



Community Reinvestment Act Public File

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## **CRA Related Complaints**

No CRA related complaints have been received.

# **PUBLIC DISCLOSURE**

November 8, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Hyperion Bank  
Certificate Number: 58371

199 W. Girard Ave  
Philadelphia, Pennsylvania 19123

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
New York Regional Office

350 Fifth Avenue, Suite 1200  
New York, New York 10118

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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. While overall performance is reasonable, the bank's performance in its Atlanta, Georgia assessment area is rated "Needs to Improve." This rating is primarily due to the low volume of home mortgage and small business lending within the assessment area, reflecting poor responsiveness to the area's credit needs.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of residential mortgage and small business loans are inside the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers was not analyzed, since borrower income was not available for a majority of the institution's loans. Therefore this criterion did not affect the Lending Test rating.
- The institution did not receive any Community Reinvestment Act (CRA)-related complaints since the prior evaluation. Therefore, this criterion did not affect the Lending Test rating.

## DESCRIPTION OF INSTITUTION

### **Background**

Hyperion Bank (Hyperion) is a state-chartered commercial bank headquartered in Philadelphia, Pennsylvania (PA), located in Philadelphia County. Hyperion received a “Satisfactory” rating during the prior Federal Deposit Insurance Corporation (FDIC) CRA Performance Evaluation, dated January 16, 2018, based on the Federal Financial Institutions Examination Council (FFIEC) Interagency Small Institution Examination Procedures.

Hyperion is a wholly owned subsidiary of Hyperion Bancshares, Inc., a Philadelphia-headquartered holding company formed in 2021. Hyperion also maintains two subsidiaries: HB Realty, LLC, which holds the bank’s foreclosed other real estate owned properties; and HB Subsidiaries, LLC, the minority owner of Hyperion Mortgage, LLC, which is a joint venture for consumer mortgage banking activities. There was no merger or acquisition activity during the evaluation period.

### **Operations**

The bank’s primary focus is providing credit to real estate investors for the purpose of acquisition, rehabilitation, and/or refinance of residential one-to-four family and multifamily properties for rental or resale.

Hyperion operates two full-service branch offices, one located in Philadelphia, PA and the other in Atlanta, Georgia (GA). The bank opened its Atlanta branch in 2019. Additionally, Hyperion provides online, mobile, and telephone banking; online bill pay; and money transfer services through Zelle.

Hyperion offers commercial mortgages, traditional commercial loans and lines of credit, and a consumer residential construction loan product. Hyperion’s deposit products include consumer checking and savings accounts; certificates of deposit; business checking and money market accounts; and Interest on Lawyer Trust Accounts (IOLTA) checking accounts. All products are offered at both the Philadelphia and Atlanta branch locations.

### **Ability and Capacity**

Bank assets totaled \$303.7 million as of September 30, 2022, which included total loans of \$257.6 million and total securities of \$19.2 million. The bank reported total deposits of \$237.1 million.

Hyperion grew significantly during the evaluation period. Since September 30, 2017, the financial date used for the prior CRA evaluation, total assets grew by \$218.2 million (255.2 percent), total loans increased by \$185.2 million (255.8 percent), total securities increased by \$18.6 million (2,791.6 percent), and total deposits also increased by \$168.0 million (243.5 percent).

Since the prior evaluation, Hyperion’s loan portfolio product mix has shifted, and residential mortgage loans now represent the largest percentage of the portfolio. Residential mortgage loans include loans secured by one-to-four family residential properties and multifamily residential properties, represented 46.1 percent of the loan portfolio, as of September 30, 2022.

The following table details the loan portfolio composition as of September 30, 2022.

<b>Loan Portfolio Distribution as of 9/30/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	81,342	31.6
Secured by 1-4 Family Residential Properties	114,599	44.5
Secured by Multifamily (5 or more) Residential Properties	4,220	1.6
Secured by Nonfarm Nonresidential Properties	37,314	14.5
<b>Total Real Estate Loans</b>	<b>237,475</b>	<b>92.2</b>
Commercial and Industrial Loans	19,831	7.7
Consumer Loans	744	0.2
Less: Unearned Income	475	0.2
<b>Total Loans</b>	<b>257,575</b>	<b>100.0</b>
<i>Source Reports of Condition and Income</i>		

Hyperion participated in the Small Business Administration's (SBA) Paycheck Protection Program (PPP loans) in during the COVID-19 pandemic. In 2020, the bank originated 283 PPP loans totaling \$23.2 million, which included 10 PPP loans to non-profit organizations. In 2021, the bank originated 144 PPP loans totaling \$13.6 million, which included 7 PPP loans to non-profit organizations. While the bank's small business lending increased due to its participation in the SBA PPP, non-PPP small business lending remained consistent during the evaluation period.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

## **DESCRIPTION OF ASSESSMENT AREAS**

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which its supervisory agency will evaluate its CRA performance. Hyperion designates two assessment areas – one in PA and one in GA. Hyperion's PA assessment area consists of all 384 census tracts within Philadelphia County, which is a part of the Philadelphia, PA Metropolitan Division (MD) #37964. Philadelphia County is also a part of the broader Philadelphia-Camden-Wilmington, PA-New Jersey (NJ)-Delaware (DE)-Maryland (MD) Metropolitan Statistical Area (MSA) #37980. This assessment area is referred to as the State of PA assessment area within this performance evaluation. Hyperion's GA assessment area consists of 11 census tracts within DeKalb County and 121 census tracts within Fulton County. All 132 census tracts are contiguous, and both DeKalb and Fulton Counties are a part of the Atlanta-Sandy Springs-Alpharetta, GA MSA #12060. This assessment area is referred to as the State of GA assessment areas within this performance evaluation. Please refer to the individual rated areas for demographic details.

Hyperion's added the State of GA assessment area, with the opening of the Atlanta branch in 2019. There were no changes to the State of PA assessment area.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated January 16, 2018, to the current evaluation dated November 8, 2022. Examiners used the FFIEC Interagency Small Institution Examination Procedures to evaluate Hyperion's CRA performance. These procedures include the Lending Test. Please refer to the Appendices for a complete description of this test.

