

**Public File**

**TCM Bank, N.A.**

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## **Written Comments from the Public**

TCM Bank had no comments from the public in 2022, 2023, and 2024 that specifically related to its performance in helping to meet community credit needs.



Office of the  
Comptroller of the Currency  
Washington, DC 20219

# LIMITED PURPOSE BANK

## PUBLIC DISCLOSURE

02/03/2025

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

TCM Bank, National Association  
Charter Number: 23363

3501 East Frontage Road  
Suite 200  
Tampa, Florida 33607

Office of the Comptroller of the Currency

425 S. Financial Place  
Suite 1700  
Chicago, IL 60605

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated Satisfactory.

The major factors that support this rating include:

- The institution demonstrates an adequate level of community development (CD) services and qualified investment activity.
- The institution combined qualified investments and CD services to organizations that provide services to the low- or moderate-income (LMI) community the institution serves.
- The institution demonstrates no use of innovative or complex qualified investments and CD services.
- The institution exhibits adequate responsiveness to credit and CD needs in its assessment area (AA), specifically in affordable housing, shelter to LMI individuals, and financial education.

## Description of Institution

TCM Bank, National Association (TCM or bank) is a \$310 million financial institution headquartered in Tampa, Florida and is a wholly owned subsidiary of ICBA Payments, which in turn is owned by the Independent Community Bankers Association. TCM provides payment processing to member banks. The member banks are each a direct issuer of credit cards and pay TCM a percentage of credit card transaction fees for payment processing services.

Since opening on May 18, 1998, the bank operates as a limited purpose bank, with a Competitive Equality Banking Act charter that limits the bank's lending activities to credit card issuing and operations only, and places limits on deposit-taking abilities (no demand deposit accounts and no accounts opened for less than \$100,000, except for savings accounts held as collateral for secured credit cards).

TCM operates under an Agent Model, whereby TCM enters into agreements with other financial institutions to offer Visa and Mastercard credit cards (consumer and commercial accounts) branded with other banks' (Agent) names and logos. Agents refer customers to TCM via an online application portal or via paper applications that are mailed to TCM for underwriting and decisioning. Agents are then compensated according to the terms of their specific agreements.

TCM grows its customer base by adding new Agent banks who begin offering TCM credit cards to their customers and by acquisition of existing credit card portfolios. During the evaluation period, TCM made 57 conversion acquisitions totaling \$35.7 million, acquired two Agent portfolios totaling \$10.1 million, and added 59 agents totaling \$45.7 million in portfolio. Since the previous performance evaluation, there were no major payment processing changes.

**Table 1: Financial Information (000s)**

	<b>Year-end 2022</b>	<b>Year-end 2023</b>	<b>Year-end 2024</b>	<b>Average for Evaluation Period*</b>
Tier 1 Capital	\$61,733	\$63,064	\$63,250	\$62,682
Total Income	\$61,911	\$78,719	\$77,102	\$72,577
Net Operating Income	\$6,018	\$2,007	\$399	\$2,808
Total Assets	\$324,268	\$340,849	\$363,498	\$342,872
Pass Through Receivables /Managed Assets	\$284,192	\$306,821	\$326,815	\$305,943

Source: Consolidated Report of Condition and Income and bank reported data. Annualized data reported. (\*Actual data reported. The Average for Evaluation Period is the average of the numbers in the three columns.)

## **Scope of the Examination**

### **Evaluation Period/Products Evaluated**

In evaluating the bank's performance under the CRA, we reviewed CD activities from January 1, 2022 through December 31, 2024. We reviewed the level and nature of qualified investments and CD services. At the prior examination dated February 7, 2022, we rated the bank Satisfactory.

For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area.

The bank has adequately addressed the needs of its community and AA, although all the submitted CD activity was within the banks AA, therefore we did not consider any outside AA activity.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.



## **State Rating**

### **State of Florida**

CRA Rating for Florida: Satisfactory

The major factors that support this rating include:

- The institution demonstrates an adequate level of CD services and qualified investment activity in the state of Florida.
- The institution demonstrates no use of innovative or complex qualified investments or CD services in the state of Florida.
- The institution exhibits adequate responsiveness to credit and CD needs in the state of Florida.

