



First National Bank

The Working Bank for Working People.

**Community Reinvestment Act
Branch Information
December 31, 2018**

Assessment Area:

The assessment areas of First National Bank are defined as all of Greene, Craighead, Clay, Cleburne, Pulaski and Washington Counties and tracts 203.01, 203.02, 203.04, 203.05, 204.01, 204.02, 204.04, 204.05, 205.03, 205.04, 206.03, 206.04, 213.04, 213.06, 213.08, 213.10, 213.11, and 214.06 of Benton County. Maps are included in the bank's CRA public file, which illustrate the boundaries of these areas. Although we may serve customers outside these assessment areas, it is the bank's intention to focus our efforts in the locations defined here.

Branch Locations:

Northeast AR:

Downtown Branch in Paragould
(Tract 4804/Middle)
200 West Court

West Branch in Paragould
(Tract 4804/Middle)
201 Linwood Dr

Reynolds Rd Branch in Paragould
(Tract 4804/Middle)
2701 W. Kingshighway

Hilltop Branch in Jonesboro
(MSA 27860 Tract 5.01/Upper)
3500 E. Johnson

Elk Park Branch in Jonesboro
(MSA 27860 Tract 3.00/Middle)
912 Southwest Dr

Highland Branch in Jonesboro
(MSA 27860 Tract 4.02/Moderate)
2701 E. Highland

Corning Banking Center in Corning
(Tract 9504/Middle) (Distressed Area)
612 N. Missouri

Piggott Banking Center in Piggott
(Tract 9506/Middle) (Distressed Area)
635 E. Main St.

Central AR:

Heber Springs Branch in Heber
(Tract 4803/Middle)
1324 Highway 25B

Downtown Office in Little Rock
(MSA 30780 Tract 44.00/Upper)
300 W. Capitol Ave

Baptist Hospital Branch in Little Rock
(MSA 30780 Tract 24.08/Moderate)
9601 Baptist Health Dr., Ste 103

Chenal Branch in Little Rock
(MSA 30780 Tract 42.18/Upper)
15721 Chenal Pkwy

Rodney Parham Branch in Little Rock
(MSA 30780 Tract 22.09/Moderate)
11101 Rodney Parham Rd.

Kavanaugh Branch in Little Rock
(MSA 30780 Tract 16.00/Upper)
5601 Kavanaugh Blvd.

Lakewood Branch in North Little Rock
(MSA 30780 Tract 33.03/Upper)
4845 North Hills Blvd.

Northwest AR:

Rogers Branch in Rogers
(MSA 22220 Tract 204.05/Upper)
3701 S. Pinnacle Hills Pkwy

Bentonville Branch in Bentonville
(MSA 22220 Tract 206.03/Upper)
300 SE Walton Blvd.

Fayetteville Branch in Fayetteville
(MSA 22220 Tract 101.04/Upper)
2691 E. Mission

Springdale Branch in Springdale
(MSA 22220 Tract 104.03/Moderate)
1950 S. Pleasant St

Johnson Branch in Springdale
(MSA 22220 Tract 105.03/Upper)
4000 Johnson Mill Blvd

Closed OneBanc Branches:

Markham Branch in Little Rock
Closed in 2016
(MSA 30780 Tract 15.01/Upper)
4520 W. Markham

Foxcroft Branch in Little Rock
Closed in 2017
(MSA 30780 Tract 22.01/Upper)
8000 Cantrell Rd

Off-Site ATM's:

Northeast AR:

AMMC ATM in Paragould
(Tract 4808/Middle)
900 W. Kingshighway

Central AR:

Hwy 10 iATM in Little Rock
(MSA 30780 Tract 42.14/Upper)
14711 Cantrell Rd.

Rivermarket ATM in Little Rock
(MSA 30780 Tract 44.00/Upper)
116 Ottenheimer St.

Dickey Stephens Park ATM in North Little Rock *TACAIR ATM in Little Rock*
 (MSA 30780 Tract 25.00/Moderate) (MSA 30780 Tract 2.00/Moderate)
 400 West Broadway St 2401 Crisp Dr.

Heights Grocery ATM in Little Rock
 (MSA 30780 Tract 16.00/Upper)
 5018 Kavanaugh Blvd.

