

Warsaw Federal Savings and Loan Association

CRA Public File

Any questions related to CRA can be directed to the following contact:

Robie Suggs, *President, CEO, CRA Officer*

513-244-6900

rsuggs@warsawfederal.com

CRA Public File Contents

- Public Comments
- Branches Opened, Closed or Relocated
- Loan to Deposit Ratios
- Branches (addresses and geographies)
- List of Services (hours of operation, Loan and deposit products, transaction fees)
- Assessment Area Maps and Geography List
- HMDA Disclosure Statements
- Most Recent CRA Performance Evaluation

Warsaw Federal Savings and Loan Association

CRA Public File

Public Comments

2025 YTD – Warsaw Federal has not received any public CRA Comments or Complaints
2024 – Warsaw Federal did not receive any public CRA Comments or Complaints
2023 – Warsaw Federal did not receive any public CRA Comments or Complaints

Branches Opened or Closed

2025 YTD July 2025

Branch Closed

Sayler Park Branch

6570 Gracely Dr. Cincinnati, OH 45233
MSA: 1740 State Code: 39 County Code: 061 Tract Code: 0105.00
% Median Income: 64.29%
Closed 6/30/2025

There were no Branches Opened or Closed for the following years:

2024
2023

Warsaw Federal Loan to Deposit Ratios			
2024	2024	2024	2024
Q1	Q2	Q3	Q4
131.45%	121.12%	114.02%	118.14%
2023	2023	2023	2023
Q1	Q2	Q3	Q4
105.36%	121.97%	130.32%	147.64%

Warsaw Federal Bank Branches

Warsaw Federal
Main Branch – Price Hill
3533 Warsaw Ave
Cincinnati, OH 45205



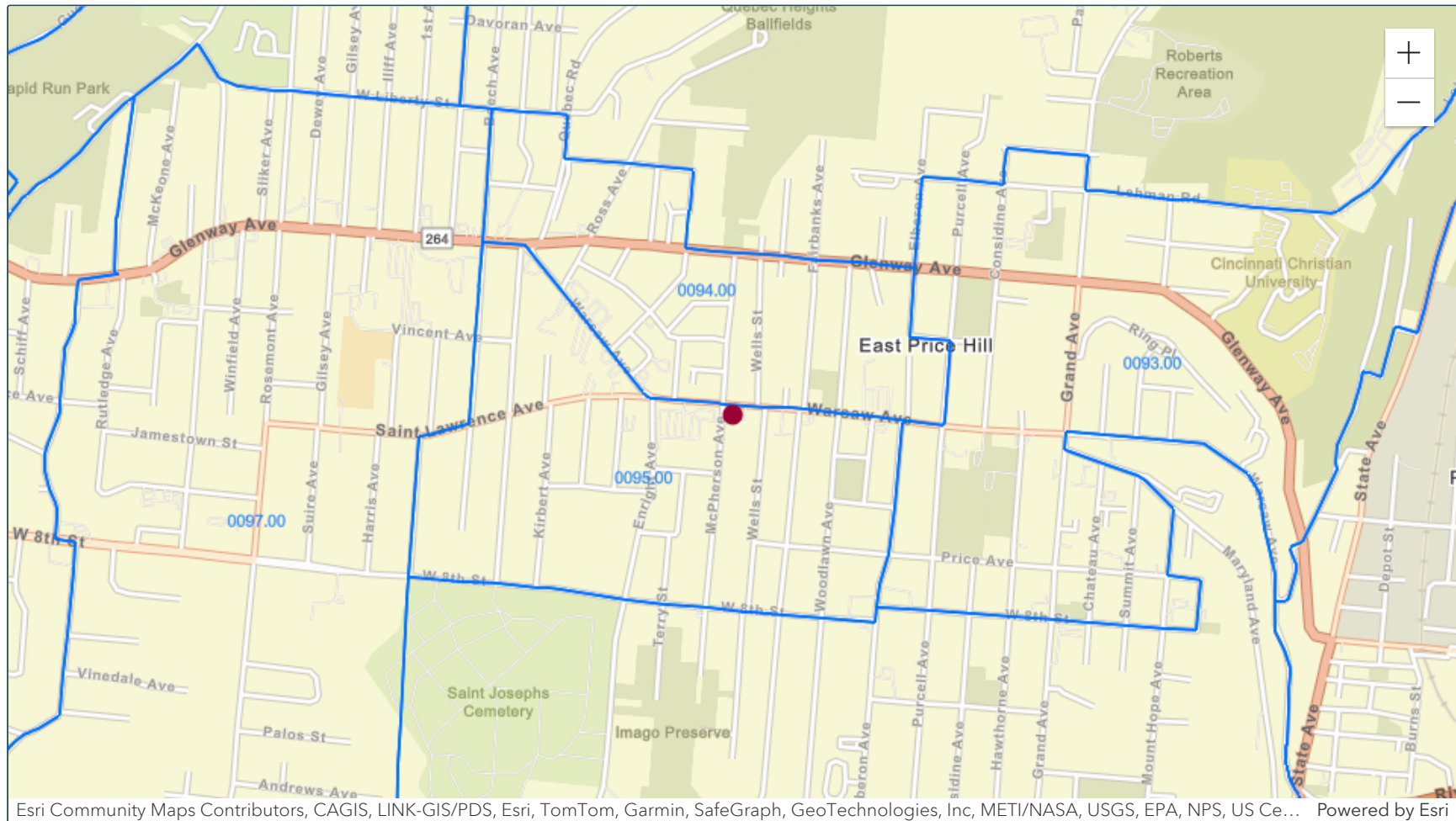
Branch Hours

Monday 9:00 AM – 4:00 PM
Tuesday 9:00 AM – 4:00 PM
Wednesday 9:00 AM – 4:00 PM
Thursday 9:00 AM – 4:00 PM
Friday 9:00 AM – 5:00 PM
Saturday Closed
Sunday Closed



Drive-Thru Hours

Monday 9:00am - 4:00pm
Tuesday 9:00am - 4:00pm
Wednesday 9:00am - 4:00pm
Thursday 9:00am - 4:00pm
Friday 9:00am - 5:00pm
Saturday 9:00am - 12:00pm
Sunday Closed



Matched Address: 3533 Warsaw Ave, Cincinnati, Ohio, 45205
MSA: 17140 - CINCINNATI, OH-KY-IN || **State:** 39 - OHIO || **County:** 061 - HAMILTON COUNTY || **Tract Code:** 0095.00

Selected Tract
MSA: || **State:** || **County:** || **Tract Code:**



2024 FFIEC Geocode Census Report

Matched Address: 3533 Warsaw Ave, Cincinnati, Ohio, 45205

MSA: 17140 - CINCINNATI, OH-KY-IN

State: 39 - OHIO

County: 061 - HAMILTON COUNTY

Tract Code: 0095.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,500
2024 Estimated Tract Median Family Income	\$58,798
2020 Tract Median Family Income	\$47,500
Tract Median Family Income %	56.81
Tract Population	2569
Tract Minority %	65.75
Tract Minority Population	1689
Owner-Occupied Units	219
1- to 4- Family Units	863

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,600
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,500
% below Poverty Line	39.34
Tract Median Family Income %	56.81
2020 Tract Median Family Income	\$47,500
2024 Estimated Tract Median Family Income	\$58,798
2020 Tract Median Household Income	\$30,781

Census Population Information

Tract Population	2569
Tract Minority %	65.75
Number of Families	434
Number of Households	767
Non-Hispanic White Population	880
Tract Minority Population	1689
American Indian Population	9
Asian/Hawaiian/Pacific Islander Population	14
Black Population	881
Hispanic Population	673
Other/Two or More Races Population	112

Census Housing Information

Total Housing Units	985
1- to 4- Family Units	863
Median House Age (Years)	0
Owner-Occupied Units	219
Renter Occupied Units	548
Owner Occupied 1- to 4- Family Units	219
Inside Principal City?	YES
Vacant Units	218

Warsaw Federal ATM Locations

All ATMs

Warsaw Federal's ATMs

3533 Warsaw Ave
Cincinnati, OH 45205

[Get Directions](#)

801 Matson Place
Cincinnati, OH 45205

[Get Directions](#)

The ATM located at 3533 Warsaw Ave is full service and accepts deposits.