### **Description of Assessment Area**

TCM's AA is comprised of the whole county of Hillsborough, which is part of the Tampa-St. Petersburg-Clearwater MSA. The AA consists of both rural and suburban areas and meets the requirements of the regulation and does not arbitrarily exclude LMI geographies. According to the 2020 U.S. Census data, the AA consists of 335 census tracts (CTs), comprising 25 low-income CTs, 81 moderate-income CTs, 100 middle-income CTs, 115 upper-income CTs, and 14 unknown CTs. The percentage of families living below the poverty level is 10 percent.

TCM operates in a highly competitive AA. According to the June 30, 2024, Federal Deposit Insurance Corporation Deposit Market Share Data, TCM ranked 20<sup>th</sup> out of 253 deposit-taking institutions, with a 0.6 percent deposit market share, representing \$251,331,000 in deposits. This positioning highlights the competitive pressures present within the bank's AA, where the top lenders consist of larger institutions that have a national or regional presence. These top lenders include Bank of America, Truist Bank, Wells Fargo Bank, JPMorgan Chase Bank, and The Bank of Tampa and amount to 64.22 percent while all remaining lenders maintain less than 5.3 percent of deposit market share. These major competitors have an established presence in the AA and provide strong competition with the bank for CD activities.

### **Employment and Economic Factors**

According to the U.S. Bureau of Labor Statistics, as of October 31, 2024, the unemployment rate in the Tampa-St. Petersburg-Clearwater MSA was 3.8 percent, which is lower than the national average of 4.1 percent. According to the Moody's Analytics November 2024 report for Tampa-St. Petersburg-Clearwater MSA, the economy is in the mid expansion stage of the business cycle, with favorable long term economic factors with financial centers, logistics, and retiree haven as economic drivers. The MSA is considered a financial services capital in the state, low tax burden and office rents, robust and improving net migration, and high quality of life and strong tourism

strengthen the economic factors in the local economy. Recent hurricanes have temporarily disrupted the local economy as residences and businesses recover. The increase in remote-work trend has attracted a younger workforce to the AA. Weaknesses include diminishing affordability advantage over its southern peers. Top employers in the area are Publix Super Markets Inc., BayCare Health System, HCA Florida Healthcare, MacDill Air Force Base, and University of South Florida.

## **Housing**

Housing affordability is a challenge in the Tampa-St. Petersburg-Clearwater MSA. The FFIEC estimated 2024 median family income was \$88,800. The median housing value of owner-occupied housing units for the Tampa-St. Petersburg-Clearwater MSA was \$237,982. According to the 2020 U.S. Census demographic data, the number of housing units in the MSA was 590,714. Owner-occupied housing units and rental units represented 54.2 percent and 37.2 percent of total housing units respectively, and 8.6 percent of housing units are vacant.

## **Affordability**

Examiners evaluated the disparity between the median income of families within the AA and the cost of housing. In the AA, low-income families earned less than \$3,700 per month in 2024 and moderate-income families earned less than \$5,920 a month in 2024. The maximum low-income and maximum moderate-income annual calculations are based on 50.0 percent and 80.0 percent of the FFIEC adjusted median family income for the AA. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30.0 percent of the applicant's income. For the evaluation period, the calculated maximum affordable monthly mortgage payment was \$1,110 for a low-income borrower and between \$1,110 and \$1,776 for a moderate-income borrower. Assuming a 30-year mortgage with a 6.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home in the AA using the median housing value would be \$1,427 in 2022-2024. Based on these calculations, housing is unaffordable for low-income borrowers and would be challenging for some moderate-income borrowers.

## **Community Contacts**

As part of the CRA evaluation, the OCC reviewed information from three contacts completed during the evaluation period. The primary objective for two of the contacts is affordable housing, while the primary objective for the third community contact is economic development. All three contacts identified affordable housing as a need in the community, specifically, affordable rental units and lending opportunities, and financial education on home ownership. The rising cost of housing in the area has impacted LMI borrowers who were ready for home ownership. These borrowers are no longer eligible and remain in high-cost rental housing.

## Scope of the Evaluation in Florida

This analysis reflects a full-scope review of the Tampa-St. Petersburg-Clearwater AA. Examiners considered the number of small business loans originated or purchased by the bank from January 1, 2022, to December 31, 2024.

