

# **Enterprise Bank of South Carolina Community Reinvestment Act (CRA) Public File**

**Final Rule on CRA Regulations:**

**“A bank shall maintain a public file that includes the following information: ...”**

## Contents

Public Comments .....	3
CRA Performance Evaluation .....	4
Branches and Locations .....	5
Branches Opened or Closed.....	6
Services and Fees .....	6
Map of Assessment Area .....	10
Other Information.....	10

## Public Comments

“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...”

CRA Comments Received Log		
Year	Comment No.	Brief Description
2019	1	None Received
	2	
	3	
	4	
	5	
2020	1	None Received
	2	
	3	
	4	
	5	
2021	1	None Received
	2	
	3	
	4	
	5	
2022	1	None Received
	2	
	3	
	4	
	5	
2023	1	None Received
	2	
	3	
	4	
	5	
2024	1	
	2	
	3	
	4	
	5	

# CRA Performance Evaluation

“...a copy of the public section of the bank’s most recent CRA Performance Evaluation prepared by the Board. The bank shall place this copy in the public file within 30 business days after its receipt from the Board...”

## INSTITUTION RATING

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

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

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio is generally reasonable given the institution’s size, financial condition, and assessment areas’ credit needs.
- The bank made a majority of the loans reviewed within the assessment areas.
- The bank’s geographic distribution of loans reflects an overall reasonable dispersion throughout the assessment areas.
- The bank’s distribution of borrowers reflects an overall reasonable penetration of loans to businesses of different sizes and individuals of different income levels.
- The bank has not received any Community Reinvestment Act (CRA) related complaints since the previous evaluation. Therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

- The bank demonstrated an overall adequate responsiveness to community development needs of its assessment areas through community development loans, qualified investments, and community development services. Examiners considered the institution’s capacity and the need and availability of such opportunities for community development within its assessment areas.

To see the complete Performance Evaluation, go to [ISB Single Rated Area \(fdic.gov\)](https://www.fdic.gov/insideratings/).

## Branches and Locations

“...a list of the bank’s branches, their street addresses, and geographies...”

Office	Telephone	Address	Hours
<b>Bamberg Branch 03</b>	803-245-5171	2727 Main Hwy Bamberg, SC 29003 Block Numbering Area (BNA) 9602.00 Bamberg County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>
<b>Barnwell Branch 21</b>	803-259-2265	287 Main Street Barnwell, SC 29812 BNA 9703.00 Barnwell County	Monday-Friday: 9:00am-5:00pm Drive Thru Opens at 8:30am <b>24 Hour Drive-Up ATM</b>
<b>Blackville Branch 22</b>	803-284-2258	5906 Main Street Blackville, SC 29817 BNA 9702.00 Barnwell County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>
<b>Cottageville Branch 05</b>	843-835-2222	11003 Cottageville Highway Cottageville, SC 29435 BNA 9707.00 Colleton County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>
<b>Denmark Branch 04</b>	803-793-5018	4668 Carolina Hwy Denmark, SC 29042 BNA 9601.00 Bamberg County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>
<b>Edisto Island Branch 06</b>	843-869-5018	804 Oyster Park Road Edisto Island, SC 29438 Census Tract 0023.00 Charleston County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>
<b>Ehrhardt Branch 01</b>	803-267-3191	13497 Broxton Bridge Rd Ehrhardt, SC 29081 BNA 9604.00 Bamberg County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>
<b>Ridgeville Branch 07</b>	843-871-0225	577 Ridgeville Road Ridgeville, SC 29472 Census Tract 104.00 Dorchester County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>

<b>Springfield/Salley Walk in only Branch 24</b>	803-258-3211	7222 Festival Trail Road Springfield, SC 29146 Orangeburg County Census Tract 118.00 Aiken County Census Tract 218.00	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm
<b>Walterboro Bells Hwy Drive-thru only Branch 08</b>	843-549-1120	776 Bells Highway Walterboro, SC 29488 BNA 9704.02 Colleton County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>
<b>Walterboro Jefferies Branch 02</b>	843-549-5544	1105 N. Jefferies Blvd. Walterboro, SC 29488 BNA 9704.02 Colleton County	Monday-Friday: 8:30am-5:00pm
<b>Williston Branch 23</b>	803-266-7474	12960 Main Street Williston, SC 29853 BNA 9701.00 Barnwell County	Monday, Tuesday, Thursday, Friday: 9:00am-5:00pm Wednesday: 9am-1pm <b>24 Hour Drive-Up ATM</b>

## Branches Opened or Closed

“...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...”

