



Greater State **BANK**

Genuine hometown banking!

# PUBLIC CRA FILE

January 01, 2026

# GREATER STATE BANK PUBLIC FILE

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**COMMUNITY REINVESTMENT ACT NOTICE**  
**Public CRA File**

January 01, 2026

# Community Reinvestment Act Notice

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, the information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 600 North Pearl Street Suite 700, Dallas, Texas 75201. You may send written comments about our performance in helping to meet community credit needs to Robert McGurk, President and CEO, Greater State Bank, 3300 North 10<sup>th</sup> Street, McAllen, Texas 78501, and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.



Robert A. McGurk  
President and CEO

January 01, 2026

# **PUBLIC DISCLOSURE**

May 15, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Greater State Bank  
Certificate Number: 31762

3300 North 10<sup>th</sup> Street  
McAllen, Texas 78501

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

600 North Pearl Street, Suite 700  
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Greater State Bank's satisfactory Lending Test record supports the overall Community Reinvestment Act (CRA) rating. The following points summarize conclusions regarding the applicable test, discussed in detail elsewhere.

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans are in the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

## DESCRIPTION OF INSTITUTION

Greater State Bank, headquartered in McAllen, Texas, began operations in 1974. Greater State Bancshares Corporation, McAllen, Texas, wholly owns Greater State Bank and the bank maintains no other affiliates or subsidiaries. Greater State Bank received a Satisfactory rating at its previous June 5, 2017, Federal Deposit Insurance Corporation (FDIC) CRA Performance Evaluation based on Federal Financial Institutions Examination Council (FFIEC) Small Institution CRA Examination Procedures.

Greater State Bank functions as a retail bank focusing on commercial and residential loans from its four full-service offices in South Texas. The bank has not opened or closed any offices or participated in any merger or acquisition activities since the previous evaluation.

The bank offers a variety of loan products including commercial, residential real estate, construction and land development, farm, and consumer loans. In addition, the bank participated in the Small Business Administration's (SBA) Paycheck Protection Program (PPP). The bank originated 355 PPP loans totaling approximately \$18.4 million in 2020 and 2021. The bank also offers a variety of consumer and commercial deposit products and other services, including checking and savings

accounts. The institution maintains banking hours, including drive-thru facilities, typical for its assessment areas and the industry. Alternative banking services offered include internet banking and five automated teller machines (ATMs).

As of December 31, 2022, assets totaled approximately \$138.5 million, consisting primarily of net loans and leases of \$97.1 million, securities of \$24.4 million, and cash of nearly \$12.0 million. Total deposits equaled approximately \$127.1 million as of the same date. Since the last evaluation, on average per year, total assets increased 20.2 percent, net loans increased 19.2 percent, and total deposits increased 20.7 percent.

As shown in the following table, the loans outstanding as of December 31, 2022, reflect a distribution generally consistent with that of the loans originated and purchased during 2022, as discussed under the Scope of Evaluation. Commercial and residential loans, at 47.7 percent and 31.8 percent of total loans by dollar volume, respectively, represent the largest loan categories.

<b>Loan Portfolio Distribution as of 12/31/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	11,644	11.9
Secured by Farmland	6,556	6.7
Secured by 1-4 Family Residential Properties	23,562	24.0
Secured by Multifamily (5 or more) Residential Properties	7,673	7.8
Secured by Nonfarm Nonresidential Properties	30,711	31.2
<b>Total Real Estate Loans</b>	<b>80,146</b>	<b>81.6</b>
Commercial and Industrial Loans	16,219	16.5
Agricultural Production and Other Loans to Farmers	102	0.1
Consumer Loans	1,395	1.4
Obligations of State and Political Subdivisions in the U.S.	356	0.4
Other Loans	39	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>98,257</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Based on the information discussed in this section, as well as other regulatory data, Greater State Bank's financial condition, size, product offerings, prior performance, and lack of legal impediments did not affect the institution's ability to meet its assessment areas' credit needs.

## **DESCRIPTION OF ASSESSMENT AREAS**

Greater State Bank designated two contiguous assessment areas, the whole County of Hidalgo, which is part of the McAllen-Edinburg-Mission, TX Metropolitan Statistical Area (MSA) (McAllen MSA AA), and the whole counties of Brooks, Jim Hogg, and Jim Wells, in a Non-MSA portion of Texas (Non-MSA AA). Based on 2020 Census data, the assessment areas contained 227 total census tracts with the following income designations: 13 low-income tracts, 56 moderate-income tracts, 84 middle-income tracts, 65 upper-income tracts, and 9 tracts without an income classification.

All middle-income census tracts in Jim Hogg and Jim Wells County identified as distressed tracts. In addition, the bank’s assessment areas experienced several Federal Emergency Management Agency (FEMA)-related disasters, such as the COVID-19 pandemic and Texas severe winter storm during the review period. The assessment areas conform to CRA regulatory requirements. The table below provides a description of each assessment area, while detailed information regarding each assessment area is in the applicable Description of Institution’s Operations section.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
McAllen MSA AA	Hidalgo	212	2 Full-Service Offices
Non-MSA AA	Brooks, Jim Hogg, Jim Wells	15	2 Full-Service Offices
<i>Source: Bank Data</i>			

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated June 5, 2017, to the current evaluation dated May 15, 2023. Examiners used the Interagency Small Bank Examination Procedures to evaluate Greater State Bank’s CRA performance.

As previously noted, the bank operates in two separate but contiguous assessment areas in Texas. The following table shows that the bank generated a substantial majority of its loans in the McAllen MSA AA. Even though the bank has an equal amount of branches in each assessment area, the McAllen MSA AA accounts for the majority of deposits. Consequently, examiners applied full-scope procedures to and placed the greatest weight on the bank’s performance in the McAllen MSA AA. Examiners also applied full-scope procedures to the Non-MSA AA since it received a limited-scope review at the prior evaluation.

