CRA ASSESSMENT AREAS

First US Bank currently operates sixteen full-service retail banking centers located in Alabama, Tennessee, and Virginia. The bank has designated six separate CRA assessment areas:

- **Baldwin County Facility-Based Assessment Area:** First US Bank operates one retail banking center that services all of Baldwin County. The facility-based assessment area consists of 43 contiguous census tracts which are located in the Daphne-Fairhope-Foley Metropolitan Statistical Area.

- **Choctaw County / Clarke County Facility-Based Assessment Area:** First US Bank operates six retail banking centers that service all of Choctaw County and Clarke County. The facility- based assessment area consists of 13 contiguous census tracts which are located in a Non-Metropolitan Statistical Area.

- **Tuscaloosa County Facility-Based Assessment Area:** First US Bank operates one retail banking center that services all of Tuscaloosa County, Alabama. The facility-based assessment area consists of 59 contiguous census tracts which are located in the Tuscaloosa Metropolitan Statistical Area.

- **Bibb County / Jefferson County / Shelby County Facility-Based Assessment Area:** First US Bank operates five retail banking centers that service all of Bibb County, Jefferson County, and Jefferson County, Alabama. The facility-based assessment area consists of 252 contiguous census tracts which are located in the Birmingham-Hoover Metropolitan Statistical Area.

- **Knox County Facility-Based Assessment Area:** First US Bank operates two retail banking centers that service all of Knox County, Tennessee. The facility-based assessment area consists of 121 contiguous census tracts which are located in the Knoxville Metropolitan Statistical Area.

- **Lee County Facility-Based Assessment Area:** First US Bank operates one retail banking center that services all of Lee County, Virginia. The facility-based assessment area consists of seven contiguous census tracts which are located in a Non-Metropolitan Statistical Area.