Office of the Comptroller of the Currency

Atlanta Field Office
3 Ravinia Drive, Suite 550
Atlanta, Georgia 30346

March 23, 2022

Board of Directors
Vidalia Federal Savings Bank
300 Jackson St.
Vidalia, GA 30474

Members of the Board:

Enclosed is your bank's Community Reinvestment Act Performance Evaluation (evaluation). The Office of the Comptroller of the Currency used the procedures established by the federal financial supervisory agencies to analyze your bank's performance under the Act.

A copy of the evaluation, in its entirety, must be placed in your bank's CRA Public File within 30 business days after receipt of this letter. The CRA regulations require that your bank make this evaluation available to the public for inspection upon request and at no cost in your main office and all branches. The format and content of the evaluation may not be altered or abridged in any manner. Your bank must also provide copies to the public if requested; however, you may charge a reasonable fee not to exceed the cost of copying and mailing, if applicable.

Should you have any questions regarding this evaluation, please feel free to call me at 770-280-4400.

Sincerely,

Jason Sisack

Digitally signed by Jason Sisack
Date: 2022.03.23 09:50:47 -04'00'

Jason Sisack
Assistant Deputy Comptroller

Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

February 07, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Vidalia Federal Savings Bank
Charter Number: 704067

300 Jackson St
Vidalia, GA 30474-4708

Office of the Comptroller of the Currency

Three Ravinia Drive
Suite 550
Atlanta, GA 30346

Note: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not 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.

Charter Number: 704067

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Overall CRA Rating

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

The lending test is rated: **Satisfactory**

The major factors that support this rating include:

- The institution originated a substantial majority of its loans within its assessment area (AA).
- The loan-to-deposit (LTD) ratio is less than reasonable given the institution's size, financial condition, and business strategy.
- Lending activities represent a reasonable distribution to individuals of different income levels.
- There were no CRA-related complaints received by the in or the OCC during the evaluation period of January 1, 2019 through December 31, 2021.

Loan-to-Deposit Ratio (LTD)

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is less than reasonable. Over the 17 quarters since the last CRA evaluation, the quarterly LTD ratio averaged 33.84 percent. The bank's LTD ratio ranged from a low of 31.03 percent in March 2018 to a high of 36.67 percent in September 2019. The bank's average LTD ratio is historically low as evidenced by the average LTD ratio cited at the prior CRA evaluation of 35.18 percent.

The bank's quarterly LTD ratio is significantly lower than other banks in the AA. Two banks of similar size and locality as VFSB had a quarterly average LTD ratio of 66.07 percent. However, these banks have more locations in VFSB's AA, have an additional AA delineated, and offer small business and small farm loans. While VFSB originates some small business loans, the bank's primary lending product are loans secured by 1-4 family residential property, which comprised approximately 88 percent of total dollar volume of loans originated during our evaluation period.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated 81.7 percent of its total loans by number inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
Home Loans	#	%	#	%	#	$	%	$	%	$(000s)
2019	15	75.00	5	25.00	20	1,739,500	75.94	551,000	24.06	2,290,500
2020	17	85.00	3	15.00	20	1,995,000	79.32	520,000	20.68	2,515,000

2021	17	85.00	3	15.00	20	2,281,500	78.39	629,000	21.61	2,910,500
Total	**49**	**81.67**	**11**	**18.33**	**60**	**6,016,000**	**77.97**	**1,700,000**	**22.03**	**7,716,000**
Source: Sample of 60 home mortgage loans originated during the evaluation period.										

Description of Institution

VFSB is a single-state federally chartered thrift headquartered in Vidalia, Georgia. In addition to the main office, the bank operates a full-service branch in Lyons, Georgia. Both locations are in Toombs County, GA. VFSB has no affiliates.

As a traditional small savings association, VFSB offers a moderate range of financial products and services. The bank's primary lending products are residential mortgage and consumer loans. VFSB offers fixed-rate loans secured by 1-4 family residential property. Additionally, the consumer loan portfolio consists of secured and unsecured loans to existing customers for household and other essential expenses or to purchase automobiles, boats and other watercraft, motorcycles and all-terrain vehicles. Deposits are stable and typically generated within the local community. The bank offers a variety of checking and savings accounts, safe deposit boxes, telephone and on-line banking. There are Automated Teller Machines (ATMs) at each location, however, they do not accept deposits.

The bank has designated Toombs and Montgomery Counties, a non-Metropolitan Statistical area as its AA. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude low or moderate-income census tracts (CTs). At December 31, 2021, the bank had total assets of $215.0 million with $61.6 million in total loans, $183.5 million in deposits, and tier one capital of $31.0 million. There was no expansion activity or significant changes to the bank's corporate structure since the prior CRA evaluation. There are no financial conditions, legal constraints, or other factors hindering the bank's ability to meet the credit needs of its AA. The previous CRA evaluation, dated September 11, 2017, resulted in a Satisfactory rating.

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of VFSB using Small Bank performance criteria, which includes the lending test. The evaluation period covered the period from January 1, 2019 through December 31, 2021.

To determine VFSB's primary lending products, examiners assessed the composition of loan originations during the evaluation period, which identified approximately 88 percent of dollar volume originated during the review period were home mortgage loans. Therefore, examiners reviewed home mortgage loans, consistent with the institution' s lending focus. The bank's AA only contains middle- and upper-income CTs, so an analysis of mortgage loan distribution among different geographies is not meaningful. To assess the bank's lending performance within the AA, examiners selected a random sample of 60 home mortgage loans, representing 20 loans for each full year of the evaluation period.

Selection of Areas for Full-Scope Review

At December 31, 2021, VFSB delineated one AA consisting of Toombs and Montgomery Counties. Examiners conducted a full-scope review of the Toombs/Montgomery County AA. There are no limited-scope areas. Refer to Appendix A: Scope of Examination, for additional information.

Ratings

VFSB's overall rating is for the State of Georgia. The state rating is based on performance in the bank's AA. Refer to the "Scope" section under the state section for details regarding how the state rating was determined for the evaluation.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Georgia

CRA rating for the State of Georgia: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A substantial majority of the institution's loans were originated within the AA.
- Home mortgage lending to borrowers of different income levels in the AA shows a reasonable distribution.

Description of Institution's Operations in Georgia

VFSB is a small savings association (or federal thrift bank) which operates two full-service locations in Georgia, with the main office in Vidalia and a branch in Lyons. Lyons is the county seat of Toombs County and the largest city is Vidalia. The bank offers a variety of traditional deposit and loan products, with a primary lending focus of home mortgage loans.

VFSB's AA is Toombs and Montgomery Counties. The AA contains 9 census tracts which is comprised of 8 middle- and 1 upper-income geographies. There are no low- or moderate-income census tracts. All middle-income census tracts are distressed or under-served due to poverty. Approximately 22 percent of the families in the AA are low-income, with 18 percent at the moderate-income level. At December 31, 2021, the Georgia Department of Labor reported the unemployment rate for Toombs and Montgomery Counties was 6.6 percent and 5.4, percent, respectively. Manufacturing, retail trade, and health care are the leading industry and employer.

In addition to VFSB, there are seven other FDIC-insured financial institutions with 14 branch locations throughout the AA. At June 30, 2021, VFSB ranked 2nd with total deposits of $171.0 million, representing a 19.3 percent market share. The bank encounters strong competition from small and large financial institutions, two large mortgage lending companies and a regional farm credit association. Leading competitors in the market include Ameris Bank, Altamaha Bank and Trust Company, Mount Vernon Bank, BB&T (Truist) Mortgage, The Mortgage Firm, and AgSouth Farm Credit.

Community credit needs were determined by reviewing recent housing and demographic information, and the input from one community contact. The individual noted the area remains economically distressed which adversely impacts the ability to attract new businesses and provide higher paying jobs. The interviewee indicated that banks in the area provide products and services needed to meet the credit needs of the community.

The following table depicts the demographic information for VFSB's AA.

Toombs/Montgomery County AA

Table A – Demographic Information of the Assessment Area Assessment Area: Toombs/Montgomery County						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	9	0.0	0.0	88.9	11.1	0.0
Population by Geography	36,178	0.0	0.0	82.5	17.5	0.0
Housing Units by Geography	15,993	0.0	0.0	85.1	14.9	0.0
Owner-Occupied Units by Geography	8,831	0.0	0.0	81.4	18.6	0.0
Occupied Rental Units by Geography	4,990	0.0	0.0	87.2	12.8	0.0
Vacant Units by Geography	2,172	0.0	0.0	95.2	4.8	0.0
Businesses by Geography	2,553	0.0	0.0	80.2	19.8	0.0
Farms by Geography	185	0.0	0.0	87.0	13.0	0.0
Family Distribution by Income Level	9,321	22.3	18.1	18.2	41.4	0.0
Household Distribution by Income Level	13,821	28.6	16.0	14.4	40.9	0.0
Median Family Income Non-MSAs - GA		$45,886	Median Housing Value			$81,907
			Median Gross Rent			$567
			Families Below Poverty Level			18.7%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0%.						

