



TO: Board of Directors

RE: Approval to update First National Bank's CRA Assessment Area with the updated census tracts

Board Approved: January 17, 2023

The 2022 census tracts have been updated with additional census tracts, removal of census tracts and changing income levels of census tracts.

The updates effected our assessment area as follows:

- Benton county:
  - Removed tracts 206.03, 213.10, and 213.11
  - Added tracts 206.07 and 206.08. Bentonville branch is now located in census tract 206.07
- Sumner County:
  - Removed tract 209.02
  - Added tract 209.04

This request is to incorporate the updated census tracts in our assessment area. With this approval our assessment area would be as follows:

The assessment areas of First National Bank are defined as all of Greene, Craighead, Clay, Cleburne, Pulaski and Washington Counties and tracts 202.05, 202.06, 203.01, 203.02, 203.04, 203.05, 204.01, 204.02, 204.04, 204.05, 205.03, 205.04, 206.04, 206.07, 206.08, 213.04, 213.06, 213.08, 214.06 and 214.08 of Benton County, Arkansas. All of Trousdale County, Tennessee and tracts 205.01, 205.02, 205.03, 206.01, 206.02, 206.03, 207.00, 208.00, 209.01, 209.03, 209.04, 209.05, 210.02, 210.05, 210.06, 210.07, 210.08, 210.09, 211.03, 211.04, 211.05, 211.06, 211.07, 212.01, 212.03, 212.04, and 212.05 of Sumner County, Tennessee.

Greene County Census Tracts  
2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
4801.00	Middle	2,929	6.28%
4802.00	Middle	4,615	6.61%
4803.00	Middle	3,177	6.42%
4804.01	Middle	4,506	10.41%
4804.02	Middle	3,083	17.26%
4805.01	Middle	3,680	17.39%
4805.02	Moderate	3,542	19.31%
4806.01	Upper	3,231	7.21%
4806.02	Upper	4,528	7.84%
4807.00	Moderate	2,092	21.56%
4808.01	Upper	5,213	9.59%
4808.02	Upper	5,140	13.04%

