



ONLINE & MOBILE BANKING*

Manage your account 24/7, from anywhere in the world. Our Online Banking and Mobile Banking App allows customers to view account information, make transactions and more. Banking doesn't have to be hard, and First Capital Bank is committed to making it simpler and more convenient for you.

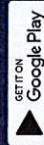
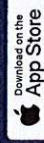
*Search the App Store - FCBC Carolinas Smart Branch®
*Standard phone, data and messaging rates apply.



MOBILE DEPOSIT

Want to make a mobile deposit any time of day? There's an app for that. Android™ and iPhone/iPad® users can download our full-service SmartBranch® Mobile Banking App to make deposits with their mobile device anytime, anywhere. Just app, tap and snap!

*Standard phone, data and messaging rates apply.



TEXT BANKING

On the go? To stay connected, just text 99588 to get your "balance" or "transaction history" via text message.

*Standard phone, data and messaging rates apply.

BRANCH OFFICES



CHARLESTON, SC

304 Meeting Street, Charleston, SC 29401
Phone (843) 990-7770 | Fax (843) 990-7767

BENNETTSVILLE, SC

207 Hwy 15/401 Bypass E, Bennettsville, SC 29512
Phone (843) 454-9337 | Fax (843) 454-9338

LAURINBURG, NC

909 Main Street, Laurinburg, NC 28352
Phone (910) 610-4343 | Fax (910) 610-1227

SUMMERVILLE, SC

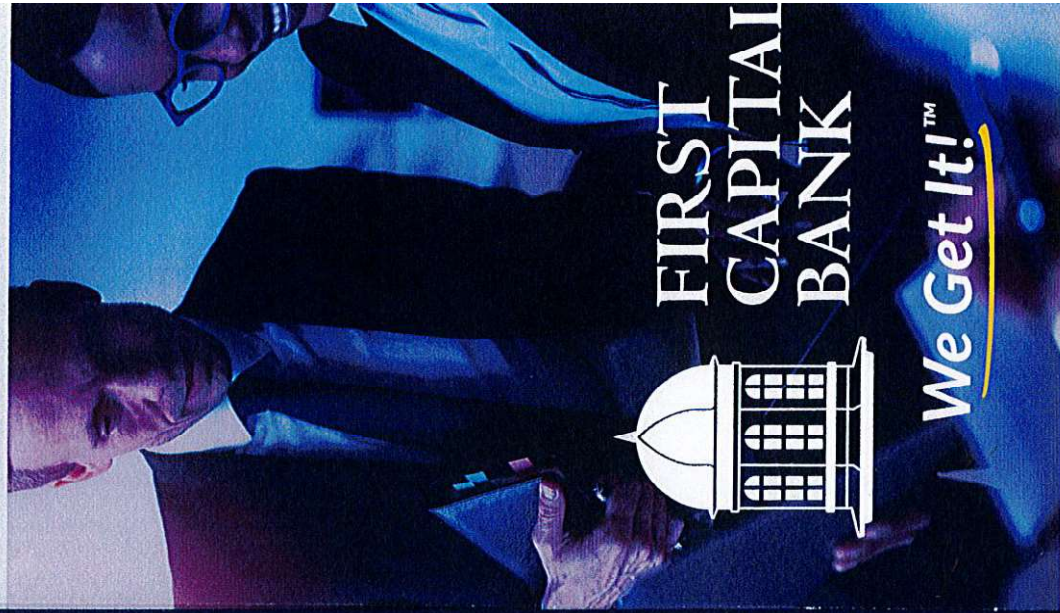
227 S Cedar Street, Suite A, Summerville, SC 29483
Phone (843) 990-7750 | Fax (843) 990-7779

MOUNT PLEASANT

2191 N Hwy 17, Mt. Pleasant, SC 29466
Phone (843) 990-7780 | Fax (843) 990-7787

We Get It!™

BUSINESS BANKING



FIRST CAPITAL BANK

We Get It!™

FCBCAROLINAS.COM

FCBCAROLINAS.COM

GROW WITH US.

We Get It!TM

BUSINESS BANKING DONE BETTER.

Whether your business is big or small, First Capital Bank will work closely with you to determine which banking solution best fits your specific needs. As your business grows, First Capital Bank's team of experienced and knowledgeable bankers is proud to provide the right products and services to complement your growth - and encourage it to continue.



	Minimum Opening Balance	Monthly Charge	Earns Interest	Qualifiers to Waive Monthly Charge	Monthly Transaction Items*
BUSINESS 150 is designed for start-up businesses and businesses with a low volume of deposits and minimal check-writing activity.	\$100	None	No	N/A	<ul style="list-style-type: none"> 150 free items per statement cycle (all others \$0.35 each) Paper statement fee \$3
BUSINESS 250 is designed for businesses with medium volume of deposit and check-writing activity.	\$100	\$10	No	<ul style="list-style-type: none"> Minimum daily balance of \$500 OR \$2,500 average daily balance 	<ul style="list-style-type: none"> 250 free items per statement cycle (all others \$0.35 each) Paper statement fee \$3
BUSINESS 500 is designed for larger businesses with higher balances and more activity.	\$100	\$15	No	<ul style="list-style-type: none"> Minimum daily balance of \$2,500 OR Minimum average daily balance of \$10,000 combined FCB deposits OR Total FCB loan balance of \$50,000 or greater 	<ul style="list-style-type: none"> 500 free items per statement cycle (all others \$0.35 each) Paper statement fee \$3
COMMERCIAL CHECKING Offers all the flexibility of a checking account for your high-volume transactions and provides earnings credit to offset monthly fees.	\$500	\$20	No	<ul style="list-style-type: none"> Earnings credit is calculated on average collected balance. 	<ul style="list-style-type: none"> Per debit \$0.18 Per credit \$0.35 Per item deposited \$0.10 Paper statement fee \$3
CHARITABLE CHECKING is for civic organizations with IRS non-profit status.	\$100	None	Yes Minimum average daily balance \$2,500 required	N/A	<ul style="list-style-type: none"> 250 free items per statement cycle (all others \$0.35 each) Paper statement fee \$3
BUSINESS MONEY MARKET CHECKING offers flexible, tiered interest rates that help ensure your money works for you around the clock.	\$1,000	\$10	Yes Minimum average daily balance \$1,000 required	<ul style="list-style-type: none"> Minimum Daily Balance of \$1,000 	<ul style="list-style-type: none"> Limited to 6 third party transaction per statement cycle (\$10 per transaction over 6) Unlimited in bank transactions Paper statement fee \$3
BUSINESS SAVINGS to save for your company's next big purchase.	\$200	\$5	Yes Minimum balance \$200 required	<ul style="list-style-type: none"> Minimum daily balance of \$200 for the statement cycle 	<ul style="list-style-type: none"> *3 FREE withdrawals/transfers monthly (\$3 per withdrawal/transfer over 3) Paper statement fee \$3

*May be subject to additional fees. Please inquire for more information. Terms and conditions subject to change.