Examiners noted significant amounts of commercial and residential lending, due to a larger population and work force in the McAllen MSA AA, which attributed to the larger dollar volume of loans in such assessment area.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
McAllen MSA AA	46,040	97.1	97,632	77.7	2	50.0
Non-MSA AA	1,360	2.9	27,977	22.3	2	50.0
<b>Total</b>	<b>47,400</b>	<b>100.0</b>	<b>125,609</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
<i>Source: 2022 Bank Data; FDIC Summary of Deposits (06/30/2022)</i>						

## Activities Reviewed

For the Lending Test, examiners determined that the bank's major product lines consist of small business and residential lending. In addition, the bank's major product line in the Non-MSA AA consists of consumer loans. These conclusions considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. No other loan types, of those typically considered, such as small farm loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings, and this evaluation does not present them. Bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period. The following table shows the bank's originations and purchases over the most recent calendar year by loan type.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	10,313	21.8	33	11.7
Secured by Farmland	3,280	6.9	11	3.9
Secured by 1-4 Family Residential Properties	11,895	25.1	48	17.0
Multi-Family (5 or more) Residential Properties	2,694	5.7	7	2.5
Commercial Real Estate Loans	7,348	15.5	23	8.1
Commercial and Industrial Loans	10,515	22.2	114	40.3
Agricultural Loans	76	0.2	4	1.4
Consumer Loans	979	2.0	42	14.8
Other Loans	300	0.6	1	0.3
<b>Total Loans</b>	<b>47,400</b>	<b>100.0</b>	<b>283</b>	<b>100.0</b>
<i>Source: 2022 Bank Data</i>				

Examiners selected a sample of small business and home mortgage loans originated in the period January 1, 2022, through December 31, 2022. This sample was considered representative of the bank's performance during the entire evaluation period. The bank originated 136 small business loans totaling approximately \$16.8 million in 2022, of which examiners sampled 47 loans totaling \$6.7 million. Additionally, the bank originated 49 home mortgage loans totaling approximately \$13.8 million, of which examiners sampled 30 loans totaling nearly \$8.2 million. D&B data for 2022 provided the standard of comparison for the reviewed small business loans while 2020 Census data provided the standard of comparison for the reviewed home mortgage loans.

Given the bank's lending focus and business strategy, examiners' geographic distribution and borrower profile analyses in the Non-MSA AA included a review of consumer loans only. Examiners reviewed the universe of 11 consumer loans totaling nearly \$129 thousand originated in the Non-MSA AA in 2022. Census data for 2020 provided the standard of comparison for the reviewed consumer loans.

Examiners considered the universes by dollar volume and number of loans originated in 2022 for the loans categories reviewed, as well as management's stated business strategy to determine the weighting applied to the loan categories reviewed, when arriving at applicable conclusions. Consequently, small business loans received heavier weighting when arriving at overall conclusions.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Greater State Bank demonstrated a satisfactory record regarding the Lending Test. Reasonable geographic distribution and borrower profile performances primarily support this conclusion. The bank also demonstrated a reasonable record regarding its LTD ratio and originated a majority of loans in the bank's assessment areas. The Appendix lists the criteria used to evaluate the Lending Test.

### Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs. The LTD ratio, calculated from Report of Income and Condition data, averaged 76.8 percent over the past 23 calendar quarters from June 30, 2017, to December 31, 2022, representing a slight decline from the 77.1 percent average, net LTD ratio recorded at the prior evaluation. The ratio ranged from a high of 86.1 percent as of September 30, 2020, to a low of 65.0 percent as of March 31, 2022.

The following table demonstrates three somewhat comparable institutions operating in Greater State Bank's assessment areas and reflecting similar lending emphases. The table demonstrates that two of the comparable banks reported average, net LTD ratios below Greater State Bank's ratio while one bank reported a higher ratio.

LTD Ratio Comparison		
Bank	Total Assets as of 12/31/2022 (\$000s)	Average Net LTD Ratio (%)
Greater State Bank, McAllen, Texas	138,484	76.8
Bank of South Texas, McAllen, Texas	155,610	82.5
Freedom Bank, Alamo, Texas	145,647	57.8
The First National Bank of Hebbronville, Hebbronville, Texas	91,167	37.6

*Source: Reports of Condition and Income (06/30/2017 – 12/31/2022)*

### Assessment Area Concentration

A majority of loans are in the institution's assessment areas. A majority of small business and home mortgage loans originated inside the assessment areas supports this conclusion. Examiners considered the bank's asset size and office structure, as well as the loan products reviewed, relative to the assessment areas' size and economy, when arriving at this conclusion.

The following table shows that for small business and home mortgage loans, by both the percentages of the number and dollar volume, the bank originated majorities inside its assessment areas.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Small Business	42	89.4	5	10.6	47	5,561	83.5	1,100	16.5	6,661
Home Mortgage	26	86.7	4	13.3	30	7,397	90.3	792	9.7	8,189
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Reasonable performance in the McAllen MSA AA, the more heavily weighted assessment area, outweighed excellent performance in the Non-MSA AA to support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. They focused on the percentages by the number of loans in low- and moderate-income geographies when arriving at conclusions.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performance in the McAllen MSA AA, the more heavily weighted assessment area, outweighed excellent performance in the Non-MSA AA to support this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at this conclusion. They focused on the percentages by the number of loans when arriving at conclusions.

### **Response to Complaints**

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## MCALLEN MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN MCALLEN MSA AA

The McAllen MSA AA consists of Hidalgo County in the McAllen-Edinburg-Mission, TX MSA. The McAllen MSA AA houses the bank’s main office and an ATM in McAllen, Texas, in an upper-income census tract and one branch and ATM in Weslaco, Texas, which are in a moderate-income tract. The bank also maintains a stand-alone ATM in Donna, Texas, which is in a middle-income tract.

