

**Current CRA
Assessment Area**

&

**Facilities Based
Assessment Area**

First National Bank of Fort Smith

March 2024

Current CRA Assessment Area

First National Bank of Fort Smith (FNBFS) is the largest locally owned bank in Fort Smith and has locations in the Fort Smith region as well as Northwest Arkansas and Eastern Oklahoma. FNBFS operates (27) twenty-seven locations and (33) thirty-three automated teller machines (ATMs) and 1 LPO. There are (7) seven locations and (2) two off-site ATM located in moderate income census tracts and (1) one location and (2) two ATM in a low-income census tract. These locations are divided into regions and details on each region are listed below.

Fort Smith Region

The Fort Smith Region has (13) thirteen locations with (9) nine locations in Fort Smith and (1) one each in Charleston, Greenwood, Lavaca, and Roland, OK. Each of the (13) thirteen locations has an ATM and there are additionally (5) five off-site ATMs. Five (5) of these locations and (1) one off-site ATM are located in moderate income census tracts.

The CRA Assessment Area is the following census tracts which are located in MSA 22900:

Sebastian County (AR):

0001.00, 0002.00, 0003.00, 0004.00, 0005.01, 0005.02, 0006.00, 0007.00, 0008.00, 0010.01, 0010.02, 0011.01, 0011.02, 0012.01, 0012.02, 0013.01, 0013.05, 0013.06, 0013.07, 0013.08, 0013.09, 0013.10, 0013.11, 0013.12, 0101.01, 0101.02, 0102.01, 0102.02, 0103.01, 0103.03, 0103.04 Sebastian County does not have any low income census tracts.

Crawford County (AR):

0201.01, 0201.02, 0202.04, 0202.05, 0202.06, 0202.07, 0202.08, 0203.01, 0203.02, 0204.01, 0204.02, 0205.01, 0205.02, 0206.01, 0206.02 This is an increase of 5 tracts to complete the County. Crawford County does not have any low income census tracts.

Franklin County (AR):

9501.00, 9502.01, 9503.01, 9503.02, 9502.02 This is an increase of 2 tracts to complete the entire rural county.

Faulker County (AR): MSA #30780

Our non-deposit taking Loan Production Office is located in Conway, AR, Faulker County. Under 100 loans were generated from that location in 2023. The LPO is in a moderate income census tract. We do not consider this in our AA.

Sequoyah County (OK) is in the FSM MSA #22900. But is listed on this report with the Oklahoma counties.

Northwest Arkansas Region

The NWA Region has (6) six locations with (2) two locations in Rogers and (1) one each in Lowell, Centerton, Fayetteville and Bentonville. Each of the (6) six locations have an ATM on site. The Dixieland location in Rogers is located in a moderate-income census tract. There is a new off-site ITM in Fayetteville is in a low income census tract.

The CRA Assessment Area contain the following census tracts which are located in MSA 22220:

Benton County (AR):

0201.02, 0201.03, 0201.04, 0202.01, 0202.03, 0202.05, 0202.06, 0203.01, 0203.02, 0203.04, 0203.05, 0204.01, 0204.02, 0204.04, 0204.05, 0205.01, 0205.03, 0205.04, 0206.04, 0206.05, 0206.06, 0206.07, 0206.08, 0207.01, 0207.03, 0207.04, 0208.01, 0208.03, 0208.05, 0208.06, 0209.03, 0209.04, 0209.05, 0209.06, 0210.01, 0210.03, 0210.04, 0211.01, 0211.02, 0212.01, 0212.02, 0213.04, 0213.05, 0213.06, 0213.08, 0213.12, 0213.13, 0213.14, 0213.15, 0213.16, 0213.17, 0214.04, 0214.05, 0214.06, 0214.07, 0214.08, 0214.09

Washington County (AR):

0101.01, 0101.07, 0101.08, 0101.09, 0101.10, 0101.11, 0101.12, 0101.13, 0101.14, 0101.15, 0102.01, 0102.02, 0103.03, 0103.04, 0103.05, 0103.06, 0103.07, 0104.01, 0104.02, 0104.04, 0104.05, 0105.01, 0105.08, 0105.10, 0105.11, 0105.12, 0105.13, 0105.14, 0105.15, 0105.16, 0105.17, 0105.18, 0105.19, 0105.20, 0105.21, 0106.01, 0106.02, 0107.03. This is an increase of 9 census tracts to account for growth and take the entire County.

Oklahoma Region

The Oklahoma Region has (2) two locations in Sallisaw, (2) two in Poteau and (1) each in Panama, Pocola, Stigler and Heavener. Six (6) of the locations have on-site ATMs. There are (3) three off-site ATMs. One (1) ATM is in a moderate income tract and (1) one in a low income tract.

The CRA Assessment Area are the following census tracts which are located in MSA 22900:

Sequoyah County (OK): MSA #22900

0301.01, 0301.03, 0301.05, 0301.06, 0302.01, 0302.02, 0303.01, 0303.03, 0303.04, 0304.01, 0304.03, 0304.04

LeFlore County (OK): Outside of a MSA

0401.02, 0401.98, 0402.99, 0403.01, 0403.02, 0403.03, 0404.01, 0404.02, 0405.00, 0406.01, 0406.02, 0407.00

Haskell County (OK): Outside of a MSA

2791.00, 2792.00, 2793.00, 2794.00

Facilities Based Assessment Area

The Fort Smith MSA includes Sebastian, Crawford and Franklin Counties in Arkansas and Sequoyah County in Oklahoma. First National Bank of Fort Smith does not have physical locations in Crawford County. Our state bank affiliate, Citizens Bank & Trust is based in that county and has 7 facilities and 7 ATM/ITMs. The geographical area of Crawford County covers north of FS up to the Fayetteville MSA, which contains the FNBNWA Division of FNBFS. Customers can use the Citizens Bank locations for convenience for many of their daily transactions. While we include Crawford County in our Assessment Area due to our customer base, we do not include it in our Facilities Based Assessment Area due to the lack of brick and mortar facilities branded as First National of Fort Smith.

