

# Branches opened and closed

§228.43(a)(4)

## Branches Opened or Closed Current Year and Prior Two Calendar Years

The following branches were closed on October 25, 2024:

**Bear Creek Branch**

309 Main Street

Bear Creek, AL 35543

NA / 01 / 093 / 9640.01

*Middle Distressed Income Tract / NMCT (9.29%)*

**Haleyville West House Branch**

42233 Highway 195

Haleyville, AL 35565

NA / 01 / 133 / 9658.00

*Middle Income Tract / NMCT (12.45%)*

The following branch was closed on May 31, 2024:

**Oxford Cash Saver Branch**

1936 University Ave

Oxford, MS, 38655

NA / 28 / 071 / 9502.04

*Upper Income Tract / NMCT (19.04%)*

The following branch was opened on January 2, 2024:

**Hattiesburg Branch**

2007 Lincoln Rd

Hattiesburg, MS 39402

25620 / 28 / 035 / 0007.00

*Middle Income Tract / NMCT (36.67%)*

The following branch was closed on December 29, 2023:

**Hattiesburg Branch**

22 Millbranch Rd, Ste 200

Hattiesburg, MS, 39402

25620 / 28 / 073 / 0203.05

*Moderate Income Tract / MMCT (72.11%)*

**The following branch was closed on December 08, 2023:**

**Oxford Branch**

1328 North Lamar Blvd, Suite 104

Oxford, MS 38655

NA / 28 / 071 / 9502.01

*Upper Income Tract / NMCT (23.31%)*

**The following branches were opened through a merger/acquisition on January 1, 2023:**

**Water Valley Main Street Branch**

319 North Main Street

Water Valley, MS 38965

NA / 28 / 161 / 9502.00

*Middle Income Tract / NMCT (43.43%)*

**Water Valley South Main Street Branch**

321 South Main Street

Water Valley, MS 38965

NA / 28 / 161 / 9502.00

*Middle Income Tract / NMCT (43.43%)*

**Oxford – West Jackson Branch**

2601 Jackson Avenue West

Oxford, MS 38655

NA / 28 / 071 / 9504.04

*Upper Income Tract / NMCT (30.33%)*

**Oxford – East University Branch**

1508 University Avenue

Oxford, MS 38655

NA / 28 / 071 / 9502.04

*Upper Income Tract / NMCT (19.04%)*

**Oxford – Cash Saver Branch**

1936 University Avenue

Oxford, MS 38655

NA / 28 / 071 / 9502.04

*Upper Income Tract / NMCT (19.04%)*

**The following branch was opened on December 1, 2022:**

**Tupelo Branch**

207 West Main Street

Tupelo, MS 38804

NA / 28 / 081 / 9507.00

*Middle Income Tract / MMCT (60.01%)*

**The following branches were opened through a merger/acquisition on October 1, 2022:**

**Senatobia Main Branch**

301 East Main Street

Senatobia, MS 38668

38280 / 28 / 137 / 9504.00

*Middle Income Tract / MMCT (52.92%)*

**Coldwater Branch**

409 Central Avenue

Coldwater, MS 38618

38280 / 28 / 137 / 9503.01

*Middle Income Tract / NMCT (48.81%)*

**Independence Branch**

5825 Highway 305

Coldwater, MS 38618

38280 / 28 / 137 / 9501.00

*Middle Income Tract / NMCT (31.39%)*

**Hernando Branch**

1025 East Commerce Street

Hernando, MS 38632

32820 / 28 / 033 / 0710.01

*Upper Income Tract / NMCT (14.57%)*

**Southaven Branch**

6830 Getwell Road

Southaven, MS 38672

38280 / 28 / 033 / 0706.31

*Upper Income Tract / NMCT (36.98%)*

The following branches were opened through a merger/acquisition on January 1, 2022:

**Fayette Main Branch**

100 Temple Avenue South

Fayette, AL 35555

NA / 01 / 057 / 0202.00

*Middle Income Tract (Distressed) / NMCT (16.54%)*

**Fayette Express Branch**

1910 Temple Avenue North

Fayette, AL 35555

NA / 01 / 057 / 0203.00

*Moderate Income Tract / NMCT (36.01%)*