SERVICES OFFERED BY BRANCHES

Paragould:

Downtown Office in Paragould:

The Downtown office in Paragould is the headquarters for First National Bank. Located in what is considered the "old" part of Paragould, the presence of FNB in this area is a significant anchor for bringing people back to the historic section of Paragould. This location is great for customers because of its convenient location across the street from the Post Office and just a block away from the Paragould City Hall and the Greene County Courthouse. This office offers full service banking including: loans, deposit services, safe deposit box rental, cashiers checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, and more. A depository walk up ATM is located in the outer lobby. The lobby hours are 8:00 a. m. to 5:00 p.m. Monday through Friday, and 8:00 to 12:00 on Saturdays. Our downtown drive through is located across the street in the service and support building. The drive through has five lanes and a drive-up ATM. Hours are 7:30 to 5:00 Monday through Wednesday and 7:30 to 6:00 on Thursdays and Fridays, as well as 8:00 to 12:00 on Saturday. The Downtown office also has two night depository units; one in the main building and another in the drive through facility. We have 2 bi-lingual employees available at this branch for our Hispanic customers.

West Branch in Paragould:

The West Branch office is located at 201 Linwood Drive (U.S. Hwy 49) just 2 blocks north of Kingshighway (U.S. Hwy 412), the main thoroughfare of Paragould. The intersection of these two major highways virtually divide Paragould into four quadrants; thus making this office convenient for any part of the community. All types of teller transactions may be conducted at this office, either at one of the three teller windows inside the lobby, or in one of the three drive through lanes. This branch is also equipped with a drive-up ATM and a night depository. West Branch lobby hours are 8:00 a.m. to 5:00 p.m. Monday through Friday; the drive through is open 8:00 a.m. to 5:00 p.m. Monday through Thursday and 8:00 a.m. to 6:00 p.m. on Fridays. Safe deposit box rental is not available at this location.

Reynolds Road in Paragould:

Located at 2701 W. Kingshighway and Reynolds Road this office is in a growing section of Paragould. A staff of nine employees includes a loan officer and new accounts personnel making this a full service bank. Teller transactions may be conducted in the lobby or in the five drive through lanes. A drive-up ATM and night depository are also located at this branch. Lobby hours are 8:00 to 5:00 Monday through Friday, and 8:00 to 12:00 on Saturday mornings. The drive through hours are 8:00 to 5:00 Monday through Thursday, 8:00 to 6:00 on Fridays, and 8:00 to 12:00 on Saturdays. Safe deposit box rental is not available at this location.

Jonesboro:

Hilltop in Jonesboro:

This office opened in September of 1998 and was the first FNB branch in Craighead County. It is located in Northeast Arkansas at 3500 East Johnson Avenue, at the intersection of US 49 and Arkansas Highway 351. This branch offers full service banking with a loan officer, two new account officers, and four tellers. Services provided include: loans, account openings, safe deposit boxes, redeems savings bonds, money orders, cashier's checks, and all other new account services. This branch has lobby tellers, drive-up teller lanes, and drive-up ATM. Hilltop drive-through hours are 8:00 am to 5:00 pm Monday through Thursday, 8:00 am to 6:00 pm on Fridays, and 8:00 am to 12:00 pm on Saturdays. Lobby hours are 8:00 am to 5:00 pm Monday through Friday.

Elk Park in Jonesboro:

This office opened in October of 2001, and it is located at 912 Southwest Drive near the intersection of US 63 (future interstate 555). This branch offers full service banking with several loan officers, two new account officers, and four tellers. Services provided include: loans, account openings, safe deposit boxes, redeems savings bonds, money orders, cashier's checks, and all other new account services. This branch has lobby tellers, drive-up teller lanes, and drive-up ATM. Elk Park drive-through hours are 8:00 am to 5:00 pm Monday through Thursday, 8:00 am to 6:00 pm on Fridays, and 8:00 am to 12:00 pm on Saturdays. Lobby hours are 8:00 am to 5:00 pm Monday through Friday.

