



CRA PUBLIC FILE

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1	WRITTEN COMMENTS
2	CRA PERFORMANCE EVALUATION
3	LIST OF BRANCHES
4	LIST OF OPENED AND CLOSED BRANCHES
5	LIST OF SERVICES
6	ASSESSMENT AREA MAP
7	LOAN-TO-DEPOSIT RATIO

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1. Written Comments

2024

- 4/4/2024 - Community Banking Stories #1 – Wellness & Development Efforts – PCBB BID Daily Newsletter.
- 7/18/2024 – Communities in Schools of Nevada – Fill the Bus – LinkedIn Post, comment from Tami Hence-Lehr.
- 8/8/2024 – Green Sheet, News from the Wire – Lexicon Bank marks 5 community-centered years.
- 8/8/2024 – Nevada Business – Lexicon Bank Celebrates 5 Years of Community-Centered Banking in Southern Nevada.
- 9/24/2024 – 5th Anniversary – LinkedIn Post, comment from Dana Barooshian.

2023

- None received.

2022

- None received.



Community Banking Stories #1 — Wellness & Development Efforts

Community Banking human resources employees

Summary: Every April, we celebrate Community Banking Month through a series of BID articles that showcase the efforts of local banks to serve their communities, support their staff, and enrich the customer experience. Some community banks have responded by beginning or increasing their efforts to support well-being and development of both their employees and their community.

Every April, we observe Community Banking Month by shining a light on the special efforts that community banks make to serve their communities, support their staff, and enrich the customer experience. In this article, we share the stories of community banks that have worked to increase their contribution to wellness and development for both staff and community members.

The "[Stress in America™ 2023](#)" survey by the American Psychological Association reveals significant mental health challenges in the aftermath of the COVID-19 pandemic. Despite reporting good physical and mental health, a considerable percentage of adults have been diagnosed with chronic illnesses (66%) and mental health conditions (37%). Stress levels increased across all age groups surveyed, with nearly a quarter of adults rating their average stress between eight and ten on a scale of one to ten, highlighting an increased need for mental health treatment.

With the stress, uncertainty, and isolation it imposed on billions of people, the COVID-19 pandemic took a toll on many people's mental health. Some community banks have responded by beginning or increasing their efforts to support employee wellbeing and development.

A Focus on Mental Health at Midland States Bank

In Effingham, IL, [Midland States Bank](#) and its human resources team saw more mental health-related requests for employee leave than usual during and just after the worst of the pandemic. Along with this trend, Midland observed lower average treatment costs for those conditions. "We concluded that our employees were pursuing care options for mental health less often than similarly situated employee groups," said Chief Human Resources Officer Shonna Kracinski.

Because of these insights, Midland added a mental health benefit to its comprehensive benefits package in 2023. The bank partners with an organization that offers a wellness platform that helps employees bring their best selves to all their relationships, both at work and at home.

Employees and their dependents receive free access to a mobile phone app and desktop digital library of self-paced wellness activities, check-ins, and both group discussions and individual sessions with coaches and therapists. Participants can work on mental, physical, social, and financial wellness with coaches and therapists, who can help them with a wide range of professional and personal development, such as career changes and work-life balance. Therapy sessions can also address more standard mental health issues, such as anxiety, depression, grief, trauma, and mindfulness.

Employees have enthusiastically embraced the offering. Participants have also experienced quicker access to video therapy via this service — a welcome contrast to the 6-12 months they might have waited to see a counselor locally and in person.

Community Wellness Focus at Nevada’s Lexicon Bank

Lexicon Bank in Las Vegas, NV, is working on wellbeing and development from another angle. Its monthly Community Spotlight highlights nonprofit organizations in the Las Vegas metro area, showcasing their mission, work, events, and fundraisers. So far, the bank has supported more than 50 nonprofits this way, demonstrating the bank’s commitment to adding resources to help increase the general well-being of the community.

Lexicon president and CEO Stacy Watkins is proud of the project’s effort and results. “We’ve inspired other organizations to develop similar programs highlighting the many important nonprofit organizations in our communities,” she says.

Through the Community Spotlight series, Lexicon has developed a new line of niche nonprofit products that have helped it build a reputation as the right bank for nonprofit organizations. Lexicon was voted overall best bank in the Las Vegas Review Journal’s annual Best of Las Vegas Awards on the strength of its Community Spotlight series and concierge service model.

As we commemorate Community Banking Month this April, the stories shared here underscore the vital role of community banks in fostering employee well-being and development. In the wake of the COVID-19 pandemic's toll on mental health, initiatives like those at Midland States Bank and Lexicon Bank exemplify a commitment to supporting staff and enriching communities. These efforts not only enhance the banking experience but also contribute to building resilient and thriving communities. Please join us next Thursday, April 11, as we continue with our Community Banking Month series.

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ECONOMY & RATES

Rates As Of: 04/04/2024 05:37AM (GMT-0700)

Treasury	Yields	MTD Chg	YTD Chg
3M	5.42	-0.04	0.02
6M	5.33	-0.05	0.07
1Y	5.02	0.01	0.26
2Y	4.68	0.06	0.43
5Y	4.35	0.14	0.50
10Y	4.37	0.17	0.49
30Y	4.53	0.19	0.50
FF Market	FF Disc	IORB	
5.33	5.50	5.40	
SOFR	Prime	OBFR	

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Lexicon Bank

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LinkedIn post 7/18/2024

Celebrating another successful #FillTheBus event with Communities In Schools of Nevada 🌟📚✍️

A heartfelt thank you to some of our favorite partners, IconTrust, LLC, and Aurora Payments who helped make this year's drive successful. Together, we build a brighter future for our students!

#BackToSchool #LexiconBank #Community



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News from the Wire

Lexicon Bank marks 5 community-centered years

Thursday, August 08, 2024 — 11:51:08 (EDT)

Las Vegas, NV – August 7, 2024 - Lexicon Bank, Southern Nevada's premier community-focused business bank, proudly celebrates its 5th anniversary today. Founded in 2019, Lexicon Bank has become a vital part of the local economy, providing unparalleled concierge banking services and demonstrating a steadfast commitment to the community.

A Vision Realized

Lexicon Bank was established with a clear mission: to be an approachable concierge banking partner for local businesses in Southern Nevada, no matter the size. This vision has guided the Bank since its inception, ensuring personalized solutions for small businesses, entrepreneurs, and nonprofits alike.

Lexicon plays an integral role within the Southern Nevada community. Our highly skilled bankers know firsthand the challenges and needs of Lexicon's diverse client base, which includes start-ups and large corporations. The Bank serves as a collaborative partner for both companies moving to the Valley as well as established businesses that have thrived here for decades. Lexicon's focus is to create new opportunities, aid growth, and develop solutions to meet clients' unique needs.

"When we founded Lexicon Bank five years ago, our vision was to create a community-centered financial institution that could offer personalized, concierge banking services to businesses of all sizes in Southern Nevada. Today, I am proud to say that we have not only realized that vision but have surpassed it. Our significant growth in assets, deposits, loans, dedication to community initiatives, and recognition as the 'Best Bank' in Las Vegas are testaments to our unwavering support of the community. As we look to the future, we remain dedicated to fostering prosperity and providing exceptional service to our clients and community," said Russell Rosenblum, Chairman of the Board of Directors.

Achievements and Growth

Over the past five years, Lexicon Bank has achieved significant milestones:

Growth: Lexicon has grown loans to \$164.7 million, deposits to \$260.9 million, and total assets to \$299.2 million through June 30, 2024. Additionally, through the growth and focus, Lexicon has grown shareholders' equity to \$27.1 million, with positive retained earnings of \$1.9 million reflecting our cumulative profits since inception, including net income of \$969,000 for the year ended December 31, 2023, and \$983,000 for the six months ended June 30, 2024. For more financial information, visit lexiconbank.com/investor-relations to review our Quarterly Shareholder Reports and our 2023

Annual Report.

Community Impact: Provided crucial support to local businesses through the Paycheck Protection Program (PPP), helping over 600 small businesses stay afloat by lending \$185 million in PPP loans during the COVID-19 pandemic.

Exited De Novo Status In 3 Years: Exiting de novo status is considered a developmental milestone after which state and FDIC regulators usually reduce the frequency and level of oversight. This was a significant accomplishment as Nevada's first newly chartered bank in over a decade was founded to deliver and meet the financial service needs in Southern Nevada. Lexicon's ability to exit from the regulatory de novo status following its three-year anniversary during a unique time of the COVID crisis was an exemplary and rare accomplishment, further recognizing our strategy and progress. **Formation of Lexicon Bancorp:** In 2023, Lexicon completed the formation of Lexicon Bancorp as the sole shareholder of Lexicon Bank. Lexicon Bancorp also completed an investment in

PartnersHoldings, LLC and its operating entity, IconTrust, LLC, a trustee services firm based in Las Vegas.

Recognition: Most recently named "Best Bank" in Las Vegas by the readers of the Las Vegas Review-Journal in 2023. With other accolades since Lexicon's inception, such as "Best Commercial Banking," "Best Commercial Lending," and "Best Customer Service".

Community Spotlight Program: Since its inception in 2020, the Bank has highlighted and supported over 50 local nonprofits through advocacy, volunteerism, and donations, fostering stronger community ties.

Cybersecurity Newsletter: Lexicon launched a quarterly cybersecurity newsletter, which is another example of the value Lexicon has brought to the community. The newsletter helps clients understand current trends and tactics to mitigate the ever-evolving risks that fraudsters pose to information and IT system security.

Commitment to Community

Five years ago, Lexicon Bank embarked on a mission to unlock Southern Nevada's economic potential. Today, Lexicon's diverse clientele includes an array of industries that thrive in Southern Nevada, from innovative startups to established enterprises to non-profit organizations to real estate developers and beyond.

Lexicon has fueled the growth and expansion of various sectors by offering tailored credit solutions such as commercial real estate loans, lines of credit, SBA loans, equipment financing, and construction loans. As a full-service community bank, Lexicon focuses on complementing its lending with the products and services businesses of all sizes rely on to be successful. This includes supporting restaurateurs, manufacturers, retailers, and a multitude of professional services, among others.

One such success story comes from James Trees of Esther's Kitchen, who shares: "Working with Lexicon Bank has shown me how when you have a team behind you, you can make your dream come true. Partnering with Ray at Lexicon Bank made the SBA process simple and seamless and kept us on track for success."

Lexicon Bank's commitment to the community extends beyond financial services. The Bank's Community Spotlight program, initiated in 2020, has brought much-needed attention and resources to numerous local nonprofits. "Our goal is to empower and uplift our community. When our communities succeed, we succeed," said Stacy Watkins, President & CEO.