MISCELLANEOUS INFORMATION



**FIRST
CAPITAL
BANK**

We Get It!TM

FCBCAROLINAS.COM

STATEMENTS



CONSUMER ACCOUNTS

15th of the month



COMMERCIAL ACCOUNTS

End of the month



SAVINGS ACCOUNTS

Mailed monthly if transactions are made and quarterly if no transactions are made

MISC. FEES & CHARGES

• Cashier's Check (customers only)	\$5
• Charge Off Collection	\$28
• Chargeback/ Return Deposit Item	\$5
• Check Cashing Fee - 1% of the dollar amount	\$3 (minimum)
• Check Copy	\$3
• Closing Account (within 90 days of open date)	\$25
• Collections (per item fee) - Domestic	\$15
• Collections (per item fee) - International	\$25
• Daily Overdraft	\$5 (after 5 th business day)
• Dormant Fee	\$3
• Drill Safe Deposit Box	\$100
• Linked Account Transfer Fee	\$5
• Night Deposit Bags (plastic)	Market Price
• Paid Overdraft Fee	\$28 (per item)
• Replace Lost ATM/Debit Card	\$15
• Replace Safe Deposit Box Key	\$50
• Research Fee (per hour, 1 hour minimum)	\$30
• Return Item Fee	\$28 (per item)
• Rolled Coin	\$0.10 (per roll)
• Safe Deposit Box Rental (3x5)*	\$30
• Safe Deposit Box Rental (3x10)*	\$50
• Safe Deposit Box Rental (5x10)*	\$60
• Safe Deposit Box Rental (10x10)*	\$90
• Snapshot Statement Fee	\$5
• Stop Payment	\$25
• Strapped Currency	\$1 (per strap in or out)
• Tax Levy	\$75
• Telephone Inquiries	\$2
• Wire Transfer Domestic (incoming)	\$15
• Wire Transfer Domestic (outgoing)	\$20
• Wire Transfer International	\$50

**Subject to availability*

FCBCAROLINAS.COM





Assessment Areas

First Capital Bank has defined three assessment areas by the communities we serve. Those assessment areas in which the four FCB branches operate, and the assessment area in which the new Pinehurst branch will serve when opened (expected Q3 2024) are as follows:

South Carolina

- Branches 3, 4 & 5 – Charleston, Summerville, and Mount Pleasant, respectively: Charleston, Dorchester, and Berkeley Counties in their entirety.

North Carolina

- Branch 2 – Laurinburg: Scotland County in its entirety
- Branch 6 – Pinehurst: Moore County in its entirety

Assessment area maps and branch census tract information can be viewed at the following pages.



