

## Community Reinvestment Act

The information below is current as of April 1st of each year. It is also available at [www.grand.bank](http://www.grand.bank) for easy access.

### Community Reinvestment Act Public File:

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- and moderate-income neighborhoods.

### CRA rating from the OCC:

Grand Bank for Savings, FSB is proud to achieve a "Satisfactory" CRA rating from the OCC in our most recent Performance Evaluation. See Attachment 1.

### Written Comments:

Grand Bank for Savings, FSB has not received any written comments for our Public File for the calendar years of 2021, 2022, and 2023.

### ATM Locations:

We have one ATM located at 204 Westover Drive, Hattiesburg, MS 39402. In addition, all debit cards issued by the bank can be used at MoneyPass locations. For current MoneyPass locations, visit [www.moneypass.com](http://www.moneypass.com) or scan the QR code below:



(Mobile carrier determines mobile access; message/data rates may apply.)

### Recently Opened or Closed Branches:

Grand Bank for Savings, FSB has neither opened any new bank locations nor closed bank locations in the last two years.

### Home Mortgage Disclosure Act Statement:

Our Home Mortgage Disclosure Act Statement (HMDA) is located on the FFIEC website, <https://ffiec.cfpb.gov/data-publication/disclosure-reports/>, or scan the QR code below, then enter GRAND BANK FOR SAVINGS, FSB in the institution Name search box, and completing the rest of the required data.

(Mobile carrier determines mobile access; message/data rates may apply.)



### CRA Disclosure Statement:

Grand Bank for Savings, FSB is classified as a Small Bank or a Savings Association and is not subject to Lending Test reporting or required to file a CRA Disclosure Statement with the FFIEC.

### Assessment Areas:

The Grand Bank for Savings, FSB Assessment Areas represent the communities we serve. We serve the Forrest and Lamar, MS Counties MSAs. See Attachment 2.

### Bank Locations:

We have one bank location at 204 Westover Drive, Hattiesburg, MS 39402.



Grand Bank for Savings, FSB. Branch Location - 204 Westover Drive, Hattiesburg, MS 39402.

### Hours of Operation:

Monday – Thursday, 9 am – 4:30 pm CST and Friday 9 am – 5:00 pm CST. Drive thru opens at 8:30 am  
Monday – Friday

### List of Services:

Grand Bank for Savings, FSB has a diverse selection of Checking, Savings, and Home Loan solutions tailored to meet anyone's financial needs. See page 2.



Grand Bank For Savings, FSB | Member FDIC | 204 Westover Drive, Hattiesburg, MS 39402 | 1-800-300-1467

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### List of Services:

#### Checking

- Business Checking
- Simple Checking
- Premier Checking
- Money Checking
- BankOn (Basic) Checking

#### Savings

- Simple Savings
- Certificate of Deposit
- Individual Retirement Account
- Impact Money Market
- Business Relationship Money Market
- Emergency Savings
- Goal Savings
- Credit Builder Savings
- Junior Rainy-Day Savings

#### Loan Products

##### Home Loans:

- Bridge Loans
- Construction Loans
- Conventional Loans
- Custom In-House Loans
- Dream Easy Home Loan™\*
- Grand Advantage Roof Loan\*
- ITIN Loans
- USDA Loans
- Seller-Finance Mortgages
- VA Loans
- HELOC\*
- HELOAN\*

##### Additional Programs:

- Down Payment Assistance & Grant Programs
- CD Secured / Share Loan

##### Federal Home Loan Bank:

- HELP Down Payment Grant
- Fortified Fund Roof Grant
- SNAP Program

#### Other Services

- 24-Hour ATM
- 24-Hour Phone Banking
- Bill Pay
- Card Management
- Credit Score Monitoring
- Debit Cards
- Digital Banking
- eStatements
- External Transfer
- ICS / CDARS
- Mobile Deposit
- MoneyPass Network
- Notify Account Alerts
- Online Account Opening
- Safe Deposit Boxes
- Two-Way Fraud Alerts
- Wire Transfer
- Zelle

\* Dream Easy Home Loan™, Grand Advantage Roof Loan HELOC/HeLoan loans are only offered in the Bank's current MSA.

## Grand Bank For Savings, FSB Mission Statement

Grand Bank for Savings, F.S.B.'s (Grand.bank) mission is to improve the financial well-being of more than one million members of the Underserved and Historically Underrepresented Communities nationwide by 2030. The Bank intends to do this by delivering better financial solutions that reduce harmful debt cycles, support savings growth, promote home ownership, and empower the building of generational wealth.