Notable community efforts include partnerships with organizations such as the Las Vegas Metropolitan Police Department Foundation, The Center, Nevada Ballet Theatre, the Boy Scouts, and the Girl Scouts of Southern Nevada. Lexicon is proud to be a founding sponsor of Junior Achievement BizTown- Inspiration Center, reflecting our commitment to the community. Through this partnership with Junior Achievement of Southern Nevada, Lexicon aims to promote financial literacy and empower students with hands-on learning experiences. By immersing students in community banking, Lexicon invests in their potential to make informed financial decisions and become the next generation of savvy financial stewards and community leaders.

This commitment to the community extends to our non-profit clients, as demonstrated by our strong partnership with Nevada Ballet Theatre. "From our first PPP loan to the expanded banking relationship we enjoy today, Lexicon Bank has been a partner of Nevada Ballet Theatre as we've continued to grow as a business and a client. Lexicon Bank's level of service is unmatched in the banking industry, and their concierge-level focus means that they partner with us to find the products and services that fit our business goals. As part of the community for more than 50 years, Nevada Ballet Theatre is pleased to partner with Lexicon to continue that tradition together," stated Beth Barbre, President and CEO of Nevada Ballet Theatre.

These initiatives underscore the Bank's dedication to making a tangible difference in the lives of Southern Nevadans. Visit lexiconbank.com/community to learn more about Lexicon Bank's community spotlight program and the organizations that have been highlighted.

Looking Ahead

As Lexicon Bank looks to the future, it remains committed to its core values of personalized service, community involvement, and financial excellence.


"As we celebrate Lexicon Bank's 5th anniversary, I am filled with immense pride for what we have achieved and excitement for what lies ahead. Over the past five years, our dedicated team has driven remarkable growth and fostered strong community connections. However, our journey is just beginning. Looking forward, we are committed to continuing our mission of providing personalized concierge banking services and supporting the growth of Southern Nevada's businesses and communities. We are committed to further investing in innovative solutions, expanding our community programs, and delivering excellence in client service. The future holds great promise, and we are ready to embrace it with the same dedication and passion that have brought us to where we are today," added Stacy Watkins, President and CEO.

About Lexicon Bank

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The Bank is open from 9 A.M. to 5 P.M. Monday through Friday and 10 A.M. to 2 P.M. on Saturdays. Clients can contact by phone at (702) 780-7700 or online at lexiconbank.com. Follow us on Facebook, Instagram, LinkedIn, and Twitter @lexiconbank. Lexicon Bank is a member of the FDIC.

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Source: Company press release. 



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August 8, 2024 By Lexicon Bank

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Brunch & Boos: A Halloween Brunch

OCTOBER 27, 2024

10:00 am

Location: 1301 S Main St suite 110, Las Vegas, NV 89104, USA

[more details...](#)

Neighborhood Health Series (NHS)

NOVEMBER 14, 2024

5:30 pm

Location: Breakthrough Way, Las Vegas, NV 89135, USA

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Lexicon Bank

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9/24/2024 LinkedIn Post

As we mark our 5th anniversary, we want to shine a spotlight on five incredible team members who have been with us since the very beginning. Their unwavering dedication and hard work have been... in bringing Lexicon



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Robert Riggs • 3rd+

Subsea Surveyor at Subsea Solutions

Congratulations. Looking forward to do business with your team!

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John R. Blackmon • 3rd+

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Manager at NV Capital Corporation

Leo's pretty good, too!

Like  1 Reply



John R. Blackmon • 3rd+

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Manager at NV Capital Corporation

Lori is the best! Worked with her for years!

Like  1 Reply



Doug Porter • 3rd+

3w

Regional Sales Executive at FIS

Congrats!

Like  1 Reply



Michael A. Johnson • 3rd+

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PCBB | Correspondent Banker with Specialized Solutions | Balance Sheet Mgmt. | Liquidit...

Congrats!

Like  1 Reply



Kathy Gonzales • 3rd+

3w

SVP, Commercial Bank Team Lead at Endeavor Bank

Look at these friendly people. Yay Lexicon Team.

Like  2 Reply



Lindsey Piegza, Ph.D. • 3rd+

3w

Chief Economist, Managing Director - Stifel

Congratulations! Starting a new business, Covid and a crazy economy....its all about the team and pulling together. Enjoy this moment and many more to come!!

Like 1 Reply

Stacy Williams (He/Him) • 3rd+

3w

BISO (Business Information Security Officer)

Congratulations and a heartfelt Thank You to Leo Moschioni, Leslie Kikkawa, April Wilson, Victor Gracian Jr, and Lori Worrell for your committment to Lexicon Bank and it's customers. Your dedication and efforts are a shining example of why Lexicon operates at the level that it does. Kudos to you all.

Like 2 Reply 1 Reply



April Wilson • 3rd+

3w

Lexicon Bank

Stacy Williams thanks Stacy!

Like Reply



Jay Kenney (He/Him) • 3rd+

3w

SVP/RM - Southwest, PCBB

Stacy Watkins great teams follow a great leader.

Like 2 Reply



Dana Barooshian (He/Him) • 3rd+

3w

Entrepreneur & Financial Expert. Partner at Martin & Associates, Ltd. CPAs.

Congratulations! We enjoy being customers and supporting a local bank that invests in our community.

Like  3 Reply



James R. Gordon • 3rd+

3w

Redefining Banking through a concierge-like experience for businesses of all sizes across...

Congrats to the Fab 5, they started the Lexicon Bank journey forming the baseline for success!

Like  4 Reply



Randall Louie • 3rd+

3w

First Bank, Vice President California Business Banking Team Leader

Congrats!

Like  3 Reply



Linda Shaffer • 3rd+

3w

Finance/Accounting Professional & President of Monarch Executive Solutions, a unique ...

Congrats on 5 years! Victor was the first person we met when we opened our business account in 2019.

Like  5 Reply



Lisa Ferrell (She/Her) • 3rd+

3w

Master Success Coach Author

Congrats on 5 years and a first-class team!

Like  3 Reply

CRA PUBLIC FILE

2. CRA Performance Evaluation

PUBLIC DISCLOSURE

April 12, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lexicon Bank
Certificate Number: 59117

330 South Rampart Boulevard
Las Vegas, NV 89145

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

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.

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and assessment area (AA) credit needs.
- The bank made majority of its small business loans within its AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, poor penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Lexicon Bank (LB) is a commercial lender operating a single branch headquartered in Las Vegas, Nevada. The bank opened for business on August 12, 2019, and has no affiliates or subsidiaries. Although the bank’s branch location changed from 350 S. Rampart Blvd., Suite 180 to 330 S. Rampart Blvd., Suite 150, Las Vegas, NV 89145 in January of 2020, the bank’s original location served only as a temporary location while the permanent location was built. The branch continues to be located in the same middle-income census tract (CT).

Bank offered products include commercial lines of credit, term loans, equipment financing, construction loans, commercial real estate loans, and Small Business Administration’s Paycheck Protection Program (PPP) loans. Specifically, commercial loans represented 92.0 percent of the bank’s total loans by dollar volume on the December 31, 2020 Reports of Condition and Income (Call Report). The bank does not offer consumer loan products. LB provides business and personal checking, personal interest checking, money market, and certificate of deposit accounts. Alternative banking services offered include online and mobile banking consisting of mobile deposit, online bill pay, and e-statements. The bank does not have any ATMs.

According to the December 31, 2020 Call Report, LB’s assets totaled approximately \$252 million, including total loans of \$155 million and total securities of \$15 million. The bank reported total deposits of \$136 million. The following table details LB’s loan portfolio.

Loan Portfolio Distribution as of 12/31/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	3,842	2.5
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	4,709	3.0
Secured by Multifamily (5 or more) Residential Properties	6,351	4.1
Secured by Nonfarm Nonresidential Properties	32,189	20.8
Total Real Estate Loans	47,091	30.4
Commercial and Industrial Loans	110,356	71.2
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	0	0.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	2,404	1.6
Total Loans	155,043	100.0
<i>Source: December 31, 2020 Reports of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires financial institutions to define one or more AAs within which its CRA performance will be evaluated. LB designated Clark County as its single AA, consisting of the entire Metropolitan Statistical Area #29820- Las Vegas-Henderson- Paradise, Nevada. There have been no changes to the AA since the bank began operations. The institution’s AA complies with CRA requirements and does not arbitrarily exclude low- and moderate-income CTs.

Economic and Demographic Data

According to 2015 American Community Survey (ACS) Census data, Clark County has a total population of two million and consist of 487 CTs with the following income designations:

- 28 low-income tracts
- 128 moderate-income tracts
- 181 middle-income tracts
- 149 upper-income tracts
- 1 tract without an income designation

The following table illustrates select demographic, housing, and business information of the AA.

Demographic Information of the Assessment Area						
Lexicon Bank AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	487	5.7	26.3	37.2	30.6	0.2
Population by Geography	2,035,572	5.0	25.3	39.2	30.3	0.2
Housing Units by Geography	857,131	5.6	24.9	38.7	30.6	0.2
Owner-Occupied Units by Geography	380,425	1.9	16.9	41.7	39.5	0.0
Occupied Rental Units by Geography	344,021	8.7	33.0	36.9	21.1	0.2
Vacant Units by Geography	132,685	8.1	27.0	34.8	29.5	0.6
Businesses by Geography	131,791	3.6	21.0	38.7	36.1	0.6
Farms by Geography	1,815	2.3	20.1	40.5	37.0	0.1
Family Distribution by Income Level	465,442	20.7	18.4	20.5	40.5	0.0
Household Distribution by Income Level	724,446	22.6	17.0	18.8	41.6	0.0
Median Family Income MSA - 29820 Las Vegas-Henderson-Paradise, NV MSA		\$59,993	Median Housing Value			\$169,213
			Median Gross Rent			\$1,032
			Families Below Poverty Level			11.9%
<small>Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0%</small>						

According to 2020 D&B data, there were 131,791 business in the AA. Gross annual revenues (GARs) reported for these businesses are as follows:

- 86.7 percent have \$1 million or less,
- 4.4 percent have more than \$1 million, and
- 8.9 percent have unknown revenues.

The service industry accounts for 40.0 percent of businesses in the area, followed by non-classifiable establishments at 21.1, and retail trade at 13.5 percent. Additionally, 59.4 percent of businesses in the area have four or fewer employees and 90.5 percent operate from a single location.

Examiners obtained economic information for Clark County from Moody's Analytics.

Clark County

According to the November 2020 Moody's Analytics report, the economy of the Las Vegas area continues to slowly recover from the COVID-19 pandemic. The unemployment rate for the area, at 13.9 percent, is in line with the western part of the nation. Although the leisure, hospitality, and service industries continue to reflect slow employment recoveries, the area has recovered 60 percent of jobs lost from the pandemic. The retail industry's rebound is a significant driver of the recovery. Nevertheless, Las Vegas ranks top four in unemployment rates for Metropolitan Statistical Areas and Metropolitan Divisions in the nation. The area continues to suffer from reduced casino capacities and limited tourism, specifically from international travelers, resulting in a 40.0 percent decrease in gaming revenue. Additional challenges affecting the area include restrictions of other states, directly impacting business closures due to tourism influxes. The top five employers for the AA include: MGM Resorts International, Caesars Entertainment Corp., Stations Casinos Inc., Wynn Las Vegas LLC, and Boyd Gaming Corp.

