



United Bank

COMMUNITY REINVESTMENT ACT
PUBLIC FILE

Updated April 1, 2025



United Bank

The Community Reinvestment Act (CRA) requires that all banks maintain certain information regarding the bank's branches, products, services, and CRA performance in a public file to be made available upon request.

United Bank's public file contains all items required by the regulation (12 CFR 228.43). See below for contents.

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United Bank

Public Comments

Per 12 CFR Part 228.43 (a)(1), the CRA Public File must include:

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

As of April 1, 2025, the bank has not received any written comments of this nature from the public during the current year or each of the two previous years.

PUBLIC DISCLOSURE

February 5, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**United Bank
RSSD #539377**

**2600 South Thompson Street
Springdale, Arkansas 72764**

Federal Reserve Bank of St. Louis

**P.O. Box 442
St. Louis, Missouri 63166-0442**

NOTE: 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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this bank 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’S COMMUNITY REINVESTMENT ACT RATING

United Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank’s loan-to-deposit (LTD) ratio is more than reasonable given the bank’s size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank’s loans and other lending-related activities are originated inside the AA.
- The borrower’s profile analysis reveals reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- The geographic distribution of loans reflects a reasonable dispersion throughout the AA.
- Neither the bank nor this Reserve Bank received any CRA-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Examination Procedures for Small Institutions* were utilized to evaluate the bank’s CRA performance. The evaluation considered CRA performance context, including the bank’s asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics and credit needs. Lending performance was assessed within the bank’s AA.

Home Mortgage Disclosure Act (HMDA) loans and small business loans were used to evaluate the bank’s lending performance, as these loan categories are considered the bank’s core business lines based on lending volume and the bank’s stated business strategy. Due to the loan product volume and loan portfolio composition, performance based on the HMDA loan category carried more significance in overall performance conclusions. The following table includes the corresponding time period for each performance category.

Performance Criterion	Time Period
LTD Ratio	June 30, 2019 – September 30, 2023
Assessment Area Concentration	January 1, 2022 – December 31, 2022
Loan Distribution by Borrower’s Profile	
Geographic Distribution of Loans	
Response to Written CRA Complaints	June 17, 2019 – February 4, 2024

Lending Test analyses often entail comparisons of bank performance to AA demographics and the performance of other lenders, based on HMDA and CRA aggregate lending data. Unless otherwise noted, AA demographics are based on 2020 American Community Survey data; certain business demographics are based on 2022 Dun & Bradstreet data. When analyzing bank performance by comparing lending activity to both demographic data and aggregate lending data, greater emphasis is generally placed on the aggregate lending data, because it is expected to describe many factors impacting lenders within an AA. Aggregate lending datasets are updated annually and are, therefore, expected to predict more relevant comparisons. In addition, the bank's lending levels were evaluated in relation to those of comparable financial institutions operating in the same general region. Three other banks were identified as similarly situated peers, with asset sizes ranging from \$289.4 million to \$440.5 million as of September 30, 2023.

To augment this evaluation, one community contact interview was utilized with a member of the local community to ascertain specific credit needs, opportunities, and local market conditions within the bank's AA. Information from this interview also assisted in evaluating the bank's responsiveness to identified community credit needs and community development opportunities. Key details from this community contact interview are included in the *Description of Assessment Area* section.

DESCRIPTION OF INSTITUTION

United Bank is an intrastate community bank headquartered in Springdale, Arkansas. The bank's characteristics include:

- The bank is a wholly owned subsidiary of United Holding Company, Inc. of Springdale, Arkansas.
- The institution has no credit-granting subsidiaries.
- The bank has total assets of \$270.4 million as of September 30, 2023. That represents an increase of 39.5 percent since the last evaluation.
- In addition to its main office in Springdale, the bank has four offices, located in Springdale, Fayetteville, Rogers, and Bentonville, Arkansas.
- The bank operates five full-service automated teller machines, one located at each office/branch location.
- As shown in the following table, the bank's primary business focus includes both 1-4 family residential real estate and commercial lending.

Composition of Loan Portfolio as of September 30, 2023		
Loan Type	Amount \$ (000s)	Percentage of Total Loans
1-4 Family Residential	\$92,707	40.4%
Commercial Real Estate	\$59,924	26.1%
Construction and Development	\$46,457	20.3%
Commercial and Industrial	\$13,248	5.8%
Multifamily Residential	\$11,481	5.0%
Loans to Individuals	\$3,416	1.5%
Farmland	\$2,136	0.9%
TOTAL	\$229,369	100%
<i>Note: Percentages may not total 100.0% due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its June 17, 2019, performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank’s Fayetteville, Arkansas partial metropolitan statistical area (MSA) AA consists of Benton and Washington counties in their entirety (see Appendix A for an AA map).

- The AA has not changed since the prior CRA examination conducted by this Reserve Bank.
- According to the June 30, 2023, Federal Deposit Market Share report, the bank has a market share of 1.3 percent, which ranks 16 out of 36 Federal Deposit Insurance Corporation (FDIC)-insured depository institutions operating in the AA.
- According to the U.S. Department of Labor, Bureau of Labor Statistics, the three largest nongovernmental industries in the AA, determined by number of employees, are healthcare and social assistance (12.8 percent), retail trade (12.0 percent), and accommodation and food services (11.5 percent).
- One community contact interview was utilized to provide information on local community credit needs. The interview was conducted with an individual from an organization focused on economic and community development.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	7	24	51	28	1	111
	6.3%	21.6%	45.9%	25.2%	0.9%	100%
Family Population	4,664	25,307	57,601	41,088	224	128,884
	3.6%	19.6%	44.7%	31.9%	0.2%	100%

- The AA includes 31 LMI census tracts, totaling 27.9 percent of all AA geographies, which is an increase from 14 LMI census tracts and 17.2 percent at the last evaluation.
- The population of families residing in those LMI tracts totals 23.2 percent, which increased from 17.8 percent at the last evaluation.

Population Change			
Area	2015 Population	2020 Population	Percent Change
Assessment Area	454,630	530,204	16.6%
Arkansas	2,958,208	3,011,524	1.8%

*Source: 2020 U.S. Census Bureau: Decennial Census
2011–2015 U.S. Census Bureau: American Community Survey*

- As shown in the table above, the AA experienced notable population growth (16.6 percent) from 2015 to 2020, which was substantially higher than the growth in the state of Arkansas (1.8 percent).
- The AA population trend aligns with community contact information. The contact attributed the increased population to retirees moving to the area and also noted constant population fluctuations due to students attending the University of Arkansas.

Median Family Income Change			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Assessment Area	\$67,191	\$76,381	13.7%
Arkansas	\$56,576	\$62,067	9.7%

*Source: 2011–2015 U.S. Census Bureau: American Community Survey
2016–2020 U.S. Census Bureau: American Community Survey*
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The table above shows that the median family income in the AA was greater than the state of Arkansas in 2015 and 2020. Additionally, the income growth over the time period in the AA exceeded the corresponding growth in Arkansas.

Unemployment Rates				
Area	2019	2020	2021	2022
Assessment Area	2.5%	4.6%	2.9%	2.4%
Arkansas	3.5%	6.2%	4.1%	3.3%

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As shown in the above table, unemployment levels of the AA remained below the state of Arkansas throughout the review period.
- The unemployment rate remained relatively stable during the review period, aside from an increase in 2020 due to the COVID-19 pandemic.

Housing Cost Burden						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	70.6%	23.7%	32.9%	52.0%	22.3%	13.1%
Arkansas	68.6%	31.4%	36.6%	51.0%	24.2%	14.9%
<i>Cost burden is housing cost that equals 30% or more of household income.</i>						
<i>Source: 2016–2020 U.S. Department of Housing and Urban Development: Comprehensive Housing Affordability Strategy</i>						

- Within the AA, 70.6 percent of low-income renters are cost burdened, which is slightly higher than the state of Arkansas, at 68.6 percent. A significantly lower portion (23.7 percent) of moderate-income renters in the AA are cost burdened compared to moderate-income renters in the state of Arkansas (31.4 percent).
- The percentage of cost-burdened LMI homeowners in the AA, at 52.0 percent and 22.3 percent, respectively, is on par with LMI homeowners in the state of Arkansas, at 51.0 percent and 24.2 percent.
- The community contact stated that there are few affordable housing units available, and the current housing and rental rates are unaffordable.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank’s overall performance under the Lending Test is Satisfactory.