**Table 2: Florida Assessment Area Description**

	<b>Number</b>	<b>Low</b>	<b>Moderate</b>	<b>Middle</b>	<b>Upper</b>
<b>Tracts</b>	335	7.5%	24.2%	29.9%	34.3%
<b>Families</b>	338,683	20.4%*	16.4%*	18.6%*	44.6%*
<b>Businesses</b>	319,976	4.4%**	20.7%**	28.3%**	45.1%**

Source: Demographic Data – 2020 ACS, Dun & Bradstreet Data. \*Represents families by income level. \*\*Represents businesses by income level of census tract. Do not add to 100% due to rounding.

## Conclusions About Performance

### Summary

TCM provided a good level of qualified investments and CD services in relation to available opportunities, legal restrictions, financial capacity, nature of operations, and competition from local, national, and regional banks and savings institutions. The bank provided qualified investments that were responsive to the identified affordable housing and community service needs in the AA.

- The institution made meaningful qualified investments and CD services to organizations that provide affordable housing, financial education, and services to LMI communities. The non-profits focus on helping LMI individuals in the community become financially stable and have affordable housing options.
- The institution is responsive to the community need of affordable housing. Senior and executive level management served on boards and committees to organizations focusing on supporting the community need for affordable housing. Employees were able to lend their leadership and expertise to the organizations. The institution provided qualified investments to the same organizations to strengthen its response to affordable housing needs of the community in which the institution serves.
- The institution demonstrates no use of innovative or complex qualified investments or CD services during the exam period.

### Qualified Investments

Qualified investments totaled \$2,754,000 with current period investments totaling \$235,000 and prior period investments totaling \$2,519,000. All qualified investments were made in and primarily benefitted the LMI community in the banks AA.

TCM provided 30 grants totaling \$235,000 to 11 CRA qualified organizations in the bank’s AA. Of the 30 grants, six (20 percent) of the grants totaling \$81,420 supported affordable housing to LMI individuals and families and 24 (80 percent) of the grants totaling \$153,500 supported services to the LMI community.

The bank had one outstanding investment from the prior period totaling \$2.5 million. The OCC considered the ongoing impact from investments made during and prior to the current evaluation period. The prior-period investment supports the provision of affordable housing through a mortgage-backed security.

The following table summarizes the bank’s investments, grants, and unfunded commitments inside the AA.

**Table 3: Qualified Investment Activity (000s)**

	<b>Benefits AA **</b>
<b>Originated Investments</b>	\$0
<b>Originated Grants</b>	\$235
<b>Prior-Period Investments that Remain Outstanding</b>	\$2,519
<b>Total Qualified Investments</b>	\$2,754
<b>Unfunded Commitments*</b>	\$0

\* “Unfunded Commitments” means legally binding investment commitments that are tracked and recorded by the bank’s financial reporting system. \*\* Investments included in the Benefits AA column are located in the AA or in the broader statewide or regional area that includes the AA.

The following table measures the level of total qualified investment activities in terms of average allocated tier 1 capital, average total income, and pass-through receivables over the evaluation period.

**Table 4: Qualified Investment Percentages**

	<b>Benefits AA (%) *</b>
<b>Total Investments/Average Tier 1 Capital</b>	4.4%
<b>Total Investments/Average Total Income</b>	3.8%
<b>Total Investments/Average Pass-Through Receivables</b>	0.9%

\* Investments included in the Benefits AA column are located in the AA or in the broader statewide or regional area that includes the AA.

The following includes a description of some of the most significant qualified investments:

- The bank made three grants totaling \$60,000 to a local organization that is responsive to the community need for affordable housing to LMI individuals and families. The organization offers three main programs to meet their mission, homeownership program where eligible participants go through financial literacy programs and earn credits towards the purchase of a home with an affordable mortgage. Those who are not eligible can participate in the financial literacy mentorship program on their path to become homeownership eligible. The organization offers an additional program for home preservation to low-income homeowners to continue living independently and securely in their homes. This program offers minimal

repair work and exterior enhancement to eligible homeowners in exchange for credits. Eligible participants earn credits by participating in the build of the home, the repair work, or work in the organizations store. The investment is responsive to the community need for affordable housing by providing affordable housing opportunities to LMI individuals in the community and provides resources to LMI individuals in the community to maintain affordable housing.