Competition

According to the FDIC's Deposit Market Share report for June 3, 2020, 42 institutions operated 326 offices in the AA. Deposits in the area totaled approximately \$95 billion of which LB held \$119 million. LB ranked 28th in this group with a market share of 0.1 percent. Several large national institutions operate within the AA. The top four large banks that accounted for 71.3 percent of the market share consist of: Bank of America, National Association (NA) at 21.7 percent; Wells Fargo Bank, NA at 33.4 percent; Charles Schwab Trust Bank at 10.6 percent; and JP Morgan Chase Bank, NA at 5.7 percent. This indicates strong competition for loans and deposits in Clark County.

The institution is not required to and did not elect to report small business loan information. Although not a direct comparison, reported aggregate data serves as an indicator of competition and demand for small business loans in area. According to 2019 reported data, 161 banks reported 51,996 small business loans, indicating high competition for small business loans. The top three lenders in the area that accounted for 54.4 percent of the small business market share include: American Express National Bank at 14.3 percent; JP Morgan Chase Bank, NA at 18.4 percent; and Bank of America, NA at 13.7 percent.

Community Contact

Examiners reviewed one existing community contact with a public-private nonprofit entity serving Clark County. The contact indicated the pandemic has severely impacted the hospitality and entertainment industries in Las Vegas. However, the local economy is seeing some recovery, as unemployment rates are decreasing. The contact indicated credit needs exist for start-up and expanding businesses. Additional opportunities exist for bank employees to serve as board members and provide funding through donations to local economic development organizations. Bank employees can also provide financial expertise to assist new and existing businesses in the area.

Credit Needs

Based on economic information, local demographics, and the community contact, examiners determined there is a need for small business loans. Small businesses represent a significant portion of the area, with 86.7 percent of businesses having GARs of \$1 million or less and 59.4 percent with 4 or fewer employees, indicating small business lending opportunities. Community development opportunities to provide financial expertise to start-up and expanding businesses also exists.

SCOPE OF EVALUATION

General Information

Examiners evaluated the bank's CRA performance using the Interagency Small Institution Examination Procedures. The evaluation period covers from the bank's inception dated August 12, 2019, to the current evaluation dated April 12, 2021. Examiners relied on records provided by the institution, public financial and loan information, demographic data, community contacts, and reported loan information.

Activities Reviewed

Examiners determined the institution's major product line as small business loans given the bank's business strategy, loan portfolio composition, and lending activity. Examiners also used the bank's records to determine which product line to review. Examiners did not analyze or present home mortgage or small farm loans. Although the bank made four dwelling-secured loans in 2019 and three dwelling-secured loans 2020, the volume by number and dollar amount is nominal and does not represent a major product line. LB does not offer small farm or consumer loans.

Examiners analyzed the entire universe of small business loans by number and dollar volume under the Lending Test. The bank originated 12 small business loans totaling \$4.2 million in 2019 and 634 small business loans totaling \$78.8 million in 2020. LB participated in the PPP accounting for 589 loans or \$65 million of total small business loans in 2020.

Examiners emphasized performance by number of loans because it is a better indicator of the number of businesses served. The bank is not required to collect or report small business loan data nor is it required to consider or collect revenue information for PPP loans. Nonetheless, the bank collected small business loan data including GAR information for 466 of the PPP loans. Given inconsistencies in the bank’s lending performance, due to LB’s new operations and the significant number of PPP loans, examiners analyzed and presented both 2019 and 2020 small business loans for the AA Concentration, Borrower Profile, and Geographic Distribution criteria. Examiners compared the bank’s lending performance to D&B data and 2015 ACS Census data.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

LB’s lending performance is reasonable under the Lending Test. The institution’s reasonable performance under the Geographic Distribution and poor performance under the Borrower Profile criteria support this conclusion.

Loan-to-Deposit Ratio

LB’s average LTD ratio is more than reasonable given the institution’s size, financial condition, and AA credit needs. The LTD ratio averaged 91.2 percent over a six-quarter period from September 30, 2019, to December 31, 2020. The ratio ranged from a high of 126.5 percent on September 30, 2020, to a low of 5.4 percent on September 30, 2019, as a result of newly established bank operations. A high volume of PPP loans in 2020 attributed to the significant increase. Examiners identified five similarly-situated institutions based on the geographic location, loan portfolio composition, and asset size. The bank’s performance is higher than all five similarly-situated institutions, as shown in the following table.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 12/31/2020 (\$000s)	Average Net LTD Ratio (%)
Lexicon Bank	251,757	91.2
Town & Country Bank	246,489	74.1
Valley Bank of Nevada	210,205	66.5
First Security Bank of Nevada	269,501	89.3
Bank of George	470,732	83.0
Genu Bank	137,749	64.7
<i>Source: Reports of Condition and Income 9/30/2019 – 12/31/2020</i>		

Assessment Area Concentration

LB made a majority of its small business loans in the AA. In 2019, the bank originated all of its small business loans inside its AA. Although the bank’s performance decreased in 2020, the majority of loans remained within the AA. The bank’s performance indicates adequate responsiveness to the AA credit needs. The following table shows the distribution of small business loans by number and dollar volume inside and outside the bank’s AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2019	12	100.0	0	0.0	12	4,231	100.0	0	0.0	4,231
2020	504	79.5	130	20.5	634	53,838	68.3	24,943	31.7	78,781
Subtotal	516	79.9	130	20.1	646	58,069	70.0	24,943	30.0	83,012
Total	516	79.9	130	20.1	646	58,069	70.0	24,943	30.0	83,012
<i>Source: Bank Data</i>										
<i>Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. Examiners used demographic information; D&B data, focusing on percent of businesses by CT income level; and bank records to arrive at this conclusion. In 2019, the bank’s performance was above the percent of businesses located in low-income tracts by 4.7 percent points and nearly mirrored the percent of businesses in low-income CTs for 2020 with only a 0.6 percent point difference. Small business lending opportunities are limited as shown by the low level of businesses in low-income CTs. In 2019, LB’s lending in moderate-income CTs exceeded the percent of businesses located in moderate-income CTs by 3.7 percent points. However, lending in moderate-income CTs decreased by 7.7 percent points from 2019 to 2020. Although the bank’s lending in moderate-income tracts decreased in 2020, the volume of small business loans by number significantly increased.

While not used as a benchmark for lending performance, aggregate data is indicative of small business credit needs in the AA. In 2019 aggregate data shows 3.1 percent of small business loans were originated in low-income CTs, this is also indicative of limited small business credit opportunities. Aggregate data demonstrates 18.3 percent of small business loan originations in moderate-income CTs. LB’s lending in moderate-income CTs for 2019 outperformed large institutions by 6.7 percent points. Aggregate data for 2020 small business loans is not yet available. Overall, the bank’s geographic distribution is considered reasonable. The following table shows the bank’s geographic distribution of small business loans by CT income level.

Geographic Distribution of Small Business Loans						
Assessment Area: Lexicon Bank AA						
Tract Income Level		% of Businesses	#	%	\$(000s)	%
Low						
	2019	3.6	1	8.3	100	2.4
	2020	3.6	15	3.0	3,924	7.3
Moderate						
	2019	21.3	3	25.0	1,015	24.0
	2020	21.0	87	17.3	13,250	24.6
Middle						
	2019	38.2	6	50.0	2,516	59.5
	2020	38.7	183	36.3	16,581	30.8
Upper						
	2019	36.2	2	16.7	600	14.2
	2020	36.1	211	41.9	18,909	35.1
Not Available						
	2019	0.6	0	0.0	0	0.0
	2020	0.6	8	1.6	1,175	2.2
Totals						
	2019	100.0	12	100.0	4,231	100.0
	2020	100.0	504	100.0	53,838	100.0
<i>Source: 2019 & 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, poor penetration among businesses of different sizes. Examiners compared the bank's performance to the distribution of businesses by GARs according to D&B data. The following table shows the bank's small business loans by GARs.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Lexicon Bank AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	86.6	4	33.3	1,546	36.5
2020	86.7	276	54.8	26,528	49.3
>1,000,000					
2019	4.6	6	50.0	2,110	49.9
2020	4.4	105	20.8	25,129	46.7
Revenue Not Available					
2019	8.8	2	16.7	575	13.6
2020	8.9	123	24.4	2,181	4.1
Totals					
2019	100.0	12	100.0	4,231	100.0
2020	100.0	504	100.0	53,838	100.0
<i>Source: 2019 & 2020 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

In 2019 and 2020, the institution’s lending performance to businesses with GARs of \$1 million or less is significantly below demographic data by 53.3 and 31.9 percent points, respectively. Not all small businesses noted within the D&B data may have credit needs or be creditworthy. Although the bank’s performance increased from 2019 to 2020, the increase is attributed to the origination of 589 PPP loans, accounting for approximately 93.0 percent of small business loans in 2020. While the bank collected GARs information for a majority of its PPP loans, GARs information was not available for 123 PPP loans.

Examiners also analyzed the bank’s small business lending performance excluding PPP loans. Not including PPP loans, the bank made 43 small business loans inside the AA totaling \$13 million in 2020. LB originated 27.9 percent of small business loans to businesses with GARs of \$1 million or less. The bank’s performance excluding PPP loans also compares unfavorably to demographic data of 86.7 percent, further supporting the bank’s poor small business lending performance.

While not used as a direct comparison, aggregate data is used to determine the demand for small business credit. In 2019, the bank’s performance remained below aggregate data where large institutions reported 47.1 percent of small business loans in the AA were made to businesses with GARs of \$1 million or less.

Response to Complaints

LB has not received any CRA-related complaints since the bank’s inception; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

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 bank'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).

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 bank 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.