Loan-to-Deposit (LTD) Ratio

This performance criterion evaluates the bank’s average LTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, branch locations, and loan portfolio.

Comparative LTD Ratios (June 30, 2019 – September 30, 2023)			
Institution	Location	Asset Size \$ (000s)	LTD Ratio (%)
			18-Quarter Average
United Bank	Springdale, Arkansas	\$270,374	98.8%
Similarly Situated Institutions			
Regional Banks	Huntsville, Arkansas	\$325,844	85.5%
	Lonoke, Arkansas	\$289,356	69.7%
	Helena, Arkansas	\$440,557	87.6%

The bank’s LTD ratio is more than reasonable. While the bank’s LTD declined slightly since the previous evaluation, the bank maintained an 18-quarter average of 98.8 percent, which is significantly higher than the similarly situated banks used for comparison.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA.

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	# %	\$ (000s)	\$ %	#	# %	\$ (000s)	\$ %
HMDA	125	88.7%	\$48,117	91.5%	16	11.3%	\$4,475	8.5%
Small Business	40	67.8%	\$11,246	76.6%	19	32.2%	\$3,440	23.4%
TOTAL LOANS	165	82.5%	\$59,363	88.2%	35	17.5%	\$7,915	11.8%
<i>Note: Percentages may not total 100.0% due to rounding.</i>								

A majority of the bank’s loans, by number and dollar, are originated inside the AA. Overall, 82.5 percent of the total loans were originated inside the AA, accounting for 88.2 percent of the dollar volume of total loans.

Loan Distribution by Borrower’s Profile

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

HMDA Lending

Overall, the bank’s HMDA loan distribution is reasonable. The bank’s lending performance to low-income borrowers (1.6 percent) trails the aggregate (5.7 percent) and demographic (20.4 percent), reflecting poor performance. However, the bank’s lending performance to moderate-income borrowers (11.2 percent) approaches the aggregate (14.3 percent) and is below the demographic (18.2), reflecting reasonable performance, particularly in light of additional performance context. The bank has a significant portion of HMDA loans with unknown income reported (34.4 percent). These loans primarily consist of loans to businesses for 1–4 family investment properties. When factoring out the unknown income portion of HMDA loans, the combined LMI lending (19.5 percent) is in line with the aggregate (20.5 percent), resulting in overall reasonable performance.

Distribution of 2022 HMDA Lending by Borrower Income Level							
Assessment Area: Fayetteville, Arkansas Partial MSA							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Aggregate	Bank		Aggregate	
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.0%	3.9%	\$211	0.6%	1.9%	20.4%
Moderate	12	12.2%	13.3%	\$2,321	6.5%	9.2%	18.2%
Middle	14	14.3%	20.7%	\$3,595	10.0%	17.8%	20.3%
Upper	33	33.7%	41.3%	\$11,215	31.2%	50.6%	41.1%
Unknown	38	38.8%	20.7%	\$18,550	51.7%	20.5%	0.0%
TOTAL	98	100.0%	100.0%	\$35,892	100.0%	100.0%	100.0%
Refinance Loans							
Low	1	4.5%	9.7%	\$79	1.3%	4.9%	20.4%
Moderate	2	9.1%	17.7%	\$422	6.9%	12.2%	18.2%
Middle	6	27.3%	20.6%	\$1,221	19.9%	17.6%	20.3%
Upper	12	54.5%	36.8%	\$4,221	68.7%	48.3%	41.1%
Unknown	1	4.5%	15.1%	\$200	3.3%	17.1%	0.0%
TOTAL	22	100.0%	100.0%	\$6,143	100.0%	100.0%	100.0%
Home Improvement Loans							
Low	0	0.0%	5.8%	\$0	0.0%	2.7%	20.4%
Moderate	0	0.0%	11.3%	\$0	0.0%	7.2%	18.2%
Middle	0	0.0%	18.1%	\$0	0.0%	14.4%	20.3%
Upper	1	100.0%	52.4%	\$48	100.0%	61.1%	41.1%
Unknown	0	0.0%	12.3%	\$0	0.0%	14.6%	0.0%
TOTAL	1	100.0%	100.0%	\$48	100.0%	100.0%	100.0%

Total Home Mortgage Loans							
Low	2	1.6%	5.7%	\$290	0.6%	2.5%	20.4%
Moderate	14	11.2%	14.3%	\$2,743	5.7%	9.1%	18.2%
Middle	20	16.0%	20.4%	\$4,816	10.0%	16.2%	20.3%
Upper	46	36.8%	41.0%	\$15,484	32.2%	46.5%	41.1%
Unknown	43	34.4%	18.6%	\$24,784	51.5%	25.8%	0.0%
TOTAL	125	100.0%	100.0%	\$48,117	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2016–2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0% due to rounding. Multifamily loans are not included in the borrower distribution analysis.

Distribution of 2022 HMDA Lending by Borrower Income Level							
Assessment Area: Fayetteville, Arkansas Partial MSA							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Aggregate	Bank			Aggregate
	#	# %	# %	\$ (000s)	\$ %		\$ %
Other Purpose LOC							
Low	0	0.0%	5.1%	\$0	0.0%	2.1%	20.4%
Moderate	0	0.0%	10.7%	\$0	0.0%	5.9%	18.2%
Middle	0	0.0%	20.4%	\$0	0.0%	14.4%	20.3%
Upper	0	0.0%	50.9%	\$0	0.0%	62.0%	41.1%
Unknown	0	0.0%	12.8%	\$0	0.0%	15.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.1%	\$0	0.0%	7.1%	20.4%
Moderate	0	0.0%	17.3%	\$0	0.0%	11.3%	18.2%
Middle	0	0.0%	21.8%	\$0	0.0%	13.6%	20.3%
Upper	0	0.0%	47.6%	\$0	0.0%	59.5%	41.1%
Unknown	0	0.0%	5.2%	\$0	0.0%	8.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Moderate	0	0.0%	5.7%	\$0	0.0%	2.0%	18.2%
Middle	0	0.0%	1.9%	\$0	0.0%	1.7%	20.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
Unknown	0	0.0%	92.5%	\$0	0.0%	96.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2016–2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0% due to rounding.

Small Business Lending

The borrower distribution of small business lending is reasonable. As displayed in the following table, the bank’s lending to small businesses (60.0 percent) is above the aggregate (51.4 percent) but below the demographic (91.7 percent), reflecting reasonable performance.

Distribution of 2022 Small Business Lending by Revenue Size of Businesses								
Assessment Area: Fayetteville, Arkansas Partial MSA								
Business Revenue and Loan Size		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	24	60.0%	51.4%	\$6,402	56.9%	39.9%	91.7%
	Over \$1 Million/Unknown	16	40.0%	48.6%	\$4,844	43.1%	60.1%	8.3%
	TOTAL	40	100.0%	100.0%	\$11,246	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	12	30.0%	91.2%	\$687	6.1%	36.4%	
	\$100,001–\$250,000	13	32.5%	4.9%	\$2,408	21.4%	18.5%	
	\$250,001–\$1 Million	15	37.5%	3.9%	\$8,151	72.5%	45.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	40	100.0%	100.0%	\$11,246	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	9	37.5%		\$467	7.3%		
	\$100,001–\$250,000	5	20.8%		\$995	15.5%		
	\$250,001–\$1 Million	10	41.7%		\$4,940	77.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	24	100.0%		\$6,402	100.0%		

*Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey*

Note: Percentages may not total 100.0% due to rounding.

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. Overall, the bank made loans in 62.7 percent of the AA census tracts, including 58.1 percent of LMI tracts. Loans were disbursed throughout the AA consistent with the bank’s branching structure. Taking into consideration that multiple moderate-income census tracts are located in the outlying areas of the AA farther from the bank’s branches, no conspicuous lending gaps were identified.

HMDA Lending

The geographic distribution of home mortgage lending is reasonable. The bank’s distribution of HMDA loans in low-income census tracts (0.8 percent) approaches the aggregate (1.4 percent) and demographic (1.3 percent), reflecting reasonable performance. Additionally, the bank’s distribution of HMDA loans in moderate-income census tracts (17.6 percent) exceeds both the aggregate (12.8 percent) and demographic (16.5 percent) and is also reasonable.

