

CRA Brochure

COMMUNITY REINVESTMENT ACT

MESSAGE FROM THE PRESIDENT

It is our stated objective to serve the financial needs of our community, including the needs of low-to-moderate income groups, in so far as doing so is consistent with sound banking policy. Our record in this regard speaks for itself.

First National Bank will always seek to make a reasonable profit on business transactions, in order to continue to grow, to return a portion of our profits to our capital base, and thereby continue to be able to meet the needs of the people we serve in Fort Smith, in the Northwest Arkansas region and in the Oklahoma region.

First National Bank is a locally owned financial institution, with a working Board of Directors and a staff of dedicated team members who are totally committed to ensuring that the bank will always be in a position to meet the above objectives.

We have prepared this brochure in order to explain in writing the basic tenets of our loan policies, including those which enable the bank to be in full compliance with the Community Reinvestment Act of 1977, which has been endorsed by our Board of Directors.

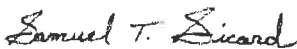
There are three sections to this brochure. Section I deals with our "Community Assessment Area." It shows the approximate area we regard as our local community, which is the designated area in which most of our loan customers reside.

Section II explains our "Expanded Community Reinvestment Act Statement" which outlines the various types of services and credit we offer.

Section III is the bank's Community Reinvestment Act.

We sincerely hope that the information contained herein will be helpful to you. If questions arise, please feel free to discuss them with any of our officers.

Yours truly,



Sam T. Sicard
President/CEO

SECTION I COMMUNITY ASSESSMENT AREA

For the purpose of this statement, the primary trade area of the First National Bank is defined as the City of Fort Smith and adjacent areas, and selected census tracts in Franklin, Benton and Washington counties of Arkansas. Sequoyah, Haskell and LeFlore Counties of Oklahoma. You may obtain a map of the assessment area upon request.

This community assessment area is based on an analysis of our effective trade area. The bank, through its mortgage loan, commercial loan, consumer loan, operations and marketing divisions, provides services outside the community assessment area when financial needs arise and are consistent with the safe and sound operation of the bank.

SECTION II

EXPANDED COMMUNITY REINVESTMENT ACT STATEMENT, SERVICES AND LOCATIONS

The Board of Directors has reviewed the Community Reinvestment Act of 1977 and the implementing regulations.

The Board of Directors recognizes the bank's continuing affirmative obligation to help meet the credit needs of its community, including low and moderate income neighborhoods, consistent with the safe and sound operation of the bank. To implement this policy, the Board of Directors has adopted the following statement:

The bank serves the credit needs of the local community, shown in Section I. The bank serves the community with the following types of loans:

- Commercial Loans for businesses (both large and small)
- Consumer Loans
- HELOC's
- Home Improvement Loans
- Residential (1-4) Family Real Estate Mortgage Loans
- Real Estate Loans on residential income properties
- Real Estate Construction Loans
- Real Estate Development Loans
- Directing customers in obtaining Governmental Credit Assistance

CHECKING ACCOUNTS

- Access Checking
- Ultimate Checking
- Prestige Platinum Club Checking
- Max Checking
- Health Savings Account
- Basic Business Checking/Free Small Business (FNBNWA)
- Small Business Checking
- Non-Profit Checking
- Commercial Analysis Checking

SAVINGS ACCOUNTS

- Regular Savings Account
- Money Market Savings Account
- First Savers Savings Account
- Christmas Club
- Certificates of Deposit
- Individual Retirement Account
- Commercial Money Market Savings
- Commercial Savings

OTHER SERVICES

- Wealth Management Services
- 24-Hour ATM/ITM
- Visa Debit Cards
- Digital Banking
- Remote Deposit Anywhere
- iTalk
- Cash Management Services
- Merchant Services
- Credit Cards
- Investments
- Online Account Opening
- Safe Deposit Boxes
- VISA Gift Cards
- Certificate of Deposit Account Registry Service (CDARS)
- Wire Transfer

SECTION II (Cont.)

MARKETING

The bank will maintain an aggressive marketing program to evaluate the effectiveness of the bank's advertising, the Community Involvement Program, in fulfilling the financial needs of the community.