CRA PUBLIC FILE

3. List of Lexicon Bank Branches

Main Office

330 S Rampart Blvd #150

Las Vegas, NV 89145

State – Nevada (32)

County – Clark (003)

MSA/MD – Las Vegas/Henderson/Paradise (29820)

Census Tract – 0032.53

Open Monday-Friday 9am-5pm, Saturday 10am-2pm PT

**** Beginning 1/4/2025, Open Hours will be:
Open Monday-Friday 9am – 5pm, Saturday 9am to Noon PT.**

CRA Public File

4. List of Lexicon Branches Opened or Closed

2024

Q1 – None

Q2 – None

Q3 – None

Q4 – None

2023

None

2022

None

CRA Public File

Lexicon Bank List of Services

Hours of Operation:
Monday-Friday - 9am-5pm
Saturday – 10am to 2pm

*** Beginning 1/4/2025, Open Hours will be:
Open Monday-Friday 9am – 5pm, Saturday 9am to Noon PT.*

Consumer Deposit Products:

- Personal Checking
- Interest Checking
- Money Market
- Certificates of Deposit

- Remote Deposit
- FedNow (Credits Only)
- Positive Pay

Consumer Lending Products:

N/A

Business Deposit Products:

- Business Checking
- Business Analyzed Checking
- Non-Profit Checking
- IOLTA Checking
- Business Money Market
- Certificates of Deposit

Commercial Lending Products:

- Commercial Line of Credit
- Commercial Real Estate
- Construction Loans
- Equipment Financing
- Multi-Family
- Term Loans

Alternative Banking Services:

- Online Banking
- Mobile Banking
- Mobile Deposit
- Online Bill Pay
- E-Statements
- Zelle Services
- ATM/Debit Card
- Wire
- Automated Clearing House (ACH)



330 S. Rampart Blvd Suite 150
Las Vegas, NV 89145

PRODUCT AND FEE SCHEDULE

BUSINESS ACCOUNTS	Min. Opening Deposit	Minimum Balance	Service Charge	Monthly Limits	Fee Per Item Over Limit
Business Checking	1,000.00	1,000.00	10.00	75 checks	0.20
Non-Profit Checking	1,000.00	1,000.00	10.00	75 checks	0.20
IOLTA Checking	1,500.00	1,500.00	0.00	None	0.00
Business Money Market	2,500.00	2,500.00	10.00	None	0.00

Analysis Checking	2,500.00	2,500.00	15.00	<i>See Analysis Fee Schedule</i>	
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Business - Certificates of Deposit	1,000.00	1,000.00	Early Withdrawal Penalty	N/A	N/A
Terms - 30 thru 730 Days					

PERSONAL ACCOUNTS	Min. Opening Deposit	Minimum Balance	Service Charge	Monthly Limits	Fee Per Item Over Limit
Relationship 101 Checking	300.00	300.00	10.00	None	0.00
All-In Relationship Checking	2,500.00	2,500.00	10.00	None	0.00
Young Adult Independence Checking	300.00	0.00	0.00	None	0.00
Lexicon Money Market	2,500.00	2,500.00	10.00	None	0.00

Personal - Certificates of Deposit	1,000.00	1,000.00	Early Withdrawal Penalty		
Terms - 30 thru 730 Days					

Cashiers Check	10.00	/Per Check Issued			
Check Copies	0.50	/Per Check			
Check Orders	Varies by the style of check ordered				
Dormant Account Fee	5.00	/Per Month			
Foreign Collection Items	25.00	/Per Item			
Outgoing Wire (Domestic)	35.00	/Per Wire			
Outgoing Wire (Domestic Online)	20.00	/Per Wire			
Outgoing Wire (Foreign)	50.00	/Per Wire			
Outgoing Wire (Foreign Online)	35.00	/Per Wire			
Metal Debit Card	75.00	/Per Card Issued			
NSF/OD Returned Charge**	30.00	/Per Item; Maximum daily charge \$300.00			
The fee is assessed the business day* after item is posted to the account.					
NSF/OD Paid Charge**	30.00	/Per Item; Maximum daily charge \$300.00			
The fee is assessed the business day* after item is posted to the account.					
Research	50.00	/Per Request			
Statement Copies	10.00	/Per Statement			
Stop Payment	30.00	/Per Item			
Stop Payment (Online)	20.00	/Per Item			

* Business day is Monday through Friday excluding Federal Holidays

**The fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means," as applicable.



Deposit Rate Sheet

BUSINESS ACCOUNTS ²	\$1,000.00 TO \$99,999.99				\$100,000.00 TO \$249,999.99				\$250,000.00 TO \$499,999.99				\$500,000.00 TO \$999,999.99				\$1 Million or Higher	
	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹		
Non-Profit Checking	0.100%	0.10%	0.200%	0.20%	0.300%	0.30%	0.449%	0.45%	0.598%	0.598%	0.60%	1.094%	1.10%	1.193%	1.193%	1.20%		
Business Money Market	0.349%	0.35%	0.598%	0.60%	0.995%	1.00%	1.094%	1.10%	1.193%	1.193%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%		

BUSINESS CERTIFICATE OF DEPOSIT ³	\$1,000.00 TO \$249,999.99				\$250,000.00 TO \$999,999.99				\$1 Million or Higher	
	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹
TERM:										
3 Months	2.472%	2.50%	2.570%	2.60%	2.667%	2.70%	2.765%	2.80%	2.862%	2.90%
6 Months	2.570%	2.60%	2.667%	2.70%	2.765%	2.80%	2.862%	2.90%	2.960%	3.00%
12 Months	2.716%	2.75%	2.813%	2.85%	2.911%	2.95%	3.00%	3.057%	3.10%	3.154%
24 Months	2.765%	2.80%	2.862%	2.90%	2.960%	3.00%	3.057%	3.10%	3.154%	3.20%
36 Months	2.862%	2.90%	2.960%	3.00%	3.057%	3.10%	3.154%	3.20%	3.20%	3.20%
60 Months	2.960%	3.00%	3.057%	3.10%	3.154%	3.20%	3.20%	3.20%	3.20%	3.20%

PERSONAL ACCOUNTS ²	\$1,000.00 TO \$24,999.99				\$25,000.00 TO \$49,999.99				\$50,000.00 TO \$99,999.99				\$100,000.00 TO \$499,999.99				\$500,000.00 OR OVER	
	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹		
All-In Relationship Checking	0.050%	0.05%	0.050%	0.05%	0.100%	0.10%	0.200%	0.20%	0.449%	0.449%	0.45%	0.449%	0.449%	0.449%	0.449%	0.45%		
Young Adult Independence Checking	0.050%	0.05%	0.050%	0.05%	0.100%	0.10%	0.200%	0.20%	0.449%	0.449%	0.45%	0.449%	0.449%	0.449%	0.449%	0.45%		
Lexicon Money Market	0.349%	0.35%	0.349%	0.35%	0.349%	0.35%	0.598%	0.60%	1.094%	1.094%	1.10%	1.094%	1.094%	1.094%	1.094%	1.10%		

PERSONAL CERTIFICATE OF DEPOSIT ³	\$1,000.00 TO \$249,999.99				\$250,000.00 TO \$999,999.99				\$1 Million or Higher	
	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹	INTEREST RATE	APY ¹
TERM:										
3 Months	2.472%	2.50%	2.570%	2.60%	2.667%	2.70%	2.765%	2.80%	2.862%	2.90%
6 Months	2.570%	2.60%	2.667%	2.70%	2.765%	2.80%	2.862%	2.90%	2.960%	3.00%
12 Months	2.716%	2.75%	2.813%	2.85%	2.911%	2.95%	3.00%	3.057%	3.10%	3.154%
24 Months	2.765%	2.80%	2.862%	2.90%	2.960%	3.00%	3.057%	3.10%	3.154%	3.20%
36 Months	2.862%	2.90%	2.960%	3.00%	3.057%	3.10%	3.154%	3.20%	3.20%	3.20%
60 Months	2.960%	3.00%	3.057%	3.10%	3.154%	3.20%	3.20%	3.20%	3.20%	3.20%

¹ APY = Annual Percentage Yield

² These are variable rate accounts. Rates are subject to change on any banking day. Fees could reduce earnings on these accounts.

³ Penalties may apply for early withdrawal

EFFECTIVE DATE:

