



Comptroller of the Currency
Administrator of National Banks

PUBLIC DISCLOSURE

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

July 18, 1996

SunTrust Bank, Augusta, N.A.
Charter Number 1860
810 Broad Street
Augusta, Georgia 30903

by

Office of the Comptroller of the Currency
Southeastern District
Marquis One Tower, Suite 600
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Note: 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.



General Information

This document is an evaluation of the Community Reinvestment Act (CRA) performance of SunTrust Bank, Augusta, N. A. prepared by the Office of the Comptroller of the Currency, the institution's supervisory agency.

The evaluation represents the agency's current assessment and rating of the institution's CRA performance based on an examination conducted as of July 18, 1996. It does not reflect any CRA related activities that may have been initiated or discontinued by the institution after the completion of the examination.

The purpose of the Community Reinvestment Act of 1977 (12 U.S.C. §2901), as amended, is to encourage each financial institution to help meet the credit needs of the communities in which it operates. The Act requires that in connection with the examination of a financial institution, each federal financial supervisory agency shall (1) assess the institution's record of helping to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations of the institution, and (2) take that record of performance into account when deciding whether to approve the application of the institution for a deposit facility.

The Financial Institutions Reform, Recovery and Enforcement Act of 1989, Pub. L. No. 101-73, amended the CRA to require the agencies to make public certain portions of their CRA performance assessments of financial institutions.

Basis for the Rating

The assessment of the institution's record takes into account its financial capacity and size, legal impediments and local economic conditions and demographics, including the competitive environment in which it operates. Assessing the CRA performance is a process that does not rely on absolute standards. Institutions are not required to adopt specific activities, nor to offer specific types or amounts of credit. Each institution has considerable flexibility in determining how it can best help to meet the credit needs of its entire community. In that light, evaluations are based upon a review of twelve assessment factors, which are grouped together under five performance categories, as detailed in the following section of this evaluation.



Assignment of Rating

Identification of Ratings

In connection with the assessment of each insured depository institution's CRA performance, a rating is assigned from the following groups:

Outstanding record of meeting community credit needs.

An institution in this group has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory record of meeting community credit needs.

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

Needs to improve record of meeting community credit needs.

An institution in this group needs to improve its overall record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Substantial noncompliance in meeting community credit needs.

An institution in this group has a substantially deficient record of ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.



Corporate, Institution and Community Profiles

Corporate Profile

SunTrust Banks, Inc. (STI) is a multi-bank holding company based in the Southeastern United States and operates 652 full service banking offices in Florida, Georgia, Tennessee, and Alabama. STI provides traditional deposit and credit services plus trust, investment, and mortgage services. At year end 1995, STI reported total assets of \$46.5 billion, discretionary trust assets of \$47.0 billion and a mortgage servicing portfolio of \$10.6 billion.

Institution Profile

SunTrust Bank, Augusta, N.A., a \$470 million banking subsidiary of STI, is headquartered in Augusta, Georgia. The bank is the 3rd largest financial institution in its market with nearly 12% of the market share of deposits and ranks 5th in number of branches. It operates a total of ten branches in Richmond and McDuffie counties and 14 automated teller machines (ATM's).

Community Profile

Augusta Metropolitan Statistical Area ("AMSA")

The AMSA comprises Richmond, Columbia, and McDuffie Counties in Georgia, and Aiken and Edgefield Counties in South Carolina.¹ The AMSA reports an estimated population of more than 450 thousand residents, making it the second largest metropolitan area in Georgia. The AMSA consists of 57 census tracts, 18 of which are considered low- and moderate-income (32% of total census tracts in the AMSA), 23 middle-income (40%), and the remaining 16 upper-income (28%). Thirty nine percent of the families in the AMSA are considered low- and moderate-income. The largest employment sector in the AMSA is manufacturing, followed by services, government (including federal, state, and local), and retail. Estimated unemployment is 6.1%. The median family income was \$31,179, and median housing value was \$61 thousand.

The bank's delineated community includes only two of the counties in the AMSA: Richmond and McDuffie. The following demographic information is provided for each of these counties.

Richmond County

At the end of 1995, Richmond County reported an estimated population of 196 thousand residents.² Augusta, the second oldest city in Georgia, is the largest city in Richmond County with more than 50 thousand residents.