Scope of Evaluation in Georgia

VFSB's AA is Toombs and Montgomery Counties, given the counties are contiguous and are not located in an MSA, examiners combined the counties for the purpose of this review.
Refer to the table in Appendix A: Scope of Examination for additional information on the AA.

Lending Test

The bank's performance under the Lending Test in Georgia is rated Satisfactory.

Conclusions for Area Receiving Full-Scope Review

Based on a full-scope review, the bank's performance in the Toombs/Montgomery County AA is good.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in the State of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on Table P, the bank's size and performance context considerations described in the Description of the Institution, the bank's overall distribution of home mortgage loan originations for the evaluation period reflects a reasonable distribution.

Home loans made to low- and moderate-income borrowers was significantly lower than the number of families reporting low- and moderate-income. Forty percent of families reported low- or moderate-income, while only 10 percent of the sampled loans were made to moderate-income borrowers. However, the 10 percent lending compares favorably to aggregate lending of 11 percent by all lenders to families with low-or moderate-income levels. High poverty levels and rising home costs limits homeownership affordability, especially to low-and moderate-income borrowers. According to 2015 ACS census data, the poverty rate was 19 percent and wages reported were well below state averages.

Responses to Complaints

Neither VFSB nor the OCC Customer Assistance Group received complaints related to the bank's CRA performance during this evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	**01/01/2019 to 12/31/2021**	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
None	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Non-MSA		
Toombs and Montgomery Counties	Full-scope	All CTs in Toombs and Montgomery Counties.
State: Georgia		
Toombs and Montgomery Counties	Full-scope	All CTs in Toombs and Montgomery Counties.

Appendix B: Summary of State Ratings

RATINGS	**Vidalia Federal Savings Bank**
Overall Bank:	Lending Test Rating
Satisfactory	Satisfactory
State: Georgia	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table P. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

AA:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Toombs/ Montgomery	60	7,261,000	100.00	582	22.3	0.00	2.1	18.1	10.00	9.1	18.2	23.33	16.3	41.4	63.33	51.4	0.0	3.33	21.1
Total	**60**	**7,261,000**	**100.00**	**582**	**22.3**	**0.00**	**2.1**	**18.1**	**10.00**	**9.1**	**18.2**	**23.33**	**16.3**	**41.4**	**63.33**	**51.4**	**0.0**	**3.33**	**21.1**

Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data. ". Due to rounding, totals may not equal 100.0%

COMMUNITY REINVESTMENT ACT

The "Assessment Area" is all of Toombs County and all of Montgomery County.

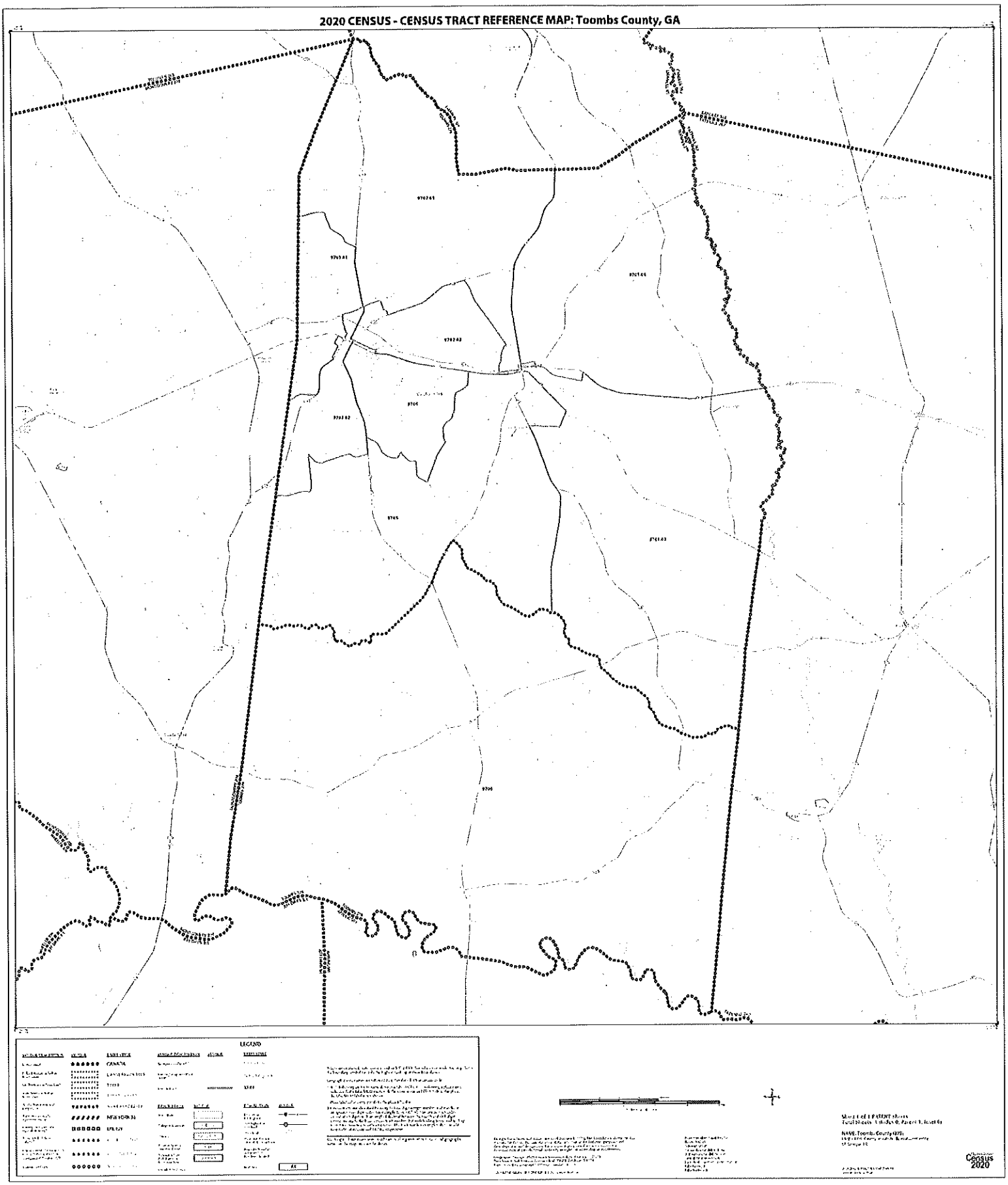
Locations:	Main Office	Branch
	300 Jackson St.	142 S. Victory Dr.
	Vidalia, Ga. 30474	Lyons, Ga. 30436
	BNA: 9704	BNA: 9705

Both locations offer a full line of loan and deposit products at the same rates, fees, etc.

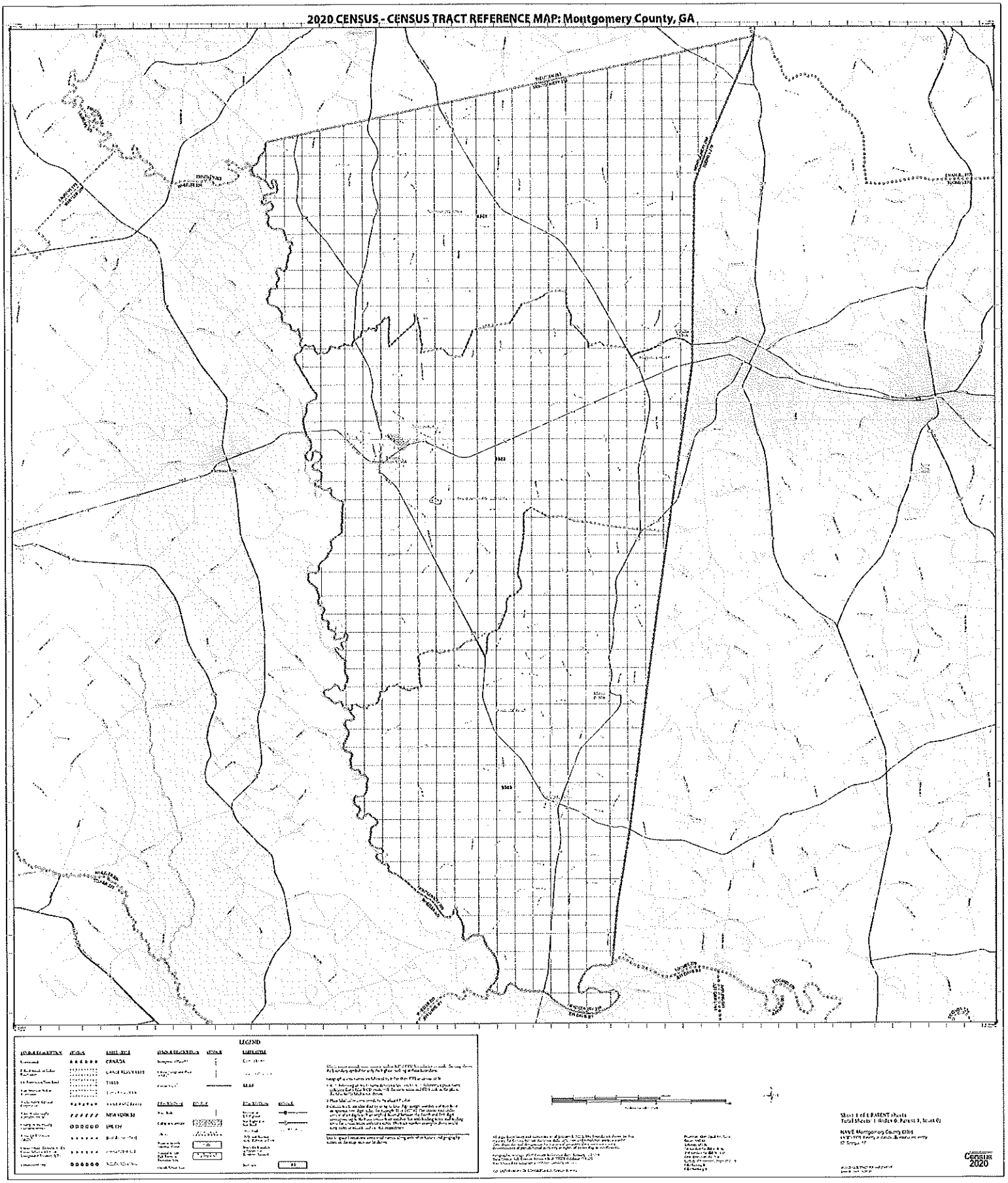
Hours for both locations:	Mon-Thur	9:00am - 3:00pm
	Fri	9:00am - 5:00pm

