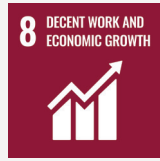




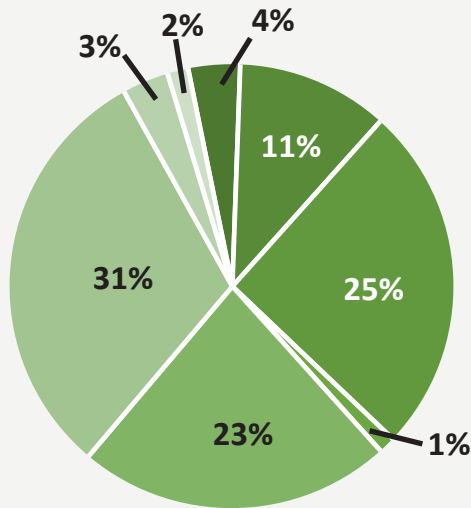
**Regions Served:** Alabama and Mississippi  
**Lending Focus:** Commercial & Industrial and Single Family  
**Status:** CDFI  
**Website:** www.bankofvernon.bank



**U.N. Sustainable Development Goals \***

Founded in 1911, Bank of Vernon is Alabama's first state-chartered bank and has consistently served as a reliable financial partner through economic ups and downs. As a certified Community Development Financial Institution (CDFI) and Community Development Entity (CDE), the bank focuses on meeting local needs and fostering economic growth. Headquartered in Vernon, Alabama, with branches in Lowndes County, Mississippi, Bank of Vernon remains committed to building strong customer relationships and delivering personalized banking services that prioritize community development and financial stability.

## TOTAL OUTSTANDING PORTFOLIO



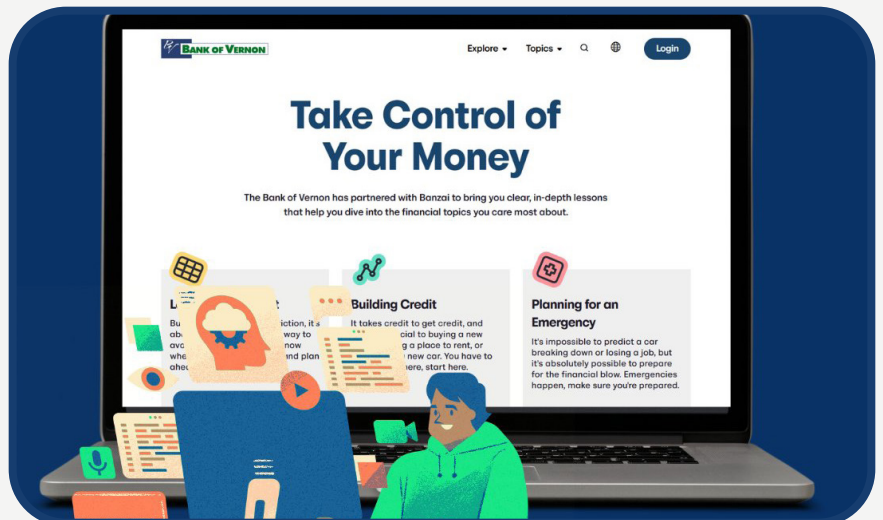
	<i>In 000's</i>
Construction & Land Development	\$ 7,978
Farm	\$ 23,465
Single Family	\$ 54,089
Multifamily	\$ 2,607
Commercial Real Estate	\$ 48,469
Commercial & Industrial	\$ 65,260
Consumer Loans	\$ 7,160
Other	\$ 3,194
<b>TOTAL:</b>	<b>\$ 212,222</b>

## Banking Strong Since 1911

### ADVANCING FINANCIAL LITERACY THROUGH BANZAI PARTNERSHIP

Bank of Vernon has partnered with Banzai, an award-winning financial literacy platform, to deliver high-quality educational resources to schools and the broader community. This collaboration equips educators with interactive courses, real-life financial simulations, and classroom tools, all provided at no cost, to teach essential money management skills. Teachers gain free access to lesson plans, activities, and other materials, allowing them to integrate financial education into their curriculum seamlessly.

The bank's commitment extends beyond the classroom, offering programs tailored for all age groups, from elementary students to retirees. By emphasizing lifelong learning in financial literacy, Bank of Vernon aims to empower individuals at every stage of life with the knowledge and skills needed for financial independence.