The ATM located at 801 Matson Pl allows withdraws but does not accept deposits.

PRODUCT MANUAL

Updated 2025

Fee Schedule.....	3	Certificates of Deposit.....	24
Fee Schedule Consumer	3	Certificates Of Deposit (1Year Or Longer)	24
Fee Schedule Business	4	Certificates Of Deposit (Less Than 1 Year)	25
Checking Accounts	5	Certificates Of Deposit - Jumbo Accounts (\$100,000 +)	26
Advantage50® Checking	5	Certificates Of Deposit - Tiered Investment Portfolio	27
Direct Interest Checking	6	Jump Rate Certificate	28
Preffered Interest Checking Account	7	Other Services	29
Simply Free Checking	8	Auto Pay.....	29
Savings Accounts	9	Bill Pay.....	30
Directsave Account™.....	9	Direct Deposit.....	31
Select Money Market	10	Debit Card.....	32
Statement Savings Account	11	Online Banking (Retail).....	32
Business Products	12	Savings Overdraft Protection	34
Business Interest Checking.....	12		
Business Money Market Account	13		
Business Savings Account	14		
Commercial Checking	15		
Iota/Iolta Checking Account	16		
Simply Free Business Checking.....	17		
Retirement Plans.....	18		
Individual Retirement Account (IRA) Traditional	18		
Retirement Accounts Traditional IRA Benefits.....	19		
Individual Retirement Account (IRA) Roth.....	20		
Retirement Accounts Roth Ira Benefits.....	21		
Simplified Employee Pension Plan (SEPP)	22		
Health Savings Account (HSA)	23		

Fee Schedule



SERVICE DESCRIPTION	PER UNIT FEE
ATM/Debit Card	
ATM/Debit Card Transaction Fees	
If you are a Warsaw Federal Debit Card holder there are no transactions fees for using a Warsaw or MoneyPass network Automated Teller Machine (ATM). The following charges apply to transactions at non-Warsaw ATM or MoneyPass network locations:	
Cirrus Network ATM (including inquiries)	\$1.50
Other Foreign ATM (including inquiries)	\$1.00
Mastercard charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.900% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.100% of the dollar amount on all cross-border transactions when the country of the merchant or machine is different than your country as cardholder.	
ATM Surcharge (<i>non-customer</i>)	\$3.00
Debit Card Replacement	\$5.00
Checking Account	
Account Reconciliation	\$15.00 / ½ hour
Check Cashing (<i>non-customer</i>)	\$5.00
Check Copy	\$3.00
Check Reject Fee (<i>alien media</i>)	\$1.00/item
Counter Checks	\$0.50
Non-sufficient funds (NSF) or Overdraft (OD) per item*	\$30.00
Sustained Overdraft (after 7 business days)	\$5.00/day
Stop Payment	\$30.00
Savings Account	
Dormancy Fee (<i>For statement accounts, after 24 months inactivity</i>)	\$5.00/month
Excessive Transaction Fee (per item) (<i>Assessed when more than 6 pre-authorized, telephone, ACH, check, POS or internet transfers occur from a savings or money market per month.</i>)	\$3.00/each
Wire Transfer	
Wire Transfer Incoming (<i>domestic or foreign</i>)	\$10.00
Wire Transfer Outgoing Domestic (<i>within USA</i>)	\$20.00

SERVICE DESCRIPTION	PER UNIT FEE
Miscellaneous	
Account History	\$3.00/month
Check Collection	\$15.00 (<i>plus any fees incurred by Warsaw Federal</i>)
Child Support (<i>manual payment</i>)	\$5.00
Deposit Verification	\$10.00
Duplicate Statement Fee (<i>1098, 1099, or 5498</i>)	\$5.00
Early Closeout (<i>statement savings or checking within 6 months</i>)	\$50.00
Escheat Fee (<i>checking or savings after 60 months inactivity</i>)	\$50.00
Fax Services	\$1.00/page
Legal Process (<i>e.g. IRS, levy, garnishment</i>)	\$30.00
Notary Fee	\$1.50
Official Check	\$3.00
Official Check Stop Payment	\$30.00
Photocopy	\$0.25/page
Redeposit of a Deposit Item	\$5.00
Research	\$15.00/ ½ hr
Return Deposit Item	\$10.00
Statement Copy	\$5.00
Undeliverable Mail (<i>after two items returned</i>)	\$5.00/statement

Business Checking Account Services

Fee Schedule



Warsaw Federal

SERVICE DESCRIPTION	PER UNIT FEE
Business Interest Checking Account	
Monthly fee if daily balance is below \$1,500	\$7.00
Negative collected balance	Prime + 3%
Commercial Checking Account	
Account maintenance	\$15.00/mo.
ACH transactions	\$0.10
Analysis, per account	\$5.00
Deposits and credits	\$0.55
Item deposited	\$0.10
Checks paid	\$0.17
Negative collected balance	Prime + 3%
ACH Origination	
ACH set up	\$75.00
ACH monthly fee	\$30.00/mo.
ACH origination item \$0.10/item	\$5.00
ACH return items	\$10.00
Remote Deposit Capture	
Remote deposit service set up	\$50.00
Remote deposit (2 year contract)	\$35.00/mo.
Remote deposit (no contract)	\$25.00/mo. + \$.07/item
Remote deposit capture per additional remote deposit capture per account (3 included)	\$5.00/mo.

SERVICE DESCRIPTION	PER UNIT FEE
Wire Transfer	
Wire incoming	\$10.00
Wire outgoing	\$20.00
Wire incoming foreign	\$40.00
Wire outgoing foreign	\$40.00
Vault Services & Cash Deposit	
Per \$ 100.00 deposit*	\$0.08
Miscellaneous	
Returned deposit item (redeposit)	\$5.00
Returned deposit item	\$10.00
Stop payment	\$10.00
Non-sufficient funds (NSF)/overdraft	\$30.00

* Commercial Checking product only
Rev. 9/2023 Effective 9/2023

ADVANTAGE50® CHECKING (Product Type 04 / Interest)

Description:	An account that earns interest with unlimited transaction ability. The account is designed for customers who are 50 and older (at least one owner is required to be 50 or older).	
Opening Balance:	\$50 to open	
Interest:	Set by Association (see current rate) Compounded monthly – credited monthly	
Fees:	Monthly Balance Requirement	Charge
	None	None
Statement:	Monthly. Check images are included with a paper statement or estatement.	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Online Banking, Mobile Banking, and Bill Pay are also available.	
Penalties/ Restrictions:	At least one owner must be 50 years of age or older. Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor. May be subject to hold on non-cash deposits. No minor or custodial accounts, no more than 4 signers on account. Sustained overdraft fee after 7 consecutive business days \$5 per day. We reserve the right to require at least 7 business days prior written notice of intent to withdraw. Early Closeout Fee	
For More Information:	See Truth in Savings Disclosure	
Insurance:	Up to \$250,000 by FDIC per classification of account.	
Benefits:	• No monthly fees or minimum balance requirements • Savings Overdraft available • No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM) • Convenient direct deposit and pre-authorized payment processing.	