¹Source: Economic Yearbook for Georgia's MSA's 1995; Selig Center for Economic Growth: U.S. Bureau of the Census

²Source: Metro Augusta Chamber of Commerce; Metro Augusta Economic Profile: Demographics USA, 1995



Richmond County contains 40 census tracts. Fifteen are considered low- and moderate income (38% of census tracts in Richmond County), 17 are middle-income (43%), and 8 are upper income (20%). Forty-four percent of families in Richmond County are considered low- and moderate-income.

The economy in Richmond County is generally diverse; however, three of the five largest employers in Augusta are in the health care industry. The largest employer is the Medical College of Georgia with seven thousand employees. Additional large employers include: Richmond County School System (Education); Fort Gordon (Military); Veterans Administration Hospital (Medicine); and University Hospital (Medicine). The annual unemployment rate is 6.3%, which is slightly above that of the AMSA. Twenty percent of the households report annual incomes less than \$7.5 thousand and nearly 30% of households report annual incomes less than \$15 thousand. The median family income in Richmond County was \$29,607, and median home value was \$52.9 thousand.

McDuffie County

McDuffie County is divided into five Block Numbering Areas (BNA's). Three of the BNA's are moderate-income (60% of total BNA's) and the remaining two are middle-income (40%). Fifty percent of the families are considered low- and moderate-income. The economy in McDuffie County is primarily manufacturing and service oriented. The annual average unemployment rate during 1995 was 6.2%. The median family income for McDuffie County is \$26,444, and median housing value was \$46 thousand

Examination Parameters

This examination covered the bank's CRA performance from August 1993 through July 18, 1996. However, the primary focus was on available data from 1994, 1995 and in some instances year-to-date 1996.



Discussion of Institution's Performance

Institution Rating:

Based upon the findings presented below, this institution is rated: "Outstanding record of meeting community credit needs"

I. ASCERTAINMENT OF COMMUNITY CREDIT NEEDS

Assessment Factor A – Activities conducted by the institution to ascertain the credit needs of its community including the extent of the institution's efforts to communicate with members of its community regarding the credit services provided by the institution.

SunTrust Bank, Augusta, N.A. (STB Augusta) has been very effective in developing ongoing, productive contacts within its community to keep it fully abreast of local community credit needs.

STB Augusta has established and maintained numerous meaningful contacts with a variety of organizations, including community leaders and public officials throughout Richmond and McDuffie Counties. Bank officials are very active in the following organizations: The Augusta Metro Chamber of Commerce, the Augusta Housing Authority, the Augusta Downtown Development Authority, Augusta Minority Business Development Center, the CSRA Regional Development Center, Richmond County Community Development Office, Thomson-McDuffie Chamber of Commerce, McDuffie County Development Authority, and the Enterprise Community in McDuffie County.

The bank also has an aggressive sales call program. The call program has been in operation for nearly ten years and is one of the bank's primary ways to ascertain credit needs. Branch managers, commercial lenders, and lenders from other departments in the bank are involved in calling efforts. During 1995, officers made over 2100 calls. As part of their program, management reviews contacts made with small businesses (annual sales under 1 million dollars), businesses in low- and moderate-income census tracts, women- and minority-owned businesses, non-profit organizations, and government entities. Sales call meetings are held twice a month to discuss contacts and the promotion of loan products and services.

Annually, the bank mails a credit needs ascertainment survey to community leaders in Richmond and McDuffie County. The survey requests input and observations on what are the community credit needs. The bank compiles this information, and the results are shared with the CRA Management Committee, ("Committee") which oversees and implements the bank's CRA program. The Committee uses these results to determine if there are unmet credit needs. Bank management responds in writing to surveys which list a perceived credit need, particularly if the need is one which the bank is already meeting.



Based upon the bank's ascertainment efforts, the primary credit needs include: affordable housing loans, home improvement loans, small business loans and consumer loans. The bank has demonstrated a responsive attitude in addressing these credit needs. For example, it offers an affordable home loan program. In addition, it became more involved in offering government-insured residential lending programs. The bank also continues to originate conventional home purchase loans, home improvement loans, and loans to small business. Please refer to the Marketing and Types of Credit Offered and Extended section of this Evaluation for details.

Assessment Factor C – Extent of participation by the institution's board of directors in formulating the institution's policies and reviewing its performance with respect to the purposes of the Community Reinvestment Act.