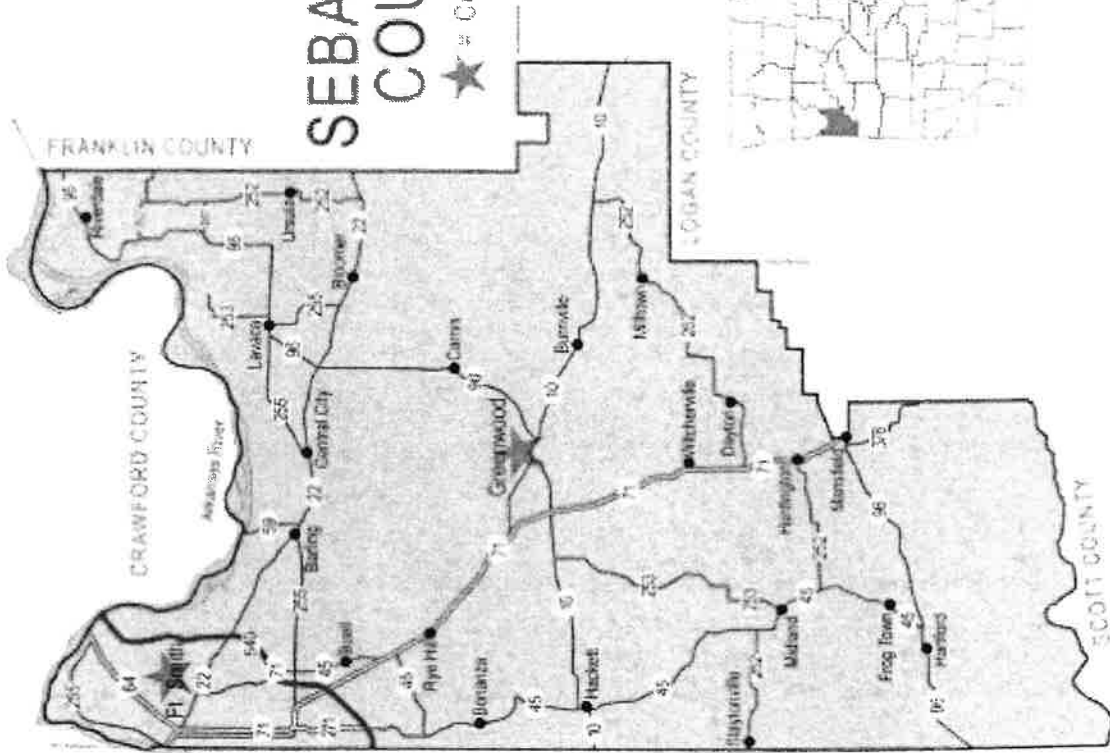
The Fayetteville MSA includes Benton, Washington and Madison Counties in Arkansas. While Madison County is in the MSA we do not include that in our Assessment Area, nor our FBAA since we do not have locations that northeast in the region.

The whole counties that will be in our Retail Lending Assessment Area are Sebastian, Franklin, Benton, Washington in Arkansas and Sequoyah, LeFlore and Haskell counties in Oklahoma. LeFlore and Haskell Counties are very rural areas and are not in a MSA. Franklin County is also a very rural area with only 5 census tracts for the entire county, but is included in the FSM MSA.

Faulkner County in Arkansas is roughly 4 counties to the east of our AA. FNB Mortgage has 1 LPO office in the town of Conway. This facility opened in the winter of 2022. The location is purely a Loan Production Office and is a non-deposit taking facility.