Highland in Jonesboro:

This office opened in October of 2005. It is our newest branch in Craighead County, and it is located at 2701 East Highland Drive. This branch offers full service deposit banking with three new account officers and six tellers. There is no loan officer at this branch. Services provided include: account openings, safe deposit boxes, redeems savings bonds, money orders, cashier's checks, and all other new account services. This branch has lobby tellers, drive-up teller lanes, and drive-up ATM. Highland drive-through hours are 7:30 am to 6:00 pm Monday through Friday and 8:00 am to 12:00 pm on Saturdays. Lobby hours are 8:00 am to 5:00 pm Monday through Friday. We have a bilingual teller/CSR at this branch for our Hispanic customers.

Corning:***Corning Banking Center in Corning:***

This branch offers full service banking including the availability of 2 loan officers. Services include loans, deposits, safe deposit, cashiers checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, etc. Lobby and drive through hours for this branch are 8:00 to 5:00 Monday through Friday and 8:00 to 12:00 on Saturdays. Saturday hours are teller service only. The drive through features four lanes including a drive-up ATM.

Piggott:***Piggott Banking Center:***

This branch located at 635 E. Main, Piggott, offers full service banking including the availability of 2 loan officers. Services include loans, deposits, safe deposit, cashiers checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, etc. Lobby and drive through hours for this branch are 8:00 to 5:00 Monday through Friday and 8:00 to 12:00 on Saturdays. The drive through features four lanes including a drive-up ATM.

Central:*Heber Springs Branch:*

This branch opened December 1, 2014 and is located at 1324 Highway 25B North, Heber Springs, AR. Services include loans, deposits, safe deposit, cashiers checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, etc. Lobby and drive through hours for this branch are 8:00 to 5:00 Monday through Friday. Branch is open lobby and drive through from 8:00 to noon on Saturdays. Drive through features four lanes including a drive-up ATM.

Downtown Office in Little Rock:

The Downtown office in little Rock is the headquarters for First National Bank central Arkansas. We are located at 300 West Capitol Ave., just blocks away from the State capitol. This office offers full service banking including: loans, deposit services, safe deposit box rental, cashier's checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, and more. A depository walk-up ATM is located in the outer lobby. The lobby hours are 8:00 a. m. to 5:00 p.m. Monday through Friday. The drive through has four lanes and a walk-up ATM. We have a bilingual teller at this branch.

Baptist Hospital Branch in Little Rock:

The Baptist Branch office is located at 9601 Baptist Health Drive STE 103 Little Rock, AR 72205, in the base of the medical tower. The Branch is located on the campus of one of eth three large Hospitals in the city thus making this office convenient for any part of the community. All types of teller transactions may be conducted at this office, either at one of the three teller windows inside the lobby. This branch is also equipped with a walk-up ATM and a night depository. West Branch lobby hours are 8:00 a.m. to 5:00 p.m. Monday through Friday. Safe deposit box rental is available at this location.

Chenal Parkway branch in Little Rock:

Located at 15721 Chenal Parkway this office is in a growing section of Little Rock. A staff of 7 employees includes the Mortgage loan Department and new accounts personnel making this a full-service bank. Teller transactions may be conducted in the lobby or in the two drive through lanes. A drive-up ATM and night depository are also located at this branch. Lobby hours are 8:00 to 5:00 Monday through Friday. The drive through hours are 8:00 to 5:00 Monday through Thursday, 8:00 to 6:00 on Fridays. Safe deposit box rental is available at this location. We have a bilingual teller at this branch.

Rodney Parham branch in Little Rock:

Located at 11101 Rodney Parham this office is in a mature section of Little Rock. A staff of 5 employees includes CSR and new accounts personnel making this a full-service bank. Teller transactions may be conducted in the lobby or in the two drive through lanes. A drive-up depository ATM and night depository are also located at this branch. Lobby hours are 8:00 to 5:00 Monday through Friday. The drive through hours are 8:00 to 5:00 Monday through Thursday, 8:00 to 6:00 on Fridays. The Branch is open from 8:00 to 12:00 on Saturdays. Safe deposit box rental is available at this location.

Kavanaugh branch in Little Rock:

Located at 5601 Kavanaugh this office is in a mature section of Little Rock. A staff of 6 employees includes a Loan Officer and assistant, CSR and new accounts personnel making this a full-service bank. Teller transactions may be conducted in the lobby or in the two drive through lanes. A drive-up depository ATM and night depository are also located at this branch. Lobby hours are 8:00 to 5:00 Monday through Friday. The drive through hours are 8:00 to 5:00 Monday through Thursday, 8:00 to 6:00 on Fridays. The Branch is open from 8:00 to 12:00 on Saturdays. Safe deposit box rental is available at this location. We have a bilingual teller at this branch.