Distribution of 2022 HMDA Lending by Income Level of Geography							
Assessment Area: Fayetteville, Arkansas Partial MSA							
Geographic Income Level	Bank and Aggregate Loans						Owner-Occupied Units %
	Bank		Aggregate	Bank		Aggregate	
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Home Purchase Loans							
Low	1	1.0%	1.5%	\$184	0.5%	1.2%	1.3%
Moderate	17	17.3%	12.2%	\$3,666	10.2%	9.3%	16.5%
Middle	46	46.9%	45.6%	\$17,883	49.8%	42.7%	47.1%
Upper	34	34.7%	40.5%	\$14,159	39.4%	46.6%	34.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.2%
TOTAL	98	100.0%	100.0%	\$35,892	100.0%	100.0%	100.0%
Refinance Loans							
Low	0	0.0%	1.2%	\$0	0.0%	0.8%	1.3%
Moderate	3	13.6%	14.3%	\$469	7.6%	10.7%	16.5%
Middle	12	54.5%	47.4%	\$3,583	58.3%	45.5%	47.1%
Upper	7	31.8%	36.7%	\$2,091	34.0%	42.6%	34.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.5%	0.2%
TOTAL	22	100.0%	100.0%	\$6,143	100.0%	100.0%	100.0%
Home Improvement Loans							
Low	0	0.0%	0.9%	\$0	0.0%	0.7%	1.3%
Moderate	0	0.0%	12.6%	\$0	0.0%	9.9%	16.5%
Middle	0	0.0%	45.4%	\$0	0.0%	45.8%	47.1%
Upper	1	100.0%	40.9%	\$48	100.0%	43.1%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.2%
TOTAL	1	100.0%	100.0%	\$48	100.0%	100.0%	100.0%
Multifamily Loans							Multifamily Units %
Low	0	0.0%	13.6%	\$0	0.0%	11.9%	19.1%
Moderate	2	50.0%	26.5%	\$2,236	37.1%	10.1%	23.4%
Middle	2	50.0%	36.4%	\$3,3798	62.9%	42.5%	34.3%
Upper	0	0.0%	20.5%	\$0	0.0%	34.8%	20.6%
Unknown	0	0.0%	3.0%	\$0	0.0%	0.8%	2.6%
TOTAL	4	100.0%	100.0%	\$6,034	100.0%	100.0%	100.0%
Total Home Mortgage Loans							Owner-Occupied Units %
Low	1	0.8%	1.4%	\$184	0.4%	1.9%	1.3%
Moderate	22	17.6%	12.8%	\$6,371	13.2%	9.6%	16.5%
Middle	60	48.0%	46.1%	\$25,264	52.5%	43.2%	47.1%
Upper	42	33.6%	39.4%	\$16,298	33.9%	44.9%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.4%	0.2%
TOTAL	125	100.0%	100.0%	\$48,117	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2022 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0% due to rounding.							

Distribution of 2022 HMDA Lending by Income Level of Geography							
Assessment Area: Fayetteville, Arkansas Partial MSA							
Geographic Income Level	Bank and Aggregate Loans						Owner- Occupied Units %
	Bank		Aggregate	Bank		Aggregate	
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Other Purpose LOC							
Low	0	0.0%	0.4%	\$0	0.0%	0.1%	1.3%
Moderate	0	0.0%	10.3%	\$0	0.0%	6.1%	16.5%
Middle	0	0.0%	43.2%	\$0	0.0%	36.8%	47.1%
Upper	0	0.0%	45.8%	\$0	0.0%	56.5%	34.9%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.5%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.4%	\$0	0.0%	0.7%	1.3%
Moderate	0	0.0%	10.1%	\$0	0.0%	7.8%	16.5%
Middle	0	0.0%	51.2%	\$0	0.0%	43.1%	47.1%
Upper	0	0.0%	36.7%	\$0	0.0%	45.8%	34.9%
Unknown	0	0.0%	0.6%	\$0	0.0%	2.6%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	0.1%	1.3%
Moderate	0	0.0%	18.9%	\$0	0.0%	3.9%	16.5%
Middle	0	0.0%	56.6%	\$0	0.0%	11.5%	47.1%
Upper	0	0.0%	22.6%	\$0	0.0%	84.5%	34.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2016–2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0% due to rounding.							

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank’s geographic distribution of small business loans in low-income census tracts (12.5 percent) greatly exceeds the aggregate (2.8 percent) and demographic (3.5 percent), reflecting excellent performance. However, in moderate-income census tracts, the bank’s distribution of small business loans (10.0 percent) was well below the aggregate (17.2 percent) and demographic (19.7 percent) and is considered poor.

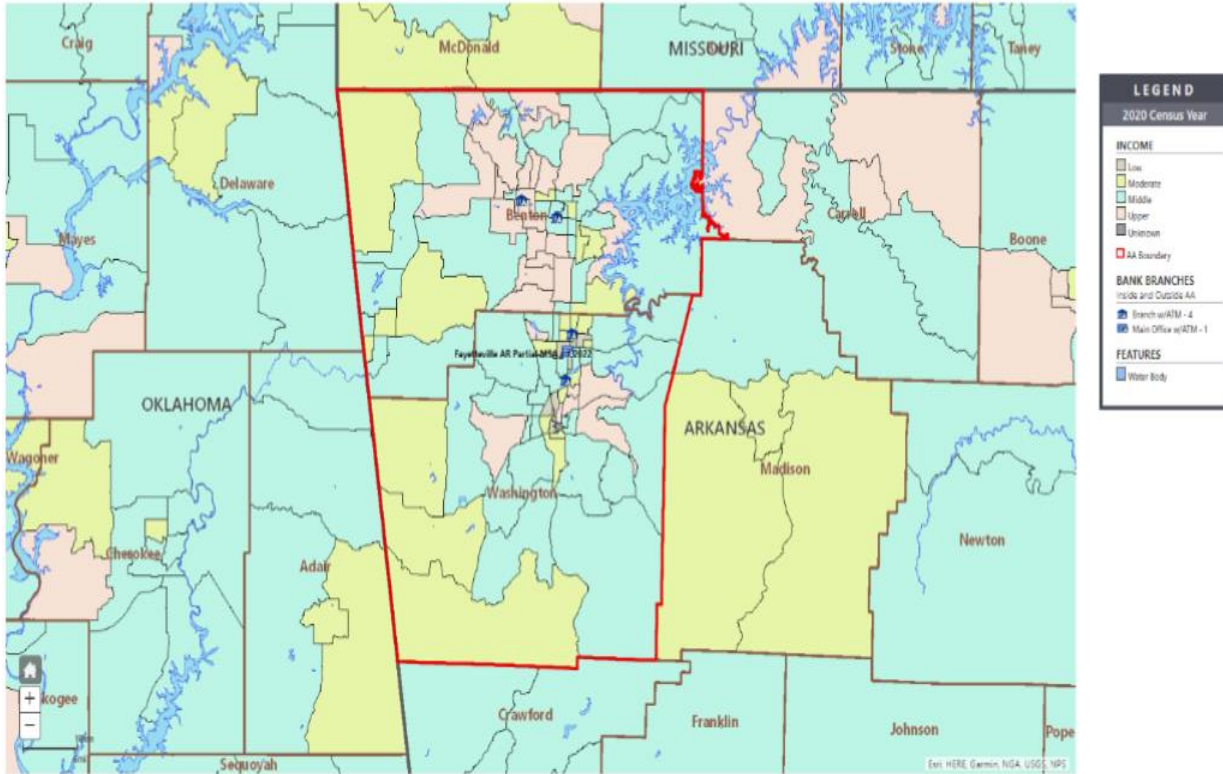
Distribution of 2022 Small Business Lending by Income Level of Geography							
Assessment Area: Fayetteville, Arkansas Partial MSA							
Tract Income Levels	Count			Dollar			Total Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ (000s)	\$ %	\$ %	
Low	5	12.5%	2.8%	\$1,032	9.2%	4.2%	3.5%
Moderate	4	10.0%	17.2%	\$1,307	11.6%	18.7%	19.7%
Middle	11	27.5%	42.0%	\$2,042	18.2%	41.9%	41.0%
Upper	19	47.5%	35.0%	\$6,537	58.1%	32.1%	32.8%
Unknown	1	2.5%	3.0%	\$328	2.9%	3.2%	3.0%
TOTAL	40	100.0%	100.0%	\$11,246	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0% due to rounding.</i>							

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Fayetteville, Arkansas Partial MSA



APPENDIX B – 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.

