

FEDERAL RESERVE SYSTEM

Regions Bank
Birmingham, Alabama

Order Approving the Establishment of Branches

Regions Bank, a state member bank subsidiary of Regions Financial Corporation, both of Birmingham, Alabama, has requested the Board's approval under section 9 of the Federal Reserve Act ("FRA")¹ and the Board's Regulation H² to establish branches in Georgia, Illinois, Missouri, Tennessee, and Texas, as set forth in Appendix A.³

Notice of the proposal, affording interested persons an opportunity to submit comments, has been published in accordance with the Board's Rules of Procedure.⁴ The time for submitting comments has expired, and the Board has considered the proposal and the comments received in light of the factors specified in the FRA.

Regions Financial Corporation, with total assets of \$124.8 billion, is the 33rd largest depository organization in the United States, controlling approximately

¹ 12 U.S.C. § 321.

² 12 CFR part 208.

³ Under section 9 of the FRA, state member banks may establish and operate branches on the same terms and conditions as are applicable to the establishment of branches by national banks. See 12 U.S.C. § 321. A national bank may establish and operate a new branch within a state in which it is situated, if such establishment and operation is authorized under applicable state law. 12 U.S.C. § 36(c)(2). Regions Bank has branches in Georgia, Illinois, Missouri, Tennessee, and Texas and is permitted to establish additional branches under each state's laws. See Ga. Code Ann. § 7-1-628.6; 205 Ill. Comp. Stat. 5/21.4; Tenn. Code Ann. §§ 45-2-614 and 45-2-1412; Mo. Rev. Stat. § 362.107; and Tex. Fin. Code Ann. § 203.006.

⁴ 12 CFR 262.3(b).

\$93.5 billion in deposits, which represent less than 1 percent of the total amount of deposits of insured depository institutions in the United States.⁵ Regions Bank operates in 15 states through 1,477 branches, and the bank's main office is in Birmingham, Alabama.⁶

Under section 208.6 of the Board's Regulation H,⁷ which implements section 9 of the FRA, the factors that the Board must consider in acting on branch applications include (1) the financial history and condition of the applying bank and the general character of its management; (2) the adequacy of the bank's capital and its future earnings prospects; (3) the convenience and needs of the community to be served by the branch; (4) in the case of branches with deposit-taking capability, the bank's performance

⁵ Total assets, national asset ranking, and national deposit data are as of September 30, 2018, and state deposit data are as of June 30, 2018, unless otherwise noted. In this context, insured depository institutions include commercial banks, savings and loan associations, and savings banks.

⁶ Regions Bank has operations in Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, and Texas.

In Georgia, Regions Bank is the sixth largest depository organization, with 121 branches, controlling approximately \$6.8 billion in deposits, which represent approximately 2.7 percent of the total amount of deposits in that state.

In Illinois, Regions Bank is the 25th largest depository organization, with 49 branches, controlling approximately \$2.2 billion in deposits, which represent approximately 0.5 percent of the total amount of deposits in that state.

In Missouri, Regions Bank is the ninth largest depository organization, with 61 branches, controlling approximately \$2.5 billion in deposits, which represent approximately 1.5 percent of the total amount of deposits in that state.

In Tennessee, Regions Bank is the second largest depository organization, with 221 branches, controlling approximately \$18.7 billion in deposits, which represent approximately 12.1 percent of the total amount of deposits in that state.

In Texas, Regions Bank is the 24th largest depository organization, with 78 branches, controlling approximately \$3.6 billion in deposits, which represent approximately 0.4 percent of the total amount of deposits of insured depository institutions in that state.

⁷ 12 CFR 208.6(b).

under the Community Reinvestment Act (“CRA”);⁸ and (5) whether the bank’s investment in bank premises in establishing the branch satisfies certain criteria.⁹ The Board has considered the branch applications in light of these factors and the public comment received on the proposal.

