



April 1, 2022

BRANCH OPENING AND CLOSING RECORD

The First closed the Southwood Branch in Tallahassee Florida on December 31, 2021.

<i>Branch Name</i>	<i>Branch Address</i>	<i>Census Tract</i>
Southwood Branch	2641 Coolidge Court Tallahassee, FL 32311	Upper 0026.05

The First regularly reviews how we deliver services to our customers, including our bank branches, to optimize our customer experience. Our goal is to ensure we are providing services in an effective and efficient manner, while meeting or exceeding our customers’ needs. In some instances, after extensive business and community impact reviews, the decision is made to close a branch in a given area. These are difficult decisions and are not taken lightly.

We understand that the closure of a branch can be disruption for our customers and we are committed to making the transition as smooth as possible.

When a branch closes, customers’ accounts will stay open, unless they choose to close them. Customers will continue to have access to their accounts 24 hours a day though online banking at thefirstbank.com and our mobile banking app. The mobile banking app has many convenient features such as allowing customers to check their accounts, transfer funds and make deposits. Other branch locations may remain open nearby.

Based on the location of a branch, we consider various options to help ease the transition. These options include, but are not limited to, maintaining an ATM, providing information and resources to ease the transition to online banking.