



PriorityOne
let us help



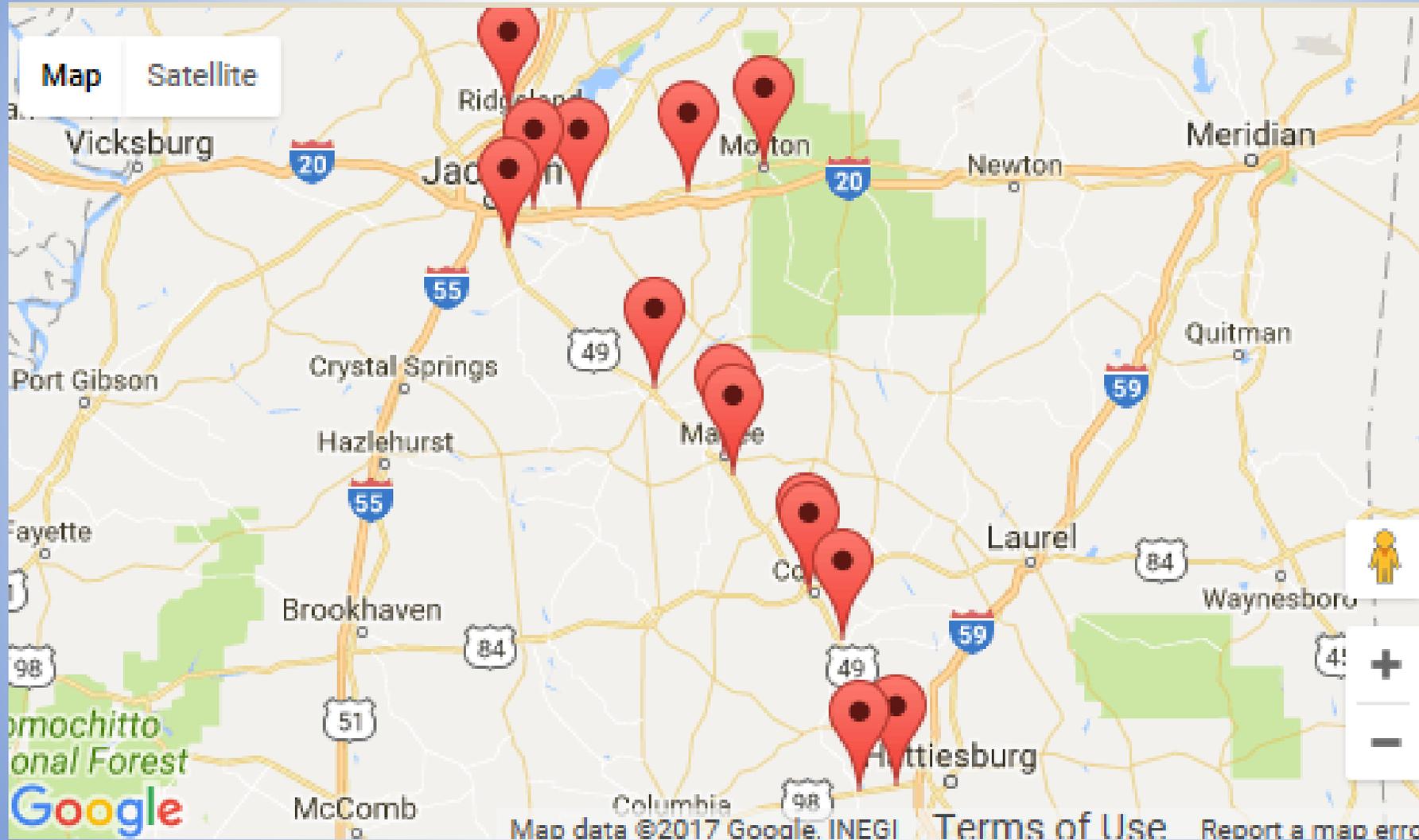
Important Points in PriorityOne History

- Formed on October 31, 1905 in Seminary, MS with \$25,000 in bank capital
- J.N. Wright was elected cashier of the bank at a salary of \$1,000 per year
- May 1907 the bank had “so much” cash that they decided to build a vault--\$8,848
- In 1931 the bank began charging .10/\$100 for each out of town check cashed or deposited and .10 for all returned checks
- 1994 three banks merged to form Citizens State Bank which became PriorityOne Bank in 2003