Financial, Managerial, and Other Supervisory Considerations

In considering the financial history and condition, earnings prospects, and capital adequacy of Regions Bank, the Board has reviewed reports of examination, other supervisory information, publicly reported and other financial information, information provided by Regions Bank, and the comment received on the proposal. Regions Bank is well capitalized and would remain so upon consummation of the proposal. The asset quality, earnings, and liquidity of Regions Bank are consistent with approval, and Regions Bank appears to have adequate resources to absorb the costs of the proposal. In addition, future earnings prospects are considered consistent with approval. The Board also has reviewed Regions Bank’s proposed investment in the branches and concludes that the bank’s investment is consistent with regulatory limitations on investment in bank premises.¹⁰

In considering Regions Bank’s managerial resources, the Board has reviewed the bank’s examination record, including assessments of its management, risk-management systems, and operations. The Board also has considered its supervisory experiences with Regions Bank and the bank’s record of compliance with applicable banking laws, including consumer protection and anti-money-laundering laws. Regions Bank is considered to be well managed. Regions Bank’s directors and senior executive officers have substantial knowledge of and experience in the banking and financial services sectors, and the bank’s risk-management program appears consistent with approval.

⁸ 12 U.S.C. § 2901 et seq.

⁹ 12 CFR 208.21(a).

¹⁰ 12 CFR 208.21(a).

Based on this review and all the facts of record, the Board concludes that Regions Bank's management, financial history and condition, capital adequacy, and future earnings prospects, as well as the effectiveness of Regions Bank in combatting money-laundering activities, are consistent with approval of the proposal.

Convenience and Needs Considerations

In considering the effects of the proposal on the convenience and needs of the communities to be served, the Board considers whether the relevant institution is helping to meet the credit needs of the communities it serves, as well as other potential effects of the proposal on the convenience and needs of the communities to be served.¹¹ In its evaluation, the Board places particular emphasis on the record of the relevant depository institution under the CRA. The CRA requires the federal financial supervisory agencies to encourage insured depository institutions to help meet the credit needs of the local communities in which they operate, consistent with their safe and sound operation,¹² and requires the appropriate federal financial supervisory agency to assess a depository institution's record of helping to meet the credit needs of its entire community, including low- and moderate-income ("LMI") neighborhoods, in evaluating bank branching proposals.¹³

In addition, the Board considers the bank's overall compliance record and recent fair lending examinations. Fair lending laws require all lending institutions to provide loan applicants with equal access to credit, regardless of their race, ethnicity, or certain other characteristics. The Board also considers assessments of other relevant supervisors, the supervisory views of examiners, other supervisory information, information provided by the applicant, and comments received on the proposal. The Board also may consider the institution's business model, its marketing and outreach

¹¹ 12 CFR 208.6(b)(3).

¹² 12 U.S.C. § 2901(b).

¹³ 12 U.S.C. § 2903.

plans, the organization's plans after consummation, and any other information the Board deems relevant.

In assessing the convenience and needs factor in this case, the Board has considered all the facts of record, including reports of examination of the CRA performance of Regions Bank, the fair lending and compliance records of the bank, confidential supervisory information, information provided by Regions Bank, and the public comment received on the proposal.

Public Comment on the Proposal

One commenter objected to the proposal, alleging that Regions Bank discriminates against African Americans and “redlines” African American neighborhoods in the Houston and Dallas areas, both in Texas.¹⁴ Specifically, the commenter alleged that Regions Bank has denied African American individuals and African American-owned businesses equal access to capital and credit by heavily concentrating its outreach and banking activities in predominantly white neighborhoods and to white individuals and white-owned businesses in Houston and Dallas. The commenter also alleges that Regions Bank disfavors certain African American neighborhoods in Houston and/or Dallas with respect to its lending, marketing, branching, and community development activities and in other respects.

Business of the Applicant and Response to Comment

Regions Bank offers a broad range of retail and commercial banking products to consumers and businesses through its network of branches. The products and services include commercial, residential, agricultural, and consumer loans, personal checking and savings accounts, business checking and savings accounts, money market

¹⁴ Redlining is the practice of providing unequal access to credit, or unequal terms of credit, because of the race, color, national origin, or other prohibited characteristics of the residents of the area in which a credit seeker resides or will reside or in which a property to be mortgaged is located. See Interagency Fair Lending Examination Procedures (August 2009), available at <https://www.ffiec.gov/pdf/fairlend.pdf>.

accounts, cash management products and services, foreign exchange services, credit cards, merchant services, and wealth management services.

In response to the commenter's allegations, Regions Bank asserts that it is committed to making financial products and services available to all prospective and existing customers on a fair and responsible basis and states that responsible lending principles are built into Regions Bank's corporate values. Regions Bank notes that it has established loan and credit policies and procedures to assure consistent, fair, and accurate processes. Regions Bank represents that it offers all products to all applicants without regard to any prohibited basis, and it is committed to the fair and equal treatment of all applicants and borrowers. Regions Bank further represents that it engages in diverse marketing and outreach campaigns to achieve lending to minority groups.