INVESTMENTS

The Board of Directors recognizes the community's need for funding public projects. Therefore, it is bank policy to invest in local bonding issues such as utility, recreational, educational, street, hospital, and housing bonds.

CONTRIBUTIONS

The Board of Directors recognizes the need for civic and service organizations to have financial support from community leaders. Therefore, the bank will participate in contributions to worthy civic and service organizations from time to time.

STATEMENT OF NONDISCRIMINATION

It is the bank's policy to not discriminate against any credit applicant on the basis of race, color, religion, national origin, sex, marital status, age, receipt of public assistance or because the applicant exercised any right under the Consumer Credit Protection Act.

CONVENIENT BANK LOCATIONS

The bank serves the community with twenty-seven convenient banking locations and thirty-three ATM's/ITM's. A detailed listing of hours of operation are available upon request.

DOWNTOWN BRANCH	
602 Garrison Avenue, Fort Smith, AR 72901	0003.00
GRAND AVENUE BRANCH	
2727 Grand Avenue, Fort Smith, AR 72901	0004.00
STONEWOOD VILLAGE BRANCH	
7410 Rogers Avenue, Fort Smith, AR 72903	0013.01
PHOENIX BRANCH	
800 Phoenix Avenue, Fort Smith, AR 72901	0012.02
MIDLAND BOULEVARD BRANCH	
2000 Midland Boulevard, Fort Smith, AR 72904	0004.00
CENTRAL MALL BRANCH	
5201 Rogers Avenue, Fort Smith, AR 72903	0011.01
CORNERSTONE BRANCH	
3515 Old Greenwood Road, Fort Smith, AR 72903	0011.02
BROOKEN HILL BRANCH	
9300 Highway 71 South, Fort Smith, AR 72916	0013.12
CHAFFEE CROSSING BRANCH	
8225 South Zero Street, Fort Smith, AR 72903	0011.02
GREENWOOD CITY BRANCH	
311 East Center Street, Greenwood, AR 72936	0102.02
LAVACA BRANCH	
400 West Main Street, Lavaca, AR 72941	0101.01
CHARLESTON BRANCH	
225 East Main Street, Charleston, AR 72933	9503.02
ROLAND BRANCH	
401 East Ray Fine Boulevard, Roland, OK 74954	0301.03
DIXIELAND BRANCH	
801 North Dixieland, Rogers, AR 72756	0203.01
PINNACLE HILLS BRANCH	
3706 Pinnacle Hills Parkway, Rogers, AR 72758	0213.06
LOWELL BRANCH	
1626 Empire Street, Lowell, AR 72745	0213.15
CENTERTON BRANCH	
350 East Centerton Boulevard, Centerton, AR 72719	0209.04
FAYETTEVILLE BRANCH	
3553 North Steele Boulevard, Fayetteville, AR 72703	0105.11
BENTONVILLE BRANCH	
402 Southwest A Street, Bentonville, AR 72712	0206.04
SALLISAW MAIN BRANCH	
1000 South Kerr Boulevard, Sallisaw, OK 74955	0303.03
EXPRESS POINTE BRANCH	
1500 East Cherokee, Sallisaw, OK 74955	0303.03
POTEAU MAIN BRANCH	
209 Clayton Ave, Poteau, OK 74953	0404.02
POTEAU NORTH BRANCH	
1907 N Broadway, Poteau, Ok 74953	0404.01
PANAMA BRANCH	
202 N Kentucky Ave, Panama, Ok, 74951	0403.01
POCOLA BRANCH	
802 N Pocola Blvd, Pocola, Ok 74902	0401.02
STIGLER BRANCH	
701 E. Main, Stigler, Ok 74462	2792.00
HEAVENER BRANCH	
816 Hwy 59 N, Heavener, Ok 74937	0406.02
MORTGAGE LOAN OPERATIONS OFFICE	
552 Locust St. Conway, AR 72034	0307.02

