

Community Reinvestment Act (CRA) Policy

First Federal Bank Littlefield, Texas ^{SSB}

Federal Bank Littlefield, Texas ^{ssb} is committed to serving the credit needs of Lamb County. It is our policy to try and respond to all creditworthy segments of our market. We believe by doing so is basic to good business practice and the Bank's, as well as the community's own long-term vitality.

In pursuing this commitment, we will assure compliance with the letter and spirit of the Community Reinvestment Act (CRA). We recognize this action requires a proactive, rather than passive, approach to lending.

All Bank personnel are expected to cooperate with and support our CRA Policy. Staff will be held accountable for any lack of cooperation that weakens our CRA performance, as reflected in agency examinations, and/or community protests.

The CRA Program developed by the CRA officer and committee will be designed to achieve strong performance under the small institution streamlined test effective per Office of Thrift Supervision 12 CFR part 563e. The revised regulation emphasizes performance rather than documentation. Namely, our evaluation will be based on the following:

1. Whether we are lending
2. Where we are lending (inside or outside assessment area & are any areas excluded)
3. To who we are lending (is all income levels treated fairly)
4. How we are lending (are there any complaints)

The President / CRA officer and Board of Directors to assure:

1. CRA compliance is included in the performance standards of all affected personnel.
2. Managers evaluate their staff appropriately on CRA performance.

The Bank will make an active effort to know the people in local organizations concerned with community development and the need of low- and moderate-income consumers.

The Board of Directors will appoint a CRA officer to carry out this policy.

Chairman of the Board

President

Date

TO WHOM IT MAY CONCERN:

First Federal Bank Littlefield, Texas^{ssb} has taken pride in its efforts to provide funds to satisfy the credit needs of our entire community. We will continue to stay in constant communications with members of our local communities to ensure that we satisfy their credit needs consistent with safe and sound operation of the institution.

The officers of our institution are in contact with the local real estate agents, individual buyers and sellers of real estate and other community leaders to keep abreast of the credit needs of our communities.

Our institution advertises in the local papers. Our officers stay abreast of any new development or new programs that are developed that might help the members of our community in obtaining credit.

The Board of Directors of our Bank have established policies in regard to the extent of our lending area in order that we, as an institution can benefit and satisfy the credit needs of our communities. The board will evaluate our performance at least annually and if any problem arises, they have vowed to take immediate action to alleviate the problem and continue to benefit the people of our communities.

The loan officers of our institution have been instructed to tell every applicant that they have the right to apply for the type of loan that will serve their individual credit needs. The loan officers and/or loan committee will evaluate every loan application on an individual basis to determine the acceptance or denial of the loan based on the current lending policies.

First Federal Bank will continue to strive to provide adequate financing to the members of our community without regard to geographic limitations and that is consistent with safe and sound operation as prescribed by our regulatory body.

First Federal Bank will not and has not discriminated to any applicant on the basis of race, color, national origin, religion, sex, marital status, or because a person receives income from a public assistance program. Our office has been satisfying the credit needs of its local community for more than 77 years and will continue to do so for years to come. Our office will remain open and continue to provide financial assistance to the members of its communities.

First Federal Bank has provided funds, counseling and many other services to our communities to ensure that each local community will continue to prosper. It is our desire, along with other community leaders, to attract industry and other forms of business activities to each local community. We realize that the success of our institution is largely dependent upon the success of community.

Our institution has been very actively engaged in the origination and servicing of residential mortgage loans, home improvement loans and small business loans within the community.

It is our contention that we have utilized every asset that we have available to provide adequate funds to our lending area and that we will continue to serve our communities to the best of our abilities with regard to the safe and sound operation of our institution.

FIRST FEDERAL BANK LITTLEFIELD, TEXAS ^{ssb}

The foregoing Community Reinvestment Act Statement was presented to and approved with all additions and deletions by the Board of Directors at the regularly scheduled meeting.

Chairman of the Board

President

Secretary

Annual Review and Report

An Annual Review by First Federal Bank Littlefield, Texas ^{ssb} Board of Directors

The Community Reinvestment Act compliance report of First Federal Bank Littlefield, Texas ^{ssb} defined our effective lending territories and our efforts of delineating our communities.

BE IT RESOLVED, That we, the officers, management and Board of Directors of First Federal Bank Littlefield, Texas ^{ssb} have reviewed our present policies and efforts to comply with the Community Reinvestment Act.

Be it hereby further resolved that Dezi Vargas has been appointed as Compliance Officer and Community Reinvestment Officer.

Be it hereby further resolved that all appropriate bank personnel be informed of this review of our policy.

Be it hereby further resolved that after a thorough review of the existing Community Reinvestment Act Policy of First Federal Bank Littlefield, Texas ^{ssb} that it be adopted.

Be it hereby further resolved that the Board of Directors, management and staff will continually make every effort to meet all of the credit needs of our community. In times of economic turmoil, we will strive to serve the credit needs of our community in every way possible.

The foregoing Community reinvestment Act Statement was presented to and approved by the Board of Directors at the regularly scheduled meeting.

First Federal Bank Littlefield, Texas SSB is aware of the changes to the Community Reinvestment Act. At the time of approval the bank will have no changes to the testing under the new regulations.

President

Secretary

FIRST FEDERAL BANK LITTLEFIELD, TEXAS ^{ssb}

MAP OF

“ASSESSMENT AREA”

First Federal Bank SSB's Assessment Area is indicated by an asterisk (*) on the following State of Texas map. The asterisk is located within the 150 miles of First Federal's bank located at 2313 Phelps Ave Littlefield, TX 79339. These boundaries represent our designated "Assessment Area". There are no geographies within the "Assessment Area" that are excluded from any of our loan or service products. The Target market is Lamb County and the surrounding areas

STATEMENT AND ITEMIZATION

OF

CREDIT OFFERINGS

You should also know that there are many different types of financial institutions. Some specialize in specific types of loans, and this allows them to offer better services on these type loans. The availability and the terms and conditions of credit in a specific instance are always decided on a case-by-case basis, after the credit worthiness of the borrower and the value and type of collateral have both been carefully evaluated. The value of the collateral is relevant only to the requested amount of loan proceeds.

If you have not already done so, you may obtain a copy of our Loan Policy from the Compliance Officer. You always have a right to file a written loan application.

FIRST FEDERAL BANK LITTLEFIELD, TEXAS ^{ssb}

LOCATION OF OFFICE

First Federal has one location for our customers. Our office is located at 2313 Phelps Avenue, Littlefield, Texas. Any of the below described “Loan Products” or “Deposit Products” can be obtained at our office.

HOURS OF OPERATION

First Federal’s office operates from the hours of 9:00 A.M. to 12:00 P.M. and 1:00 P.M. to 3:00 P.M., Monday through Friday.

First Federal’s drive thru operates from the hours of 8:30 A.M. to 5:00 P.M. Monday through Friday.

LIST OF SERVICES

LOAN PRODUCTS:

- Conventional Loans – One to Four Single Family Owner Occupied Dwelling Units, Purchase Money, and Refinance. Options for Portfolio and Secondary Market Loans
- Conventional Loans – One to Four Single Family Non-Owner-Occupied Dwelling Units, Purchase Money and Refinance
- Conventional Loans – Home Improvement
- Share Loans
- Consumer Loans
- Small Business Administration Loans
- Conventional Loans – Purchase Money and Refinance Agricultural Land Loans
- Conventional Loans – Farm Operating, Equipment and Miscellaneous
- Farm Service Administration – Farm Operating, Equipment and Miscellaneous
- Conventional Loans – Commercial

DEPOSIT PRODUCTS

- Free Checking
- NOW – Grandfathered in accounts only
- Money Market
- Savings Account
- Certificates of Deposit
- IRA

SERVICES

- Online Banking
- Mobile Banking
- Bill Pay
- Pay a Person
- Online Card and Account Loan
- Payment Options
- ATM
- VISA Debit Cards
- Stop Payments
- Incoming and Outgoing Wires

PUBLIC DISCLOSURE

October 6, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Federal Bank Littlefield, Texas
Certificate Number: 30291

2313 Phelps Avenue
Littlefield, Texas 79339

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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 institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	1
DESCRIPTION OF ASSESSMENT AREA	2
SCOPE OF EVALUATION.....	4
CONCLUSIONS ON PERFORMANCE CRITERIA.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	10
APPENDICES	11
SMALL BANK PERFORMANCE CRITERIA.....	11
GLOSSARY	12

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 loan-to-deposit (LTD) ratio is more than reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans and other lending related activities are in the institution's assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among farms and businesses of different sizes.
- The bank did not receive any CRA-related complaints since the prior evaluation; therefore, this factor did not affect the rating.
- The bank's community development services and qualified investments did not enhance the bank's CRA performance.