See brochures for a complete list of loan and deposit products.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Toombs County, GA



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Montgomery County, GA



Census 2020

WIKIPEDIA

Coordinates: 32.12°N 82.34°W

Toombs County, Georgia

Toombs County is a county located in the east central portion of the U.S. state of Georgia. As of the 2010 census, the population was 26,067.[1] The county seat is Lyons[2] and the largest city is Vidalia. The county was created on August 18, 1905.

Toombs County is part of the Vidalia, Georgia Micropolitan Statistical Area.

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- Geography
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History

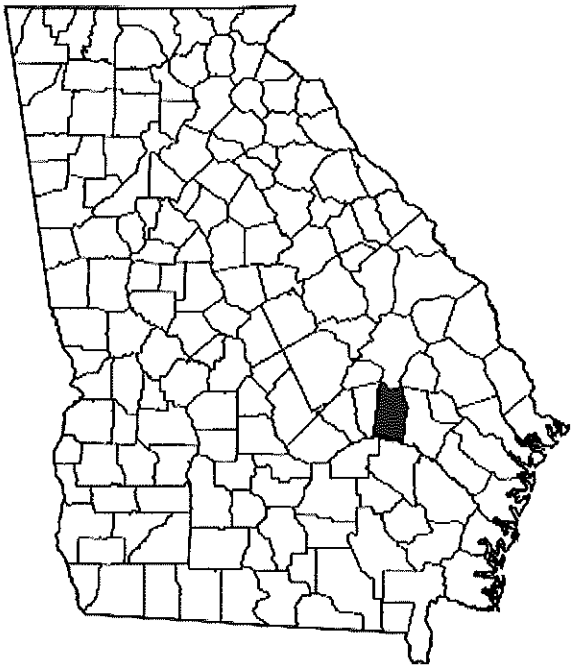
Toombs County was founded as the 144th county in Georgia by the State Legislature on August 18, 1905 and organized on October 9 of that year. The county was originally formed from portions of Tattnall and Montgomery counties; a small piece of Emanuel County was added in 1907 to give Toombs County its present-day boundaries.

The County is named for Robert Toombs, United States representative and senator.[3] During the Civil War, Toombs also served in the Confederate Provisional Congress, as Secretary of State of the Confederate States, and a brigadier general in the Confederate Army.

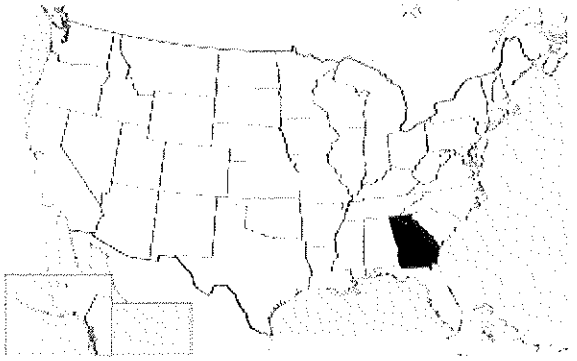
Toombs County

U.S. county

Toombs County Courthouse in Lyons



Location within the U.S. state of Georgia



Georgia's location within the U.S.

Government

Toombs County is governed by a five-member Board of Commissioners, headed by David Sikes, the Chairman. It is also governed by Alvie Kight Jr., who has been Sheriff since 1997.

Politics

Presidential election results

Previous presidential election results[4]

Year	Republican	Democratic	Third parties
2020	**72.1%** *7,873*	26.9% *2,938*	0.9% *103*
2016	**72.4%** *6,615*	25.6% *2,338*	2.0% *185*
2012	**69.7%** *6,524*	29.4% *2,746*	0.9% *87*
2008	**68.6%** *6,658*	30.5% *2,964*	0.9% *82*
2004	**70.3%** *6,196*	29.1% *2,567*	0.7% *57*
2000	**62.2%** *4,487*	36.7% *2,643*	1.1% *80*
1996	**51.8%** *3,646*	39.3% *2,763*	8.9% *628*
1992	**48.2%** *3,609*	35.4% *2,648*	16.5% *1233*
1988	**78.9%** *4,433*	20.5% *1,152*	0.6% *34*
1984	**65.2%** *4,470*	34.8% *2,385*	
1980	45.8% *2,835*	**52.5%** *3,255*	1.7% *107*
1976	34.4% *2,126*	**65.6%** *4,047*	
1972	**85.8%** *4,080*	14.2% *675*	
1968	24.5% *1,397*	15.7% *896*	**59.8%** *3,405*
1964	**67.8%** *3,543*	32.2% *1,685*	
1960	32.0% *1,038*	**68.0%** *2,209*	
1956	19.1% *565*	**80.9%** *2,397*	
1952	21.5% *723*	**78.5%** *2,641*	
1948	9.6% *193*	**57.6%** *1,161*	32.8% *662*
1944	11.5% *237*	**88.5%** *1,825*	
1940	11.2% *134*	**88.8%** *1,061*	
1936	7.2% *78*	**92.4%** *1,001*	0.4% *4*
1932	2.8% *54*	**96.5%** *1,868*	0.7% *14*
1928	47.3% *551*	**52.7%** *615*	
1924	8.5% *32*	**83.1%** *314*	8.5% *32*
1920	38.3% *246*	**61.7%** *397*	
1916	15.8% *86*	**78.1%** *425*	6.1% *33*
1912	17.8% *75*	**77.5%** *327*	4.7% *20*

Coordinates: 32°07′N 82°20′W

Country	United States
State	Georgia
Founded	August 18, 1905
Named for	Robert Toombs
Seat	Lyons
Largest city	Vidalia
Area	
• **Total**	371 sq mi (960 km^2)
• **Land**	364 sq mi (940 km^2)
• **Water**	7.0 sq mi (18 km^2) 1.9%%
Population	
• **Estimate** (2018)	26,887
• **Density**	75/sq mi (29/km^2)
Time zone	UTC−5 (Eastern)
• **Summer (DST)**	UTC−4 (EDT)
Congressional district	12th
Website	www.toombscountyga.gov (http://www.toombscountyga.gov/)

Geography

According to the U.S. Census Bureau, the county has a total area of 371 square miles (960 km²), of which 364 square miles (940 km²) is land and 7.0 square miles (18 km²) (1.9%) is water.[5]

The southern half of Toombs County, from south of Vidalia southeast to State Route 147, is located in the Altamaha River sub-basin of the larger river basin by the same name. The northern half of the county, centered on Lyons, is located in the Ohoopee River sub-basin of the Altamaha River basin.[6]

Major highways

- U.S. Route 1
- U.S. Route 280
- State Route 4
- State Route 15
- State Route 29
- State Route 30
- State Route 56
- State Route 86
- State Route 130
- State Route 147
- State Route 152
- State Route 178
- State Route 292
- State Route 297
- State Route 298

Adjacent counties

- Emanuel County (north)
- Tattnall County (east)
- Appling County (south)
- Jeff Davis County (southwest)
- Montgomery County (west)
- Treutlen County (northwest)
- Candler County (northeast)

Demographics

2000 census

As of the census[12] of 2000, there were 26,067 people, 9,877 households, and 6,825 families living in the county. The population density was 71 people per square mile (27/km²). There were 11,371 housing units at an average density of 31 per square mile (12/km²). The racial makeup of the county was 69.16% White, 24.15% Black or African American, 0.21% Native American, 0.47% Asian, 0.01% Pacific Islander, 5.34% from other races, and 0.66% from two or more races. 8.86% of the population were Hispanic or Latino of any race.