#### Economic and Demographic Data

The assessment area includes all 212 census tracts in Hidalgo County. These tracts reflect the following income designations according to the 2020 Census data: 13 low-income tracts, 47 moderate-income tracts, 80 middle-income tracts, 63 upper-income tracts, and 9 tracts with no income designation. The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information of the Assessment Area McAllen MSA AA</b>						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	212	6.1	22.2	37.7	29.7	4.2
Population by Geography	870,781	5.6	20.7	40.6	30.7	2.4
Housing Units by Geography	281,380	5.0	20.2	40.9	31.6	2.3
Owner-Occupied Units by Geography	165,793	5.1	19.0	40.6	33.0	2.2
Occupied Rental Units by Geography	78,085	5.7	22.8	38.1	30.7	2.7
Vacant Units by Geography	37,502	3.2	20.0	48.0	27.3	1.5
Businesses by Geography	68,599	3.1	14.8	36.6	42.0	3.6
Farms by Geography	1,076	2.0	15.8	39.1	40.7	2.3
Family Distribution by Income Level	195,687	26.1	15.2	16.2	42.5	0.0
Household Distribution by Income Level	243,878	26.5	14.8	15.6	43.0	0.0
Median Family Income MSA - 32580 McAllen-Edinburg-Mission, TX MSA		\$46,609	Median Housing Value			\$100,611
			Median Gross Rent			\$737
			Families Below Poverty Level			25.5%

*Source: 2020 U.S. Census; 2022 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\* The NA category consists of geographies that have not been assigned an income classification.*

Service industries represent the largest portion of businesses at 31.2 percent, followed by non-classifiable establishments at 22.7 percent, and retail trade at 12.8 percent. Major employers in the area include Frito-Lay, Inc., HEB Groceries, Hi-Tech Plastics, Duro Bag Manufacturing, Mission Paving, T-Mobil, Texas Citrus Exchange, as well as local school, city, and county government. In addition, 63.0 percent of area businesses have 4 or fewer employees, and 92.2 percent operate from a single location.

The Texas Workforce Commission noted that the McAllen MSA AA reported a March 2023, unemployment rate of 6.4 percent, compared to the State of Texas’ rate of 4.2 percent and the U.S.’ rate of 3.6 percent for the same period.

Examiners used the 2022 FFIEC-updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table presents low-, moderate-, middle- and upper-income categories, based on the 2022 FFIEC-updated median family income of \$52,000 for the McAllen MSA AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
McAllen-Edinburg-Mission, TX MSA Median Family Income (32580)				
2022 (\$52,000)	<\$26,000	\$26,000 to <\$41,600	\$41,600 to <\$62,400	≥\$62,400
<i>Source: FFIEC</i>				

**Competition**

The assessment area contains a moderate level of competition from other chartered banks based on its population. According to the FDIC Deposit Market Share data as of June 30, 2022, 20 financial institutions operated 145 offices within the bank’s McAllen MSA AA. Of these institutions, Greater State Bank ranked 13<sup>th</sup> with a 0.7 percent deposit market share. Credit unions, and mortgage and finance companies also compete for loans in the area, thus heightening competition. The competition level allows for lending opportunities.

**Community Contact**

Examiners contacted a community member knowledgeable of the area’s economic, demographic, and business environments to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents an organization that promotes economic development in the assessment area.

The contact stated that the area’s economy is robust. The contact noted that the local economy is growing due to expansion in the manufacturing area in McAllen, which has created stable jobs as well as provided stability to local businesses. The contact further noted that the area did not appear to be drastically affected by the COVID-19 pandemic with noted continual commercial growth. Opportunities for financial institution participation include small business, commercial, and home mortgage loans according to the contact. The contact indicated that local financial institutions are

responsive to the area’s credit needs and strongly participate in meeting the credit needs of the community including surrounding areas.

**Credit Needs**

The McAllen MSA AA created varied loan demand for most types of loans. The area’s economy also supports credit growth and opportunities for various loan types. Considering information obtained from the community contact, bank management, as well as demographic and economic information, examiners determined that primary credit needs of the area included small business, home mortgage, and consumer lending.

**CONCLUSIONS ON PERFORMANCE CRITERIA IN MCALLEN MSA AA**

**LENDING TEST**

Greater State Bank demonstrated a satisfactory record regarding the Lending Test in the McAllen MSA AA. Reasonable geographic distribution and borrower profile performances support this conclusion.

**Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the McAllen MSA AA. Reasonable small business and home mortgage loan performances support this conclusion.

***Small Business Loans***

The geographic distribution of small business loans within the McAllen MSA AA reflects reasonable performance. The following table shows that the bank did not originate any of the reviewed small business loans in low-income census tracts; however, the bank’s level lands only 3.1 percentage points below the percent of businesses in these areas, reflective of reasonable performance. The table also shows that the bank’s performance in moderate-income geographies lands 5.3 percentage points below the D&B level, reflective of a reasonable record.

<b>Geographic Distribution of Small Business Loans McAllen MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.1	0	0.0	0	0.0
Moderate	14.8	4	9.5	610	11.0
Middle	36.6	19	45.2	2,210	39.7
Upper	42.0	17	40.5	2,342	42.1
Not Available	3.6	2	4.8	399	7.2
<b>Total</b>	<b>100.0</b>	<b>42</b>	<b>100.0</b>	<b>5,561</b>	<b>100.0</b>

*Source: 2022 D&B Data; Bank Data  
Due to rounding, totals may not equal 100.0%*

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans within the McAllen MSA AA reflects reasonable performance. The following table shows that the bank did not originate any of the reviewed home mortgage loans in low-income census tracts; however, the bank's level lands 5.1 percentage points below the demographic figure, reflective of reasonable performance. The table also shows that the bank's performance in moderate-income geographies rises 1.0 percentage point above the demographic level, reflective of a reasonable record.

<b>Geographic Distribution of Home Mortgage Loans McAllen MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	5.1	0	0.0	0	0.0
Moderate	19.0	5	20.0	2,456	34.1
Middle	40.6	8	32.0	1,527	21.2
Upper	33.0	11	44.0	3,164	44.0
Not Available	2.2	1	4.0	50	0.7
<b>Total</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>7,197</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data  
Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes in the McAllen MSA AA. Reasonable performance regarding small business lending lifted very poor performance regarding home mortgage lending to support this conclusion.