DESCRIPTION OF INSTITUTION

First Federal Bank Littlefield, Texas (FFBLT), established in 1946, is headquartered in Littlefield, Texas. The bank does not have a holding company or maintain any affiliates or subsidiaries. The bank received an Outstanding rating at its prior Federal Deposit Insurance Corporation (FDIC) CRA Performance Evaluation dated September 9, 2019, based on the Federal Financial Institutions Examination Council (FFIEC) Interagency Small Institution CRA Examination Procedures.

The bank operates one full-service location within the panhandle of the State of Texas. The bank has not opened or closed any branches or participated in any merger or acquisition activities since the prior evaluation. The bank's primary business focus is agricultural and commercial lending. The bank continues to offer a variety of loan products including commercial, agricultural, home mortgage, and consumer loans. Deposit products include checking, savings, individual retirement accounts, and certificates of deposit. Alternative banking services include online banking, mobile banking, debit cards, and an automated teller machine (ATM).

As of the June 30, 2025, Report of Condition and Income, the bank reported total assets of \$63.2 million, total loans of \$45.3 million, and total deposits of \$51.3 million. Since the prior evaluation, total assets increased by 30.5 percent, total loans increased by 5.2 percent, and total deposits increased by 37.6 percent.

As shown in the table below, the bank’s loan portfolio consists primarily of agricultural loans (secured by farmland and agricultural production and other loans to farmers) at 44.9 percent.

Loan Portfolio Distribution as of 06/30/25		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	0	0.0
Secured by Farmland	6,047	13.3
Secured by 1-4 Family Residential Properties	10,627	23.5
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	5,501	12.1
Total Real Estate Loans	22,175	48.9
Commercial and Industrial Loans	3,839	8.5
Agricultural Production and Other Loans to Farmers	14,339	31.6
Consumer Loans	4,988	11.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	45,341	100.0
<i>Source: Report of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that limit the institution’s ability to meet the credit need of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas for which examiners will evaluate its CRA performance. FFBLT continues to designate one assessment area in the State of Texas comprised of one whole county, Lamb County. The assessment area is located in the Texas Non-Metropolitan Statistical Area (TX Non-MSA). The assessment area conforms to technical CRA regulatory requirements.

Economic and Demographic Data

Based on 2020 U.S. Census data, the assessment area continues to be comprised of five census tracts which are designated as one moderate- and four middle-income census tracts. The following table provides additional demographic and economic data for the assessment area.

Demographic Information of the Assessment Area							
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #	
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0	
Population by Geography	13,045	0.0	23.6	76.4	0.0	0.0	
Housing Units by Geography	6,069	0.0	24.3	75.7	0.0	0.0	
Owner-Occupied Units by Geography	3,441	0.0	20.9	79.1	0.0	0.0	
Occupied Rental Units by Geography	1,265	0.0	23.9	76.1	0.0	0.0	
Vacant Units by Geography	1,363	0.0	33.2	66.8	0.0	0.0	
Businesses by Geography	885	0.0	22.4	77.6	0.0	0.0	
Farms by Geography	237	0.0	16.0	84.0	0.0	0.0	
Family Distribution by Income Level	3,111	25.0	17.0	23.9	34.1	0.0	
Household Distribution by Income Level	4,706	30.3	16.0	14.1	39.6	0.0	
Texas Non-MSA Median Family Income	\$61,809	Median Housing Value		\$68,348			
		Median Gross Rent		\$692			
		Families Below Poverty Level		15.1%			
<i>Source: 2020 Census Data and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%</i>							

The area’s major employers include American Cotton Growers, Lowe’s Pay and Save, and Texas Green. According to 2024 Dun & Bradstreet (D&B) data, agriculture industries represent the largest portion of the area’s businesses at 21.1 percent, followed by non-classifiable establishments at 15.1 percent, and retail trade industries at 9.3 percent. The data also indicates 74.2 percent of businesses hire four or fewer employees.

The following table shows annual unemployment rates according to the U.S. Bureau of Labor Statistics over the evaluation period for Lamb County, the State of Texas, and nationwide. The relatively low and stable unemployment rates indicate a steady labor market and suggest that local employment conditions are comparable to broader state and national trends.

Unemployment Rates			
Area	2022	2023	2024
	%	%	%
Lamb County	3.6	3.6	3.8
State of Texas	3.9	4.0	4.1
National Average	3.6	3.6	4.0
<i>Source: Bureau of Labor Statistics</i>			

Competition

The assessment area contains a high level of competition from other chartered institutions based on its population of 13,045 with ten offices representing seven institutions. FFBLT ranks 3rd in deposit market share by capturing 13.4 percent of the area's deposits, as of the June 30, 2025, FDIC Deposit Market Share Report. Credit unions, mortgage companies, and finance companies also compete for loans in the area, thus heightening the competition level. Overall, the competition level allows for lending opportunities.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit needs. This information helps determine local financial institutions' responsiveness to these needs.

Examiners contacted a member of a small business development organization to help assess the area's current economic conditions, community credit needs, and potential opportunities for bank involvement. The contact noted the assessment area consists largely of a farming community. The contact further indicated the primary industries in the area are agriculture and commercial. The contact stated that Lamb County's economy is less robust than surrounding rural counties with similar agricultural bases. The contact also expressed that local farmers rely heavily on USDA programs for financing due to limited access to local lending resources. The county also faces a shortage of affordable and starter homes, and its large elderly population contributes to low homeownership demand.

Opportunities exist for financial institutions to support community development through partnerships with local economic development organizations to repurpose vacant spaces for new entrepreneurs who cannot afford traditional storefront overhead costs. The contact noted that many farmers and small businesses rely on institutions in Lubbock for credit needs, suggesting room for greater local bank involvement in the area.

Credit Needs

Examiners identify the credit needs of the assessment area based on information from the community contact, bank management, and demographic and economic data. Based on this information, examiners determined that small farm and small business loans are notable credit needs in the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation date of September 9, 2019, to the current evaluation date of October 6, 2025. Examiners conducted this CRA evaluation using FFIEC Interagency Small Institution CRA Examination Procedures. These procedures include the Lending Test. The appendix lists the test's criteria.

Activities Reviewed

For the Lending Test, Small Institution CRA Examination Procedures require examiners to determine the bank’s major product lines for review. Examiners may select from the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans.

Considering the dollar volume and number of loans originated, as well as management’s stated business strategy, examiners determined that the bank’s major product lines include agricultural lending at 67.9 percent by dollar volume and commercial lending at 13.2 percent by dollar volume of originations and purchased loans in calendar year 2024. Considering the bank’s business strategy, area of expertise, and the dollar volume of originations, examiners will analyze small farm and small business lending performances. Examiners did not select consumer or home mortgage loans for analysis given the bank’s lending strategy. Furthermore, neither category represented a major product for the bank, nor would the conclusions materially affect the overall ratings. The following table shows the bank’s originations and purchases over the most recent calendar year, 2024. The activity reflects a consistent pattern with the bank’s lending emphasis since the prior evaluation.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	0	0.0	0	0.0
Secured by Farmland	1,055	3.1	6	2.1
Secured by 1-4 Family Residential Properties	3,771	11.1	23	8.0
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	757	2.2	3	1.0
Commercial and Industrial Loans	3,719	11.0	52	18.0
Agricultural Loans	22,020	64.8	50	17.4
Consumer Loans	2,655	7.8	154	53.5
Other Loans	0	0.0	0	0.0
Total Loans	33,977	100.0	288	100.0
<i>Source: 2024 Bank Data</i>				

Examiners reviewed all 39 small farm loans originated or purchased in 2024 totaling \$5.7 million to evaluate the bank’s assessment area concentration performance. To evaluate geographic distribution and borrower profile performance, examiners reviewed the entire universe of small farm loans originated in the assessment area during 2024. Examiners compared the bank’s small farm lending to 2024 D&B data.