There were 9,877 households, out of which 34.70% had children under the age of 18 living with them, 48.70% were married couples living together, 15.60% had a female householder with no husband present, and 30.90% were non-families. 27.00% of all households were made up of individuals, and 10.60% had someone living alone who was 65 years of age or older. The average household size was 2.59 and the average family size was 3.13.

Historical population

Census	Pop.	%±
1910	11,206	—
1920	13,897	24.0%
1930	17,165	23.5%
1940	16,952	−1.2%
1950	17,382	2.5%
1960	16,837	−3.1%
1970	19,151	13.7%
1980	22,592	18.0%
1990	24,072	6.6%
2000	26,067	8.3%
2010	27,223	4.4%
2018 (est.)	26,887[7]	−1.2%

U.S. Decennial Census[8]
1790-1960[9] 1900-1990[10]
1990-2000[11] 2010-2013[1]

In the county, the population was spread out, with 28.60% under the age of 18, 9.20% from 18 to 24, 27.80% from 25 to 44, 22.30% from 45 to 64, and 12.20% who were 65 years of age or older. The median age was 34 years. For every 100 females, there were 91.30 males. For every 100 females age 18 and over, there were 88.30 males.

The median income for a household in the county was $26,811, and the median income for a family was $34,478. Males had a median income of $26,988 versus $18,051 for females. The per capita income for the county was $14,252. About 17.80% of families and 23.90% of the population were below the poverty line, including 33.80% of those under age 18 and 18.30% of those age 65 or over.

2010 census

As of the 2010 United States Census, there were 27,223 people, 10,375 households, and 7,109 families living in the county.[13] The population density was 74.8 inhabitants per square mile (28.9/km^2). There were 12,144 housing units at an average density of 33.4 per square mile (12.9/km^2).[14] The racial makeup of the county was 65.1% white, 24.9% black or African American, 0.7% Asian, 0.3% American Indian, 0.1% Pacific islander, 7.4% from other races, and 1.5% from two or more races. Those of Hispanic or Latino origin made up 11.2% of the population.[13] In terms of ancestry, 17.6% were English, 11.9% were American, and 5.9% were Irish.[15]

Of the 10,375 households, 37.4% had children under the age of 18 living with them, 45.3% were married couples living together, 18.3% had a female householder with no husband present, 31.5% were non-families, and 27.2% of all households were made up of individuals. The average household size was 2.59 and the average family size was 3.14. The median age was 36.0 years.[13]

The median income for a household in the county was $31,635 and the median income for a family was $44,266. Males had a median income of $35,335 versus $26,893 for females. The per capita income for the county was $17,974. About 20.3% of families and 25.7% of the population were below the poverty line, including 34.7% of those under age 18 and 21.7% of those age 65 or over.[16]

2020 census

Toombs County racial composition[17]

Race	Num.	Perc.
White (non-Hispanic)	16,007	59.22%
Black or African American (non-Hispanic)	6,980	25.82%
Native American	31	0.11%
Asian	207	0.77%
Pacific Islander	6	0.02%
Other/Mixed	755	2.79%
Hispanic or Latino	3,044	11.26%

As of the 2020 United States census, there were 27,030 people, 10,030 households, and 6,537 families residing in the county.

Cities and communities

- Lyons
- Santa Claus

- Vidalia

Notable people

- Mel Blount (football hall of famer and founder of Mel Blount Youth Home)
- Nick Eason (former NFL player and current NFL assistant defensive line coach)
- Craig Campbell (country music singer)
- Fred Stokes (former pro football player)
- Travares Tillman (professional football player)
- Don Collins (former professional baseball player)
- Paul Claxton (PGA tour professional golfer)
- Wally Moses (former professional baseball player)
- Algur H. Meadows (oilman, businessman)
- Iris Blitch (politician)
- Carl Simpson (former professional baseball player)
- Don Harris (journalist killed during Jonestown Massacre)
- Ben Utt (professional football player)
- Paul Anderson (strongest man)

See also

- National Register of Historic Places listings in Toombs County, Georgia

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External links

- Welcome to the Georgia General Assembly (http://www.legis.ga.gov/en-US/default.aspx) Archived (https://www.webcitation.org/6HhrYT1Ls?url=http://www.legis.ga.gov/en-US/default.aspx) June 28, 2013, at WebCite. Home page. Retrieved June 10, 2013.
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Retrieved from "https://en.wikipedia.org/w/index.php?title=Toombs_County,_Georgia&oldid=1060969066"

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WIKIPEDIA

Coordinates: 32.17°N 82.53°W

Montgomery County, Georgia

Montgomery County is a county located in the central portion of the U.S. state of Georgia. As of the 2010 census, the population was 9,123.[1] The county seat is Mount Vernon.[2]

Montgomery County is part of the Vidalia, GA Micropolitan Statistical Area.

Contents

- History
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  - 2020 census
- Communities
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- References

History

Montgomery County is named in honor of Richard Montgomery, an American Revolutionary War general killed in 1775 while attempting to capture Quebec City, Canada. It was created on December 19, 1793, from a southern portion of Washington County, Georgia.[3]

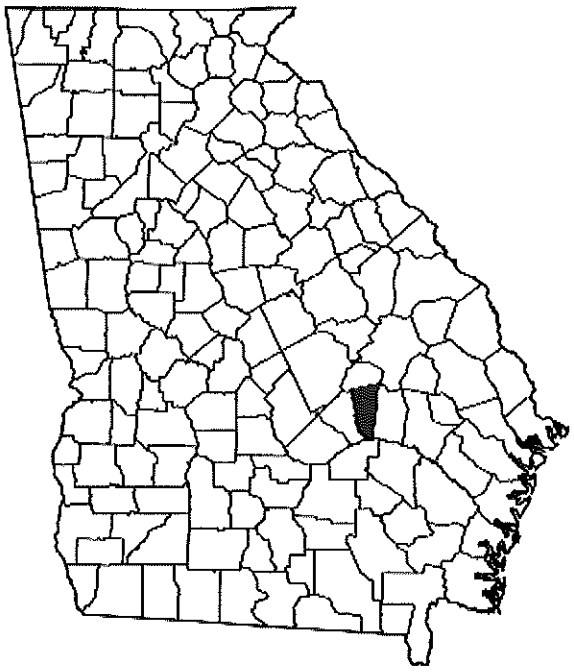
Arthur Lott's Plantation was designated the first county seat in 1797.

In 1801, Tattnall County, Georgia was formed from the southern part of Montgomery County. The dividing line between Tatnall and Montgomery ran from the mouth of

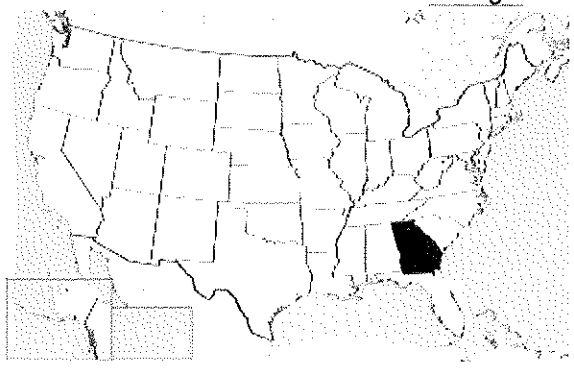
Montgomery County

U.S. county

Montgomery County Courthouse (built 1907) in Mount Vernon



Location within the U.S. state of Georgia



Georgia's location within the U.S.

Limestone Creek on the Oconee River, just below modern Mount Vernon, Georgia, to the mouth of Wolf Creek on the Canoochee River below Metter, Georgia.

Coordinates: 32°10′N 82°32′W	
Country	United States
State	Georgia
Founded	December 19, 1793
Named for	Richard Montgomery
Seat	Mount Vernon
Largest city	Mount Vernon
Area	
• **Total**	245 sq mi (630 km^2)
• **Land**	240 sq mi (600 km^2)
• **Water**	5.2 sq mi (13 km^2) 2.1%%
Population	
• **Estimate** (2018)	9,193
• **Density**	38/sq mi (15/km^2)
Time zone	UTC−5 (Eastern)
• **Summer (DST)**	UTC−4 (EDT)
Congressional district	12th
Website	montgomerycountyga.gov (http://montgomerycountyga.gov)

The Great Revision

On December 11, 1811, the county lines between Washington County, Montgomery County, and Laurens County were adjusted by the Georgia General Assembly. The northern section of Montgomery between the Oconee River and the Ohoopee River was transferred to Laurens. On December 10, 1812, the county line of Montgomery was significantly adjusted as part of the creation of Emanuel County. Its new boundaries became from the then Laurens and Telfair county line on the Oconee River to the north prong of the Little Ocmulgee River (near present Chauncey, Dodge County, Georgia) down the Little Ocmulgee River as it meanders to its confluence with the Ocmulgee River then downstream as it meanders to the Oconee River, then North 30 degrees to Milligan's Creek in Tatnall County, and then with it to the Montgomery County line.[4] Pendleton Creek (in modern Treutlen and Toombs counties) was used as the border between Montgomery and Emanuel. Because of these transitions Montgomery regained part of the land it had lost in the creation of Tatnall County in 1801 (land along the lower Oconee River), but also lost land along the upper Oconee River to Laurens County.