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

Census tract: A small subdivision of metropolitan and nonmetropolitan counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely, depending on population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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.

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20

percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which 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).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 who 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, 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 family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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 percent 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 percent and less than 80 percent in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of

criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution’s record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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.

Small businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

Small loan(s) to business(es): That is, “small business loans” are included in “loans to small businesses” as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured by either nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as “small business loans” if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): That is, “small farm loans” are included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Underserved middle-income geography: A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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.



United Bank

Branch Locations

Branch	Address	City	State	Zip	MSA	State Code	County Code	Census Tract	County Name	Tract Income Level	Lobby Hours	Drive-Thru Hours
Full Service Branches												
Main Branch	2600 S Thompson Street	Springdale	AR	72764	22220	05	143	0104.05	Washington	Middle	M-F 8a-5p	M-F 7:30a-6p Sat 9a-1p
Emma Branch	607 W Emma Avenue	Springdale	AR	72764	22220	05	143	0112.00	Washington	Moderate	M-F 8a-5p	M-Th 8a-5p Fri 8a-6p
Joyce Branch	670 E Joyce Boulevard	Fayetteville	AR	72703	22220	05	143	0105.11	Washington	Upper	M-F 8a-5p	M-Th 8a-5p Fri 8a-6p
Rogers Branch	3333 W Walnut Street	Rogers	AR	72756	22220	05	007	0203.02	Benton	Middle	M-F 8a-5p	M-Th 8a-5p Fri 8a-6p
Bentonville Branch	2411 SW 14th St., Ste 9	Bentonville	AR	72712	22220	05	007	0206.07	Benton	Upper	M-F 8a-5p	M-Th 8a-5p Fri 8a-6p

Branches Opened/Closed During Current Year and Prior Two Calendar Years

Branch	Address	City	State	Zip	MSA	State Code	County Code	Census Tract	County Name	Tract Income Level	Opened/ Closed	Year
Full Service Branches												
<i>None/Not Applicable</i>												
Loan Production Offices												
<i>None/Not Applicable</i>												

DEPOSIT SERVICES

Consumer

- Checking Accounts
- Savings Accounts (including those for minors and Christmas club)
- Individual Retirement Accounts
- Money Market Accounts
- Certificates of Deposit
- Online Banking & Bill Pay
- Telephone Banking
- Mobile Banking
- Zelle Transfers
- Remote Deposit
- Debit/ATM Cards
- Overdraft Protection Privilege
- ID Theft Protection
- Sweep Account Service
- Safe Deposit Boxes
- Night Depository
- Wire Transfers
- Notary Service
- ATMs (at all locations)
- Sales of Negotiable Instruments (Money Orders, Cashier's Checks)
- Credit Card Cash Advance

Commercial

- Checking Accounts (Business, Small Business, and Full Analysis)
- Money Market Accounts
- Check Recovery
- Online Banking & Bill Pay
- Cash Management (including initiating ACH debits and/or credits)
- Remote Deposit Capture
- Telephone Banking
- Overdraft Protection Privilege
- Sweep Account Service
- Merchant Services (including corporate credit and debit cards)
- Night Depository
- Wire Transfers
- Notary Service
- ATMs (at all locations)
- Sales of Negotiable Instruments (Money Orders, Cashier's Checks)
- Debit Cards

LENDING SERVICES

Consumer Lending

Automobile Loans	(new and used)
Boat Loans	(new and used)
Recreational Vehicles (RVs, Campers, ATVs, UTVs)	(new and used)
Personal Loans	(secured and unsecured)
Savings or CD Secured Loans	
Lot/Land Loans	

Real Estate Lending (1-4 Family Dwelling Units)

Residential Construction Loans	(custom and spec)
Secondary Market Conventional Home Loans *	1st or 2nd mortgages (purchase/refinance - fixed/ARM)
Federal Housing Authority and Veterans Affairs Loans*	
In-House Portfolio Loans	(owner occupied/investment properties - fixed/variable)
Home Improvement Loans	
Home Equity Loans	(second mortgages)

Business Lending

Commercial Loans	(including equipment, inventory, A/R)
Commercial Real Estate Loans	(including land, construction)
Lines of Credit	
Small Business Loans	(secured/unsecured)
Participation Loans	

Letters of Credit

Loans to Churches/Non-Profit Organizations

Flexible Loan Offerings

FHA/VA
ADFA
FMHA-RD
FNMA

**Third-party*

Account Research/Balancing Assistance	\$35 per hour
Automatic Sweep to Cover NSF Items	\$4
Bounce Paid Item Fee	\$31
Box Drilling	Current Rate
Cashier's Checks	\$5
Collection Items	\$20
Credit Card Cash Advance (cust./non-cust.)	Free
Debit Card/ATM Card (initial order)	Free
Debit Card/ATM Card (replacement card)	\$12
Dormant Account Fee	\$3 per month
Fax (outgoing)	\$5 first page/\$2 each addtl page
Garnishments/Levies	\$30
Money Orders	\$4
Night Deposit Bags (locking)	\$25
Night Deposit Bags (zipper)	\$5
Non-Sufficient Funds Returned Item Fee	\$31
Notary Services	\$5 for non-customers
Person to Person (P2P)	\$0.50 per transaction
Photo Copies	\$0.25 per copy
Returned Deposited Item	\$4
Special Handling Items	\$30 per item
Statement/Check Copy/Acct. Activity Print Out	\$4
Stop Payment Fee	\$30
Telephone Transfer	\$2

Wire Transfer Fees

Outgoing Wire (domestic)	\$20
Incoming Wire (domestic)	\$10
International Wire (outgoing)	\$25 plus correspondent fees

Safety Deposit Services

3x5	\$22	5x10	\$39
5x5	\$25	10x10	\$59
3x10	\$29	10x15	\$65



United Bank

TRANSACTION FEES FOR LENDING SERVICES

In-House Lending		
Fee Type	Consumer	Commercial
Late Payment Fees	\$100 max	10% of Late Amount
Document Preparation	\$250	\$350
Credit Evaluation	\$14.43-30.41	\$30.41
Car Title	\$11.89	\$11.89
UCC Search	\$6	\$6
UCC Filing	\$16	\$16
Origination (Non RE Loans)	\$0	1% if possible
Origination (RE Loans)	1% if possible	1% if possible
Flood Certification	\$14	\$14
Recording	\$60	\$125
Release Fee	\$20	\$40
Tax Service	\$91*	\$91*
In-House Evaluation	\$250	\$350
In-House Validation	\$125	\$150
Construction Inspection Fee	\$450	\$500
Appraisal	Varies	Varies

**up to \$1MM*

ALTERNATIVE SYSTEMS FOR DELIVERING RETAIL BANKING SERVICES

United Bank offers the capability to perform retail banking functions through various channels. Some or all of these channels are widely available to all customers.

PHONE BANKING

The Bank has an automated Bank-by-Phone system which provides 24/7 access to customer accounts by calling 866-540-2265. The system allows customers to retrieve deposit and loan account balances, product/service information, and location/hours information.

ONLINE BANKING & BILL PAY

Digital banking services are available to all United Bank customers (consumer or commercial) by going to www.united-bk.com. The online banking system allows customers to:

- Access accounts anytime,
- View transaction history and balances,
- Transfer funds between accounts,
- Get transaction information,
- Receive electronic statements,
- Print/download information to personal financial management software,
- View check images, and
- Use Bill Pay to pay one-time or recurring bills with ease.

MOBILE BANKING WITH MOBILE DEPOSIT & ZELLE

Mobile banking is a free service to customers in which they can download the UB app on their mobile device and use it to:

- Check balances,
- Transfer funds between accounts,
- View transaction history,
- Search for nearest ATM or branch,
- Deposit checks directly from their mobile device using Mobile Deposit, and
- Use Zelle to send money in minutes to friends, family, and other trusted individuals.