No branches/offices have been opened or closed in the last three years. The Ridgeville Office was relocated from 102 Main Street to 577 Ridgeville Road, Ridgeville, SC 29472. The census tract number remained the same, 104.00. ATMs were added to the Ehrhardt and Ridgeville locations in 2022.

## Services and Fees

“...a list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank’s branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs)...”

### Loan Services

All of the following loan services are offered at each location:

**Agricultural Loans**

- Purchase of farmland
- New and used equipment
- Loans to provide working capital
- Commodity loans
- FSA guaranteed loans

**Commercial Loans**

- New and used equipment purchase loans
- Expansion of plant facilities loans
- Start-up business loans
- Floor planning and inventory loans
- SBA guaranteed loans
- Small business loans
- Non-profit and church loans

**Real Estate Loans**

- Construction loans
- Lot purchase loans
- 1-4 residential mortgages
- Home equity loans

**Consumer Loans**

- New and used vehicle loans
- Boat and camper loans
- Personal loans for any purpose for as little as \$2,500.00

**County and Municipality Loans**

- Community development loans
- Vehicles, fire trucks, rescue squad vehicles, police cars
- Equipment loans
- Tax anticipation loans
- Any other county and/or municipality loan

**Deposit Services**

All of the following deposit services are offered at each location:

**Personal Deposit Accounts**

- Regular checking account
- W H Varn Jr. Legacy checking account
- Electronic deposit account (EDA)
- Personal interest checking account
- Privilege account
- Christmas Club account
- Regular savings account

- Personal money market
- Certificate of Deposit account (various maturities)
- IRA (Individual Retirement Account)

#### **Commercial Deposit Accounts**

- Business checking account
- Business interest checking account (limited eligibility)
- Business money market
- Commercial CD (Certificate of Deposit) (various maturities)
- Business Online
- ACH Origination
- RDC (Remote Deposit Capture)
- Wire Manager

#### **Other Deposit Products**

- Direct deposits
- Preauthorized withdrawals
- Money orders
- ATM cards
- Debit cards
- Safe deposit box rental
- Fax service
- Photocopies
- Wire transfers
- Savings bond redemption
- CheckFree Bill Pay
- Online banking at <https://www.ebsc.bank>
- Mobile banking – consumer and business
- Mobile deposit capture
- Card controls
- Zelle

The cost of services is uniform throughout our banking unit.

Fees are displayed on the website.



## ENTERPRISE BANK OF SC Common Features

**Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.**

### ATM/Debit Cards

ATM/DEBIT Card Instant Issue-Free on New A/cs	\$10.00
ATM/Debit Card Replacement or PIN Re-Issuance	\$ 5.00
Transactions at ATMs we do not own or operate	3/month Free
Savings Accounts (after initial 3)	\$ 2.00
Checking Accounts (after initial 3)	\$ 2.00
ATM/Debit Card Daily Cash Withdrawals	
You may withdraw no more than \$500.00 per day cash (If there are sufficient funds in your account).	

### ACCOUNT RESEARCH/LEGAL

Account Activity printout	\$ 5.00
Account balancing assistant per hour - (\$10.00 minimum)	\$25.00
Account Research (per hour - \$25 minimum)	\$25.00
Statement copy with images (per copy)	\$ 5.00
Copies of non-bank documents (per copy)	\$ 0.25
Copies of checks (1 free per month) (per copy)	\$ 2.00
Copy of 1099/1098 for each - current year/prior year)	\$ 5.00
Tax Levies/Garnishments or Legal Processing	\$50.00

### ACCOUNT FEES & CHARGES

Overdraft Paid Item NSF Fee*	\$30.00
Returned Item NSF Fee *	\$30.00

\*Applies to overdrafts and Nonsufficient fund items created by Check, In-person withdrawal, ATM withdrawal, or other electronic means. Overdraft and Nonsufficient funds fees are charged on consumer accounts for overdrafts due to ATM transactions or everyday Debit Card transactions only if the customer affirmatively consented to or opts into having us pay the overdraft. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Stop Item Charge (Per occurrence, all items)	\$25.00
Charge Back Fee for Returned Items Deposited	\$ 5.00
Dormant Account (per month)**	\$ 7.50