September 18, 2024



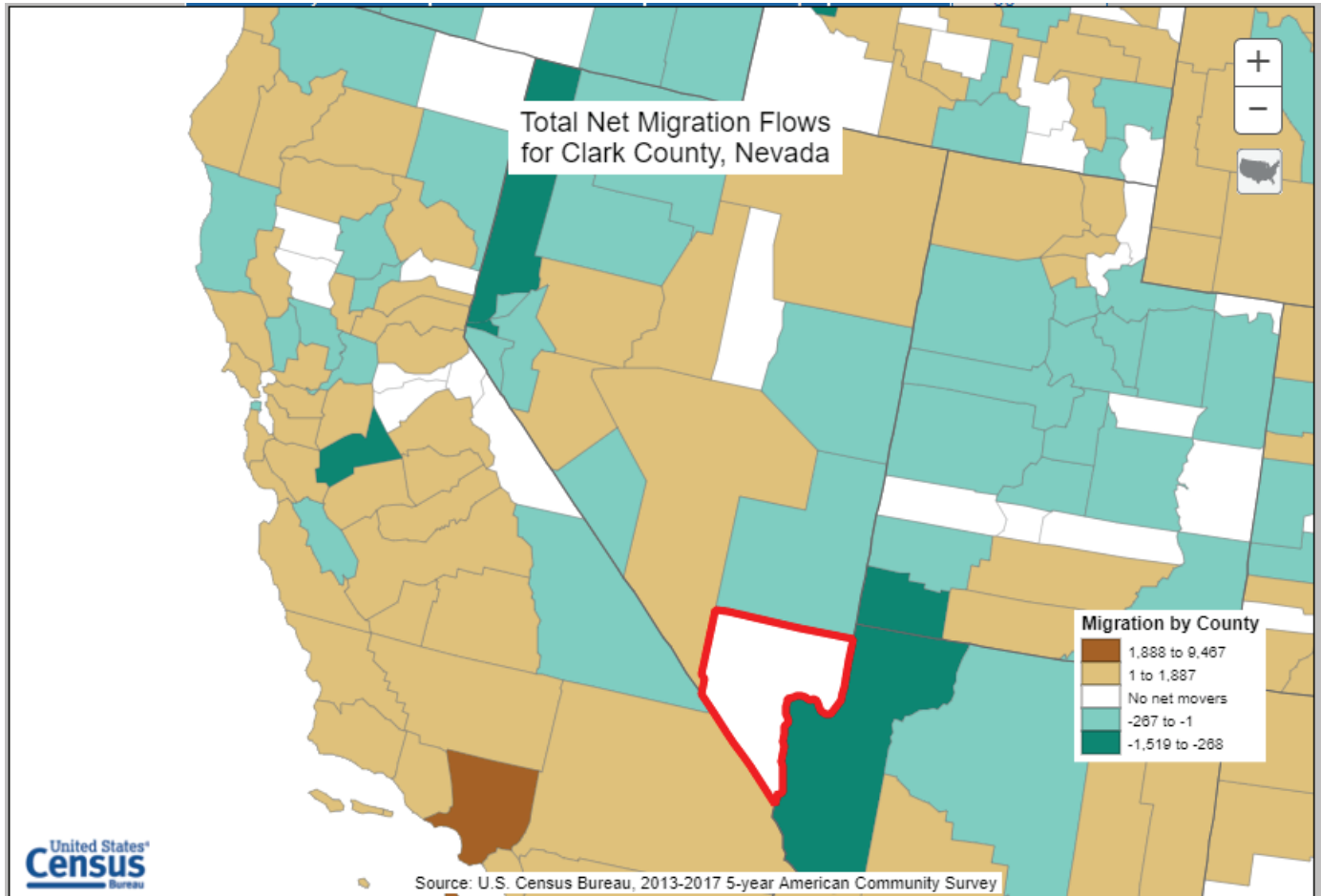
CRA Public File

6. Lexicon Bank Assessment Area

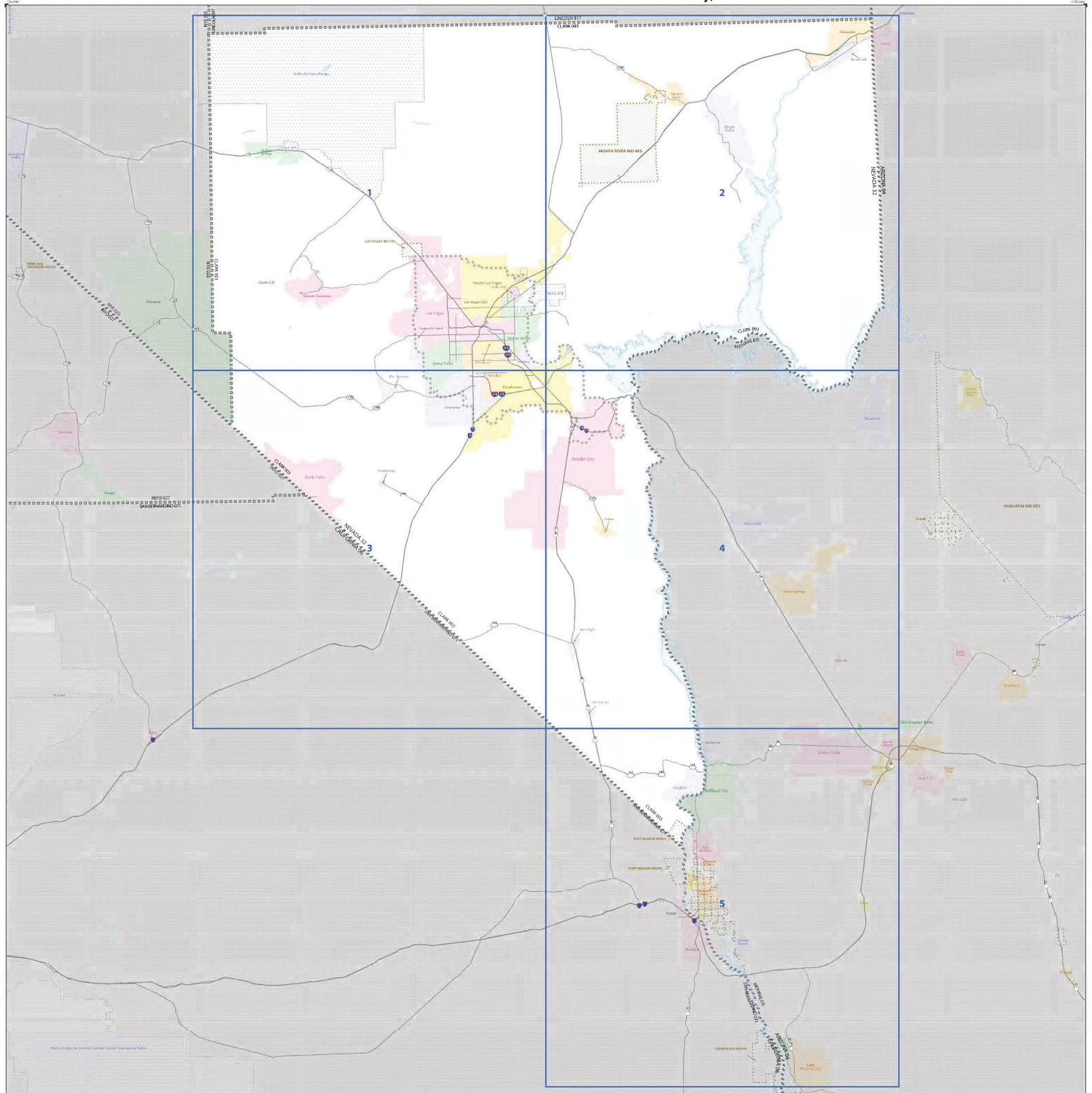
State: 32 – Nevada
MSA/MD: 29820 - Clark County, Nevada
Census Tracts: All

United States Census Bureau

(<https://flowsmapper.geo.census.gov/map.html#>)



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



SYMBOL DESCRIPTION		SYMBOL		SYMBOL DESCRIPTION		SYMBOL	
International	○ ○ ○ ○ ○ ○	CONADO	○ ○ ○ ○ ○ ○	Unincorporated Place	○ ○ ○ ○ ○ ○	Metropolitan Statistical Area	○ ○ ○ ○ ○ ○
Tribal American Indian Reservation	□ □ □ □ □ □	LAMISE RESV N 1880	□ □ □ □ □ □	County (Unincorporated Place)	□ □ □ □ □ □	Indian Village	□ □ □ □ □ □
Oil Refinement Tract Land	□ □ □ □ □ □	T1880	□ □ □ □ □ □	County Trust*	□ □ □ □ □ □	33.07	□ □ □ □ □ □
Naval Ammunition Reserve	□ □ □ □ □ □	Tanta Resv 0600	□ □ □ □ □ □	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Alaska Native Regional Corporation	□ □ □ □ □ □	MAMA ARAC S2120	□ □ □ □ □ □	Collegiate Community	○ ○ ○ ○ ○ ○	Metropolitan Statistical Area	○ ○ ○ ○ ○ ○
Age 0-4 residential concentration	▲ ▲ ▲ ▲ ▲ ▲	NEW YORK 36	▲ ▲ ▲ ▲ ▲ ▲	Military	□ □ □ □ □ □	Urban Area	□ □ □ □ □ □
County for geographically independent entities	□ □ □ □ □ □	ERI 029	□ □ □ □ □ □	Other Road	○ ○ ○ ○ ○ ○	Urban Fringe	○ ○ ○ ○ ○ ○
Major Civil Division (MCD)	□ □ □ □ □ □	Bristol Town 07465	□ □ □ □ □ □	Other Road	○ ○ ○ ○ ○ ○	Urban Fringe	○ ○ ○ ○ ○ ○
County Census Division (CCD)	□ □ □ □ □ □	Homer CCD 01600	□ □ □ □ □ □	Other Road	○ ○ ○ ○ ○ ○	Urban Fringe	○ ○ ○ ○ ○ ○
Consolidated City	○ ○ ○ ○ ○ ○	MILFORD 07590	○ ○ ○ ○ ○ ○	Other Road	○ ○ ○ ○ ○ ○	Urban Fringe	○ ○ ○ ○ ○ ○

OFF-RESERVATION TRUST LAND NAMES

- T1234 - Fort Mojave
- T1234 - Redington

When international, state, county and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest ranking of those boundaries.

Geographic area names are defined by either their FIPS or census code.

1. A "V" following an MCD name denotes a "Village Trust". Following a place name indicates that a place MCD coincides with the same name and FIPS code as the place; the other MCD is not shown.

2. Place label color corresponds to the place ID color.

3. Census tracts are identified by an ID number (range number) and may have an optional two-digit suffix (for example 21 or 141742). The census tract number consists of an eight-digit number, but with leading zeros, and trailing zeros for consistency in data entry. The four-number example above would have codes of 000000 and 000000, respectively.

4. For open boundaries, users need not concern along with other features and geography names in the map may be shown.

Note: This index only shows counties that have other counterparts in relation to the adjacent entry. Due to county boundaries, map content may be incomplete. Refer to parent and/or base map sheets for detailed map content.



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau purposes only. All data collection and tabulation purposes are based on the 2020 Census. The boundaries shown on this map are for Census Bureau purposes only. All data collection and tabulation purposes are based on the 2020 Census.

Geographic Year: 2020 Census Reference Date: January 1, 2020

Data Source: U.S. Census Bureau's 2017/18 and 2019/20 1:500,000 Scale Census Tract Data

Map Produced by: Geopoint, Inc. (www.geopoint.com)

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Publication: Census Bureau, Washington, DC, 2020

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Total Sheets: 6 (Index 1; Parent 5; Inset 0)

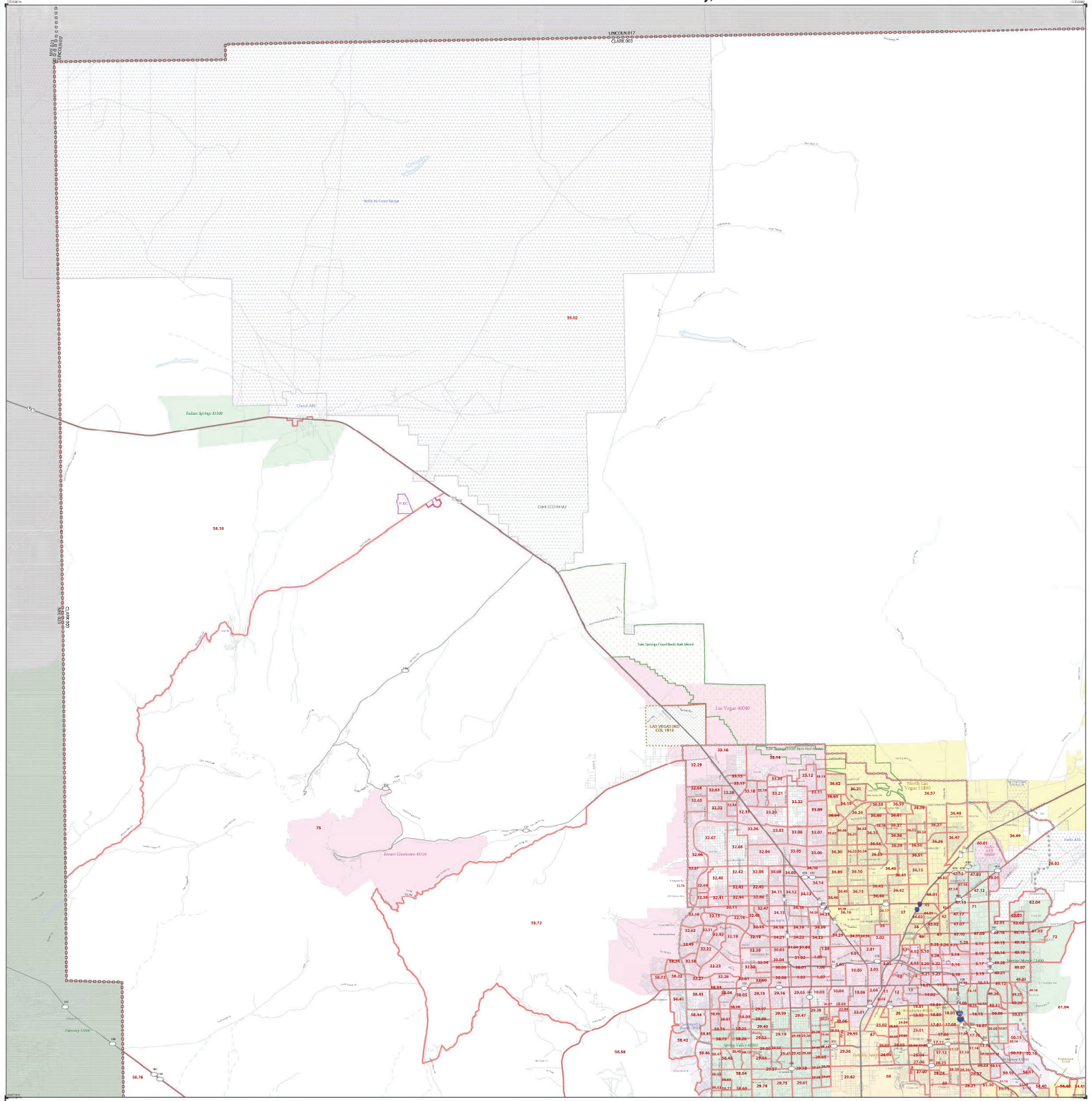
NAME: Clark County (003)