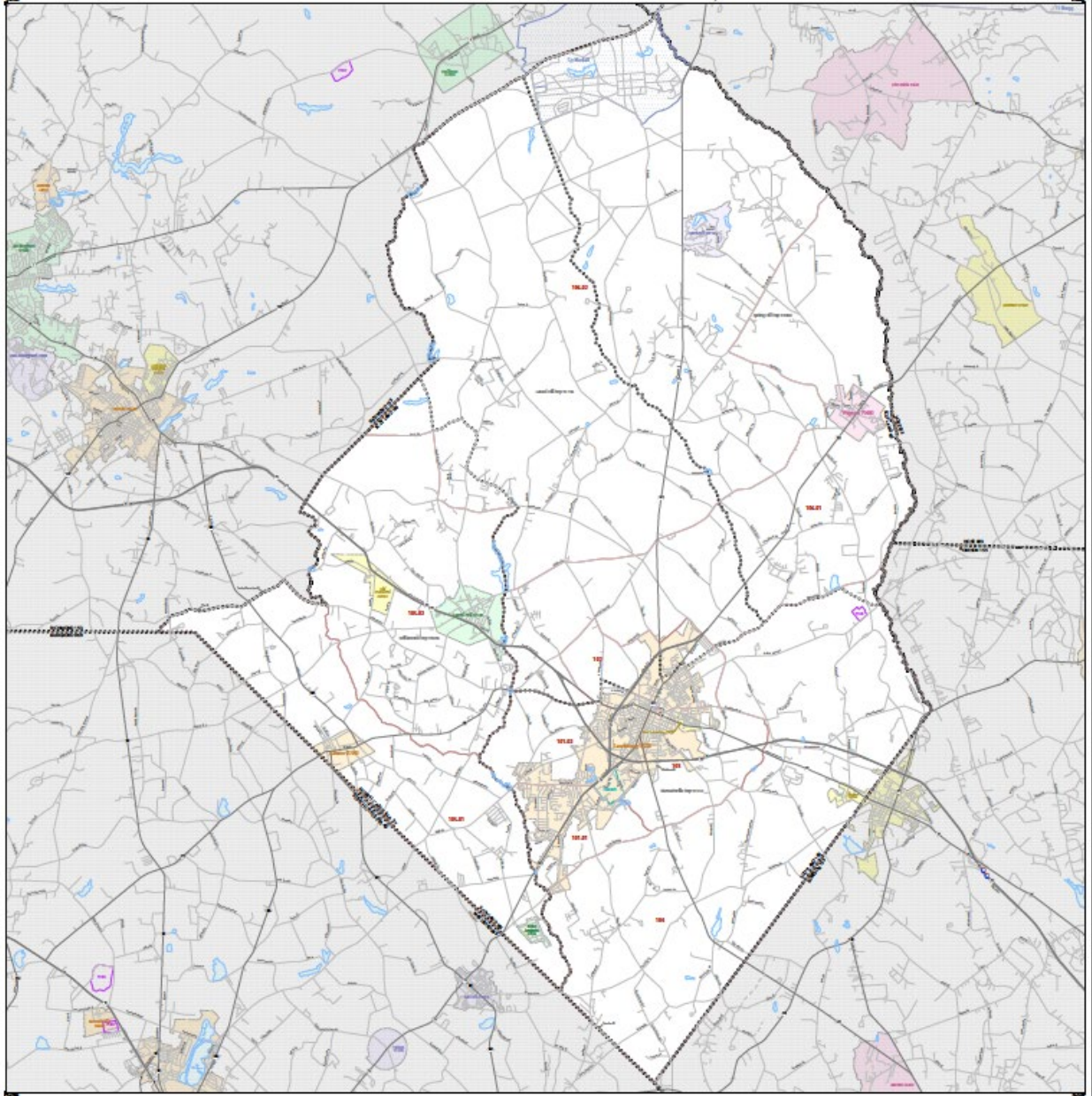
ASSESSMENT AREA

LAURINBURG: BRANCH 2

909 South Main Street | Laurinburg, NC



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Scotland County, NC



LEGEND	
	County Boundary
	Precinct Boundary
	Interstate
	US Highway
	State Road
	Local Road
	Water Body
	Forest Land
	Agricultural Land
	Urban Land
	Rural Land
	Unincorporated Area
	Incorporated Area
	Census Tract

Map of Scotland County, North Carolina, showing census tracts. The map includes a scale bar and a north arrow. The legend provides symbols for various geographical features and boundaries. The map is titled '2020 CENSUS - CENSUS TRACT REFERENCE MAP: Scotland County, NC'.

Scale: 1 inch = 10 miles
 Total Area: 1,000 square miles
 Map of Scotland County, NC



2023 FFIEC Census Report - Summary Census Demographic Information

State: 37 - NORTH CAROLINA (NC)

County: 165 - SCOTLAND COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
37	165	0101.01	Middle	Yes*	119.88	\$70,400	\$84,396	\$69,485	3529	38.37	1354	969	1348
37	165	0101.02	Moderate	No	79.75	\$70,400	\$56,144	\$46,228	5031	54.18	2726	763	1916
37	165	0102.00	Moderate	No	50.37	\$70,400	\$35,460	\$29,199	3614	84.48	3053	650	1633
37	165	0103.00	Low	No	46.52	\$70,400	\$32,750	\$26,964	4145	71.65	2970	721	1811
37	165	0104.00	Moderate	No	78.19	\$70,400	\$55,046	\$45,324	5288	62.61	3311	925	1265
37	165	0105.01	Middle	Yes*	98.12	\$70,400	\$69,076	\$56,875	2698	50.93	1374	820	1361
37	165	0105.02	Moderate	No	67.11	\$70,400	\$47,245	\$38,901	3550	42.45	1507	989	1769
37	165	0106.01	Middle	Yes*	85.86	\$70,400	\$60,445	\$49,770	3115	65.55	2042	1000	1661
37	165	0106.02	Middle	Yes*	99.69	\$70,400	\$70,182	\$57,788	3204	49.63	1590	912	1565

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 37 - NORTH CAROLINA (NC)

County: 165 - SCOTLAND COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
37	165	0101.01	Middle	\$57,962	\$70,400	13.05	119.88	\$69,485	\$84,396	\$51,875
37	165	0101.02	Moderate	\$57,962	\$70,400	37.15	79.75	\$46,228	\$56,144	\$32,083
37	165	0102.00	Moderate	\$57,962	\$70,400	39.34	50.37	\$29,199	\$35,460	\$24,067
37	165	0103.00	Low	\$57,962	\$70,400	44.90	46.52	\$26,964	\$32,750	\$25,944
37	165	0104.00	Moderate	\$57,962	\$70,400	26.21	78.19	\$45,324	\$55,046	\$37,862
37	165	0105.01	Middle	\$57,962	\$70,400	18.78	98.12	\$56,875	\$69,076	\$43,295
37	165	0105.02	Moderate	\$57,962	\$70,400	19.55	67.11	\$38,901	\$47,245	\$36,652
37	165	0106.01	Middle	\$57,962	\$70,400	17.71	85.86	\$49,770	\$60,445	\$40,625
37	165	0106.02	Middle	\$57,962	\$70,400	18.42	99.69	\$57,788	\$70,182	\$48,958

2023 FFIEC Census Report - Summary Census Population Information

State: 37 - NORTH CAROLINA (NC)

County: 165 - SCOTLAND COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
37	165	0101.01	3529	38.37	839	1363	2175	1354	247	39	838	93	137
37	165	0101.02	5031	54.18	1099	2225	2305	2726	346	107	1858	158	257
37	165	0102.00	3614	84.48	899	1342	561	3053	220	12	2603	52	166
37	165	0103.00	4145	71.65	989	1597	1175	2970	347	46	2231	148	198
37	165	0104.00	5288	62.61	759	1153	1977	3311	870	42	1817	353	229
37	165	0105.01	2698	50.93	775	1168	1324	1374	267	19	870	50	168
37	165	0105.02	3550	42.45	1145	1507	2043	1507	505	9	630	127	236
37	165	0106.01	3115	65.55	823	1288	1073	2042	441	21	1378	78	124
37	165	0106.02	3204	49.63	883	1308	1614	1590	462	59	869	47	153