### ***Small Business Loans***

The borrower profile distribution of small business loans within the McAllen MSA AA reflects reasonable penetration among businesses of different sizes. The table below shows that the bank originated a majority of its small business loans to businesses with gross annual revenues (GARs) of \$1 million or less. The bank originated nearly 8 out of every 10 small business loans reviewed to businesses with GARs of \$1 million or less, reflective of reasonable performance. Examiners noted that, according to D&B data, 90.2 percent of businesses reported GARs of \$1 million or less.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category McAllen MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	64.4	13	31.0	1,184	21.3
\$100,000 - \$249,999	19.0	15	35.7	1,593	28.6
\$250,000 - \$499,999	4.6	4	9.5	455	8.2
\$500,000 - \$1,000,000	2.2	1	2.4	220	4.0
<b>Subtotal &lt;= \$1,000,000</b>	<b>90.2</b>	<b>33</b>	<b>78.6</b>	<b>3,452</b>	<b>62.1</b>
>\$1,000,000	2.3	9	21.4	2,109	37.9
Revenue Not Available	7.5	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>42</b>	<b>100.0</b>	<b>5,561</b>	<b>100.0</b>

*Source: 2022 D&B Data; Bank Data  
Due to rounding, totals may not equal 100.0%*

### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels within the McAllen MSA AA reflects very poor performance. The following table shows that the bank did not originate any of the home mortgage loans reviewed to low- or moderate-income borrowers, reflective of very poor performances compared to the demographic levels. Examiners noted that a majority of the bank's home mortgage loans reflected income not available, consistent with the bank's commercial lending focus and the disparity in the Not Available category between the bank and demographic data makes any comparison between the two less meaningful. However, the bank's levels of lending to low- and moderate-income borrowers and higher concentration of lending to upper-income borrowers support very poor performance.

<b>Distribution of Home Mortgage Loans by Borrower Income Level McAllen MSA AA</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	26.1	0	0.0	0	0.0
Moderate	15.2	0	0.0	0	0.0
Middle	16.2	1	4.0	316	4.4
Upper	42.5	9	36.0	1,445	20.1
Not Available	0.0	15	60.0	5,437	75.5
<b>Total</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>7,197</b>	<b>100.0</b>

*Source: 2020 U.S. Census; Bank Data  
Due to rounding, totals may not equal 100.0%*

## NON-MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN NON-MSA AA

The Non-MSA AA includes the contiguous whole counties of Brooks, Jim Hogg, and Jim Wells. Greater State Bank operates two full-service offices and two ATMs in the Non-MSA AA. These two offices are in moderate-income census tracts in Brooks and Jim Hogg County. The branch in Brooks County lies near the Jim Wells County line.

#### Economic and Demographic Data

The assessment area’s 15 census tracts are identified as follows according to the 2020 Census data: 9 moderate-, 4 middle-, and 2 upper-income tracts. The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Non-MSA AA</b>						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	15	0.0	60.0	26.7	13.3	0.0
Population by Geography	50,805	0.0	61.9	27.0	11.1	0.0
Housing Units by Geography	22,320	0.0	63.7	26.5	9.7	0.0
Owner-Occupied Units by Geography	11,761	0.0	59.9	27.8	12.3	0.0
Occupied Rental Units by Geography	5,183	0.0	70.5	23.2	6.3	0.0
Vacant Units by Geography	5,376	0.0	65.6	27.0	7.5	0.0
Businesses by Geography	3,525	0.0	52.5	36.3	11.2	0.0
Farms by Geography	184	0.0	48.4	33.2	18.5	0.0
Family Distribution by Income Level	12,111	27.4	19.5	16.5	36.6	0.0
Household Distribution by Income Level	16,944	31.5	19.5	13.0	36.1	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$79,107
			Median Gross Rent			\$666
			Families Below Poverty Level			18.4%
<i>Source: 2020 U.S. Census; 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Service industries represent the largest portion of businesses at 31.4 percent, followed by non-classifiable establishments at 19.9 percent, and retail trade at 13.4 percent. Major employers in the Non-MSA AA include the U.S. Customs & Border Patrol; oil and gas companies such as Exxon Mobil Corp., Chevron USA, Inc., Valero Energy Corp.; as well as local school, city, and county government. In addition, 59.5 percent of area businesses have 4 or fewer employees, and 84.8 percent operate from a single location.

The Texas Workforce Commission noted that in March 2023, Brooks County reported an unemployment rate of 5.4 percent, Jim Hogg County reported 4.6 percent, and Jim Wells County reported 5.8 percent, compared to the State of Texas' rate of 4.2 percent and the U.S.' rate of 3.6 percent for the same period.

### **Competition**

The assessment area contains a moderate level of competition from other chartered banks based on its population. According to the FDIC Deposit Market Share data as of June 30, 2022, 13 financial institutions operated 16 offices within the bank's Non-MSA AA. Of these institutions, Greater State Bank ranked 8<sup>th</sup> with a 3.6 percent deposit market share. Credit unions, mortgage, and finance companies compete for loans in the area, thus heightening competition. The competition level allows for lending opportunities.

### **Credit Needs**

The Non-MSA AA created varied loan demand for most types of loans. Considering information obtained from the community contact, bank management, as well as demographic and economic information, examiners determined primary credit needs of the area included small business, home mortgage, and consumer lending.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA AA**

### **LENDING TEST**

Greater State Bank demonstrated an outstanding record regarding the Lending Test in the Non-MSA AA. Excellent geographic and borrower profile distribution performances support this conclusion.

### **Geographic Distribution**

The geographic distribution of loans reflects excellent dispersion throughout the Non-MSA AA. Excellent consumer lending performance supports this conclusion.

### ***Consumer Loans***

The geographic distribution of consumer loans within the Non-MSA AA reflects excellent performance. The following table shows that the bank originated all of the consumer loans reviewed in moderate-income geographies and the bank's level of lending in such geographies exceeds demographic data by 36.9 percentage points, reflecting excellent performance.

<b>Geographic Distribution of Consumer Loans Non-MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Households</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0	0.0	0	0.0
Moderate	63.1	11	100.0	129	100.0
Middle	26.4	0	0.0	0	0.0
Upper	10.5	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>129</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels (including low- and moderate-income) in the Non-MSA AA. Excellent performance regarding consumer lending supports this conclusion.

