



CRA Public File



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Public Comments

12 CFR 25.43(a)(1); 12 CFR 228.43(a)(1); 12 CFR 345.43(a)(1); 12 CFR 195.43(a)(1)

All written comments received from the public for the current year and each of the prior two calendar years related to the institution’s performance in helping to meet community credit needs and any response to the institution’s comments are included below.

2021-2023: None

Branch & Office Locations

12 CFR 25.43(a)(3); 12 CFR 228.43(a)(3); 12 CFR 345.43(a)(3); 12 CFR 195.43(a)(3)

A list of the institution’s branches, street addresses, and geographies.

Headquarters Branch

41391 Kalmia Street, Suite 100
Murrieta, CA 02562

MSA Code: 40140
State Code: 06
County Code: 065
Tract Code: 0506.00
Tract Income: Upper

Branch Openings and Closures

12 CFR 25.43(a)(4); 12 CFR 228.43(a)(4); 12 CFR 345.43(a)(4); 12 CFR 195.43(a)(4)

A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.

OPENED	CLOSED
June 10, 2022 Headquarters Branch 41391 Kalmia Street, Suite 100 Murrieta, CA 02562	None



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Offerings

12 CFR 25.43(a)(5); 12 CFR 228.43(a)(5); 12 CFR 345.43(a)(5); 12 CFR 195.43(a)(5)

A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the branches and descriptions of material differences in the availability or cost of services at particular branches, if any.

Headquarters Branch Hours: Monday-Friday, 9 AM to 5 PM

CONSUMER BANKING	
DEPOSITORY PRODUCTS	LOANS AND CREDIT PRODUCTS
Checking Accounts	Consumer Installment Loans
Interest Checking Accounts	Auto Loans
Savings Accounts	
Money Market Accounts	
Certificate of Deposits	
Gold Checking (50+)	
Foundation Checking	
Individual Retirement Accounts	

COMMERCIAL BANKING	
DEPOSITORY PRODUCTS	LOANS AND CREDIT PRODUCTS
Checking Accounts	Commercial Term Loans
Interest Checking Accounts	Commercial Revolving Lines
Savings Accounts	SBA Commercial Loans
Money Market Accounts	SBA Real Estate- Owner Occupied
Certificate of Deposits	Agricultural Product & Other Farming Loans
	State Gtd. Commercial Loans
	State Gtd. Real Estate- Owner Occupied
	Construction Loans
	Farmland Loans
	Letter of Credit
	Credit Cards

CONVENIENCE BANKING SERVICES	
ACH Origination	Mobile Banking
ATM Services	Night Depository
Bill Payment	Online Banking
Cashier's Checks	Positive Pay
Debit Cards	Remote Deposit Capture
Electronic Statements	Wire Transfers



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CRA Performance Evaluation

12 CFR 25.43(a)(2); 12 CFR 228.43(a)(2); 12 CFR 345.43(a)(2); 12 CFR 195.43(a)(2)

A copy of the public section of the bank's most recent CRA performance evaluation must be placed in the public file within 30 business days after its receipt.

Status: None

CRA Strategic Plan

12 CFR 25.43(b)(4); 12 CFR 228.43(b)(4); 12 CFR 345.43(b)(4); 12 CFR 195.43(b)(4)

This requirement is for banks that have been approved to be assessed under a strategic plan; the public file must also contain a copy of the Plan. The Bank does not need to include information submitted on a confidential basis in conjunction with the Plan.

Not Applicable

HMDA Disclosure Statement

12 CFR 25.43(b)(2); 12 CFR 228.43(b)(2); 12 CFR 345.43(b)(2); 12 CFR 195.43(b)(2)

Not applicable; the bank is not a HMDA reporter.