CHECKING ACCOUNTS



DIRECT INTEREST CHECKING (Product Type 21)

Description:	An account for customers who have Direct Deposit or an Automatic Payment with unlimited transaction ability and no minimum balance required.	
Opening Balance:	\$50 to open	
Interest:	Set by Association (see current rate sheet) Compounded monthly – credited monthly	
Fees:	Monthly Balance Requirement	Charge
	None	None
Statement:	Monthly. Check images are included with a paper statement or estatement.	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Online Banking, Mobile Banking, and Bill Pay are also available.	
Penalties/Restrictions	Direct Deposit or Automatic Payments required Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor. May be subject to hold on non-cash deposits. No minor or Custodial accounts, no more than 4 signers on account Sustained overdraft fee after 7 consecutive business days, \$5 per day. We reserve the right to require at least 7 business days prior written notice of intent to withdraw. Early Closeout Fee	
For More Information:	See Truth in Savings Disclosure	
Insurance:	Up to \$250,000 by FDIC per classification of account.	

- Benefits:**
- No monthly fees or minimum balance requirements
 - Savings Overdraft available
 - No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)
 - Convenient direct deposit and pre-authorized payment processing.

PREFERRED INTEREST CHECKING ACCOUNT (Product Type 03)

Description:	An account with unlimited transactions for customers who maintain a higher daily balance to earn a higher rate of interest.	
Opening Balance:	\$50 to open, customer has until the end of the first statement cycle to bring balance to \$1,500	
Interest:	Set by Association (see current rate) Compounded monthly – credited monthly	
Fees:	Monthly Balance Requirement	Charge
	\$1500 (DAILY)	No Fee
	Below \$1500 anytime during statement period	\$7.00
Statement:	Monthly. Check images are included with a paper statement or estatement.	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Online Banking, Mobile Banking, and Bill Pay are also available.	
Penalties/ Restrictions:	Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor. May be subject to hold on non-cash deposits. No minor or custodial accounts and no more than 4 signers on account. Sustained overdraft fee after 7 consecutive business days \$5 per day. We reserve the right to require at least 7 business days prior written notice of intent to withdraw. Early Closeout Fee	
For More Information:	See Truth in Savings Disclosure	
Insurance:	Up to \$250,000 by FDIC per classification of account	
Benefits:	• Designed for customer(s) who maintain a higher balance (\$1500) to earn a higher interest rate of interest; compounded and paid monthly • Savings Overdraft available. • No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM) • Convenient direct deposit and pre authorized payments	

CHECKING ACCOUNTS



SIMPLY FREE CHECKING (Product Type 11)

Description:	An account with unlimited transaction ability and no minimum balance required.	
Opening Balance:	\$50 to open	
Interest:	None	
Fees:	Monthly Balance Requirement	Charge
	None	None
Statement:	Monthly. Check images are included with a paper statement or estatement.	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Online Banking, Mobile Banking, and Bill Pay are also available.	
Penalties/ Restrictions:	Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor.	
	May be subject to hold on non-cash deposits.	
	No minor or custodial accounts, no more than 4 signers on account	
	Sustained overdraft fee after 7 consecutive business days, \$5 per day.	
	We reserve the right to require at least 7 business days prior written notice of intent to withdraw.	
For More Information:	Early Closeout Fee	
	See Truth in Savings Disclosure	
Insurance:	Up to \$250,000 by FDIC per classification of account.	

- Benefits:**
- No monthly fees or minimum balance requirements
 - Savings Overdraft available
 - No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)
 - Convenient direct deposit and pre-authorized payments

DIRECTSAVE ACCOUNT™ (Account Type 55)

Description:	A savings account with a fixed rate, six month term, with additional direct deposit required. After the grace period at maturity it will automatically renew as a DirectSave for an additional 6 month term.
Opening Balance:	\$250 to open • Additional deposits (at least 1 per month) required by ACH \$25 minimum
Interest:	Set by Association (see current rate sheet) Compounded monthly – credited monthly Interest may be withdrawn in person only.
Fees:	None
Statement:	Maturity notice mailed 20 days prior to maturity date. Monthly – paper or estatement available
Electronic Transaction Access:	None
Penalties/ Restrictions:	No non-ACH deposits during the 6 month term. At least one ACH deposit (\$25 min) per month required to maintain DirectSave account. Source of funds, from any outside account that permits electronic transfer of funds: or from another checking account at our institution. An amount equal to 90 days interest, whether earned or not on the amount withdrawn at the simple interest rate paid on the account, regardless of the time the withdrawn funds remained in the account. No monthly interest checks No ATM access Must present certificate of deposit to transact or renew in branch. Online Banking is available for Inquiries/information only. Early Closeout Fee
For More Information:	See Truth in Savings Disclosure
Insurance:	Up to \$250,000 by FDIC per classification of account.
Benefits:	• Low minimum balance to open \$250 • 6 month term with automatic renewal • Convenient ACH deposit • Great way to save and earn a better rate

SELECT MONEY MARKET (Product Type 15)

Description:	A liquid savings account that provides limited check writing and Debit card access.	
Opening Balance:	\$10,000 to open.	
Interest:	Set by Association (see current rate sheet) Product has a tiered rate structure Compounded monthly – credited monthly	
Fees:	Monthly Balance Requirement	Charge
	Average daily balance below \$10,000	\$10.00
	Transfers (Check, preauthorized, telephone, ACH, POS or Internet) during statement cycle	First 6.....FREE Additional...\$5 / transfer
	Excessive Transfer fee	\$3 / occurrence (Reg D violation)
	Dormancy fee (after 60 months of no activity)	\$50.00
Statement:	Monthly. Check images are included with paper statement or estatement	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50 (or with less if Supervisor approval)	
Penalties/ Restrictions:	May be subject to hold on non-cash deposits. Minimum check amount is \$500. Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor. No IRAs, minor or custodial accounts, no more than 4 signers on account. No monthly interest checks. No more than a total of 6 pre-authorized, telephone, check, ACH, POS or Internet transfers may be made from this account per month. Sustained overdraft fee after 7 consecutive business days \$5 per day. Early closeout fee We reserve the right to require at least 7 business days prior written notice of intent to withdraw.	
For More Information:	See Truth in Savings Disclosure	
Insurance:	Up to \$250,000 by FDIC per classification of account.	
Benefits:	• Online Banking and Bill Pay are also available.	

STATEMENT SAVINGS ACCOUNT (Product Type 03)

Description:	A liquid, interest earning account for those customers who prefer ATM access or online banking access.	
Opening Balance:	\$10 to open.	
Interest:	Set by Association (see current rate sheet) Compounded monthly – credited monthly	
Fees:	Monthly Balance Requirement	Charge
	\$100 Average daily balance	\$0.00
	Less than \$100 Average daily balance	\$1.00 per month (Fee waived for minors)
	Excessive Transfer fee	\$10 per occurrence (Reg D violation)
	Dormancy fee (after 24 months of no activity)	\$5.00
	Dormancy fee (after 60 months of no activity)	\$50.00
Statement:	Monthly - paper statement or estatement available At end of month or, if linked to checking, at cycle cut-off date	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50 (or with less if Supervisor approval). Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor. Online Banking is also available.	
Penalties/ Restrictions:	May be subject to hold on non-cash deposits. No IRA accounts. No more than a total of 6 preauthorized telephone, Internet or ACH withdrawals, including withdrawals for checks payable to third parties may be made from this account per month. We reserve the right to require at least 7 business days prior written notice of intent to withdraw. May not be the primary account on a Debit card. Early closeout fee.	
For More Information:	See Truth in Savings Disclosure	
Insurance:	Up to \$250,000 by FDIC per classification of account.	
Benefits:	• Liquid savings earn interest; compounded and paid monthly • Low minimum balance to open account • Maintain a low average daily balance to avoid monthly fees • Convenient free direct deposit and pre-authorized payment options available • No fees for deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM) • Unlimited deposits and/or cash withdrawals may be done in person at any time.	