SEBASTIAN COUNTY

★ = County Seats



OKLAHOMA

MADISON COUNTY

CRAWFORD COUNTY

★ = County Seat

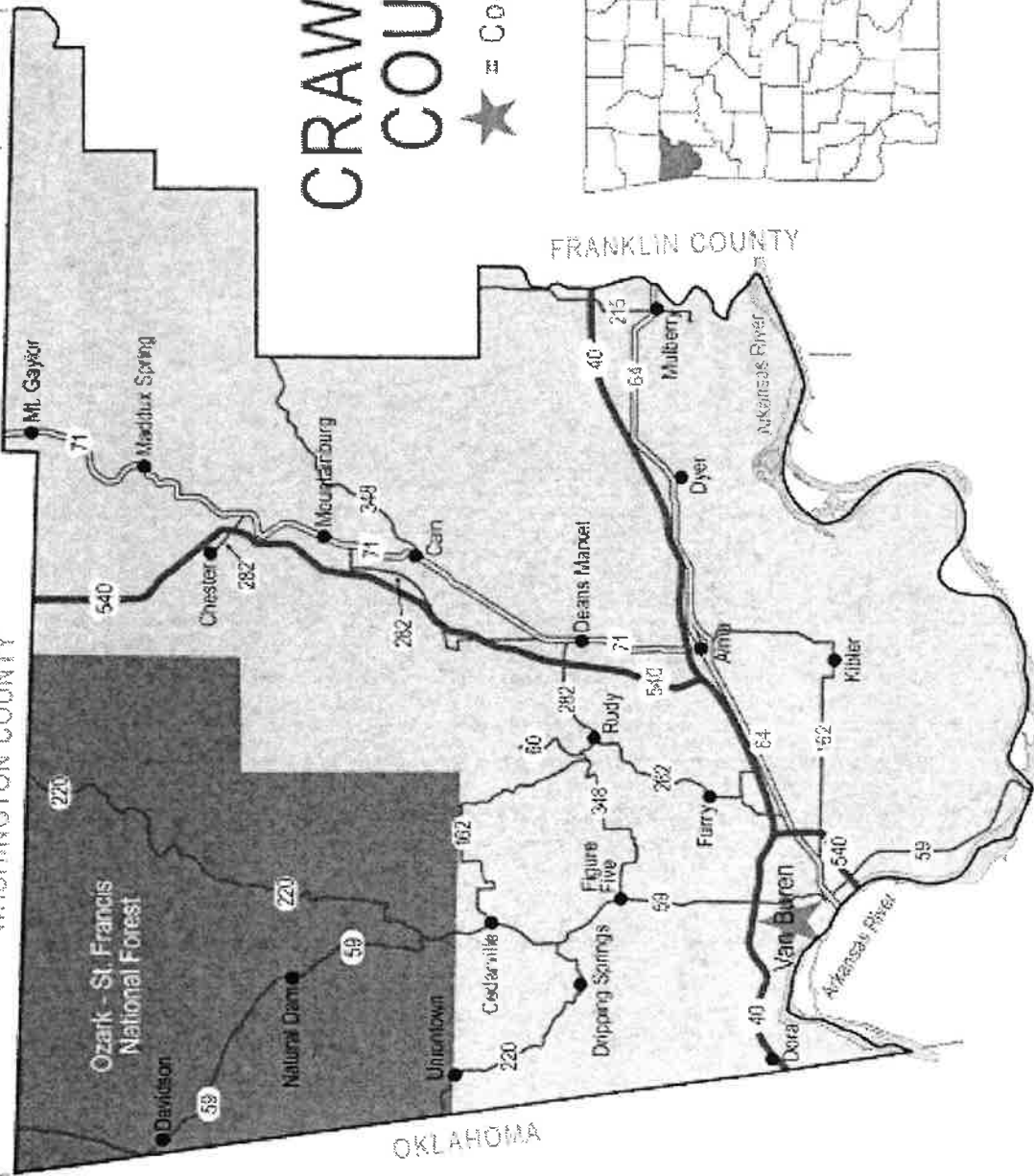


WASHINGTON COUNTY

FRANKLIN COUNTY

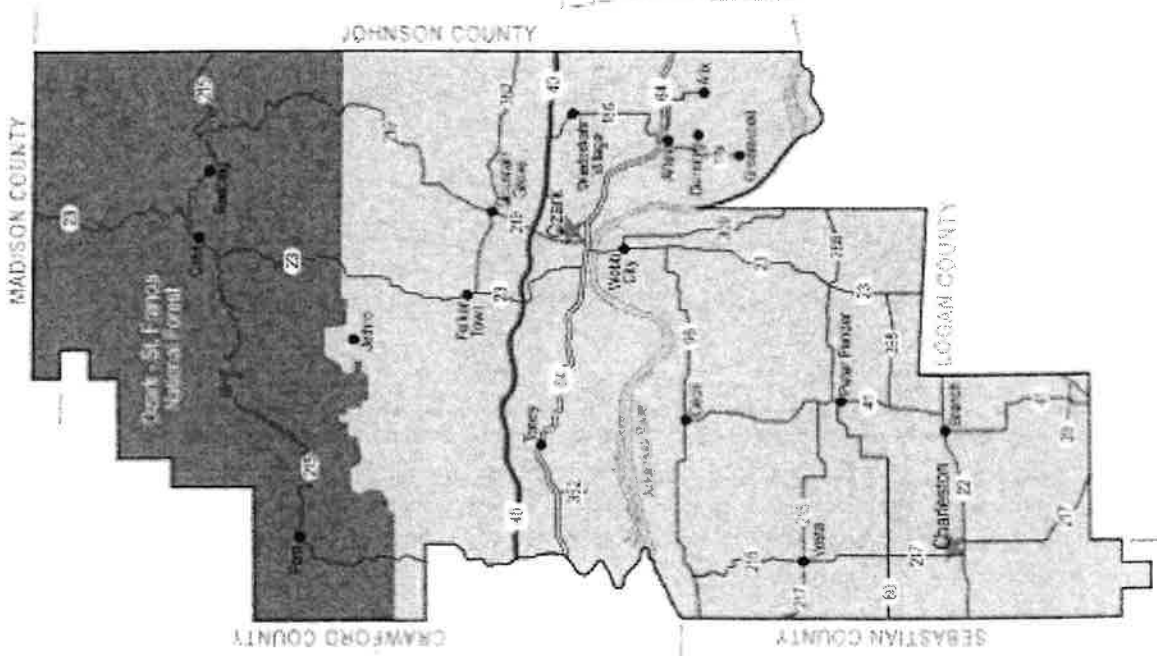
SEBASTIAN COUNTY

OKLAHOMA



FRANKLIN COUNTY

★ a County Seats



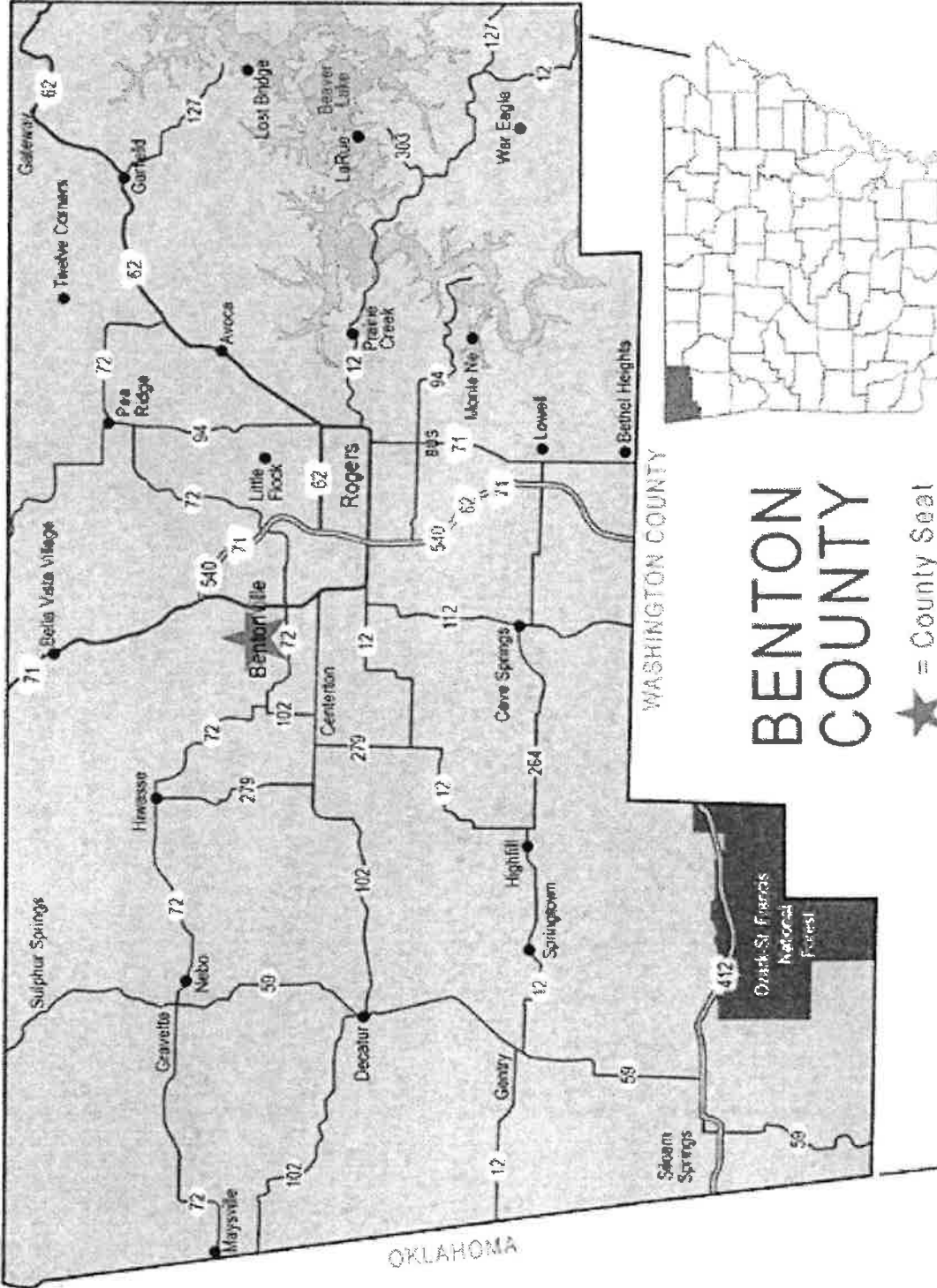
