

Written Comments

§228.43(a)(1)

Written Comments

The following are the 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 credit needs.

Comments

On March 18, 2024, we received a thank you note from the Newton Career and Technical Center for our service with their student job fair by providing interviews and real life experience.

On March 15, 2024, we received an email from a math coach at Double Springs Elementary School who thanked us for partnering with them during their Math Night event.

On March 3, 2024, we received a Federal Reserve complaint from a customer regarding Transworld.

On February 28, 2024, we received a complaint through our website from a customer regarding his overdrawn account. After numerous attempts to resolve the customer's issue, the customer chose to close his account.

On January 11, 2024, our West Point Community President received an email thanking us for the credit support of a woman-owned business.

On January 1, 2024, we received a Consumer Financial Protection Bureau complaint letter submitted by a customer regarding her overdrawn accounts and the recent conversion from Mechanics Bank to BankFirst. As a courtesy, the bank refunded the fees that had been charged to her account and provided assistance at the local branch to bring the customer's accounts to a current status.

In August, September, and October 2023, BankFirst was acknowledged through several Facebook posts from Double Springs Elementary School thanking our employees for sharing financial education lessons with their students.

On July 27, 2023, we received a letter from the Regional Rehabilitation Center thanking us for the service that our Treasury Management Sales Representative, Rashni Barath, provides to their organization as a member of their Board of Directors.

On July 20, 2023, we received a letter from the Autism Center of North Mississippi thanking us for the service that our Treasury Management Sales Representative, Rashni Barath, provides to their organization as a member of their Board of Directors.

Heartfelt Thanks and looking forward to future collaborations

Edward Houston [REDACTED]
To: Stephen Scarpulla [REDACTED]

Thu, Jan 11, 2024 at 8:09 AM

Hi Stephen,

I'm reaching out to express a big thank you from the bottom of my heart. Your support has been pivotal in making a significant dream turn into reality for my wife. It's evident now, more than ever, that she's a true businesswoman - and that's largely thanks to you.

Your understanding and trust in me haven't gone unnoticed, and I sincerely appreciate it. It's clear that our synergy has been beneficial and it's something I truly value. Just the thought of working on more deals together fills me with excitement for the promising future that lies ahead.

Finally, your presence in West Point brought about tangible change. It's amazing to witness the difference you've made, and I can't thank you enough for going the extra mile.

I am deeply grateful for all your efforts and I look forward to continuing our successful collaborations in the future.

Best regards,

Edward Houston

From: **Angela Baldy** [REDACTED]
Date: Fri, Mar 15, 2024 at 9:20 AM
Subject: DSES Program
To: [REDACTED] <[REDACTED]>

Amanda,

I'm not a classroom teacher, but as the math coach I heard great things about the program. The kids were excited and loved the activities. One of the weak areas in math is just being able to count change. I appreciate what you all are doing to raise awareness and support our community. We need more things like that in schools.

I also appreciate your team setting up a table at math night. I enjoyed partnering with Bankfirst and look forward to more opportunities to work together in the future.

~Angela

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Angela J. Baldy
AMSTI-UNA Teacher-in-Residence
K-4 Double Springs Elementary Math Coach

"Mathematics is not about numbers, equations, computations, or algorithms. It's about understanding." ~William Paul Thurston

AUTISM CENTER
OF NORTH MISSISSIPPI

July 20, 2023

BankFirst
207 W. Main Street
Tupelo, MS 38801

Dear friends at BankFirst:

We are so grateful to have Rashni Barath as a member of the Autism Center's Board of Directors. As a board member, she provides legal governance and financial management policies to ensure ACNM has adequate resources to advance its mission. With her banking and finance background, Rashni has the skills to provide insight and guidance when reviewing our monthly financial statements. She is also passionate about our cause which motivates her to help with fundraising.

The mission of ACNM is to provide hope, support, and empowerment to persons at all levels of the autism spectrum and their families through the science of Applied Behavior Analysis. We currently serve 58 children ages 18 months to 10 years old. We also provide resources and parent training to 116 families on our waiting list.

ACNM receives insurance and Medicaid reimbursements for our services. However, over 78% of our children have Medicaid as their primary insurance, and ACNM is the only ABA clinic in north Mississippi that sees Medicaid clients. This means that for services that cost us \$18 per unit to provide, we receive \$12.98 per unit in reimbursement. We rely on donations, grants, and fundraisers to cover the deficit.

We are blessed to have Rashni, and we are thankful to BankFirst for allowing her to share her time and expertise with us.

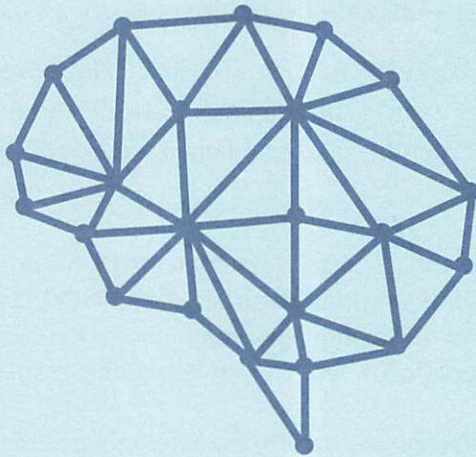
Sincerely,



Melinda Tidwell
Executive Director

662.840.0974

SPANISH VILLAGE • 146 S. THOMAS STREET • SUITE C • TUPELO, MS 38801



CELEBRATING EVERY MIND.

Your participation in the
Newton Career & Technical
Center's Job Fair is greatly
appreciated. The interviews
and real life experience is
invaluable as the scholars
transition into adulthood.
Thank you for helping Newton
High School Students Excel!

Dr. Bee Palcutt, SSC, TC



July 27, 2023

BankFirst
207 West Main Street
Tupelo, MS 38804

To Whom It May Concern:

The Mission of the Regional Rehabilitation Center is to, at no cost to the individual, restore and enhance the quality of life of North Mississippians with disabling conditions through rehabilitation services characterized by quality care and personal attention. The Regional Rehab Center is a non-profit rehabilitation center located in Tupelo that provides physical therapy, occupational therapy, speech therapy, audiology services and early intervention services. All services are provided by licensed therapists at no cost to the client or their insurance company. There is neither a socio-economic requirement nor a sliding scale fee. More than 50% of the clients seen at RRC are from low to moderate income. This past year the Regional Rehab Center was able to help 1,629 people from 18 counties in Mississippi, 4 from Alabama, and 1 from Tennessee.

We are very proud to have Rashni Barath serve on our Board since 2018. Rashni has volunteered for 3 hours on RRC's Board from January 1, 2023, through July 28, 2023. Rashni has volunteered for the RRC's Finance Committee for 3 hours from January 1, 2023, through July 28, 2023. Rashni has volunteered for RRC's Nominating Committee for 3 hours from January 1, 2023, through July 28, 2023. Rashni has volunteered for RRC's following fundraisers from January 1, 2023, through July 28, 2023; Derby Party, RRC 5K, Butler Golf Tournament. The volunteer hours for the fundraisers equaled 21 hours from January 1, 2023, through July 28, 2023, which gave Rashni a total of 30 volunteer hours with RRC in 2023. If you have any questions, please do not hesitate to give me a call at (662)842-1891.

Sincerely,

Robby Parman
Executive Director