ATM NETWORK

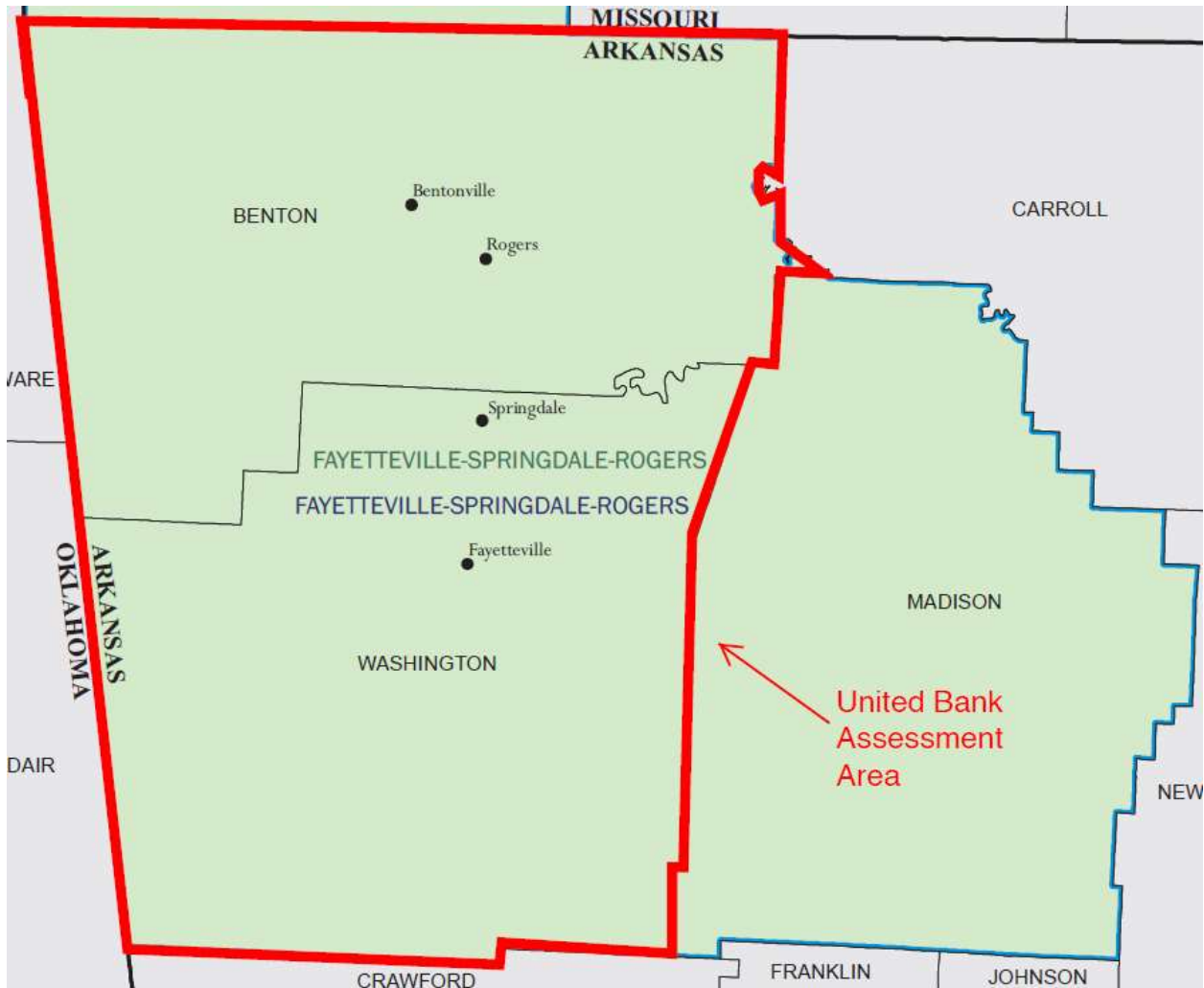
United Bank is a member of the Shazam network (<http://www.shazam.net/>). There are no transaction charges for customer use of United Bank ATMs, which are located at the Main location and each of the depository branches at Emma, Joyce, and Rogers. In addition to disbursing cash, each accepts deposits for credit to customer's accounts and provides account balances upon inquiry.



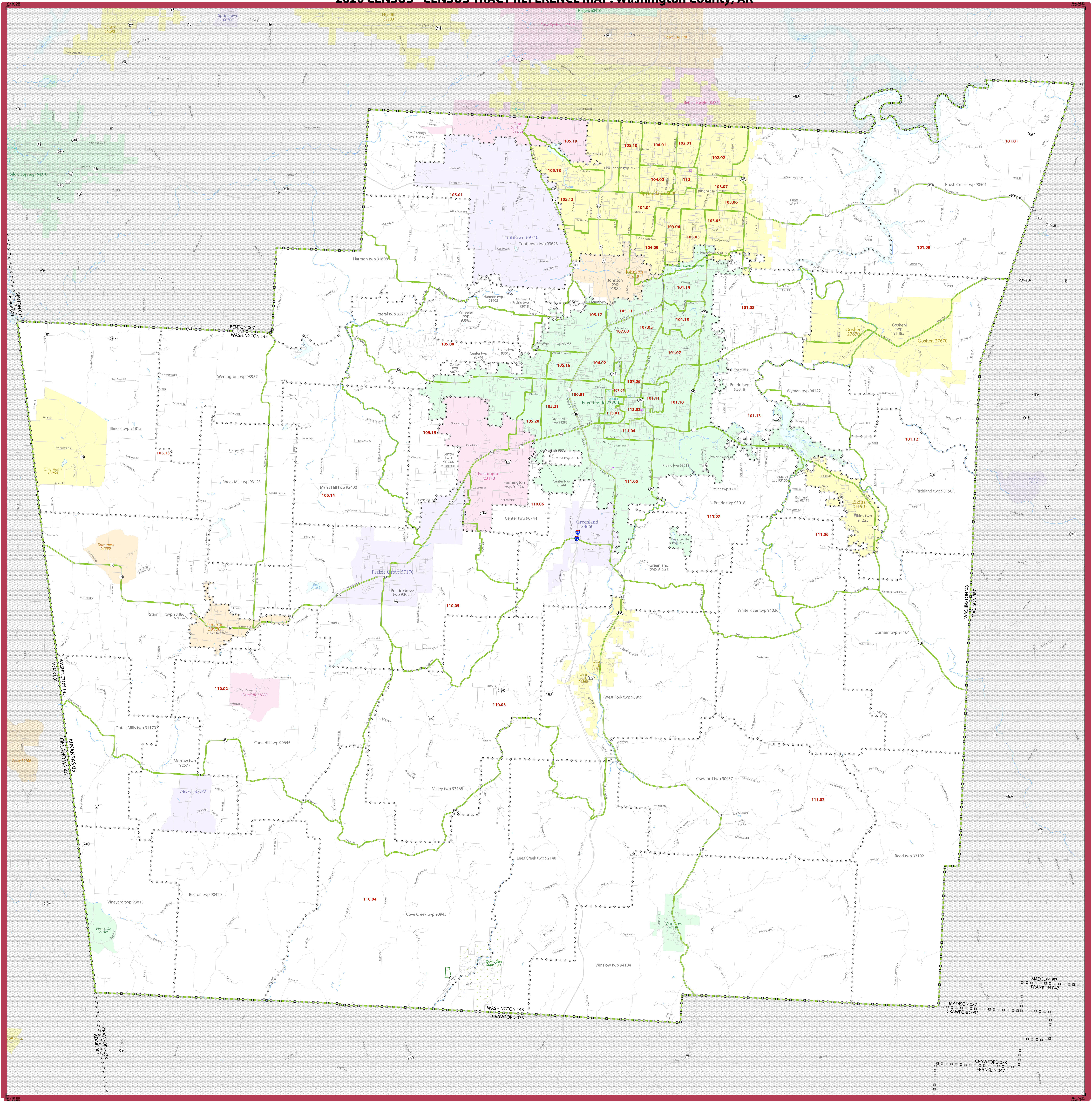
United Bank

ASSESSMENT AREA MAP

United Bank's current assessment area consists of Washington and Benton counties within the Fayetteville-Springdale-Rogers-AR Metropolitan Statistical Area (MSA). See the map below for reference:



