CREDIT UNION BRANCH FOR SALE

Delta Community Credit Union

3300 Highway 42 South, Locust Grove, GA 30248

Exclusively offered by Edify CRE, LLC

EdifyCRE
COMMERCIAL REAL ESTATE

Property Summary

Delta Community Credit Union
3300 Highway 42 South, Locust Grove, GA 30248

Tenant	Delta Community Credit Union
Price	$3,210,000
Rentable Square Feet	5,500
Cap Rate	6.00%
Year 1 Rent	$34/sq ft (current rent $35.02)
Term	12 Years
Lease Structure	NNN
Annual Escalation	3 %
Occupancy	April 1, 2025
Tenancy	Single Tenant Stand-Alone Building
Tenants	Delta Community Credit Union
Zoning	Commercial
Municipality	Locust Grove, Henry County, Georgia

Investment Overview

DELTA COMMUNITY CREDIT UNION
Premier Net-Leased Financial Institution Investment
Locust Grove, Georgia | Atlanta MSA
Institutional-Quality Credit Tenant in One of Metro Atlanta's Fastest-Growing Markets

Acquire a rare opportunity to own a mission-critical Delta Community Credit Union branch strategically positioned along the rapidly expanding Highway 42 corridor in Locust Grove, Georgia, one of the strongest growth markets in the South Atlanta metropolitan area.

This investment offers buyers the security of a nationally recognized financial institution combined with the long-term appreciation potential of an irreplaceable retail location serving one of Georgia's fastest-growing residential communities.

Delta Community Credit Union is Georgia's largest credit union, serving hundreds of thousands of members through an extensive branch network across Metro Atlanta. Financial institutions continue to invest heavily in high-growth suburban markets where physical branches remain essential for customer acquisition, commercial banking relationships, and community presence.

Investment Highlights
Investment-grade quality regional financial institution
Long-term, mission-critical retail banking location
Absolute or minimal landlord responsibility (subject to lease)
Stable, predictable cash flow
Excellent visibility and access from major commuter corridors
Located within the Atlanta MSA, one of the nation's fastest-growing metropolitan areas
Surrounded by explosive residential and commercial development
Strong demographics with continued population growth and increasing household incomes
Ideal 1031 exchange or passive investment opportunity
Exceptional Location Fundamentals

Locust Grove has transformed into one of Metro Atlanta's premier suburban growth markets. Positioned along Interstate 75 with convenient access to Downtown Atlanta, the community continues to experience significant residential expansion fueled by corporate relocations, population migration, and new housing development.

The property benefits from:

High daily traffic counts
Excellent frontage and visibility
Strong surrounding national retailers
Growing rooftops driving increasing consumer demand
Affluent and expanding trade area
Convenient access to Interstate 75

Investment Overview

The combination of population growth, employment expansion, and continued commercial investment positions this asset for long-term value appreciation beyond its dependable income stream.

Credit Tenant Security

Delta Community Credit Union has established itself as one of the Southeast's premier financial institutions with decades of successful operations and continued expansion throughout Georgia.

Branch banking locations remain critical components of modern banking strategy, serving as customer acquisition centers, lending hubs, and community anchors. This property's established location represents a significant investment by the tenant and provides investors with confidence in the long-term viability of the asset.

Ideal for Passive Investors

This offering is ideally suited for:

1031 Exchange Buyers
Private Investors
Family Offices
Net Lease Funds
REITs
Passive Income Investors
Delaware Statutory Trust (DST) Alternatives

Investors seeking dependable income, quality tenancy, and long-term appreciation potential will recognize the exceptional fundamentals offered by this premier Metro Atlanta financial institution investment.

Secure durable cash flow backed by one of Georgia's strongest financial institutions while investing in the continued growth of one of Atlanta's most dynamic suburban markets.

Tenant Summary

ABOUT DELTA COMMUNITY CREDIT UNION

DELTA COMMUNITY CREDIT UNION IS IN THE TOP 40 LARGEST CREDIT UNIONS IN THE UNITED STATES

Delta Community Credit Union is a not-for-profit financial cooperative with a mission of providing better service and value on the products consumers use to manage household expenses and save for the future. Founded in 1940, Delta Community is Georgia's largest credit union with more than 500,000 members, 29 metro Atlanta branches and three out-of-state branch locations. It welcomes anyone living or working in metro Atlanta as well as employees of more than 130 businesses including Delta Air Lines, Chick-fil-A, RaceTrac and UPS.

TRENDS AT A GLANCE

ASSETS ($ in 000s)

2018	$5,756,300
2019	$6,051,900
2020	$7,715,600
2021	$9,023,100
2022	$9,251,700
2023	**$8,657,200**

LOANS ($ in 000s)

2018	$4,591,000
2019	$4,840,000
2020	$4,867,300
2021	$5,067,400
2022	$5,831,700
2023	**$5,652,000**

DEPOSITS ($ in 000s)

2018	$4,987,300
2019	$5,194,600
2020	$6,797,500
2021	$8,070,600
2022	$7,866,800
2023	**$7,379,800**

MEMBERS

2018	390,900
2019	414,600
2020	432,400
2021	459,800
2022	480,400
2023	**499,300**

STATEMENT OF FINANCIAL CONDITION

As of December 31, 2023 ($ in 000s)