2023 FFIEC Census Report - Summary Census Housing Information

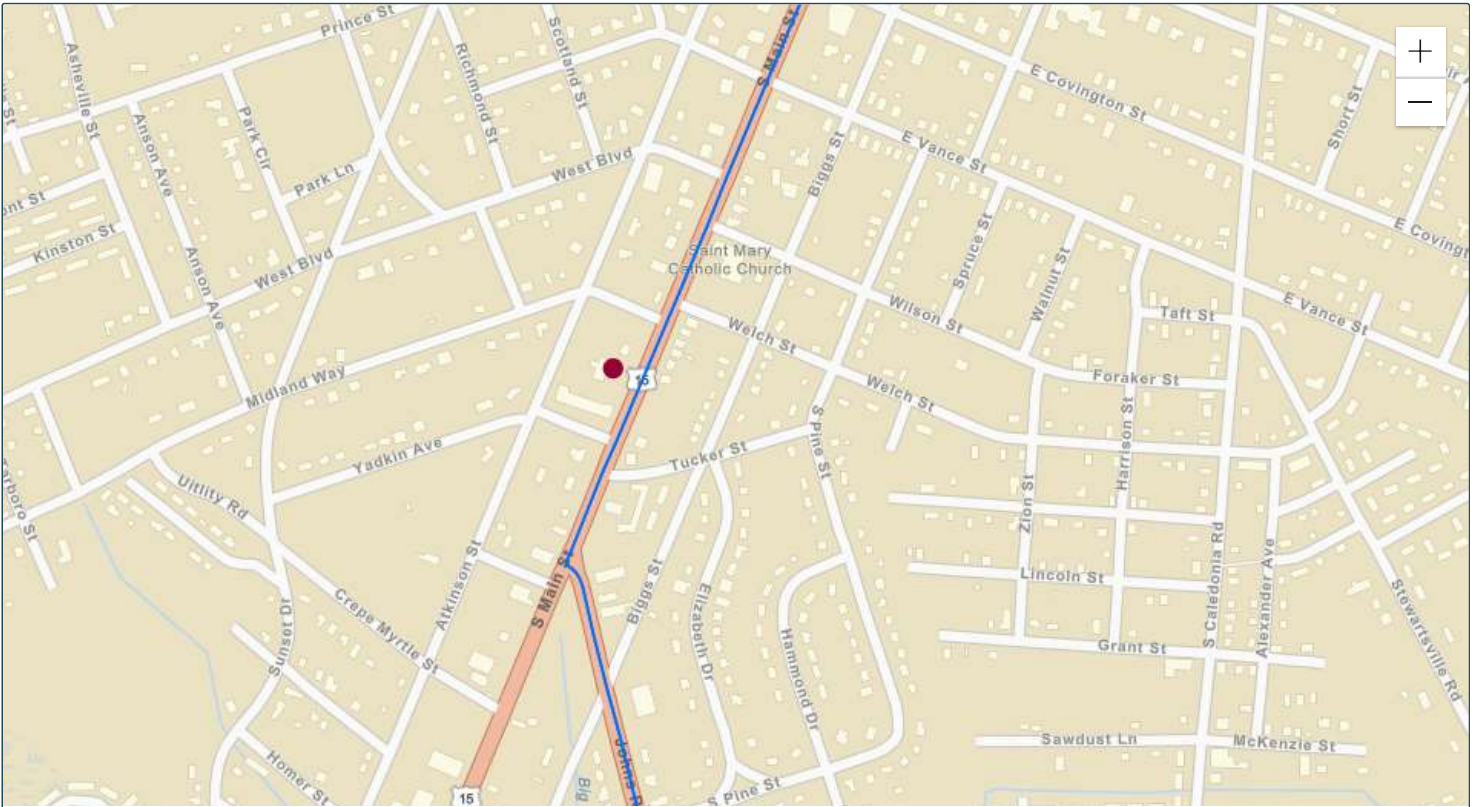
State: 37 - NORTH CAROLINA (NC)

County: 165 - SCOTLAND COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
37	165	0101.01	1487	1348	42	No	969	124	969	394
37	165	0101.02	2552	1916	43	No	763	327	763	1462
37	165	0102.00	1714	1633	50	No	650	372	645	692
37	165	0103.00	1935	1811	56	No	721	338	721	876
37	165	0104.00	1265	1265	30	No	925	112	925	228
37	165	0105.01	1395	1361	37	No	820	227	820	348
37	165	0105.02	1769	1769	35	No	989	262	989	518
37	165	0106.01	1661	1661	41	No	1000	373	1000	288
37	165	0106.02	1565	1565	33	No	912	257	912	396



Esri Community Maps Contributors, State of North Carolina DOT, © OpenStreetMap, Microsoft, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, ... Powered by Esri

● Matched Address: 909 South Main Street, Laurinburg, North Carolina, 28352
MSA: NA - NA (Outside of MSA) || State: 37 - NORTH CAROLINA || County: 165 - SCOTLAND COUNTY || Tract Code: 0101.02

● Selected Tract
MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 909 South Main Street, Laurinburg, North Carolina, 28352
 MSA: NA - NA (Outside of MSA)
 State: 37 - NORTH CAROLINA
 County: 165 - SCOTLAND COUNTY
 Tract Code: 0101.02

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,400
2023 Estimated Tract Median Family Income	\$56,144
2020 Tract Median Family Income	\$46,228
Tract Median Family Income %	79.75
Tract Population	5031
Tract Minority %	54.18
Tract Minority Population	2726
Owner-Occupied Units	763
1- to 4- Family Units	1916

Census Population Information

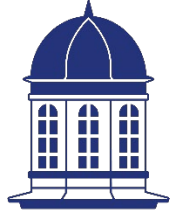
Tract Population	5031
Tract Minority %	54.18
Number of Families	1099
Number of Households	2225
Non-Hispanic White Population	2305
Tract Minority Population	2726
American Indian Population	346
Asian/Hawaiian/Pacific Islander Population	107
Black Population	1858
Hispanic Population	158
Other/Two or More Races Population	257

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$57,962
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$70,400
% below Poverty Line	37.15
Tract Median Family Income %	79.75
2020 Tract Median Family Income	\$46,228
2023 Estimated Tract Median Family Income	\$56,144
2020 Tract Median Household Income	\$32,083

Census Housing Information

Total Housing Units	2552
1- to 4- Family Units	1916
Median House Age (Years)	43
Owner-Occupied Units	763
Renter Occupied Units	1462
Owner Occupied 1- to 4- Family Units	763
Inside Principal City?	NO
Vacant Units	327



