

**FIRST AMERICAN BANK & TRUST
ATHENS, GEORGIA**

ASSESSMENT AREA

First American Bank & Trust's management and board of directors have delineated three assessment areas, which meet the CRA regulation and do not arbitrarily exclude any low or moderate income areas. One assessment area includes Clarke, Madison, and Oconee Counties in the Athens-Clarke County MSA. The second assessment area includes Barrow County in the Atlanta-Sandy Springs-Marietta MSA (Atlanta MSA) which was added in July, 2009 due to the acquisition of First Piedmont Bank in Winder Georgia. As of March, 2020 we have also included Gwinnett County with the opening of a new branch in Lawrenceville. The third assessment area includes Rabun County which is not located in a MSA. This third assessment area was added in June, 2011 due to the acquisition of Mountain Heritage Bank in Clayton Georgia. In the event of further bank expansion, the board and management will reconsider this assessment area to determine if it continues to be appropriate. (A map of the bank's current assessment area and corresponding census tracts are attached.)