



BANK OF  
**OAK RIDGE**

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# COMMUNITY REINVESTMENT ACT

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# 2024

## PUBLIC FILE



Member  
**FDIC**



# CREDIT & DEPOSIT SERVICES

CREDIT SERVICES	DEPOSIT SERVICES
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**Real Estate Mortgages**

*(fixed or adjustable rate)*

- Home Equity Line of Credit

**Commercial Loans**

- Secured Business Loans
- Small Business Administration Loans
- Church Loans – Secured
- Short Term Unsecured Business Loans
- Credit Card

**Consumer Loans**

- Personal
- Home Improvements
- Auto Loans (New and Used)
- Other Titled Collateral
- Unsecured
- Credit Cards
- CD Loans
- Stock and Bond Secured Loans
- Overdraft Lines of Credit

**Personal Checking Accounts**

- Thrive Checking
- Empower Checking

**Business Checking Accounts**

- Business Essential Checking
- Business Analysis Checking
- Business Interest Checking
- Non-Profit Interest Checking
- IOLTA Checking

**Personal Saving Accounts**

- Personal Money Market
- Aspire Savings
- Empower Savings
- Health Savings Account
- IRA Money Market

**Business Savings Accounts**

- Business Money Market

**Time Investments**

- Various Term Certificates of Deposit
- IntraFi CDARs Certificates of Deposit
- Individual Retirement Accounts (IRA)

**Other Services**

- IntraFi Insured Cash Service (ICS)
- Safe Deposit Boxes

# BANK LOCATIONS & HOURS

## Oak Ridge Road

2211 Oak Ridge Road | Oak Ridge, NC 27310 | Phone: 336-644-9944 | Fax: 336-644-6644  
April 10, 2000 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0159.02

<b>Hours of Operation:</b>	<b>Lobby</b>	9:00 am – 5:00 pm Closed	Monday through Friday Saturday
	<b>Drive-Thru Teller</b>	8:00 am – 6:00 pm 9:00 am – 1:00 pm	Monday through Friday Saturday

## Summerfield

4423 Hwy 220 North | Summerfield, NC 27358 | Phone: 336-644-9944 | Fax: 336-644-7342  
April 14, 2003 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0158.00

<b>Hours of Operation:</b>	<b>Lobby Hours</b>	9:00 am – 5:00 pm Closed	Monday through Friday Saturday
	<b>Drive-thru Teller</b>	8:00 am – 6:00 pm 9:00 am – 1:00 pm	Monday through Friday Saturday

## Greensboro at New Garden Crossing

1597 New Garden Road | Greensboro, NC 27410 | Phone: 336-644-9944 | Fax: 336-315-2419  
August 29, 2005 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0160.07

<b>Hours of Operation:</b>	<b>Lobby Hours</b>	9:00 am – 5:00 pm Closed	Monday through Friday Saturday
	<b>Drive-thru Teller</b>	8:00 am – 6:00 pm 9:00 am – 1:00 pm	Monday through Friday Saturday

## Greensboro at Lake Jeanette

400 Pisgah Church Road | Greensboro, NC 27455 | Phone: 336-286-4900 | Fax: 336-286-3347  
January 20, 2008 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0157.03

<b>Hours of Operation:</b>	<b>Lobby Hours</b>	9:00 am – 5:00 pm Closed	Monday through Friday Saturday
	<b>Drive-thru Teller</b>	8:00 am – 6:00 pm 9:00 am – 1:00 pm	Monday through Friday Saturday

## High Point at Eastchester

2513 Eastchester Drive, Suite 211 | High Point, NC 27265 | Phone: 336-781-2090 | Fax: 336-464-2238  
March 22, 2021 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0163.05

<b>Hours of Operation:</b>	<b>Lobby Hours</b>	9:00 am – 5:00 pm Closed	Monday through Friday Saturday
	<b>Walk-in Banking</b>	8:00 am – 6:00 pm 9:00 am – 1:00 pm	Monday through Friday Saturday