CARROLL COUNTY

MADISON COUNTY

MISSOURI

WASHINGTON COUNTY

OKLAHOMA

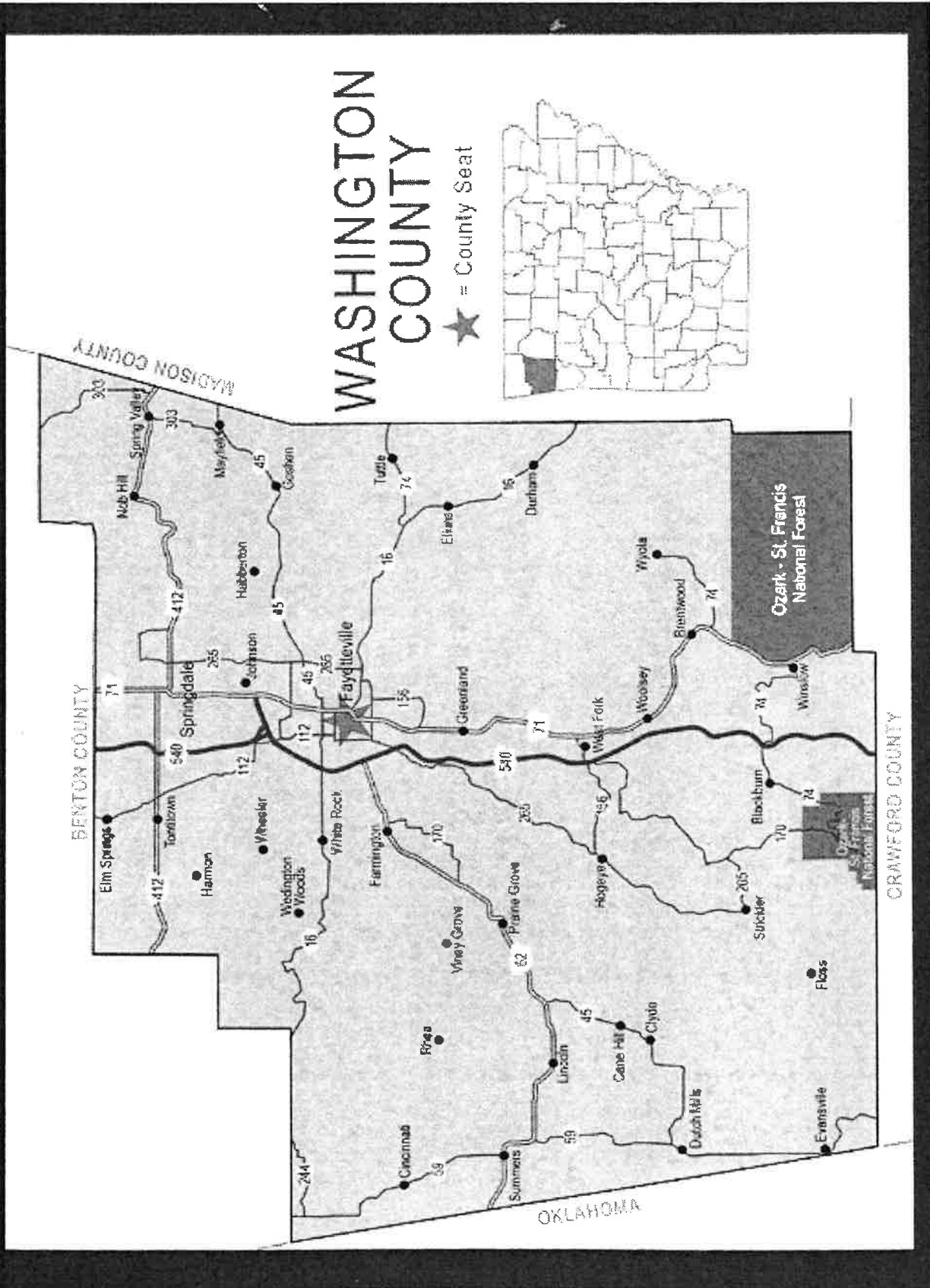


BENTON COUNTY

★ = County Seat

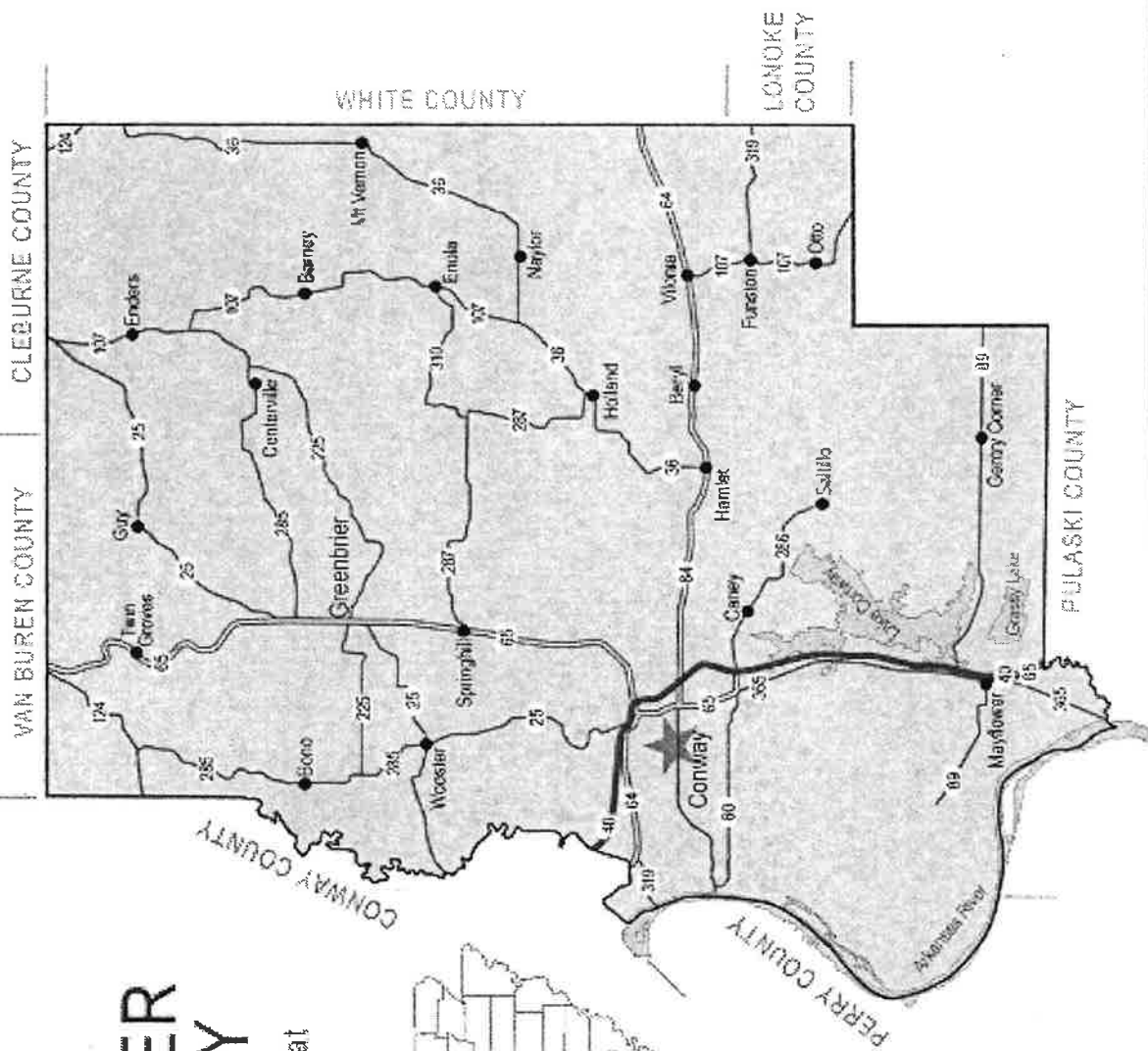
WASHINGTON COUNTY

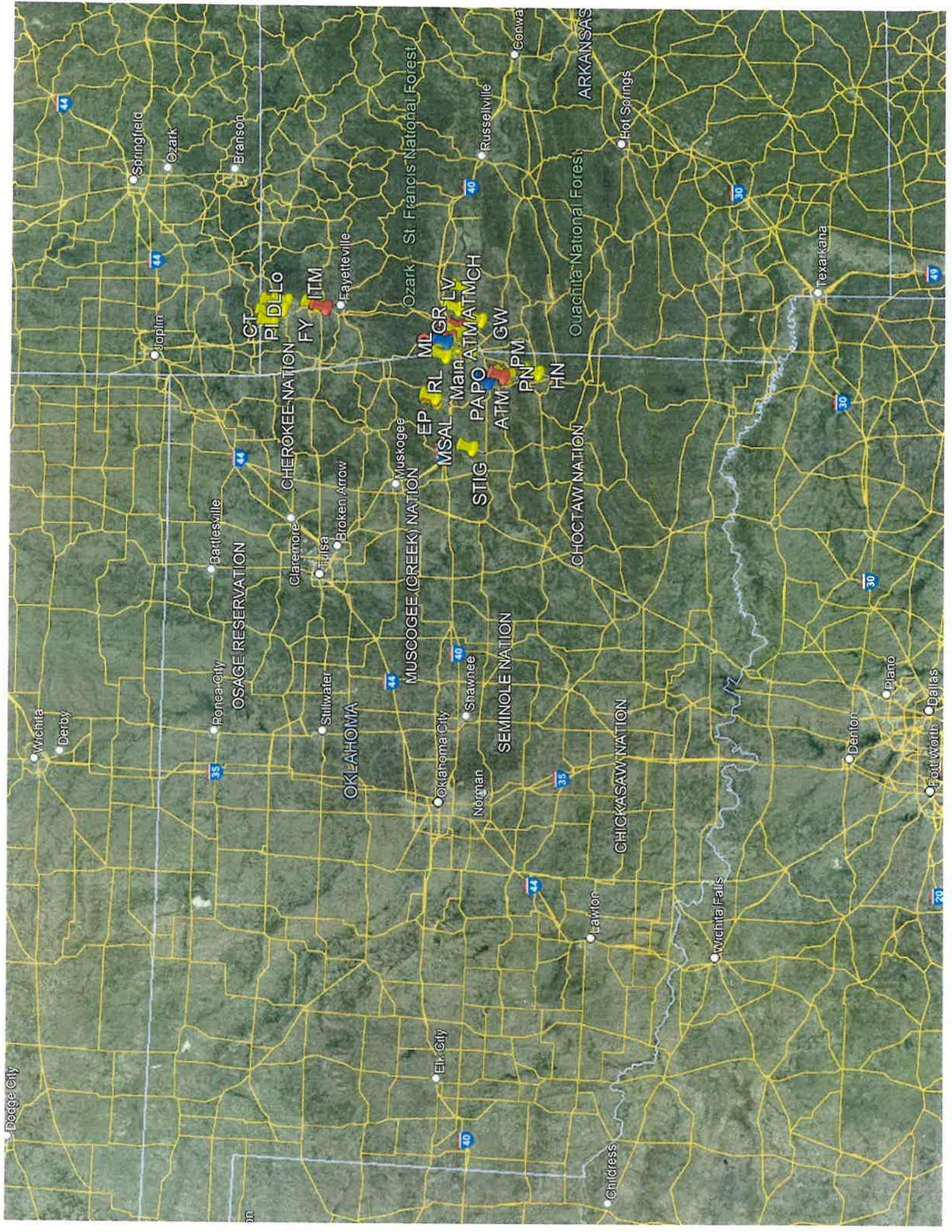
★ = County Seat

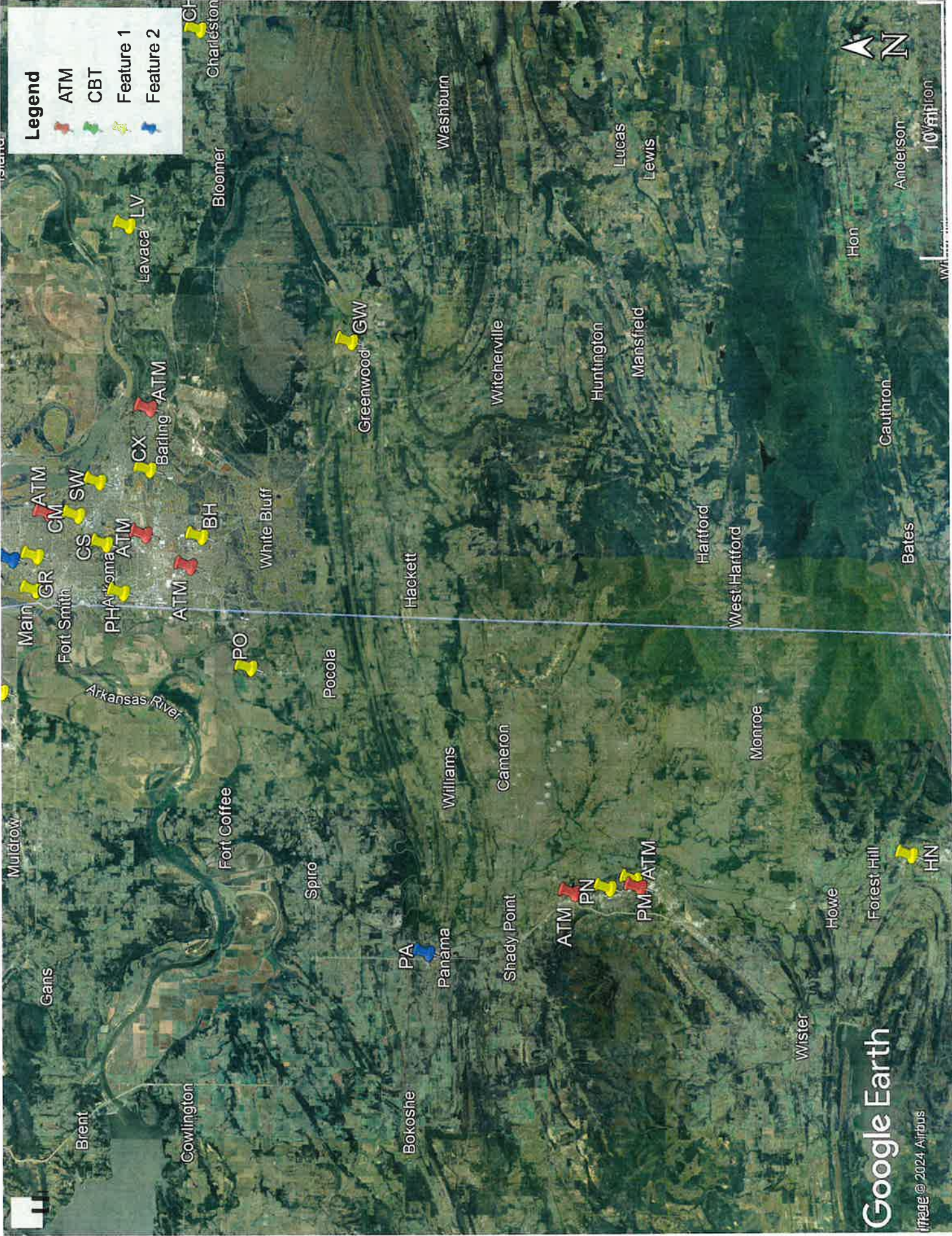


