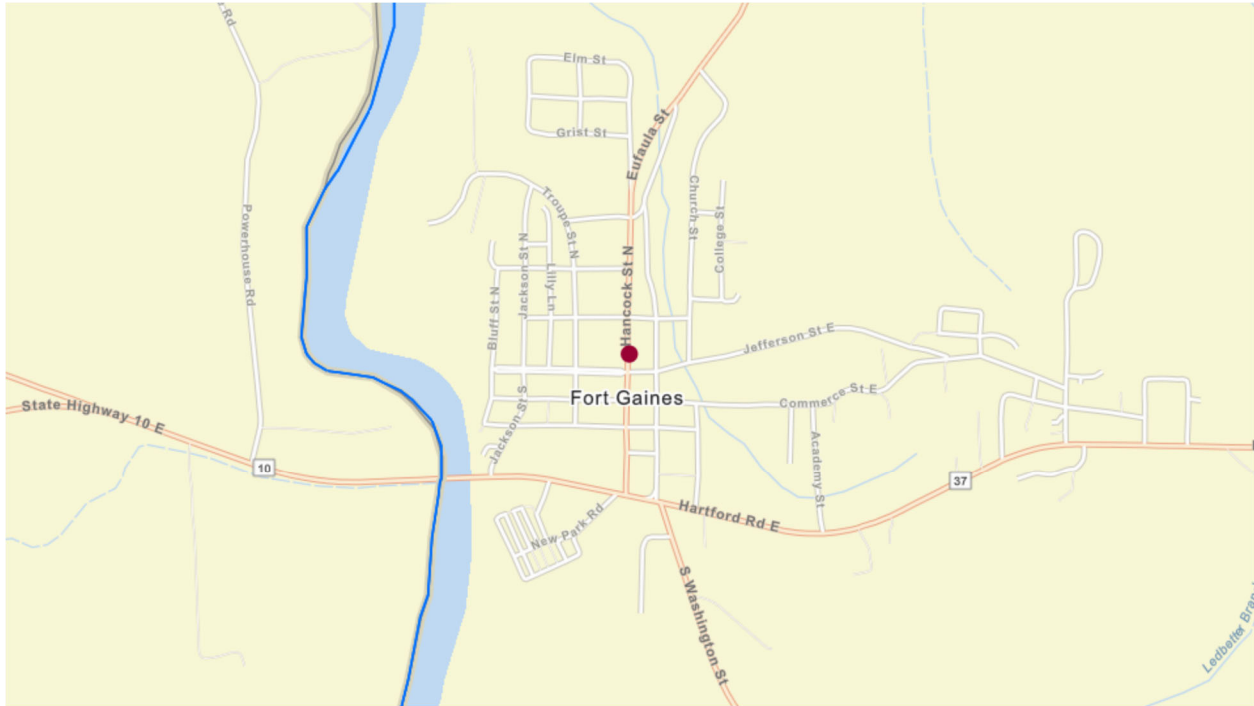
County: 087 - DECATUR COUNTY

All Tracts: 8

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
GA	DECATUR COUNTY	9701.00	3 - Middle	99.51	Yes
GA	DECATUR COUNTY	9702.00	4 - Upper	132.41	No
GA	DECATUR COUNTY	9703.01	2 - Moderate	61.20	No
GA	DECATUR COUNTY	9703.02	2 - Moderate	77.94	No
GA	DECATUR COUNTY	9704.00	2 - Moderate	79.25	No
GA	DECATUR COUNTY	9706.00	4 - Upper	120.45	No
GA	DECATUR COUNTY	9707.00	3 - Middle	85.74	Yes
GA	DECATUR COUNTY	9708.00	3 - Middle	104.10	Yes
GA	DECATUR COUNTY	9999.99	3 - Middle	90.49	No

**First State Bank of Blakely
Community Reinvestment Act Public File Information**

Clay County, Georgia



● Matched Address: 208 Hancock St N, Fort Gaines, Georgia, 39851
MSA: NA - NA (Outside of MSA) || State: 13 - GEORGIA || County: 061 - CLAY COUNTY || Tract Code: 9603.00

2025 FFIEC Census Report - Summary Census Overview Information

State: GEORGIA

County: 061 - CLAY COUNTY

All Tracts: 1

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract
GA	CLAY COUNTY	9603.00	2 - Moderate	76.14	No
GA	CLAY COUNTY	9999.99	2 - Moderate	76.14	No

First State Bank of Blakely
Community Reinvestment Act Public File Information

First State Bank of Blakely
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 Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

First State Bank of Blakely
Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC 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 FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, 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 FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 10 Tenth Street NE, Suite 900, Atlanta, GA 30309-3849. You may send written comments about our performance in helping to meet community credit needs to Mr. William W. Hall, President, First State Bank of Blakely, P.O. Box 587, Blakely, GA 39823 and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of First State Bancshares of Blakely, Inc., a bank holding company. You may request from the Governor, Federal Reserve Bank of Atlanta, 1000 Peachtree Street NE, Atlanta, GA 30309, an announcement of applications covered by the CRA filed by bank holding companies.