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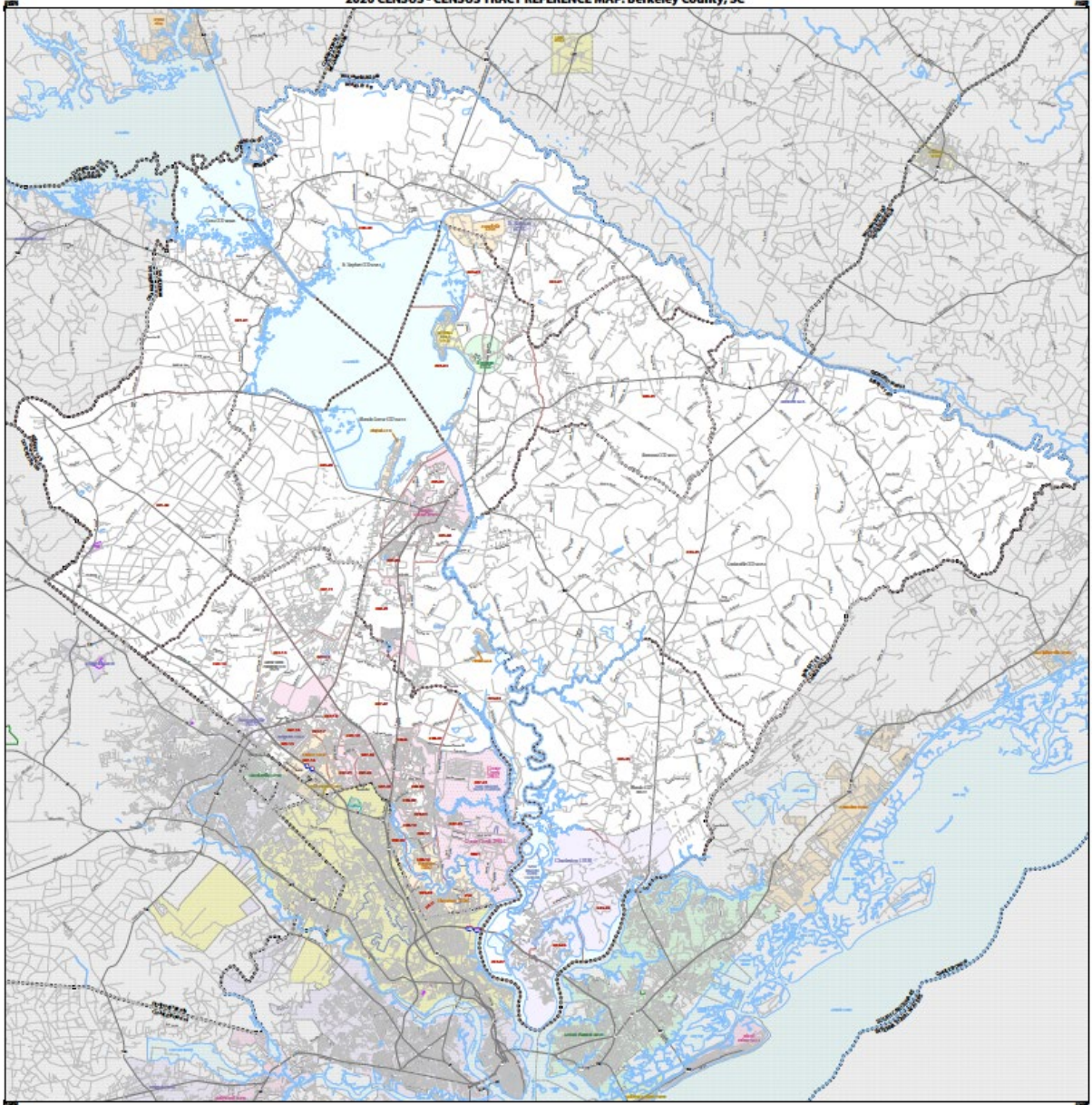
ASSESSMENT AREA

CHARLESTON-MAIN: BRANCH 3

304 Meeting Street | Charleston, SC



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Berkeley County, SC



LEGEND	
BOUNDARIES	WATER
<ul style="list-style-type: none"> County Boundary Municipal Boundary Water Boundary Other Boundary 	<ul style="list-style-type: none"> Water Wetland Other Water
ROADS	UTILITIES
<ul style="list-style-type: none"> Interstate State Route County Road Other Road 	<ul style="list-style-type: none"> Electric Gas Water Other Utility
LAND USE	POPULATION
<ul style="list-style-type: none"> Urban Suburban Rural Other Land Use 	<ul style="list-style-type: none"> Population Other Population

This map is a reference map and does not represent any official government boundary. It is intended for informational purposes only. The map is based on the 2020 Census data and is subject to change. The map is provided as a service to the public and is not intended to be used for legal purposes.

Sheet 1 of 1. PRESENT STATUS
 Total Sheets: 1 (Sheet 1 of 1, Sheet 1)
 2020 Census - Berkeley County GIS
 2020 Census - Berkeley County GIS
 2020 Census - Berkeley County GIS

2020 Census
 2020 Census

2023 FFIEC Census Report - Summary Census Demographic Information
 State: 45 - SOUTH CAROLINA (SC)
 County: 015 - BERKELEY COUNTY
 Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	015	0201.01	Moderate	No	57.52	\$101,300	\$58,268	\$47,237	2974	60.63	1803	1009	1617
45	015	0201.02	Moderate	No	74.30	\$101,300	\$75,266	\$61,020	4063	41.94	1704	899	1548
45	015	0202.01	Low	No	34.30	\$101,300	\$34,746	\$28,173	3507	53.01	1859	938	1605
45	015	0202.02	Low	No	38.22	\$101,300	\$38,717	\$31,395	2926	87.05	2547	821	1703
45	015	0203.01	Moderate	No	71.69	\$101,300	\$72,622	\$58,878	3062	18.52	567	1163	1455
45	015	0203.03	Moderate	No	67.95	\$101,300	\$68,833	\$55,802	1833	53.74	985	742	871
45	015	0203.04	Moderate	No	71.09	\$101,300	\$72,014	\$58,382	4476	21.96	983	1325	2071
45	015	0204.01	Low	No	49.08	\$101,300	\$49,718	\$40,313	3890	37.20	1447	1182	1833
45	015	0204.04	Upper	No	150.79	\$101,300	\$152,750	\$123,839	6963	20.92	1457	1368	1767
45	015	0204.05	Moderate	No	65.15	\$101,300	\$65,997	\$53,510	3447	57.88	1995	1037	1328
45	015	0204.06	Upper	No	304.42	\$101,300	\$308,377	\$250,001	2858	12.49	357	476	427
45	015	0204.07	Upper	No	152.09	\$101,300	\$154,067	\$124,907	9274	12.35	1145	1638	1744
45	015	0205.03	Middle	No	109.27	\$101,300	\$110,691	\$89,741	5227	33.98	1776	1696	2480
45	015	0205.04	Moderate	No	74.64	\$101,300	\$75,610	\$61,304	4151	48.01	1993	1250	1814
45	015	0205.05	Middle	No	89.62	\$101,300	\$90,785	\$73,600	4699	51.10	2401	1164	1395
45	015	0205.06	Moderate	No	79.09	\$101,300	\$80,118	\$64,951	6008	47.15	2833	1459	1805
45	015	0206.01	Middle	No	113.78	\$101,300	\$115,259	\$93,446	4792	34.83	1669	1160	1373
45	015	0206.02	Middle	No	112.59	\$101,300	\$114,054	\$92,468	7949	38.71	3077	1893	2189
45	015	0207.07	Middle	No	102.66	\$101,300	\$103,995	\$84,310	7411	47.60	3528	1797	2082
45	015	0207.10	Middle	No	89.33	\$101,300	\$90,491	\$73,367	7202	39.93	2876	1857	2269
45	015	0207.11	Upper	No	121.33	\$101,300	\$122,907	\$99,639	14020	28.00	3925	3800	3915
45	015	0207.12	Moderate	No	72.48	\$101,300	\$73,422	\$59,524	3411	20.76	708	971	1459
45	015	0207.13	Middle	No	108.10	\$101,300	\$109,505	\$88,778	7268	31.81	2312	1279	1608
45	015	0207.14	Middle	No	114.02	\$101,300	\$115,502	\$93,642	6016	38.31	2305	1372	1800
45	015	0207.15	Moderate	No	73.98	\$101,300	\$74,942	\$60,757	3912	37.83	1480	1156	1774
45	015	0207.16	Middle	No	93.36	\$101,300	\$94,574	\$76,676	8619	44.47	3833	2140	2971