AUTOMATIC TELLER SERVICES

Downtown Branch, 602 Garrison Avenue, Fort Smith, AR 72901	0003.00
Grand Avenue Branch, 2727 Grand Avenue, Fort Smith, AR 72901	0004.00
Stonewood Village Branch, 7410 Rogers Avenue, Fort Smith, AR 72903	0013.01
Phoenix Branch, 800 Phoenix Avenue, Fort Smith, AR 72901	0012.02
Midland Branch, 2000 Midland Boulevard, Fort Smith, AR 72904	0004.00
Central Mall Branch, 5201 Rogers Avenue, Fort Smith, AR 72903	0011.01
Cornerstone Branch, 3515 Old Greenwood Road, Fort Smith, AR 72903	0011.02
Brooken Hill Branch, 9300 Highway 71 South, Fort Smith, AR 72908	0013.12
Chaffee Crossing Branch, 8225 South Zero Street, Fort Smith, AR 72903	0011.02
Greenwood City Branch, 311 East Center Street, Greenwood, AR 72936	0102.02
Lavaca Branch, 400 West Main Street, Lavaca, AR 72941	0101.01
Charleston Branch, 225 East Main Street, Charleston, AR 72933	9503.02
Roland Branch, 401 East Ray Fine Boulevard, Roland, OK 74954	0301.03
Dixieland Branch, 801 North Dixieland, Rogers, AR 72756	0203.01
Pinnacle Hills Branch, 3706 Pinnacle Hills Parkway, Rogers, AR 72758	0213.06
Lowell Branch, 1626 Empire Street, Lowell, AR 72745	0213.15
Centerton Branch, 350 East Centerton Boulevard, Centerton, AR 72719	0209.04
Fayetteville Branch, 3553 North Steele Boulevard, Fayetteville, AR 72703	0105.11
Bentonville Branch 402 Southwest A Street, Bentonville, AR 72712	0206.04
UoFA Fayetteville, 435 N Garland Ave, Fayetteville, AR 72701	0113.01
Sallisaw Main Branch, 1000 South Kerr Boulevard, Sallisaw, OK 74955	0303.03
Express Pointe Branch, 1500 East Cherokee Sallisaw, OK 74955	0303.04
Sallisaw Downtown, 229 N Oak St. Sallisaw, OK 74955	0303.03
Zero Business Park, 4300 South Zero, Fort Smith, AR 72903	0013.06
UAFS, 535 North Waldron Road, Fort Smith, AR 72903	0007.00
Market Trace, 2513 Market Trace. I-540 and Jenny Lind, Fort Smith, AR 72908	0013.12
Barling City Hall, 307 Fort Street, Barling, AR 72923	0013.08
Reynolds Center, 105 Reynolds Ave, Poteau, OK 74953	0404.02
Poteau True Value, 2808 N Broadway, Poteau, OK 74953	0404.01
Poteau North, 1907 N Broadway, Poteau, OK 74953	0404.01
Pocola, 802 N Pocola Blvd, Pocola, OK 74902	0401.02
Stigler, 701 E. Main, Stigler, OK 74462	2792.00
Heavener, 816 Hwy 59 N, Heavener, OK 74937	0406.02

SECTION III COMMUNITY REINVESTMENT ACT NOTICE

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available from the CRA Officer, First National Bank, 602 Garrison Avenue, Fort Smith, AR 72901, P.O. Box 7 Fort Smith, AR 72902 or posted online at fnbfs.com.

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the OCC Deputy Comptroller, 500 North Akard Street, Suite 1600, Dallas, TX 75201. You may send written comments regarding the needs and opportunities of any of the bank's assessment area(s) to First National Bank CRA Officer, P.O. Box 7, Fort Smith, AR 72902, 602 Garrison Avenue, Fort Smith, AR 72901, CRAOfficer@fnbfs.com and OCC Deputy Comptroller, 500 North Akard Street, Suite 1600, Dallas, TX 75201, CRACOMMENTS@occ.treas.gov. Your comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC Deputy Comptroller. You may also request from the OCC Deputy Comptroller an announcement of our applications covered by the CRA filed with the OCC. (We are an affiliate of First Banc Corp, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve of St. Louis, 1 Federal Reserve Plaza, St. Louis, MO. 63102 an announcement of applications covered by the CRA filed by bank holding companies.)

You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Office of the Comptroller of the Currency, at The First National Bank of Fort Smith, Sixth Street and Garrison Ave, Fort Smith, Arkansas 72901 or online at fnbfs.com.