2021 - 2022	None
2023	None



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Area Assessment Maps and Income Demographics

12 CFR 25.43(a)(6); 12 CFR 228.43(a)(6); 12 CFR 345.43(a)(6); 12 CFR 195.43(a)(6)

A map of each assessment area showing the area's boundaries to identify the geographies within the assessment area, either on the map or in a separate list

See Appendix A for

- Bank financial ratios
- Geocode summary census demographic information
- Bank assessment area
- GeoDataVision census information



Appendix A

Loan-to-Deposit Ratios

12 CFR 25.43(b)(3); 12 CFR 228.43(b)(3); 12 CFR 345.43(b)(3); 12 CFR 195.43(b)(3)

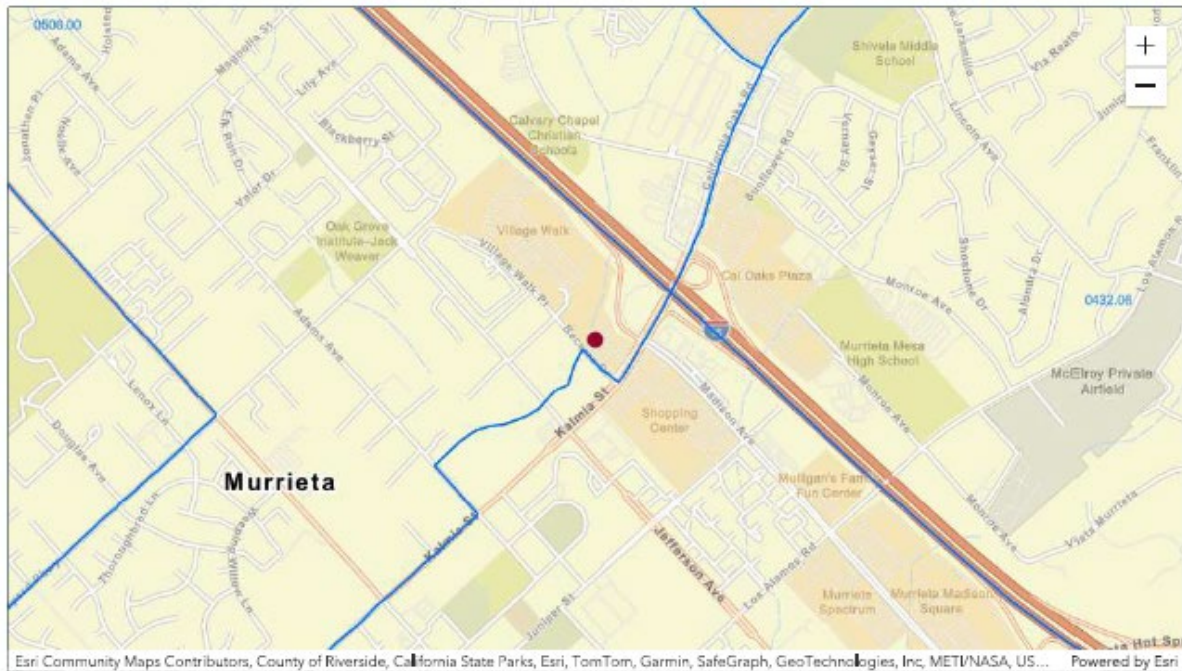
For Small Banks, the loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio.

2022 1 st Quarter	Not applicable, Bank opened June 10, 2022
2022 2nd Quarter	0%
2022 3rd Quarter	78.83%
2022 4th Quarter	176.4%
2023 1 st Quarter	52.1%
2023 2 nd Quarter	51.3%
2023 3 rd Quarter	64.2%
2023 4 th Quarter	76.6%

Data Source: Net Loans and Leases to Deposits from [FDIC's BankFind Suite](#), accessed February __ 2024

Geocode summary census demographic information

FFIEC FFIEC Geocoding/Mapping System – 2023



● Matched Address: 41391 Kalima St, Murrieta, California, 92562
MSA: 40140 • RIVERSIDE-SAN BERNARDINO-ONTARIO, CA || State: 06 • CALIFORNIA || County: 065 • RIVERSIDE COUNTY || Tract Code: 0506,00

● Selected Tract
MSA: || State: || County: || Tract Code:



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FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 41391 Kalmia St, Murrieta, California, 92502
 MSA: 40140 - RIVERSIDE-SAN BERNARDINO-ONTARIO, CA
 State: 06 - CALIFORNIA
 County: 065 - RIVERSIDE COUNTY
 Tract Code: 0506.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$94,500
2023 Estimated Tract Median Family Income	\$138,745
2020 Tract Median Family Income	\$112,596
Tract Median Family Income %	146.82
Tract Population	7869
Tract Minority %	46.80
Tract Minority Population	3683
Owner-Occupied Units	1661
1- to 4- Family Units	1886

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$76,686
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$94,500
% below Poverty Line	7.73
Tract Median Family Income %	146.82
2020 Tract Median Family Income	\$112,596
2023 Estimated Tract Median Family Income	\$138,745
2020 Tract Median Household Income	\$94,659