The creation of Emanuel County put the old county seat within Emanuel's border. On December 12, the Georgia General Assembly appointed the justices of the inferior court of Montgomery county to a commission to designate a new county seat and called for county business to be held until then at the home of James Alston. In 1813, the General Assembly recognized Mount Vernon as the new county seat.

The county line between Telfair County and Montgomery was adjusted once again in 1820 by the Georgia Genera Assembly. The new line differed in the upstream portion of the Little Ocmulgee River and better defined the line and gave Montgomery a small border with Pulaski County, Georgia and Telfair County some land on the northeast side of the Little Ocmulgee River. The line was to go upstream to its fork then to Browning's mill, a straight line to the mouth of Joiner's Creek (Near modern McRae, Georgia) at the second fork of the Little Ocmulgee River, and then up the second prong to Pulaski County Line.[5]

The land gained by Telfair County from Montgomery County on the northeast side of the Little Ocmulgee River was reversed by the Georgia General Assembly on December 18, 1833.[6]

American Civil War

At the time of the 1850 United States Census, Montgomery had 1,541 whites, 613 slaves. By the 1860 census, there were 2,014 whites, 977 slaves, and 6 Free people of color. The pine barrens and soil quality outside of the river lands made the area unsuitable for slave-heavy cotton producing plantation culture. Montgomery's status as a majority white county led the region developing different attitudes about secession from other areas of Georgia.

On January 22, 1861, Montgomery County representatives, Thomas M. McRae and Solon Homer Latimer, were among the 89 delegates who voted no to Georgia's immediate secession from the Union at the state secession convention. In addition, McRae and Latimer were among the 6 delegates who voiced their protest

by against the Ordinance of Secession in the published document.

In the interior of the county around Gum Swamp (Modern Chauncey, Georgia) near the Pulaski County, Telfair County, and Montgomery County lines a deserter gang fought against Confederate forces.[7]

Additional counties created

On August 18, 1905, Montgomery County gained and lost some territory during the creation of Toombs County. On August 14, 1912, the parts of Montgomery County between the Little Ocmulgee River and the Oconee River became Wheeler County. On August 21, 1917, Montgomery lost additional territory during the creation of Treutlen County, Georgia.

Modern

More recently, the county was noted for its practice of organizing segregated proms, a practice that had continued since integration of its schools in the 1970s.[8][9][10] Following publicity about this practice, Montgomery County students took the initiative to integrate the prom in 2010.[11]

Geography

According to the U.S. Census Bureau, the county has a total area of 245 square miles (630 km^2), of which 240 square miles (620 km^2) is land and 5.2 square miles (13 km^2) (2.1%) is water.[12]

The southeastern quarter of Montgomery County is located in the Altamaha River sub-basin of the larger river basin by the same name. The western half of the county, from Tarrytown south, is located in the Lower Oconee River sub-basin of the Altamaha River basin. The northeastern quarter of Montgomery County, northeast of a line from Tarrytown to Higgston, is located in the Ohoopee River sub-basin of the same Altamaha River basin.[13]

Major highways

- U.S. Route 221
- U.S. Route 280
- State Route 15
- State Route 29
- State Route 30
- State Route 56
- State Route 130
- State Route 135
- State Route 199
- State Route 292
- State Route 298

Adjacent counties

- Treutlen County (north)
- Toombs County (east)
- Jeff Davis County (south)
- Wheeler County (west)

Demographics

Historical population

Census	Pop.	%±

2000 census

As of the census[19] of 2000, there were 8,270 people, 2,919 households, and 2,063 families living in the county. The population density was 13/km² (34/mi²). There were 3,492 housing units at an average density of 6/km² (14/mi²). The racial makeup of the county was 69.72% White, 27.24% Black or African American, 0.07% Native American, 0.19% Asian, 0.02% Pacific Islander, 2.13% from other races, and 0.62% from two or more races. 3.28% of the population were Hispanic or Latino of any race.

There were 2,919 households, out of which 34.00% had children under the age of 18 living with them, 53.10% were married couples living together, 13.50% had a female householder with no husband present, and 29.30% were non-families. 25.60% of all households were made up of individuals, and 10.20% had someone living alone who was 65 years of age or older. The average household size was 2.57 and the average family size was 3.08.

In the county, the population was spread out, with 25.00% under the age of 18, 12.80% from 18 to 24, 30.20% from 25 to 44, 21.40% from 45 to 64, and 10.60% who were 65 years of age or older. The median age was 34 years. For every 100 females, there were 105.10 males. For every 100 females age 18 and over, there were 105.50 males.

The median income for a household in the county was $30,240, and the median income for a family was $38,418. Males had a median income of $27,572 versus $21,342 for females. The per capita income for the county was $14,182. About 15.80% of families and 19.90% of the population were below the poverty line, including 24.70% of those under age 18 and 23.90% of those age 65 or over.

1800	3,180	—
1810	2,954	−7.1%
1820	1,869	−36.7%
1830	1,269	−32.1%
1840	1,616	27.3%
1850	2,154	33.3%
1860	2,997	39.1%
1870	3,586	19.7%
1880	5,381	50.1%
1890	9,248	71.9%
1900	16,359	76.9%
1910	19,638	20.0%
1920	9,167	−53.3%
1930	10,020	9.3%
1940	9,668	−3.5%
1950	7,901	−18.3%
1960	6,284	−20.5%
1970	6,099	−2.9%
1980	7,011	15.0%
1990	7,163	2.2%
2000	8,270	15.5%
2010	9,123	10.3%
2018 (est.)	9,193[14]	0.8%

U.S. Decennial Census[15]
1790-1960[16] 1900-1990[17]
1990-2000[18] 2010-2013[1]

2010 census

As of the 2010 United States Census, there were 9,123 people, 3,287 households, and 2,350 families living in the county.[20] The population density was 38.1 inhabitants per square mile (14.7/km²). There were 3,921 housing units at an average density of 16.4 per square mile (6.3/km²).[21] The racial makeup of the county was 69.0% white, 26.3% black or African American, 0.3% Asian, 0.1% American Indian, 3.3% from other races, and 1.1% from two or more races. Those of Hispanic or Latino origin made up 5.3% of the population.[20] In terms of ancestry, 24.7% were English, 12.3% were American, and 5.9% were Irish.[22]

Of the 3,287 households, 34.7% had children under the age of 18 living with them, 51.4% were married couples living together, 15.5% had a female householder with no husband present, 28.5% were non-families, and 24.9% of all households were made up of individuals. The average household size was 2.55 and the average family size was 3.05. The median age was 37.0 years.[20]

The median income for a household in the county was $35,182 and the median income for a family was $45,989. Males had a median income of $36,909 versus $27,037 for females. The per capita income for the county was $17,168. About 16.4% of families and 18.2% of the population were below the poverty line, including 21.3% of those under age 18 and 20.6% of those age 65 or over.[23]

2020 census

Montgomery County racial composition[24]

Race	Num.	Perc.
White (non-Hispanic)	5,665	65.8%
Black or African American (non-Hispanic)	2,120	24.62%
Native American	11	0.13%
Asian	34	0.39%
Other/Mixed	209	2.43%
Hispanic or Latino	571	6.63%

As of the 2020 United States census, there were 8,610 people, 3,097 households, and 2,102 families residing in the county.