UNAUDITED

ASSETS	2023	2022
Cash	$ 166,806	$ 170,155
Receivables	48,236	61,506
Loans, net of allowances for possible credit losses and deferred income (expense) relating to mortgage originations	5,585,044	5,778,425
Investments		
Available-for-sale	2,526,763	2,893,185
Other	27,020	49,845
Accrued Interest	25,649	23,347
Prepaid and Other Assets	194,727	191,749
Property, Equipment and Leasehold Improvements, at cost, net of accumulated depreciation and amortization	83,000	83,507
Total Assets	$ 8,657,245	$ 9,251,719
LIABILITIES AND EQUITY		
Accounts Payable	$ 139,942	$ 129,747
Notes and Related Interest Payable	413,237	630,815
Member Deposits	7,379,781	7,866,849
Equity	724,285	624,308
Total Liabilities and Equity	$ 8,657,245	$ 9,251,719

STATEMENT OF OPERATIONS

As of December 31, 2023 ($ in 000s)

UNAUDITED

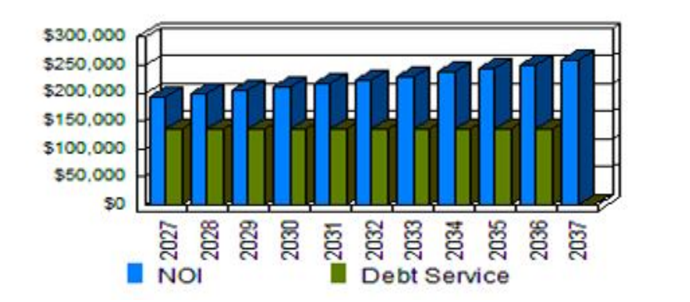
REVENUES	2023	2022
Interest on Loans	$ 255,920	$ 205,082
Interest on Investments	51,886	41,225
Fees	30,581	27,525
Miscellaneous	67,719	73,361
	$ 406,106	$ 347,193
EXPENSES		
Salaries and Benefits	$ 142,822	$ 128,016
Training	1,066	1,009
Office Occupancy	12,430	12,836
Loan Servicing	12,470	11,599
Advertising	8,544	7,095
Office Expenses	11,106	11,071
Depreciation and Amortization	7,161	7,432
Checking Accounts	7,298	8,180
Debit Card	16,219	15,218
Shared Branches	666	583
Professional and Outside Services	8,706	9,431
Other Expenses	24,119	21,137
Provision for Credit Loss	28,424	16,500
	$ 281,031	$ 250,107
COST OF FUNDS		
Interest on Borrowings	$ 28,759	$ 6,933
Dividend Expenses	59,577	22,871
	$ 88,336	$ 29,804
Net Income	$ 36,739	$ 67,282

Valuation Summary

Property Information	Property Infor-mation	
Property Name	DCCU Locust Grove	
Address	Market Place Blvd	
City	Locust Grove	
State	GA	
Zip		
Country		
Portfolio		
Property Type	Retail	
Property Size	5,500 SqFt	5,500 SqFt
Average Occupancy	100.00%	
Analysis Start	August 2026	
Reporting Start	August 2026	
End Date	March 2037	
General Inflation	3.00%	
Expense Inflation	3.00%	
CPI Inflation	3.00%	
Market Rent Inflation	3.00%	
General Vacancy Rate	0.00%	
Credit & Collection Loss	0.00%	

Cash Flow & Returns	Cash Flow & Returns	
Initial Purchase Price	Initial Purchase Price	$3,250,000
Total Purchase Price	Total Purchase Price	$3,250,000
Net Operating Income	Net Operating Income	$192,610
Derived Cap Rate		5.93%
Cash Flow Before Debt Service		$192,610
Cash to Purchase Price		5.93%
Debt Funding		$1,625,000
Loan to Purchase Price		50.00%
Initial Equity Contribution		$1,625,000
Cash Flow Distribution	Cash Flow Distri-bution	$57,258
Cash to Initial Equity	Cash to Initial Equity	3.52%
Unleveraged IRR		10.71%
Leveraged IRR		16.05%

NOI v. Total Debt Service



Summary Cash Flow (Year 1)	$Amount	$/SqFt
Potential Gross Revenue	$192,610	$35.02
Effective Gross Revenue	192,610	35.02
Net Operating Income	192,610	35.02
Cash Flow Before Debt	192,610	35.02
Debt Service	(135,352)	(24.61)
Cash Flow After Debt	$57,258	$10.41

Cap Rate Matrix - Unleveraged			Cap Rate Matrix - Unleveraged
Cap Rates	PV @5.00%	PV @6.00%	PV @7.00%
5.00%	$4,735,998	$4,377,483	$4,052,047
6.00%	4,227,477	3,914,950	3,630,968