BUSINESS INTEREST CHECKING (Product Type 18)

Description:	An interest earning checking account for Sole Proprietorships or non-profit organizations that maintains a \$1500 minimum daily balance in their account and generate fewer than 1,000 items per month.		
Opening Balance:	\$50 to open, 30 days to reach \$1,500		
Interest:	Set by Association	0 - \$10,000 \$10,000+	see Business Rate sheet
Fees:	Monthly Balance Requirements	Monthly Charge	
	\$1500 Minimum daily balance	\$ 0	
	Monthly Service fee below \$1500	\$7.00	
	If over 1000 transactions and on-going	switch to Commercial	
	Negative collected balance fee	Prime + 3%	
Statement:	Monthly. Check images are included with a paper statement or estatement.		
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Retail Online Banking, Business Online Banking, Mobile Banking, Remote Deposit, and Bill Pay are available.		
Penalties/ Restrictions:	May be subject to hold on non-cash deposits. Limit 1000 transactions (checks paid; ACH debit/credit; Deposit/deposited items), over 1,000 transactions and if on-going switch account to Commercial Checking. Sustained overdraft fee after 7 consecutive business days. \$5.00 per day. Early closeout fee		
For More Information:	See Business Account Comparison, Brand Hub		
Insurance:	\$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.		
Benefits:	• Interest earned on a balance of \$1,500 or more; compounded monthly • 1,000 FREE transactions per month • Savings Overdraft Available with a Business Savings or Business Money Market • No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM) • Night deposit available		

BUSINESS MONEY MARKET ACCOUNT (Product Type 19)

Description:	A liquid account that provides limited Check writing and Debit card access.	
Opening Balance:	\$10,000 to open	
Interest:	Set by Association (see current rate sheet) Product has a tiered rate structure Compounded monthly – credited monthly	
Fees:	Monthly Balance Requirement	Charge
	Average daily balance below \$10,000	\$10.00
	Transfers (Check, preauthorized, telephone, ACH, POS or Internet) during statement cycle	First 6.....FREE Additional...\$5 / transfer
	Excessive Transfer fee	\$3 / occurrence (Reg D violation)
	Dormancy fee (after 60 months of no activity)	\$50.00
Statement:	Monthly. Check images are included with paper statement or estatement.	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50 (or with less if Supervisor approval)	
Penalties/ Restrictions:	May be subject to hold on non-cash deposits. Minimum check amount is \$500. No monthly interest checks. No more than a total of 6 pre-authorized, telephone, check, ACH, POS or Internet transfers may be made from this account per month. Sustained overdraft fee after 7 consecutive business days \$5 per day. Early closeout fee We reserve the right to require at least 7 business days prior written notice of intent to withdraw.	
For More Information:	See Business Account Comparison, Brand Hub	
Insurance:	Up to \$250,000 by FDIC per classification of account	
Benefits:	• Online Banking and Bill Pay are also available.	

BUSINESS SAVINGS ACCOUNT (Account Type 56)

Description:	A liquid, interest earning savings account for businesses who prefer ATM access.	
Opening Balance:	\$50 to open	
Interest:	Set by Association (see current rate sheet) Product has a tiered rate structure Compounded monthly – credited monthly	
Fees:	Monthly Balance Requirement	Charge
	Less than \$500	\$10.00
	\$500 Average Daily Balance	None
	Excessive Transfer fee	\$10 per occurrence (Reg D violation)
	Dormancy fee (after 24 months of no activity)	\$5.00
	Dormancy fee (after 60 months of no activity)	\$50.00
Statement:	Monthly - paper statement or estatement available At end of month or, if linked to checking, at cycle cut-off date	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50 (or with less if Supervisor approval)	
Penalties/ Restrictions:	May be subject to hold on non-cash deposits No more than a total of 6 preauthorized telephone, Internet or ACH withdrawals, including withdrawals for checks payable to third parties may be made from this account per month. May not be the primary account on a Debit card. Early closeout fee We reserve the right to require at least 7 days prior written notice of intent to withdraw.	
For More Information:	See Business Account Comparison, Brand Hub	
Insurance:	Up to \$250,000 by FDIC per classification of account.	
Benefits:	• Liquid savings earn interest; compounded and paid monthly • Low minimum balance to open account • Maintain a low average daily balance to avoid monthly fees • Convenient free direct deposit and pre-authorized payment options available. • No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM) • Online Banking and Bill Pay are also available. • Unlimited deposits and /or cash withdrawals may be done in person at any time.	

COMMERCIAL CHECKING (Product Type 07)

Description:	An account for commercial deposits that accommodates those accounts with more than 1,000 items / month.	
Opening Balance:	\$50 to open	
Interest:	None	
Fees:	Type	Monthly Charge
	Monthly Service Fee	\$ 15.00
	Per check paid	\$ 0.17
	ACH Debit/Credit	\$ 0.10
	Per Deposit	\$ 0.55
	Per Item Deposited	\$ 0.10
	Per \$100 of Cash/Currency deposited	\$ 0.08
	Negative collected balance	Prime + 3%.
	Earnings credit can reduce or eliminate monthly service and processing fees (Earnings credit will be computed and subtracted from monthly charges)	
	Earnings credits DO carry over month to month	
	Earnings credits are zeroed out at year end	
	Earnings credit rate	
Statement:	Monthly. Check images are included with a paper statement or estatement.	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Business Online Banking, Mobile Banking, Positive Pay, Remote Deposit, Zero Balance Accounts and Bill Pay are available.	
Penalties/ Restrictions:	May be subject to hold on non-cash deposits	
	Sustained overdraft fee after 7 consecutive business days. \$5.00 per day.	
	Early closeout fee	
For More Information:	See Business Account Comparison, Brand Hub	
Insurance:	\$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.	
Benefits:	• Accommodates high volume transactions as well as Federal and State tax payments • Savings Overdraft Available with a Business Savings or Business Money Market • Account balance may reduce or eliminate the monthly fee and processing costs • Night Deposit available	

IOTA/IOLTA CHECKING ACCOUNT (Product Type 13)

Not currently being offered

Description:	IOTA stands for “Interest On Trust Accounts” IOLTA stands for “Interest On Lawyers Trust Accounts.” We MUST use the Ohio TIN: 31-1126612. An IOTA/IOLTA is basically used when an attorney needs to separate the clients’ funds from the practice operating funds. State of Ohio law directs that interest from an IOLTA be used to fund Legal Aid. We set up these accounts similar to business checking with excess credits going to Legal Aid instead of “Interest.”	
Opening Balance:	\$50 to open.	
Interest:	None	
Fees:	Monthly Fees	Charge
	Monthly Service Fee	\$10.00
	Per Check Paid	\$ 0.17
	Per Deposit	\$ 0.35
	Per Item	\$ 0.10
Statement:	Monthly - paper statement or estatement available	
Electronic Transaction Access:	No.	
Penalties/ Restrictions:	Online Banking is available for Inquiries/information only. See Ohio Revised Code	
For More Information:	See Business Account Comparison, Brand Hub	
Insurance:	\$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.	
Benefits:	• Earnings credit to offset fees • Low monthly service fee	

SIMPLY FREE BUSINESS CHECKING (Product Type 12)

Description:	An account for business owners who have less than 1,000 transactions per month. Also used for Estate and Campaign Accounts.	
Opening Balance:	\$50 to open.	
Interest:	None	
Fees:	Monthly Balance Requirement	Charge
	None	None
Statement:	Monthly. Check images are included with a paper statement or estatement.	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Retail Online Banking, Mobile Banking, and Bill Pay are available.	
Penalties/ Restrictions:	May be subject to hold on non-cash deposits.	
	Limit 1000 transactions (checks paid; ACH debit/credit; Deposit/deposited items), over 1,000 transactions and if on-going switch account to Commercial Checking.	
	Sustained overdraft fee after 7 consecutive business days. \$5.00 per day.	
	Early closeout fee	
For More Information:	See Business Account Comparison, Brand Hub	
Insurance:	\$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.	