North Little Rock:***Lakewood branch in North Little Rock:***

Located at 4845 North Hills Blvd. this office is in a mature section of North Little Rock. A staff of 4 employees includes CSR and new accounts personnel making this a full-service bank. Teller transactions may be conducted in the lobby or in the two drive through lanes. A drive-up ATM and night depository are also located at this branch. Lobby hours are 8:00 to 5:00 Monday through Friday. The drive through hours are 8:00 to 5:00 Monday through Thursday, 8:00 to 6:00 on Fridays. Safe deposit box rental is available at this location.

Northwest Arkansas:*Rogers Branch:*

This branch opened November 12, 2014 and is located at 3701 S. Pinnacle Hills Pkwy, Rogers AR. Services include loans, deposits, safe deposit, cashiers checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, etc. Lobby and drive through hours for this branch are 8:00 to 5:00 Monday through Friday. The drive-through features four lanes and a drive-up ATM lane. We have a bilingual loan officer at this branch for our Hispanic customers.

Bentonville Branch:

This branch opened February 17, 2015 and is located at 300 SE Walton Blvd., Bentonville AR. Services include loans, deposits, safe deposit, cashiers checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, etc. Lobby and drive through hours for this branch are 8:00 to 5:00 Monday through Friday. The drive-through features four lanes and a drive-up ATM lane.

Fayetteville Branch:

This branch opened May 15, 2015 and is located at 2691 E. Mission Blvd, Fayetteville, AR. Services include loans, deposits, safe deposit, cashiers checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, etc. Lobby and drive through hours for this branch are 8:00 to 5:00 Monday through Friday. The drive-through features four lanes and a drive-up ATM lane.

Springdale Branch:

This branch opened on August 24, 2015 and is located at 1950 S. Pleasant St., Springdale, AR. Services include loans, deposits, safe deposit, cashiers checks, money orders, redeems savings bonds, ATM and debit cards, wire transfer services, etc. Lobby and drive through hours for this branch are 8:00 to 5:00 Monday through Friday. The drive-through features four lanes and a drive-up ATM lane. We have a bilingual CSR/Teller at this branch for our Hispanic customers.

Springdale-Johnson Branch:

This branch opened October 26, 2015 and is located at 4000 Johnson Mill Blvd., Springdale, AR. Services include loans, deposits, safe deposit, cashiers checks, money orders, redeem savings bonds, ATM and debit cards, wire transfer services, etc. Lobby and drive through hours for this branch are 8:00 to 5:00 Monday through Friday. The drive-through features four lanes and a drive-up ATM lane. We have a bilingual CSR/Teller at this branch for our Hispanic customers.



SERVICES OFFERED BANKWIDE:

“Same-day-credit” is a positive feature that First National Bank accountholders enjoy. Deposits made during regular business hours, Monday through Friday with the exception of Federal holidays, are considered deposited on that date. This allows our customers more time to make deposits and receive same day credit on their funds; a real plus for those who work in the manufacturing segment of our communities.

Alternative Banking Services

Bank-By-Mail: The bank-by-mail method is an alternative way of banking for individuals who are unable to come in to our branches. This service is available to all of our customers at no additional charge. The bank provides postage paid business reply

envelopes with which the customer may mail in their deposits. Once the item is received and processed by bank personnel, the customer is then mailed a receipt.

Electronic banking services allow our customers to access their bank accounts in many different ways and from various venues. These services reduce the customer's dependency on traditional "brick and mortar" offices. Services include automatic teller machines (ATM), telephone banking systems, and internet banking systems. Even though there are considerable costs absorbed by the bank in order to provide these conveniences, these electronic banking services are available at no cost to the customer. The following summarizes our various electronic banking services.