The CRA is fully integrated in STB Augusta's planning process. The Board of Directors and senior management provide policy oversight and are supportive of outreach efforts.

The Board of Directors and senior management are involved in establishing and overseeing the implementation of the bank's CRA program. The Board has approved a formal, written CRA program with goals, objectives, and a methodology for self-assessment. The Board and management also ensure that the technical requirements of the Act are consistently met. The Board adopted an expanded CRA Statement which describes the bank's policies, self-assessment, and the bank's performance under this regulation.

As a part of their CRA oversight, the Board annually reviews the bank's geographic analysis of its loans. This analysis includes the disposition of applications to ensure the bank has solicited applications throughout its delineated community. Additionally, Board members are personally involved in several civic and small business organizations that are designed to enhance the local community.

The Committee, which includes two outside directors, formally reviews CRA-related activities on a monthly basis. The committee subsequently reports its findings to the entire Board of Directors at least quarterly.

II. MARKETING AND TYPES OF CREDIT OFFERED AND EXTENDED

Assessment Factor B – The extent of the institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the institution.

STB Augusta has developed and implemented a sound and very effective marketing program that informs all segments of its community of the credit products and services offered by the bank.



Bank management maintains complete and readily available marketing and advertising records. They are reviewed periodically for compliance with applicable laws and regulations. The bank's marketing strategies attempt to ensure that the entire community is informed of its loan products and services.

The bank utilizes several types of media to inform the community of available credit products including newspaper, radio, billboard, and brochures. Radio and billboard advertisements have been used, but not to the extent of newspaper and brochures. The bank primarily uses the Augusta Chronicle, the daily newspaper in Richmond County, which has the largest circulation in the AMSA. Additionally, the bank has advertised in the Augusta Focus and the Metro Courier, weekly publications in Richmond county which target minority residents. Also, the bank has advertised in the McDuffie Progress and Thomson Times, which serve residents in McDuffie County. Furthermore, the bank uses brochures to advertise credit products. Examples of credit related advertising by brochure include: mortgage loans and services, home equity loans, student loans, and credit cards

The bank had limited credit type advertising during 1995 due to strong loan demand and its focus on its name change to SunTrust Bank from Trust Company Bank. However, the bank increased its use of credit advertisements during 1996. These advertisements include "Sustaining Mortgage Rate", which explained the bank's mortgage services, the "Short Cut Mortgage", "Own Your Own Mortgage", and the "StepOne Mortgage". The bank used newspaper, radio, and brochures to market these mortgage related products and services.

Also, one of the primary and effective ways the bank markets its products is through its officer call program, which was previously discussed under Assessment Factor A. Finally, the bank provides assistance to individuals and groups in understanding how to apply for credit. Refer to Assessment Factor L for details.

Assessment Factor I - The institution's origination of residential mortgage loans, housing rehabilitation loans, home improvement loans, and small business or small farm loans within its community, or the purchase of such loans originated in its community.

Loan volume of these types is consistent with the STB Augusta's resources and the community's credit needs.

The CRA Statement correctly lists all the bank's credit products that are available throughout the community. The following table lists the bank's origination of loans of the above types under Assessment Factor I. Please note, small farm loan originations are excluded from the table because they constitute a minor portion of the loan portfolio.



Loan Product Type	1994: Loan Numbers and Volume (Loans in Parentheses; Volumes in 000's)	1994: % of Numbers inside Delineated Community	1995: Loan Numbers and Volume (Loans in Parentheses; Volumes in 000's)	1995: % of Numbers inside Delineated Community
Home Purchase	(234) \$20,134	54%	(246) \$20,957	54%
Home Improvement	(346) \$ 2,012	64%	(304) \$ 2,313	66%
Home Refinance	(192) \$10,717	66%	(172) \$10,286	63%
Small Businesses	(849) \$57,468	69%	(874) \$49,787	70%

The loan volume production trends are similar through May 31, 1996.

Loan Product Types	1996: Loan Numbers and Volume (Loan Numbers in Parentheses; \$ Volumes in 000's)	1996: % of Loans inside Delineated Community
Home Purchase	(94) \$ 8,508	56%
Home Improvement	(87) \$ 949	67%
Home Refinance	(98) \$ 5,544	60%
Small Businesses	(359) \$ 19,050	70%

STB Augusta originates loans to residents in surrounding counties in the Augusta MSA, particularly Columbia County, Georgia, and to a lesser extent, Aiken County, South Carolina. The bank does not include these counties in its delineation because the bank does not have a branch office in either county. However, 24 % of the bank's total HMDA applications and 26 % of total HMDA originations were from Columbia County, according to 1994 HMDA statistics. Furthermore, these percentages increased in 1995 to 27 % and nearly 30 %, respectively.