Unleveraged Present Value Analysis

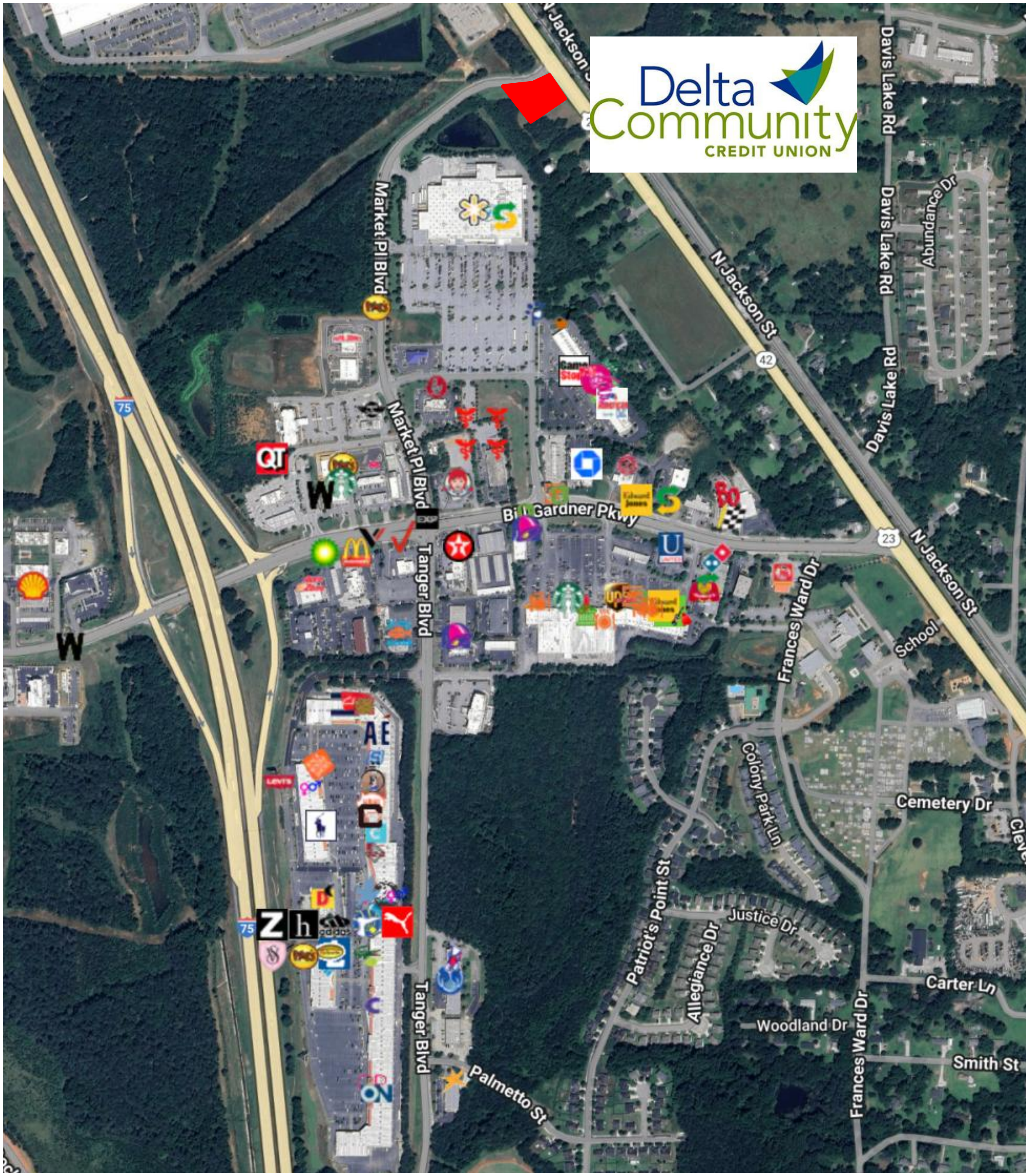
Analysis Period	For the Year End	Annual Cash Flow	PV of CF @ 6.00%
Year 1	Mar-27	192,610	181,708
Year 2	Mar-28	198,388	176,564
Year 3	Mar-29	204,340	171,568
Year 4	Mar-30	210,470	166,712
Year 5	Mar-31	216,784	161,994
Year 6	Mar-32	223,288	157,409
Year 7	Mar-33	229,986	152,954
Year 8	Mar-34	236,886	148,625
Year 9	Mar-35	243,993	144,419
Year 10	Mar-36	251,312	140,331
Total Cash Flow		2,208,057	1,602,284
Resale @ 7.00%		3,549,971	1,982,285
Total Present Value			$3,584,569
Per SqFt			651.74
Percentage Value Distribution			
Assured Income			44.70%
Prospective Income			0.00%
Prospective Property Resale	Prospective Property Resale	Prospective Property Resale	55.30%
Total			100.00%

Debt Financing	Debt Financing	
Principal Balance	Principal Balance	$1,625,000
Debt Service	Debt Service	$135,352
Fees & Contingencies		-
Interest Rate	Interest Rate	5.61%
Cash to Total Interest		213.99%
Cash to Debt Service		142.30%
Loan to Purchase Price		50.00%
Loan to Capitalized Value		59.06%
Loan to Lowest PV		48.80%
Loan to Highest PV		42.05%
Lender's IRR	Lender's IRR	5.61%