In addition, examiners reviewed all 55 small business loans originated or purchased in 2024 totaling \$4.5 million to evaluate the bank’s assessment area concentration performance. To evaluate geographic distribution and borrower profile performance, examiners reviewed the entire universe of small business loans originated in the assessment area during 2024. Examiners compared the bank’s small business lending to 2024 D&B data. Examiners placed more weight on small farm lending when arriving at conclusions as they represent the largest product reviewed by dollar

volume.

At management’s request, the scope of this evaluation also includes all qualified investments and community development services for CRA consideration. Examiners reviewed all qualified investments and community development services during the evaluation period.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

FFBLT demonstrated satisfactory performance under the Lending Test. This performance is primarily supported by a more than reasonable LTD ratio, a majority of loans originated inside of the assessment area, and reasonable records regarding geographic distribution and borrower profile. The bank did not receive any CRA-related complaints since the prior evaluation.

Loan-to-Deposit Ratio

The LTD ratio is more than reasonable (considering seasonal variations and taking into account lending related activities) given the institution’s size, financial condition, and assessment area credit needs. Examiners considered the bank’s size, business strategy, and capacity relative to the assessment area credit needs when arriving at this conclusion.

The bank’s LTD ratio, calculated from the Report of Condition and Income data, averaged 95.5 percent over the past 23 calendar quarters from September 30, 2019, to June 30, 2025. This reflects a slight decrease from the 98.6 percent average net LTD ratio recorded at the prior evaluation. The LTD ranged from a high of 112.9 percent as of September 30, 2019, to a low of 83.2 percent March 31, 2024. Bank management stated that the bank’s LTD ratio fluctuates seasonally due to the agricultural nature of its lending portfolio. The ratio typically reaches its highest point during the third quarter and its lowest point during the first quarter. This trend occurs because many of the bank’s agricultural borrowers repay their operating lines of credit following the harvest season, when crop sales generate revenue.

Examiners identified and listed in the following table, three comparable institutions operating in similar areas and reflecting comparable lending emphases. The table shows that FFBLT’s average net LTD ratio exceeds the comparable range of the listed similarly situated banks.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 06/30/2025 (\$000s)	Average Net LTD Ratio (%)
First Federal Bank, Littlefield, Texas	63,240	95.5
Crowell State Bank, Crowell, Texas	55,389	57.3
First Capital Bank, Quanah, Texas	101,677	86.1
First State Bank, Paint Rock, Texas	160,771	40.8
<i>Source: Report of Condition and Income (09/30/2019 – 06/30/2025)</i>		

Assessment Area Concentration

A majority of loans and other lending related activities are in the institution’s assessment area. A majority of small farm and small business loans granted in the assessment area supports this conclusion. Examiners considered the bank’s asset size and office structure, as well as the loan products reviewed, relative to the assessment area’s size and economy, when arriving at the conclusion.

The following table shows the bank originated a majority of small farm and small business loans, by number and dollar volume, inside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	30	76.9	9	23.1	39	4,266	74.5	1,460	25.5	5,726
Small Business	39	70.9	16	29.1	55	2,535	56.6	1,943	43.4	4,478

Source: 2024 Bank Data

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable records for small farm and small business loans support this conclusion. The assessment area does not contain any low-income census tracts. Examiners focused on performance in moderate-income census tracts relative to the comparable data when drawing conclusions.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. The reasonable levels of lending in moderate-income census tracts support this conclusion. The following table shows the bank’s level of lending to small farms in moderate-income census tracts exceed D&B data by 0.7 percent, reflective of reasonable performance.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	16.0	5	16.7	573	13.4
Middle	84.0	25	83.3	3,693	86.6
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Total	100.0	30	100.0	4,266	100.0

Source: 2024 D&B Data; Bank Data

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The reasonable levels of lending in moderate-income census tracts support this conclusion. The following table shows the bank’s level of lending to small businesses in moderate-income census tracts exceed D&B data by 0.7 percent, reflective of reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	22.4	9	23.1	470	18.5
Middle	77.6	30	76.9	2,065	81.5
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Total	100.0	39	100.0	2,535	100.0

Source: 2024 D&B Data; Bank Data

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among farms and businesses of different sizes. Reasonable records for small farm and small business loans support this conclusion. Examiners focused on farms and businesses with gross annual revenues of \$1 million or less in the assessment area when arriving at conclusions for this performance factor.

Small Farm Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among farms of different sizes. The following table reflects during 2024, the bank originated 73.3 percent or more than seven out of ten small farm loans to farms with gross annual revenues of \$1 million or less, evidencing reasonable performance. The bank’s distribution of lending to farms with gross annual revenues of \$1 million or less did reflect a decline since the prior evaluation. Bank management attributed the change to existing small farm customers experiencing revenue growth since the prior evaluation, resulting in more farms with gross annual revenues exceeding the \$1 million threshold; however, the shift indicates positive economic conditions and successful customer growth within the assessment area rather than a reduced focus on lending to smaller farms.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
< \$100,000	39.7	3	10.0	205	4.8
\$100,000 - \$249,999	37.6	14	46.7	1,231	28.9
\$250,000 - \$499,999	13.1	2	6.7	450	10.6
\$500,000 - \$1,000,000	3.8	3	10.0	1,080	25.3
Subtotal <= \$1,000,000	94.1	22	73.3	2,966	69.5
>\$1,000,000	5.1	8	26.7	1,300	30.5
Revenue Not Available	0.8	0	0.0	0	0.0
Total	100.0	30	100.0	4,266	100.0
<i>Source: 2024 D&B Data; Bank Data</i>					

Small Business Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes. The following table reflects during 2024, the bank originated 77.0 percent or more than seven out of ten small business loans to businesses with gross annual revenues of \$1 million or less, evidencing reasonable performance. The bank's distribution of lending to businesses with gross annual revenues of \$1 million or less did reflect a decline since the prior evaluation. Bank management attributed the change to existing small business customers experiencing revenue growth since the prior evaluation, resulting in more businesses with gross annual revenues exceeding the \$1 million threshold; however, the shift indicates positive economic conditions and successful customer growth within the assessment area rather than a reduced focus on lending to smaller businesses.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	54.2	8	20.5	115	4.5
\$100,000 - \$249,999	21.6	15	38.5	517	20.4
\$250,000 - \$499,999	4.2	1	2.6	16	0.6
\$500,000 - \$1,000,000	2.5	6	15.4	881	34.8
Subtotal <= \$1,000,000	82.5	30	77.0	1,529	60.3
>\$1,000,000	3.3	9	23.1	1,006	39.7
Revenue Not Available	14.2	0	0.0	0	0.0
Total	100.0	39	100.0	2,535	100.0
<i>Source: 2024 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0</i>					

Response to Complaints

The institution has not received any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the rating.

QUALIFIED INVESTMENTS AND SERVICES

Consistent with Small Institution CRA Examination Procedures, management requested that examiners consider the bank's performance in making qualified investments and providing community development services to enhance credit availability in the assessment area. The following sections detail these activities.

Qualified Investments

The bank made one qualified investment totaling over \$900 thousand since the previous evaluation. This dollar volume of investment activity equates to 1.5 percent of average total assets and 50.0 percent of average total securities since the prior evaluation. The qualified investment consists of a municipal bond within the bank's assessment area. The bond supports community services, specifically essential educational needs, to schools that primarily serve students that qualify for free or reduced lunches. As a result, this investment primarily benefits low- and moderate-income individuals.