# MISCELLANEOUS FEE SCHEDULE

The following Fees are Common to all Accounts:

Deposit Item Return:	\$ 5.00 per item
Stop Payments:	\$ 35.00 per item
Returned Item:	\$ 35.00 per item
Overdraft:	\$ 35.00 per item
Copy of Check:	\$ 5.00 per check
Copy of Statement:	\$ 5.00 per statement
Garnishments and Levies:	\$ 100.00 each
Collection:	\$ 10.00 per item
Dormant Account:	\$ 5.00 per statement cycle
Paper Statement:	\$ 3.00 per month*
Excessive Withdrawal (Savings and Money Markets)	\$ 10.00 per item ***
Special Assistance or Research:	\$ 25.00 per hour (min. of 1 hour) and \$1.00 per page
Early Account Closing (w/1n 1st 6 months)	\$ 50.00
Deposit Correction:	\$ 3.00 per deposit
Overdraft Protection Transfer:	\$ 5.00 per transfer
Debit Card Overdraft:	\$ 35.00 per item

#### Wire Transfer Fees:

Incoming and Outgoing Domestic Wire:	\$ 12.00 per wire
Incoming and Outgoing Foreign Wire:	\$ 45.00 per wire
Online Domestic Wires	\$ 10.00 per wire
Online Foreign Wire:	\$ 30.00 per wire
Tracer, Refunds or Amendments:	\$ 15.00 per wire
Wire Transfer - Email Notification:	\$ 2.00 per email

#### Safe Deposit Boxes:

3x5	\$ 30.00 per year
5x5	\$ 35.00 per year
3x10	\$ 40.00 per year
5x10	\$ 60.00 per year
10x10	\$ 90.00 per year
Late Fee:	\$ 10.00 at 30 days past due per month
Lost Key:	\$ 50.00
Drilling:	\$ 150.00

#### Other Services:

Official Checks:	\$ 5.00 per check
Foreign Currency Purchase or Exchange:	\$ 25.00
Foreign Check Collection:	\$ 25.00
Rolled Coin Sold:	\$ 0.10 per roll*
Currency Sold or Deposited:	\$ 0.50 per \$1,000.00* (first \$5,000 per month is free)
Coin Counter (Coin/Currency Fee):	Free for Bank of Oak Ridge Consumer Clients
Coin Counter (for non-clients-Coin/Currency Fee):	12% of the amount processed.
Bulk Coin Processing for Businesses (Coin/Currency fee):	10% of amount processed*
Notary Public:	\$ 5.00 per stamp
Escheats:	\$ 50.00 per transaction
Confirmation of Audit/Verification Letter:	\$ 5.00 each
Credit Inquiry by Third Party:	\$ 5.00 each
IRA Transfer:	\$ 25.00
IRA Withdrawal:	\$ 10.00
Identity Theft Protection:	\$ 6.00 per month (no charge for Empower Clients)
Money Services Business:	\$ 400.00 per month

#### ATM/Debit Card Fees:

ATM Foreign Transaction Fee:	\$ 3.00 per transaction
Replacement Card:	\$ 5.00 per card

When you use an ATM not owned by us, you may be charged a fee by the ATM owner (and you may be charged a fee for balance inquiry even if you do not complete a funds transfer). ATM Service Charge Rebates up to \$20 will be posted to your account each month for ATM Foreign Transactions.

#### Automatic Clearing House (ACH, Direct Deposits and Drafts) Fees:

Monthly Maintenance:	\$ 25.00*
Returned Item:	\$ 5.00
Returned Notification of Change:	\$ 5.00

#### Remote Deposit Capture Fees:

Setup:	\$ 75.00
Monthly Maintenance:	\$ 15.00 per month*
Monthly Scanner:	\$ 35.00 per month*