- Benefits:**
- No monthly fees or minimum balance requirements.
 - 1,000 FREE transactions per month
 - Savings Overdraft Available with a Business Savings or Business Money Market
 - No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)
 - Night Deposit available

**INDIVIDUAL RETIREMENT ACCOUNT (IRA) TRADITIONAL
(PLAN TYPE 1) (KIND 0 – 4 – 6 - 9)**

Description:	A retirement account established for the exclusive benefit of eligible individuals offering the benefits of tax deferral.		
Opening Balance:	\$10 to open	-	Statement Savings Account*
	\$500 to open	-	3 – 60 month fixed rate CD**
	\$500 to open	-	Jump Fixed Rate CD**
	(100% of earned income or annual maximum set by the IRS, whichever is less)		
	*Additional deposits may be made at any time in amounts of \$10 or more (Statement Savings)		
	** Additional deposits may be made at maturity (Certificates)		
Interest:	Set by Association (see current rate sheet) Compounded monthly - credited monthly (Statement Savings) Compounded quarterly - credited quarterly (Certificates of Deposit).		
Fees:	None		
Statement:	Semi-annual summary, Annual History		
Electronic Transaction Access:	None		
Penalties/ Restrictions:	Principal or interest withdrawn from an IRA before age 59 ½ is subject to a 10% federal penalty on the withdrawal in addition to the penalty levied by the Bank. Early certificate withdrawal penalty may be assessed if over 59 ½. An IRA must be opened and funded by April 15th for prior year contributions. Mandatory distributions are required to begin by age 72. Online Banking is available for Inquiries/information only.		
For More Information:	See IRA brochure, Retirement Account Manual, IRS Pub 590		
Insurance:	Up to \$250,000 by FDIC per classification of account, insured separately from non-retirement accounts		

TRADITIONAL IRA BENEFITS

Great retirement savings opportunity which offers tax deferral benefits for eligible individuals.

Wide range of investment options:

- Statement Savings Account
- Short Term CD's 3, 6 or 9 months
- Long term CD's 12-60 months
- Jump Rate CD
- Tiered Advantage

Annual contributions can be 100% of customer's earned income or annual maximum set by the IRS, whichever is less

This plan offers lots of flexibility:

- Semi-annual statements help customer keep track of their investments and progress towards their retirement goals.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) ROTH (PLAN TYPE 5) (KIND 0 – 4 - 6 - 9)

Description:	A retirement account established for the benefit of eligible individuals or couples offering the possibility of tax free withdrawals after 5 years.
Opening Balance:	\$10 to open - Statement Savings* \$500 to open - 3 – 60 month fixed rate CD** \$500 to open - Jump Fixed Rate CD** (100% of earned income or annual maximum set by the IRS, whichever is less) *Additional deposits may be made at any time in amounts of \$10 or more (Statement Savings*) ** Additional deposits may be made at maturity (Certificates)
Interest:	Set by Association (see current rate sheet) Compounded monthly - credited monthly (Statement Savings*) Compounded quarterly - credited quarterly (Certificates of Deposit)
Fees:	None
Statement:	Semi-annual summary, Annual History
Electronic Transaction Access:	None
Penalties/ Restrictions:	Withdrawals may be made, penalty free, due to death or disability or to finance a first time home purchase. Customer will pay taxes on such withdrawals unless the Roth IRA has been in existence for 5 years or more. Withdrawals may be made before the age of 59 ½ to pay for higher education expenses without penalty but taxes must be paid on the amount withdrawn. Contributions may be made after the age of 72 and mandatory withdrawals do not have to be made. Roth IRAs are funded with non-deductible contributions. Conversions from a regular IRA to a Roth IRA may be made if customer's household gross income is below \$100,000, but taxes must immediately be paid on the transferred amount. In order to benefit from the conversion, the IRA holder must live for at least five years. Online Banking is available for Inquiries/information only.
For More Information:	See IRA brochure, Retirement Account Manual, IRS Pub 590
Insurance:	Up to \$250,000 by FDIC per classification of account, Insured separately from non-retirement accounts.

RETIREMENT ACCOUNTS ROTH IRA BENEFITS

Great retirement savings opportunity which may offer the possibility of tax free withdrawals after five years, plus the interest is tax free.

Wide range of investment options:

- Statement Savings Account
- Short Term CD's 3, 6 or 9 months
- Long term CD's 12-60 months
- Jump Rate CD
- Tiered Advantage

Annual contributions can be 100% of earned income or annual maximum set by the IRS, whichever is less (Customer should always check with their tax consultant for eligibility)

This plan offers lots of flexibility:

- After five years withdrawals may be made, with no penalty, if due to death, disability or to finance customer's first home.
- After five years, withdrawals for higher education expenses may be made, penalty free but Taxes will be due on the amount withdrawn.
- Contributions can be made after 72, and withdrawals are not mandatory after 72.
- Customer can convert their Traditional IRA to a ROTH IRA (subject to certain rules)
- Semi-annual statements help customer keep track of their investments and progress towards their retirement goals.

SIMPLIFIED EMPLOYEE PENSION PLAN (SEPP)
(PLAN TYPE 2) (KIND 0 – 4 - 6 - 9)

Description:	A retirement account established by an employer. The employer can be a sole proprietor, sole-practitioner or corporation. Once established, the employer can make SEPP deposits into each eligible employee's IRA as well as his/her IRA.		
Requirements:	An agreement must be signed to establish a SEPP. Once the plan is set up, all eligible employees (including the employer) establish IRAs which receive the SEPP contributions. Each year the employer can decide whether or not to make a SEPP contribution. Contributions can be made according to IRS guidelines. Or, the employer can decide to make no SEPP contribution for the year at all. Contributions are not required for non-eligible employees. Non-eligible employees are those who have not reached age 21, worked at least 3 of the last 5 years, or earned at least the minimum established by IRS guidelines (indexed for inflation each year) non-resident aliens and certain union members can also be excluded. For minimum to open, interest rates, term and fees see the individual product description.		
Opening Balance:	\$10 to open	-	Statement Savings Account*
	\$500 to open	-	3 – 60 month fixed rate CD**
	\$500 to open	-	Jump Fixed Rate CD**
	(100% of earned income or annual maximum set by the IRS, whichever is less)		
	*Additional deposits may be made at any time in amounts of \$10 or more (Statement Savings Account)		
	** Additional deposits may be made at maturity (Certificates)		
Interest:	Set by Association (see current rate sheet) Compounded monthly - credited monthly (Statement Savings Account) Compounded quarterly - credited quarterly (Certificates of Deposit)		
Fees:	None		
Statement:	Semi-annual summary, Annual History		
Electronic Transaction Access:	None		
Other Information:	The employer has until the due date or his/her business tax return (plus extensions) to set up and fund a SEPP. In addition, the employer and employees can also make regular IRA contributions of up to 100% of earned income or annual maximum set by the IRS, whichever is less		
Penalties/ Restrictions:	Once SEPP contributions are made, normal IRA rules apply with the exception that there is no maximum age for SEPP participation. Individuals over the age of 70 ½ may receive SEPP contributions. Mandatory distributions are required to begin in the year the customer attains the age of 72. Online Banking is available for Inquiries/information only.		
For More Information:	See IRA brochure, Retirement Account Manual, IRS Pub 560		
Insurance:	Up to \$250,000 by FDIC per classification of account, Insured separately from non-retirement accounts.		