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Washington County, AR



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	
International	☆☆☆☆	CANADA	Davis 18100	Water Body		Inshore or U.S. Highway		
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) ²		<i>Incline Village 35100</i>	State Highway or State Road		
Oil Reservoir Trust Land		TI880	Census Tract ³		33.07	Other Road		
State American Indian Reservation		Tama Resvn 9400	DESCRIPTION				College or University	
Alaska Native Regional Corporation		NANA ANRC 52120	Water Body		<i>Pineau Lake</i>	Minor Civil Division (MCD) ¹		
State (or statistically equivalent entity)		NEW YORK 36	College or University		<i>Calicut</i>	Census County Division (CCD)		
Minor Civil Division (MCD) ¹		ERIC029	Military		<i>Fort Belvoir</i>	Census Subarea (CSA) or Unincorporated Territory (UT)		
Census County Division (CCD)		Bristol town 07485	Prison or Juvenile Detention Center		<i>PRIC</i>	Consolidated City		
Census Subarea (CSA) or Unincorporated Territory (UT)		Hanna CCD 91650	Navigable Boundary or Feature Not Elsewhere Classified		<i>Yonahubee NP</i>			
Consolidated City		MILLFORD 47500	Inset Area		A1			

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A ** following an MCD name denotes a false MCD. A * following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)
 Map Created by: Geography Division, January 05, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 33 35 11
 2nd Standard Parallel: 35 55 01
 Central Meridian: -92 07 52
 Latitude of Projection Origin: 33 00 14
 False Easting: 0
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Washington County (143)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Arkansas (05)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 249605143001



2024 FFIEC Census Report - Summary Census Demographic Information

State: 05 - ARKANSAS (AR)

County: 143 - WASHINGTON COUNTY



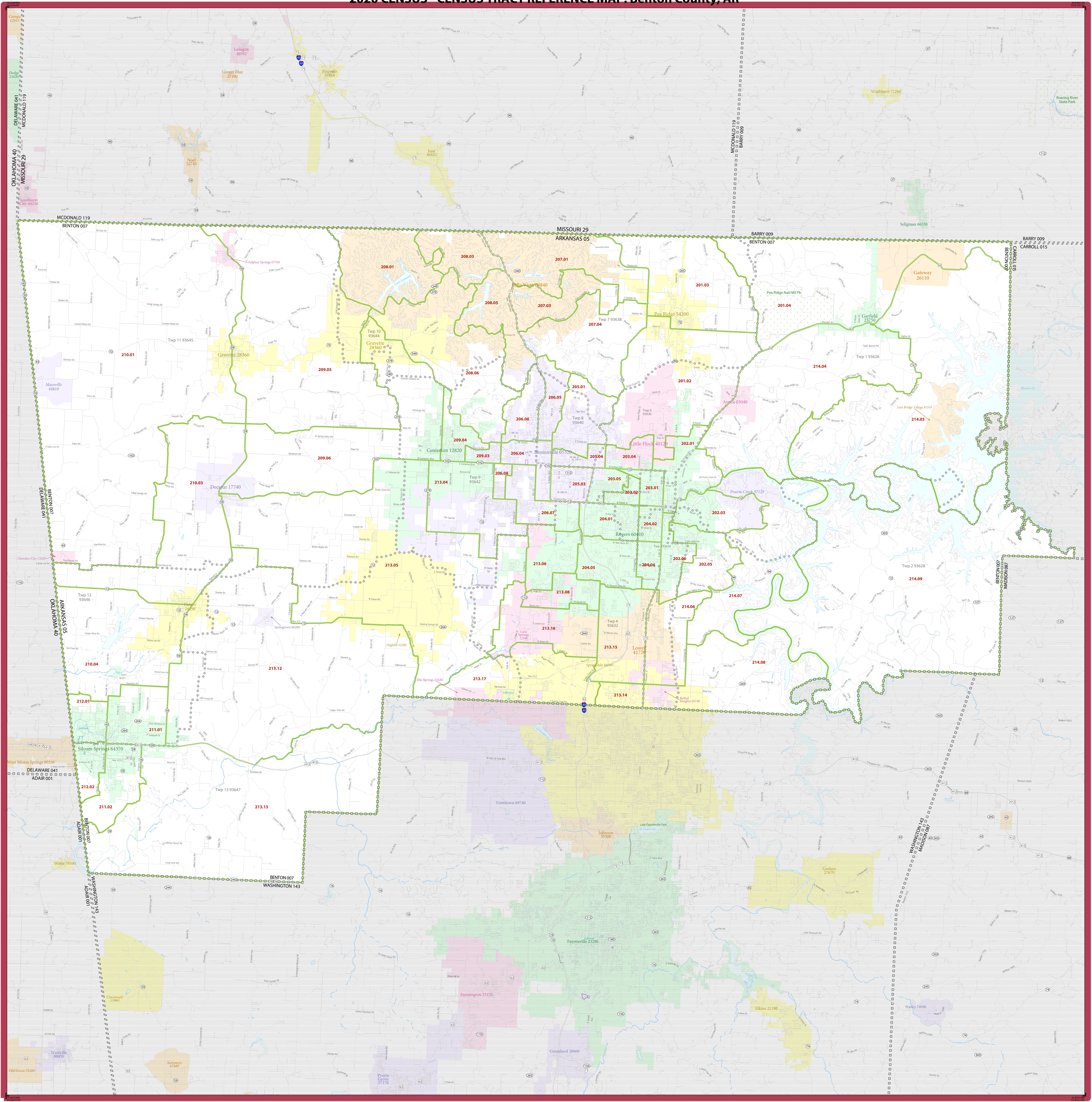
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	143	0101.01	Middle	No	85.37	\$94,400	\$80,589	\$64,801	4900	34.71	1701	1424	2011
05	143	0101.07	Upper	No	135.73	\$94,400	\$128,129	\$103,021	6040	17.75	1072	1608	2205
05	143	0101.08	Upper	No	195.43	\$94,400	\$184,486	\$148,333	6090	18.93	1153	1905	1984
05	143	0101.09	Middle	No	98.69	\$94,400	\$93,163	\$74,907	3726	21.90	816	809	1331
05	143	0101.10	Middle	No	109.88	\$94,400	\$103,727	\$83,400	4675	23.51	1099	769	1149
05	143	0101.11	Middle	No	93.19	\$94,400	\$87,971	\$70,735	1794	10.20	183	432	915
05	143	0101.12	Middle	No	81.85	\$94,400	\$77,266	\$62,128	2897	14.05	407	941	1067
05	143	0101.13	Upper	No	141.13	\$94,400	\$133,227	\$107,118	6955	19.02	1323	2093	2676
05	143	0101.14	Moderate	No	52.05	\$94,400	\$49,135	\$39,509	3153	29.56	932	251	586
05	143	0101.15	Upper	No	136.05	\$94,400	\$128,431	\$103,264	3044	15.83	482	1053	1602
05	143	0102.01	Moderate	No	53.33	\$94,400	\$50,344	\$40,482	4163	76.10	3168	280	734
05	143	0102.02	Moderate	No	60.97	\$94,400	\$57,556	\$46,277	4133	83.57	3454	458	873
05	143	0103.03	Middle	No	85.18	\$94,400	\$80,410	\$64,654	5931	62.35	3698	1227	2052
05	143	0103.04	Low	No	46.61	\$94,400	\$44,000	\$35,379	4491	66.07	2967	628	977
05	143	0103.05	Middle	No	86.79	\$94,400	\$81,930	\$65,876	6038	68.02	4107	695	1118
05	143	0103.06	Moderate	No	75.38	\$94,400	\$71,159	\$57,215	5007	81.03	4057	727	1264
05	143	0103.07	Low	No	49.61	\$94,400	\$46,832	\$37,658	4830	85.67	4138	28	1271
05	143	0104.01	Moderate	No	78.38	\$94,400	\$73,991	\$59,492	7381	61.94	4572	1452	1979
05	143	0104.02	Moderate	No	74.41	\$94,400	\$70,243	\$56,483	5119	57.67	2952	880	1687
05	143	0104.04	Low	No	45.97	\$94,400	\$43,396	\$34,891	2577	80.13	2065	307	512
05	143	0104.05	Middle	No	95.70	\$94,400	\$90,341	\$72,639	5119	39.30	2012	940	1711
05	143	0105.01	Middle	No	117.81	\$94,400	\$111,213	\$89,417	6666	19.74	1316	2110	2463
05	143	0105.08	Middle	No	107.24	\$94,400	\$101,235	\$81,398	7663	26.65	2042	2080	3042
05	143	0105.10	Middle	No	86.66	\$94,400	\$81,807	\$65,781	4812	50.17	2414	1236	1774
05	143	0105.11	Middle	No	119.71	\$94,400	\$113,006	\$90,863	5176	23.57	1220	1178	1585
05	143	0105.12	Moderate	No	75.98	\$94,400	\$71,725	\$57,670	4474	35.72	1598	854	1444