INTX: 1998 County or statistically equivalent entity

ST: Nevada (00)

2020 Census

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



SYMBOL DESCRIPTION		SYMBOL		SYMBOL DESCRIPTION		SYMBOL	
International	⊖ ⊖ ⊖ ⊖ ⊖	CANADA	⊖ ⊖ ⊖ ⊖ ⊖	Unimproved Road	⊖ ⊖ ⊖ ⊖ ⊖	WHITE TRIP	⊖ ⊖ ⊖ ⊖ ⊖
United American Indian Reservation	⊖ ⊖ ⊖ ⊖ ⊖	LA SERRA 1880	⊖ ⊖ ⊖ ⊖ ⊖	Gravel Unimproved Road	⊖ ⊖ ⊖ ⊖ ⊖	INACTIVE WILDERNESS	⊖ ⊖ ⊖ ⊖ ⊖
Oil Refinement Tract Land	⊖ ⊖ ⊖ ⊖ ⊖	T1880	⊖ ⊖ ⊖ ⊖ ⊖	Census Tract*	⊖ ⊖ ⊖ ⊖ ⊖	33.07	⊖ ⊖ ⊖ ⊖ ⊖
Hot Air Reserve Indian Reservation	⊖ ⊖ ⊖ ⊖ ⊖	Tania Bova 5600	⊖ ⊖ ⊖ ⊖ ⊖	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Alta Sierra Regional Conservation Area	⊖ ⊖ ⊖ ⊖ ⊖	MAMA ARAC 82120	⊖ ⊖ ⊖ ⊖ ⊖	US Highway	⊖ ⊖ ⊖ ⊖ ⊖	State Route	⊖ ⊖ ⊖ ⊖ ⊖
Area of Interest	⊖ ⊖ ⊖ ⊖ ⊖	NEW YORK 36	⊖ ⊖ ⊖ ⊖ ⊖	College or University	⊖ ⊖ ⊖ ⊖ ⊖	Other Road	⊖ ⊖ ⊖ ⊖ ⊖
County for geographically adjacent areas	⊖ ⊖ ⊖ ⊖ ⊖	ERIE 029	⊖ ⊖ ⊖ ⊖ ⊖	Military	⊖ ⊖ ⊖ ⊖ ⊖	Other Road	⊖ ⊖ ⊖ ⊖ ⊖
Major Civil Division (MCD)	⊖ ⊖ ⊖ ⊖ ⊖	BRISTOL 07465	⊖ ⊖ ⊖ ⊖ ⊖	Power or Symbol	⊖ ⊖ ⊖ ⊖ ⊖	Other Road	⊖ ⊖ ⊖ ⊖ ⊖
County Census Division (CCD)	⊖ ⊖ ⊖ ⊖ ⊖	HERMOS 0219160	⊖ ⊖ ⊖ ⊖ ⊖	Geographic Boundary	⊖ ⊖ ⊖ ⊖ ⊖	Other Road	⊖ ⊖ ⊖ ⊖ ⊖
Census Tract (CT)	⊖ ⊖ ⊖ ⊖ ⊖	MILFORD 07590	⊖ ⊖ ⊖ ⊖ ⊖	Other Road	⊖ ⊖ ⊖ ⊖ ⊖	Other Road	⊖ ⊖ ⊖ ⊖ ⊖
Unincorporated Area	⊖ ⊖ ⊖ ⊖ ⊖			Other Road	⊖ ⊖ ⊖ ⊖ ⊖	Other Road	⊖ ⊖ ⊖ ⊖ ⊖

When international, state, county, and/or state boundaries extend outside the map sheet, the boundary symbol for only the highest ranking of those boundaries.

Census tracts are defined by either their 1990 or 2000 codes.

1. A "1" following an MCD name denotes a Major Civil Division. 2. A "1" following a place name indicates that a place has 100,000 or more people. 3. A "1" following a place name indicates that a place has 10,000 or more people.

2. Place label color corresponds to the place ID color.

3. Census tracts are identified by a 5-digit census tract number and may have an optional two-digit suffix (for example 21 or 14170). The census tract number corresponds to the basic census tract number but with leading zeros and trailing zeros for consistency. For example, the 10000 census tract shown would have a code of 010000 and 100000000000.

4. For unincorporated areas, road centerlines, along with other features and geography, shown on the map may not be shown.

Key to Adjacent Sheets

1	2
3	4

Sheet Location within Entry

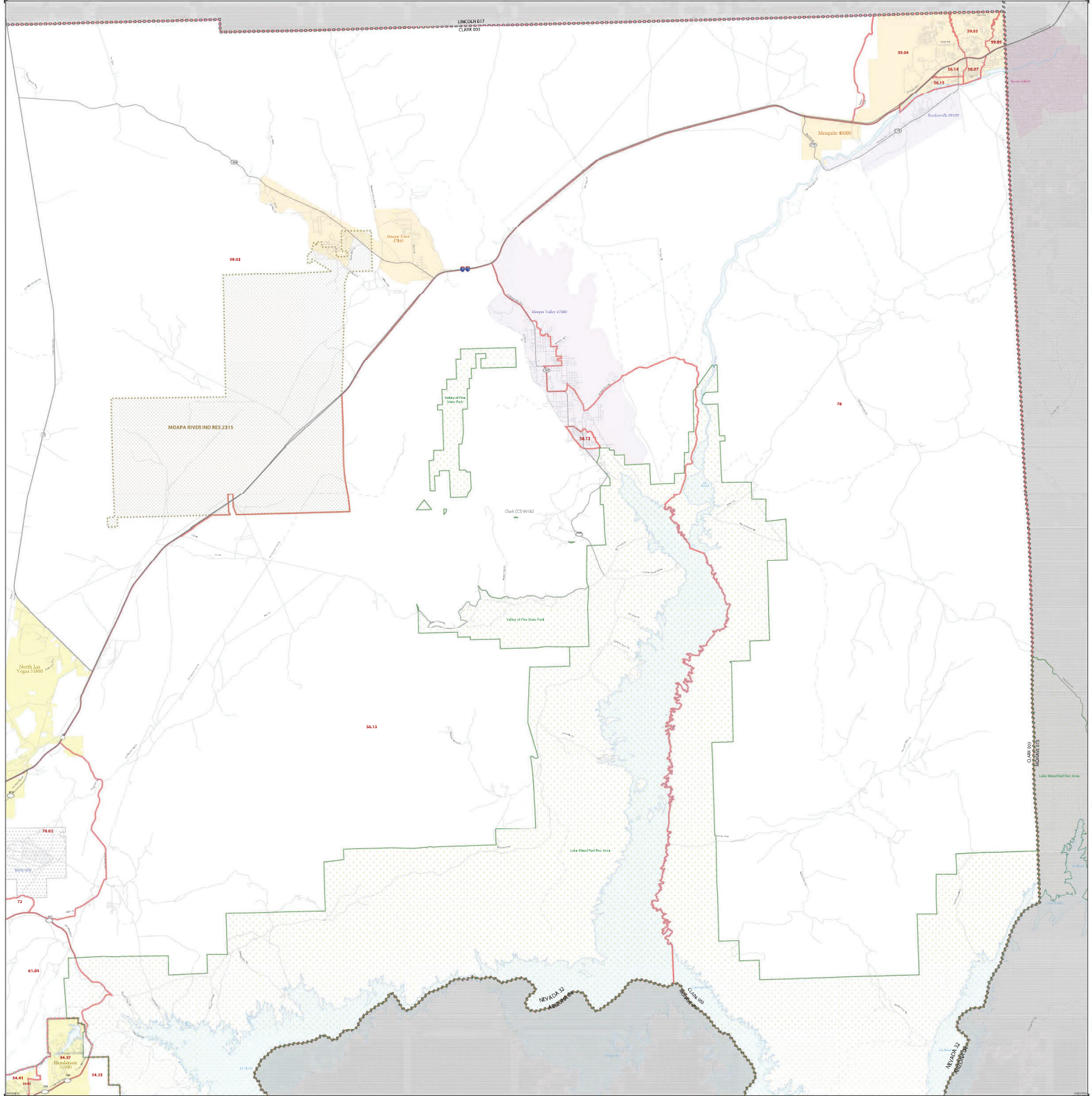
Sheet 1 of 5 PARENT sheets
Total Sheets 6 (Index 1; Parent 5; Inset 0)

NAME: Clark County (003)
INTITLE: NV: County or statistically equivalent entity
ST: Nevada (00)

2020 Census of Population and Housing
Clark County, Nevada
Census 2020
Geographic File
2020 Census of Population and Housing
Clark County, Nevada
Census 2020
Geographic File
2020 Census of Population and Housing
Clark County, Nevada
Census 2020
Geographic File



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	SYMBOL DESCRIPTION	SYMBOL
International	⊕ ⊕ ⊕ ⊕ ⊕	CANADA	Unincorporated Place	⊕ ⊕ ⊕ ⊕ ⊕	Unincorporated Place	⊕ ⊕ ⊕ ⊕ ⊕
Tribal American Indian Reservation	⊕ ⊕ ⊕ ⊕ ⊕	UNASSIGNED 1880	County Unincorporated Place	⊕ ⊕ ⊕ ⊕ ⊕	County Unincorporated Place	⊕ ⊕ ⊕ ⊕ ⊕
Oil Reserve/Tract Land	⊕ ⊕ ⊕ ⊕ ⊕	T1880	Census Tract*	⊕ ⊕ ⊕ ⊕ ⊕	Census Tract*	⊕ ⊕ ⊕ ⊕ ⊕
Native American Indian Reservation	⊕ ⊕ ⊕ ⊕ ⊕	TANIA RES 5600	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Alaska Native Regional Corporation	⊕ ⊕ ⊕ ⊕ ⊕	MAMA ARAC 52120	Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕
Age 65+ residential concentration	⊕ ⊕ ⊕ ⊕ ⊕	NEW YORK 36	Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕
County for geographically independent entity	⊕ ⊕ ⊕ ⊕ ⊕	ERIE 029	Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕
Major Civil Division	⊕ ⊕ ⊕ ⊕ ⊕	BRISTOL 07465	Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕
Minor Civil Division	⊕ ⊕ ⊕ ⊕ ⊕	HERMOSILLO 02160	Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕
Census County Division (CCD)	⊕ ⊕ ⊕ ⊕ ⊕	MILFORD 07590	Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕
Census Bureau (CBSA)	⊕ ⊕ ⊕ ⊕ ⊕		Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕
Unincorporated Territory (UT)	⊕ ⊕ ⊕ ⊕ ⊕		Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕
Unincorporated City	⊕ ⊕ ⊕ ⊕ ⊕		Water	⊕ ⊕ ⊕ ⊕ ⊕	Water	⊕ ⊕ ⊕ ⊕ ⊕

When international, state, county and/or UNINCORPORATED boundaries coincide the map shows the boundary symbol for only the highest ranking of these boundaries.