\*Fee is analyzed when applicable.  
.. Restricted Transactional Account

Revised 01/02/2020

# 2023 LOAN-TO-DEPOSIT RATIO

*(\$ in 000s)*

<b>First Quarter</b> (March 2023)	<u>\$438,018 L</u> \$490,966 D	= 89.21%
<b>Second Quarter</b> (June 2023)	<u>\$428,330 L</u> \$481,732 D	= 88.91%
<b>Third Quarter</b> (September 2023)	<u>\$454,552 L</u> \$485,356 D	= 93.65%
<b>Fourth Quarter</b> (December 2023)	<u>\$466,796 L</u> \$500,695 D	= 93.22%
<b>Average Loan-to-Deposit</b>		<b>= 91.26%</b>

*Loans:* Total institution loans per the quarterly regulatory reports.

*Deposits:* Total institution deposits per the quarterly regulatory reports.



# 2022 LOAN-TO-DEPOSIT RATIO

(\$ in 000s)

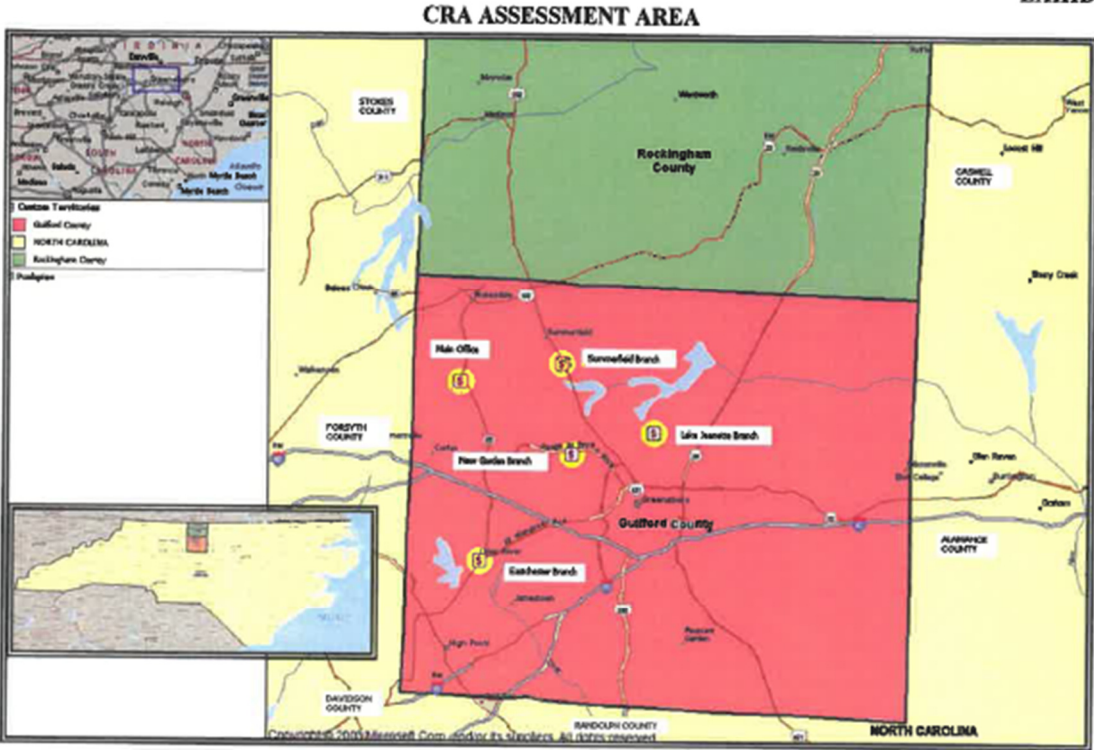
<b>First Quarter</b> (March 2022)	<u>\$435,734 L</u> \$546,553 D	= 79.72%
<b>Second Quarter</b> (June 2022)	<u>\$433,676 L</u> \$540,418 D	= 80.25%
<b>Third Quarter</b> (September 2022)	<u>\$437,508 L</u> \$487,065 D	= 89.83%
<b>Fourth Quarter</b> (December 2022)	<u>\$437,145 L</u> \$485,712 D	= 90.00%
<b>Average Loan-to-Deposit</b>		<b>= 86.67%</b>

*Loans:* Total institution loans per the quarterly regulatory reports.