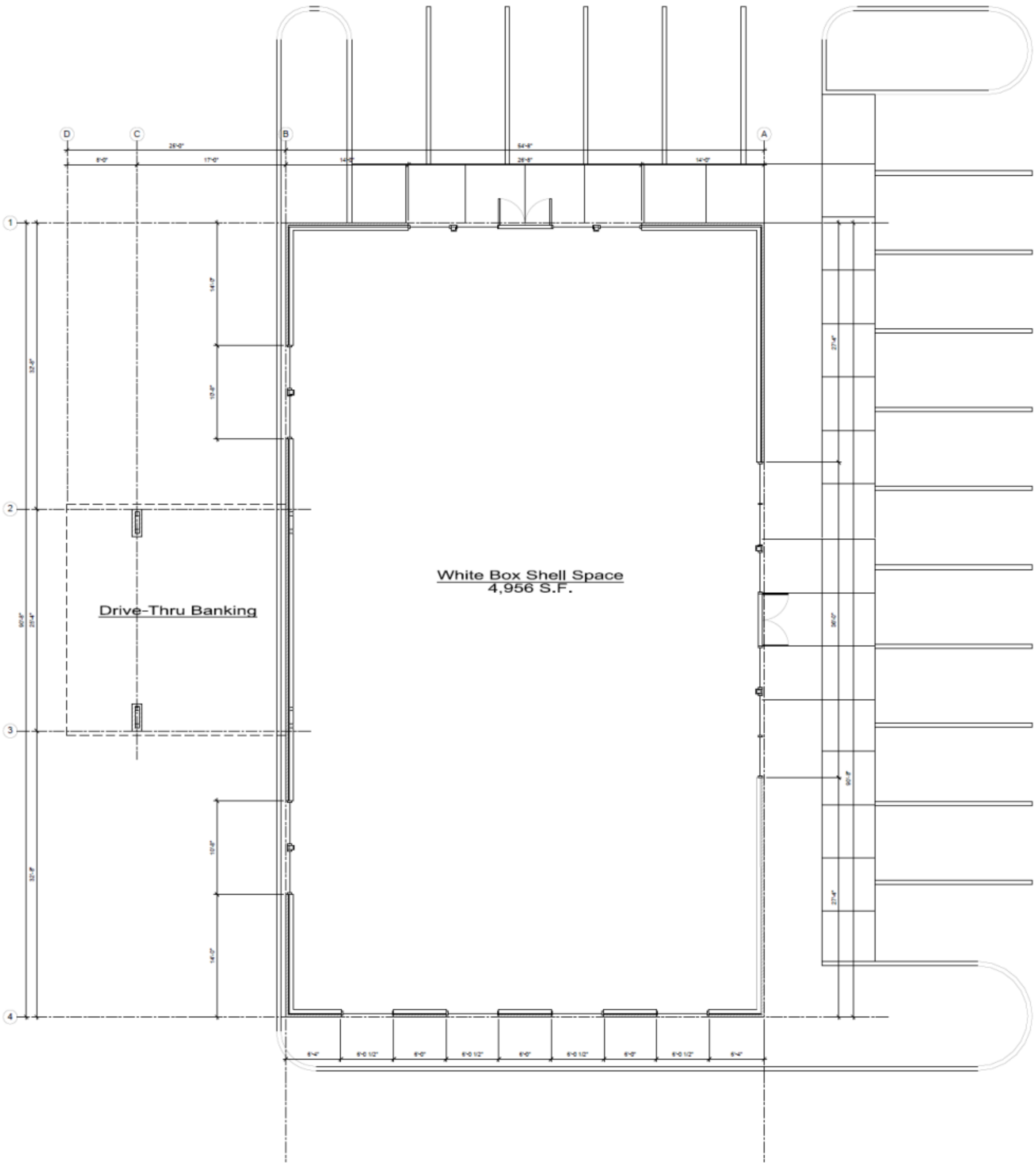

Piedmont
HEALTHCARE
Walmart
Planned 9,000 Sq FT
RETAIL/OFFICE
Delta
Community
CREDIT UNION