Community Development Services

The bank did not make any qualified community development services during the evaluation period. The bank's branch and ATM are in a middle-income census tract; however, the branch is near the assessment area's sole moderate-income tract. Additionally, FFBLT provides alternative delivery systems, such as online and mobile banking that further helps avail bank services to low- and moderate-income individuals across all portions of the assessment area.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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 non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 that 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 the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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 Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

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.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

First Federal Bank closed its main office located at 301 XIT Drive, Littlefield, Texas effective November 11, 2011.

First Federal Bank combined its main office with an existing branch office and new construction located at 2313 Phelps Avenue, Littlefield, Texas effective November 14, 2011.

History of First Federal Bank

The bank was founded in May 1946 with 10,000 in capital as a mutual savings association known as Littlefield Federal Savings and Loan. Three of the original board members were Edwin Coffman, Sr. Les Hewett and Don Bell. The association was founded to fill the need for mortgage loans in the area. Banks weren't allowed to originate mortgage loans. Don Bell was the President of First National Bank and served on both Boards of Directors until bank regulation changed prohibiting individuals from serving on multiple Financial Institutions' boards.

In 1980 the bank changed its name to First Federal Savings and Loan Association. Later in 2007 the association converted to a state mutual bank and became First Federal Bank Littlefield, Texas ssb. This remains the bank's name today. The bank is chartered under the Texas Department of Savings and Mortgage Lending. The ssb in the name stands for State Savings Bank. The mutuality of the bank offers a distinct advantage where directors are not shareholders who are driven by profits alone. The charter is designed to drive competitive rates for loans and deposits and create quality local jobs. This flexibility offers tangible benefits to employees and customers.

The original location for the bank was where the old White Kitchen restaurant was located downtown Littlefield. In 1957 it moved locations to 301 XIT Drive where City Hall is today. Then, in 2011 the bank moved to its current location at 2313 Phelps Ave just off Highway 84 in the Littlefield Plaza Shopping Center.

The bank was started with \$10,000.00 in capital. Today the bank has grown to over \$11,000,000.00 in capital. David Keithly Sr. was the first Bank President, known more commonly as the managing officer in those days. Mr. Keithly owned an insurance business, so the insurance business was in the front and the bank was in the back of the office building. Mr. Keithly served in that position from 1946 -1970.

When the bank moved to the 301 XIT location it was three offices in one. The savings and loan, Mr. Keithly's insurance agency, and law offices for Mickey Ratliff and Jerry Kirby. The current office location was constructed in 90's as a motor bank then was built on to in 2011 to become the main location for the bank.

In the beginning, Savings and Loans offered passbook savings and Certificates of Deposit accounts; no checking accounts were available. Mortgage loans were the only loan product. At one time in the 1980s

there were about 70 Savings and Loans in the Lubbock area and only two survived the 1980s Savings and Loan bust. First Federal Savings and Loan was one of them. Today the bank offers consumer and commercial products. Many deposit products and loan products are available. Many other free services like debit cards, online banking, mobile banking, mobile deposit, pay a person, bill pay, and more are offered by the bank. The loan portfolio is comprised of approximately 40% in mortgages and commercial real estate, 45% in commercial (primarily agriculture related) non-real estate, 13% in consumer loans, and 2% in share loans.

The bank has 14 full time employees today. The bank is proud to be the only remaining Financial Institution left in Littlefield that is locally headquartered. Banking experience runs deep at First Federal Bank. Notable Past Board of Directors include: Don Bell, Pannie Farmer, Edwin Coffman, Jerry Kirby, Billy Tom Grant, Bob Roden, Kenneth Ware, Neil Wood, & H. Lynn Cowan Jr. The current Board of Directors are Brenda Vaught (2019), Dezi Vargas (2018), James Sokora (2008), Brian Muller (2008), Nolan Greak (1984), Chairman Bill Rodgers (1988). Current Advisory Director is Jason Hunter (2022). Past Presidents include David Keithly Sr. 1946 – 1970, Roger Jones 1970 – 1980, Ron Lawless 1980 – 1984, Phelps Blume 1984 – 1988, Bill Rodgers 1988 – 2015, H. Lynn Cowan Jr. 2015 – 2018, Dezi Vargas 2018 – Present.

First Federal Bank's defined service area is Lamb County and its surrounding area. The communities of Lamb County are the markets First Federal Bank seeks to serve. The rural nature of the area drives the need for a sound community bank that can understand the needs of local businesses, agricultural operations, housing markets, consumer needs, and more. First Federal Bank hopes to continue the long tradition of serving Littlefield and the surrounding area as the locals' hometown bank.

County

Lamb County, Texas

Lamb County, Texas has 1,016.2 square miles of land area and is the 69th largest county in Texas by total area.

Total Population: 13,045

Median Household Income: \$56,997

Bachelor's Degree or Higher: 14.3%

Employment Rate: 58.6%

Total Housing Units: 5,893

Without Health Care Coverage: 25.5%

Total Employer Establishments: 230

Total Households: 4,644

Hispanic or Latino (of any race): 7,449

[View Profile](#)

5 Profiles

Profiles

View: 10 | 25 | 50

County

Lamb County, Texas

Lamb County, Texas has 1,016.2 square miles of land area and is the 69th largest county in Texas by total area.

County Subdivision

Earth CCD, Lamb County, Texas

Earth CCD, Lamb County, Texas is a city, town, place equivalent, or township located in Lamb County, Texas. Earth CCD, Lamb County, Texas has a land area of 172.3 square miles.

County Subdivision

Littlefield CCD, Lamb County, Texas

Littlefield CCD, Lamb County, Texas is a city, town, place equivalent, or township located in Lamb County, Texas. Littlefield CCD, Lamb County, Texas has a land area of 272.2 square miles.

County Subdivision

Olton CCD, Lamb County, Texas

Olton CCD, Lamb County, Texas is a city, town, place equivalent, or township located in Lamb County, Texas. Olton CCD, Lamb County, Texas has a land area of 208.3 square miles.

County Subdivision

Sudan-Amherst CCD, Lamb County, Texas

Sudan-Amherst CCD, Lamb County, Texas is a city, town, place equivalent, or township located in Lamb County, Texas. Sudan-Amherst CCD, Lamb County, Texas has a land area of 363.4 square miles.

Lamb County, Texas

Lamb County, Texas has 1,016.2 square miles of land area and is the 69th largest county in Texas by total area. Lamb County, Texas is bordered by [Castro County, Texas](#), [Cochran County, Texas](#), [Bailey County, Texas](#), [Lubbock County, Texas](#), [Parmer County, Texas](#), [Hale County, Texas](#), and [Hockley County, Texas](#).

// [United States](#) / [Texas](#) / Lamb County, Texas

[Display Sources](#)

Populations and People

Total Population

13,045

[P1](#) | 2020 Decennial Census

Education

Bachelor's Degree or Higher

14.3%

[S1501](#) | 2023 American Community Survey 5-Year Estimates

Housing

Total Housing Units

5,893

[B25002](#) | 2023 American Community Survey 5-Year Estimates

Business and Economy

Total Employer Establishments

230

[CB2300CBP](#) | 2023 Economic Surveys Business Patterns

Race and Ethnicity

Hispanic or Latino (of any race)