Examiners performed full-scope reviews for both the State of PA and State of GA assessment areas, given the length of time since the prior CRA evaluation, Hyperion's significant growth during the evaluation period, and the introduction of the State of GA assessment area. Examiners refer to these as the two rated areas within this evaluation. For each rated area, the bank's performance is based on performance at the respective MSA-level.

The State of PA assessment area contributed more weight to overall ratings and conclusions, as a majority of Hyperion's loans and deposits are located within this assessment area. Examiners did not consider affiliate lending during this CRA evaluation.

### **Activities Reviewed**

Examiners determined Hyperion's major product lines are residential mortgage and small business loans. This conclusion considered the bank's business strategy, along with the number and dollar volume of loans originated during the evaluation period. Hyperion's record of originating residential mortgage loans contributed more weight to overall conclusions, due to the larger volume or originations when compared to small business loans during the evaluation period. Examiners did not consider consumer loans, as they do not represent a major product line. Since Hyperion does not engage in agricultural lending, small farm loans were not included in the evaluation.

Hyperion is not required to collect or report its residential mortgages loans under the Home Mortgage Disclosure Act (HMDA); however, examiners obtained sufficient data from the bank's internal records to conduct an analysis of all home mortgage originations and purchases from 2020 and 2021. Residential mortgage loans include purchase money mortgage, refinance, and home improvement loans, for both owner-occupied and non-owner occupied properties. The majority of Hyperion's residential mortgage loans are non-owner occupied properties. The bank originated and/or purchased 61 residential mortgage loans totaling \$25.9 million in 2020 and 87 loans totaling \$48.7 million in 2021. For the Lending Test, examiners analyzed the number and dollar volume of residential mortgage loans originated and/or purchased during 2020 and 2021. Examiners compared Hyperion's residential mortgage lending data to the 2015 American Community Survey (ACS) demographic data as a standard of comparison.

Hyperion is not required to collect or report small business loans pursuant to CRA, due to its asset size. From the universe of 165 loans included on the bank's internal commercial loan report, examiners evaluated a random sample of 51 small business loans totaling \$8.5 million originated and/or purchased in 2021. The sample comprised 44 PPP loans and 7 non-PPP loans. Examiners compared Hyperion's small business lending data to 2021 D&B demographic data.

This evaluation only presents information on residential mortgage and small business loans within the Assessment Area Concentration and Geographic Distribution analyses. Examiners could not draw meaningful conclusions under the Borrower Profile criterion for either product. The majority of the bank's residential mortgages were for business-purpose; therefore, borrower income was not collected. For the small business loans, a majority of the sample consisted of PPP loans, for which the bank was not required to collect gross annual revenue (GAR) data.

While number and dollar volume of loans are presented in this performance evaluation, examiners emphasized performance by number of loans as it is a better indicator of the number of individuals and businesses served.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Hyperion's overall Lending Test performance is rated "Satisfactory." The bank's overall satisfactory performance in the Loan-to-Deposit (LTD) Ratio and Assessment Area Concentration criteria, along with satisfactory performance in the State of PA assessment area primarily supports this conclusion.

This section presents Hyperion's overall performance. Separate presentations for the individual rated areas are included in later sections.

#### Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs. Hyperion's LTD ratio, calculated from Call Report data for the 19 quarters since the prior evaluation, averaged 108.2 percent from March 31, 2018, to September 30, 2022. The LTD ratio fluctuated during the evaluation period, ranging from a low of 78.3 percent as of March 31, 2019, to a high of 123.0 percent as of December 31, 2018.

Examiners compared the bank's average LTD ratio to comparable institutions based on their asset size, lending focus, and geographic location. Examiners chose two institutions for comparison.

LTD Ratio Comparison		
Bank	Total Assets as of 9/30/2022 (\$000s)	Average Net LTD Ratio (%)
Hyperion Bank	303.7	108.2
Port Richmond Savings Bank	106.0	154.8
Tioga-Franklin Savings Bank	63.4	122.2
<i>Source Reports of Condition and Income 3/31/2018 – 9/30/2022</i>		

#### Assessment Area Concentration

As shown in the following table, a majority of loans are in the institution's assessment areas. Hyperion's lending performance, by number and dollar volume, significantly increased since the prior evaluation.

Lending Inside and Outside of the Assessment Area State of PA & State of GA										
Loan Category	Number of Loans				Total  #	Dollar Amount of Loans \$(000s)				Total  \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Residential Mortgage										
2020	44	72.1	17	27.9	61	17,367	67.1	8,502	32.9	25,869
2021	73	83.9	14	16.1	87	37,896	77.9	10,772	22.1	48,668
Subtotal	117	79.1	31	20.9	148	55,263	74.1	19,274	25.9	74,538
Small Business										
2021	22	43.1	29	56.9	51	3,460	40.8	5,016	59.2	8,476
Subtotal	22	43.1	29	56.9	51	3,460	40.8	5,016	59.2	8,476
Source Bank Data. Due to rounding, totals may not equal 100.0%										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Examiners focused on the number of loans made within low- and moderate-income census tracts. Hyperion's performance in the State of PA assessment area contributed the most weight in forming the overall ratings and conclusions, as a majority of Hyperion's loans and deposits are located within this assessment area. Hyperion's record of originating residential mortgage loans contributed more weight to overall conclusions due to the larger volume when compared to small business lending during the evaluation period.

The bank's level of lending within the State of PA assessment area is much greater than the level of lending within the State of GA assessment area across both product lines.

### **Borrower Profile**

The distribution of borrowers was not analyzed, as borrower income or GAR was not reported for a majority of Hyperion's loans. Therefore this criterion did not affect the Lending Test rating.

### **Response to Complaints**

Hyperion did not receive any CRA-related complaints since the prior evaluation. Therefore, this criterion did not affect the Lending Test rating.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.