- The bank made three grants totaling \$30,000 to a local organization that provides emergency shelter and support services to LMI youth in the banks AA. The organization’s clients are foster children with complex traumas. The organization provides shelter and immediate needs to their clients while providing life skills programs which include financial/budgeting, wellness/stress relief, career exploration, and job skills.
- TCM made two grants totaling \$6,000 to a local non-profit that provides emergency shelter and resources to women and children who are homeless and facing a crisis. Additionally, the non-profit provides resources to their clients to move into successful employment and stable housing through employment readiness programs through personalized consultations and programs that provide hands on training.

**CD Services**

TCM demonstrated an adequate responsiveness to CD service needs. Six executives and one senior level employee provided 538 service hours to seven organizations that benefit LMI individuals, youth, families, and communities. Services supported affordable housing and community service initiatives for seven organizations located in the AA.

Bank executives and senior management supported the organizations through various leadership roles, financial literacy educators, and technical assistance to organizations that provide community services and affordable housing to LMI individuals and families. All seven bank employees served in leadership roles on boards or committees to seven organizations. In addition to the board and committee roles, two employees were financial literacy educators and one employee provided technical assistance for the organizations where they were board members.

**Table 5 CD Service Activities**

<b>CD Service</b>	<b>Benefits AA*</b>
Community Services	393
Affordable Housing	145

*\* CD services included in the Benefits AA column are located in the AA or in the broader statewide or regional area that includes the AA*

The following are examples of the banks most significant CD services.

- Two bank employees provided 145 service hours in various leadership and technical assistance roles to an organization that focuses on helping the LMI community to receive

affordable housing through three main programs in the banks AA. An executive bank officer served as the chair of the board of directors and on the executive committee, while the senior level manager served on the board, IT committee, and provided technical assistance to the organization. With a focus on affordable homeownership, the organization offers a home program where eligible participants go through financial literacy programs and earn credits towards the purchase of a home with an affordable mortgage. Those who are not eligible can participate in the financial literacy mentorship program on their path to become homeownership eligible. The organization offers an additional program for home preservation to low-income homeowners to continue living independently and securely in their homes. This program offers minimal repair work and exterior enhancement to eligible homeowners in exchange for credits. Eligible participants earn credits by participating in the build of the home, the repair work, or work in the organizations store. The organizations mission of providing affordable housing and providing resources for individuals to maintain affordable housing.

- An executive bank officer served 147 hours in various leadership roles including board, loan committee chair, and financial literacy educator to a local organization that works with LMI immigrants in the community. The organization provides financial integration services, and resources to LMI immigrants and refugees in the AA with a focus to help the individuals become financially stable. The organization focuses on financial literacy and a one-time loan program. The organization provides over 100 financial literacy education classes each year covering topics from understanding financial institutions, budgeting, and credit cards to buying a car or house, and retirement, offering the classes in five languages. The organization offers a one-time loan program to clients with a matching gift fund if the client completes the program steps.
- An executive bank officer served 98 hours in a board leadership role to a local organization that provides emergency shelter and resources to women and children who are homeless and facing a crisis. In addition to the emergency shelter program, the organization provides resources to their clients to move into successful employment and stable housing through employment readiness programs through personalized consultations and programs that provide hands on training.

## Appendix A: Summary of MMSA and State Ratings

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RATINGS: TCM Bank, National Association	
Overall Bank:	Overall Bank Rating
TCM Bank	Satisfactory
State:	State Rating:
Florida	Satisfactory

## Appendix A: Definitions and Common Abbreviations

The following terms and abbreviations may be used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.



**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose CD.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## **Bank Branches**

TCM Bank has one location. This location address is as of February 16, 2020.

3501 East Frontage Road  
Suite 200  
Tampa FL 33607  
MSA: 45300  
State: 12  
County: 057  
Census Tract: 46.02

## **Closed Branches**

TCM Bank has not closed any branches YTD or in the last 2 calendar years.