**Number of Upper Income Tracts: 4                      Total Population: 18,112**

**Number of Middle Income Tracts: 6                      Total Population: 21,990**

**Number of Moderate Income Tracts: 2                      Total Population: 5,634**

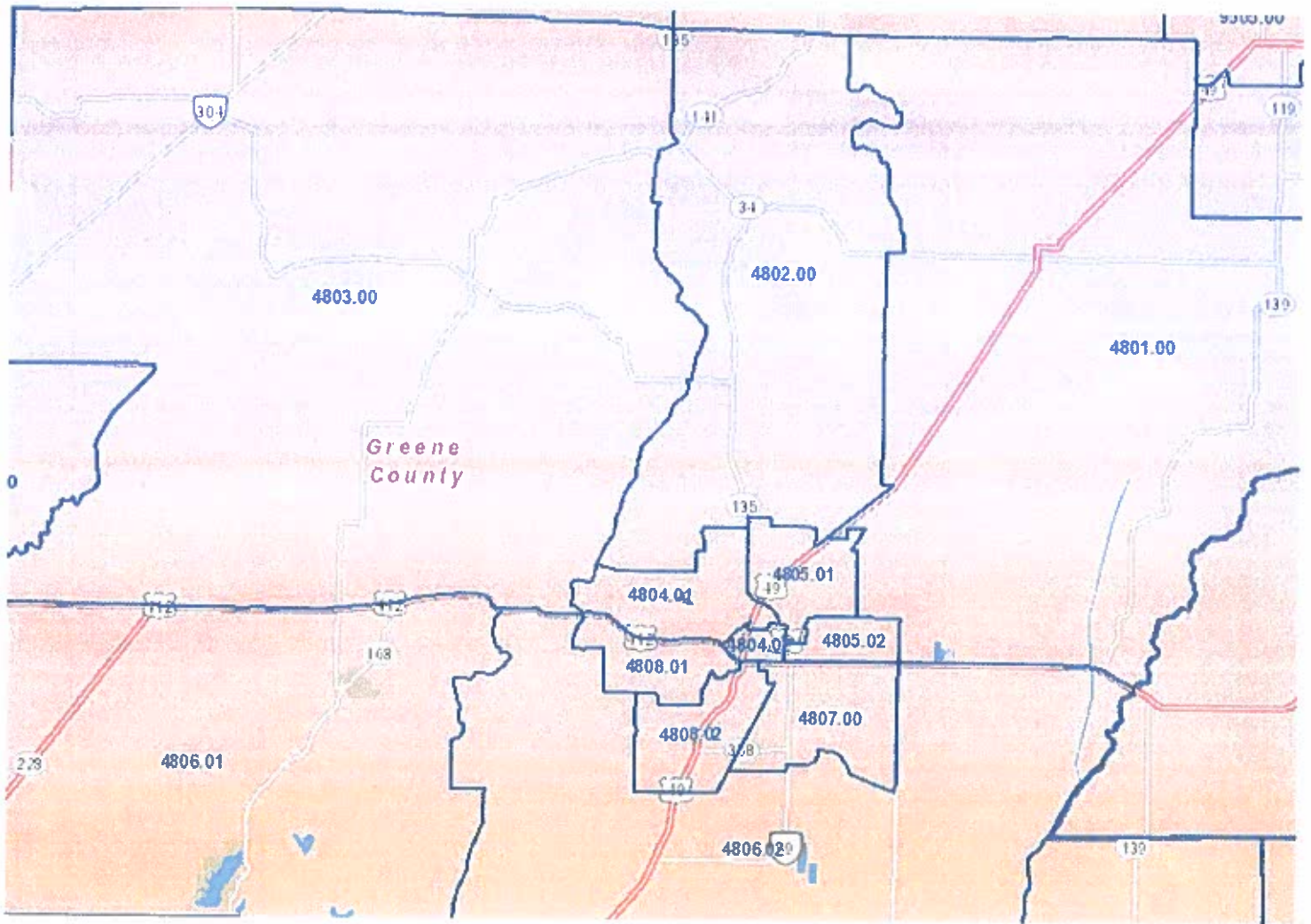
**Total Population: 45,736**

***Branches includes:***

*Main Branch=4804.02/Middle Income Tract*

*West Branch=4804.02/Middle Income Tract*

*Reynolds Road Branch=4804.01/Middle Income Tract*



Craighead County Census Tracts

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
0001.01	Moderate	3,700	41.43%
0001.02	Middle	3,718	34.72%
0002.00	Moderate	4,115	48.21%
0003.00	Upper	7,044	28.88%
0004.01	Middle	6,540	36.97%
0004.03	Moderate	4,797	53.05%
0004.04	Middle	4,832	42.63%
0005.01	Upper	8,250	18.35%
0005.02	Middle	6,517	37.07%
0006.01	Moderate	7,054	48.87%
0006.02	Low	6,117	55.86%
0007.01	Upper	4,002	14.94%
0007.02	Middle	3,763	36.73%
0008.03	Upper	6,004	18.62%
0008.04	Upper	2,870	11.78%
0008.05	Middle	3,566	33.31%
0008.06	Upper	3,984	12.42%
0009.00	Middle	5,713	8.86%
0010.00	Middle	4,008	8.41%
0011.01	Upper	4,785	7.38%
0011.02	Middle	5,014	11.25%

0012.00                      Moderate                      4,838                      11.49%

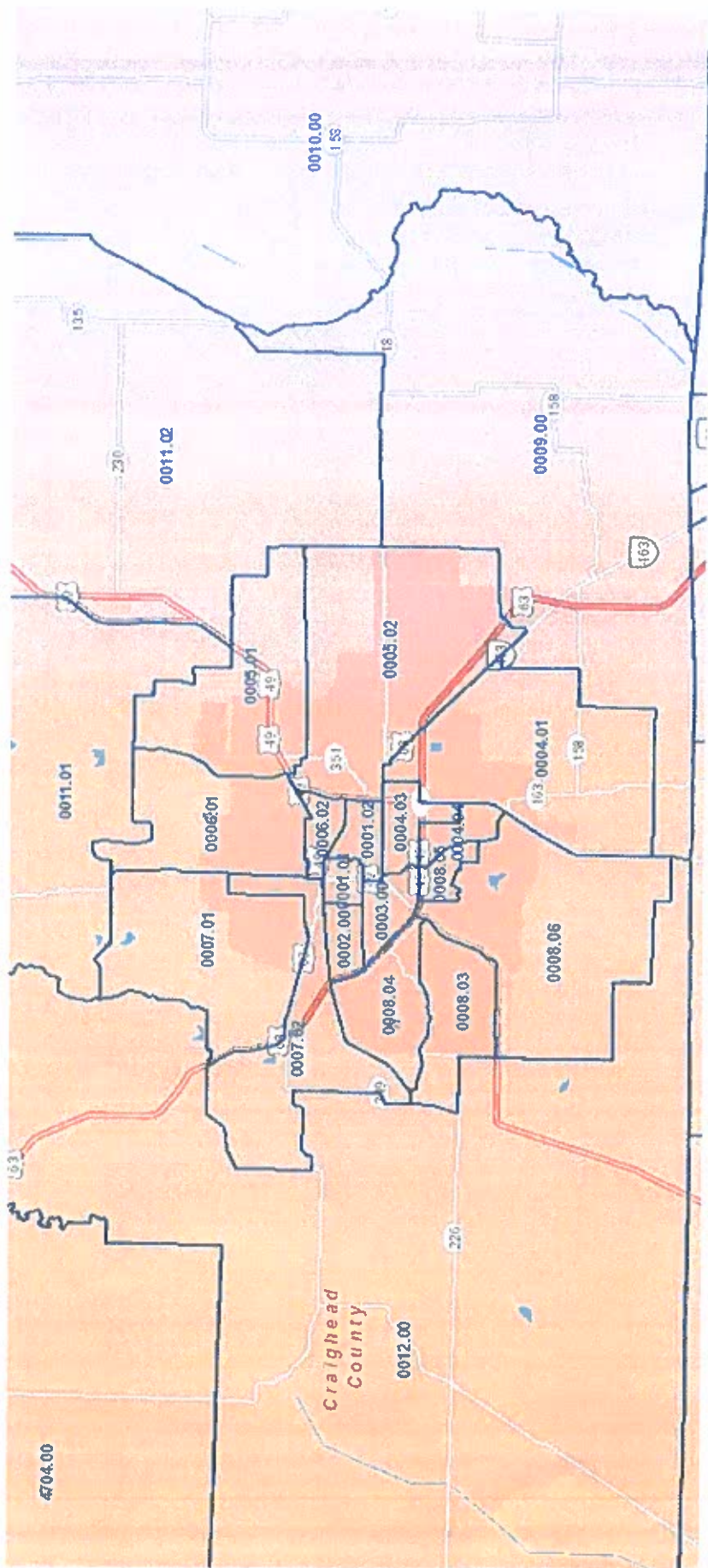
Number of Upper Income Tracts: 7	Total Population: 36,939
Number of Middle Income Tracts: 9	Total Population: 43,671
Number of Moderate Income Tracts: 5	Total Population: 24,504
Number of Low Income Tracts: 1	Total Population: <u>6,117</u>
	111,231

***Branches Includes:***

*Hilltop Branch=5.01/Upper Income Tract*

*Elk Park Branch=3.00/Middle Income Tract*

*Highland Branch=4.03/Moderate Income Tract*



Clay County Census Tracts  
2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
9501.00	Middle	1,874	5.12%
9502.00	Middle	2,047	5.42%
9503.00	Upper	1,699	7.06%
9504.00	Moderate	3,182	7.29%
9505.00	Middle	2,028	8.73%
9506.00	Moderate	3,722	6.50%