FAULKNER COUNTY

★ = County Seat







- Legend**
- ATM
 - CBT
 - Feature 1
 - Feature 2

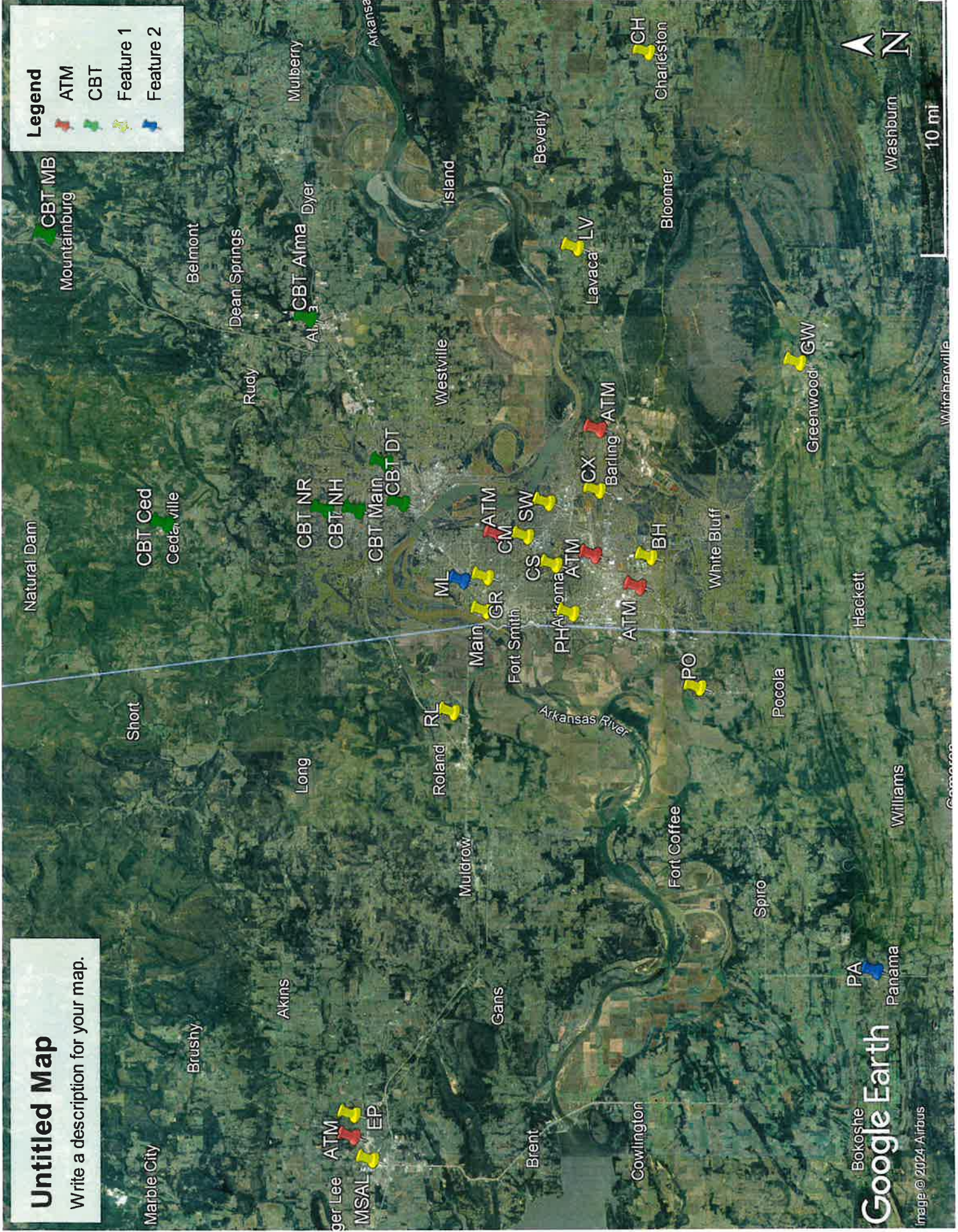
Map labels include: Gans, Muldrow, Brent, Cowlington, Fort Coffee, Spiro, Bokoshe, Panama, Shady Point, ATM, PN, PM, ATM, Wister, Howe, Forest Hill, HN, Main, Fort Smith, GR, ATM, CM, SW, PHA, CS, ATM, PO, POCOLA, White Bluff, BH, PO, White Bluff, Greenwood, GW, Barling, ATM, CX, Lavaca, LV, BF, Washburn, Witcherville, Huntingdon, Mansfield, Lucas, Lewis, West Hartford, Hartford, Bates, Cauthron, Anderson, Hon, 10 Miles, and Charleston.

Untitled Map

Write a description for your map.