7,449

[P9](#) | 2020 Decennial Census

Income and Poverty

Median Household Income

\$56,997

[S1901](#) | 2023 American Community Survey 5-Year Estimates

Employment

Employment Rate

58.6%

[DP03](#) | 2023 American Community Survey 5-Year Estimates

Health

Without Health Care Coverage

25.5%

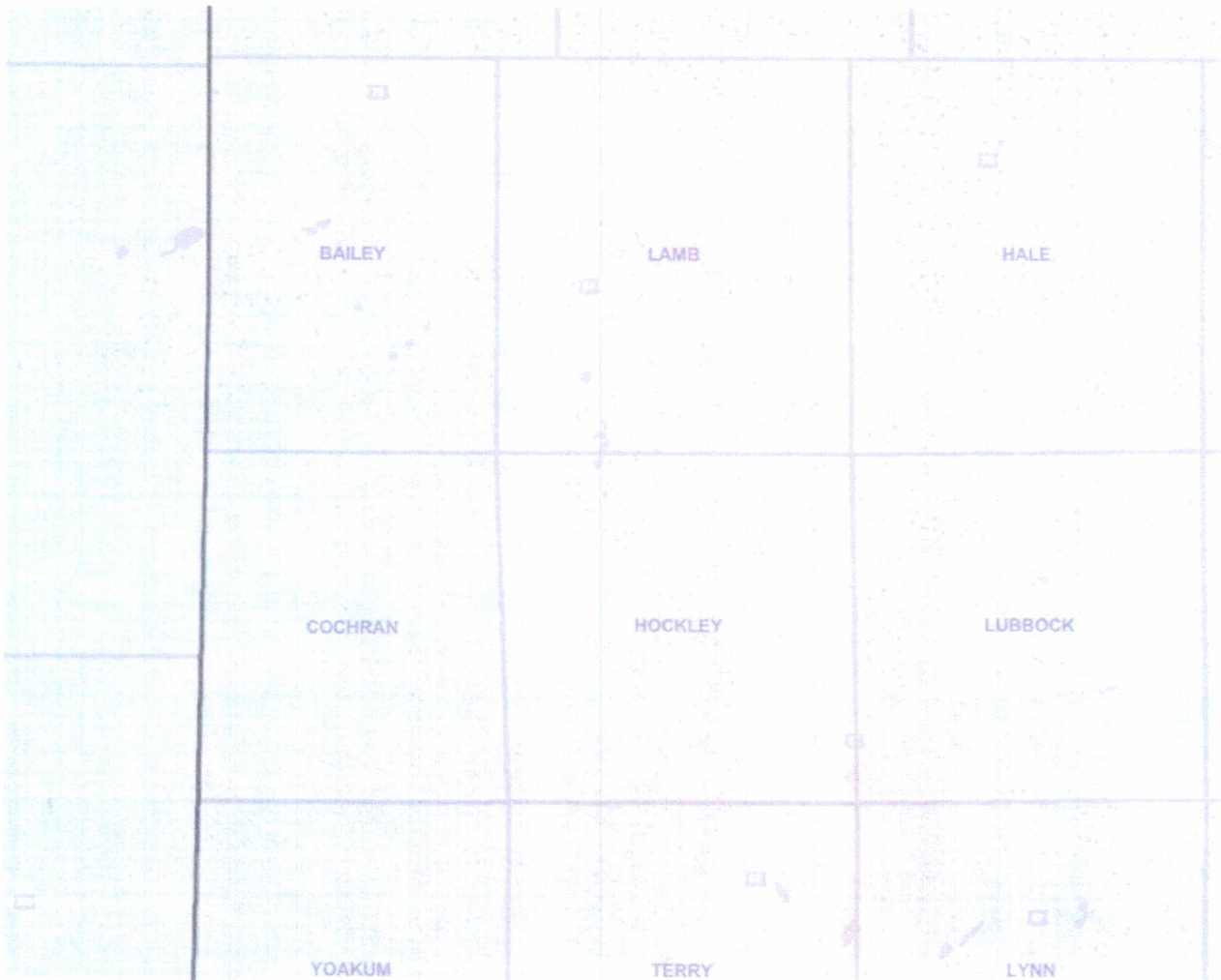
[S2701](#) | 2023 American Community Survey 5-Year Estimates

Families and Living Arrangements

Total Households

4,644

[DP02](#) | 2023 American Community Survey 5-Year Estimates



Populations and People

Age and Sex

36.6 ± 1.0

Median Age in Lamb County, Texas

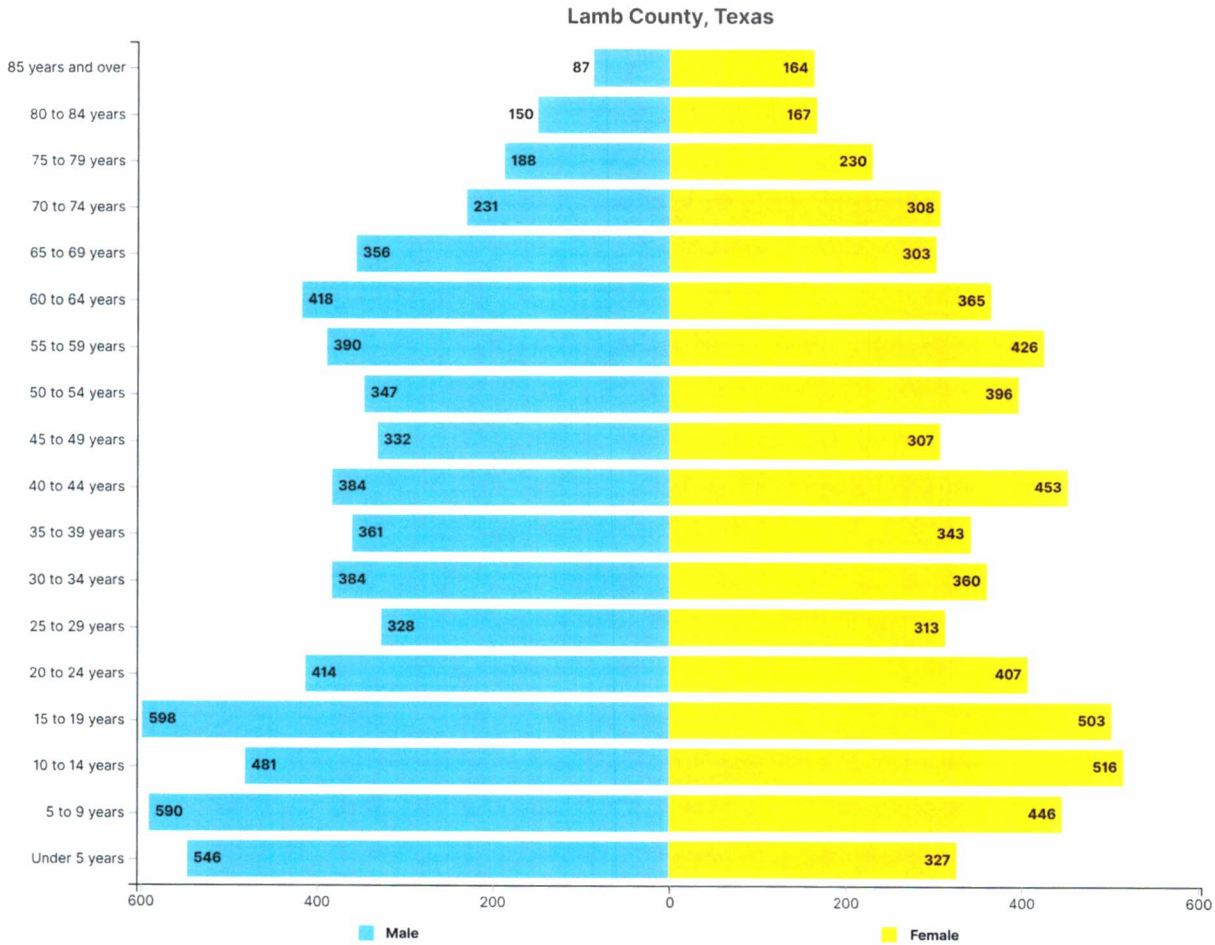
35.9 ± 0.1

Median Age in Texas

[S0101](#) | 2023 American Community Survey 5-Year Estimates

Population Pyramid: Population by Age and Sex in Lamb County, Texas

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[S0101](#) | 2023 ACS 5-Year Estimates Subject Tables