**Number of Moderate Income Tracts: 2**

**Total Population: 6,904**

**Number of Middle Income Tracts: 3**

**Total Population: 5,949**

**Number of Upper Income Tracts: 1**

**Total Population: 1,699**

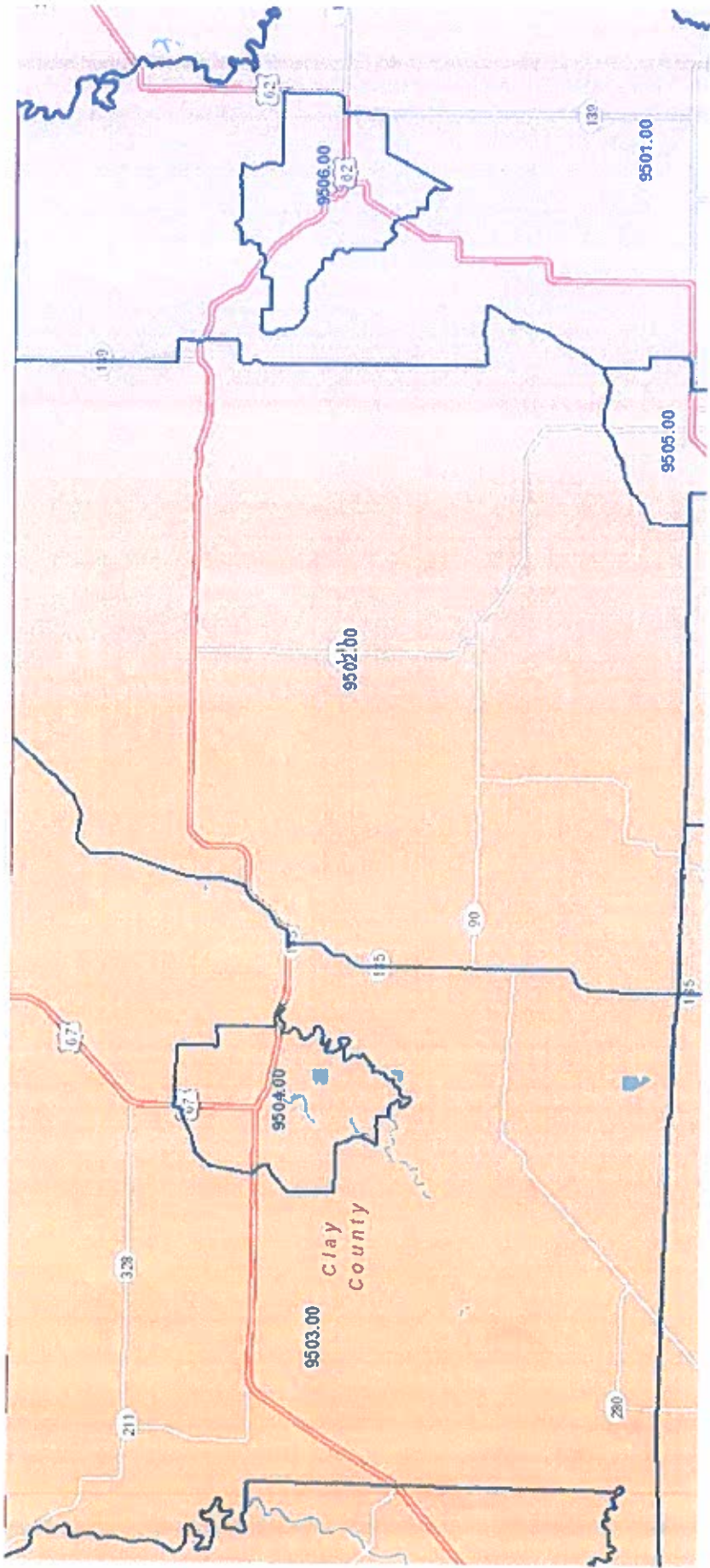
**Total Population: 14,552**

***Branches includes:***

*Corning Branch=9504.00/Moderate Income Tract*

*Piggott Branch=9506.00/Moderate Income Tract*







Cleburne County CRA Census Tracts

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
4801.00	Middle	3,913	8.25%
4802.01	Middle	1,452	8.13%
4802.03	Middle	2,423	5.24%
4802.04	Unknown	934	6.75%
4803.01	Middle	2,060	10.78%
4803.02	Upper	2,994	7.92%
4804.00	Middle	4,319	8.45%
4805.01	Middle	2,944	8.90%
4805.02	Upper	3,672	6.70%