## STATE OF PENNSYLVANIA (PA) – Full-Scope Review

### CRA RATING FOR STATE OF PA: SATISFACTORY

#### DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF PA

Hyperion’s main office and sole branch location is located in a moderate-income census tract in Philadelphia County. The Philadelphia branch is open Mondays through Fridays from 9:00AM to 5:00PM and features a 24-hour non-deposit taking ATM on-premises.

Hyperion also maintains a 24-hour non-deposit taking ATM at the Constitution Health Plaza at 1930 S. Broad Street, Philadelphia, PA. This ATM is located within a middle-income census tract in Philadelphia County.

#### Economic and Demographic Data

Hyperion designated all census tracts within Philadelphia County as its State of PA assessment area. Philadelphia County comprises the Philadelphia, PA MD #37964, which is part of the broader Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA #37980.

There are 384 census tracts within Philadelphia County. These tracts reflect the following income designations according to the 2015 ACS data:

- 50 low-income,
- 130 moderate-income,
- 88 middle-income,
- 103 upper-income, and
- 13 with no income designation.

The following table shows the demographic information for the assessment area.

Demographic Information of the Assessment Area State of PA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	384	13.0	33.9	22.9	26.8	3.4
Population by Geography	1,555,072	13.8	36.2	25.5	23.9	0.6
Housing Units by Geography	670,229	13.1	35.7	24.5	26.3	0.4
Owner-Occupied Units by Geography	305,884	10.0	32.1	28.3	29.6	0.0
Occupied Rental Units by Geography	275,166	15.0	36.9	22.0	25.3	0.8
Vacant Units by Geography	89,179	17.5	44.8	19.1	18.4	0.3
Businesses by Geography	187,688	9.3	30.6	21.7	36.8	1.6
Farms by Geography	1,067	8.2	25.3	22.6	42.3	1.7
Family Distribution by Income Level	309,568	30.6	17.8	16.5	35.1	0.0
Household Distribution by Income Level	581,050	31.3	15.5	15.4	37.8	0.0
Median Family Income MSA - 37964 Philadelphia, PA		\$56,411	Median Housing Value			\$169,604
			Median Gross Rent			\$956
			Families Below Poverty Level			21.0%
Source 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 670,229 total housing units in the assessment area. Of these, 45.6 percent are owner-occupied housing units, 41.1 percent are occupied rental units, and 13.3 percent are vacant. The Geographic Distribution criterion compares residential mortgage lending to the distribution of owner-occupied housing units. As shown above, 10.0 percent of the total owner-occupied housing units are located in low-income census tracts and 32.1 percent are located within moderate-income census tracts. Additionally, 13.1 percent of the total housing units are located in low-income census tracts and 35.7 percent are located within moderate-income census tracts. This data reflects the opportunities lenders have to originate owner-occupied and non-owner occupied residential mortgage loans within these income geographies.

There are 187,688 non-farm businesses operating within the assessment area. The Geographic Distribution criterion for small business lending compares small business lending to the distribution of businesses within the assessment area. As shown in the table above, 9.3 percent of businesses are located in low-income census tracts and 30.6 percent are located in moderate-income census tracts. This data reflects the opportunities to lenders have originate small business loans within these income geographies.

Services represent the largest percent of businesses (36.7 percent), followed by non-classifiable establishments (26.5 percent); retail trade (11.9 percent); and finance, insurance, and real estate (10.6 percent). Within the assessment area, about 61.0 percent of businesses have four or less employees and 94.5 percent operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to Moody’s Analytics, the top five employers in Philadelphia are the University of Pennsylvania Health System, Thomas Jefferson University and TJU Health System Inc., Children’s Hospital of Philadelphia, Comcast, and Drexel University.

The following table summarizes the average annual unemployment rate from the Bureau of Labor Statistics at the county, statewide, and national level in 2020 and 2021.

<b>Unemployment Rates</b>		
<b>Area</b>	<b>2020</b>	<b>2021</b>
	<b>%</b>	<b>%</b>
Philadelphia County	12.4	9.2
State (PA)	9.1	6.4
National Average	8.1	5.4
<i>Source Bureau of Labor Statistics</i>		

## **Competition**

The State of PA assessment area is a highly competitive market for financial services. The most recent FDIC Summary of Deposits Market Share Report is as of June 30, 2022, and shows there were 40 institutions operating a total of 272 branch offices across Philadelphia County, PA. Of these, Hyperion ranked 17<sup>th</sup> with 0.2 percent deposit market share, operating one branch office. The four institutions with the largest deposit market share in the assessment area were PNC Bank, N.A. (with 34 branch offices); Bank of America, N.A (with 18 branch offices); Wells Fargo Bank, N.A. (with 34 branch offices); and Citizens Bank, N.A. (with 34 branch offices). These four institutions comprised 71.5 percent of the deposit market share.

This assessment area is a highly competitive market for home mortgage loans among banks, credit unions, and non-depository lenders. Examiners reviewed the most recent Peer Mortgage Data for performance context, which is from 2020. Peer mortgage data represents aggregate data, which consists of all reporters subject to HMDA data collection requirements that reported home mortgage loans within Hyperion’s assessment area at the full county level. While Hyperion is not required to collect or report its residential mortgage loans as the bank does not meet the loan-volume threshold for closed-end home mortgage loans, the bank did report its HMDA data optionally in 2020. According to 2020 Peer Mortgage Data, there were 632 mortgage lenders operating within the Philadelphia County. In 2020, Hyperion ranked 166<sup>th</sup> with a 0.1 percent market share. The top three mortgage lenders in the State of PA assessment area were Wells Fargo Bank, N.A.; Police & Fire Credit Union; and Citizens Bank, N.A. Collectively these lenders represented 19.6 percent of the market share.

There is also a high level of competition for small business loans among the various banks serving the assessment area. The most recent Peer Small Business Data is also from 2020. Peer small business data represents aggregate data, which consists of all reporters subject to CRA data collection requirements for small business loans within Hyperion’s assessment area at the full county level. According to the 2020 Peer Small Business Data, there were 199 small business lenders operating within Philadelphia County. The top three small business lenders in the State of

PA assessment area were American Express National Bank; Citizens Bank, N.A.; and Wells Fargo Bank, N.A. Collectively these lenders represented 31.3 percent of the market share.