HEALTH SAVINGS ACCOUNT (HSA) (PLAN TYPE 7) (PRODUCT TYPE 16)

Not currently being offered

Description:	A checking account established to use for qualified medical expenses. Account Holder must have HDHP with a deductible, cap and an "out of pocket" expense set by IRS guidelines
Opening Balance:	\$50 to open
Interest:	Set by Association (see current rate sheet) Compounded monthly – credited monthly
Fees:	\$10 setup fee at account opening Sustained overdraft fee after 7 consecutive business days, \$5 per day.
Statement:	Monthly. Check images are included with a paper statement or eStatement.
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Online Banking is available for Inquiries/information only.
Penalties/ Restrictions:	Contributions are deductible and earnings are tax free. Withdrawals are tax free if used for qualified medical expenses. Customer may contribute up to the maximum allowed per plan type. If customer is age 55 or over they may make catch up contributions. Contributions may be made as late as April 15 of the following year • Once customer reaches age 65 they may no longer contribute to the HSA • Customer may not be enrolled in Medicare • Customer may not be claimed as a dependent on someone else's tax return • Customer may not have other first dollar medical coverage • Customer must be covered by a High Deductible Health Plan (HDHP) • No monthly interest checks
For More Information:	See IRA brochure, Retirement Account Manual, IRS Pub 969
Insurance:	Up to \$250,000 by FDIC per classification of account, Insured separately from non-retirement accounts.

Benefits:

- Customer can save money in this account for future medical expenses and grow the account through investment earnings
- Customer can decide on how much money to put into this account
- Qualified medical expenses include: all medical, dental, vision, chiropractic and even acupuncture
- Prescription, nonprescription medications • hospital costs
- COBRA continuation coverage
- "Out of pocket" health care expenses

CERTIFICATES OF DEPOSIT (1Year or Longer) (KIND 4)

Description:	Certificates of Deposit with a fixed rate and term of 1 year or longer.
Opening Balance:	\$500 to open • Additional deposits may be made at maturity. See Internal Savings Rate Sheet for specials.
Interest:	Set by Association (see current rate sheet) Compounded quarterly - Credited quarterly Quarterly interest payout is available. Monthly interest payout on a balance of \$5000 or more is available.
Term:	12 month * 18 month * 24 month * 48 month * 60 month A certificate may be opened for any term up to the next rate/term cut-off. CD's automatically renew but not necessarily for original term. There is a 7 day grace period after the maturity date.
Fees:	None
Statement:	None – a maturity notice is mailed approximately 20 days prior to maturity date.
Electronic Transaction Access:	None
Penalties/ Restrictions:	For terms of 12 months or more but less than 36 months: forfeiture of an amount equal to 180 days interest on the amount withdrawn at the (nominal) simple interest rate being paid on the account, regardless of the length of time the funds withdrawn have remained in the account. For terms 36 months to 60 months: forfeiture of an amount equal to 365 days interest on the amount withdrawn at the (nominal) simple interest rate being paid on the account, regardless of the length of time the funds withdrawn have remained in the account. For terms greater than 60 months: forfeiture of an amount equal to 545 days of interest on the amount withdrawn at the (nominal) simple interest rate being paid on the account, regardless of the length of time the funds withdrawn have remained in the account. Any withdrawal which reduces the account balance below the minimum balance requirement will be considered as a withdrawal of the entire account balance and will be subject to the penalty as described above. It is recommended the CD be presented to transact on account. Online Banking is available for Inquiries/information only. Early closeout fee
For More Information:	See Truth In Savings Disclosure
Insurance:	Up to \$250,000 by FDIC per classification of account.

Note: The 18 month renews as a 18 month. Always see Truth in Savings Disclosure for renewal details.

Benefits:

- Interest is compounded and paid quarterly
- Maximize customer's interest earnings by committing their funds to longer terms
- Customer has choice of terms, 12 months or longer
- Low minimum opening balance of \$500
- No account fees
- Option of receiving interest check or interest transfer, monthly or quarterly
- Automatic Renewal at maturity for customer convenience. Notice mailed approximately 20 days before maturity

CERTIFICATES OF DEPOSIT (LESS THAN 1 YEAR) (KIND 9)

Description:	Certificates of Deposit with a fixed rate and a term of 3, 6, 9 months
Opening Balance:	\$500 to open • Additional deposits may be made at maturity.
Interest:	Set by Association (see current rate sheet) Compounded quarterly - Credited quarterly Quarterly interest payout is available. Monthly interest payout on a balance of \$5000 or more is available.
Term:	3, 6 or 9 months. Automatic renewal upon maturity, not necessarily for original term with a 7 day grace period after the maturity date.
Fees:	None
Statement:	None – a maturity notice is mailed approximately 20 days prior to maturity date.
Electronic Transaction Access:	None
Penalties/ Restrictions:	3 month Certificate • Amount equal to 30 days interest, whether earned or not, on the amount withdrawn at the simple interest rate paid on the account, regardless of the time the withdrawn funds remained in the account. 6 to 9 month Certificate • Amount equal to 90 days interest, whether earned or not, on the amount withdrawn at the simple interest rate paid on the account, regardless of the time the with-drawn funds remained in the account. It is recommended the CD be presented to transact on account. Online Banking is available for Inquiries/information only
For More Information:	See Truth In Savings Disclosure
Insurance:	Up to \$250,000 by FDIC per classification of account.

Benefits:

- Earn a higher interest while retaining some liquidity
- Interest is compounded and paid quarterly
- Low minimum opening requirement of \$500
- Option to receive interest check or interest transfer, monthly or quarterly
- Automatic Renewal at maturity for customer's convenience. Notice mailed approximately 20 days before maturity

CERTIFICATES OF DEPOSIT - JUMBO ACCOUNTS (\$100,000 +)
(KIND 5)

Description:	Certificates of Deposit with a fixed rate and term of 30 to 365 days
Opening Balance:	\$100,000 to open
Interest:	Set by Association (see current rate sheet) Compounded at maturity - credited at maturity Does not automatically renew at maturity.
Term:	Customer sets term desired – 30 days – 365 days. Upon maturity the account is converted to the regular savings rate.
Fees:	None
Statement:	None – a maturity notice is mailed approximately 20 days prior to maturity date.
Electronic Transaction Access:	None
Penalties/ Restrictions:	Accounts with term of less than 90 days; the penalty is forfeiture of the amount of earnings that the funds withdrawn would have earned if left on deposit until maturity. Accounts with term of 90 days to 1 year; Forfeiture on the withdrawn amount is the greater of 90 days interest, or the amount of all earnings earned on the amount withdrawn, regardless of the length of time the funds withdrawn have remained on deposit in either situation. It is recommended the CD be presented to transact on account. Online Banking is available for Inquiries/information only.
For More Information:	See Truth In Savings Disclosure
Insurance:	Up to \$250,000 by FDIC per classification of account.
Benefits:	• Investment opportunity for large balances • Customer sets term • \$100,000 to open • Converts to statement savings rate at maturity • Option to receive monthly interest check or interest transfer

CERTIFICATES OF DEPOSIT - TIERED INVESTMENT PORTFOLIO
(KIND 4)

Description:	A package of three Certificates of Deposit, each with a different term, to allow liquidity and high yield.
Opening Balance:	\$1,500 to open (\$500 per CD) additional deposits may be made at maturity.
Interest:	Set by Association (see current rate sheet) Compounded quarterly - Credited quarterly Quarterly interest payout is available. Monthly interest payout on a balance of \$5000 or more is available.
Term:	1 year – 2 year – 3 year certificates. Upon maturity, each certificate automatically renews for a 3 year term.
Fees:	None
Statement:	None – a maturity notice is mailed approximately 20 days prior to maturity date.
Electronic Transaction Access:	None
Penalties/ Restrictions:	An amount equal to 180 days interest, whether earned or not, on the amount withdrawn at the simple rate paid on the account, regardless of the length of time the withdrawn funds remained in the account. Online Banking is available for Inquiries/information only.
For More Information:	See Truth In Savings Disclosure
Insurance:	Up to \$250,000 by FDIC per classification of account.