*Deposits:* Total institution deposits per the quarterly regulatory reports.

# CRA ASSESSMENT AREA MAPS

EXHIBIT 1



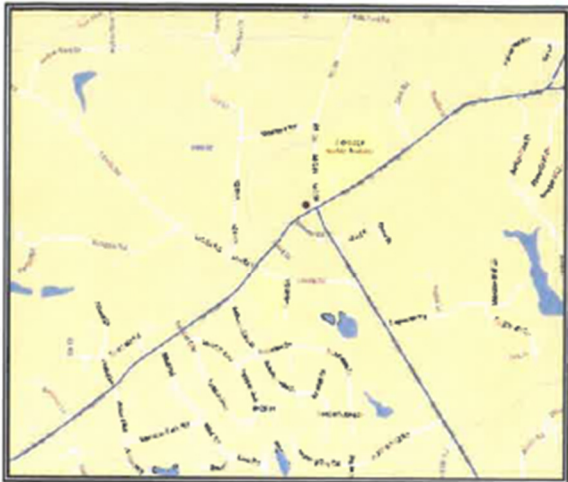
The following counties and census tracts comprise Bank of Oak Ridge’s assessment area:

MSA/MD: 24660- GREENSBORO-HIGH POINT, NC						
GUILFORD COUNTY COUNTY CODE - 081					ROCKINGHAM COUNTY COUNTY CODE - 157	
0101.00	0116.01	0127.03	0144.10	0159.02 (1)	0164.05	0401.01
0102.00	0116.02	0127.04	0144.11	0160.03	0164.06	0401.02
0103.00	0119.04	0127.05	0144.12	0160.05	0164.07	0402.00
0104.01	0119.05	0127.06	0145.01	0160.06	0164.08	0403.00
0104.03	0125.03	0127.07	0145.02	0160.07 (3)	0164.09	0404.00
0104.04	0125.04	0128.03	0145.03	0160.08	0164.10	0405.01
0105.00	0125.05	0128.04	0151.00	0160.09	0165.02	0405.02
0106.01	0125.08	0128.05	0152.00	0160.10	0165.03	0406.01
0106.02	0125.09	0136.01	0153.00	0160.11	0165.05	0406.02
0107.01	0125.10	0136.02	0154.01	0161.01	0165.06	0407.00
0107.02	0125.11	0137.00	0154.02	0161.02	0166.00	0408.00
0108.00	0126.01	0138.00	0155.00	0161.03	0167.01	0409.00
0109.00	0126.04	0139.00	0156.00	0162.01	0167.02	0410.01
0110.00	0126.07	0140.00	0157.03 (4)	0162.03	0168.00	0410.02
0111.01	0126.08	0142.00	0157.04	0162.04	0169.00	0411.00
0111.02	0126.09	0143.00	0157.05	0162.05	0170.00	0412.00
0112.00	0126.10	0144.06	0157.06	0163.03	0171.00	0413.00
0113.00	0126.11	0144.07	0157.07	0163.04	0172.00	0414.00
0114.00	0126.12	0144.08	0158.00 (2)	0163.05 (5)	9801.00	0415.00
0115.00	0126.17	0144.09	0159.01	0163.06		0416.01
						0416.02