Communities

- Ailey
- Alston
- Charlotteville
- Higgston
- Mount Vernon
- Tarrytown
- Uvalda

Politics

Presidential elections results

Previous presidential elections results[25]

Year	Republican	Democratic	Third parties
2020	**74.6%** *2,960*	24.7% *980*	0.7% *28*
2016	**74.7%** *2,670*	23.7% *847*	1.7% *59*
2012	**69.4%** *2,662*	29.6% *1,135*	1.0% *38*
2008	**70.2%** *2,521*	29.1% *1,045*	0.8% *27*
2004	**67.8%** *2,150*	31.8% *1,007*	0.4% *13*
2000	**58.4%** *1,465*	40.4% *1,013*	1.2% *31*
1996	43.3% *1,163*	**45.9%** *1,233*	10.8% *289*
1992	38.6% *1,009*	**45.3%** *1,185*	16.2% *423*
1988	**57.5%** *1,228*	42.3% *903*	0.2% *5*
1984	**59.0%** *1,365*	41.0% *950*	
1980	35.9% *948*	**63.0%** *1,663*	1.1% *29*
1976	28.0% *626*	**72.0%** *1,610*	
1972	**80.3%** *1,370*	19.7% *337*	
1968	15.4% *352*	22.0% *503*	**62.6%** *1,433*
1964	**61.6%** *1,409*	38.4% *878*	
1960	20.8% *381*	**79.2%** *1,451*	

1956	20.5% *271*	**79.5%** *1,052*	
1952	14.2% *290*	**85.8%** *1,758*	
1948	6.9% *117*	**61.9%** *1,048*	31.2% *528*
1944	14.0% *94*	**85.8%** *575*	0.2% *1*
1940	9.8% *75*	**89.4%** *686*	0.8% *6*
1936	7.8% *81*	**91.4%** *945*	0.8% *8*
1932	1.9% *17*	**97.2%** *868*	0.9% *8*
1928	22.5% *98*	**77.5%** *337*	
1924	19.2% *87*	**77.9%** *353*	2.9% *13*
1920	46.7% *148*	**53.3%** *169*	
1916	6.1% *66*	**92.0%** *1,002*	1.9% *21*
1912	2.4% *22*	**92.0%** *854*	5.6% *52*

See also

- National Register of Historic Places listings in Montgomery County, Georgia

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VIDALIA
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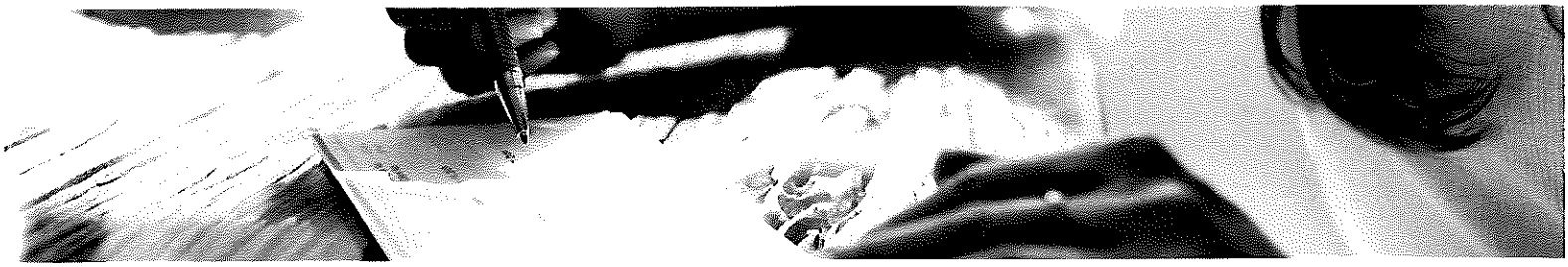
Since 1935

Online Banking



Checking

Vidalia Federal offers a variety of checking accounts to fit your needs.

Freedom Checking

Our Freedom Checking Account is a noninterest bearing account that offers the perfect solution to customers with simple needs.

Only a minimum deposit of $50.00 is required at opening with no minimum balance requirements. Freedom checking has no monthly service charges but still provides you **FREE** ACH debit/credit capabilities, access to **FREE** online banking with up to 15 **FREE** monthly bill payments, **FREE** 24 Hour Telephone banking, **FREE** ATM/Debit cards and SecureLock Equip fraud prevention. This account comes with monthly statements that do not include check images.

DIRECT DEPOSIT

Your time is valuable!

Sign up for **Direct Deposit** and have your check automatically deposited into your account.

Premier Checking

Premier Checking is the ideal choice for customers who need the check images for your record keeping.

This account is a noninterest bearing account and requires a $500.00 minimum balance at opening. A $500.00 minimum balance must also be maintained at all times to avoid a service charge. Should your account balance drop below the $500.00, you will incur a $7.00 monthly service charge. This account includes **FREE** ACH debit/credit capabilities, **FREE** online banking with up to 15 **FREE** monthly bill payments, **FREE** 24 Hour Telephone banking, **FREE** ATM/Debit cards and **FREE** SecurLOCK Equip fraud prevention.

Freedom Plus Checking

Freedom Plus Checking is an interest-bearing account that requires only a $50.00 initial deposit with no required minimum balance to be maintained. This account has a monthly service charge of $5.00 which includes **FREE** ACH debit/credit capabilities, **FREE** online banking with up

and FREE SecurLOCK Equip fraud prevention. This account comes with monthly statements that do not include check images.

View Current Rates

Premier Plus Checking

For the customers that want it all, Premier Plus Checking is the account for you.

This account includes FREE ACH debit/credit capabilities, FREE online banking with up to 15 FREE monthly bill payments, FREE 24 Hour Telephone banking, FREE ATM/Debit cards and FREE SecurLOCK Equip fraud prevention. A minimum amount of $50.00 is required at opening with no required daily minimum balance. You will receive monthly statements that do include your check images. This account has a monthly service charge of $7.00.

View Current Rates

Corporate Checking

Our corporate checking accounts require a minimum of $1,000.00 at opening and a $1,000.00 minimum balance be maintained. There is no service charge if accounts maintain the minimum balance requirement. Should this account drop below the minimum balance at any time during the month, the account will be charged a $10.00 service charge. This account includes FREE ACH debit/credit capabilities, FREE online banking with up to 15 FREE monthly bill payments, FREE 24 Hour Telephone banking, FREE ATM/Debit cards and FREE SecurLOCK Equip fraud prevention. Corporate accounts are non-interest bearing and receive a monthly statement that includes check images.

\ Rates may change after account is opened.

Customers 65 or older:

No minimum, FREE Basic Checks and no monthly service charges on noninterest bearing accounts. Please notify customer service upon reaching 65 to take advantage of these benefits.

Requirements Needed to Open an Account

- Driver's license or picture ID showing current address for Toombs or surrounding counties
- The required minimum deposit
- You must pass credit and identity verification

REG D requirements

The following miscellaneous charges apply for all checking accounts:

Stop Payment Fee (ACH or Check)	$35.00
Overdraft Fee-each overdraft paid	$35.00
Check image copy	$3.00
Nonsufficient funds (NSF) each	$35.00
Atm/Debit card replacement fee	$5.00
Hotcard (cancel and reissue) ATM/Debit card	$15.00
Duplicate Statement Fee	$5.00
Nonsufficient funds (NSF) ACH (preauthorized withdrawal) each	$35.00

View Fee Schedule

CONTACT US

Main: (912) 537-8805
Lyons: (912) 526-8800

Locations & Hours
Contact Us

Lost or Stolen Debit Card:
1-800-500-1044

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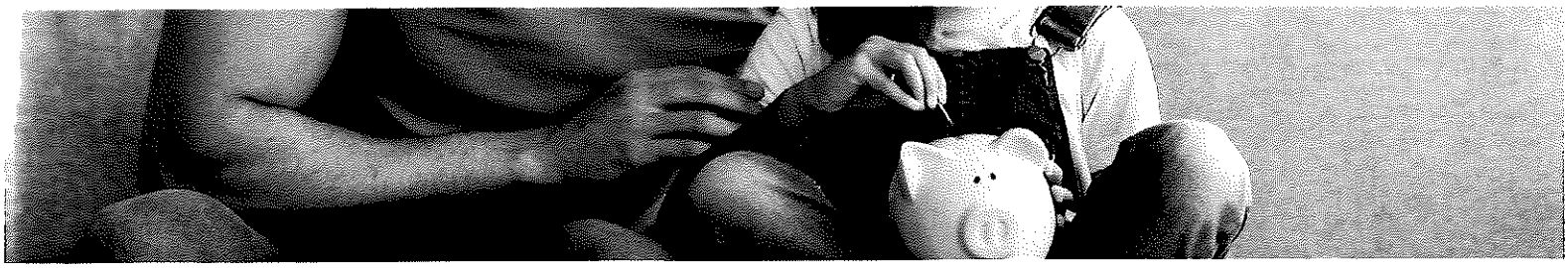

Home / Accounts / Savings

Savings

Whether it's for something special or just for a rainy day, saving with us is simple.

Freedom Savings

Saving has never been easier than with our Freedom Savings Account.

A statement account that only requires a $25.00 minimum to open, and a $25.00 balance to be maintained to avoid service charges. Should your balance drop below the minimum at any time, the account will incur a $1.00 monthly service charge until the balance is brought back up to $25.00. Freedom Savings allows **FREE** ACH (credits only) and a **FREE** ATM card for convenient withdrawals.

Please note that savings accounts are not considered transaction accounts per federal regulations (REG D). There is no limit on the number of deposits allowed or the number of withdrawals made in person, but accounts are limited to 6 electronic withdrawals per month. (These include phone transfers, online banking transfers, automatic withdrawals to cover overdrafts and ATM withdrawals) Deposits may be made via ACH, but these accounts do not allow ACH debits.