Benefits:

- Maximize customer’s interest earnings - higher rate than the 12 month CD
- Rates for all 3 tiers are guaranteed in account opening
- Interest is compounded and paid quarterly
- Low minimum opening requirement of \$1,500
- Option of receiving interest check or transfer monthly or quarterly
- Automatic Renewal at maturity for customer’s convenience. Notice mailed approximately 20 days before maturity

JUMP RATE CERTIFICATE
(ACCOUNT TYPE 20) (ACCOUNT TYPE IRA 80) (KIND 4)

Description:	Certificate of Deposit with a fixed rate and term of 27 months which allows customer to adjust to current rate of the 2 year (24 month) CD minus 10 basis points once any time after first 6 months.
Opening Balance:	\$500 to open • Additional deposits may be made at maturity.
Interest:	Set by Association (see current rate sheet) Compounded quarterly - Credited quarterly Quarterly interest payout is available. Monthly interest payout on a balance of \$5000 or more is available.
Term:	27 month term • Automatic renewal upon maturity for 24 months after a 7 day grace period.
Fees:	None
Statement:	None – a maturity notice is mailed approximately 20 days prior to maturity date.
Electronic Transaction Access:	None
Penalties/ Restrictions:	An amount equal to 180 days interest, whether earned or not, on the amount withdrawn at the simple interest rate paid on the account, regardless of the time the withdrawn funds remained in the account. Online Banking is available for Inquiries/information only.
For More Information:	See Truth In Savings Disclosure
Insurance:	Up to \$250,000 by FDIC per classification of account

- Benefits:**
- Offers opportunity to jump to a higher interest rate
 - A onetime adjustment to the current Jump Rate CD interest rate allowed any time after 6 months
 - Interest compounds quarterly
 - \$500 to open
 - Automatic Renewal to a 24 month CD at maturity
 - Option of receiving interest check or transfer monthly or quarterly

AUTO PAY

Description:	Automatic transfer from a Checking or internal Savings account to pay a mortgage or consumer loan; or a transfer between internal checking and savings accounts (Accounts must be at the same bank).		
	The three types of auto pay are:		
	AutoPay I: From a checking or savings account to pay a loan (both accounts at our institution).		
	AutoPay II: From another institution’s checking account to pay a loan at our institution. Must be initiated by other institution.		
	AutoPay III: Internal – savings/checking transfer to another savings / checking account at our institution.		
Term:	AutoPay continues until the customer cancels or the loan is paid off. See Lending Product Manual for AutoPay I and II details.		
Fees:	AutoPay I:	NSF	None
	AutoPay II:	NSF	\$30
	AutoPay III:	NSF	None
	AutoPay Stop Payment	\$30	
Statement:	N/A		
Penalties/ Restrictions:	Funds must be in the checking or savings account at the time of automatic withdrawal. Transfers from savings/checking to savings/checking must be done on the same day of the month for the same amount each month.		
Other Information:	Funds coming to our institution to be deposited into a savings/checking account must be set up at the institution sending the funds.		
For More Information:			
Insurance:	N/A		
Benefit:	• Very convenient for customer. They can put their mind at ease knowing that they will not have to come into the branch to make a payment on time.		

BILL PAY

Description:	24 hour online access to paying bills from checking; transfers between checking, savings and loan accounts.
Opening Balance:	N/A
Interest:	None
Fees:	None
Statement:	Online bill payments will appear on customer’s monthly statement.
Penalties/ Restrictions:	Bill pay account must be a checking account
Other Information:	Payment details available for viewing.
For More Information:	
Insurance:	N/A

- Benefits:**
- Secure online bill payment
 - Always accessible
 - Unlimited transactions
 - Single and recurring payments
 - Stop payments
 - Pending payments
 - Pay from multiple accounts
 - 24 month account history
 - Pending payments section
 - Recent Payments section
 - Rush Delivery (depending on payee)
 - Same Day Delivery (depending on payee)
 - Payee categorization
 - Customer service 844-596-1188 - 7:00 a.m. -1:00 a.m. 7 days a week

DIRECT DEPOSIT

Description:	Government benefits and other similar recurring deposits such as payroll, pensions etc. are sent directly to the Bank and deposited to an account.
Fees:	Normal account fees apply
Statement:	Monthly checking account or statement savings statement shows all direct deposit transactions.
Penalties/ Restrictions:	None
Other Information:	Types of Direct Deposit: Social Security • Railroad Retirement • Government Payments • Veterans Administration • Pension Payments • Treasury Bill Interest • Civil Service Paycheck • Payroll Checks.
For More Information:	See Electronic Funds Transfer Disclosure.
Insurance:	Up to \$250,000 by FDIC per classification of account

Benefits:

- Safely arrange for customer’s recurring deposits, such as payroll, dividends, interest, Social Security and pension.
- Eliminates the chance of customer’s money being lost or stolen in the mail.
- Customer’s monthly checking or savings statement clearly shows all direct deposit transactions.

DEBIT CARD

Description:	A Debit Card that allows customer to make purchases from their checking account without writing a check and provides regular ATM access.
Fees:	No fees for Debit Card use • ATM fees may apply
Statement:	All transactions will be listed on monthly statement, including the date, amount of purchase and the merchant name.
Eligibility:	Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor.
Penalties/ Restrictions:	The limit on ATM withdrawals is generally \$500 per day (based on product type). ATM access is not permitted on CDs or IRAs. Maximum limit on purchases is generally \$1000 per day (based on product type).
Other Information:	The Debit Card is not a credit card. This card allows a customer to purchase items and services from their checking account anywhere they see the MasterCard logo without writing a check. The purchase amount will be deducted from the balance in their checking account. Customer should keep receipts and deduct the amount of the purchase their checkbook immediately. PIN (personal identification number) can be changed at any time through a MoneyPass ATM (customer must have current PIN), or by phone using the activation / PIN change number 1-800-992-3808
For More Information:	See Electronic Funds Transfer Disclosure.
Insurance:	N/A
Benefits:	• Allows customer to purchase goods and services with funds in their checking account, without writing checks. Can also be used for mail order, telephone orders and internet purchases. • Customer only has to carry one card that acts like a debit card as well as a regular ATM card. • Customer may use the card anywhere customer see the MasterCard logo. • All of customer's purchases will be listed on customer's monthly checking account statement. The date, amount of the purchase and merchant name will be included for customer's records.

ONLINE BANKING (RETAIL)

Description:	24 hour online access to checking, savings and loan accounts.
Fees:	None
Penalties/ Restrictions:	In order to transfer funds, the customer must be listed as an owner on the accounts.
Other Information:	Access account balances, transaction information, interest earned in current and previous year, extended history up to 24 months (rolling), place stop payments on checks, view a list of stop payments, transfer funds between internal accounts, and make loan payments from a checking or statement savings account (both loan and payment account at the same institution)
For More Information:	www.ffl.net
Insurance:	N/A

Benefits:

- Convenient, easy and secure.
- View all existing accounts and current balances
- View all current business day or previous business day information
- View 24 months extended history (rolling)
- View total interest paid in current and previous years, per account
- Transfer funds between accounts
- Make loan payments from a checking or statement savings account (both loan and payment account at the same institution)
- Search transactions
- Nickname accounts for easy viewing
- Stop payment on checks and view a list of stopped payments placed
- Reorder checks