Record of Performance Under the CRA

In evaluating the CRA performance of the involved institution, the Board generally considers the institution's most recent CRA evaluation, as well as other information and supervisory views from the relevant federal supervisor, which in this case is the Federal Reserve Bank of Atlanta ("Reserve Bank").¹⁵ In addition, the Board considers information provided by the applicant and by public commenters.

The CRA requires that the appropriate federal financial supervisor for a depository institution prepare a written evaluation of the institution's record of helping to meet the credit needs of its entire community, including LMI neighborhoods.¹⁶ An institution's most recent CRA performance evaluation is a particularly important consideration in the applications process because it represents a detailed, on-site evaluation by the institution's primary federal supervisor of the institution's overall record of lending in its communities.

¹⁵ See Interagency Questions and Answers Regarding Community Reinvestment, 81 Federal Register 48506, 48548 (July 25, 2016).

¹⁶ 12 U.S.C. § 2906.

In general, federal financial supervisors apply lending, investment, and service tests to evaluate the performance of a large insured depository institution, such as Regions Bank, in helping to meet the credit needs of the communities it serves. The lending test specifically evaluates an institution's lending to determine whether the institution is helping to meet the credit needs of individuals and geographies of all income levels. As part of the lending test, examiners review and analyze an institution's data reported under the Home Mortgage Disclosure Act ("HMDA"),¹⁷ in addition to small business, small farm, and community development loan data collected and reported under the CRA regulations, to assess an institution's lending activities with respect to borrowers and geographies of different income levels. The institution's lending performance is based on a variety of factors, including (1) the number and amounts of home mortgage, small business, small farm, and consumer loans (as applicable) in the institution's CRA assessment areas ("AAs"); (2) the geographic distribution of the institution's lending, including the proportion and dispersion of the institution's lending in its AAs and the number and amounts of loans in low-, moderate-, middle-, and upper-income geographies; (3) the distribution of loans based on borrower characteristics, including, for home mortgage loans, the number and amounts of loans to low-, moderate-, middle-, and upper-income individuals;¹⁸ (4) the institution's community development lending, including the number and amounts of community development loans and their complexity and innovativeness; and (5) the institution's use of innovative or flexible lending practices to address the credit needs of LMI individuals and geographies.¹⁹ Large institutions also are subject to an investment test, which evaluates

¹⁷ 12 U.S.C. § 2801 et seq.

¹⁸ Examiners also consider the number and amounts of small business and small farm loans made to businesses and farms with gross annual revenues of \$1 million or less, small business and small farm loans by loan amount at origination, and consumer loans, if applicable, to low-, moderate-, middle-, and upper-income individuals. See, e.g., 12 CFR 228.22(b)(3).

¹⁹ See 12 CFR 228.22(b).

the number and amounts of qualified investments that benefit their AAs, and a service test, which evaluates the availability and effectiveness of their systems for delivering retail banking services and the extent and innovativeness of their community development services.²⁰

CRA Performance of Regions Bank

Regions Bank was assigned an overall “Satisfactory” rating at its most recent CRA performance evaluation by the Reserve Bank, as of April 1, 2016 (“Regions Bank Evaluation”).²¹ The bank received a “High Satisfactory” rating for each of the Lending Test, Investment Test, and Service Test.²²

Examiners found that Regions Bank’s overall lending activity was responsive to the credit needs in all of its assessment areas, and there were no conspicuous gaps in lending activity by income category. Examiners noted that the bank originated a substantial majority of its loans inside its AAs. Examiners found that the distribution of the bank’s loans to retail customers of different income levels and business customers of different sizes was good and that the bank’s overall geographic distribution of HMDA and small business loans reflected good penetration throughout LMI areas. Examiners also found that the bank made an adequate level of community development loans, the majority of which were for affordable housing and community services, and that the bank was responsive to the community development needs throughout its AAs.

Examiners rated Regions Bank’s performance in Texas under the Lending Test as “Low Satisfactory.” Examiners found that the distribution of the bank’s borrowers reflected good penetration among individuals of different income levels and

²⁰ See 12 CFR 228.21 *et seq.*

²¹ The Regions Bank Evaluation was conducted using Large Bank CRA Examination Procedures. Examiners reviewed HMDA and small business lending activities reported by the bank from January 1, 2014, through December 31, 2015. The evaluation period for community development lending, investments, and services was July 1, 2014, through March 31, 2016.

