



BANK OF
OAK RIDGE



COMMUNITY REINVESTMENT ACT

2025

PUBLIC FILE

Member
FDIC



CREDIT & DEPOSIT SERVICES

CREDIT SERVICES

Real Estate Mortgages

(fixed or adjustable rate)

- Fixed Rate Mortgages
- Home Equity Loans
- Construction Loans
- Lot Loans

Commercial Loans

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

Consumer Loans

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

DEPOSIT SERVICES

Personal Checking Accounts

- Engage Checking
- Empower Checking
- Elevate 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

Business Savings Accounts

- Business Money Market

Time Investments

- Various Term Certificates of Deposit
- CDARs Certificates of Deposit
- Individual Retirement Accounts

Other Services

- ICS-Insured Cash Sweep
- Safe Deposit Boxes

BANK LOCATIONS & HOURS

Oak Ridge Road

2211 Oak Ridge Road | Oak Ridge, NC 27310 | Phone: 336-662-4900 | Fax: 336-644-6644
April 10, 2000 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0159.02

| | | | |
|----------------------------|--------------------------|-------------------|-----------------------|
| Hours of Operation: | Lobby | 9:00 am – 5:00 pm | Monday through Friday |
| | | Closed | Saturday |
| | Drive-Thru Banker | 8:00 am – 6:00 pm | Monday through Friday |
| | | 9:00 am – 1:00 pm | Saturday |

Summerfield

4423 Hwy 220 North | Summerfield, NC 27358 | Phone: 336-644-7310 | Fax: 336-644-7342
April 14, 2003 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0158.00

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

Greensboro at New Garden Crossing

1597 New Garden Road | Greensboro, NC 27410 | Phone: 336-315-2400 | Fax: 336-315-2419
August 29, 2005 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0160.07

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

Greensboro at Lake Jeanette

400 Pisgah Church Road | Greensboro, NC 27455 | Phone: 336-286-1900 | Fax: 336-286-3347
January 20, 2008 | MSA/MC Code 24660, State Code 37, County Code 081, Tract Code 0157.03

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

| | | | |
|----------------------------|------------------------|-------------------|-----------------------|
| Hours of Operation: | Lobby Hours | 9:00 am – 5:00 pm | Monday through Friday |
| | | Closed | Saturday |
| | Walk-in Banking | 8:00 am – 6:00 pm | Monday through Friday |
| | | 9:00 am – 1:00 pm | 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/in 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 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 \$10 will be posted to Elevate Checking Accounts 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: 06/2025

2024 LOAN-TO-DEPOSIT RATIO

(\$ in 000s)

| | | |
|--|-----------------------------------|-----------------|
| First Quarter (March 2024) | <u>\$477,448 L</u> \$504,528 D | = 94.63% |
| Second Quarter (June 2024) | <u>\$493,960 L</u> \$515,873 D | = 95.75% |
| Third Quarter (September 2024) | <u>\$505,521 L</u> \$518,111 D | = 97.57% |
| Fourth Quarter (December 2024) | <u>\$512,899 L</u> \$539,004 D | = 95.15% |
| Average Loan-to-Deposit | | = 95.78% |

Loans: Total institution loans per the quarterly regulatory reports.

Deposits: Total institution deposits per the quarterly regulatory reports.

2023 LOAN-TO-DEPOSIT RATIO

(\$ in 000s)

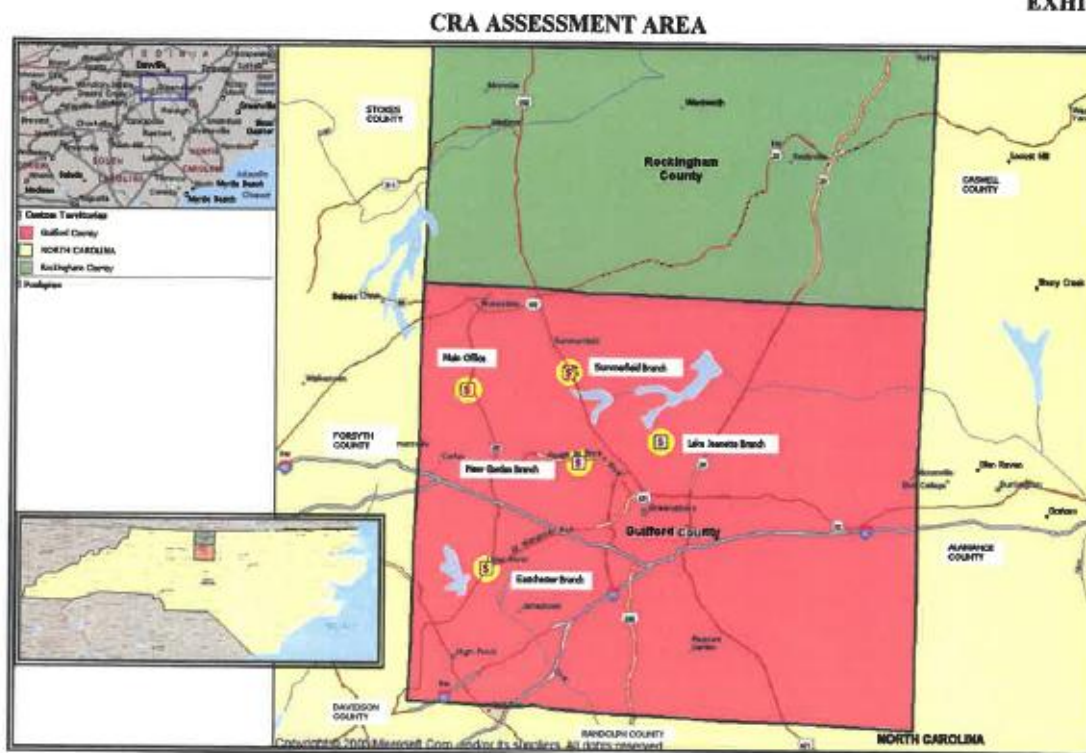
| | | |
|--|-----------------------------------|-----------------|
| First Quarter (March 2023) | <u>\$438,018 L</u> \$490,966 D | = 89.21% |
| Second Quarter (June 2023) | <u>\$428,330 L</u> \$481,732 D | = 88.91% |
| Third Quarter (September 2023) | <u>\$454,552 L</u> \$485,356 D | = 93.65% |
| Fourth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