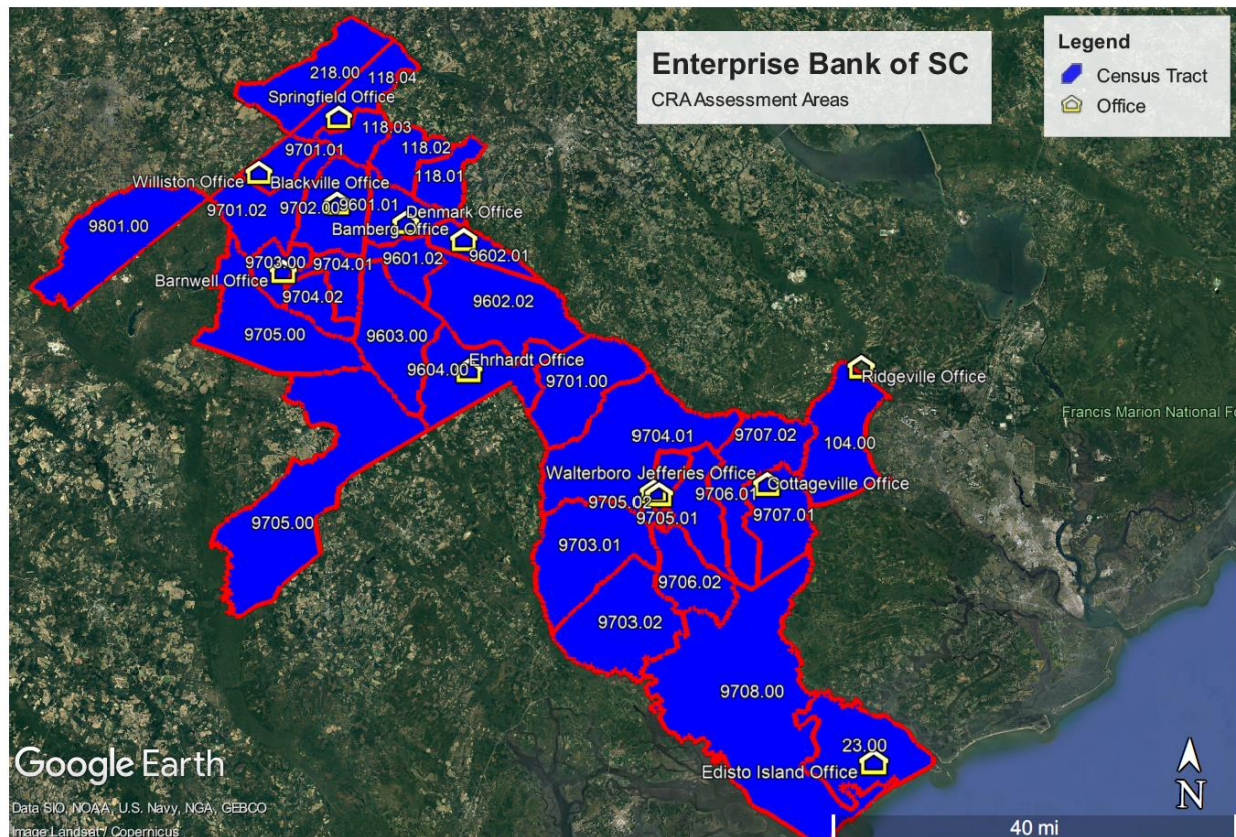
\*\*Applies if no activity for 12 months on Checking and 24 months on Savings Accounts

Account Closed within 90 days of opening	\$15.00
Check Printing	Fee depends on style of checks ordered
Bill Payment/Internet Banking/Mobile Banking	Free
Telephone Banking	Free

### OTHER SERVICES

Wire Transfers - Domestic-Incoming/ Outgoing	\$20.00
Wire Transfers - International-Outgoing/Incoming	\$50.00
Collection Item - Domestic	\$25.00
Collection-Non-Domestic-Minimum	\$50.00
Bank Money Orders	
Under \$1,000	\$ 3.00
Over \$1,000	\$ 7.50
Night Depository - Locked Bags	\$20.00
Night Depository - Extra Key	\$10.00
Safe Deposit Box-Key Replacement	\$30.00
Safe Deposit Box- Drilling	\$175.00

“...map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list...”



## Other Information

“...any other information the bank chooses.”

## LOAN TO DEPOSIT RATIOS

DATE	LOAN TO DEPOSIT RATIO SOURCE: UBPR
3/31/22	52.40%
6/30/22	53.45%
9/30/22	56.20%
12/31/22	53.66%
3/31/23	55.24%
6/30/23	56.98%
9/30/23	56.37%
12/31/23	58.21%

### 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 as well as information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website:

<https://www.consumerfinance.gov/data-research/hmda/>

Select "Download data for a specific institution" at the bottom of the page under "Download HMDA data." Select the year and enter the name of the institution.

HMDA data for many other financial institutions are also available at this website.