



Emergency Capital Investment Program Fact Sheet

Mississippi

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.

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

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 ecip@treasury.gov for additional information



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

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*** As of 07/01/2024 Lafayette Bancorp, Inc. merged with Guaranty Capital Corporation



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