The Consolidated Appropriations Act, 2021 provided the U.S. Department of the Treasury $9 billion for the Emergency Capital Investment Program (ECIP) to provide direct investments into Community Development Financial Institution (CDFI) and Minority Depository Institution (MDI) banks, credit unions and holding companies. These investments are designed to support the efforts of community financial institutions to, among other things, provide loans, grants, and forbearance for small and minority-owned businesses and consumers, especially in low-income and financially underserved communities that struggled the most during the COVID-19 crisis.

These mission-driven financial institutions specialize in delivering responsible capital, credit and financial services to underserved communities. The investments made by Treasury are expected to be used for a range of community investments, including loans to low-income and minority borrowers and underserved small business, the development and preservation of affordable housing, and investments in community development projects.

**Treasury has awarded institutions headquartered within Mississippi over $1.6 billion in ECIP investment funds.**

<table>
<thead>
<tr>
<th>Institution</th>
<th>Headquarters City</th>
<th>Type</th>
<th>Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>BancPlus Corporation</td>
<td>Ridgeland</td>
<td>CDFI</td>
<td>$ 250,000,000</td>
</tr>
<tr>
<td>BankFirst Capital Corporation</td>
<td>Macon</td>
<td>CDFI</td>
<td>$ 175,000,000</td>
</tr>
<tr>
<td>Citizens Corporation</td>
<td>Columbia</td>
<td>CDFI</td>
<td>$ 40,000,000</td>
</tr>
<tr>
<td>Commerce Bancorp, Inc.</td>
<td>Greenwood</td>
<td>CDFI</td>
<td>$ 70,000,000</td>
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<tr>
<td>First Federal Bancorp</td>
<td>Columbia</td>
<td>CDFI</td>
<td>$ 25,000,000</td>
</tr>
<tr>
<td>First Federal Savings and Loan Association of Pascagoula-Moss Point</td>
<td>Pascagoula</td>
<td>CDFI</td>
<td>$ 35,000,000</td>
</tr>
<tr>
<td>First National Corporation of Picayune</td>
<td>Picayune</td>
<td>CDFI</td>
<td>$ 30,000,000</td>
</tr>
<tr>
<td>First National Holding Company</td>
<td>Oxford</td>
<td>CDFI</td>
<td>$ 73,497,000</td>
</tr>
</tbody>
</table>

*List continued on next page.*

Note: Headquarters City indicates institution headquarters location only. Institution’s lending activity may go beyond identified city.

For More Information: Please visit https://home.treasury.gov/policy-issues/cares/emergency-capital-investment-program
For Media Inquiries: Please contact the U.S. Treasury Press Office at (202) 622-2960
For General Inquiries: Please email ecipinquiries@treasury.gov for additional information
List continued from previous page.

<table>
<thead>
<tr>
<th>Institution</th>
<th>Headquarters City</th>
<th>Type</th>
<th>Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Southwest Corporation</td>
<td>McComb, MS</td>
<td>CDFI</td>
<td>$14,000,000</td>
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<tr>
<td>Franklin Bancshares, Inc.</td>
<td>Meadville</td>
<td>CDFI</td>
<td>$29,873,000</td>
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<tr>
<td>Genesis Bancorp, Inc.</td>
<td>Flowood</td>
<td>CDFI</td>
<td>$3,631,000</td>
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<tr>
<td>Guaranty Capital Corporation</td>
<td>Belzoni</td>
<td>CDFI</td>
<td>$183,761,000</td>
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<tr>
<td>Holly Springs Bancshares Inc.</td>
<td>Holly Springs</td>
<td>CDFI</td>
<td>$38,322,000</td>
</tr>
<tr>
<td>Hope Federal Credit Union</td>
<td>Jackson</td>
<td>CDFI &amp; MDI</td>
<td>$92,569,000</td>
</tr>
<tr>
<td>Lafayette Bancorp, Inc.</td>
<td>Oxford</td>
<td>CDFI</td>
<td>$31,177,000</td>
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<tr>
<td>Mechanics Banc Holding Company</td>
<td>Water Valley</td>
<td>CDFI</td>
<td>$43,585,000</td>
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<tr>
<td>Merchants &amp; Marine Bancorp, Inc.</td>
<td>Pascagoula</td>
<td>CDFI</td>
<td>$50,595,000</td>
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<tr>
<td>Merchants and Planters Bank</td>
<td>Raymond</td>
<td>CDFI</td>
<td>$18,470,000</td>
</tr>
<tr>
<td>PCNB CORP.</td>
<td>McComb</td>
<td>CDFI</td>
<td>$48,300,000</td>
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<tr>
<td>Planters Holding Company</td>
<td>Indianola</td>
<td>CDFI</td>
<td>$196,433,000</td>
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<tr>
<td>PriorityOne Capital Corporation</td>
<td>Magee</td>
<td>CDFI</td>
<td>$88,622,000</td>
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<tr>
<td>Pyramid Financial Corporation</td>
<td>Anguilla</td>
<td>CDFI</td>
<td>$4,609,000</td>
</tr>
<tr>
<td>RiverHills Capital Corporation</td>
<td>Vicksburg</td>
<td>CDFI</td>
<td>$17,500,000</td>
</tr>
<tr>
<td>Southwest Security, Inc.</td>
<td>Natchez</td>
<td>CDFI</td>
<td>$65,995,000</td>
</tr>
<tr>
<td>The Magnolia State Corporation</td>
<td>Bay Springs</td>
<td>CDFI</td>
<td>$30,000,000</td>
</tr>
</tbody>
</table>

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