Loans: Total institution loans per the quarterly regulatory reports.

Deposits: Total institution deposits per the quarterly regulatory reports.

CRA ASSESSMENT AREA MAPS

EXHIBIT 1



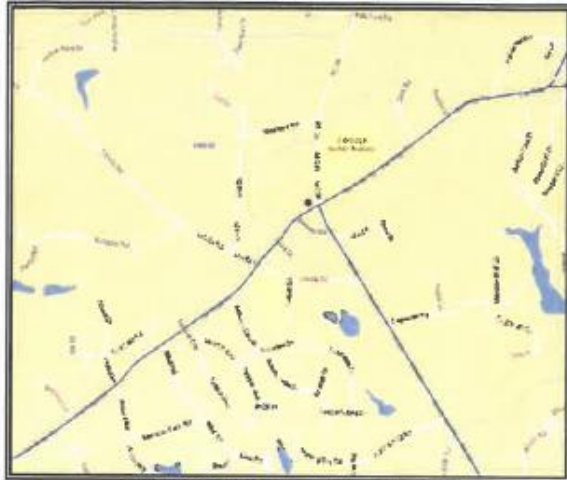
The following counties and census tracts comprise Bank of Oak Ridge's assessment area:

| 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 |

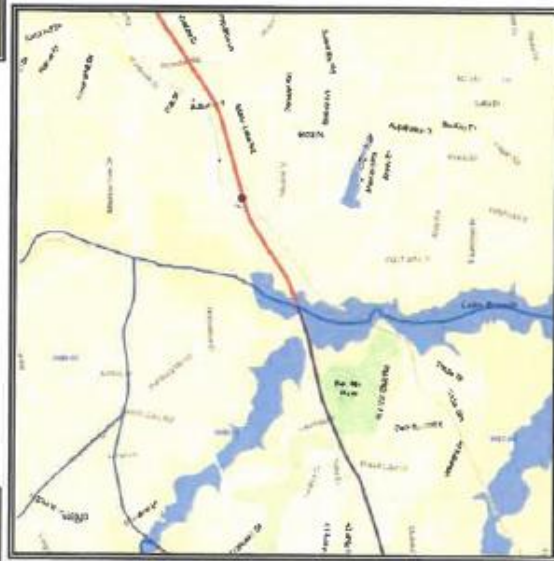
(1) Main Office (2) Summerfield Branch (3) New Garden Crossing Branch (4) Lake Jeanette Branch *(5) Highpoint - Eastchester Branch

*Opening first quarter 2021

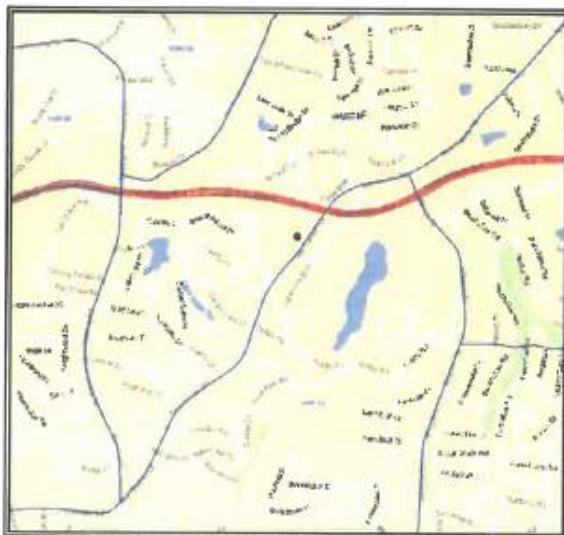
CRA ASSESSMENT AREA MAPS – CNTD.



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 - Census Tract 0163.05

2019 CRA PERFORMANCE EVALUATION

[Click here to view our 2019 CRA Performance Evaluation.](#)

CRA PUBLIC COMMENTS

As of March 31st, 2025, Bank of Oak Ridge has not received any comments concerning the Bank's CRA Program.