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est,MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
45	015	0207.17	Moderate	No	60.37	\$101,300	\$61,155	\$49,583	5246	51.20	2686	1327	2141
45	015	0207.18	Moderate	No	66.89	\$101,300	\$67,760	\$54,935	6953	55.79	3879	985	1435
45	015	0207.19	Moderate	No	77.36	\$101,300	\$78,366	\$63,531	5283	42.15	2227	1407	1714
45	015	0207.20	Middle	No	118.12	\$101,300	\$119,656	\$97,009	4816	25.50	1228	1383	1543
45	015	0207.21	Upper	No	152.72	\$101,300	\$154,705	\$125,417	3384	38.33	1297	848	1044
45	015	0207.22	Upper	No	138.00	\$101,300	\$139,794	\$113,333	3151	24.12	760	1155	1261
45	015	0207.23	Middle	No	100.01	\$101,300	\$101,310	\$82,138	3093	40.19	1243	844	1263
45	015	0207.24	Middle	No	81.91	\$101,300	\$82,975	\$67,273	4034	30.74	1240	0	447
45	015	0207.25	Moderate	No	62.02	\$101,300	\$62,826	\$50,938	1562	32.20	503	21	586
45	015	0208.04	Moderate	No	65.80	\$101,300	\$66,655	\$54,041	3030	61.42	1861	987	1156
45	015	0208.06	Moderate	No	65.03	\$101,300	\$65,875	\$53,412	3717	49.34	1834	887	1357
45	015	0208.07	Upper	No	125.42	\$101,300	\$127,050	\$103,000	10031	52.80	5296	2527	3128
45	015	0208.08	Middle	No	83.62	\$101,300	\$84,707	\$68,676	3802	58.13	2210	785	1209
45	015	0208.09	Moderate	No	77.92	\$101,300	\$78,933	\$63,997	3294	53.92	1776	976	1288
45	015	0208.10	Moderate	No	75.28	\$101,300	\$76,259	\$61,827	3861	60.71	2344	1001	1424
45	015	0208.11	Moderate	No	62.40	\$101,300	\$63,211	\$51,250	4779	63.21	3021	652	847
45	015	0208.12	Upper	No	134.99	\$101,300	\$136,745	\$110,861	6008	25.90	1556	2237	2567
45	015	0209.01	Low	No	48.58	\$101,300	\$49,212	\$39,896	1652	45.16	746	377	709
45	015	0209.03	Middle	No	101.11	\$101,300	\$102,424	\$83,036	3412	29.37	1002	1095	1293
45	015	0209.04	Middle	No	110.77	\$101,300	\$112,210	\$90,972	4129	38.31	1582	1229	1656
45	015	0210.00	Moderate	No	51.48	\$101,300	\$52,149	\$42,281	4666	46.40	2165	1239	2034
45	015	9801.00	Unknown	No	0.00	\$101,300	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Income Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
45	015	0201.01	Moderate	\$82,122	\$101,300	17.25	57.52	\$47,237	\$58,268	\$45,946
45	015	0201.02	Moderate	\$82,122	\$101,300	17.61	74.30	\$61,020	\$75,266	\$60,075
45	015	0202.01	Low	\$82,122	\$101,300	40.81	34.30	\$28,173	\$34,746	\$23,281
45	015	0202.02	Low	\$82,122	\$101,300	12.30	38.22	\$31,395	\$38,717	\$31,395
45	015	0203.01	Moderate	\$82,122	\$101,300	4.37	71.69	\$58,878	\$72,622	\$46,339
45	015	0203.03	Moderate	\$82,122	\$101,300	24.32	67.95	\$55,802	\$68,833	\$55,684
45	015	0203.04	Moderate	\$82,122	\$101,300	19.87	71.09	\$58,382	\$72,014	\$49,522
45	015	0204.01	Low	\$82,122	\$101,300	16.65	49.08	\$40,313	\$49,718	\$35,968
45	015	0204.04	Upper	\$82,122	\$101,300	2.87	150.79	\$123,839	\$152,750	\$100,329
45	015	0204.05	Moderate	\$82,122	\$101,300	21.24	65.15	\$53,510	\$65,997	\$40,833
45	015	0204.06	Upper	\$82,122	\$101,300	0.94	304.42	\$250,001	\$308,377	\$0
45	015	0204.07	Upper	\$82,122	\$101,300	3.94	152.09	\$124,907	\$154,067	\$107,194
45	015	0205.03	Middle	\$82,122	\$101,300	14.18	109.27	\$89,741	\$110,691	\$56,071
45	015	0205.04	Moderate	\$82,122	\$101,300	16.64	74.64	\$61,304	\$75,610	\$60,662
45	015	0205.05	Middle	\$82,122	\$101,300	12.35	89.62	\$73,600	\$90,785	\$66,298
45	015	0205.06	Moderate	\$82,122	\$101,300	13.47	79.09	\$64,951	\$80,118	\$51,037
45	015	0206.01	Middle	\$82,122	\$101,300	7.25	113.78	\$93,446	\$115,259	\$92,533
45	015	0206.02	Middle	\$82,122	\$101,300	1.62	112.59	\$92,468	\$114,054	\$87,601
45	015	0207.07	Middle	\$82,122	\$101,300	8.16	102.66	\$84,310	\$103,995	\$60,793
45	015	0207.10	Middle	\$82,122	\$101,300	17.49	89.33	\$73,367	\$90,491	\$70,787
45	015	0207.11	Upper	\$82,122	\$101,300	5.51	121.33	\$99,639	\$122,907	\$87,245
45	015	0207.12	Moderate	\$82,122	\$101,300	18.56	72.48	\$59,524	\$73,422	\$53,505
45	015	0207.13	Middle	\$82,122	\$101,300	11.86	108.10	\$88,778	\$109,505	\$81,458
45	015	0207.14	Middle	\$82,122	\$101,300	2.55	114.02	\$93,642	\$115,502	\$72,418
45	015	0207.15	Moderate	\$82,122	\$101,300	20.80	73.98	\$60,757	\$74,942	\$54,337
45	015	0207.16	Middle	\$82,122	\$101,300	3.73	93.36	\$76,676	\$94,574	\$69,392
45	015	0207.17	Moderate	\$82,122	\$101,300	23.11	60.37	\$49,583	\$61,155	\$55,165
45	015	0207.18	Moderate	\$82,122	\$101,300	26.04	66.89	\$54,935	\$67,760	\$50,066
45	015	0207.19	Moderate	\$82,122	\$101,300	12.38	77.36	\$63,531	\$78,366	\$54,937
45	015	0207.20	Middle	\$82,122	\$101,300	6.18	118.12	\$97,009	\$119,656	\$83,906
45	015	0207.21	Upper	\$82,122	\$101,300	8.45	152.72	\$125,417	\$154,705	\$118,958
45	015	0207.22	Upper	\$82,122	\$101,300	2.22	138.00	\$113,333	\$139,794	\$101,094
45	015	0207.23	Middle	\$82,122	\$101,300	7.67	100.01	\$82,138	\$101,310	\$72,882
45	015	0207.24	Middle	\$82,122	\$101,300	8.51	81.91	\$67,273	\$82,975	\$52,443
45	015	0207.25	Moderate	\$82,122	\$101,300	2.60	62.02	\$50,938	\$62,826	\$59,348
45	015	0208.04	Moderate	\$82,122	\$101,300	17.05	65.80	\$54,041	\$66,655	\$52,792
45	015	0208.06	Moderate	\$82,122	\$101,300	23.00	65.03	\$53,412	\$65,875	\$52,328
45	015	0208.07	Upper	\$82,122	\$101,300	3.63	125.42	\$103,000	\$127,050	\$91,841
45	015	0208.08	Middle	\$82,122	\$101,300	6.09	83.62	\$68,676	\$84,707	\$65,677
45	015	0208.09	Moderate	\$82,122	\$101,300	10.98	77.92	\$63,997	\$78,933	\$58,843
45	015	0208.10	Moderate	\$82,122	\$101,300	13.05	75.28	\$61,827	\$76,259	\$63,261