According to the 1990 Census, commuter traffic patterns indicated that nearly 75% of residents in Columbia County and over 40% of the residents in Aiken County worked outside their county of residence. However, only 17% of residents in Richmond County worked outside their county of residence. Bank management contends that the bank originates loans in Columbia and Aiken counties due to residents who work in or near Richmond and McDuffie County but reside elsewhere. The bank recently received approval to open a branch in Columbia County and plans to do so during early 1997.

Assessment Factor J—The institution's participation in government-insured, guaranteed or subsidized loan programs for housing, small businesses, or small farms.

STB Augusta has increased its participation in governmentally-insured and guaranteed loan programs for housing and small businesses.

Prior to 1995, the bank was not actively involved in government-insured, guaranteed or subsidized loan programs due to a lack of internal expertise. During 1994, the bank reported no loans through the Veterans Administration (VA), Federal Housing Administration (FHA), or the Small Business Administration (SBA). However during 1995, the bank began to participate in these programs to a greater extent, and as a result the loan volume increased in these programs. Bank participation during 1995 through May 31, 1996 in governmentally insured or guaranteed loan programs is illustrated below.

Government Loan Program	1995: Loan Numbers and Volume (Numbers in Parentheses; Volume in 000's)	1995: % of Loans inside Delineated Community	1996: Loan Numbers and Volume through May 31, 1996	1996: % of Loans inside Delineated Community
SBA	(6) \$ 683	67%	(5) \$2,603	100%
VA	(8) \$ 690	50%	(12) \$ 988	67%
FHA	0	0	(7) \$ 434	43%



III. GEOGRAPHIC DISTRIBUTION AND RECORD OF OPENING AND CLOSING OFFICES

Reasonableness of Delineated Community

The bank's community delineation is reasonable and does not exclude low- and moderate-income neighborhoods. The delineation was based on the counties that encompass the bank's branches. Information on these counties was included in the Community Profile section.

Assessment Factor E-The geographic distribution of the institution's credit extensions, credit applications, and credit denials.

STB Augusta affirmatively solicits credit applications from all segments of the community, and it is a market leader in HMDA purpose lending, particularly to low- and moderate-income (LMI) individuals and in LMI areas. The geographic distribution of credit extensions, applications, and denials shows good penetration of all income segments in the community.

Overall, the bank has done a good job of originating HMDA purpose loans in the community, particularly in LMI tracts and to LMI borrowers. The following tables illustrate the bank's HMDA lending during 1994 in the Augusta MSA and Richmond and McDuffie Counties. It lists the bank's percentage of HMDA applications and originations (loans) in its market, as well as originations in LMI tracts and to LMI individuals. Additionally, it shows the bank's ranking in relation to the aggregate market for HMDA lending.

Augusta MSA		
	Percentage of Market	Aggregate Ranking
Total HMDA Applications	6.03%	4th
Total HMDA Originations	7.86%	3rd
Total HMDA Originations in LMI Tracts	15.33%	1st
Total HMDA Originations to LMI Applicants	10.11%	2nd

During 1994, the bank made loans for 78% of the HMDA applications it received in the Augusta MSA. Eighteen percent of HMDA loans were made in LMI tracts, and 37% of HMDA loans were made to LMI individuals. The percentage of originations to LMI individuals closely approximates the percentage of LMI families residing in the Augusta MSA which is 39%.



Richmond County		
	Percentage of Market	Aggregate Ranking
Total HMDA Applications	7.6%	2nd
Total HMDA Originations	8.0%	3rd
Total HMDA Originations in LMI Tracts	14.2%	1st
Total HMDA Originations to LMI Applicants	10.10%	2nd

During 1994, the bank made loans for 73% of the HMDA applications received in Richmond County. Thirty-two percent of HMDA originations were in LMI tracts and 39% were made to LMI individuals. Originations to LMI individuals is similar to the percentage of LMI families in Richmond county at 44%.