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	143	0105.13	Moderate	No	64.06	\$94,400	\$60,473	\$48,625	3890	29.05	1130	901	1405
05	143	0105.14	Middle	No	88.97	\$94,400	\$83,988	\$67,529	4060	19.56	794	907	1412
05	143	0105.15	Upper	No	139.48	\$94,400	\$131,669	\$105,865	6290	18.41	1158	1948	2454
05	143	0105.16	Middle	No	93.40	\$94,400	\$88,170	\$70,893	4185	30.73	1286	95	993
05	143	0105.17	Middle	No	114.69	\$94,400	\$108,267	\$87,049	5483	22.25	1220	1511	2046
05	143	0105.18	Upper	No	159.26	\$94,400	\$150,341	\$120,882	4338	25.98	1127	869	1167
05	143	0105.19	Middle	No	99.69	\$94,400	\$94,107	\$75,667	4984	40.99	2043	1043	1399
05	143	0105.20	Middle	No	85.36	\$94,400	\$80,580	\$64,788	4165	28.45	1185	682	1216
05	143	0105.21	Middle	No	86.55	\$94,400	\$81,703	\$65,693	3473	33.49	1163	331	564
05	143	0106.01	Moderate	No	67.93	\$94,400	\$64,126	\$51,563	2927	26.14	765	286	756
05	143	0106.02	Low	No	47.50	\$94,400	\$44,840	\$36,053	4052	35.19	1426	367	1234
05	143	0107.03	Low	No	32.93	\$94,400	\$31,086	\$25,000	3397	39.59	1345	85	488
05	143	0107.04	Low	No	21.52	\$94,400	\$20,315	\$16,341	4333	33.00	1430	28	470
05	143	0107.05	Moderate	No	58.83	\$94,400	\$55,536	\$44,653	3502	32.64	1143	255	1099
05	143	0107.06	Upper	No	127.90	\$94,400	\$120,738	\$97,075	2128	14.80	315	471	787
05	143	0110.02	Moderate	No	66.50	\$94,400	\$62,776	\$50,476	4933	18.22	899	1116	1940
05	143	0110.03	Middle	No	100.39	\$94,400	\$94,768	\$76,196	4942	15.54	768	1415	1988
05	143	0110.04	Moderate	No	67.54	\$94,400	\$63,758	\$51,267	3661	13.99	512	1362	1947
05	143	0110.05	Middle	No	99.34	\$94,400	\$93,777	\$75,404	4463	17.01	759	1340	1607
05	143	0110.06	Middle	No	98.05	\$94,400	\$92,559	\$74,420	6522	21.14	1379	1570	2423
05	143	0111.03	Middle	No	89.41	\$94,400	\$84,403	\$67,862	4074	14.43	588	1235	1636
05	143	0111.04	Moderate	No	56.70	\$94,400	\$53,525	\$43,036	3753	29.98	1125	336	1282
05	143	0111.05	Moderate	No	64.05	\$94,400	\$60,463	\$48,617	5116	27.19	1391	371	868
05	143	0111.06	Middle	No	110.50	\$94,400	\$104,312	\$83,875	3734	19.79	739	986	1236
05	143	0111.07	Middle	No	107.70	\$94,400	\$101,669	\$81,750	4952	24.27	1202	1202	1756
05	143	0112.00	Moderate	No	76.08	\$94,400	\$71,820	\$57,750	2033	64.39	1309	310	919
05	143	0113.01	Low	No	27.71	\$94,400	\$26,158	\$21,038	6520	24.25	1581	27	333
05	143	0113.02	Unknown	No	0.00	\$94,400	\$0	\$0	3107	18.51	575	242	829

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2020 CENSUS - CENSUS TRACT REFERENCE MAP: Benton County, AR



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	33.07	Incorporated Place 1,2	Yellow	Davis 18100
Federal American Indian Reservation	.....	L'ANSE RESVN 1880	Census Designated Place (CDP) ¹	Orange	Incline Village 35100	
Oil Reservation Trust Land	.....	T1880	Census Tract ³	Green		
State American Indian Reservation	.....	NANA ANRC 9400		Blue		
Alaska Native Regional Corporation	.....	NANA ANRC 52120	DESCRIPTION	Light Blue	DESCRIPTION	SYMBOL
State (or statistically equivalent entity)	.....	NEW YORK 36	Water Body	Blue	Interstate or U.S. Highway	Blue line with red border
County (or statistically equivalent entity)	.....	ERIE 029	College or University	Light Green	State Highway or State Road	Blue line with black border
Minor Civil Division (MCD) ⁴	.....	Bristol town 07485	Military	Light Purple	Other Road	Black line
Census County Division (CCD), Census Subarea (CSA), or Congressional Territory (CT)	.....	Hanna CCD 91650	Prison or Juvenile Detention Center	Light Yellow	4WD Trail, Stairway, Also, Walkway or Ferry	Blue line with black border
Consolidated City	.....	MILFORD 47500	National or State Park, Forest, or Recreation Area	Light Green	Non-surface Boundary or Feature Not Elsewhere Classified	Black line
			Outside Subject Area	Light Green	Inset Area	Blue box with 'A1'

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (1AR20)
 Map Created by: Geography Division, January 05, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 33 35 11
 2nd Standard Parallel: 35 55 01
 Central Meridian: -92 07 52
 Latitude of Projection Origin: 33 00 14
 False Easting: 0
 False Northing: 0

Scale: 1:100,000
 The printed map scale is 1:100,000

Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Benton County (007)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Arkansas (05)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 24960507001

United States Census 2020

2024 FFIEC Census Report - Summary Census Demographic Information

State: 05 - ARKANSAS (AR)

County: 007 - BENTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	007	0201.02	Upper	No	129.61	\$94,400	\$122,352	\$98,375	7651	21.77	1666	1679	3327
05	007	0201.03	Middle	No	86.89	\$94,400	\$82,024	\$65,952	5061	17.09	865	1027	1381
05	007	0201.04	Middle	No	117.31	\$94,400	\$110,741	\$89,042	1710	16.14	276	494	687
05	007	0202.01	Middle	No	87.01	\$94,400	\$82,137	\$66,045	4999	45.95	2297	1089	1560
05	007	0202.03	Middle	No	110.71	\$94,400	\$104,510	\$84,028	3031	27.25	826	810	1115
05	007	0202.05	Moderate	No	72.97	\$94,400	\$68,884	\$55,389	6353	64.33	4087	1265	1955
05	007	0202.06	Moderate	No	61.57	\$94,400	\$58,122	\$46,736	7335	69.73	5115	1232	2484
05	007	0203.01	Moderate	No	65.99	\$94,400	\$62,295	\$50,093	4305	58.21	2506	436	1223
05	007	0203.02	Middle	No	87.75	\$94,400	\$82,836	\$66,603	4298	56.47	2427	775	1239
05	007	0203.04	Middle	No	84.50	\$94,400	\$79,768	\$64,135	4380	35.78	1567	793	1103
05	007	0203.05	Middle	No	98.31	\$94,400	\$92,805	\$74,618	4068	47.05	1914	1026	1405
05	007	0204.01	Middle	No	82.98	\$94,400	\$78,333	\$62,981	7286	36.38	2651	1245	2311
05	007	0204.02	Middle	No	88.01	\$94,400	\$83,081	\$66,799	4687	46.55	2182	964	1877
05	007	0204.04	Middle	No	86.07	\$94,400	\$81,250	\$65,333	4953	54.59	2704	999	1680
05	007	0204.05	Upper	No	169.63	\$94,400	\$160,131	\$128,750	5479	27.27	1494	884	1155
05	007	0205.01	Upper	No	145.44	\$94,400	\$137,295	\$110,391	5336	26.80	1430	1197	2052
05	007	0205.03	Middle	No	97.60	\$94,400	\$92,134	\$74,079	4727	51.62	2440	415	818
05	007	0205.04	Moderate	No	73.03	\$94,400	\$68,940	\$55,430	2819	35.08	989	416	1146
05	007	0206.04	Upper	No	123.98	\$94,400	\$117,037	\$94,104	4571	29.32	1340	748	1906
05	007	0206.05	Upper	No	145.85	\$94,400	\$137,682	\$110,703	4485	21.38	959	843	1701
05	007	0206.06	Upper	No	190.19	\$94,400	\$179,539	\$144,353	4299	18.33	788	1316	1572
05	007	0206.07	Upper	No	124.90	\$94,400	\$117,906	\$94,805	9451	48.89	4621	1289	2267
05	007	0206.08	Upper	No	146.87	\$94,400	\$138,645	\$111,473	3259	40.53	1321	432	1121
05	007	0207.01	Upper	No	120.25	\$94,400	\$113,516	\$91,275	5783	14.68	849	1892	2225
05	007	0207.03	Upper	No	132.14	\$94,400	\$124,740	\$100,296	5103	13.25	676	1657	2082
05	007	0207.04	Middle	No	108.34	\$94,400	\$102,273	\$82,235	4670	14.41	673	1512	1893