Piedmont
HEALTHCARE
LOCUST
GROVE
Delta
Community
CREDIT UNION

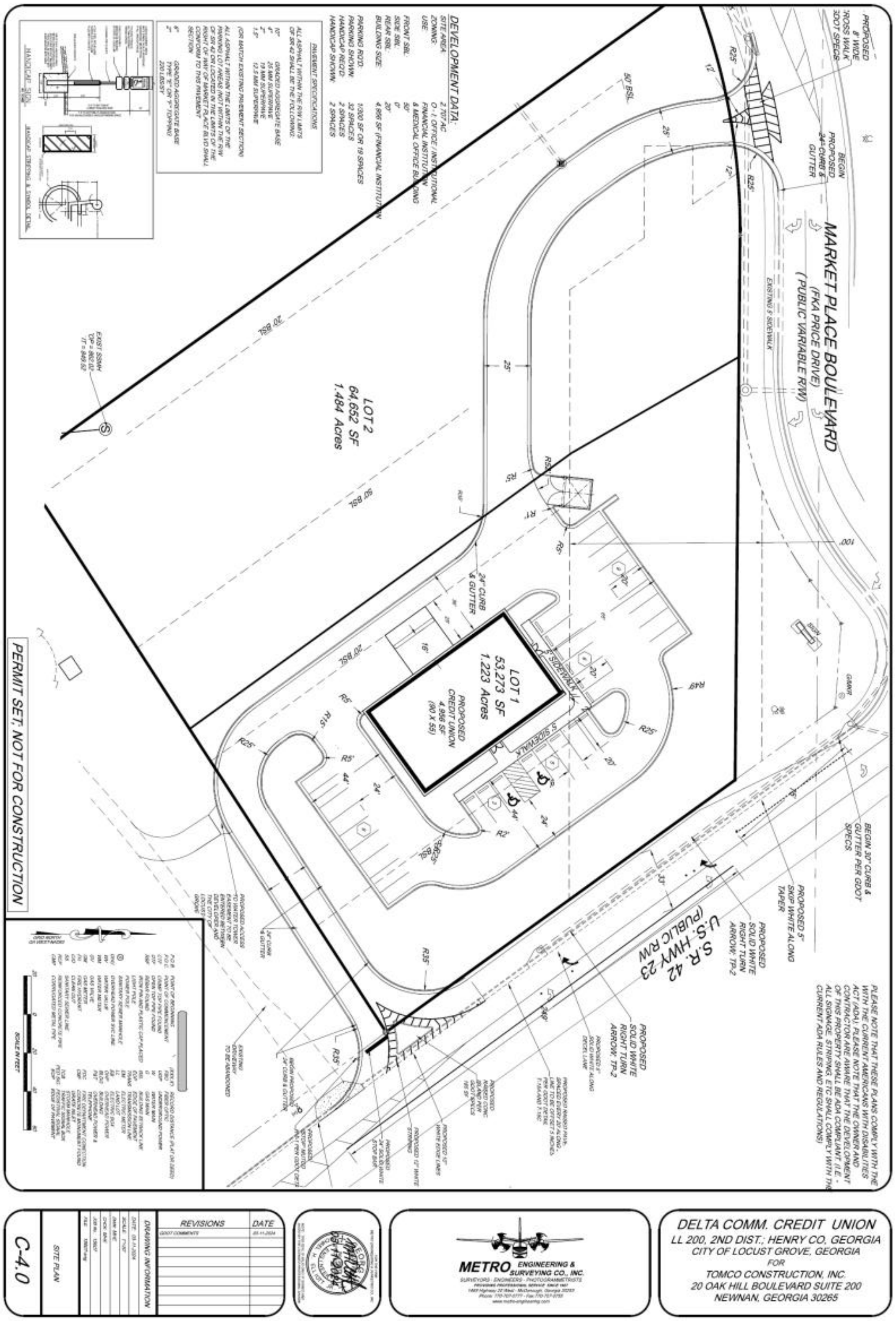
Area Retail


Delta Community
CREDIT UNION
N Jackson St
Davis Lake Rd
Abundance Dr
Market Pl Blvd
Bill Gardner Pkwy
Tanger Blvd
Frances Ward Dr
School
Colony Park Ln
Cemetery Dr
Patriot's Point St
Allegiance Dr
Justice Dr
Carter Ln
Woodland Dr
Smith St
Palmetto St
75
42
23