²² Regions Bank’s AAs are set forth in Appendix B.

businesses of different sizes and that the geographic distribution of the bank's loans reflected adequate penetration throughout Texas. Further, examiners found that the bank made an adequate level of community development loans in Texas and was responsive to community development and credit needs. In Houston, an area of concern for the commenter, examiners concluded that the bank's lending performance was adequate and noted that the bank made an adequate level of community development loans. Examiners found that the bank's lending performance in Dallas, another area of concern for the commenter, exceeded the bank's state-wide lending performance.

Examiners found that, overall, Regions Bank made a significant level of qualified community development investments in response to community development needs. Examiners made a similar finding with respect to the bank's investment performance in Texas, which examiners rated as "High Satisfactory." Examiners noted that the majority of investments in Texas were concentrated in the Austin or Houston AAs and that the bank's investment performance was good in the Houston AA. In addition, examiners found that the bank's performance in the Dallas AA exceeded the bank's state-wide investment performance in Texas, due to the bank's strong mix of contributions and investments that were responsive to local community development and credit needs.

Examiners found that Regions Bank's retail delivery systems were reasonably accessible to geographies and individuals of different income levels within the bank's AAs. Examiners noted that the bank's opening and closing of branches generally did not adversely affect the accessibility of banking services to LMI geographies and/or individuals. Examiners found that banking services and business hours did not vary in a way that inconvenienced any portion of the bank's AAs, including LMI geographies and individuals. Moreover, examiners found that the bank provided a high level of community development services that benefited all of its AAs, including Texas.

Examiners rated Regions Bank's service performance in Texas as "High Satisfactory." In the Houston AA, examiners concluded that, although the bank's branch distribution was weak in LMI geographies, there had been no change in the accessibility

of retail services for LMI geographies and/or individuals, and many branches had extended hours, including branches located in LMI geographies. Examiners also found that the bank's delivery services and hours of operation did not vary in a way that inconvenienced LMI geographies or individuals. In addition, examiners found that the bank provided a relatively high level of community development services in the Houston AA. Examiners also concluded that, in the Dallas AA, the bank's service performance was consistent with the bank's state-wide service performance.

Regions Bank's Efforts Since the Regions Bank Evaluation

Regions Bank represents that, since the Regions Bank Evaluation, it has continued to offer several lending and deposit products that benefit LMI individuals and communities and small businesses. According to Regions Bank, such products include a Regions Business Line of Credit; its "Regions NOW Banking" suite of services, which is designed for unbanked and underbanked customers who prefer a pay-as-you-go approach to managing their finances; and its "Savings Account Secured Loans" and lines of credit that allow borrowers to use their savings accounts as collateral. Regions Bank also represents that it offers affordable mortgage products for LMI borrowers, including some products that require little to no down payment and/or do not require mortgage insurance, thus lowering monthly payments.

Regions Bank represents that it has continued to serve the banking needs in its AAs, including Houston and Dallas, through community development lending, investments, and services since the Regions Bank Evaluation. The bank contends that it has made a number of community development loans, including in the Houston and Dallas markets. Regions Bank represents that it has made a number of community development investments that support organizations focused on LMI and minority individuals and communities, including a grant to an organization that provides essential services to LMI individuals and families in Houston. Regions Bank contends that it engages in marketing and outreach, including targeted radio and advertising campaigns, to achieve lending penetration in LMI and minority census tracts, including those tracts in the Houston and Dallas AAs. In addition, Regions Bank represents that bank employees

have actively participated in a variety of volunteer activities in its AAs, including events that target primarily LMI and minority individuals and small business owners, such as an event offering assistance to minority small business owners in Houston.

Additional Supervisory Considerations

In addition to the Regions Bank Evaluation, the Board has considered the results of a 2015 target examination of Regions Bank's Fair Housing Act ("FHA") fair lending program. The Board has also considered the preliminary findings of a more recent FHA examination, which included a redlining review of a number of markets, including the Houston and Dallas AAs. The redlining review included an evaluation of the bank's lending, marketing and outreach, assessment area, and branching within these markets. In addition, the Board has considered Regions Bank's supervisory record with the Consumer Financial Protection Bureau.

Additional Convenience and Needs Considerations

The Board also considers other potential effects of the proposal on the convenience and needs of the communities to be served. Regions Bank asserts that the proposed branches would provide economic and employment benefits and a broad range of financial services to the markets they serve. The bank represents that the proposed branches would utilize enhanced technologies and provide expanded services and convenience to customers of the bank.