Geographic area names are labeled by either their FIPS or census code:

- 1. " " following an FIPS name designates a label style. " " following a place name indicates that a label style exists with the same name and FIPS code as the place; the label style is listed in the notes.
- 2. Place label color corresponds to the place FIPS code.
- 3. Census tracts are identified by an 11-digit unique number and may have an optional two-digit suffix (for example 21 or 10170). The census tract index consists of an eight-digit number, but with leading zeros and trailing zeros for consistency. For example, 001010. The two-number example above would have a code of 001010101010101010.

Clear to space boundaries, water, road centers, along with other features and geography names on the map may not be shown.

Key to Adjacent Sheets

1	2
3	4

Sheet Location within Entity

Scale: 0 1 2 3 4 5 Miles

North Arrow

Metadata:

All legal boundaries and areas are as of January 1, 2020. The boundaries shown on this map are for Census Bureau purposes only and do not constitute or represent any official position or endorsement by the U.S. Census Bureau. The information on this map is for informational purposes only.

Geographic Year: 2020 Census Reference Date: January 1, 2020

Data Source: U.S. Census Bureau's 2019 Census Tract Data (Table 100-001)

Map Created by: Geography Division, January 26, 2022

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Publication: Census Bureau, Washington, DC

Scale: 1:500,000

Date: 2022-01-26

Author: Geography Division

Editor: Geography Division

Reviewer: Geography Division

Printer: U.S. Census Bureau

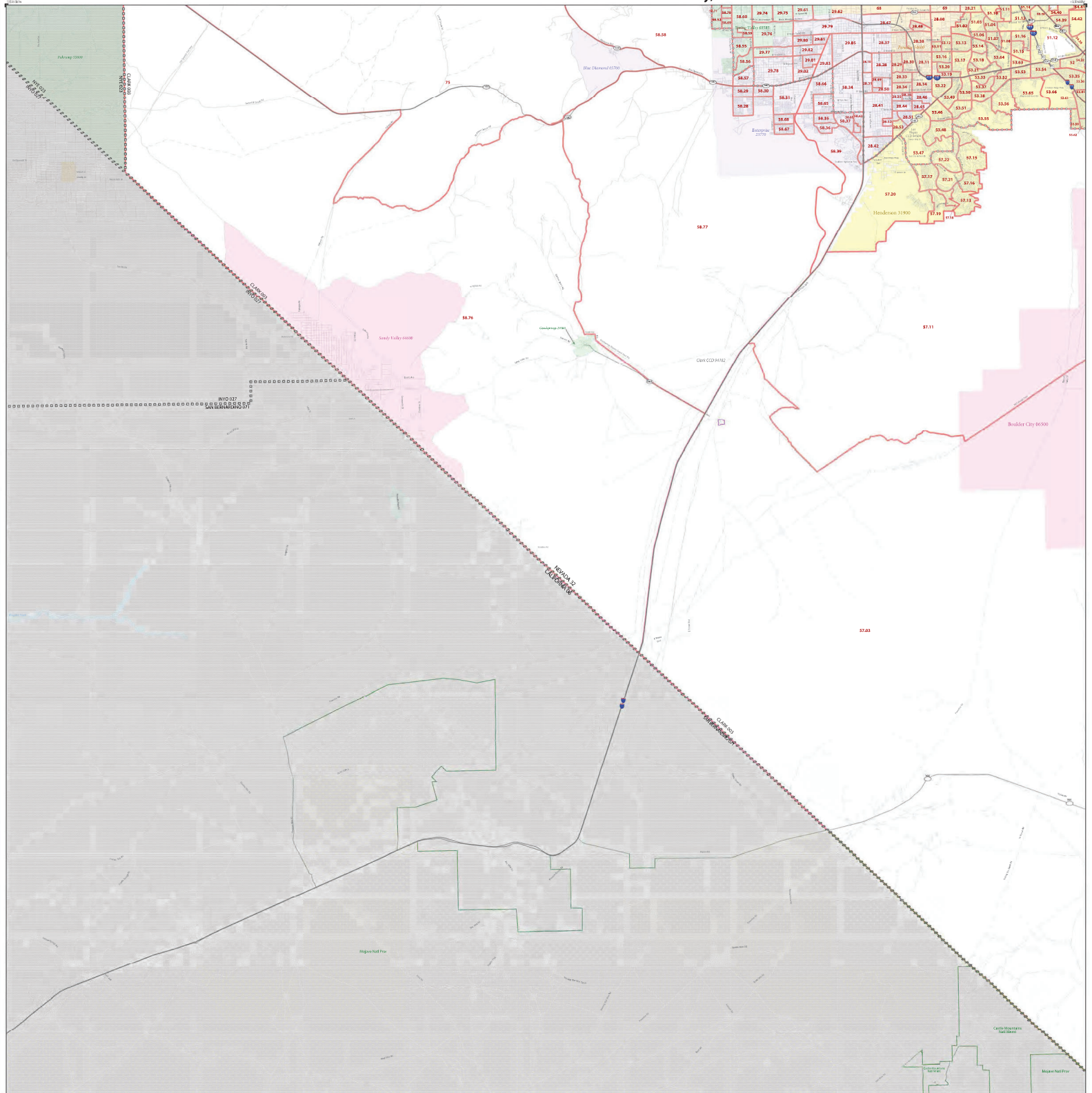
File Name: 2020 Census Reference Map 2022-01-26

Page: 6 of 6

Page: 6 of 6



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



LEGEND	
SYMBOL DESCRIPTION	SYMBOL
International	██████████
Tribal American Indian Reservation	▨▨▨▨▨▨
Oil Refinement Tract Land	▨▨▨▨▨▨
Naval Air Station Indian Reservation	▨▨▨▨▨▨
Alaska Native Regional Corporation	▨▨▨▨▨▨
State or Federal Land	▨▨▨▨▨▨
County or Locally Governed Area	▨▨▨▨▨▨
Metropolitan Division	▨▨▨▨▨▨
County Census Division (CCD)	▨▨▨▨▨▨
Consolidated City	▨▨▨▨▨▨
LABEL STYLE	CLARK COUNTY
SYMBOL DESCRIPTION	SYMBOL
Unincorporated Place	▨▨▨▨▨▨
Census Unincorporated Place (CUP)	▨▨▨▨▨▨
Census Tract	▨▨▨▨▨▨
DESCRIPTION	SYMBOL
Metropolitan Division	▨▨▨▨▨▨
County Census Division (CCD)	▨▨▨▨▨▨
Consolidated City	▨▨▨▨▨▨
DESCRIPTION	SYMBOL
Metropolitan Division	▨▨▨▨▨▨
County Census Division (CCD)	▨▨▨▨▨▨
Consolidated City	▨▨▨▨▨▨

When international, state, county and/or METRO boundaries coincide the map shows the boundary symbol for only the highest ranking of those boundaries.

Geographic area names are followed by either their FIPS or census code.

1. " " following an METRO name denotes a "Major METRO" following a place name indicates that it has 50,000 census with the same name and FIPS code as the place; the other METRO is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an 8-digit unique number and may have an optional two-digit suffix (for example 21 or 141742). The census tract index consists of eight digits with an optional decimal between the fourth and fifth digit corresponding to the basic census tract number but with leading zeros and trailing zeros for consistency - 0100.0000. The two numbers examples above would have codes of 010000 and 141742, respectively.

Four to seven boundaries, such as road centers, along with other features and geographic names on the map may not be shown.

Key to Adjacent Sheets

1	2
3	4
5	

Sheet Location within Entity

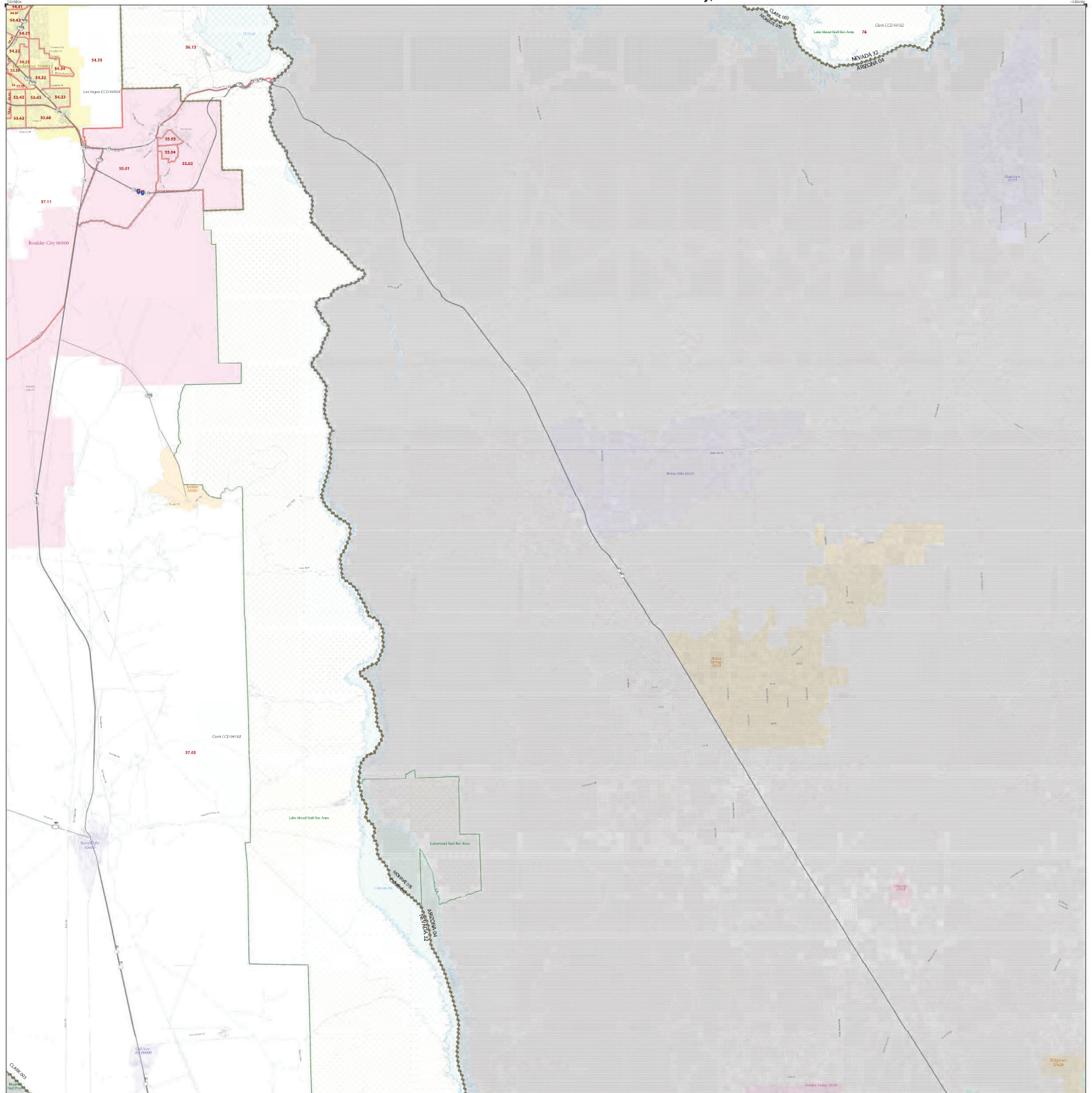
NAME: Clark County (003)
ENTITY TYPE: County or statistically equivalent entity
ST: Nevada (NV)