Mississippi Bank Performance YTD
As of March 31, 2017

Company Name	City	C/S Corp	Total Assets (\$000)	Net Income (Loss) (\$000)	S-Corp Adj ROAA (%)	S-Corp Adj ROAE (%)	Net Interest Margin (Non- FTE)(%)	Efficiency Ratio (FTE)(%)	Total Loans/ Deposits (%)	Loan Growth Rate (%)	Deposit Growth Rate (%)	Tier 1 Leverage Ratio (%)	NPAs / Loans (%)
PriorityOne Bank	Magee	S	620,789	2,807	1.27	11.44	4.09	64.42	88.05	9.10	33.44	11.11	1.10
Guaranty Bank and Trust Company	Belzoni	S	785,991	2,477	0.92	10.09	3.69	68.69	68.93	4.29	46.32	9.54	3.38
First State Bank	Waynesboro	C	844,422	1,976	0.93	7.96	3.58	60.65	78.21	5.77	26.42	10.90	0.68
Community Bank	Ellisville	C	711,628	1,878	1.07	12.50	3.76	58.06	82.98	(5.65)	10.98	8.63	1.62
BankFirst Financial Services	Macon	C	954,917	1,875	0.79	8.83	3.49	66.88	85.69	0.76	12.93	8.81	1.70
Community Bank of Mississippi	Forest	C	846,162	1,781	0.87	11.05	4.38	70.94	69.36	(1.29)	25.08	8.07	2.04
Citizens Bank	Columbia	S	421,031	1,666	1.07	11.40	4.45	66.39	85.32	5.39	17.20	10.35	2.17
BNA Bank	New Albany	C	486,497	1,656	1.39	11.51	3.48	51.14	67.60	19.98	22.50	12.22	3.35
Community Bank, Coast	Biloxi	C	837,474	1,409	0.69	7.27	3.70	68.05	80.69	16.97	33.42	8.03	2.39
First Bank	McComb	S	502,892	1,304	0.73	7.72	3.32	68.19	80.02	12.29	46.64	9.32	0.43
Peoples Bank	Mendenhall	S	288,069	1,299	1.29	14.00	5.28	64.17	94.07	9.44	11.85	9.32	4.64
FNB Oxford	Oxford	C	301,105	1,285	1.77	15.06	3.42	47.82	68.78	(8.21)	17.59	11.82	0.84
Bank of Commerce	Greenwood	C	379,848	1,218	1.37	14.36	3.94	42.82	87.05	8.48	15.96	9.60	0.31
First National Bank of Picayune	Picayune	S	212,975	1,160	1.55	11.90	4.29	53.75	71.02	11.21	9.94	12.84	6.44
First Security Bank	Batesville	C	576,018	1,145	0.84	7.40	3.94	70.18	63.32	26.82	35.40	10.74	2.32
First National Bank of Clarksdale	Clarksdale	C	378,803	1,112	1.22	10.63	3.44	59.46	72.41	21.68	38.14	11.88	0.64
Farmers and Merchants Bank	Baldwyn	C	315,488	1,035	1.34	9.99	4.43	65.12	60.76	(3.33)	28.33	13.35	2.37
Bank of Okolona	Okolona	S	179,837	1,028	1.54	14.78	5.17	52.93	82.58	0.79	19.90	10.79	0.96
Peoples Bank	Ripley	C	403,052	1,018	1.04	10.24	2.90	55.15	45.62	(7.63)	19.16	10.17	0.06
Jefferson Bank	Greenville	C	133,490	1,015	3.60	22.62	5.78	30.89	69.87	17.35	102.91	16.33	0.15
United Mississippi Bank	Natchez	S	353,506	1,000	0.79	7.75	4.21	75.64	81.12	(2.67)	5.90	10.04	1.52
Bank of Holly Springs	Holly Springs	S	220,242	918	1.17	8.18	4.70	64.78	81.57	5.60	19.87	14.17	3.66
Mechanics Bank	Water Valley	C	228,500	892	1.58	15.44	3.55	72.41	72.70	0.59	(4.81)	10.29	4.20
RiverHills Bank	Port Gibson	S	336,639	867	0.79	8.84	2.80	59.85	68.83	(5.80)	30.58	9.08	2.05
Community Bank, North Mississippi	Amory	C	542,052	840	0.64	6.50	3.39	71.65	71.24	5.60	9.82	9.44	1.94
Merchants & Farmers Bank	Holly Springs	S	100,549	833	2.33	23.04	3.17	47.41	50.08	13.80	19.32	11.25	4.91