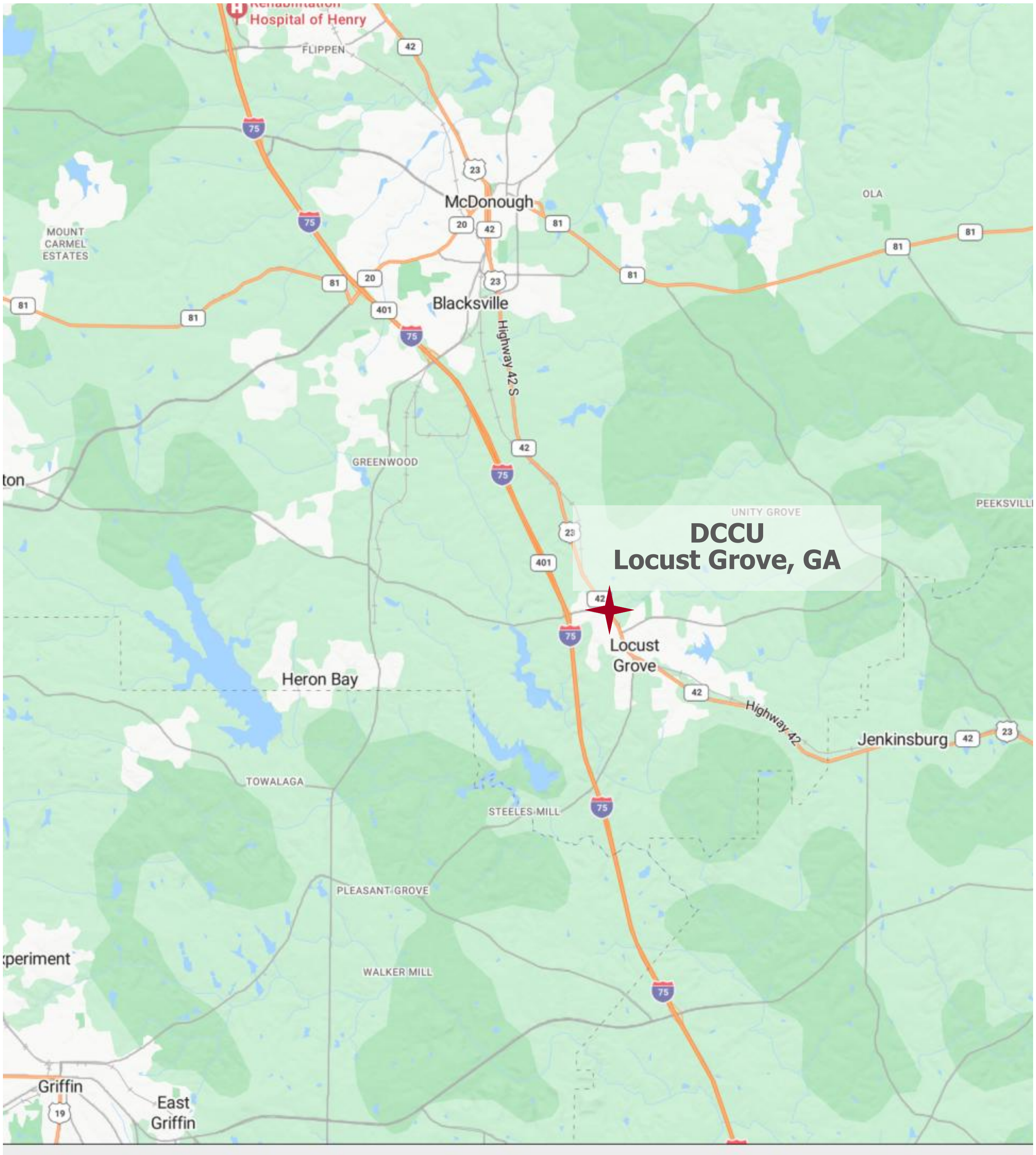
Floor Plan



Site Plan

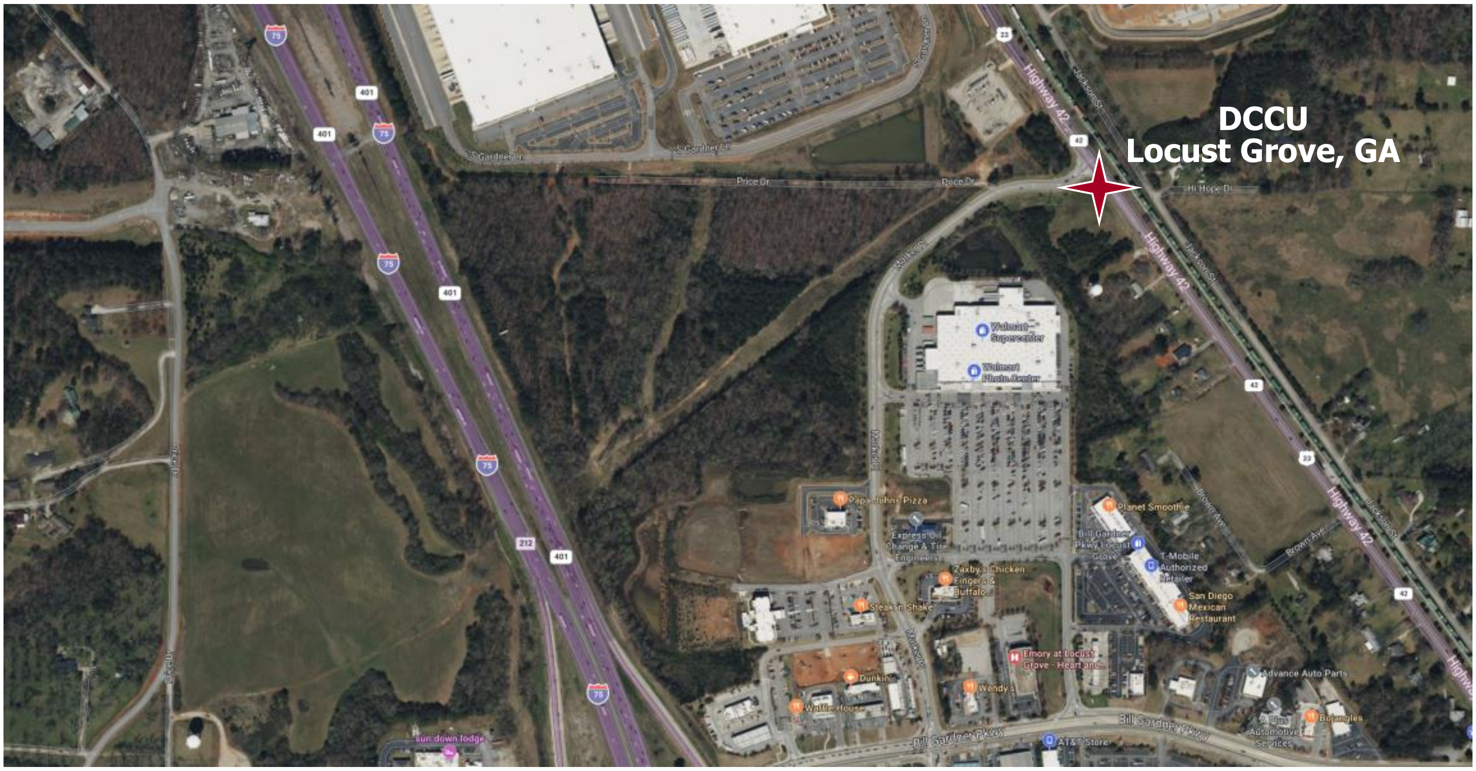

MARKET PLACE BOULEVARD
(FKA PRICE DRIVE)
(PUBLIC VARIABLE R/W)
LOT 2
64,652 SF
1.484 Acres
LOT 1
53,273 SF
1.223 Acres
PROPOSED
CREDIT UNION
4,866 SF
(90 X 55)
S.R. 42
U.S. HWY 23
(PUBLIC R/W)
DEVELOPMENT DATA:
PERMIT SET, NOT FOR CONSTRUCTION
REVISIONS
DATE
DRAWING INFORMATION
SITE PLAN
C-4.0
METRO ENGINEERING & SURVEYING CO., INC.
DELTA COMM. CREDIT UNION
LL 200, 2ND DIST.; HENRY CO, GEORGIA
CITY OF LOCUST GROVE, GEORGIA
FOR
TOMCO CONSTRUCTION, INC.
20 OAK HILL BOULEVARD SUITE 200
NEWNAN, GEORGIA 30265

Location Map



Aerials


DCCU
Locust Grove, GA
Suites Locust Grove...
Highway 42
S Gardner Ln
Price Dr
Walmart Supercenter
Pizza Hut
Cavender's Horsetown South
Red Roof Inn Locust Grove
COACH Outlet
Navicent Health, Primary Care...
Rack Room Shoes
Jared
Under Armour Factory House
Nike Factory Store Locust Grove
Torrid
City of Locust Grove
Club Dr
Aylo Health - Primary Care at...
Warren Holder Equipment LLC
R&M Insurance
Jordan O Neal Stylist
Hair Smithsonian
Street Paws, Inc
The HoneyComb Cottage
United States Postal Service
Warren Holder Park
Peeksville Rd
Brown Branch
Palmetto St