### **Community Contacts**

As part of the evaluation process examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. Information obtained reflects the responsiveness of local financial institutions to credit and community development needs, and opportunities for participation in related activities.

Examiners contacted a representative from a local economic development organization located in Philadelphia County, PA. The organization provides advisory services and capital funding to small businesses. The organization primarily works with existing minority-owned small businesses based within the City of Philadelphia. The contact identified and emphasized the need for working capital small business loans. The contact stated a majority of the small businesses the organization works with are seeking financing to secure procurement contracts, purchase inventory or equipment, and make other financial investments to grow their business. These small businesses may be unable to obtain traditional financing due to credit limitations or age of the business. The contact noted for relatively young small businesses it is often difficult to qualify for traditional financing due to limited cash flow for debt servicing.

Examiners also reviewed a recent community contact from a non-profit organization serving Philadelphia, PA. The non-profit is focused on revitalization and affordable housing within the City of Philadelphia. The contact identified and emphasized the need for affordable rental housing and financing for owner-occupied housing. The contact also highlighted the age of the housing stock in Philadelphia, noting that critical home repairs, modifications, and improvements are often necessary but unaffordable for low- and moderate-income homeowners.

### **Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing programs and small business loans represent the primary credit needs in the assessment area.

## **SCOPE OF EVALUATION – STATE OF PA**

Examiners used full-scope examination procedures to evaluate Hyperion's performance in the State of PA assessment area. The products, weighting, and evaluation described in the overall Scope of Evaluation section are applicable to this assessment area analysis.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF PA

### LENDING TEST

Hyperion's Lending Test performance in the State of PA assessment area is rated "Satisfactory." The bank's performance under the Geographic Distribution supports this rating. Examiners placed the most weight on lending performance within this assessment area when concluding overall ratings.

#### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Examiners focused on the number of loans in low- and moderate-income census tracts. Examiners also considered the demographics of the assessment area and the institution's size.

#### ***Residential Mortgage Loans***

The geographic distribution of residential mortgage loans reflects reasonable dispersion throughout the assessment area. This conclusion considers Hyperion's business strategy and assessment area demographics. Hyperion's residential mortgage lending is primarily to real estate investors for the purpose of acquisition, rehabilitation, and/or refinance of residential one-to-four family and multifamily properties for rental or resale.

The Geographic Distribution of Residential Mortgages table compares the bank's lending performance to the percent of owner-occupied housing units. The percentage of total housing units by geography provides a more reasonable comparison, given that a majority of Hyperion's residential mortgage loans are non-owner occupied. By this metric, 13.1 percent of housing units are in low-income tracts and 35.7 percent are in moderate-income tracts. The following narrative discusses the bank's performance using the percentages of total housing units as the demographic benchmark.

Hyperion's lending in low-income census tracts trailed the demographic data by percent of total housing units in 2020 and exceeded demographic data in 2021. Lending performance compared to the demographic data by percent of owner-occupied housing units is similar.

Hyperion's lending in moderate-income census tracts significantly exceeded the demographic data, by percent of total housing units, in both 2020 and in 2021. Lending performance compared to the demographic data by percent of owner-occupied housing units also exceeded demographics.

The following table summarizes the bank's lending performance across all census tract income designations. As shown below, a majority of Hyperion's residential mortgage loans for both years were within low- and moderate-income census tracts.

Geographic Distribution of Residential Mortgage Loans <i>State of PA</i>					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low					
2020	10.0	3	7.0	820	4.8
2021	10.0	23	31.9	11,111	29.8
Moderate					
2020	32.1	30	69.8	10,450	60.7
2021	32.1	35	48.6	18,064	48.5
Middle					
2020	28.3	4	9.3	960	5.6
2021	28.3	5	6.9	2,038	5.5
Upper					
2020	29.6	6	14.0	4,999	29.0
2021	29.6	9	12.5	6,012	16.2
Not Available					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
Totals					
2020	100.0	43	100.0	17,229	100.0
2021	100.0	72	100.0	37,226	100.0
Source 2015 ACS; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%					

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area.

Of the sample analyzed, 15 loans were to businesses located in the State of PA assessment area. Hyperion did not make any of those loans to businesses located in low-income census tracts, trailing demographics. This is reasonable, as small percent of businesses (9.3 percent) are physically located in low-income census tracts within the assessment area. Hyperion made five small business loans to small businesses located in moderate-income census tracts, which exceeded demographics.

The following table summarizes the bank's lending performance to businesses across all census tract income designations. As shown below, a majority of businesses are located within the moderate-, middle-, and upper-income census tracts, meaning these are the geographic areas with the greater lending opportunities.

<b>Geographic Distribution of Small Business Loans</b> <i>State of PA</i>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	9.3	0	0.0	0	0.0
Moderate	30.6	5	33.3	1,643	72.1
Middle	21.7	2	13.3	292	12.8
Upper	36.8	8	53.3	344	15.1
Not Available	1.6	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>2,280</b>	<b>100.0</b>
<i>Source 2021 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of borrowers was not analyzed, as borrower income or GAR was not reported for a majority of Hyperion's loans. Therefore this criterion did not affect the Lending Test rating.

## **STATE OF GEORGIA (GA) – Full-Scope Review**

### **CRA RATING FOR STATE OF GA: NEEDS TO IMPROVE**

#### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF GA**

In 2019, Hyperion expanded its operations and opened a full-service branch in Atlanta, Georgia (GA). The branch is located in an upper-income census tract within Fulton County and is open Monday through Fridays from 9:00am to 5:00pm.

#### **Economic and Demographic Data**

Hyperion designates contiguous portions of DeKalb and Fulton Counties as its State of GA assessment area. Both DeKalb and Fulton Counties are part of the Atlanta-Sandy Springs-Alpharetta, GA MSA #12060. The bank currently operates just one full-service branch office within this assessment area.