McDuffie County		
	Percentage of Market	Aggregate Ranking
Total HMDA Applications	14.25%	2nd
Total HMDA Originations	16.84%	2nd
Total HMDA Originations in LMI BNA's	* N/A	* N/A
Total Originations to LMI Applicants	18.21%	2nd

* Accurate Data for this category was not available.

During 1994, the bank made loans for 88% of the HMDA applications it received in McDuffie County. Eighty-seven percent of HMDA originations were made in LMI BNA's and 58% were made to LMI individuals. Originations to LMI individuals is comparable to the percentage of LMI families in McDuffie County at 50%.

It is noteworthy that the bank's percentage of originations exceeds its percentage of applications. This is viewed positively and reflects the bank's efforts to originate HMDA loans.

Nevertheless, the bank's trends in lending to low- and moderate-income census tracts and low- and moderate-income borrowers during 1995 and year-to-date 1996 are declining when compared to 1994. The percentage of originations in LMI census tracts declined from 35% during 1994 to 30% in 1995. Similarly, the number of originations to LMI applicants declined from 41% during 1994 to 35% in 1995. The aggregate market volume of



applications and originations in the AMSA declined from 1993 to 1994. However, aggregate HMDA market information for 1995 is not available for comparative purposes.

Annually, management completes two separate geographic analyses that include an assessment of lending under the Home Mortgage Loan Disclosure Act (HMDA) and an analysis of overall lending, which includes HMDA loans. The most recent HMDA analysis was completed during November 1995, and addressed data compiled through year-end 1994. The bank's HMDA analysis emphasized its level of lending in low-and moderate-income (LMI) census tracts and to LMI individuals.

Assessment Factor G-The institution's record of opening and closing offices and providing services at offices.

Banking offices are readily accessible to all segments of the bank's community. The bank assesses the impact of closing a branch, and the closing of branches has not had an adverse impact on the community.

The bank's branch network effectively serves its delineated community. Locations are reasonably accessible by all segments of the community. Sixty percent of the bank's branches are located in moderate-income census tracts. Eight of the bank's ten branches maintain ATM's and six additional ATM's are located in Smile Gas stations located in Richmond County. The bank's business hours are reasonable, and management periodically reviews the hours of operation for effectiveness.

The bank has closed one branch since the last examination, the Highway One location. The bank completed a comprehensive analysis consistent with their branch closing policy. The bank operates two full service branches within 2 miles from the closed location.

The bank offers several alternative banking services. These services include: banking by computer, banking by telephone via the Telebank 24 service (a toll free 1-800 number), a mortgage loan service via telephone, (also a toll free 1-800 number) and credit card service via telephone, (toll free 1-800 number).

IV. DISCRIMINATION AND OTHER ILLEGAL CREDIT PRACTICES

Assessment Factor D-Any practices intended to discourage applications for types of credit set forth in the institution's CRA Statement(s).

The bank generally solicits credit applications from all segments of its local community, including low- and moderate-income areas.

Adequate policies and procedures have been approved by the Board to support non-discrimination in lending activities. Management annually reviews the adequacy of these policies and procedures to ensure nondiscriminatory practices. Fair lending training has been minimal.



Annual fair lending comparative file reviews are also conducted by the bank on real estate mortgage and consumer loans to ensure all applicants receive fair and equal treatment in the credit process. An internal fair lending analysis was conducted in December 1995. The objective of this process is to ensure credit decisions are the same for similarly qualified applicants, regardless of race, sex, national origin, or other prohibited basis. Further, management reviews a sample of prohibited basis group approved loans to test for instances where loan rates and terms may have been less favorable than those granted to comparable control group applicants.

A senior officer conducts second reviews of denied applications for Home Mortgage Disclosure Act reportable loans. The primary objective of this process is to ensure loan policies and underwriting standards are consistently applied and all relevant factors or credit alternatives are considered before denying a loan request.

Assessment Factor F-Evidence of prohibited discriminatory or other illegal credit practices.

The bank is in substantial compliance with the provisions of antidiscrimination laws and regulations including the Equal Credit Opportunity Act and regulations pertaining to nondiscriminatory treatment of all applicants.