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
45	015	0208.11	Moderate	\$82,122	\$101,300	15.06	62.40	\$51,250	\$63,211	\$42,284
45	015	0208.12	Upper	\$82,122	\$101,300	4.00	134.99	\$110,861	\$136,745	\$98,496
45	015	0209.01	Low	\$82,122	\$101,300	31.24	48.58	\$39,896	\$49,212	\$45,625
45	015	0209.03	Middle	\$82,122	\$101,300	15.57	101.11	\$83,036	\$102,424	\$59,769
45	015	0209.04	Middle	\$82,122	\$101,300	12.62	110.77	\$90,972	\$112,210	\$77,917
45	015	0210.00	Moderate	\$82,122	\$101,300	19.98	51.48	\$42,281	\$52,149	\$41,016
45	015	9801.00	Unknown	\$82,122	\$101,300	0.00	0.00	\$0	\$0	\$0

2023 FFIEC Census Report - Summary Census Population Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
45	015	0201.01	2974	60.63	724	1292	1171	1803	21	15	1629	57	81
45	015	0201.02	4063	41.94	829	1157	2359	1704	22	6	1403	102	171
45	015	0202.01	3507	53.01	854	1434	1648	1859	30	13	1579	70	167
45	015	0202.02	2926	87.05	1009	1329	379	2547	6	8	2439	14	80
45	015	0203.01	3062	18.52	912	1397	2495	567	5	9	390	53	110
45	015	0203.03	1833	53.74	664	795	848	985	3	6	873	49	54
45	015	0203.04	4476	21.96	1418	1751	3493	983	18	17	694	95	159
45	015	0204.01	3890	37.20	997	1566	2443	1447	10	13	1170	108	146
45	015	0204.04	6963	20.92	1339	2002	5506	1457	16	122	685	322	312
45	015	0204.05	3447	57.88	739	1200	1452	1995	5	10	1745	135	100
45	015	0204.06	2858	12.49	447	570	2501	357	2	66	25	182	82
45	015	0204.07	9274	12.35	1756	2984	8129	1145	25	209	284	318	309
45	015	0205.03	5227	33.98	1378	2184	3451	1776	55	25	1185	247	264
45	015	0205.04	4151	48.01	1274	1788	2158	1993	16	40	1700	82	155
45	015	0205.05	4699	51.10	1062	1333	2298	2401	19	110	1700	334	238
45	015	0205.06	6008	47.15	1614	2206	3175	2833	28	27	2187	307	284
45	015	0206.01	4792	34.83	985	1351	3123	1689	25	95	884	346	319
45	015	0206.02	7949	38.71	1794	2171	4872	3077	15	147	2006	453	456
45	015	0207.07	7411	47.60	1614	2221	3883	3528	50	173	2215	535	555
45	015	0207.10	7202	39.93	1771	2743	4326	2876	36	141	1738	541	420
45	015	0207.11	14020	28.00	2879	3878	10095	3925	56	329	1729	933	878
45	015	0207.12	3411	20.76	1080	1331	2703	708	44	25	142	263	234
45	015	0207.13	7268	31.81	1397	1795	4956	2312	36	198	1008	650	420
45	015	0207.14	6016	38.31	1311	1967	3711	2305	31	84	1337	502	351
45	015	0207.15	3912	37.83	1375	1665	2432	1480	23	39	705	469	244
45	015	0207.16	8619	44.47	2062	2763	4786	3833	57	281	1869	1118	508
45	015	0207.17	5246	51.20	1442	2028	2560	2686	34	98	1409	756	389
45	015	0207.18	6953	55.79	1303	1867	3074	3879	32	69	2147	1100	531
45	015	0207.19	5283	42.15	1355	1925	3056	2227	24	181	1022	484	516
45	015	0207.20	4816	25.50	1359	1811	3588	1228	14	164	483	297	270
45	015	0207.21	3384	38.33	842	913	2087	1297	5	213	371	544	164
45	015	0207.22	3151	24.12	956	1209	2391	760	8	84	293	186	189
45	015	0207.23	3093	40.19	1091	1379	1850	1243	27	67	464	366	319
45	015	0207.24	4034	30.74	278	444	2794	1240	16	138	371	544	171
45	015	0207.25	1562	32.20	363	518	1059	503	4	50	135	191	123
45	015	0208.04	3030	61.42	690	1275	1169	1861	11	181	1014	436	219
45	015	0208.06	3717	49.34	893	1357	1883	1834	14	54	1019	400	347
45	015	0208.07	10031	52.80	2206	2855	4735	5296	33	499	3102	930	732
45	015	0208.08	3802	58.13	964	1138	1592	2210	31	115	1188	622	254