View Current Rates

COMPETITIVE RATES

Current Rates

View interest rates for checking accounts, savings accounts, CDs and personal loans.
Learn More

Requirements Needed to Open an Account

- Driver's license or picture ID showing current address for Toombs or surrounding counties
- The required minimum deposit
- You must pass credit and identity verification

REG D requirements

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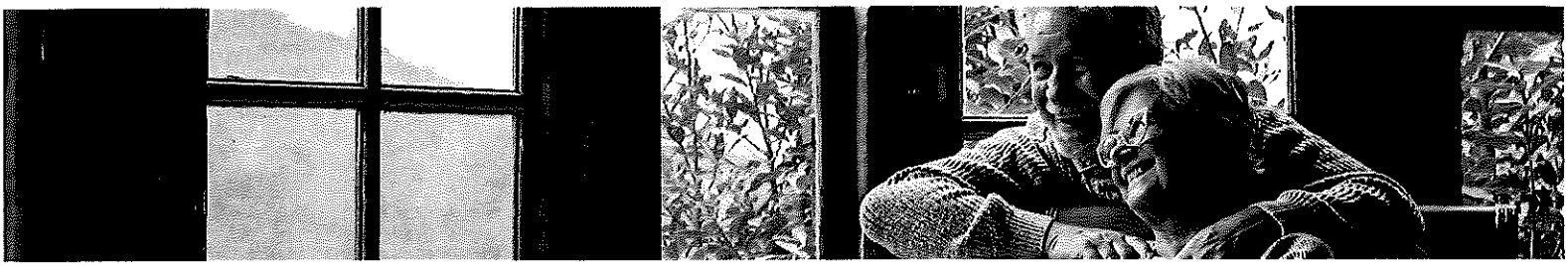


CDs & IRAs

We want to help you meet your long-term savings goals with our fixed rate Certificates of Deposits and IRAs. Choose the term that works best with your goals and come in to see one of our friendly customer service representatives to get started.

	Min. Opening Amount	Interest Calculated	Penalty
IRA 18 Months ^	$250.00	Daily	3 Months
3 Months	$5,000.00	Daily	1 Month
6 Months	$5,000.00	Daily	1 Month
1 Year	$1,000.00	Daily	1 Month
2 Years/2 Yr IRA	$2,500.00	Daily	3 Months
3 Years/3 Yr IRA	$2,500.00	Daily	3 Months
4 Years/4 Yr IRA	$2,500.00	Daily	3 Months
5 Years/5 Yr IRA	$2,500.00	Daily	3 Months

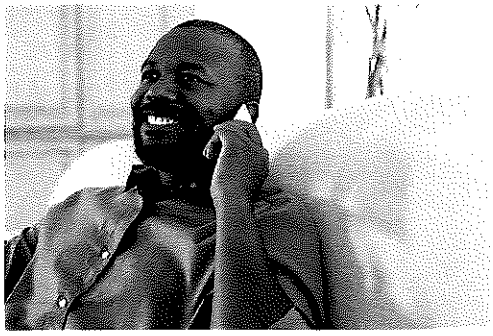
^ Variable rate account. Rates may change after account is opened. IRA accounts 2 year or longer are fixed rate accounts. Early withdrawal penalty may apply. Penalty may be waived on IRA's when account holder reaches 59.5 years of age. Fees may reduce your earnings.
You will receive a 7-day grace period after the maturity date for all CDs and IRAs.

View Current Rates

GOT QUESTIONS?

We've got answers!

Visit our Frequently Asked Questions page, contact us, or drop by either of our convenient locations.



Requirements Needed to Open an Account

- Driver's license or picture ID showing current address for Toombs or surrounding counties
- The required minimum deposit
- You must pass credit and identity verification

REG D requirements

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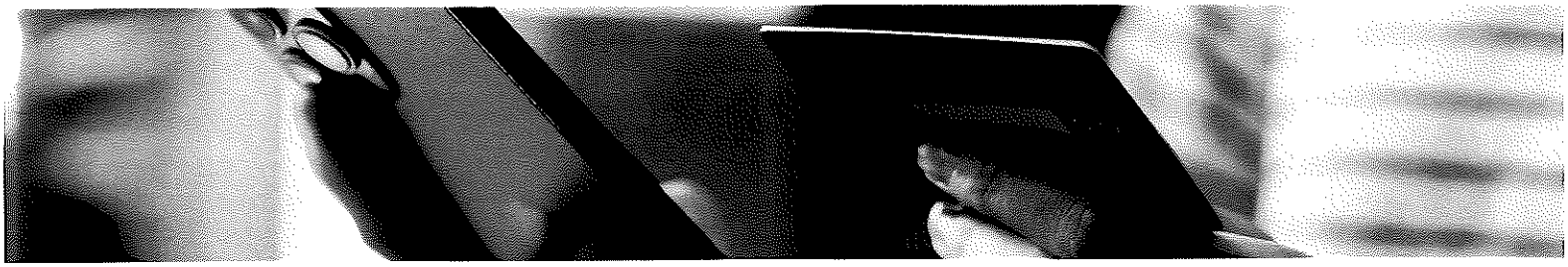

ATM Debit Cards and Debit Card Security

Use your Vidalia Federal MasterCard ATM / debit card at merchants and ATMs worldwide, wherever MasterCard is accepted.

ATM / Debit Cards

Apply for an ATM/Debit card. It can be linked to your checking and/or savings account. Default daily limits are $1000 / day Point-of-Sale and $300 / day ATM. (We can increase those limits temporarily if needed – just give us a call and let us know ahead of time.)

Please note – if your debit card is linked to a savings account, the card can only be used for cash withdrawals from an ATM.

LOST OR STOLEN CARD

Lost Your Card?

1-800-500-1044
After Hours

912-537-8805, Option 3
During Business Hours

SecureLOCK Equip

If you have an ATM/Debit card, this free app is a must-have!

Vidalia Federal is pleased to provide you with SecureLOCK Equip. It allows you to control the how/where/when your card is used via your mobile device. Turn your card on or off with the touch of a button, set location-based controls, block international transactions, or set spending limits.

SecurLOCK EQUIP

Download SecureLOCK Equip for iPhone and Android

Download on the App Store

GET IT ON Google Play

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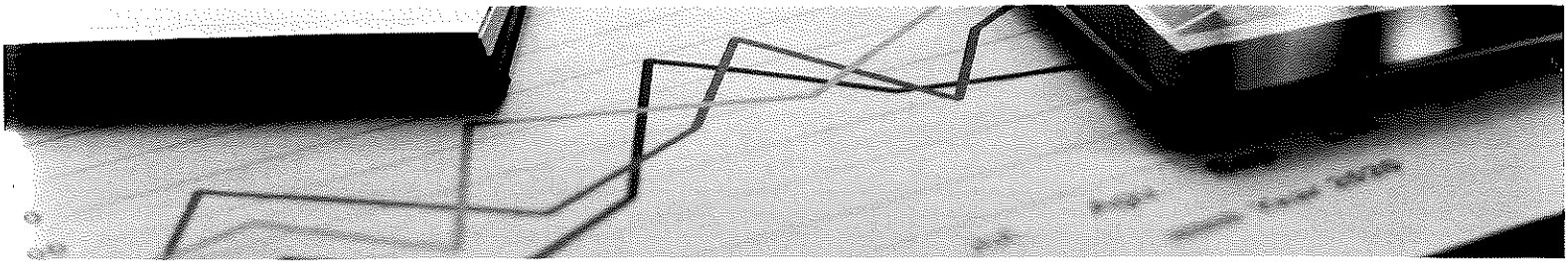

Current Rates

Rates good as of 02/09/2023

Checking & Savings

Account	Min. Opening Amount	Interest Rate	APY	Interest Calculated	Fees
(02) Freedom Savings*^	$25.00	.25	.25	Daily	$1/mo. (if < $25)
(02/04) Freedom Plus Checking^	$50.00	.25	.25	Daily	$5/mo.
(01/03) Premier Plus Checking^	$50.00	.25	.25	Daily	$7/mo.
(14) Freedom Checking	$50.00	N/A	N/A	N/A	None
(13) Premier Checking	$500.00	N/A	N/A	N/A	$7/mo. (if < $500)
(11) Corporate Checking	$1,000.00	N/A	N/A	N/A	$10/mo. (if < $1,000)

Accounts with balances less than $25 will be charged a $1 service fee per month.
^ Rates may change after account is opened. Member FDIC.

Certificates of Deposit*

Account	Min. Opening Amount	Interest Rate	APY	Interest Calculated	Penalty
(19) IRA 18 Months^	$250.00	4.00	4.08	Daily	3 Months
(22) 3 Months	$5,000.00	2.00	2.02	Daily	1 Month
(23) 6 Months	$5,000.00	2.00	2.02	Daily	1 Month
(24) 1 Year	$1,000.00	4.75	4.86	Daily	1 Month
(25) 2 Years	$2,500.00	4.00	4.08	Daily	3 Months
(26) 3 Years	$2,500.00	4.25	4.34	Daily	3 Months
(27) 4 Years	$2,500.00	4.25	4.34	Daily	3 Months
(28) 5 Years	$2,500.00	4.25	4.34	Daily	3 Months

Early withdrawal penalty may apply. Fees may reduce earnings.
^ Penalty may be waived on IRA's when account holder reaches 59.5 years of age.