Language Spoken at Home

43.0% ± 2.7%

Language Other Than English Spoken at Home in Lamb County, Texas

35.7% ± 0.2%

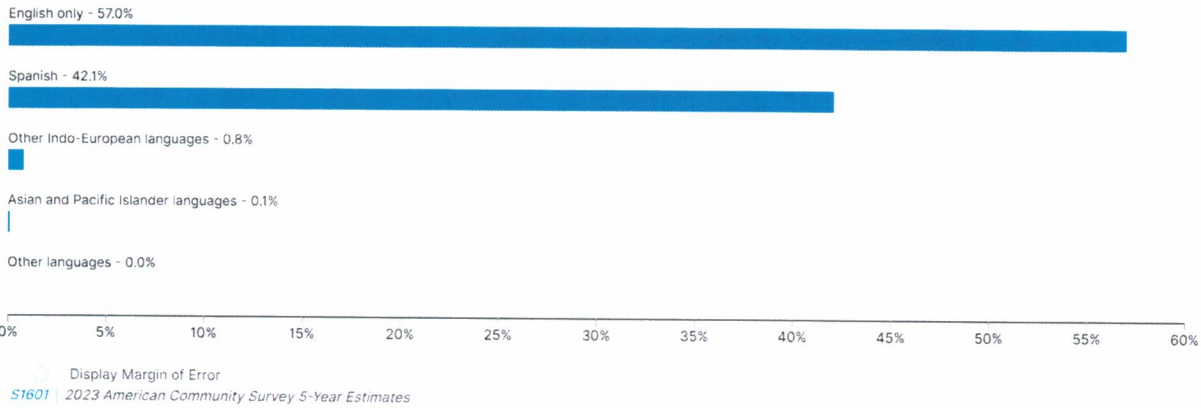
Language Other Than English Spoken at Home in Texas

[S1601](#) | 2023 American Community Survey 5-Year Estimates

Types of Language Spoken at Home

in Lamb County, Texas

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Native and Foreign-Born

11.6% ± 2.9%

Foreign-Born population in Lamb County, Texas

18.4% ± 0.2%

Foreign-Born population in Texas

[DP02](#) | 2023 American Community Survey 5-Year Estimates

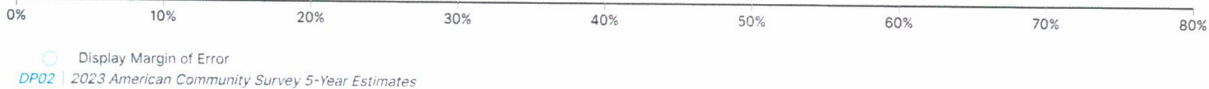
Foreign-Born Population

in Lamb County, Texas

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Naturalized U.S. citizen - 22.4%

Not a U.S. citizen - 77.6%



Older Population

16.9% ± 0.4%

65 Years and Older in Lamb County, Texas

14.0% ± 0.1%

65 Years and Older in Texas

[DP05](#) | 2023 American Community Survey 5-Year Estimates

Older Population by Age

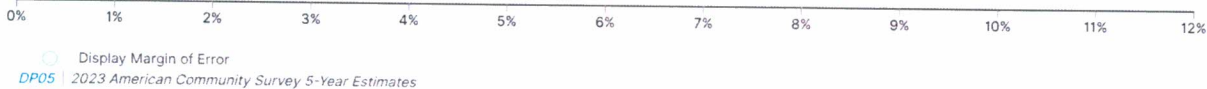
in Lamb County, Texas

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65 to 74 years - 9.3%

75 to 84 years - 5.7%

85 years and over - 1.9%



Residential Mobility

0.8% ± 0.6%

Moved From a Different State in the Last Year in Lamb County, Texas

1.8% ± 0.1%

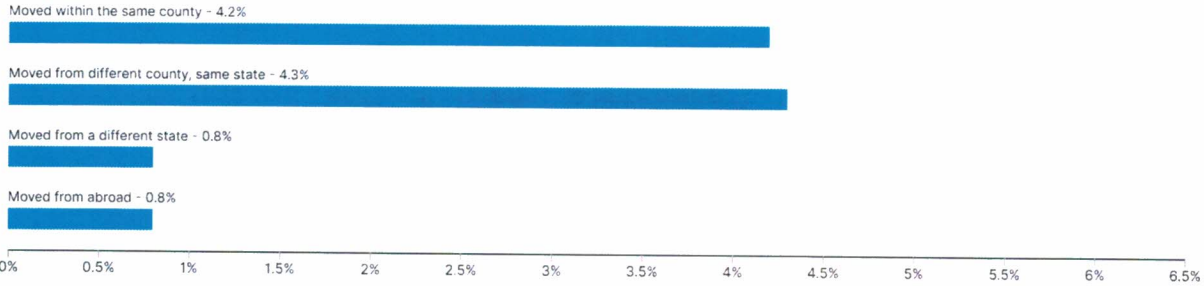
Moved From a Different State in the Last Year in Texas

S0701 | 2023 American Community Survey 5-Year Estimates

Residential Mobility in the Last Year

in Lamb County, Texas

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S0701 | 2023 American Community Survey 5-Year Estimates

Veterans

4.9% ± 1.3%

Veterans in Lamb County, Texas

6.0% ± 0.1%

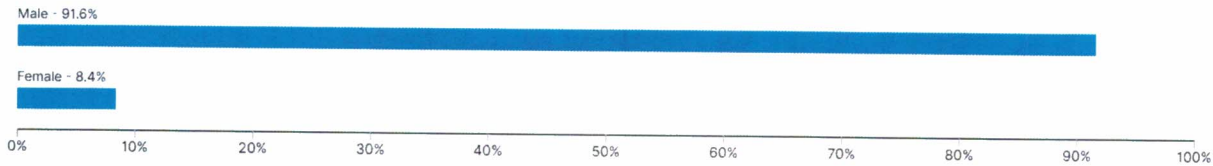
Veterans in Texas

S2101 | 2023 American Community Survey 5-Year Estimates

Veterans by Sex

in Lamb County, Texas

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S2101 | 2023 American Community Survey 5-Year Estimates

Nearby Counties

NEW ACCOUNT SERVICE FEES

Effective February 5, 2025

Account inactivity fee (with inactivity for one-year balance under \$25.00)	\$1.00
Account Research (\$25 per hour; \$25 minimum)	\$25.00
Check Cashing Fee (Non-Depositors)	\$6.00
Collection: Incoming/Outgoing	\$15.00
Deposit Item Returned Fee (including ACH & other electronic deposits)	\$4.00
Early Account Close-Out Fee (60 days)	\$25.00
Excess Transaction Fee (per item) Money Market & Savings (excess of 6 items)	\$5.00
Facsimile Statement (per page, \$5 minimum)	\$5.00
Statement	\$10.00
OD/Paid Item Charge-Return (NSF – insufficient funds – per item)	\$30.00
Legal Process Handling Fee*	\$10.00
Protested Check Fee	\$23.00
Stop Payment Fee	\$20.00
Uncollected Funds Fee (UCF – per item)	\$27.50
Wire Transfer: Incoming (US Only)	\$20.00
Wire Transfer Outgoing (US Only)	\$20.00
Debit Card Order/Reissue and Customer Misuse Fee Cards 2-4	\$10.00
Debit Card Order/Reissue and Customer Misuse Fee Cards 5+	\$50.00
First Federal Bank Littlefield Texas Official Check Fee	\$5.00
Loan Extension Fee	\$20.00
Telephone Transfer Fee	\$2.00

All fees are subject to change.

*This fee is charged to First Federal Bank Littlefield Texas ssb customers for research we are required to perform due to information requests in connection with legal proceedings.

CRA FILE MEMO

Customer Name: Non Public
Subject: EMAIL RESPONSE

3.24.15

The customer was called on Friday, March 20, 2015 thanking her for the email. She was given the information requested. Her email was appreciated.

The original scanned copy is saved in Dezi's Personal Network Storage CRA File

U:\ - Compliance – CRA- CRA File Memo 03-24-15


Name: Dezi Vargas NMLS 1174861

Dezi Vargas

From:
Sent: Friday, March 20, 2015 10:35 AM
To: dvargas@nts-online.net

MR. VARGAS,

The reason for my email this morning is simply to ask is there a minimum balance that needs to stay in a checking account to keep it open ? I don't want to jeopardize my account in any way.

As you know I do live in Lubbock and do not go to Littlefield that often to close out my account, so therefor I will just transfer my funds thru a check to my savings account here.

In the past have only heard good things about First Federal from a previous employer ,family members etc. and that is one of the reasons I have not closed out my account in Littlefield. I have heard First Federal is very fair on loan applicants and so forth.

I do want to thank you for your customer service yesterday and also would like to thank Max Dreasher for his great customer service.

