Nominees for SBI Board of Directors

Jerry Damerow
Glen Jones
Dan Koehler
Jim Prouty
Sherman Tate

VOTES NEEDED FOR A QUORUM:
1,167,067 or 33% of eligible voting shares
We are Wealth Builders for **EVERYONE**.

**WHY**
*We believe that wealth building isn’t just for the wealthy. We were founded to INVEST in rural towns, under-capitalized communities, and people’s dreams. We are wealth builders for everyone.*

**HOW**
We combine the strength of a billion dollar bank with the flexibility of a non-profit financial education and development company to EMPOWER our customers and communities.

**WHAT**
Southern Bancorp is a bank...and so much more. We offer financial products and services that improve financial health and TRANSFORM lives.
2017 Theme: CAPITAL & CULTURE
WHAT IF...
WHAT IF

A BANK WAS MORE THAN JUST A BANK?

What if a bank was a place that cared about your financial health? What if in addition to making loans and cashing checks, a bank also taught you how to save, how to build credit, and even taught you the ins and outs of buying a home? That would be a different kind of bank.

Learn more and join the change at banksouthern.com/whatif.
Your road to OPPORTUNITY starts here.
global alliance for banking on values
Changing the World

global alliance for banking on values
Ten Year Big Hairy Audacious Goals

**HOUSING**
Assist 10,000 people in attaining and/or sustaining affordable housing.

**JOBS**
Support the creation and/or retention of 100,000 jobs.

**SAVINGS**
Empower 1,000,000 people to save.
2017 MISSION & MARGIN HIGHLIGHTS:
Southern Bancorp Bank

John Olaimey, President & CEO
Lending Highlights

5,678 loans originated

$444 million in total loan originations

77% loans in low-to-moderate income tracts (LMI) (#)

62.3% loans in LMI ($) 

56% loans under $10,000

23% loans under $1,000
Deposit Highlights

$1.02 billion  total deposits
65,000  active deposit accounts
$68 million  increase year of year in deposits
299,000  Round Up Savings transactions
Growth & Investment Highlights

3,630 Community Reinvestment Act service hours

Acquisition:

Farmers Bank in Hamburg, Ark. ($42 million in assets)

FinTech Investment:

BankWorx...Bank of the Future
WHAT CAN YOU DO?
OPPORTUNITY:
Southern Bancorp
Community Partners
Karama Neal, COO
Your road to OPPORTUNITY starts here.
Opportunity Center Core Services - YTD

1,149 Credit report access and reviews

741 Referrals to credit counseling

713 Referrals to VITA tax preparation

1,181 Referrals to financial education

4,241 Referrals to Southern loans or deposits
Housing & Credit Counseling

HUD-certified counseling

• 35 clients YTD; 82 – 2017
• Prepurchase counseling
• Foreclosure counseling
• Credit repair counseling
• Credit establishment counseling
• Classroom education

Online homebuyer education

• English
• Spanish
Free Tax Preparation

Since 2005:
• 27,300 returns filed
• >$53 million in refunds and credits

Savings incentives

Limited legal services

3,262 returns in 2018
Financial Learning Center

9 topic categories
  • > 50 English toolkits
  • > 30 Spanish toolkits

Downloads in 8 states, 42 ZIP codes

Resources & materials in every branch

SouthernPartners.org/learning-center
Southern Loans & Deposits

$16 million in loans at SBCP

- Mortgage
- Affordable housing
- Commercial Real Estate
- Small Business
- Community Facilities

Credit Builder CDs

Goal Savings

Round Up Savings
The Dorothy Stuck Award
2018
DOROTHY STUCK AWARD WINNER
Vida Fielder
Please take a copy of the 2017 Annual Report as you leave. Thank you!

Southern Bancorp

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