Legend

- ATM
- CBT
- Feature 1
- Feature 2



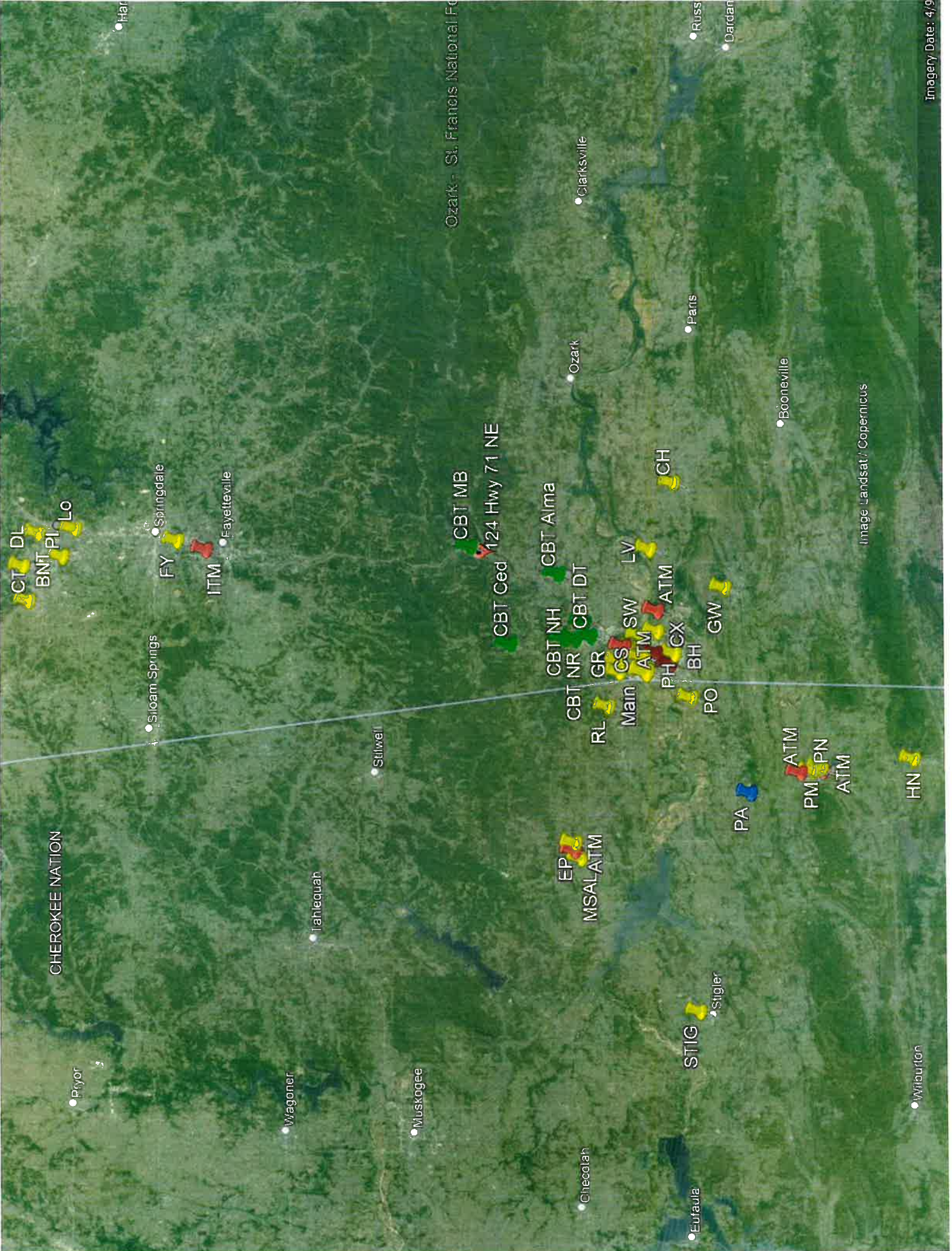
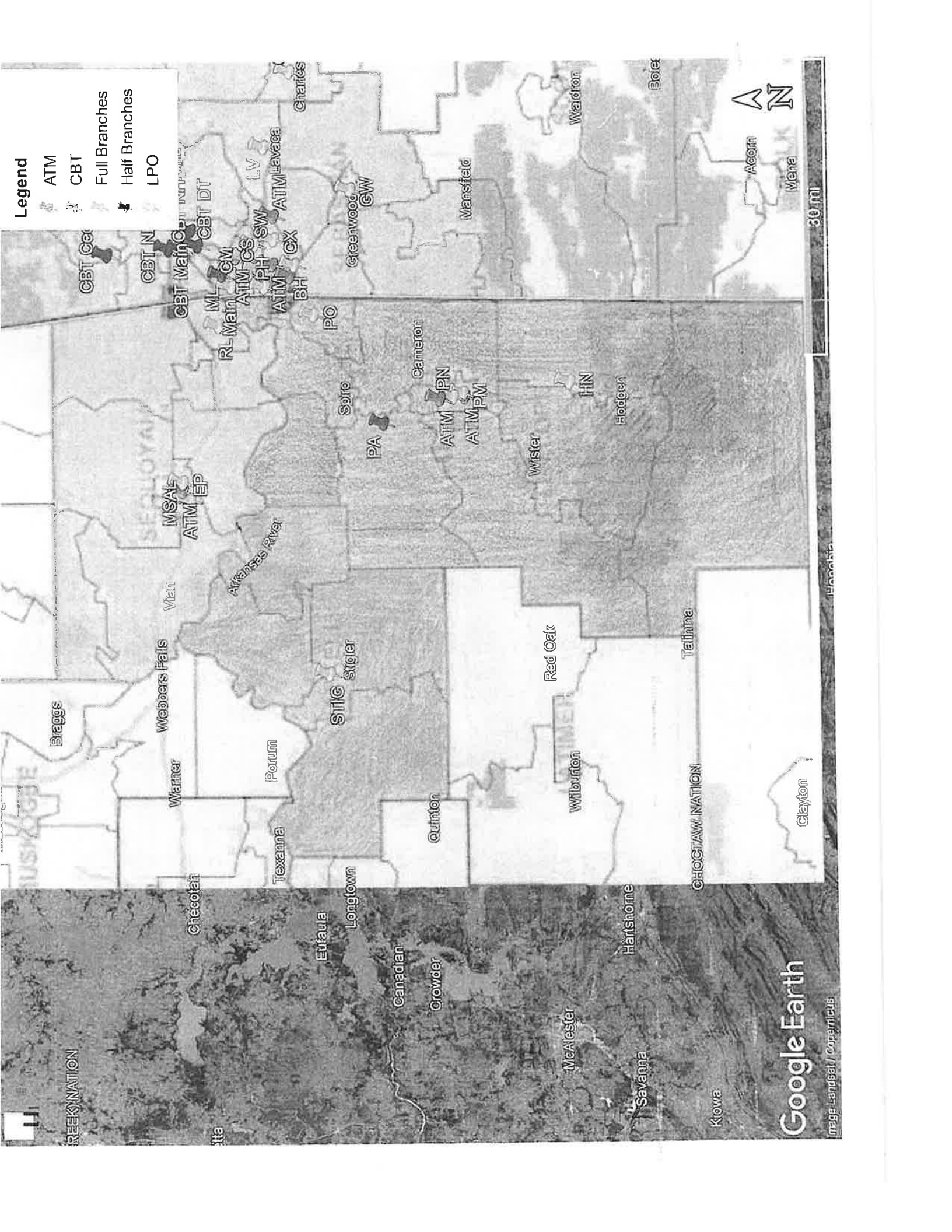