DCCU
Locust Grove, GA
Highway 42
S Gardner Ln
Price Dr
Hi Hope Dr
Walmart Supercenter
Walmart Photo Center
Papa Johns Pizza
Planet Smoothie
T-Mobile Authorized Retailer
San Diego Mexican Restaurant
Zaxby's Chicken Fingers & Buffalo...
Steak 'n Shake
Emory at Locust Grove - Heart and...
Dunkin'
Wendy's
Waffle House
Bojangles
Advance Auto Parts
AT&T Store
Bill Gardner Pkwy
sun down lodge

Demographics

Key Facts

DCCU Locust Grove
Ring of 5 miles

KEY FACTS

47,013
Population

35.3
Median Age

2.9
Average Household Size

$72,632
Median Household Income

EDUCATION

6.4%
No High School Diploma

32.7%
High School Graduate

31.9%
Some College/ Associate's Degree

28.9%
Bachelor's/Grad/ Prof Degree

BUSINESS

1,147
Total Businesses

12,845
Total Employees

EMPLOYMENT

59.3%
White Collar

24.5%
Blue Collar

16.2%
Services

5.5%
Unemployment Rate

INCOME

$72,632
Median Household Income

$31,243
Per Capita Income

$150,536
Median Net Worth

2023 Households by income (Esri)

The largest group: $50,000 - $74,999 (20.4%)

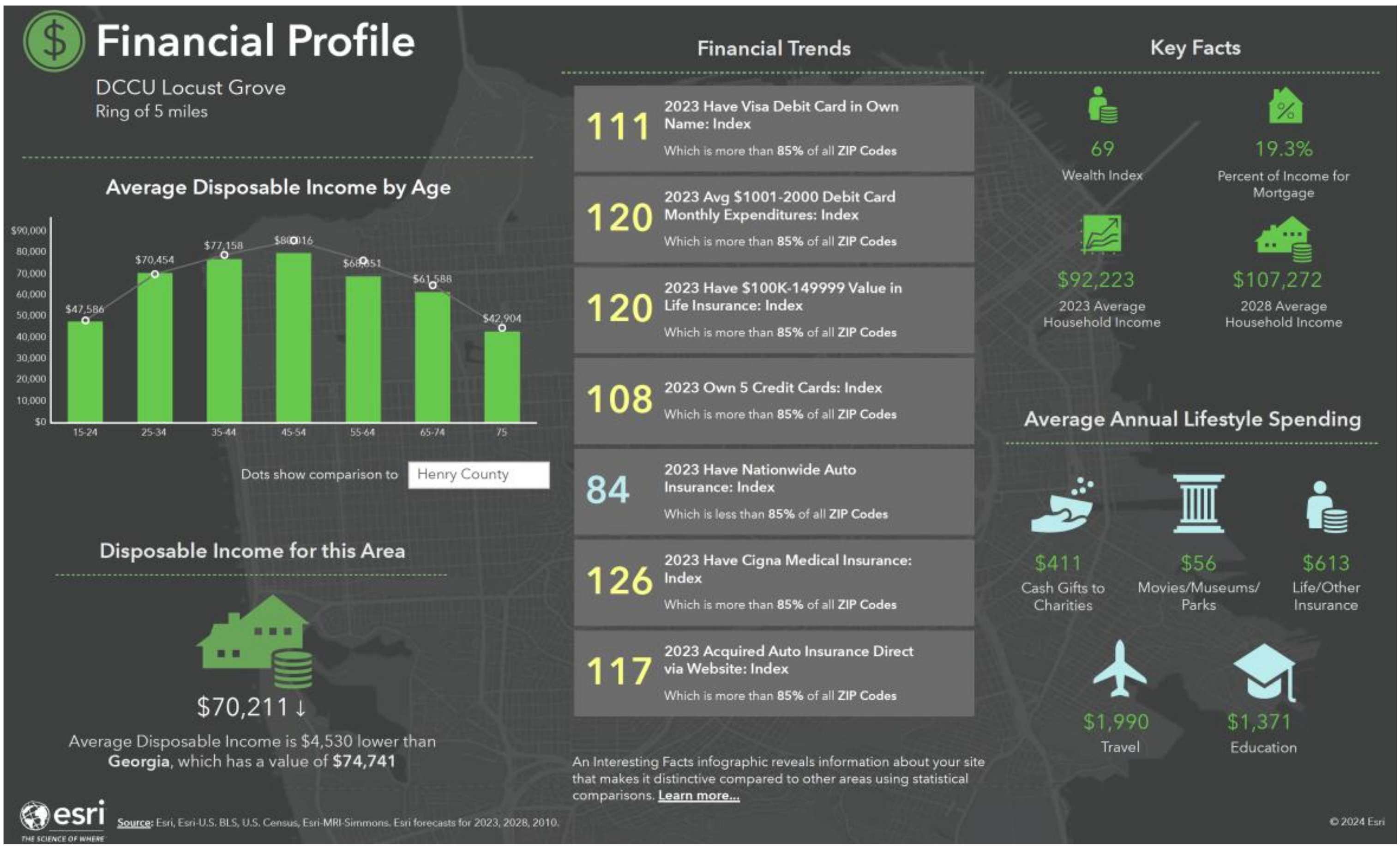
The smallest group: $15,000 - $24,999 (4.2%)