Automatic Teller Machines. First National Bank has 29 ATMs that are available to the public 24 hours a day, 7 days a week. Two of these ATMs are in the distressed area of Clay county. In addition to the machines mentioned above in the branch descriptions, FNB also maintains an ATM in the lobby of Arkansas Methodist Hospital in Paragould, Highway 10 in Little Rock, Foxcroft in Little Rock, TAC Air airport in Little Rock, Dickey Stephens Ballpark in North Little Rock, and Heights Grocery in Little Rock.

First National Bank does not charge a fee for issuing an ATM card or VISA debit card. There are no monthly service charges, and we do not charge our customers transaction fees for using their ATM cards at any of our machines. Point of sale transactions are also handled at no charge. If a customer uses their ATM card at a machine owned by another institution there is a \$1 fee per transaction. FNB is a member of two ATM network systems. The PLUS and PULSE ATM networks allow customers to access their accounts worldwide for withdrawals and transfers of funds. Our ATMs are also part of the QUEST ATM system which allows recipients of government benefits to use their Electronic Benefits Transactions cards to access their cash benefits. The EBT cardholder need not be an account holder of FNB to be able to access their benefits and is not charged a fee for this service. In 2005, First National Bank purchased the equipment necessary to add the availability of postage stamps at our ATMs. A customer may purchase a sheet of eighteen postage stamps with their ATM, debit, or credit card.

Telephone and Internet Banking. Since 1997, First National Bank has offered free telephone banking, "*PhoneFirst*", which allows customers 24-hour access to their account information. The system requires accountholders to verify their identity with the use of a personal identification number to prevent unauthorized access.

In 1999, FNB began offering free internet banking to its customers, allowing customers to access their account information from anywhere in the world. "*NetTeller*" service gives customers account information, the ability to transfer funds, or make loan payments.

For our customers who enjoy the benefits of *NetTeller*, we offer an additional bill pay service. There is no monthly fee for this service, with only minimal charges after the first twenty-five payments a month.

New Mobile App. We have made enhancements to our App for everyday banking needs to be accomplished using a smart phone. A NetTeller customer may use their smart phone to check their balance, transfer funds between accounts, pay bills (if a bill pay customer), and view transactions. There is no charge for this service although the customer is required to have a data plan with their phone service provider.

SMS Text Banking. NetTeller customers may also use this free service which allows balance and history inquiries by way of SMS texting.

Remote Deposit Capture. Commercial Customers. Customers can scan their deposits through a batch processing machine which encrypts the information and automatically sends information to us to process the deposit.

ACH Origination/Direct Deposit. Commercial Customers. Customers import or create files in netteller. The information is encrypted. The ACH department checks totals for verification.

Lending

We understand that lending plays a critical role in the economic growth and development of our communities. It is the intention of First National Bank to make credit available to all creditworthy customers of our assessment areas by applying fair lending practices and policies. Our loan policy provides the guidelines for these extensions of credit and prohibits discriminatory practices.

First National Bank also has relationships with local businesses where we make "dealer loans". These dealer relationships allow us to reach a broader range of customers, including individuals who might not ordinarily use the services we provide.

Types of Credit

Types of credit offered by First National Bank include, but are not limited to, the following: Residential loans

Home improvement loans

Small business loans

Agricultural loans

Community development/revitalization loans

Commercial loans

Consumer loans

Indirect dealer loans

Secondary Market loans: FHA, VA, USDA/RD, Conventional and Jumbo

DEPOSIT SERVICES

Since 1995, FNB has offered free checking to the people of our community. These accounts are the most popular type of account opened at First National Bank. There is no monthly service charge and no minimum balance requirement; allowing more individuals the opportunity to use banking services. First National also offers a savings account that may be opened with a deposit of \$10 and may be maintained with a low minimum balance of \$10. There is a quarterly service charge of \$3 for accounts falling below the minimum balance; a minor amount for this type of account. We feel that our free checking and our savings accounts reach a portion of the community which would otherwise not be served.

First National does not charge a fee for cashing local payroll checks and most government issued checks (the exception being income tax refunds). We also do free cash advances from electronic benefit cards such as unemployment benefit cards.

Other Services

Utility Bill Payments. Customers of Paragould City Light & Water, Entergy, Centerpoint, and Allegiance Cable formerly Cox Cable may pay their bills at a First National Bank teller window at no additional charge. This service is greatly used in our Paragould and Corning branches. First National Bank also offers brochures in Spanish for our Spanish-speaking customers.