### ***Consumer Loans***

The borrower profile distribution of consumer loans within the Non-MSA AA reflects excellent performance. The following table shows that to low-income borrowers, the bank's level rises 23.0 percentage points above demographic data, reflective of excellent performance. The table also shows that to moderate-income borrowers, the bank's level rises 16.9 percentage points above demographic data, also reflective of excellent performance.

<b>Distribution of Consumer Loans by Borrower Income Level Non-MSA AA</b>					
<b>Borrower Income Level</b>	<b>% of Households</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	31.5	6	54.5	35	27.1
Moderate	19.5	4	36.4	84	65.1
Middle	13.0	0	0.0	0	0.0
Upper	36.1	1	9.1	10	7.8
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>129</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data Due to rounding, totals may not equal 100.0%</i>					

## APPENDICES

### SMALL BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

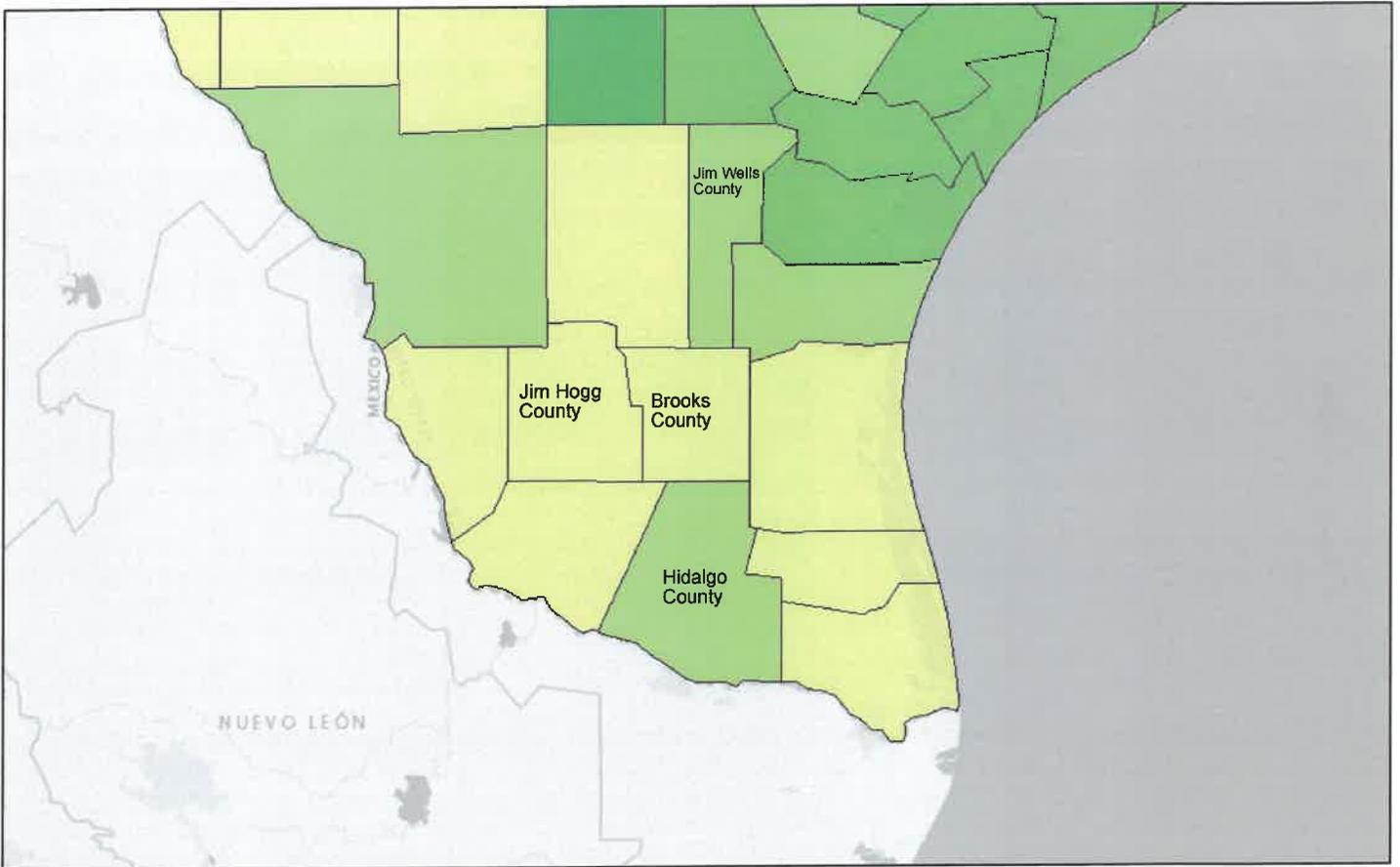
**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

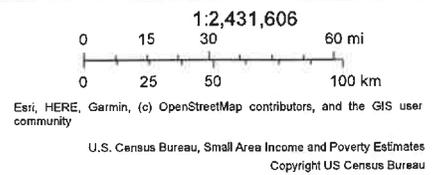
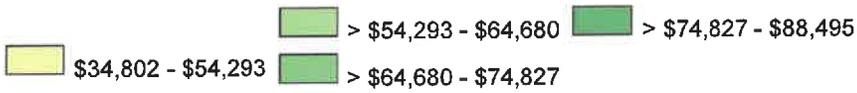
“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

ASSESSMENT AREA MAPS  
Public CRA File

## 2024 Median Household Income



January 28, 2026



<b>Year</b>	<b>ID</b>	<b>Name</b>	<b>Median Household Income*</b>	<b>90% Confidence Interval</b>
2024	0	United States	\$ 81,604.00	81,476 to 81,732
2024	48000	Texas	\$ 79,723.00	79,163 to 80,283
2024	48047	Brooks County	\$ 39,409.00	34,756 to 44,062
2024	48215	Hidalgo County	\$ 55,829.00	53,535 to 58,123
2024	48247	Jim Hogg County	\$ 48,943.00	43,262 to 54,624
2024	48249	Jim Wells County	\$ 55,920.00	50,296 to 61,544

Greater State Bank operates in two contiguous assessment areas, the whole county of Hidalgo, which is part of the McAllen-Edinburg-Mission, TX MSA and the whole counties of Brooks, Jim Hogg, and Jim Wells, in a Non-MSA.