# List of Services

## Consumer Credit Cards

Platinum

Rewards

Cash Back

Secured

Signature

Excursion

## Business Credit Cards

Company Charge Card

Small Business Revolving with Rewards

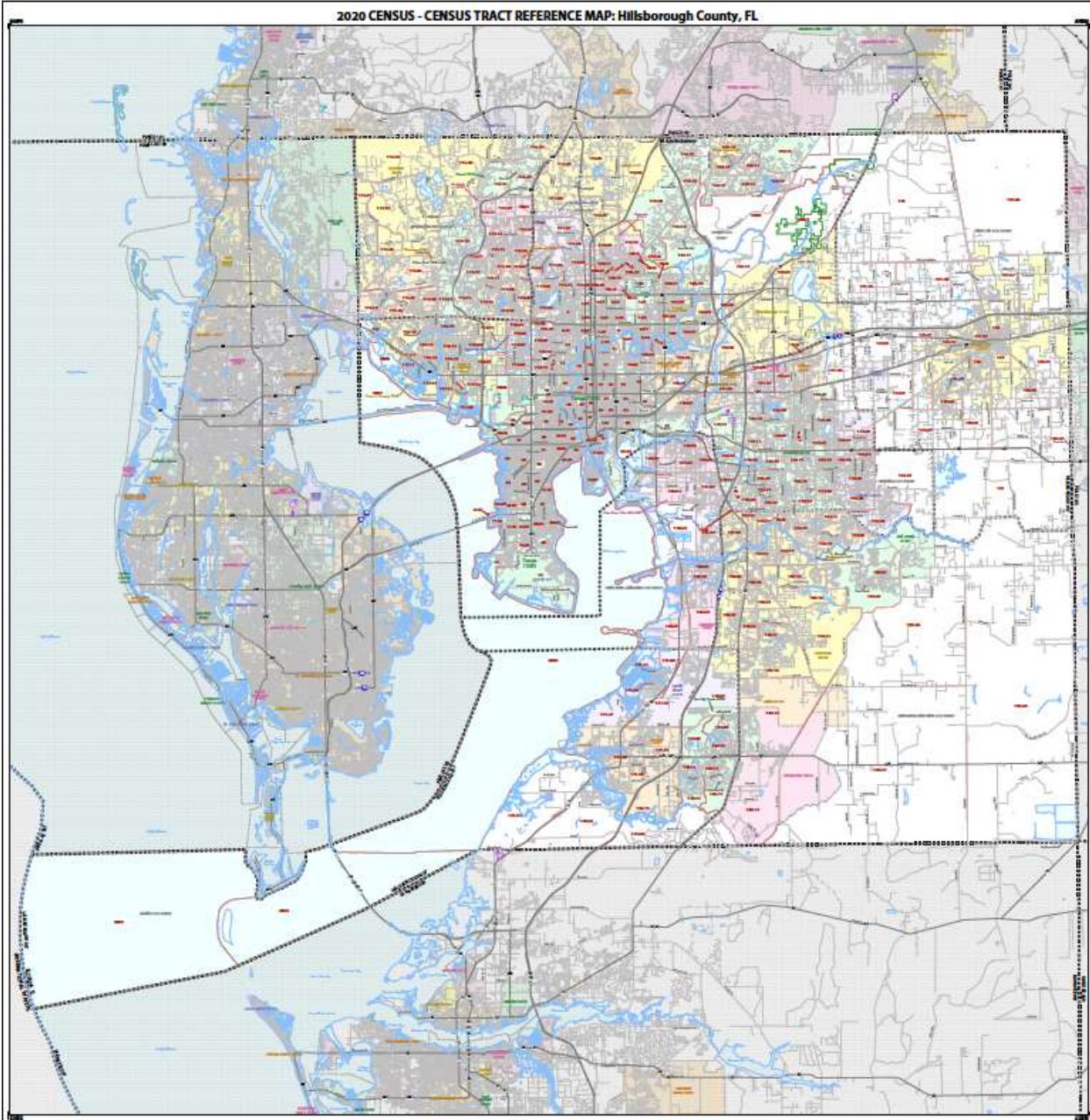
Small Business Revolving with Cash Back

Purchasing

## **Hours of Operation**

TCM Bank's hours of operation are Monday – Friday from 8:30 am – 5:30 pm. Customer Contact Center hours are also available on Saturdays from 10:00 am – 2:00 pm.