Source: Call Report Data at 12/31/2023

\*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

# 2023 SNAPSHOT LOAN ORIGINATIONS



**785**  
TOTAL LOANS



**23**  
CONSTRUCTION & LAND  
DEVELOPMENT



**45**  
FARM



**135**  
SINGLE  
FAMILY



**2**  
MULTIFAMILY



**24**  
COMMERCIAL  
REAL ESTATE



**113**  
COMMERCIAL  
& INDUSTRIAL

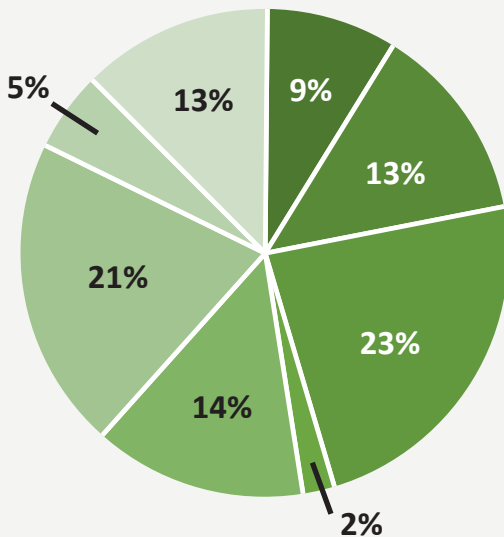


**165**  
CONSUMER  
LOANS



**278**  
OTHER

## TOTAL PERCENTAGE OF LOAN ORIGINATIONS



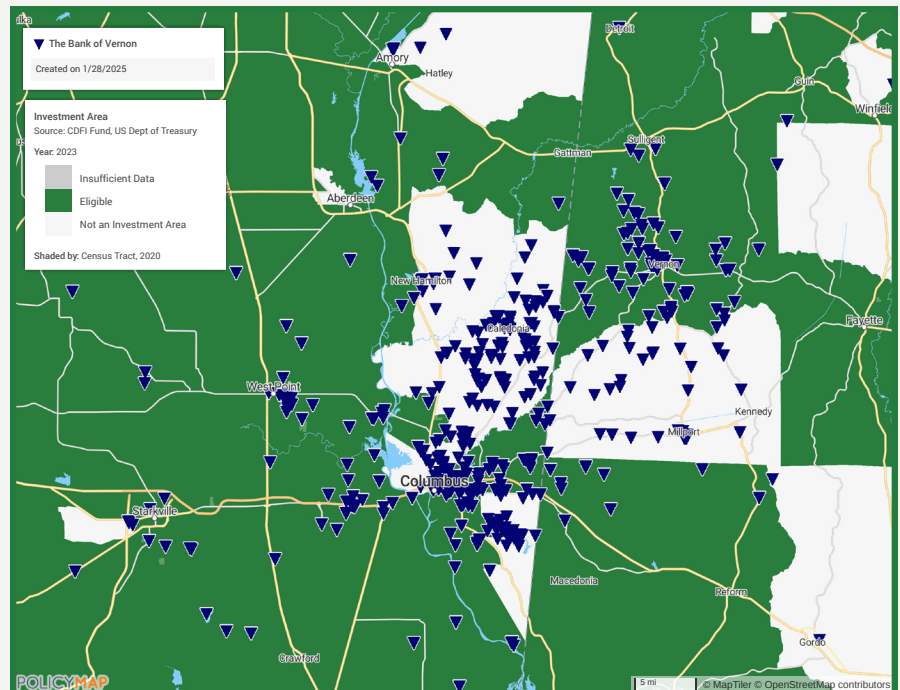
## Empowering Young Adults Through Financial Education

The Bank of Vernon's Student Account is tailored for individuals aged 13 to 22, offering a no-fee, no-minimum-balance account designed to simplify money management for young adults. The account includes a range of benefits, such as instant-issue debit cards, online and mobile banking, and 24/7 ATM access, allowing students to manage their finances conveniently.

To support financial growth and security, the Student Account also features identity fraud expense reimbursement and credit file monitoring. By providing these comprehensive tools and protections, the Bank of Vernon aims to help young adults develop strong financial habits and prepare for a financially independent future.

## 2023 LOAN ORIGINATIONS

	<i>In '000's</i>
Construction & Land Development	\$ 7,386,804
Farm	\$ 11,220,174
Single Family	\$ 20,069,466
Multifamily	\$ 1,796,671
Commercial Real Estate	\$ 12,038,176
Commercial & Industrial	\$ 17,641,551
Consumer Loans	\$ 4,496,479
Other	\$ 10,769,327
<b>TOTAL:</b>	<b>\$ 85,418,648</b>



Source:  
2023 Bank of Vernon loan origination