# BRANCH & SERVICE INFORMATION

Public CRA File

**Greater State Bank  
HOURS OF BRANCH OPERATIONS**

BRANCH	LOCATION	HOURS OF OPERATIONS
3	<p><b>McAllen Branch (Main)</b> 3300 N. 10th Street McAllen, TX 78501 Hidalgo County</p> <p><b>Opened: 01/03/2011</b></p>	<p style="text-align: center;"><b>Lobby Hours</b> Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 6:00 p.m.</p> <p style="text-align: center;"><b>Drive-Thru</b> Monday - Friday 8:00 a.m. - 6:00 p.m. Saturday 9:00 a.m. - 1:00 p.m.</p>
1	<p><b>Falfurrias Branch</b> 131 E. Rice Street Falfurrias, TX 78355 Brooks County</p> <p><b>Opened: 1974</b></p>	<p style="text-align: center;"><b>Lobby Hours</b> Monday - Friday 9:00 a.m. - 5:00 p.m.</p>
2	<p><b>Hebbronville Branch</b> 412 N. Smith Hebbronville, TX 78361 Jim Hogg County</p> <p><b>Opened: 1976</b></p>	<p style="text-align: center;"><b>Lobby Hours</b> Monday - Friday 9:00 a.m. - 5:00 p.m.</p> <p style="text-align: center;"><b>Drive-Thru</b> Monday - Friday 9:00 a.m. - 5:00 p.m.</p>
4	<p><b>Weslaco Branch</b> 255 South Texas Blvd. Weslaco, TX 78596 Hidalgo County</p> <p><b>Opened: 12/02/2013</b></p>	<p style="text-align: center;"><b>Lobby Hours</b> Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 6:00 p.m.</p> <p style="text-align: center;"><b>Drive-Thru</b> Monday - Friday 8:00 a.m. - 6:00 p.m. Saturday 9:00 a.m. - 1:00 p.m.</p>
5	<p><b>Donna Branch</b> 118 N. D. Salinas Blvd. Donna, TX 78537 Hidalgo County</p> <p><b>Opened: 09/14/2023</b></p>	<p style="text-align: center;"><b>Lobby Hours</b> Monday - Thursday 9:00 a.m. - 5:00 p.m. Friday 9:00 a.m. - 6:00 p.m.</p> <p style="text-align: center;"><b>Drive-Thru</b> Monday - Friday 8:00 a.m. - 6:00 p.m. Saturday 9:00 a.m. - 1:00 p.m.</p>

**\*\*Edinburg Branch to open in 2026**



# Greater State BANK

Genuine hometown banking!

## PERSONAL PRODUCTS

### Greater E-lite Personal Checking "Building a Greater Community"

Our classic checking account provides you with advance digital banking, access to over 55,000 surcharge-free ATMs, and unlimited check writing. Open your account today with \$50, and enjoy checking made easy.

**Key Features:**

- Minimum Deposit to open \$50.00
- GSB Online Banking
- Online Bill Pay
- eStatements Only
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Direct Deposit
- Instant Issue MasterCard Debit Card

**Service Charge:**

- No Monthly Service Charge
- Other fees may apply
- Non-Interest-Bearing Account

### Greater Premium Personal Checking "Banking You Deserve!"

The Greater Premium Personal Checking account offers comprehensive banking services along with unlimited check writing. It is also designed to help you save money with no charge on cashier's checks and no monthly fee on balances over \$2,500.00

**Key Features:**

- Minimum Deposit to open \$50.00
- GSB Online Banking
- Imaged Statements or eStatements
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Direct Deposit
- Instant Issue MasterCard Debit Card
- No charge on cashier's checks

**Service Charge:**

- \$7.00 Monthly Service Charge on daily balances less than \$2,500.00
- No Monthly Fee on balances above \$2,500.00
- Other fees may apply

### Platinum Star Checking "Greater than 55"

If you're greater than 55 years, we offer a greater option of account with Platinum Star Checking. Avoid monthly service fees and access all the banking service you need at no cost to you.

**Key Features:**

- Minimum Deposit to open \$50.00
- GSB Online Banking
- Online Bill Pay
- eStatements Only
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Direct Deposit
- Instant Issue MasterCard Debit Card

**Service Charge:**

- No Monthly Service Charge
- \$5.00 Monthly Service Charge - Imaged Statements (Optional)
- Other fees may apply

### Rising Star Savings Account Minor Account (under the age of 18)

- Minimum Deposit to open \$10.00
- No minimum balance required
- Quarterly E-Statements only

**Service Charge:**

- No Monthly Service Charge
- Other fees may apply

### Essential Savings "Your Money Matters!"

Invest your money wisely with a private savings account geared to grow your funds. The Essential Savings account has a fixed interest rate and limits transactions to ensure sustainable growth

- Minimum Deposit to open \$100.00
- Minimum balance required
- Quarterly Imaged and E-Statements

**Service Charge:**

- \$5.00 Monthly Service Charge on daily balances less than \$300.00
- An excess withdrawal fee of \$5 will be charged for each withdrawal more than 6 per quarterly statement.
- Other fees may apply



# Greater State BANK

Genuine hometown banking!

## PERSONAL PRODUCTS

### Rising Star Checking

#### "Youth Banking Starts Here!"

Our Rising Start Checking is designed for teenagers ages 13-17. An account for teens managed by parents.