**Summary:**

Number of Upper Income Tracts: 2

Total Population: 6,666

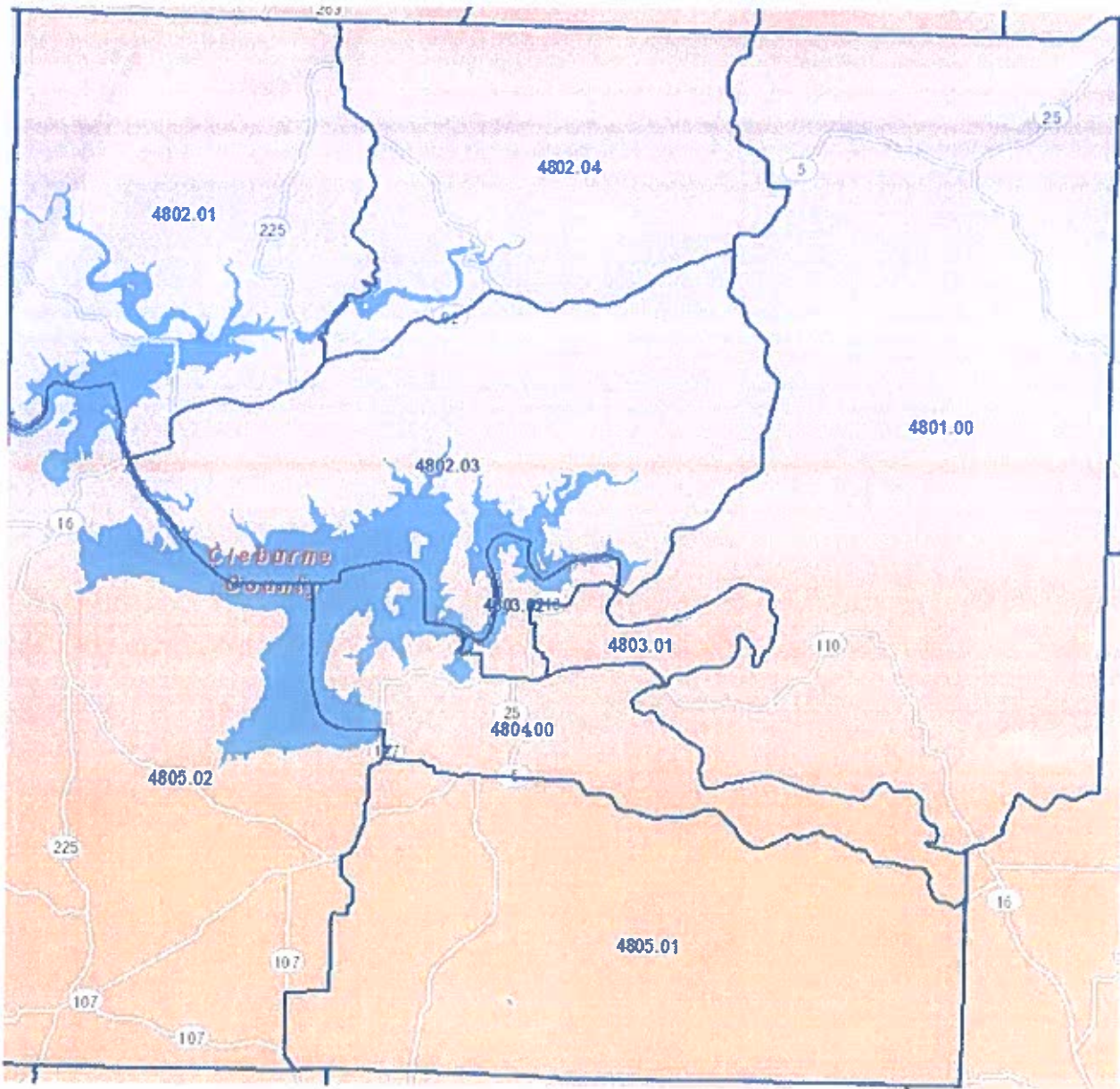
Number of Middle Income Tracts: 6

Total Population: 17,111

Total population for all tracts: 24,711

***Branches includes:***

*Heber Springs Branch=4803.02/Upper*



## BENTON COUNTY (ROGERS AND BENTONVILLE) CRA Census Tracts

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
202.05	Moderate	6,353	64.33%
202.06	Moderate	7,335	69.73%
203.01	Moderate	4,305	58.21%
203.02	Middle	4,298	56.47%
203.04	Middle	4,380	35.78%
203.05	Middle	4,068	47.05%
204.01	Middle	7,286	36.38%
204.02	Middle	4,687	46.55%
204.04	Middle	4,953	54.59%
204.05	Upper	5,479	27.27%
205.03	Middle	4,727	51.62%
205.04	Moderate	2,819	35.08%
206.04	Upper	4,571	29.32%
206.07	Upper	9,451	48.89%
206.08	Upper	3,259	40.53%
213.04	Upper	12,149	38.60%
213.06	Upper	4,625	20.24%
213.08	Upper	6,511	20.44%
214.06	Middle	5,918	54.88%
214.08	Moderate	5,920	50.32%

**Summary:**

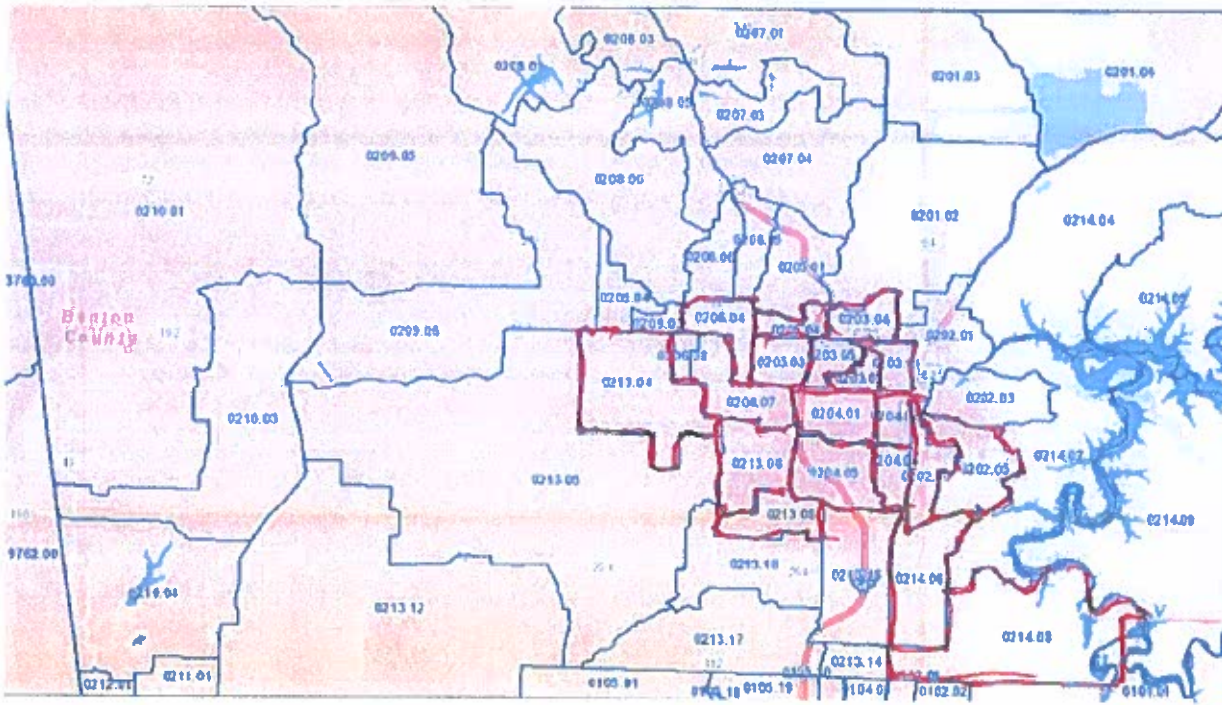
Number of Upper Income Tracts: 5  
Number of Middle Income Tracts: 8  
Number of Moderate Income Tracts: 5  
Total population for all tracts: 100,384