Hyperion’s State of GA assessment area includes 132 census tracts, comprised of 11 census tracts within DeKalb County and 121 census tracts within Fulton County. These tracts reflect the following income designations according to the 2015 ACS data:

- 44 low-income,
- 25 moderate-income,
- 10 middle-income,
- 49 upper-income, and
- 4 with no income designation.

The following table shows the demographic information for the assessment area.



Demographic Information of the Assessment Area State of GA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	132	33.3	18.9	7.6	37.1	3.0
Population by Geography	483,558	26.1	20.0	11.1	40.2	2.7
Housing Units by Geography	244,440	26.3	19.4	9.3	43.9	1.1
Owner-Occupied Units by Geography	88,418	13.8	17.5	12.6	56.0	0.2
Occupied Rental Units by Geography	111,274	32.5	20.1	7.7	37.9	1.9
Vacant Units by Geography	44,748	35.6	21.8	7.0	34.9	0.8
Businesses by Geography	139,530	14.5	14.3	8.5	60.0	2.7
Farms by Geography	1,122	17.4	15.3	10.2	55.8	1.2
Family Distribution by Income Level	86,451	31.5	13.7	12.1	42.7	0.0
Household Distribution by Income Level	199,692	32.8	15.1	14.5	37.6	0.0
Median Family Income MSA - 12060 Atlanta-Sandy Springs-Alpharetta, GA MSA		\$67,322	Median Housing Value			\$241,976
			Median Gross Rent			\$990
			Families Below Poverty Level			18.3%
Source 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 244,440 total housing units in the assessment area. Of these, 36.2 percent are owner-occupied units, 45.5 percent are occupied rental units, and 18.3 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. As shown above, 13.8 percent of the total owner-occupied housing units are located in low-income census tracts and 17.5 percent are located within moderate-income census tracts. Additionally, 26.3 percent of total housing units are in low-income census tracts and 19.4 are in moderate-income census tracts. This data reflects the opportunities lenders have to originate residential mortgage loans within these income geographies.

There are 139,530 non-farm businesses operating within the assessment area. The Geographic Distribution criterion for small business lending compares small business lending to the distribution of the businesses within the assessment area. As shown in the table above, 14.5 percent of businesses are located in low-income census tracts and 14.3 percent are located in moderate-income census tracts. This data reflects the opportunities lenders have to originate small business loans within these income geographies.

Non-classified establishments represent the largest percent of businesses (35.5 percent), followed by services (33.6 percent); finance, insurance, and real estate (11.7 percent); and retail trade (7.9 percent). Within the assessment area, 53.4 percent of businesses have four or less employees and 94.2 percent operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to Moody’s Analytics, the top five employers in the Atlanta-Sandy Springs-Alpharetta, GA MSA are Delta Air Lines Inc., Emory University and Emory Healthcare, The Home Depot Inc., Northside Hospital, and Piedmont Healthcare.

The following table summarizes the average annual unemployment rate from the Bureau of Labor Statistics at the county, statewide, and national level in 2020 and 2021.

<b>Unemployment Rates</b>		
<b>Area</b>	<b>2020</b>	<b>2021</b>
	<b>%</b>	<b>%</b>
DeKalb County	7.9	4.6
Fulton County	7.9	4.7
State (GA)	6.5	3.9
National Average	8.1	5.4
<i>Source Bureau of Labor Statistics</i>		

### **Competition**

The State of GA assessment area is a relatively competitive market for financial services. The most recent FDIC Summary of Deposits Market Share Report, as of June 30, 2022, shows there were 53 institutions operating a total of 366 branch offices across all of DeKalb and Fulton Counties, GA. Of these, Hyperion ranked 37<sup>th</sup> with about 0.1 percent deposit market share, operating one branch office. The three institutions with the largest deposit market share in the assessment area were Truist Bank (with 58 branch offices); Bank of America, N.A (with 46 branch offices); and Wells Fargo Bank, N.A. (with 59 branch offices). These three institutions comprised 71.9 percent of the deposit market share.

This assessment area is a highly competitive market for home mortgage loans among the banks, credit unions, and non-depository lenders. Examiners reviewed peer mortgage data, which is reported at the full county level, for performance context. According to 2020 Peer Mortgage Data, there were 643 mortgage lenders operating within DeKalb and Fulton Counties, GA. The top three mortgage lenders in these counties were Truist Bank; Wells Fargo Bank, N.A.; and Ameris Bank. Collectively these lenders represented 16.2 percent of the market share.

There is also a high level of competition for small business loans among the various banks serving the assessment area. Examiners reviewed peer small data, reported at the county level, for performance context. According to the 2020 Peer Small Business Data, there were 253 small business lenders operating within DeKalb and Fulton Counties, GA. The top three small business lenders in these counties were American Express National Bank; Bank of America, N.A.; and Wells Fargo Bank, N.A. Collectively these lenders represented 44.3 percent of the market share.

### **Community Contact**

Examiners contacted a representative from a community development organization located in DeKalb County, GA. The organization supports community building, affordable housing, and first-time homebuyer initiatives within the City of Atlanta metropolitan region. The organization

primarily works with first-time homebuyers. The contact identified and emphasized the need for affordable housing and tax relief programs, noting that there has been an influx of development in recent years, causing an increase in home prices and associated rise in property taxes. The contact emphasized the need for low-interest loans and down payment assistance programs.

While the community contact's organization does not primarily work with small businesses, the contact noted that, from a small business perspective, there is always a need for working capital and small business loans. The contact highlighted the adverse effects the COVID-19 pandemic has had on small businesses. The contact noted that small businesses are also struggling with the increase in rents and cost of living, which impacts the business through commercial rent and wages to employees.

### **Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing products and small business loans represent the primary credit needs in the assessment area.