# Assessment Area: Hillsborough County Florida





## Census Tract Codes – Hillsborough County

0001.01	0034.00	0071.02	0108.24	0115.14	0121.03	0133.11	0139.16
0001.02	0035.00	0071.03	0109.00	0115.15	0121.06	0133.12	0139.17
0002.01	0036.00	0072.00	0110.03	0115.16	0121.07	0133.13	0139.18
0002.02	0037.00	0073.00	0110.05	0115.18	0121.08	0133.14	0139.19
0003.01	0038.00	0101.05	0110.06	0115.19	0121.09	0133.15	0139.22
0003.02	0041.00	0101.06	0110.07	0115.20	0121.10	0133.16	0139.23
0004.01	0042.00	0101.07	0110.08	0115.21	0122.06	0133.17	0139.24
0004.02	0043.00	0101.08	0110.10	0115.22	0122.07	0133.19	0139.25
0005.00	0044.00	0102.03	0110.13	0115.23	0122.08	0133.20	0139.26
0006.01	0045.00	0102.04	0110.16	0115.24	0122.09	0133.22	0140.02
0006.02	0046.01	0102.10	0110.17	0115.25	0122.10	0133.23	0140.03
0007.01	0046.02	0102.11	0110.18	0115.26	0122.11	0134.06	0140.07
0007.02	0047.00	0102.12	0110.19	0115.27	0122.12	0134.07	0140.08
0008.00	0048.00	0102.13	0111.03	0115.28	0122.13	0134.09	0140.09
0009.01	0049.01	0102.15	0111.06	0116.03	0123.01	0134.10	0140.10
0009.02	0049.02	0102.16	0111.07	0116.05	0123.03	0134.11	0140.11
0010.01	0050.00	0102.17	0111.08	0116.10	0123.04	0134.12	0140.12
0010.02	0051.01	0102.18	0111.09	0116.11	0124.01	0134.13	0140.13
0011.00	0051.02	0103.03	0112.03	0116.12	0124.02	0134.14	0140.14
0012.00	0053.01	0103.04	0112.04	0116.13	0124.03	0134.15	0140.17
0013.00	0053.02	0103.05	0112.05	0116.14	0125.01	0135.01	0141.04
0014.00	0054.01	0104.01	0112.06	0116.15	0125.03	0135.03	0141.06
0015.00	0055.00	0104.02	0113.01	0116.16	0125.04	0135.04	0141.08
0016.00	0057.00	0105.01	0113.03	0116.17	0126.00	0135.05	0141.09
0017.00	0058.00	0105.02	0113.04	0117.08	0127.01	0136.02	0141.17
0018.00	0059.00	0106.00	0114.07	0117.12	0127.02	0136.04	0141.18
0019.00	0060.00	0107.01	0114.08	0117.13	0128.00	0137.02	0141.19
0020.00	0061.01	0107.02	0114.09	0117.14	0129.00	0137.03	0141.21
0021.00	0061.03	0108.05	0114.10	0117.15	0130.01	0137.05	0141.22
0022.00	0062.00	0108.08	0114.11	0117.16	0130.02	0137.06	0142.00
0023.00	0063.00	0108.09	0114.12	0118.02	0130.03	0138.01	0143.00
0024.00	0064.00	0108.10	0114.13	0118.04	0130.04	0138.02	0144.00
0025.00	0065.01	0108.11	0114.14	0018.05	0131.00	0138.03	9801.00
0026.00	0065.03	0108.14	0114.15	0118.06	0132.03	0138.04	9802.00
0027.01	0065.04	0108.15	0114.16	0119.05	0132.04	0138.06	9803.00
0027.02	0066.00	0108.16	0114.17	0119.07	0132.05	0138.07	9804.00
0028.00	0067.00	0108.17	0114.18	0119.08	0132.06	0139.03	9805.00
0029.00	0068.01	0108.19	0115.04	0119.09	0132.07	0139.07	9806.00
0030.00	0068.02	0108.20	0115.06	0119.10	0132.08	0139.12	9807.00
0031.00	0069.00	0108.21	0115.09	0119.11	0133.05	0139.13	9900.00
0032.00	0070.01	0108.22	0115.10	0120.01	0133.07	0139.14	9901.00
0033.00	0070.02	0108.23	0115.12	0120.02	0133.10	0139.15	

## Loan to Deposit Ratios

December 2024	111%
September 2024	115%
June 2024	111%
March 2024	123%
December 2023	117%
September 2023	115%
June 2023	114%
March 2023	120%