#### Key Features:

- Minimum Deposit to open \$10.00
- GSB Online Banking
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Direct Deposit
- Instant Issue MasterCard Debit Card

#### Benefits:

- Stay on top of child spending
- Complete access to your teens account
- Take advantage of teachable moments

#### Requirements:

- Parent or guardian must be Co-owner of the Teen Checking account
- No minimum balance required
- Must be between the ages of 13-17 years old

#### Service Charge:

- No Monthly Service Charge for Teenagers under the age of 17 with a valid student ID
- Other fees may apply
- Non-Interest-Bearing Account

### Greater Star Checking

#### "Building a Road for Tomorrow"

Ideal for young adults, the Greater Star Checking account helps you save on bank fees if you're still finding your feet. Enjoy low monthly fees for students between 18 and 21 years old.

#### Key Features:

- Minimum Deposit to open \$50.00
- GSB Online Banking
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Direct Deposit
- Instant Issue MasterCard Debit Card

#### Service Charge:

- \$5.00 Monthly Service Charge for Students under the age of 21 with a valid Texas ID
- Other fees may apply
- Non-Interest-Bearing Account

### Greater Personal Money Market

#### "Paying the Interest, you Deserve!"

Those looking to save can find the interest rate they deserve with Greater Personal Money Market. Made with wise wealth in mind, the account limits transactions to only 6 transfers or withdrawals per month.

#### Key Features:

- Minimum Deposit to open \$2,500.00
- GSB Online Banking
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Direct Deposit
- Instant Issue MasterCard Debit Card
- Limited check writing privileges

#### Service Charge:

- \$15.00 Monthly Service Charge on daily balances less than \$2,500.00
- Per item fee - \$15.00 per debit after 6 (Transfers or Withdrawals per statement cycle).
- Other fees may apply

\* To Obtain the Annual Percentage Yield Disclosed You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

#### \* Transaction Limitations:

The depositor is permitted or authorized to make no more than six (6) transfers and withdrawals per monthly statement cycle to another account or a third party by means of preauthorized, automatic or telephone transfer by check, draft, debit card, or similar order. If transaction limits are exceeded on more than an occasional basis, the account type may be changed or account may be closed.



# Greater State BANK

Genuine hometown banking!

## BUSINESS PRODUCTS

### Greater E-lite Business Checking "Your Trust, Our Value!"

Greater E-lite Business checking from GSB is a non-interest-bearing account for businesses. Businesses that generate daily balances of \$10,000.00 or greater can expect to pay only \$10.00 in Monthly Service fees and receive 325 free transactional items per month.

**Key Features:**

- Minimum Deposit to open \$100.00
- GSB Online Banking
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Instant Issue MasterCard Debit Card
- Unlimited Branch Visits

**Transaction Limitations:**

- 325 free items per month, a charge of \$0.25 for each item thereafter.

**Service Charge:**

- \$10.00 Monthly Service Charge on daily balances of \$10,000.00 or greater
- \$15.00 Monthly Service Charge on daily balances less than \$10,000.00
- Other fees may apply

### Greater Premium Business Checking "We are Greater Together!"

Our Greater Premium Business checking account have been created for businesses with daily balances of \$5,000 - \$15,000. With no charge on Cashier's checks, this account makes business transactions easy and affordable.

**Key Features:**

- Minimum Deposit to open \$100.00
- GSB Online Banking
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Instant Issue MasterCard Debit Card
- Unlimited Branch Visits
- No charge on Cashier's Checks

**Service Charge:**

- \$20.00 Monthly Service Charge on daily balances of at least \$5,000.00 but less than \$15,000.00
- \$30.00 Monthly Service Charge on daily balances less than \$5,000.00
- Other fees may apply

### IOLTA Account "Beyond Banking"

Designed specifically for attorneys, the IOLTA Account offers not monthly service fees and unlimited check writing. Every feature is aimed at simplifying the management of client money so you can focus on the legal work.

**Key Features:**

- Minimum Deposit to open \$1,500.00
- Check writing privilege
- Online Banking
- Unlimited Branch Visits

**Service Charge:**

- No Monthly Service Charge
- Other fees may apply

Open to attorneys only.

### Greater Good Account (Non-Profit) "Building a Greater Community"

You're making our community a better place and we want to make that easy for you. The Greater Good Account offers the structure, fees and flexibility to meet the needs of any non-profit organization.

**Key Features:**

- Minimum Deposit to open \$100.00
- GSB Online Banking
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Instant Issue MasterCard Debit Card
- Unlimited Branch Visits

**Service Charge:**

- No Monthly Service Fee
- Non-Interest Bearing account
- Other fees may apply

**Greater Commercial Money Market**  
**"Paying the Interest, you Deserve!"**

Those looking to save can find the interest rate they deserve with Greater Personal Money Market. Made with wise wealth in mind, the account limits transactions to only 6 transfers or withdrawals per month.

**Key Features:**

- Minimum Deposit to open \$2,500.00
- GSB Online Banking
- GSB Mobile
- GSB Pay a Person
- GSB Card Manager
- Google Pay, Apple Pay Samsung Pay
- Direct Deposit
- Instant Issue MasterCard Debit Card
- Limited check writing privileges

**Service Charge:**

- \$15.00 Monthly Service Charge on daily balances less than \$2,500.00
- Per item fee - \$15.00 per debit after 6 (Transfers or Withdrawals per statement cycle).
- Other fees may apply

\* To Obtain the Annual Percentage Yield Disclosed You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

**\* Transaction Limitations:**

The depositor is permitted or authorized to make no more than six (6) transfers and withdrawals per monthly statement cycle to another account or a third party by means of preauthorized, automatic or telephone transfer by check, draft, debit card, or similar order. If transaction limits are exceeded on more than an occasional basis, the account type may be changed, or account may be closed.