## **SCOPE OF EVALUATION – STATE OF GA**

Examiners used full-scope examination procedures to evaluate Hyperion's performance in the State of GA assessment area. The products, weighting, and evaluation described in the overall Scope of Evaluation section are applicable to this assessment area analysis.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF GA**

### **LENDING TEST**

Hyperion's Lending Test performance in the State of GA assessment area is rated "Needs to Improve." The bank's performance under the Geographic Distribution supports this rating. Hyperion's level of lending in the State of GA assessment area is much lower compared to the level of lending within the State of PA assessment area, which further supports the overall conclusions within this rated area.

### **Geographic Distribution**

The geographic distribution of loans reflects very poor dispersion throughout the assessment area. Examiners focused on the number of loans in low- and moderate-income census tracts. Examiners also considered the demographics of the assessment area, the institution's size, and length of time the Atlanta branch has been open in formulating these conclusions.

### ***Residential Mortgage Loans***

The geographic distribution of residential mortgage loans reflects very poor dispersion throughout the assessment area. As shown in the table below, Hyperion originated one loan in 2020 and one loan in 2021 within the State of GA assessment area.

Geographic Distribution of Residential Mortgage Loans <i>State of GA</i>					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low					
2020	13.8	0	0.0	0	0.0
2021	13.8	0	0.0	0	0.0
Moderate					
2020	17.5	0	0.0	0	0.0
2021	17.5	0	0.0	0	0.0
Middle					
2020	12.6	0	0.0	0	0.0
2021	12.6	0	0.0	0	0.0
Upper					
2020	56.0	1	100.0	138	100.0
2021	56.0	1	100.0	671	100.0
Not Available					
2020	0.2	0	0.0	0	0.0
2021	0.2	0	0.0	0	0.0
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>138</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>671</b>	<b>100.0</b>
<i>Source 2015 ACS; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### ***Small Business Loans***

The geographic distribution of small business loans reflects poor dispersion throughout the assessment area.

Of the sample analyzed, 7 loans were to businesses located in the State of GA assessment area. Hyperion did not make any of those loans to businesses located in low- and moderate-income census tracts. While the majority of businesses do operate in upper-income census tracts (60.0 percent of businesses), 28.8 percent of small businesses are located in low- and moderate-income census tracts. This reflects an opportunity to lend within these areas.

The following table summarizes the bank's lending performance to businesses across all census tract income designations in the State of GA assessment area.

<b>Geographic Distribution of Small Business Loans</b> <i>State of GA</i>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	14.5	0	0.0	0	0.0
Moderate	14.3	0	0.0	0	0.0
Middle	8.5	1	14.3	11	0.9
Upper	60.0	6	85.7	1,170	99.1
Not Available	2.7	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>1,181</b>	<b>100.0</b>
<i>Source 2021 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of borrowers was not analyzed, as borrower income or GAR was not reported for a majority of Hyperion's loans. Therefore this criterion did not affect the Lending Test rating.

## **APPENDICES**

### **SMALL BANK PERFORMANCE CRITERIA**

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Rating</b>
Overall CRA Rating	Satisfactory
State of PA	Satisfactory
State of GA	Needs to Improve

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**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. Other family 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).



**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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.

**Rated Area:** A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

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

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

**HYPERION BANK  
COMMUNITY REINVESTMENT ACT  
AND  
HOME MORTGAGE DISCLOSURE ACT  
PUBLIC FILE**

**BRANCH LISTING**

**Main Office:**

199 West Girard Avenue

Philadelphia, PA 19123

Phone: 215-789-4200 Fax: 215-423-2529

Hours: Monday through Friday – 9:00 am to 5:00 pm

**Branch**

3525 Piedmont Rd. Building 5, Suite 215

Atlanta, GA 30305

Phone: 404-381-2110 Fax: 404-381-2117

Hours: Monday through Friday – 9:00 am to 5:00

pm

**HYPERION BANK  
COMMUNITY REINVESTMENT ACT  
AND  
HOME MORTGAGE DISCLOSURE ACT  
PUBLIC FILE**

**BRANCH OPENINGS**

**2024**

No branch openings for calendar year 2024

**2023**

No branch openings for calendar year 2023

**2022**

No branch openings for calendar year 2022

**2021**

No branch openings for calendar year 2021

**2020**

No branch openings for calendar year 2020

**2019**

3525 Piedmont Rd., Suite 5-215 Atlanta, GA 30305

**2018**

No branch openings for calendar year 2018

**2017**

No branch openings for calendar year 2017

Hyperion Bank Main Office:

199 West Girard Avenue

Philadelphia, PA 19123

Phone: 215-789-4200 Fax: 215-423-2529

Hours: Monday through Friday – 9:00 am to 5:00 pm

MSA/MD Code: 37964 State Code: 42 County Code: 101 Tract Code: 0144.00

**HYPERION BANK  
COMMUNITY REINVESTMENT ACT  
AND  
HOME MORTGAGE DISCLOSURE ACT  
PUBLIC FILE**

**BRANCH CLOSINGS**

**2024**

No branch openings for calendar year 2024

**2023**

No branch openings for calendar year 2023

**2022**

No branch closings for calendar year 2022

**2021**

No branch closings for calendar year 2021

**2020**

No branch closings for calendar year 2020

**2019**

No branch closings for calendar year 2019

**2018**

No branch closings for calendar year 2018

**2017**

No branch closings for calendar year 2017

Hyperion Bank Main Office:

199 West Girard Avenue

Philadelphia, PA 19123

Phone: 215-789-4200 Fax: 215-423-2529

Hours: Monday through Friday – 9:00 am to 5:00 pm

MSA/MD Code: 37964 State Code: 42 County Code: 101 Tract Code: 0144.00

## **HYPERION BANK**

### **List of Services**

#### **Main Office**

**Hyperion Bank – Main Office**

**199 W. Girard Avenue**

**Philadelphia, PA 19123**

**Phone 215-789-4200**

**Fax 215-423-2529**

**Banking Office Hours: Monday - Friday 9:00 AM - 5:00 PM**

**ATM at location**

#### **Branches**

**Hyperion Bank – Atlanta Office**

**3525 Piedmont Avenue, Suite 5-215**

**Atlanta, GA 30305**

**Phone 404-381-2110 Fax 404-381-2117**

**Banking Office Hours: Monday - Friday 9:00 AM - 5:00 PM**

**No ATM at location**

**The below loan and deposit products are available at both offices (See Fee Schedule for fees)**

- **Loan Products**
  - **Consumer Loans**
    - **Home Mortgage Loans**
    - **MasterCard and Visa Credit Cards**
  - **Business Loans**
    - **Small Business Administration (SBA) Loans**
    - **Business Loans & Lines of Credit**
    - **Commercial Real Estate Loans**
    - **Construction Loans**
    - **Standby Letters of Credit**
    - **Business Credit Cards**