Total Population: 33,335  
Total Population: 40,317  
Total Population: 26,732

***Branches Includes:***

*Rogers Branch=204.05/Upper Income Tract*

*Bentonville Branch=206.07/Upper Income Tract*



# Washington County (Springdale, Fayetteville and Johnson) CRA Census Tracts

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
0101.01	Middle	4,900	34.71%
0101.07	Upper	6,040	17.75%
0101.08	Upper	6,090	18.93%
0101.09	Middle	3,726	21.90%
0101.10	Middle	4,675	23.51%
0101.11	Middle	1,794	10.20%
0101.12	Middle	2,897	14.05%
0101.13	Upper	6,955	19.02%
0101.14	Moderate	3,153	29.56%
0101.15	Upper	3,044	15.83%
0102.01	Moderate	4,163	76.10%
0102.02	Moderate	4,133	83.57%
0103.03	Middle	5,931	62.35%
0103.04	Low	4,491	66.07%
0103.05	Middle	6,038	68.02%
0103.06	Moderate	5,007	81.03%
0103.07	Low	4,830	85.67%
0104.01	Moderate	7,381	61.94%
0104.02	Moderate	5,119	57.67%
0104.04	Low	2,577	80.13%
0104.05	Middle	5,119	39.30%
0105.01	Middle	6,666	19.74%



<b><u>Tract</u></b>	<b><u>Income Level</u></b>	<b><u>Population</u></b>	<b><u>Tract Minority %</u></b>
0105.08	Middle	7,663	26.65%
0105.10	Middle	4,812	50.17%
0105.11	Middle	5,176	23.57%
0105.12	Moderate	4,474	35.72%
0105.13	Moderate	3,890	29.05%
0105.14	Middle	4,060	19.56%
0105.15	Upper	6,290	18.41%
0105.16	Middle	4,185	30.73%
0105.17	Middle	5,483	22.25%
0105.18	Upper	4,338	25.98%
0105.19	Middle	4,984	40.99%
0105.20	Middle	4,165	28.45%
0105.21	Middle	3,473	33.49%
0106.01	Moderate	2,927	26.14%
0106.02	Low	4,052	35.19%
0107.03	Low	3,397	39.59%
0107.04	Low	4,333	33.00%
0107.05	Moderate	3,502	32.64%
0107.06	Upper	2,128	14.80%
0110.02	Moderate	4,933	18.22%
0110.03	Middle	4,942	15.54%
0110.04	Moderate	3,661	13.99%
0110.05	Middle	4,463	17.01%
0110.06	Middle	6,522	21.14%
0111.03	Middle	4,074	14.43%
0111.04	Moderate	3,753	29.98%

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>Tract Minority %</u>
0111.05	Moderate	5,116	27.19%
0111.06	Middle	3,734	19.79%
0111.07	Middle	4,952	24.27%
0112.00	Moderate	2,033	64.39%
0113.01	Low	6,520	24.25%
0113.02	Unknown	3,107	18.51%

**Summary:**

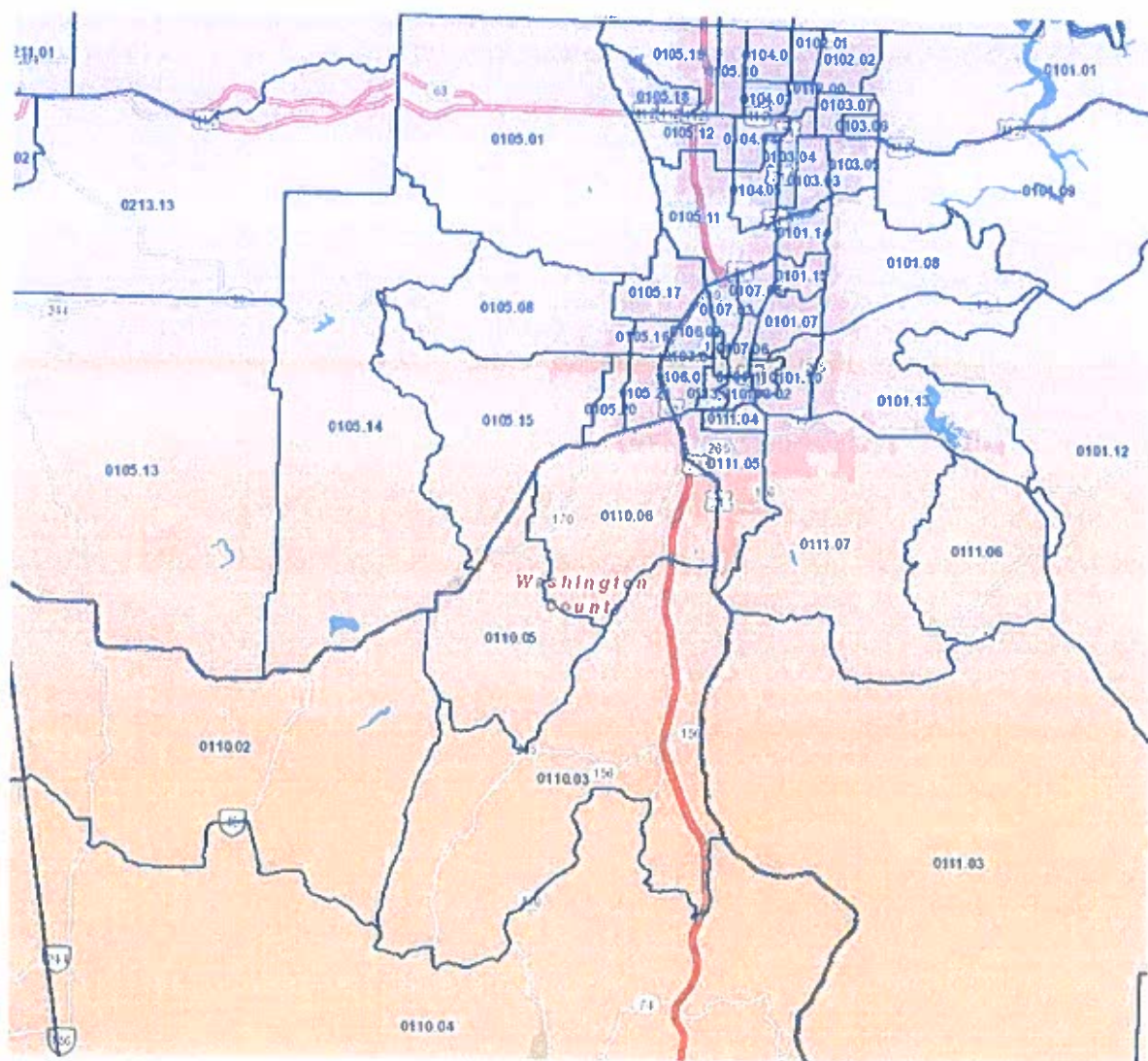
Number of Upper Income Tracts: 7	Total Population: 34,885
Number of Middle Income Tracts: 24	Total Population: 114,434
Number of Moderate Income Tracts: 15	Total Population: 63,245
Number of Low Income Tracts: 7	Total Population: 30,200
Number of Unknown Tracts: 1	Total Population: 3,107
	Total population for all tracts: 245,871