APY = Annual Percentage Yield

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Other Services

In addition to checking, savings, and loans, we offer these services too.

Wire Transfers

Need to move money outside our bank? We offer our customers both domestic and international wire capabilities. Contact one of our Customer Service Representatives to obtain wiring instructions. Please note that your routing and account number alone are not sufficient information for wire services.

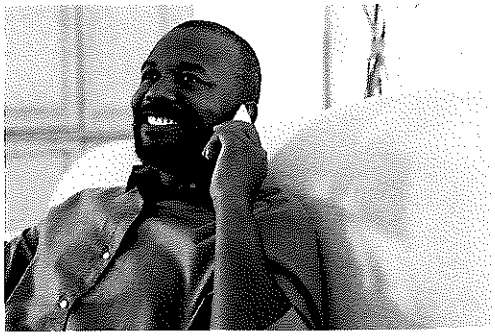
GOT QUESTIONS?

We've got answers!

Visit our Frequently Asked Questions page, contact us, or drop by either of our convenient locations.

Notary Services

We are happy to provide our customers with free notary services available during business hours.



Send An Invoice

Invoice and get paid online. Learn more about Send an Invoice.

Gold Medallion Services

Vidalia Federal Savings Bank can provide our customers with Gold Medallion services up to $100,000.00. The fee for this service is $40.00 and you must provide definitive proof of ownership/ID.

Safe Deposit Boxes

Vidalia Federal offers you the security you require for your valuables. We we offer a seven different sizes of safe deposit boxes. You can choose the one that best fits your need. (All boxes are 20" deep.)

1	Small	3 x 5	$15.00
2	Small Medium	5 x 6	$20.00
3	Medium	3 x 10	$25.00
4	Medium Large	5 x 10	$30.00
5	Large	6 x 10	$30.00
6	Large XL	10 x 10	$40.00
7	X-Large	10 x 12	$40.00

For your convenience, we can automatically draft your checking account when your annual bill comes due – just ask one of our Customer Service Representatives.

CONTACT US

Main: (912) 537-8805
Lyons: (912) 526-8800

Locations & Hours
Contact Us

Lost or Stolen Debit Card:
1-800-500-1044

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Consumer Lending

Here at Vidalia Federal, we are committed to offering you the hometown service you deserve while exhausting every option to meet your needs!

If you are looking to purchase or refinance, we can help with the following:

- Automobile (new or used)
- Boats and Personal Watercrafts
- Motorcycles
- ATVs and Utility Vehicles
- RVs and Campers
- Trailers
- Utility Buildings and Shelters

Your time is valuable to us. Please bring these items when applying for your consumer loan:

- Completed loan application
- Proof of income
- Proof of insurance
- Copy of Driver's License
- Title(s), if available

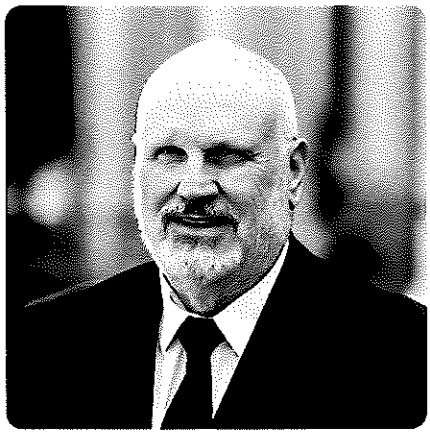
Did You Know?

You can make your loan payment by phone!

Our teller staff will be happy to assist you by taking you loan payment information via telephone, and pay using your debit card.

There is a service charge equal to 3% of your payment amount for these services, and we can only accept debit cards. Service not available with credit cards.

MEET YOUR LOAN OFFICERS



Hal Chesser

Vidalia Branch
(912) 537-8805 ext. 125
hwc@vidfed.com
NMLS #662789

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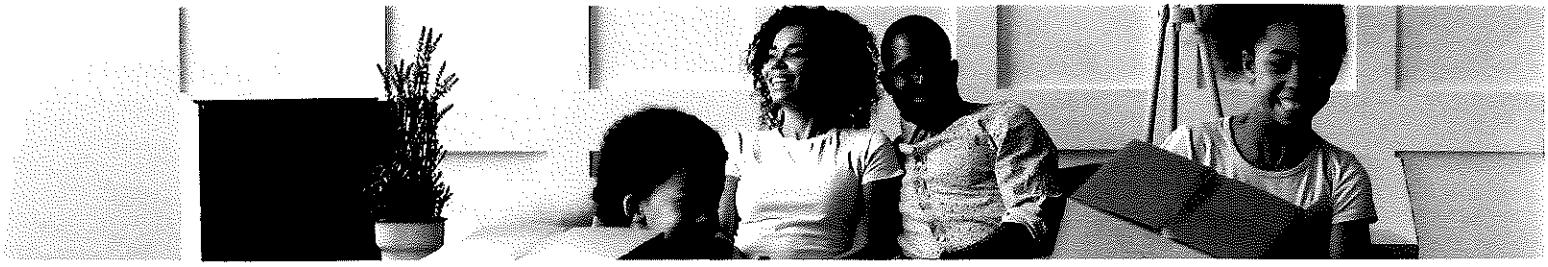


Mortgage Lending

Whether it's your first home or your dream retirement residence, let Vidalia Federal Savings Bank help you!

Vidalia Federal Savings Bank is committed to helping you purchase the home of your dreams. With a fixed-rate mortgage, there is no worry about rising rates since your monthly principal and interest payment remain the same for the life of the loan.

Conventional Fixed-Rate Mortgage

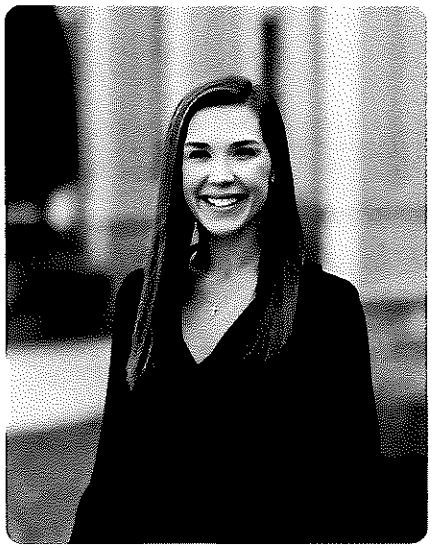
- Fixed Rates for 5-30 years
- In-house
- Local Decision Making
- Banking Experts to walk you through the home-buying process
- Available for primary residence, second homes, vacation homes, investment properties or land

Save time and come prepared to meet with your local mortgage lender.

- Completed loan application
- Proof of income (Last W-2 or Last Tax Return)
- Copy of Driver's License
- Sales Contract, if purchasing
- House plans and building specifications, if building
- Plat and Legal Description

Mortgage Loan Application
Mortgage Loan Application - Additional Borrower

MEET YOUR LOAN OFFICER



Julia McKenzie

(912) 537-8805 ext. 137
jmckenzie@vidfed.com
NMLS #1991420

VIDALIA FEDERAL SAVINGS BANK

January 16, 2024

LOANS ON PRIMARY DWELLING

5 YRS TO 15 YRS----------6.50%-------1% service charge
16 YRS TO 20YRS---------- 6.75%------- 1% service charge
21 YRS TO 30YRS---------- 7.00%--------1% service charge

Second Mortgage Home Loans – 8.00% (10-year maximum term) -1% service charge

(All above rates are increased by 1.00% for non-primary residential property (non rental second homes.)

Loans for Rental Property (Single family and duplexes) ------7.50%-- 1% service charge (15 year limit)

Business Loans (including multi-family apartments) – Fixed Term/Rate (15 year limit)-------8.00%-------1.00% service charge

Home Building Site Loans – Fixed Term/Rate (5 year maximum term)---8.00%---1.00% service charge

Loan Application Fee - $250.00

In House Appraisal Fee - $300.00 (on homes) Other Appraisal at cost

Other Closing Costs – To be paid by borrower at actual cost

Loans to Deposits Ratios

2019

Quarter	Ratio
1st	0.3309
2nd	0.2824
3rd	0.2887
4th	0.2878

2020

Quarter	Ratio
1st	0.2822
2nd	0.2737
3rd	0.2837
4th	0.2535

2021

Quarter	Ratio
1st	0.2698
2nd	0.2538
3rd	0.2717
4th	0.2547

2022

Quarter	Ratio
1st	0.2467
2nd	0.2786
3rd	0.2979
4th	0.3173

2023

Quarter	Ratio
1st	1.62
2nd	0.3399
3rd	0.3751
4th	0.3966

2024

Quarter	Ratio