PriorityOne Locations



Fintech Decision-making Process

- We explored two providers for online business lending
 - One dealt in small loans and only SBA credits
 - The other was BancAlliance and their partnership with Foundation
- We met with BancAlliance and they presented to our Credit Administration Committee
- We also met with Foundation at their offices in Maryland

Steps of Implementation

- Credit Administration Review and Policy setting
- Compliance Review
- In House legal review
- IT review
- Vendor management review
- Marketing meeting and plan development
- Training
- Website creation, review and “go live”
- Implementation/Adoption

Small Business Solutions

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 - Commercial Construction Loans
- Banking Services**
- Real Estate For Sale**



Small Business Lending

[Apply Now](#)

PriorityOne has teamed with **Foundation**, a leading online lender that offers a variety of traditional loan products with competitive rates and terms, to help meet more of your needs.

Get fast, flexible financing and personal service.

We know things change quickly in the business world -- that's why we offer affordable financing to grow your business immediately. Through our partnership with **Foundation**, you'll enjoy a streamlined loan process that puts you and your business first.

Choose between a line of credit or term loan for virtually any business need -- whether it's working capital, seasonal expenses, equipment, or anything else. Apply online in just a few easy steps.

[Apply Now](#)

Enjoy a simple application process designed with you in mind.

- Easy -- the application takes as little as ten minutes to complete online. Or [stop by any of our locations](#) and we'll be happy to guide you through the application.
- Secure -- your personal and business information is encrypted. Any information you provide is highly secure.
- Fast -- funding can be provided in as little as one business day. So you get the financing you need sooner rather than later.
- Loan Types -- Two types of loans are offered; a term loan up to \$1,000,000 and a line of credit up to \$100,000. There are no prepayment penalties and terms are up to 5 years.

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Our partnership with Foundation simply gives you more.

- More credit options -- term loan and line of credit options are offered through PriorityOne Bank as well as Foundation.
- More choices -- you may get offers from both PriorityOne Bank and Foundation. Simply choose the loan that best meets your needs.
- Personal service -- you'll receive friendly and professional service every step of the way.
- Best-in-class technology -- enjoy an accelerated and streamlined approval process and delivery of your loan (if approved).

See what a Foundation-powered loan can offer your business. Start your application now!

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FIRSTBranch™

It's not to say bankers are boring, because they're not, but it is to that banking should be boring. Banking and innovation doesn't go together. Innovation creates risk and risk is unacceptable in a financial marketplace. That is why it is difficult to get new things started. We don't want to start new things. We want things just the way they are: manageable, predictable and boring.



CHRIS
SKINNER'S **BLOG**

This is how banks should really see innovation, sandboxes and FinTech. A move to a marketplace of open collaboration where the bank curates the platforms, invites the third-party providers to offer services to their customers, and ensures that the customer gets the best choices with the most trust because the bank is curating the platform.

This would move the bank out of the innovation conundrum and start to rearchitect the business to compete with the digital future that Wal*Mart and others are all fighting. If they don't follow the example of such players, then sure, banks will lose their position and future.



CHRIS
SKINNER'S **BLOG**

Challenges we've faced

- Adverse Action Notices
- Role of Loan Officers
- Overall lack of loan applications/activity

Next Steps for Us

- Recast our marketing efforts
- Review our existing small business accounts
- Set incentives for referrals from lenders and other employees