***Branches included:***

*Fayetteville Branch= 101.10/Middle Income Tract*

*Springdale Branch= 104.04/Low Income Tract*

*Johnson Branch= 105.11/Upper Income Tract*



## PULASKI COUNTY CENSUS TRACTS

2025

<u>Tract</u>	<u>Income Level</u>	<u>Population</u>	<u>% Minority</u>
0005.00	Low	2,234	96.33%
0011.00	Moderate	1,984	94.15%
0012.00	Low	2,359	92.37%
0013.00	Moderate	1,969	88.88%
0015.01	Upper	3,956	16.61%
0015.02	Upper	4,096	23.49%
0016.00	Upper	6,011	16.64%
0018.00	Moderate	3,943	86.66%
0019.00	Moderate	3,934	82.56%
0020.01	Moderate	5,475	85.19%
0020.02	Low	4,811	91.96%
0021.02	Moderate	4,799	74.14%
0021.03	Middle	3,636	58.88%
0021.04	Upper	4,559	20.93%
0022.03	Middle	5,207	37.14%
0022.06	Upper	3,776	61.60%
0022.08	Middle	2,152	48.70%
0022.09	Moderate	3,468	62.72%
0022.10	Upper	1,598	14.14%
0022.11	Upper	5,441	42.69%
0024.03	Moderate	3,988	82.57%
0024.05	Moderate	4,920	84.84%
0024.06	Moderate	3,004	78.06%

0024.07	Middle	2,544	38.40%
0024.09	Low	3,134	85.80%
0024.10	Middle	3,780	82.54%
0025.00	Middle	1,732	51.96%
0026.00	Low	902	80.38%
0027.00	Low	5,811	81.40%
0028.00	Low	1,771	96.78%
0029.00	Moderate	1,141	85.71%
0030.01	Low	2,988	73.66%
0030.02	Low	2,637	73.42%
0031.00	Low	963	83.90%
0032.02	Moderate	6,997	64.16%
0032.07	Middle	1,911	46.73%
0032.08	Low	4,497	67.67%
0033.03	Upper	4,651	22.77%
0033.05	Middle	3,899	43.24%
0033.06	Middle	3,597	55.71%
0033.07	Moderate	1,740	34.25%
0033.08	Upper	4,304	20.49%
0034.03	Middle	2,681	17.53%
0034.04	Middle	4,561	15.35%
0034.05	Moderate	1,454	25.03%
0034.06	Middle	4,780	31.80%
0036.04	Middle	6,397	49.98%
0036.05	Middle	5,703	57.67%
0036.06	Low	2,655	64.78%
0036.07	Moderate	5,013	67.09%

0036.08	Middle	4,883	57.51%
0036.09	Middle	4,478	49.55%
0037.03	Upper	6,580	23.86%
0037.04	Middle	3,879	47.00%
0037.07	Middle	4,226	40.16%
0037.11	Middle	5,953	41.29%
0037.12	Upper	4,041	23.90%
0037.13	Upper	4,922	33.30%
0037.14	Middle	4,449	33.94%
0038.00	Moderate	4,765	77.33%
0039.00	Middle	4,503	55.65%
0040.01	Moderate	2,547	83.31%
0040.04	Middle	3,480	34.51%
0040.05	Moderate	3,268	57.07%
0040.06	Moderate	3,630	38.98%
0040.07	Middle	2,454	77.26%
0041.03	Moderate	3,832	87.37%
0041.04	Middle	2,140	51.82%
0041.05	Moderate	6,096	87.27%
0041.06	Moderate	6,081	93.78%
0041.07	Low	3,177	89.11%
0041.08	Moderate	5,668	93.68%
0042.01	Upper	2,510	14.14%
0042.02	Upper	4,167	12.46%
0042.05	Upper	4,933	36.14%
0042.13	Upper	5,658	23.49%
0042.14	Upper	2,875	28.94%