- **Deposit Products**
  - **Consumer Deposit Products**
    - **Free Personal Checking Account**
    - **Free Statement Savings Account**
    - **Consumer Money Market Account**
    - **Certificates of Deposit**
    - **Free Children's Savings Account**
    - **Individual Retirement Accounts (IRAs)**
  - **Business Deposit Products**
    - **Business Checking**
    - **Business Interest Checking**
    - **Business Analysis Checking**
    - **Business Money Market Account**
    - **Interest on Lawyer Trust (IOLTA) Checking Account**



## Services

### Consumer

Online Banking

Bill Pay & Presentment

Cashier's (Bank) Checks

Consumer Credit Cards - Mastercard® and Visa®

Debit Cards

Direct Deposit

eStatements

Money Management

Free Coin Counting for Hyperion Bank customers

Free Mobile Deposits

Night Deposit Drop

Mobile Apps.

Mobile Web and Text Message Banking

Notary Services

Safe Deposit Boxes

Telephone Banking (English & Spanish)

24-Hour ATM

### Business

Merchant & Payroll Services

ACH/Wire Transfers

Notary Services



## SCHEDULE OF FEES

Effective September 9, 2024

Account Research	\$30.00/hour and \$2.00 per copy
Auto-Overdraft Protection transfer from another Hyperion Bank Deposit Account*	\$5.00 per occurrence
Cashier's (Bank) Check	\$7.00 each
Coin Counting Machine (Philadelphia location only)	5% for non-customers. Free for Hyperion Bank Customers
Expedited Bill Payment – Electronic	\$9.95 each
Expedited Bill Payment – Overnight Check	\$30.00 each
Escheatment Processing	\$75.00 per account
Foreign Currency Order	\$5.00 under \$300.00 \$15.00 over \$300.00
International Check Processing	\$25.00 each for checks under \$300.00 \$75.00 each for checks over \$300.00
International Returned Deposit Item	\$45.00 each
Legal Levies & Garnishments	\$125.00 each
Night Deposit Keys (>2)	\$2.00/key
Night Deposit Sealed Bags	\$30.00/100 bags
Notary Public	FREE for Hyperion Bank Customers
Overdraft/Return Item/NSF/Uncollected Funds*	\$35.00 each
*Overdraft/Return Items/NSF/Uncollected Funds may be created by checks or by other electronic means.	
Paper Statement	\$3.00 each
Returned Deposit Item*	\$15.00 each
Replacement of ATM/Debit Card	\$5.00 each
Statement Reconciliation	\$30.00/hour; minimum ½ hour
Stop Payment	\$30.00 each
Zelle Money Transfer	FREE

### Safe Deposit Box Rentals

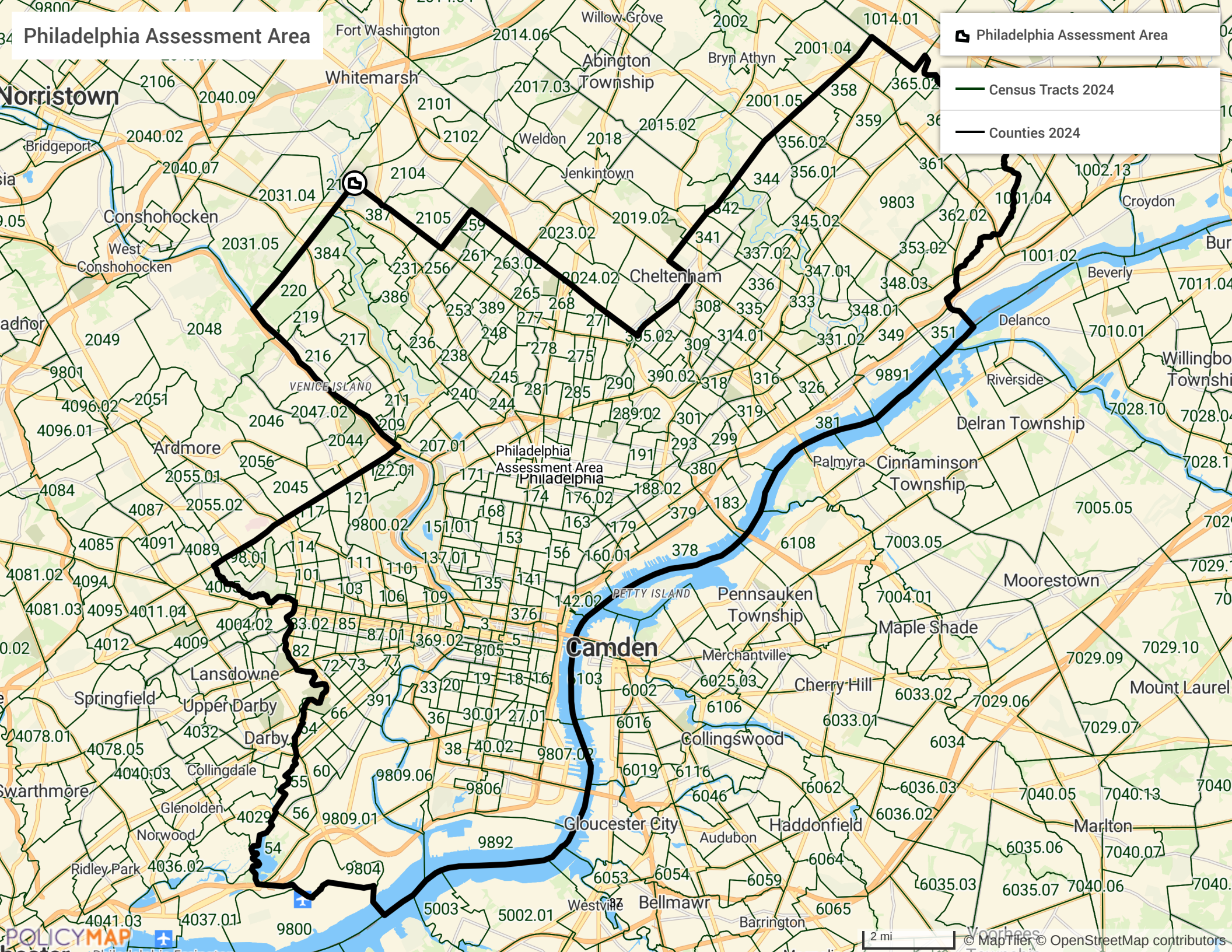
10"x10"	\$135.00/year
5"x10"	\$85.00/year
3"x10"	\$55.00/year
3"x5"	\$28.00/year
Drilling of Box	Market Cost
Replacing Lock and New Keys	Market Cost