**FEE SCHEDULE**

ACCOUNT ACTIVITY PRINT OUT	\$5.00
ACCOUNT CLOSED WITHIN 60 DAYS	\$30.00
ACCOUNT CLOSED WITHIN 90 DAYS	\$35.00
ACCOUNT STATEMENT COPY	\$5.00
ATM / DEBIT CARD REPLACEMENT FEE	\$10.00
ATM / DEBIT CARD LIMIT INCREASE	NO CHARGE
BAGS – COIN BAGS	\$2.00
BAGS – ZIPPER BAGS	\$5.00
BALANCE INQUIRY BY PHONE	\$3.00
CASHIER'S CHECK (CUSTOMER)	\$10.00
<b>CASHIER'S CHECK (NON-CUSTOMER) ONLY FOR SECURING FUNDS ON AN ON-US CHECK)</b>	<b>\$25.00</b>
CHANGE ORDER	NO CHARGE
CHECK ORDERS (VARIES WITH STYLE & QUANTITY)	VARIES
COIN COUNTING & ROLLING	NO CHARGE
COLLECTION ITEM	\$25.00

<b>TEMPORARY CHECK</b>	<b>\$1.00 EA. IN EXCESS OF 10</b>
DEPOSIT CORRECTION FEE	\$5.00
FAX REQUEST	\$3.00
FOREIGN ATM / DEBIT CARD TRANSACTION FEE	\$3.00
GARNISHMENTS & LEVIES	\$100.00
IMAGE COPY	\$3.00
INACTIVE ACCOUNT FEE	NO CHARGE
INTERNET & BILL PAY BANKING	NO CHARGE
NOTARY (CUSTOMERS ONLY)	\$6.00
NSF FEE PAID OR RETURNED	\$36.00
NSF/RETURN ITEM FEE	\$36.00
ODP SWEEP OPTION FEE	\$25.00
<b>ONLINE BANKING PASSWORD RESET</b>	<b>\$5.00</b>
<b>OVERDRAFT PRIVILEGE FEE</b>	<b>\$38.00</b>
PAYOFF STATEMENT	\$25.00
TELEPHONE FUNDS TRANSFERS	\$5.00
<b>POSTAGE FEE (BASED ON NUMBER OF ENCLOSURES) **</b>	<b>VARIES</b>
<b>RESEARCH REQUEST</b>	<b>\$50.00</b>
RETURN MAIL PROCESSING FEE	\$10.00
RETURNED DEPOSIT ITEM	\$12.00
SAFE DEPOSIT BOX DRILLING	\$200.00
SAFE DEPOSIT BOXES 3x5	\$35.00
SAFE DEPOSIT BOXES 5x5	\$45.00
SAFE DEPOSIT BOXES 3x10	\$55.00
SAFE DEPOSIT BOXES 5x10	\$75.00
SAFE DEPOSIT BOXES 10x10	\$100.00
SAFETY DEPOSIT KEY REPLACEMENT	\$45.00
SPECIAL STATEMENT CUTOFF	\$15.00
STOP PAYMENT	\$35.00
STOP PAYMENT (RANGE OF CHECKS)	\$50.00
TELEPHONE TRANSFERS	\$5.00
WIRE TRANSFERS/ INCOMING	\$15.00
WIRE TRANSFERS/ OUTGOING (DOMESTIC IN-PERSON) ***	\$35.00
WIRE TRANSFERS/ OUTGOING (DOMESTIC ONLINE / TREASURY MANAGEMENT) ****	\$25.00
WIRE TRANSFERS/ OUTGOING (INTERNATIONAL IN-PERSON) *****	\$70.00
WIRE TRANSFERS/ OUTGOING (INTERNATIONAL ONLINE / TREASURY MANAGEMENT) *****	\$60.00
WIRE TRANSFER CONFIRMATION BY FAX/ E-MAIL	\$10.00

**\*\* Postage Fee will be based on the rate the U.S. Postal Service (USPS) is offering at the time of service**

**\*\*\* Wire Transfers Domestic: In-person: \$35.00 \*\*\*\* Online Treasury Management: \$25.00**

**\*\*\*\*\* Wire Transfers International: In-Person: \$70.00 \*\*\*\*\* Online Treasury Management: \$60.00**

<b>3300 NORTH 10<sup>TH</sup> STREET MCALLEN, TX 78501 (956) 687-4782</b>	<b>412 NORTH SMITH HEBBRONVILLE, TX 78361 (361) 527-3216</b>
<b>131 EAST RICE STREET FALFURRIAS, TX 78355 (361) 325-3667</b>	<b>255 SOUTH TEXAS BOULEVARD WESLACO, TX 78596 (956) 973-4782</b>
<b>TOLL FREE – 800-217-8928</b>	



# LOAN PRODUCTS

## Consumer Loans

- Secured Loans – Personal Property/Vehicle
- Secured Loans for Purchases – Auto/Boats/RV/Motorcycles
- Deposit Secured Loans
- Unsecured Loans
- Mobile Home Loans (non-real estate)
- Home Improvement Loans (not secured by primary or secondary residence)
- Mortgage Loans

## Commercial Loans

- Commercial Secured Loans – Furniture, Fixtures Equipment, Inventory and/or Accounts Receivable Loans
- Deposit Secured Loans
- Letter of Credit
- SBA Guaranteed Loans
- Commercial Real Estate Loans
- Commercial Real Estate Construction Loans

## Agricultural Loans

- Livestock Loans
- Farm Equipment Loans

# LOAN TO DEPOSIT RATIOS

## Public CRA File

January 01, 2026

**Greater State Bank  
LOAN TO DEPOSIT RATIO**

<b>QUARTER</b>	<b>TOTAL LOANS</b>	<b>TOTAL DEPOSITS</b>	<b>RATIO</b>
<b>March 31, 2024</b>	\$ 117,594	\$ 135,553	<b>86.75%</b>
<b>June 30, 2024</b>	\$ 118,237	\$ 142,583	<b>82.93%</b>
<b>September 30, 2024</b>	\$ 118,114	\$ 141,937	<b>83.22%</b>
<b>December 31, 2024</b>	\$ 120,625	\$ 154,111	<b>78.27%</b>
<b>March 31, 2025</b>	\$ 121,835	\$ 154,039	<b>79.09%</b>
<b>June 30, 2025</b>	\$ 125,959	\$ 152,082	<b>82.82%</b>
<b>September 30, 2025</b>	\$ 127,244	\$ 156,453	<b>81.33%</b>

# PUBLIC COMMENTS

## Public CRA File

Greater State Bank HAS NOT RECEIVED ANY PUBLIC COMMENTS.