Conclusion on Convenience and Needs Considerations

The Board has considered all the facts of record, including the CRA record of Regions Bank, the bank's records of compliance with fair lending and other consumer protection laws, confidential supervisory information, information provided by Regions Bank, the public comment on the proposal, and other potential effects of the proposal on

the convenience and needs of the communities to be served. Based on that review, the Board concludes that the convenience and needs factor is consistent with approval.

Conclusion

Based on the foregoing and all the facts of record, the Board determines that the applications should be, and hereby are, approved.²³ The Board's approval is specifically conditioned on compliance by Regions Bank with all the conditions imposed in this order, including receipt of all required regulatory approvals, and on any commitments made to the Board in connection with this proposal. For purposes of this action, the conditions and commitments are deemed to be conditions imposed in writing by the Board in connection with its findings and decision herein and, as such, may be enforced in proceedings under applicable law.

Approval of these applications is also subject to the establishment of the proposed branches within one year of the date of this order, unless such period is

²³ The Board construes the comment received on the proposal to include a request that the Board hold public hearings on the proposal. Under its rules, the Board may, in its discretion, hold a public hearing if appropriate to allow interested persons an opportunity to provide relevant testimony when written comments would not adequately present their views. 12 CFR 262.3(e). The Board has considered the commenter's request in light of all the facts of record. Notice of the proposal was published in the relevant newspapers of general circulation on September 28, 2018. The comment period on each application ended on October 13, 2018. In the Board's view, the commenter has had ample opportunity to submit comments on the proposal and, in fact, submitted a written comment that the Board has considered in acting on the proposal. The commenter's request does not identify disputed issues of fact that are material to the Board's decision and that would be clarified by a public hearing. In addition, the request does not demonstrate why the written comment does not present the commenter's views adequately or why a hearing otherwise would be necessary or appropriate. For these reasons, and based on all the facts of record, the Board has determined that a public hearing is not required or warranted in this case. Accordingly, the request for a public hearing on the proposal is denied.

extended by the Board or the Reserve Bank, acting under authority delegated by the Board.

By order of the Board of Governors,²⁴ effective February 5, 2019.

Ann E. Misback (signed)

Ann E. Misback
Secretary of the Board

²⁴ Voting for this action: Chairman Powell, Vice Chairman Clarida, Vice Chairman for Supervision Quarles, and Governors Brainard and Bowman.

Appendix A

Branches to be Established by Regions Bank

Georgia Branches

Sandy Plains Branch

Shallowford Road, Just East of Sandy Plains Road
Marietta, Georgia 30062

Suwanee Branch

Intersection of McGinnis Ferry Road and Peachtree Industrial Boulevard
Suwanee, Georgia 30024

Village Shoppes at Windermere Branch

Northwest Corner of Intersection of Old Atlanta Road and Mathis Airport Parkway
Suwanee, Georgia 30024

Illinois Branch

Carbondale Branch

Northeast Corner of Intersection of West Main Street and North Oakland Avenue
Carbondale, Illinois 62901

Missouri Branch

Lemay Branch

Lemay Ferry Road, Just East of Buckley Road
Affton, Missouri 63125

Tennessee Branch

Arlington Branch

Southeast Corner of Intersection of Airline Road and Milton Wilson Boulevard
Arlington, Tennessee 38002

Texas Branch

Longview Main Branch

West Marshall Avenue, Just East of Intersection with South Spur 63
Longview, Texas 75601

Appendix B

The Regions Bank Evaluation included a full-scope review of the bank's AAs within the following: Birmingham, Alabama, Metropolitan Statistical Area ("MSA"); Montgomery, Alabama, MSA; Little Rock, Arkansas, MSA; Miami, Florida, MSA; Tampa, Florida, MSA; Atlanta, Georgia, MSA; Carbondale-Marion, Illinois, MSA; Indianapolis, Indiana, MSA; Waterloo, Iowa, MSA; Southwest Kentucky, Kentucky; Baton Rouge, Louisiana, MSA; New Orleans, Louisiana, MSA; Jackson, Mississippi, MSA; Northern Mississippi, Mississippi; Springfield, Missouri, MSA; Charlotte, North Carolina, MSA; Charleston, South Carolina, MSA; Nashville, Tennessee, MSA; Austin, Texas, MSA; Houston, Texas, MSA; and Augusta-Chattanooga-Columbus-Kingsport-Memphis-St. Louis-Texarkana, MSA.