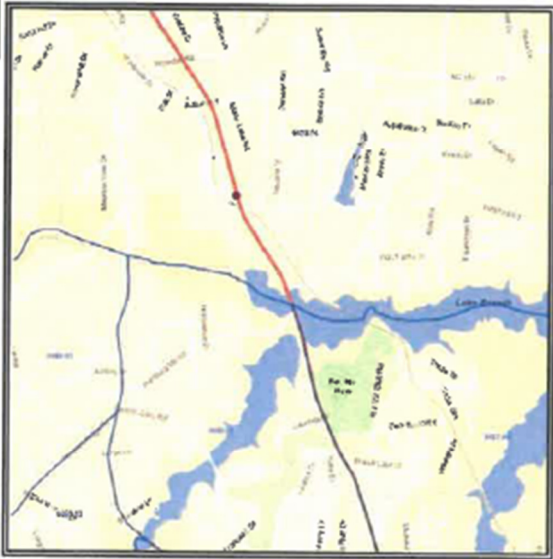
(1) Main Office (2) Summerfield Branch (3) New Garden Crossing Branch (4) Lake Jeanette Branch \*(5) Highpoint - Eastchester Branch

\*Opening first quarter 2021

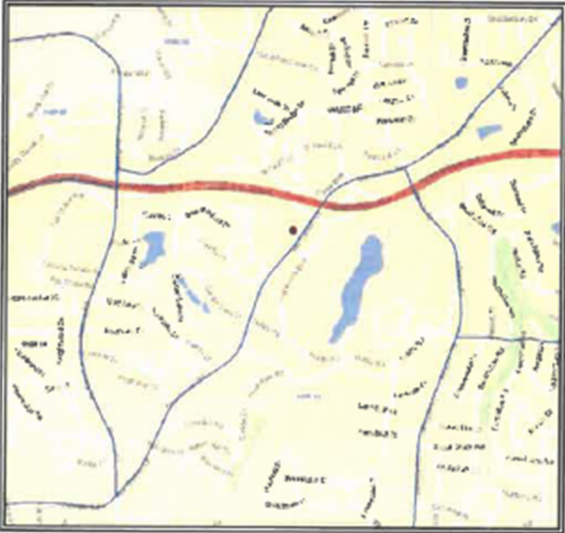
# CRA ASSESSMENT AREA MAPS – CNTD.



**MAIN OFFICE - Census Tract 0159.02**



**SUMMERFIELD BRANCH - Census Tract 0158.00**



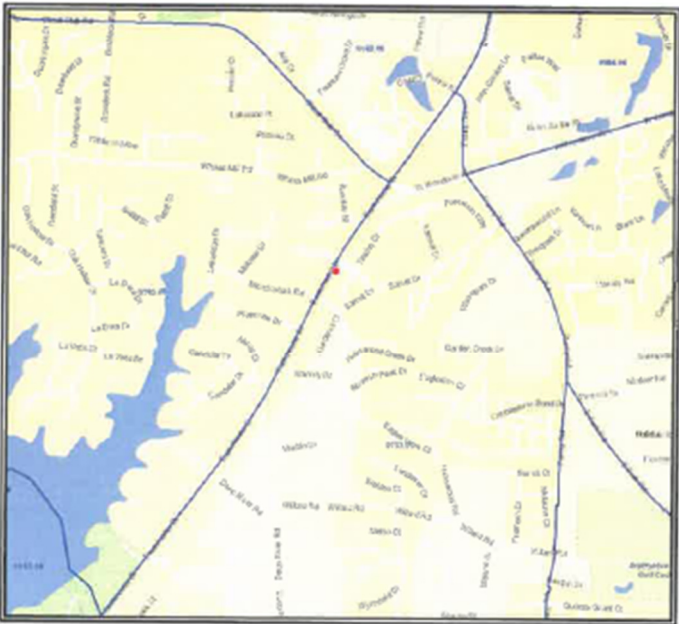
**NEW GARDEN CROSSING BRANCH - Census Tract 0160.07**



# CRA ASSESSMENT AREA MAPS – CNTD.



**LAKE JEANETTE BRANCH - Census Tract 0157.03**



**HIGH POINT - EASTCHESTER BRANCH II - Census Tract 0163.05**

# 2023 CRA PERFORMANCE EVALUATION

[Click here to view our 2023 CRA Performance Evaluation.](#)

# CRA PUBLIC COMMENTS

As of March 31, 2024, Bank of Oak Ridge has not received any comments concerning the Bank's CRA Program.