In January 1996, the OCC performed a centralized review for discrimination, which included this bank. As part of our fair lending examination, discrimination testing was conducted in the real estate loan portfolio. Our testing included home purchase and home improvement loans extended between March 31, 1994 and March 31, 1995. The race of the applicant was selected as the basis for testing in these respective loan portfolios. We reviewed 40 home purchase loans, which included 10 black denials. We also reviewed 30 approved home improvement loans and twenty denied applications. Based on our comparative file analysis, we did not detect any instances of disparate treatment or other illegal discrimination by the bank.

V. COMMUNITY DEVELOPMENT

Assessment Factor H-The institution's participation, including investment, in local community development and redevelopment projects or programs.

The institution is aware of all development and redevelopment programs in the local community and periodically participates in such programs.



The Board and senior management continue to demonstrate a willingness to participate in community development and redevelopment activities. However, these opportunities have been limited over the last two years due to the consolidation of Augusta city and Richmond County governments. However, the Board and senior management stay abreast of any opportunities to participate in such programs through their ongoing ascertainment efforts. The bank's most significant community development projects are listed below.

Augusta Downtown Development Authority

This entity targets development in downtown Augusta, Georgia. The bank purchased a \$2.5 million revenue bond for expansion of the Riverwalk area of downtown. The revitalization of Riverwalk has helped to attract small businesses to downtown Augusta.

Augusta Housing Authority (AHA)

This government entity provides affordable housing for LMI individuals and other services. The bank provided \$475 thousand to expand AHA offices.

Richmond County Development Office (RCDO)

RCDO promotes local community development and this commitment is used to provide downpayment assistance as well as home improvement loans. The bank matched a \$350 thousand commitment to use for the Housing Rehabilitation Program. Individual totals by the bank in this program could not be distinguished and are included under home improvement loan totals under Assessment Factor I.

As of May 31, 1996 the bank reported investment securities totaling \$500 thousand in Richmond and McDuffie County. Bond issuances in Richmond county have been limited.

The bank has also provided alternative financing which indirectly benefited the community.

Town of Dearing (McDuffie County)

The bank provided \$ 760 thousand in interim financing for a \$2.8 million water system.

Salvation Army (Richmond County)

The bank participated with another financial institution to build a clinic and dormitories for homeless families in the amount of \$83 thousand.

Assessment Factor K-The institution's ability to meet various community credit needs based on its financial condition and size, legal impediments, local economic conditions and other factors.

The bank's participation and leadership in community development activities is consistent with its size, financial capacity, location, and current local economic conditions. There are no legal or financial impediments that prevent the bank from helping to meet community credit needs.



Refer to the Community and Bank Profile sections of this document for a description of the bank and its delineated community.

Assessment Factor L-Any other factors that in the regulatory authority's judgement, reasonably bear upon the extent to which an institution is helping to meet the credit needs of its entire community.

Bank officers and staff participate in several meaningful activities which contribute to serving the needs of the community.

Small Business Seminar

During 1995, the bank held a building contractors workshop for the Richmond County Home Rehabilitation Program. Bank representatives provided technical expertise regarding financial statements, establishing bank and vendor relationships, and credit and bonding seminar.

Affordable Housing Seminars

During 1994 and 1995, the bank conducted several of these seminars for the McDuffie County NAACP, Beulah Grove Baptist Church and Liberty Baptist Church [both located in LMI census tracts], at local schools [some were located in LMI neighborhoods], and to the general public.

Giving Credit its Due

This video is produced by Consumer Credit Counseling Service and the Georgia Bankers Association. It discusses the importance of establishing and maintaining good credit. The bank distributed free copies of the video to several community agencies and local churches including: The Augusta Minority Business Development Center, Augusta Community Development Center, Georgia Clients Council, and the Good Shepherd Baptist Church.

Consumer Credit Counseling

This organization promotes and educates individuals regarding credit and fiscal responsibility. Several bank officers volunteer as counselors.

Local Government Community Development

Jim Riordan, Vice President for Commercial Lending, serves on the executive committee of the Central Savannah River Area (CSRA) Local Development Corporation, CSRA Resource Development Agency, and the CSRA Rural Lending Authority. These entities promote business development in Richmond County and surrounding areas.

Housing Advisory Development Board: Beulah Grove Community Resource Center
This group has purchased dilapidated properties in low- and moderate-income areas and refurbished the homes. Bank President William R. Thompson serves on the Board of Directors of this group. The Board provides technical expertise to this venture.



ADDITIONAL INFORMATION

None.