Thanks,



FIRST FEDERAL BANK LITTLEFIELD, TEXAS^{SSB}



MEMO

Date: March 03, 2025

To: All Employees

From: Dezi Vargas CO

Re: CRA – Community Reinvestment Act (12 USC 2901) (FDIC – 12 CFR 345)

The CRA encourages banks to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, while being consistent with safe and sound operations.

First Federal Bank^{SSB} is required to maintain a CRA Public File. The file is to contain (but not limited to) the following:

- 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 the community's credit needs
- Responses made by First Federal Bank^{SSB} to these comments
- The public Section of the most recent CRA performance
- A list of services generally offered by First Federal Bank^{SSB}
- A map of First Federal Bank's^{SSB} Assessment Area
- The Loan-to-Deposit Ratio for each quarter of the prior calendar year.

Please note that the CRA folder for First Federal Bank^{SSB} is in the office of the Compliance Officer. Should a customer request to see the file, we are required to share the information with them. Please direct any customer requesting this information to Kelsie Albus, BSA Officer Hillary Tooley, or managing officer.

Please sign the acknowledgment that you are aware of the CRA Public File and the bank's obligation to maintain it and have it available to the public.



FIRST FEDERAL BANK

LITTLEFIELD, TEXAS ^{ssb}



I acknowledge that I have been notified of the location, contents, and availability of the bank's Community Reinvestment Act Public File.

Andrea Alvarez 3/03/2025
Date

Aurora Gomez 3/03/2025
Date

Brittany Feregino 3/03/2025
Date

Lacy Seymore 3/03/2025
Date

Madison Oden 3/03/2025
Date

Derek Purdon 3/03/2025
Date

Dezi Vargas 3/03/2025
Date

Hillary Tooley Date

Lisa Muller 3/03/2025
Date

Jason Hunter 3/03/2025
Date

Madeline Blackburn 3/03/2025
Date

Jennifer Bellan 3/03/2025
Date

Kathy Gattis 3/03/2025
Date

Erin Martinez 3/03/2025
Date

Vonne Maxfield 3/03/2025
Date



MEMO

Date: March 28, 2024

To: All Employees

From: Kelsie Albus, Compliance Officer

Re: CRA – Community Reinvestment Act (12 USC 2901) (FDIC – 12 CFR 345)

The CRA encourages banks to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, while being consistent with safe and sound operations.

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Please sign the acknowledgment that you are aware of the CRA Public File and the bank's obligation to maintain it and have it available to the public.

I acknowledge that I have been notified of the location, contents, and availability of the bank's Community Reinvestment Act Public File.

<u>Andrea Alvarez</u> Andrea Alvarez	<u>3/28/24</u> Date	<u>Jason Hunter</u> Jason Hunter	<u>3/29/24</u> Date
<u>Aurora Gomez</u> Aurora Gomez	<u>3-28-2024</u> Date	<u>JB Allcorn</u> JB Allcorn	<u>3-28-24</u> Date
<u>Brittany Feregrino</u> Brittany Feregrino	<u>3-28-24</u> Date	<u>J Bellan</u> Jennifer Bellan	<u>3/29/24</u> Date
<u>Chelsea Padgett</u> Chelsea Padgett	<u>3-28-24</u> Date	<u>Kathy Gattis</u> Kathy Gattis	<u>3-28-24</u> Date
<u>Crystal Perez</u> Crystal Perez	<u>3-28-24</u> Date	<u>Kelsie Albus</u> Kelsie Albus	<u>3-28-24</u> Date
<u>Derek Purdon</u> Derek Purdon	<u>3-29-24</u> Date	<u>Leonard Castillo</u> Leonard Castillo	<u>3-28-24</u> Date
<u>Dezi Vargas</u> Dezi Vargas	<u>3-29-24</u> Date	<u>Lisa Muller</u> Lisa Muller	<u>3-28-24</u> Date
<u>Hillary Tooley</u> Hillary Tooley	<u>3-28-24</u> Date	<u>Lynett Martinez</u> Lynett Martinez	<u>3/28/24</u> Date
<u>Jacalene Edwards</u> Jacalene Edwards	<u>3-28-24</u> Date	<u>Yvonne Maxfield</u> Yvonne Maxfield	<u>3-28-24</u> Date



MEMO

Date: March 29, 2023

To: All Employees

From: Kelsie Albus, Compliance Officer

Re: CRA – Community Reinvestment Act (12 USC 2901) (FDIC – 12 CFR 345)

The CRA encourages banks to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, while being consistent with safe and sound operations.

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I acknowledge that I have been notified of the location, contents, and availability of the bank's Community Reinvestment Act Public File.

Andrea Alvarez 3/29/23
Date

Andrea Alvarez

Jason Hunter 3/24/23
Date

Jason Hunter

Aurora Gomez 3.30.2023
Date

Aurora Gomez

JB Allcorn 3/30/23
Date

JB Allcorn

Brittany Feregrino 3/30/23
Date

Brittany Feregrino

Jennifer Bellar 3/29/23
Date

Jennifer Bellar

Chelsea Padgett 3-29-23
Date

Chelsea Padgett

Kathy Gattis 3.30/23
Date

Kathy Gattis

Derek Purdon 03/30/23
Date

Derek Purdon

Kelsie Albus 3-29-23
Date

Kelsie Albus

Dezi Vargas 3 29 23
Date

Dezi Vargas

Liliana Chagolla 3-29-23
Date

Liliana Chagolla

Elvira Vargas 3-29-23
Date

Elvira Vargas

Lisa Muller 3-29-23
Date

Lisa Muller

Hillary Tooley 3-29-23
Date

Hillary Tooley

Lynett Martinez 3-29-23
Date

Lynett Martinez

Jacalene Edwards 3-29-23
Date

Jacalene Edwards

Yvonne Maxfield 3-29-23
Date

Yvonne Maxfield



MEMO

Date: March 18, 2022

To: All Employees

From: Derek Purdon, Compliance Officer

Re: CRA – Community Reinvestment Act (12 USC 2901) (FDIC – 12 CFR 345)

The CRA encourages banks to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, while being consistent with safe and sound operations.

First Federal Bank ^{SSB} is required to maintain a CRA Public File. The file is to contain (but not limited to) the following:

- 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 the community's credit needs
- Responses made by First Federal Bank ^{SSB} to these comments
- The public Section of the most recent CRA performance
- A list of services generally offered by First Federal Bank ^{SSB}
- A map of First Federal Bank's ^{SSB} Assessment Area
- The Loan-to-Deposit Ratio for each quarter of the prior calendar year.

Please note that the CRA folder for First Federal Bank ^{SSB} is in the office of the Compliance Officer. Should a customer request to see the file, we are required to share the information with them. Please direct any customer requesting this information to Derek Purdon, BSA Officer Hillary Tooley, or managing officer.

Please sign the acknowledgment that you are aware of the CRA Public File and the bank's obligation to maintain it and have it available to the public.

I acknowledge that I have been notified of the location, contents, and availability of the bank's Community Reinvestment Act Public File.

<u>Dezi Vargas</u> Dezi Vargas	<u>3/18/22</u> Date	<u>Chelsea Padgett</u> Chelsea Padgett	<u>3/18/22</u> Date
<u>Elvira Vargas</u> Elvira Vargas	<u>3-18-22</u> Date	<u>Jacalene Edwards</u> Jacalene Edwards	<u>3-18-22</u> Date
<u>Hillary Tooley</u> Hillary Tooley	<u>3-18-22</u> Date	<u>Kelsie Albus</u> Kelsie Albus	<u>3-21-22</u> Date
<u>Kathy Gattis</u> Kathy Gattis	<u>3.18.22</u> Date	<u>Lisa Muller</u> Lisa Muller	<u>3-18-22</u> Date
<u>Derek Purdon</u> Derek Purdon	<u>03/18/22</u> Date	<u>Liliana Chagolla</u> Liliana Chagolla	<u>3/18/22</u> Date
<u>Jason Hunter</u> Jason Hunter	<u>3/21/22</u> Date	<u>Jennifer Bellar</u> Jennifer Bellar	<u>3/18/22</u> Date
<u>Brittany Feregino</u> Brittany Feregino	<u>3/18/22</u> Date	<u>Aurora Gomez</u> Aurora Gomez	<u>3-18-2022</u> Date
<u>Andrea Alvarez</u> Andrea Alvarez	<u>3/18/22</u> Date	<u>Yvonne Maxfield</u> Yvonne Maxfield	<u>3-18-22</u> Date



MEMO

Date: March 26, 2021

To: All Employees

From: Derek Purdon, Compliance Officer

Re: CRA – Community Reinvestment Act (12 USC 2901) (FDIC – 12 CFR 345)

The CRA encourages banks to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, while being consistent with safe and sound operations.