Image Landsat / Copernicus

Legend

- ATM
- CBT
- Full Branches
- Half Branches
- LPO





Legend

- ATM
- CBT
- Full Branches
- Half Branches
- LPO



30 mi

Google Earth

Image Landsat / Copernicus

CHEROKEE NATION

Cherokee

Eufaula

Longtown

Canadian

Crowder

McAlester

Hartshorne

Savanna

Kiowa

Biggs

Webbers Falls

Warner

Texanna

Porum

Stigler

Quinton

Wilburton

Red Oak

Talhina

Clayton

CHOCTAW NATION

Man

MSA

ATM EP

Arkansas River

Sore

IPA

Cameron

ATM PN

ATM PM

Wister

HN

Hodden

CBT C

CBT NI

CBT Main

ML CM

RL Main

ATM CS

PH SW

ATM LV

ATM Lavaca

BH CX

Greenwood

GW

Mansfield

Waldron

Boice

Acorn

Mena

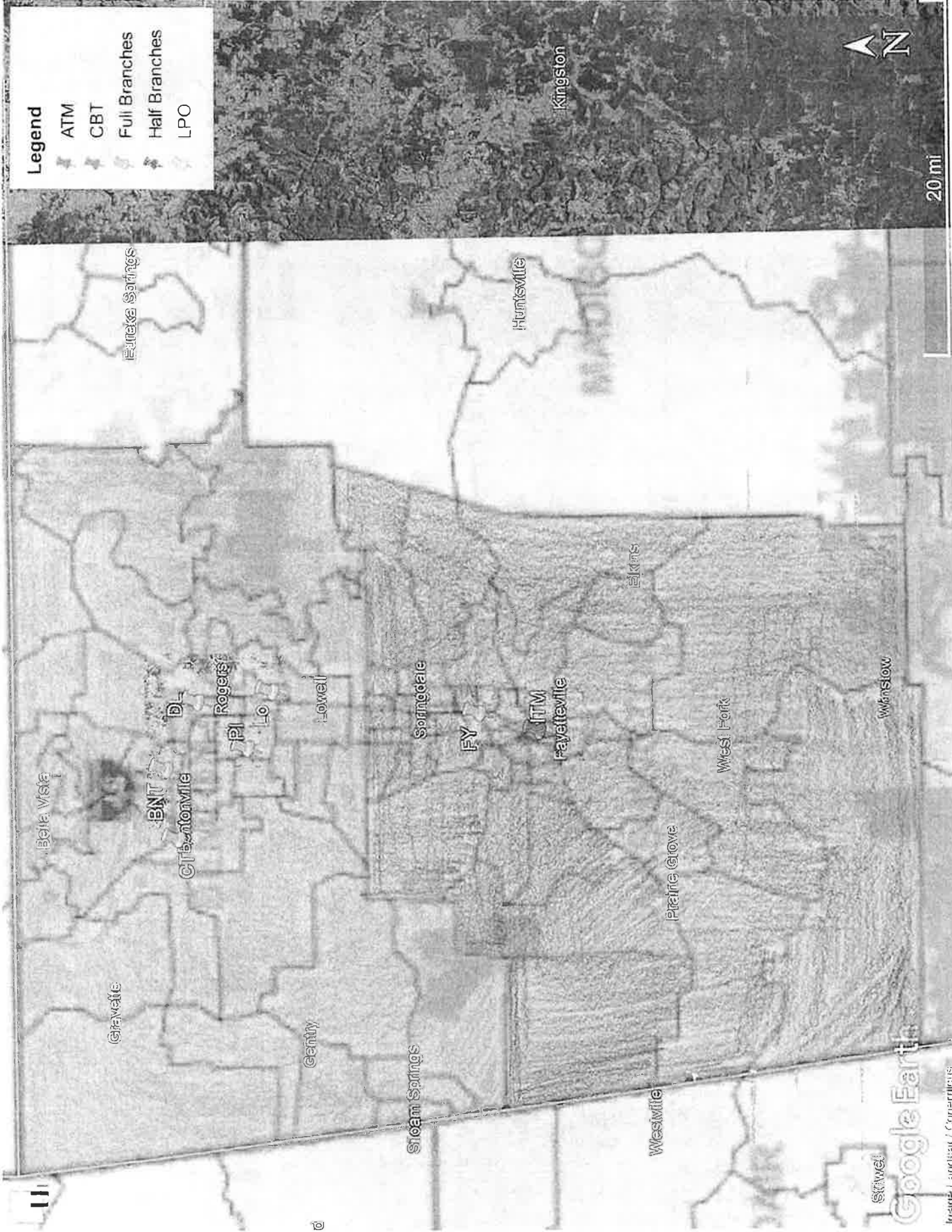
Legend

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- Full Branches
- Half Branches
- LPO



Google Earth

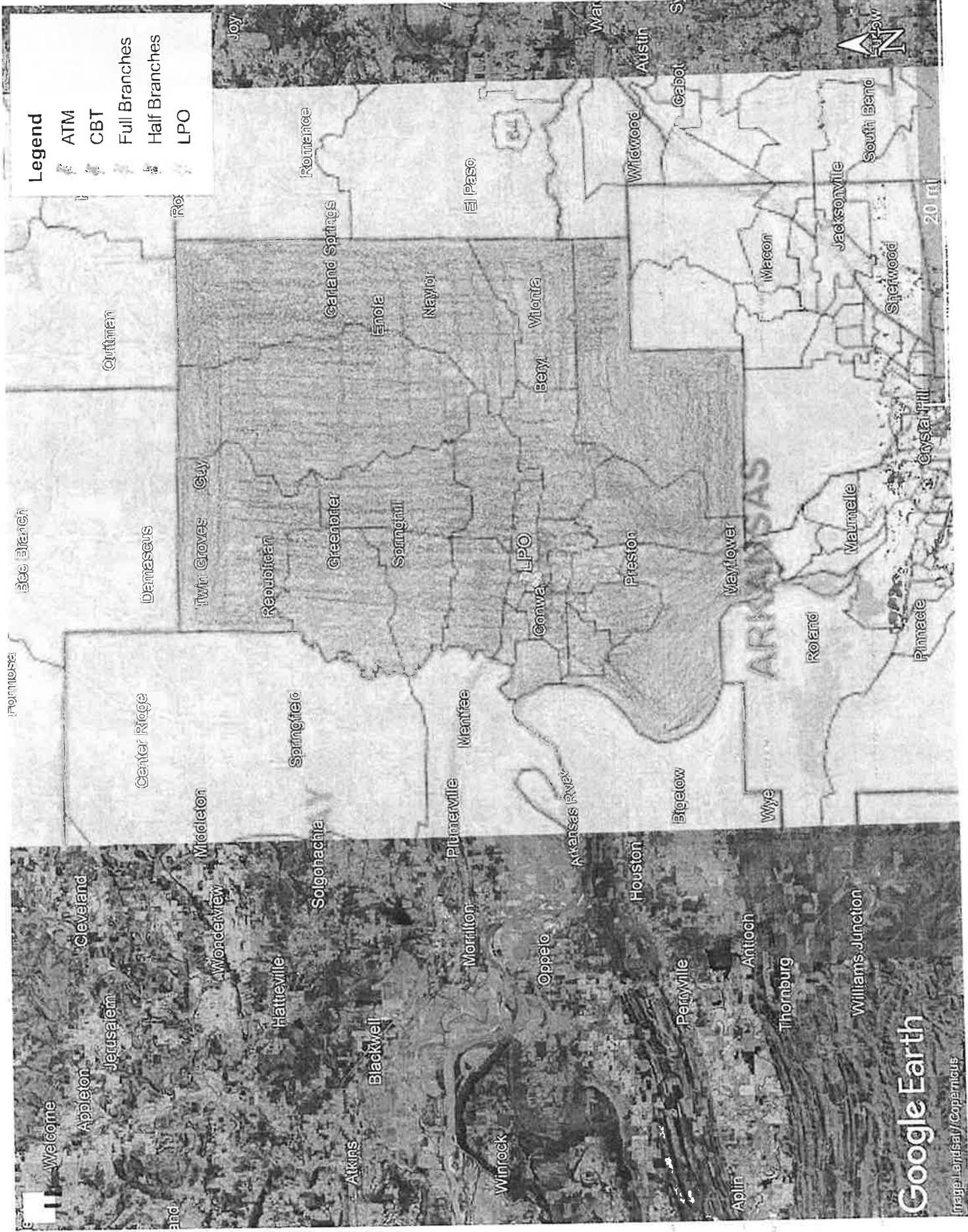
Images Landsat / Copernicus



- Legend**
- ATM
 - CBT
 - Full Branches
 - Half Branches
 - LPO



20 mi



Legend

- ATM
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- Full Branches
- Half Branches
- LPO

11

Welcome

Appleton

Jerusalem

Cleveland

Eng

Wonderview

Hattreville

Solognachia

Atkins

Blackwell

Morrilton

Winrock

Oppelo

Houston

Perryville

Aplin

Antioch

Thornburg

Williams Junction

Formosa

Dee Blanch

Center Ridge

Middleton

Springfield

Damascus

Twin Groves

Guy

Republican

Greentier

Springhill

Mentfee

Plumerville

Conve

LPO

Preston

Mayflower

Wye

Bigelow

Arkansas River

Roland

Marmelle

Pinnacle

Crystal Hill

Quintman

Ro

Garland Springs

Enola

Naylor

Bery

Viola

El Paso

Romance

War

Austin

Cabot

S

Wetcon

Jacksonville

South Bend

Sherwood



20 mi