309-98000 NACTR003-003-PARENT
 Date: 01/26/2020 10:40 AM

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

2020 Census Reference Map
 Date: 01/26/2020 10:40 AM
 U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



SYMBOL DESCRIPTION		SYMBOL	LEGEND	
International	●●●●●●	CANADA	Unincorporated Place	●●●●●●
United States Border	●●●●●●	LA SERRA RESVN 1880	County (Unincorporated Place)	■
Old Republic Trust Land	●●●●●●	T1880	County Trust*	■
New American Indian Land	●●●●●●	Tania Resvn 9600	DESCRIPTION	SYMBOL
Alaska Native Regional Corporation	■	MAMA ARAC S2120	City/Town	■
State or Federal Land	■	NEW YORK 36	City/Town	■
County or Locally Administered Land	■	ERIE 029	City/Town	■
State or Federal Land	■	Bristol Town 07465	City/Town	■
County or Locally Administered Land	■	Hemetra CCD 01600	City/Town	■
State or Federal Land	■	MILFORD 07590	City/Town	■
County or Locally Administered Land	■		City/Town	■

When international, state, county and/or UNINCORPORATED boundaries coincide, the map shows the boundary symbol for only the highest ranking of those boundaries.

Graphic area codes are defined by either their FIPS or county code.

1. A "1" following an FIPS area designator (e.g., "11") following a place name indicates that a 1st CCD exists with the same name and FIPS code as the place; the other 1st CCD is not shown.

2. Place label color corresponds to the place ID color.

3. Census tracts are identified by an 11-digit unique number and may have an optional two-digit suffix (for example 21 or 10170). The census tract index consists of all digits with an optional decimal between the tenth and eleventh digit corresponding to the basic census tract number but with leading zeros and trailing zeros for consistency in FIPS codes. The two to further graphic shows would have each of the last 11 digits represented.

Due to space limitations, some road centers, along with other features and geographic names on the map may not be shown.

Scale: 1:100,000

North Arrow

Key to Adjacent Sheets

1	2
3	4
	5

Sheet Location within Entity

Sheet 4 of 5 PARENT sheets
Total Sheets: 6 (Index 1; Parent 5; Inset 0)

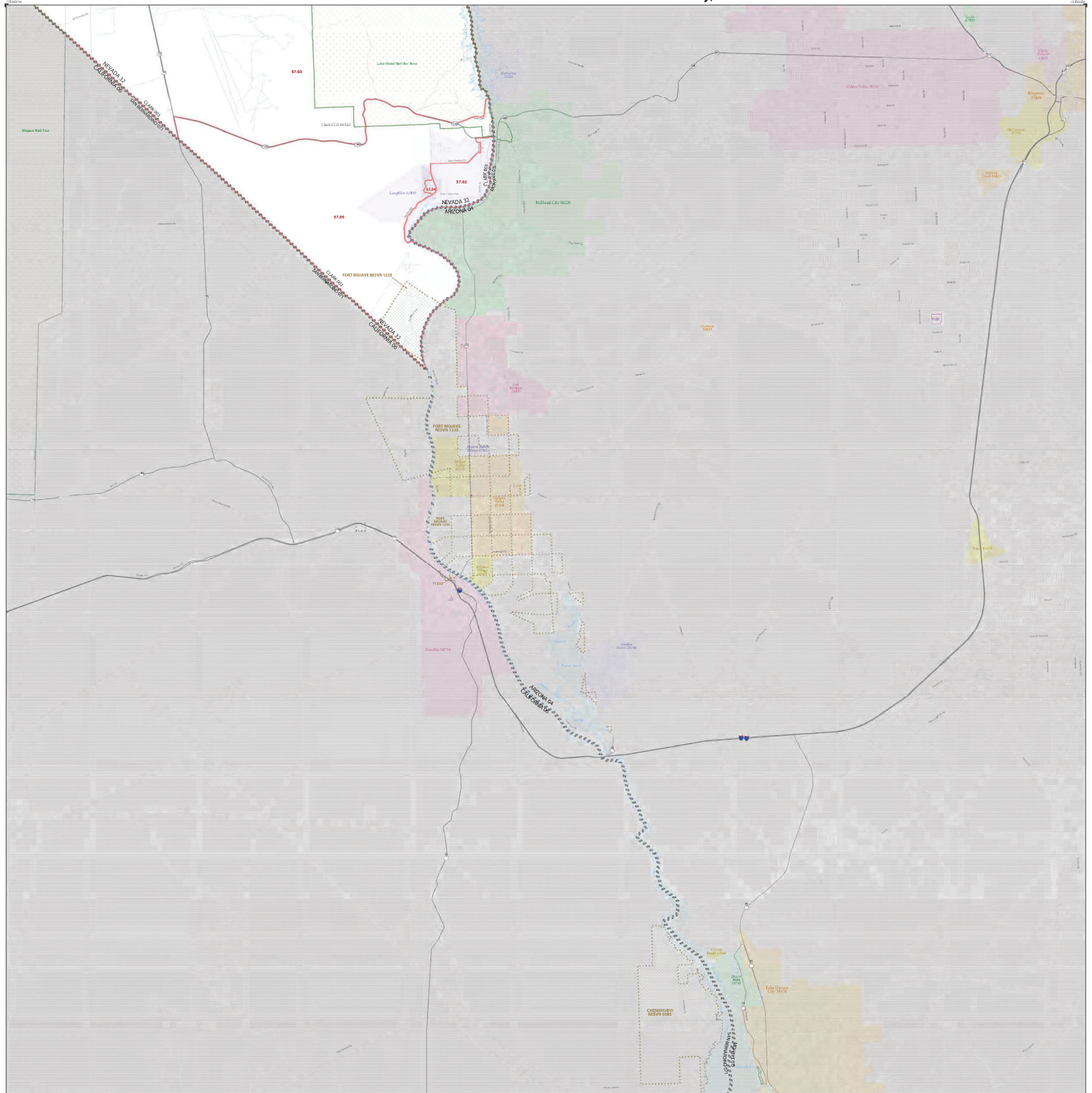
NAME: Clark County (003)
ENTITY: NV: Clark County or statistically equivalent entity
STATE: Nevada (00)

Publication: Census Bureau
Date: 2020
Version: 1.0
2020 Census Reference Map
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Clark County, NV
Clark County, NV
Clark County, NV
Clark County, NV
Clark County, NV
Clark County, NV

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LEGEND	SYMBOL	DESCRIPTION
International Boundary	⊖⊖⊖⊖⊖	CANADA	Unimproved River	⊖⊖⊖⊖⊖	NOTE: TRIP	⊖⊖⊖⊖⊖	U.S. Highway
Federal American Indian Reservation	⊖⊖⊖⊖⊖	UNASSIGNED 1880	County Unimproved River	⊖⊖⊖⊖⊖	Invasive Vague 18100	⊖⊖⊖⊖⊖	Two-Phase or Four-Phase
Oil Reserve Trust Land	⊖⊖⊖⊖⊖	T1880	County Trust*	⊖⊖⊖⊖⊖	33.07	⊖⊖⊖⊖⊖	Other Road
Not Assessed Indian Reservation	⊖⊖⊖⊖⊖	Tania Reson 9400				⊖⊖⊖⊖⊖	Other Road
State Native Regional Corporation	⊖⊖⊖⊖⊖	MAMA ARAC S2120				⊖⊖⊖⊖⊖	Other Road
Age 50+ residential development	⊖⊖⊖⊖⊖	NEW YORK 36				⊖⊖⊖⊖⊖	Other Road
County for industrially designated areas	⊖⊖⊖⊖⊖	ERIE 029				⊖⊖⊖⊖⊖	Other Road
Major Civil Division (MCD)	⊖⊖⊖⊖⊖	Bristol Town 07465				⊖⊖⊖⊖⊖	Other Road
County Center Division (CCD)	⊖⊖⊖⊖⊖	Hemet CCD 91600				⊖⊖⊖⊖⊖	Other Road
Consolidated City	⊖⊖⊖⊖⊖	MILFORD 07590				⊖⊖⊖⊖⊖	Other Road

OFF-RESERVATION TRUST LAND NAMES

T225 - Fair Motel

When international, state, county and/or UNASSIGNED boundaries coincide, the map shows the boundary symbol for only the highest ranking of these boundaries.

Graphic area names are followed by either their HPS or census code.

1. In "Following an HPS name, a census code is shown." Following a place name includes that is a 5-digit census code with the same name and HPS code as the place. The code 00000 is used for non-census.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an 8-digit unique number and may have an optional two-digit suffix. For example 21 or 141740. The census tract code consists of an eight-digit unique number between the tenth and fifth digit corresponding to the basic census tract number, but with leading zeros and trailing zeros for consistency in data systems. The two-digit suffix corresponds to the same code as the HPS and HPS code.

4. For unpopulated areas, road centerlines, along with other features and geography, remain on the map, but may not be shown.



Key to Adjacent Sheets

3	4
	5

Sheet Location within Entity

Sheet 5 of 5 PARENT sheets
Total Sheets 6 (Index 1; Parent 5; Inset 0)

NAME: Clark County (003)
ENTITY: Clark County or statistically representative entity
STATE: NV

2020 Census
U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau



CRA Public File
7. Loan to Deposit Ratio
 (for each quarter of the prior calendar year)

Current Year - 2024

3/31/2024	70.59%
6/30/2024	62.16%
9/30/2024	63.92%
12/31/2024	%

Prior Year - 2023

3/31/2023	60.53%
6/30/2023	76.62%
9/30/2023	69.55%
12/31/2023	70.28%