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I acknowledge that I have been notified of the location, contents, and availability of the bank's Community Reinvestment Act Public File.

<u>Dezi Vargas</u> Dezi Vargas	<u>3/29/21</u> Date	<u>Yvonne Maxfield</u> Yvonne Maxfield	<u>3-29-21</u> Date
<u>Brenda Vaught</u> Brenda Vaught	<u>3-29-21</u> Date	<u>Chelsea Fleeman</u> Chelsea Fleeman	<u>3-31-21</u> Date
<u>Elvira Vargas</u> Elvira Vargas	<u>3-29-21</u> Date	<u>Jacalene Edwards</u> Jacalene Edwards	<u>3-29-21</u> Date
<u>Hillary Tooley</u> Hillary Tooley	<u>3-31-21</u> Date	<u>Stephanie Brock</u> Stephanie Brock	<u>3-29-21</u> Date
<u>Kathy Gattis</u> Kathy Gattis	<u>3-29-21</u> Date	<u>Lisa Muller</u> Lisa Muller	<u>3-29-21</u> Date
<u>Derek Purdon</u> Derek Purdon	<u>03/29/2021</u> Date	<u>Torrey Tolbert</u> Torrey Tolbert	<u>3-29-21</u> Date
<u>Jason Hunter</u> Jason Hunter	<u>3/29/21</u> Date	<u>Amanda Hinojosa</u> Amanda Hinojosa	<u>3/29/21</u> Date
<u>Brittany Feregino</u> Brittany Garcia Feregino	<u>3/29/21</u> Date	<u>Aurora Gomez</u> Aurora Gomez	<u>3-29-2021</u> Date
<u>Andrea Alvarez</u> Andrea Alvarez	<u>3/29/21</u> Date		

MEMO

Date: March 13, 2020

To: All Employees

From: Derek Purdon

Re: CRA – Community Reinvestment Act (12 USC 2901) (FDIC – 12 CFR 345)

The CRA encourages banks to help meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, while being consistent with safe and sound operations.

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<u>Dezi Vargas</u> Dezi Vargas President	<u>3/16/20</u> Date	<u>Yvonne Maxfield</u> Yvonne Maxfield	<u>3-13-20</u> Date
<u>Brenda Vaught</u> Brenda Vaught Vice President	<u>3-13-20</u> Date	<u>Chelsea Fleeman</u> Chelsea Fleeman	<u>3-16-20</u> Date
<u>Elvira Vargas</u> Elvira Vargas Assistant Vice President	<u>3-13-20</u> Date	<u>Alycia Ward</u> Alycia Ward	<u>3-13-20</u> Date
<u>Hillary Tooley</u> Hillary Tooley	<u>3-13-2020</u> Date	<u>Jacalene Edwards</u> Jacalene Edwards	<u>3-13-20</u> Date
<u>Louise Barker</u> Louise Barker Head Teller	<u>3-13-20</u> Date	<u>Stephanie Brock</u> Stephanie Brock Vice President	<u>3-13-20</u> Date
<u>Derek Purdon</u> Derek Purdon	<u>03/13/2020</u> Date	<u>Lisa Muller</u> Lisa Muller	<u>3-13-20</u> Date
<u>Jason Hunter</u> Jason Hunter	<u>3/16/2020</u> Date	<u>Lorrey Tolbert</u> Lorrey Tolbert	<u>3-13-2020</u> Date
<u>Brittany Garcia</u> Brittany Garcia	<u>03/13/2020</u> Date	<u>Amanda Hinojosa</u> Amanda Hinojosa	<u>3-13-2020</u> Date
<u>Andrea Alvarez</u> Andrea Alvarez	<u>3-13-20</u> Date	<u>Aurora Gomez</u> Aurora Gomez	<u>3-13-2020</u> Date



MEMO

Date: March 12, 2019

To: All Employees

From: Dezi Vargas

Re: CRA – Community Reinvestment Act (12 USC 2901) (FDIC – 12 CFR 345)

The CRA encourages banks to help meet the credit needs of their entire communities, including low and moderate income neighborhoods, while being consistent with safe and sound operations.

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FIRST FEDERAL BANK

LITTLEFIELD, TEXAS ssb

Member
FDIC



I acknowledge that I have been notified of the location, contents, and availability of the bank's Community Reinvestment Act Public File.

<u>Dezi Vargas</u> Dezi Vargas President	<u>03/12/19</u> Date	<u>Yvonne Maxfield</u> Yvonne Maxfield	<u>3-12-19</u> Date
<u>Brenda Vaught</u> Brenda Vaught Vice President	<u>3-12-19</u> Date	<u>Chelsea Fleeman</u> Chelsea Fleeman	<u>3-12-19</u> Date
<u>Elvira Vargas</u> Elvira Vargas Assistant Vice President	<u>3-12-19</u> Date	<u>Alycia Ward</u> Alycia Ward	<u>3-12-19</u> Date
<u>Hillary Tolley</u> Hillary Tolley	<u>3-12-19</u> Date	<u>Jacalene Edwards</u> Jacalene Edwards	<u>3-12-19</u> Date
<u>Louise Barker</u> Louise Barker Head Teller	<u>3-12-19</u> Date	<u>Stephanie Brock</u> Stephanie Brock Vice President	<u>3-12-19</u> Date
<u>Derek Purdon</u> Derek Purdon	<u>03/12/2019</u> Date	<u>Lisa Muller</u> Lisa Muller	<u>3-12-19</u> Date
<u>Cole Rodgers</u> Cole Rodgers	<u>3/12/19</u> Date	<u>Torrey Tolbert</u> Torrey Tolbert Loan Officer	<u>3-12-19</u> Date
		<u>Marlene Leal</u> Marlene Leal Teller	<u>3/12/19</u> Date



MEMO

Date: March 22, 2018

To: All Employees

From: Dezi Vargas

Re: CRA – Community Reinvestment Act (12 USC 2901) (FDIC – 12 CFR 345)

The CRA encourages banks to help meet the credit needs of their entire communities, including low and moderate income neighborhoods, while being consistent with safe and sound operations.

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FIRST FEDERAL BANK

LITTLEFIELD, TEXAS ^{ssb}

Member
FDIC



I acknowledge that I have been notified of the location, contents, and availability of the bank's Community Reinvestment Act Public File.

H. Lynn Cowan

H. Lynn Cowan
President

3-22-18

Date

Stephanie Brock

Stephanie Brock
Assistant Vice President

3-22-18

Date

Brenda Vaught

Brenda Vaught
Vice President

3-22-18

Date

Lisa Muller

Lisa Muller

3-22-18

Date

Elvira Vargas

Elvira Vargas
Assistant Vice President

3-22-18

Date

Laura Hougland

Laura Hougland
Compliance

3/22/18

Date

Hillary Tooley

Hillary Tooley

3-22-18

Date

Tammy DeLaRosa

Tammy DeLaRosa
Teller

3-22-18

Date

Louise Barker

Louise Barker
Head Teller

3-22-18

Date

Dezi Vargas

Dezi Vargas
Vice President

3/22/18

Date

Kaitlyn Edwards

Kaitlyn Edwards

3-22-18

Date

Yvonne Maxfield

Yvonne Maxfield

3-22-18

Date

K. Gail Riley

K. Gail Riley

3-23-18

Date

Alycia Ward

Alycia Ward

3-22-18

Date

Lisa Villanueva

Lisa Villanueva

3-22-18

Date

Jacalene Edwards

Jacalene Edwards

3-23-18

Date