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
05	007	0208.01	Upper	No	134.42	\$94,400	\$126,892	\$102,031	4604	9.17	422	1897	2188
05	007	0208.03	Middle	No	107.12	\$94,400	\$101,121	\$81,310	4653	13.17	613	1720	2173
05	007	0208.05	Middle	No	94.75	\$94,400	\$89,444	\$71,917	4873	12.89	628	1514	2158
05	007	0208.06	Upper	No	165.24	\$94,400	\$155,987	\$125,417	6750	15.93	1075	2182	2411
05	007	0209.03	Middle	No	109.93	\$94,400	\$103,774	\$83,438	5310	37.93	2014	926	1720
05	007	0209.04	Upper	No	129.33	\$94,400	\$122,088	\$98,161	6043	29.21	1765	1782	2165
05	007	0209.05	Middle	No	100.83	\$94,400	\$95,184	\$76,532	3071	16.87	518	880	1176
05	007	0209.06	Upper	No	123.89	\$94,400	\$116,952	\$94,038	5514	26.39	1455	1276	1788
05	007	0210.01	Moderate	No	65.87	\$94,400	\$62,181	\$50,000	5265	21.25	1119	1345	2148
05	007	0210.03	Middle	No	88.40	\$94,400	\$83,450	\$67,098	3291	38.26	1259	816	1251
05	007	0210.04	Middle	No	84.68	\$94,400	\$79,938	\$64,273	4006	27.83	1115	1047	1674
05	007	0211.01	Moderate	No	79.56	\$94,400	\$75,105	\$60,387	5151	46.24	2382	999	1735
05	007	0211.02	Middle	No	87.22	\$94,400	\$82,336	\$66,202	3498	43.25	1513	855	1254
05	007	0212.01	Middle	No	88.47	\$94,400	\$83,516	\$67,153	4894	31.73	1553	835	1475
05	007	0212.02	Moderate	No	75.28	\$94,400	\$71,064	\$57,143	3521	42.74	1505	715	1097
05	007	0213.04	Upper	No	144.69	\$94,400	\$136,587	\$109,821	12149	38.60	4690	1906	2690
05	007	0213.05	Middle	No	99.02	\$94,400	\$93,475	\$75,156	7458	27.54	2054	1612	2130
05	007	0213.06	Upper	No	289.24	\$94,400	\$273,043	\$219,531	4625	20.24	936	1220	1520
05	007	0213.08	Upper	No	188.13	\$94,400	\$177,595	\$142,794	6511	20.44	1331	1907	2081
05	007	0213.12	Moderate	No	78.37	\$94,400	\$73,981	\$59,489	4051	23.77	963	1346	1691
05	007	0213.13	Middle	No	99.44	\$94,400	\$93,871	\$75,481	3304	31.51	1041	668	1036
05	007	0213.14	Middle	No	107.38	\$94,400	\$101,367	\$81,506	3751	28.66	1075	814	979
05	007	0213.15	Upper	No	145.32	\$94,400	\$137,182	\$110,302	6275	33.34	2092	1400	2042
05	007	0213.16	Upper	No	166.80	\$94,400	\$157,459	\$126,607	7193	21.16	1522	2001	2251
05	007	0213.17	Upper	No	137.24	\$94,400	\$129,555	\$104,167	3681	22.39	824	687	874
05	007	0214.04	Middle	No	94.20	\$94,400	\$88,925	\$71,500	3813	26.12	996	1709	1999
05	007	0214.05	Middle	No	104.41	\$94,400	\$98,563	\$79,250	2020	15.00	303	766	1594
05	007	0214.06	Middle	No	98.21	\$94,400	\$92,710	\$74,545	5918	54.88	3248	1114	1477
05	007	0214.07	Upper	No	123.40	\$94,400	\$116,490	\$93,661	4587	13.36	613	1377	2016

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05	007	0214.08	Moderate	No	79.05	\$94,400	\$74,623	\$60,000	5920	50.32	2979	1137	1955
05	007	0214.09	Middle	No	98.76	\$94,400	\$93,229	\$74,958	2534	12.08	306	814	1474

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United Bank

Community Involvement

United Bank encourages the participation of all its employees in community service opportunities in the area. In 2024, our employees served our community through the following groups, activities, and events:

- Altrusa International of Fayetteville*
- American Legion Member/Volunteer
- Arkansas Bankers Association Board
- Arkansas Law Enforcement Training Academy Community Partner
- Benton County Sheriff's Office Community Partner/Volunteer
- Bentonville Branch Cookout/Trunk-or-Treat
- Best Friends Animal Society
- Big Brothers Big Sisters of NWA*
- Canopy NWA Volunteer*
- Centerton Farmer's Market
- Children's Safety Center of NWA*
- City of Rogers Tree Board Member
- Community Blood Center of the Ozarks Donor/Advocate
- CreativeMornings Fayetteville Planning Committee Member
- Crystal Bridges & The Momentary Community Advisory Council
- Dream Big Charity Gala (CSC)
- EforAll Pitch Contest Reader Volunteer*
- Fayetteville Chamber of Commerce Leadership Committee Member
- Fayetteville Newcomers Hospitality Committee
- Fayetteville Police Department Community Partner
- Golftoberfest
- Harmony for Hope: Rescuing Children Through Music
- Mount Sequoyah Board of Trustees
- One Community ArkanSalsa Event Director/Board Member/Volunteer/Donor*
- Ozark Regional Transit, Financial Literacy Class Volunteer*
- Pack Shack Event (Feed the Funnel)
- Peace at Home Family Shelter Volunteer*
- Quiver Archery Range member/donor
- Returning Home Family Event Volunteer*
- Returning Home Inc. Financial Literacy Class Volunteer/Donor*
- Rogers Noon Rotary Club
- Rogers Parks & Recreation Commission
- Rogers Public Schools Board of Education
- Rogers-Lowell Area Chamber of Commerce Economic Development Corporation
- Rogers-Lowell Chamber of Commerce
- Rogers Public Education Foundation Wall of Distinction
- Rogers Public Schools*
- Single Parent Scholarship Fund Recipient Mentor
- Single Parent Scholarship Fund of NWA*
- Single Parent Scholarship Fund Spark of Hope event
- Springdale Chamber of Commerce Ambassador
- Springdale Police Department Community Partner
- United Way Day – Pedal It Forward
- United Way of NWA*
- Washington County Historical Society Board
- Women in History of Washington County
- Women's Giving Circle

**Focuses on low- to moderate-income groups*



United Bank

HOME MORTGAGE DISCLOSURE ACT (HMDA) NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.



United Bank

Loan-to-Deposit Ratio

The CRA regulation (12 CFR 228.43(b)(3)(i)) requires all small banks to include the bank's loan-to-deposit ratio for each quarter of the prior calendar year in its CRA public file. United Bank's loan-to-deposit ratios for each quarter of 2024 were as follows:

Quarter End	Ratio
Mar 2024	97.09%
Jun 2024	102.52%
Sep 2024	102.69%
Dec 2024	101.06%