A limited-scope review was conducted in the bank's AAs within the following: Anniston, Alabama, MSA; Auburn, Alabama, MSA; Coffee-Covington-Escambia, Alabama; Daphne, Alabama, MSA; Decatur, Alabama, MSA; Dothan, Alabama, MSA; Fayette County, Alabama; Florence, Alabama, MSA; Gadsden, Alabama, MSA; Huntsville, Alabama, MSA; Mobile, Alabama, MSA; Northern Alabama; Southern Alabama; Tallapoosa-Talladega, Alabama; Tuscaloosa, Alabama, MSA; Fayetteville, Arkansas, MSA; Fort Smith, Arkansas, MSA; Hot Springs, Arkansas, MSA; Jonesboro, Arkansas, MSA; Northeast Arkansas; Northwest Arkansas; Southern Arkansas; Union County, Arkansas; Daytona, Florida, MSA; Fort Lauderdale, Florida, MSA; Fort Myer, Florida, MSA; Fort Walton, Florida, MSA; Gainesville, Florida, MSA; Homosassa Springs, Florida, MSA; Jacksonville, Florida, MSA; Lakeland, Florida, MSA; Naples, Florida, MSA; Northern Florida; Ocala, Florida, MSA; Okeechobee, Florida; Orlando, Florida, MSA; Palm Bay, Florida, MSA; Panama City, Florida, MSA; Pensacola, Florida, MSA; Punta Gorda, Florida, MSA; Sarasota, Florida, MSA; Tallahassee, Florida, MSA; The Villages, Florida, MSA; West Palm Beach, Florida, MSA; Albany, Georgia, MSA; Athens, Georgia, MSA; Dalton, Georgia, MSA; Elbert and Wilkes counties, Georgia; Gainesville, Georgia, MSA; Jefferson-Jenkins, Georgia; Morgan-Elbert-Wilkes, Georgia; Northeast Georgia; Northwest Georgia; Rome, Georgia, MSA; Savannah, Georgia, MSA; Southwest Georgia; Valdosta, Georgia, MSA; Bloomington, Illinois, MSA; Central Illinois; Champaign, Illinois, MSA; Decatur, Illinois, MSA; Livingston, Illinois, MSA; Peoria, Illinois, MSA; Southeast Illinois; Southern Illinois; Springfield, Illinois, MSA; Bloomington, Indiana, MSA; Clinton-Grant, Indiana; Evansville, Indiana, MSA; Knox-Lawrence, Indiana; Kokomo, Indiana, MSA; Lafayette, Indiana, MSA; Louisville, Indiana, MSA; Terre Haute, Indiana, MSA; Cedar Rapids, Iowa, MSA; Des Moines, Iowa, MSA; Fayette, Iowa; Iowa City, Iowa, MSA; Simpson, Kentucky; Alexandria, Louisiana, MSA; Hammond, Louisiana, MSA; Houma, Louisiana, MSA; Lafayette, Louisiana, MSA; Monroe, Louisiana, MSA; Morehouse, Louisiana; Northwest Louisiana; Shreveport, Louisiana, MSA; Southern Louisiana; Adams-Wilkinson,

Mississippi; Central Mississippi; Gulfport, Mississippi, MSA; Hattiesburg, Mississippi, MSA; Northwest Mississippi; Southern Mississippi; Warren, Mississippi; Cape Girardeau, Missouri, MSA; Central Missouri; Columbia, Missouri, MSA; Jefferson City, Missouri, MSA; Lawrence County, Missouri; Southeast Missouri; St. Genevieve-Perry, Missouri; Taney County, Missouri; Macon County, North Carolina; Raleigh, North Carolina, MSA; Columbia, South Carolina, MSA; Greenville, South Carolina, MSA; Hampton County, South Carolina; Hilton Head Island-Bluffton-Beaufort, South Carolina, MSA; McCormick-Barnwell, South Carolina; Spartanburg, South Carolina, MSA; Clarksville, Tennessee, MSA; Cleveland, Tennessee, MSA; Eastern Tennessee; Jackson, Tennessee, MSA; Johnson City, Tennessee, MSA; Knoxville, Tennessee, MSA; Middle Tennessee; Morristown, Tennessee, MSA; Western Tennessee; Cass, Texas; Dallas, Texas, MSA; Fort Worth, Texas, MSA; Longview, Texas, MSA; Nacogdoches-Angelina-Anderson, Texas; and Tyler, Texas, MSA.