### Wire Transfers

Outgoing	\$25.00 (Domestic) \$50.00 (International)
Incoming	Free (Domestic) \$25.00 (International)



# Philadelphia Assessment Area

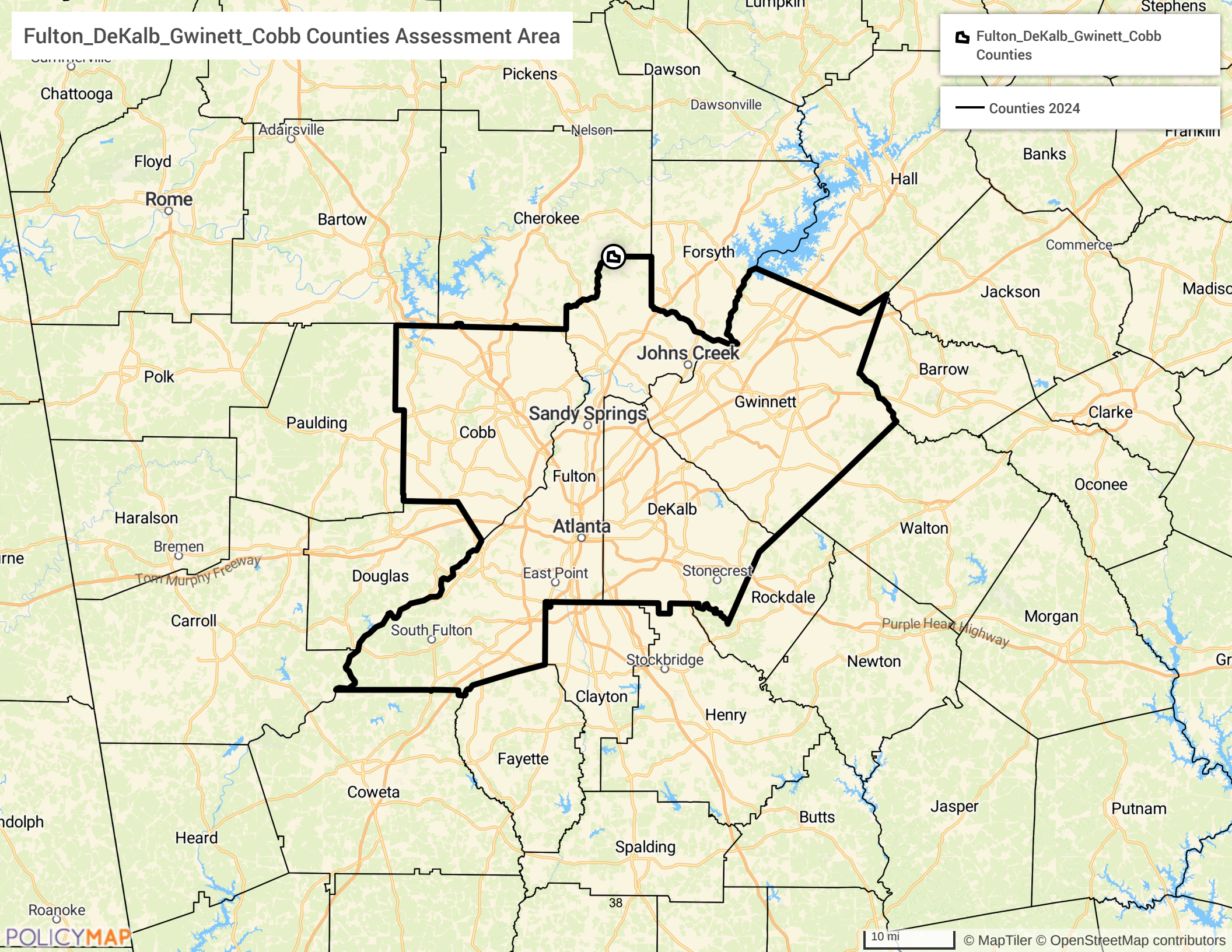




Fulton\_DeKalb\_Gwinett\_Cobb Counties Assessment Area

 Fulton\_DeKalb\_Gwinett\_Cobb  
Counties

 Counties 2024





## **Home Mortgage Disclosure Act Notice**

**The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.**



### Bankwide

Quarter	LTD Ratio
Q1 2024	107.07%
Q2 2024	98.41%
Q3 2024	106.12%
Q4 2024	119.79%
Average	107.85%

### Philadelphia

Quarter	LTD Ratio
Q1 2024	156.10%
Q2 2024	159.68%
Q3 2024	170.78%
Q4 2024	198.22%
Average	171.20%

### Atlanta

Quarter	LTD Ratio
Q1 2024	59.50%
Q2 2024	46.28%
Q3 2024	50.21%
Q4 2024	53.57%
Average	52.39%