



## Community Reinvestment Act (CRA) Public File Information

Central Bank is committed to meeting the financial needs of our local communities, including low to moderate income and minority areas. To comply with CRA requirements, the following information must be provided to the public and updated quarterly.

### **CRA Performance Evaluation**

Central Bank has not received a CRA Performance Evaluation at this time, but we will post the results upon completion.

### **Written Comments**

Central Bank has not received any written comments from the public for the current year or either of the two prior calendar years relating to the banks performance in helping to meet the community credit needs. Upon receipt of any future written comments relating to the specified subject, they will be posted for public review.

### **Branch and ATM Locations**

- 1506 Market St, Ste C180, Little Rock, AR 72211-1871
- 5000 W Markham St, Little Rock, AR 72205-3626
- 3001 SE J St, Bentonville, AR 72712-3797

### **Products and Services**

The products and services offered by Central Bank can be found on the bank's website, [centralbankar.com](http://centralbankar.com).

### **Assessment Areas**

Central Bank's assessment areas are the following Arkansas counties: Pulaski, Saline, Benton and Washington. Please see the assessment area maps that follow this document.

### **CRA Public Notice**

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board will evaluate our record of helping to meet the credit needs of the community with safe and sound operations. Certain information about our operations and CRA performance is required to be made available to the public. Upon request, this information along with the following information will be made available to you within five calendar days of the request: 1) a map of our assessment areas; 2) information about our branches in these assessment areas; 3) a list of services we provide at our branch locations; 4) our lending performance will be made available when an evaluation has been completed; 5) written comments that relate to our CRA performance will be made available when received.

The Federal Reserve provides a list at least thirty days prior to the start of each quarter that details the banks scheduled for CRA examination. These lists may be found online at: <https://www.federalreserve.gov/apps/CRAPubWeb/Schedule/DistrictSchedule>. The referenced website can also be used to submit written comments about our performance to meet community credit needs. You may also send written comments to the Officer in Charge of Supervision, Federal Reserve Bank of St. Louis, P.O. Box 442, St. Louis, MO 63166-0442. Your comments along with our responses will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

#### **HMDA Notice**

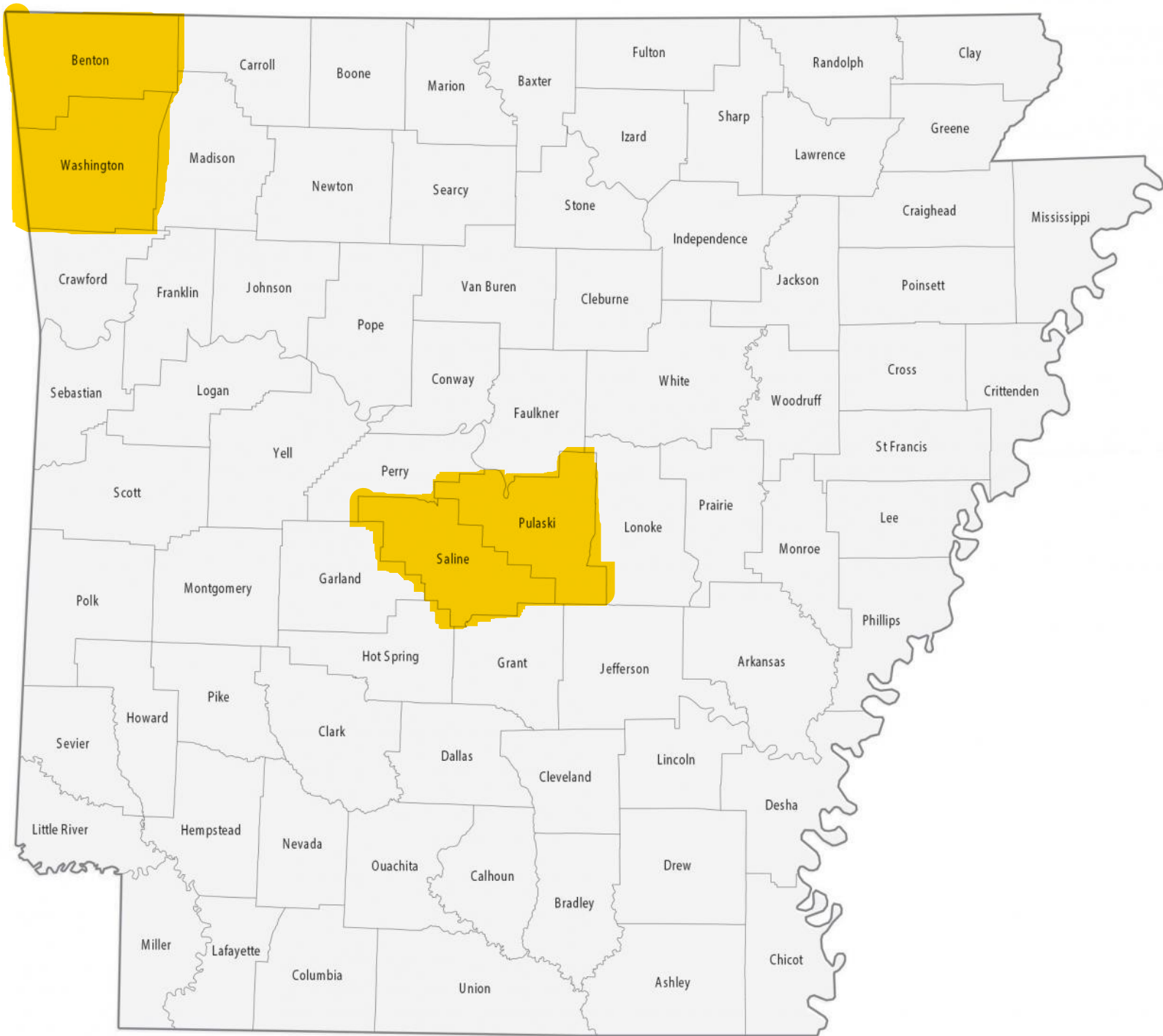
Effective January 1, 2018 the Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications. Information including ethnicity, race, sex, age and income of applicants and borrowers is made available for loan approvals, denials and withdrawals.

This data is available online at the Consumer Financial Protection Bureau's website, (<https://www.consumerfinance.gov/hmda>), beginning with calendar years 2022 forward.



[www.centralbankar.com](http://www.centralbankar.com)  
Little Rock Phone 501-221-6400    Bentonville Phone 479-619-2000    Fax 501-227-8932  
P.O. Box 22037 Little Rock, AR 72221    1506 Market Street Suite C-180 Little Rock, AR 72211  
5000 West Markham Little Rock, AR 72205    3001 SE J Street Bentonville, AR 72712









This map illustrates the geographical layout of the Hot Springs, Arkansas area, with specific communities highlighted in yellow. The highlighted regions include Hot Springs Village and the Hot Springs community. The map shows a network of roads, including Highway 7, Highway 299, and Highway 530. Key landmarks such as Lake Winona and Lake Catherine State Park are also depicted. The map is overlaid with a grid of zip codes, providing a detailed view of the local postal service areas.

# Washington County Census Tracts