0042.15	Upper	5,314	31.33%
0042.18	Middle	3,288	39.72%
0042.19	Upper	5,629	24.09%
0042.20	Middle	6,712	76.46%
0042.22	Middle	2,692	50.22%
0042.23	Upper	3,531	38.69%
0042.24	Upper	6,230	34.80%
0042.25	Moderate	3,978	34.06%
0042.26	Moderate	3,264	70.31%
0042.27	Middle	1,605	20.62%
0042.28	Middle	2,399	28.26%
0042.29	Upper	4,461	24.79%
0043.02	Middle	5,370	29.98%
0043.06	Middle	5,671	35.43%
0043.07	Moderate	5,148	63.38%
0043.08	Middle	3,359	31.47%
0043.09	Upper	4,496	36.57%
0043.10	Upper	4,278	32.19%
0043.11	Upper	3,823	23.62%
0044.00	Upper	1,942	36.97%
0045.00	Moderate	2,441	88.00%
0046.00	Low	2,446	65.62%
0047.00	Middle	3,357	63.42%

Number of Upper Income Tracts: 26	Total Population: 115,197
Number of Middle Income Tracts: 31	Total Population: 127,478
Number of Moderate Income Tracts: 27	Total Population: 104,547
Number of Low Income Tracts: 14	Total Population: 40,385
	390,643

***Branches includes:***

*Capitol Branch= 44.00/Upper Income Tract*

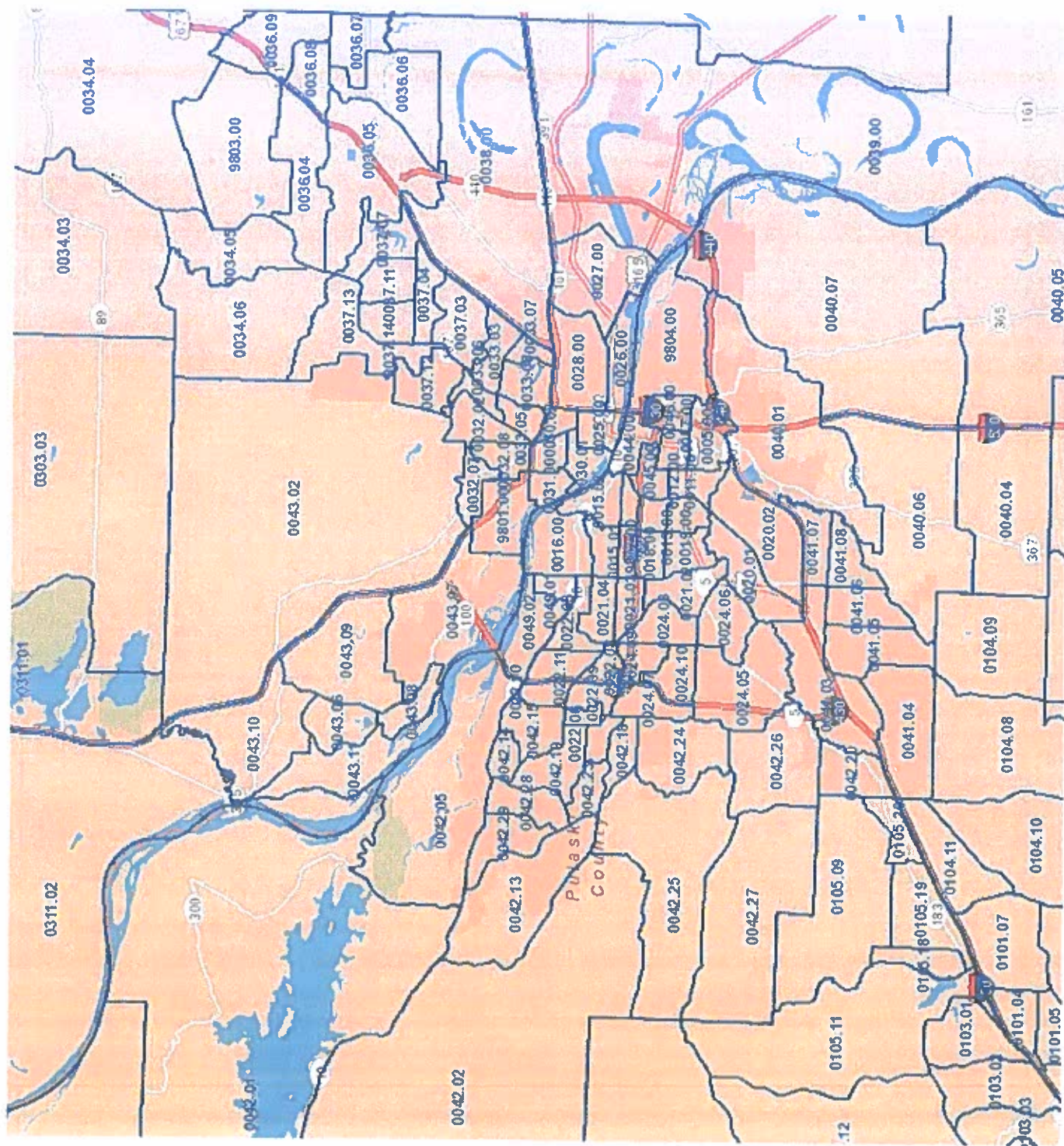
*Baptist Branch= 24.09/Low Income Tract*