45	015	0208.09	3294	53.92	925	1230	1518	1776	16	141	769	544	306
45	015	0208.10	3861	60.71	1011	1494	1517	2344	19	211	756	1108	250
45	015	0208.11	4779	63.21	1246	2009	1758	3021	45	193	1557	900	326

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
45	015	0208.12	6008	25.90	2154	2789	4452	1556	2	303	491	398	362
45	015	0209.01	1652	45.16	410	654	906	746	4	36	167	449	90
45	015	0209.03	3412	29.37	1067	1559	2410	1002	15	55	476	283	173
45	015	0209.04	4129	38.31	1368	1957	2547	1582	16	318	467	429	352
45	015	0210.00	4666	46.40	1169	2313	2501	2165	11	148	762	1076	168
45	015	9801.00	0	0.00	0	0	0	0	0	0	0	0	0

2023 FFIEC Census Report - Summary Census Housing Information

State: 45 - SOUTH CAROLINA (SC)

County: 015 - BERKELEY COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
45	015	0201.01	1617	1617	28	No	1009	325	1009	283
45	015	0201.02	1548	1548	31	No	899	391	899	258
45	015	0202.01	1671	1605	38	No	938	237	938	496
45	015	0202.02	1703	1703	35	No	821	374	821	508
45	015	0203.01	1475	1455	26	No	1163	78	1163	234
45	015	0203.03	871	871	28	No	742	76	742	53
45	015	0203.04	2071	2071	31	No	1325	320	1325	426
45	015	0204.01	1858	1833	37	No	1182	292	1182	384
45	015	0204.04	2294	1767	13	Yes	1368	292	1296	634
45	015	0204.05	1328	1328	27	Yes	1037	128	1037	163
45	015	0204.06	570	427	12	Yes	476	0	427	94
45	015	0204.07	3098	1744	14	Yes	1638	114	1460	1346
45	015	0205.03	2480	2480	30	No	1696	296	1696	488
45	015	0205.04	1990	1814	36	No	1250	202	1240	538
45	015	0205.05	1395	1395	15	No	1164	62	1164	169
45	015	0205.06	2321	1805	29	No	1459	115	1459	747
45	015	0206.01	1373	1373	9	No	1160	22	1160	191
45	015	0206.02	2252	2189	12	No	1893	81	1893	278
45	015	0207.07	2335	2082	32	No	1797	114	1797	424
45	015	0207.10	2803	2269	14	No	1857	60	1857	886
45	015	0207.11	3915	3915	6	No	3800	37	3800	78
45	015	0207.12	1459	1459	26	No	971	128	971	360
45	015	0207.13	1945	1608	10	No	1279	150	1279	516
45	015	0207.14	2096	1800	26	No	1372	129	1372	595
45	015	0207.15	1828	1774	39	No	1156	163	1156	509
45	015	0207.16	2986	2971	33	No	2140	223	2125	623
45	015	0207.17	2175	2141	35	No	1327	147	1317	701
45	015	0207.18	2061	1435	17	No	985	194	985	882
45	015	0207.19	2069	1714	22	No	1407	144	1407	518
45	015	0207.20	1908	1543	25	No	1383	97	1383	428
45	015	0207.21	1044	1044	18	Yes	848	131	848	65
45	015	0207.22	1261	1261	34	No	1155	52	1155	54
45	015	0207.23	1426	1263	50	No	844	47	844	535
45	015	0207.24	462	447	41	No	0	18	0	444
45	015	0207.25	586	586	32	No	21	68	21	497
45	015	0208.04	1358	1156	34	No	987	83	963	288
45	015	0208.06	1357	1357	46	No	887	0	887	470
45	015	0208.07	3157	3128	13	No	2527	302	2527	328
45	015	0208.08	1209	1209	28	No	785	71	785	353
45	015	0208.09	1294	1288	47	No	976	64	976	254
45	015	0208.10	1536	1424	25	No	1001	42	1001	493
45	015	0208.11	2221	847	37	No	652	212	595	1357

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1-to 4- Family Units	Renter Occupied Units
45	015	0208.12	2844	2567	14	No	2237	55	2237	552
45	015	0209.01	775	709	48	No	377	121	376	277
45	015	0209.03	1708	1293	47	No	1095	149	1083	464
45	015	0209.04	2017	1656	37	No	1229	60	1217	728
45	015	0210.00	2524	2034	50	No	1239	211	1239	1074
45	015	9801.00	0	0	0	Yes	0	0	0	0