Indicator ▲	Value	Diff
<$15,000	7.4%	+0.9%
$15,000 - $24,999	4.2%	-1.0%
$25,000 - $34,999	8.3%	+0.5%
$35,000 - $49,999	11.2%	+1.6%
$50,000 - $74,999	20.4%	+2.0%
$75,000 - $99,999	18.8%	-1.3%
$100,000 - $149,999	16.9%	-1.6%
$150,000 - $199,999	7.3%	0
$200,000+	5.6%	-0.9%

Bars show deviation from Henry County

Source: This infographic contains data provided by Esri (2023, 2028), Esri-Data Axle (2023). © 2024 Esri

Demographics

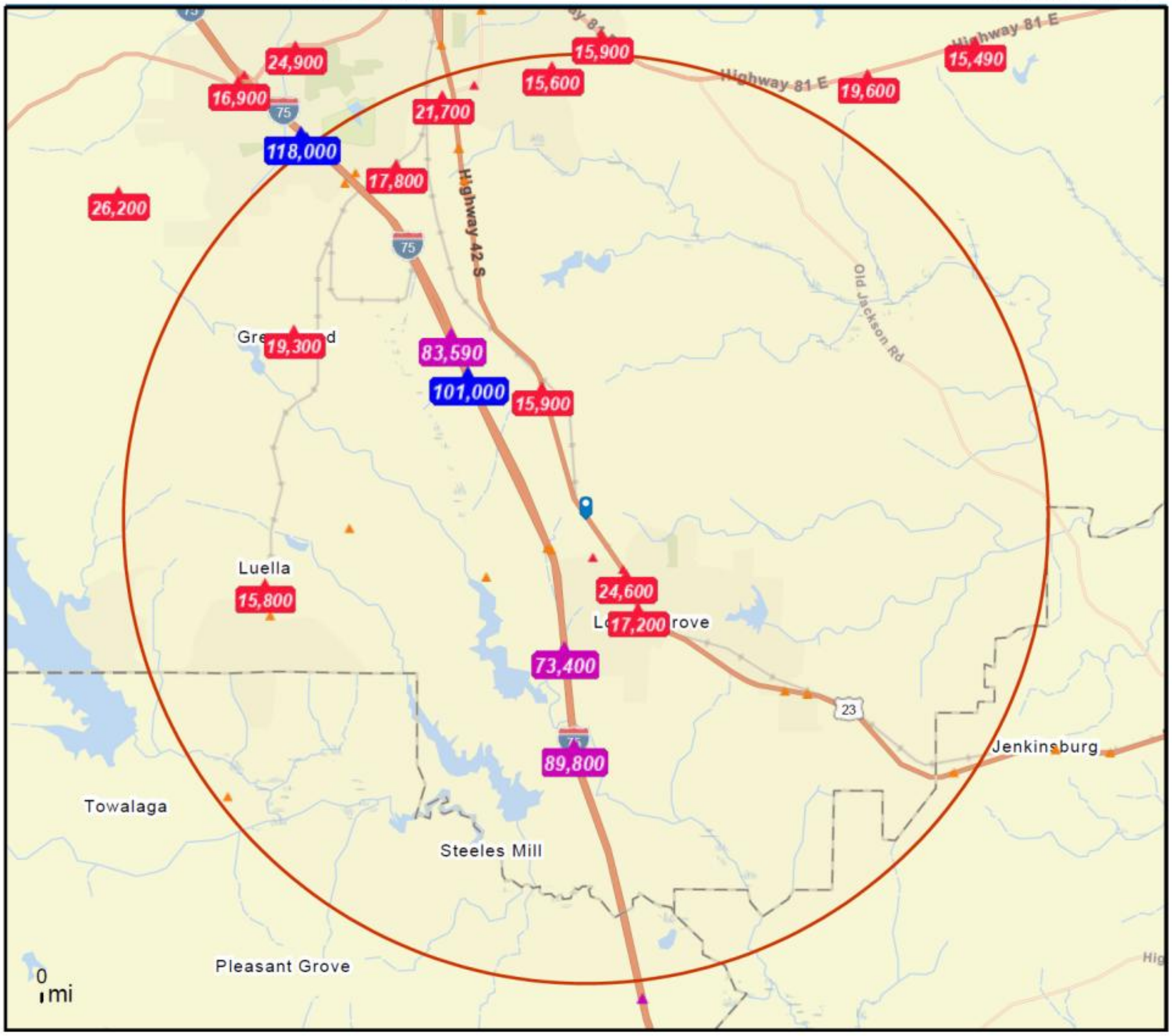


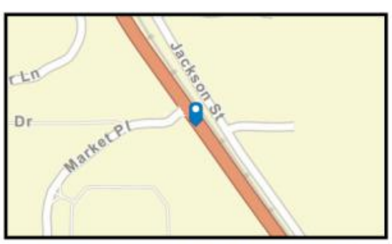
Data Obtained From ESRI

Traffic Count Map

DCCU Locust Grove
3250-3302 Highway 42, Locust Grove, Georgia, 30248
Rings: 5 mile radii

Prepared by Esri
Latitude: 33.35978
Longitude: -84.11908





Average Daily Traffic Volume
- **Up to 6,000 vehicles per day**
- **6,001 - 15,000**
- **15,001 - 30,000**
- **30,001 - 50,000**
- **50,001 - 100,000**
- **More than 100,000 per day**

Source: ©2023 Kalibrate Technologies (Q4 2023).

May 31, 2024

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