*Chenal Branch= 42.18/Middle Income Tract*

*Rodney Parham Branch= 22.09/Moderate Income Tract*

*Kavanaugh Blvd Branch= 16.00/Upper Income Tract*

*Lakewood Branch= 33.03/Upper Income Tract*



**SUMNER COUNTY TENNESSEE  
CENSUS TRACTS  
2025**

<b><u>Tract:</u></b>	<b><u>Income Level:</u></b>	<b><u>Population:</u></b>	<b><u>Tract Minority %:</u></b>
205.01	Upper	9,087	18.21%
205.02	Upper	6,772	18.81%
205.03	Moderate	2,753	13.11%
206.01	Middle	3,616	8.46%
206.02	Middle	4,548	12.73%
206.03	Middle	3,688	13.80%
207.00	Moderate	5,636	30.11%
208.00	Low	7,233	65.13%
209.01	Middle	1,352	27.96%
209.03	Middle	4,668	17.80%
209.04	Moderate	4,054	43.51%
209.05	Moderate	4,113	37.37%
210.02	Middle	8,739	25.83%
210.05	Middle	6,063	19.21%
210.06	Upper	3,755	14.01%
210.07	Upper	4,309	18.73%
210.08	Upper	4,074	11.76%
210.09	Middle	5,559	25.42%
211.03	Middle	6,143	19.60%
211.04	Moderate	2,073	32.13%

211.05	Middle	6,672	30.80%
211.06	Middle	4,040	26.01%
211.07	Middle	5,733	22.95%
212.01	Upper	7,634	11.63%
212.03	Upper	8,433	15.29%
212.04	Middle	7,891	24.98%
212.05	Upper	2,903	11.47%

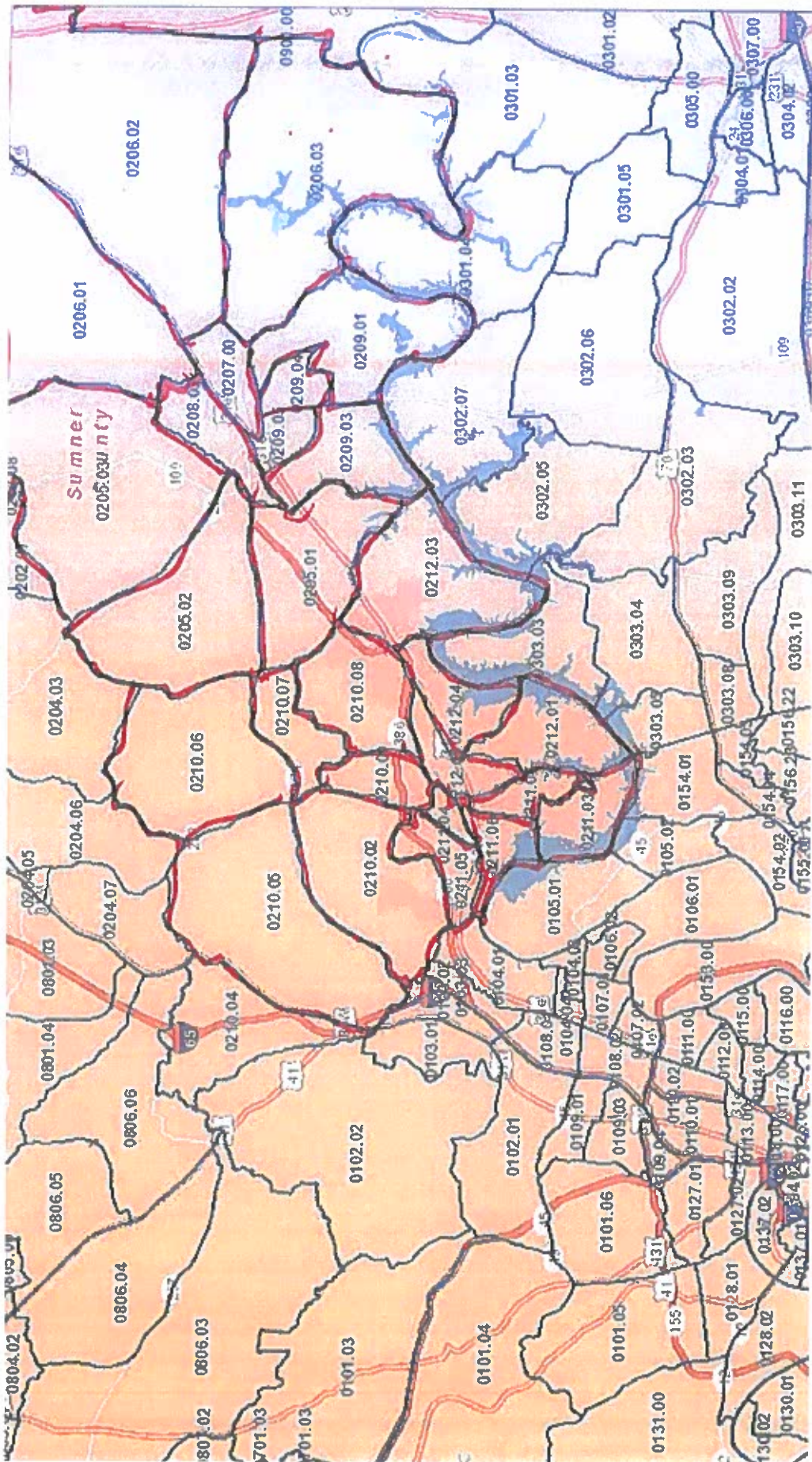
Number of Low Income Tracts: 1	Total Population: 7,233
Number of Moderate Income Tracts: 5	Total Population: 14,575
Number of Middle Income Tracts: 13	Total Population: 68,712
Number of Upper Income Tracts: 8	Total Population: 46,967
	Total Population: 133,374

***Branches include:***

*Gallatin Branch= 207.00/Moderate Income Tract*

*Hendersonville Branch= 210.08/Upper Income Tract*







**TROUSDALE COUNTY TENNESSEE  
CENSUS TRACTS  
2025**

<b><u>Tract:</u></b>	<b><u>Income Level:</u></b>	<b><u>Population:</u></b>	<b><u>Tract Minority %:</u></b>
0901.00	Moderate	8,700	23.44%
902.00	Moderate	2,915	27.10%

Number of Moderate Income Tracts: 2      Total Population: 11,615

***Branches include:***

*Hartsville Branch= 902.00/Moderate Income Tract*



9703.02

0901.00

9704.00

Trousdale  
County

0902.00

231