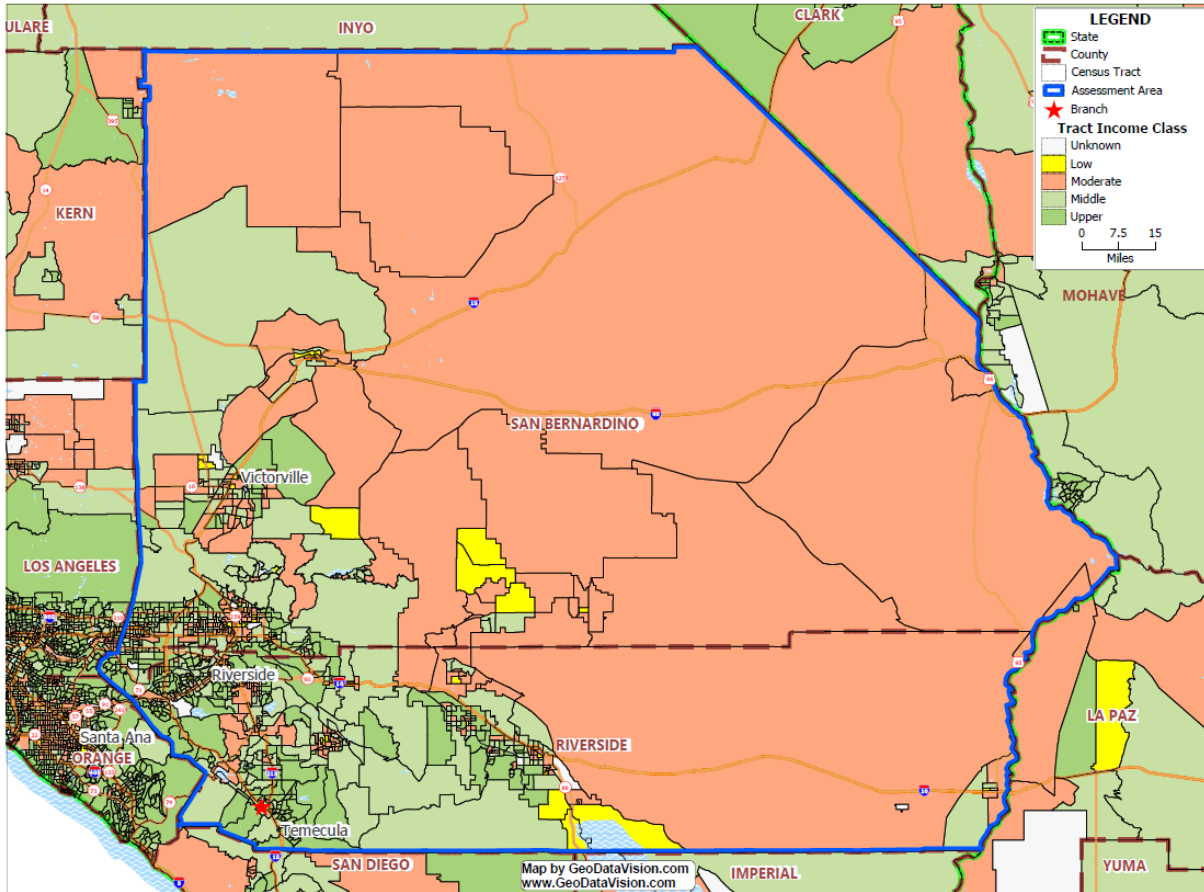
Census Population Information

Tract Population	7869
Tract Minority %	46.80
Number of Families	1699
Number of Households	2230
Non-Hispanic White Population	4186
Tract Minority Population	3683
American Indian Population	30
Asian/Hawaiian/Pacific Islander Population	535
Black Population	378
Hispanic Population	2227
Other/Two or More Races Population	513

Census Housing Information

Total Housing Units	2330
1- to 4- Family Units	1886
Median House Age (Years)	20
Owner-Occupied Units	1661
Renter Occupied Units	569
Owner Occupied 1- to 4- Family Units	1636
Inside Principal City?	NO
Vacant Units	100

LEGACY BANK- ASSESSMENT AREA 2024



Riverside-San Bernardino-Ontario, CA MSA (40140)



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