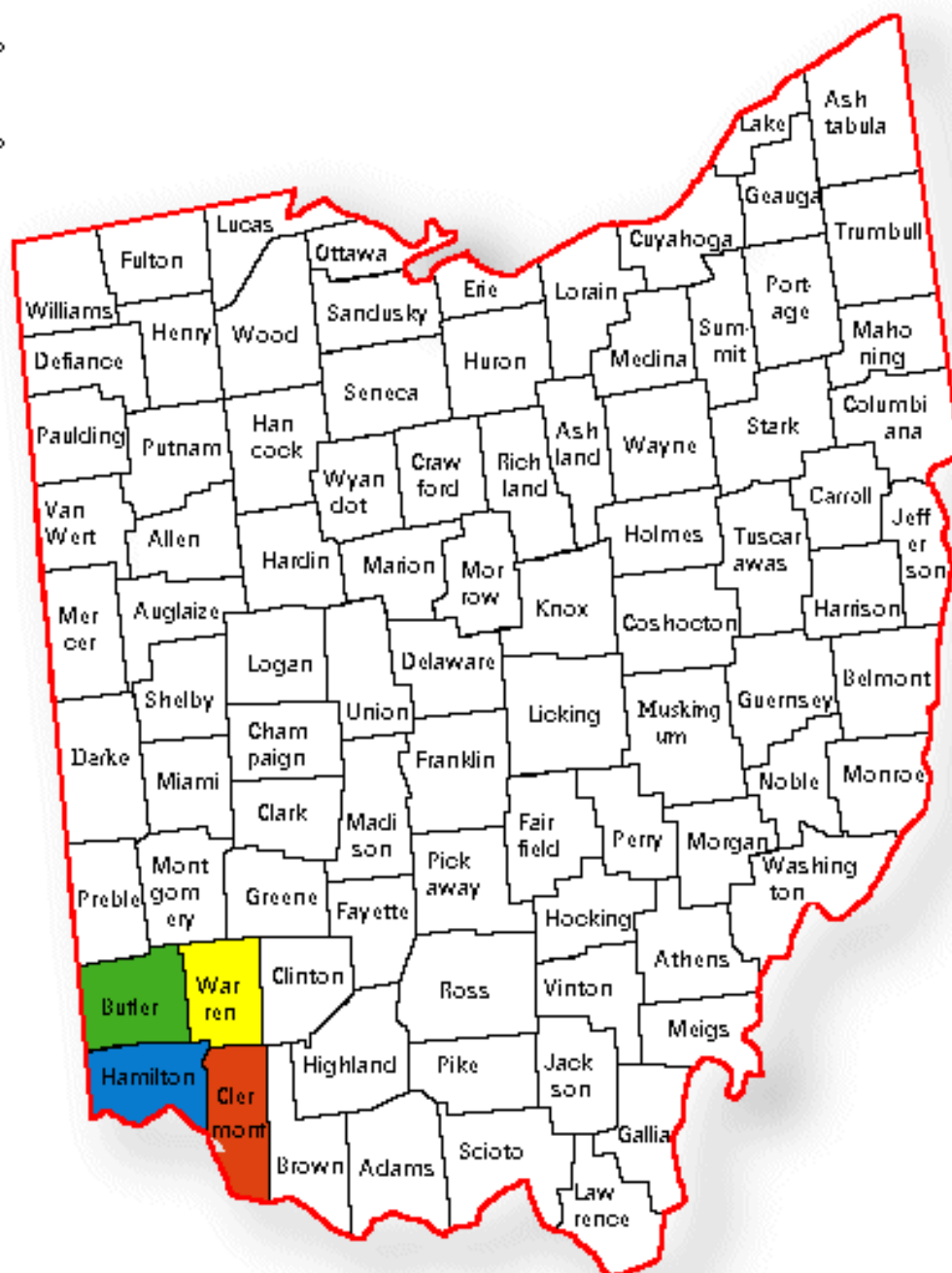
SAVINGS OVERDRAFT PROTECTION

Description:	A product that uses funds from a savings account to cover overdrafts on Checking accounts at our institution. Savings accounts that qualify include: Statement and Money Market accounts. If the checking account is a business account, the savings must be a business account.
Transfer Process:	If the amount to cover the overdraft is available, the exact amount will be transferred. If the amount to cover the overdraft is not available, all available funds in the savings except for a penny (\$.01) will transfer to the checking account and an overdraft fee will still be charged.
Statement:	Transfer activity appears on normal monthly statement.
Penalties/ Restrictions:	No more than a total of 6 preauthorized telephone, internet or ACH withdrawals or overdraft transfers, including withdrawals for check payable to third parties may be made from the savings account per month.
For More Information:	Contact Savings Service
Insurance:	Up to \$250,000 by FDIC per classification of account
Benefit:	• Saves customer the embarrassment and expense of return checks

Application available on Shared Documents and Cleartouch.

Warsaw Federal Facility Based Assessment Area

- - Hamilton Co
- - Butler Co
- - Clermont Co
- - Warren Co





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	061	0002.00	Low	No	30.09	\$103,500	\$31,143	\$25,163	1156	92.21	1066	0	102
39	061	0007.00	Upper	No	121.71	\$103,500	\$125,970	\$101,750	3433	38.48	1321	58	98
39	061	0009.00	Upper	No	125.69	\$103,500	\$130,089	\$105,078	1660	49.58	823	360	471
39	061	0010.00	Middle	No	103.33	\$103,500	\$106,947	\$86,389	1688	38.98	658	262	413
39	061	0011.00	Middle	No	108.08	\$103,500	\$111,863	\$90,357	1088	46.14	502	153	341
39	061	0016.00	Low	No	31.19	\$103,500	\$32,282	\$26,078	1059	64.02	678	43	368
39	061	0017.00	Unknown	No	0.00	\$103,500	\$0	\$0	1215	69.63	846	121	686
39	061	0018.00	Middle	No	100.77	\$103,500	\$104,297	\$84,250	1427	33.78	482	222	781
39	061	0019.00	Middle	No	95.69	\$103,500	\$99,039	\$80,000	2044	36.35	743	367	562
39	061	0020.00	Upper	No	134.56	\$103,500	\$139,270	\$112,500	1503	29.21	439	437	409
39	061	0022.00	Moderate	No	53.32	\$103,500	\$55,186	\$44,583	2256	70.52	1591	318	1036
39	061	0023.00	Unknown	No	0.00	\$103,500	\$0	\$0	1387	58.18	807	156	460
39	061	0025.00	Low	No	29.66	\$103,500	\$30,698	\$24,803	3836	31.33	1202	96	818
39	061	0026.00	Low	No	34.00	\$103,500	\$35,190	\$28,429	3437	27.96	961	180	1236
39	061	0027.00	Upper	No	130.45	\$103,500	\$135,016	\$109,063	1651	29.32	484	304	761
39	061	0028.00	Moderate	No	70.50	\$103,500	\$72,968	\$58,942	1234	41.17	508	115	462
39	061	0029.01	Unknown	No	0.00	\$103,500	\$0	\$0	2744	27.04	742	126	313
39	061	0029.02	Moderate	No	52.83	\$103,500	\$54,679	\$44,167	2799	50.59	1416	49	348
39	061	0030.00	Moderate	No	69.01	\$103,500	\$71,425	\$57,697	5918	29.44	1742	119	225
39	061	0032.00	Moderate	No	64.29	\$103,500	\$66,540	\$53,750	1426	39.27	560	53	362
39	061	0033.00	Moderate	No	50.78	\$103,500	\$52,557	\$42,454	2947	30.10	887	52	433
39	061	0036.00	Unknown	No	0.00	\$103,500	\$0	\$0	1054	93.93	990	75	237
39	061	0037.00	Low	No	31.42	\$103,500	\$32,520	\$26,270	1601	78.51	1257	154	557
39	061	0038.00	Unknown	No	0.00	\$103,500	\$0	\$0	2032	88.63	1801	321	872
39	061	0039.00	Low	No	44.45	\$103,500	\$46,006	\$37,167	1684	86.64	1459	433	970
39	061	0040.00	Moderate	No	76.55	\$103,500	\$79,229	\$64,000	2141	67.45	1444	592	883

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	061	0041.00	Upper	No	155.80	\$103,500	\$161,253	\$130,250	1618	39.49	639	362	594
39	061	0042.00	Upper	No	175.02	\$103,500	\$181,146	\$146,319	1947	32.36	630	604	599
39	061	0046.02	Upper	No	133.92	\$103,500	\$138,607	\$111,964	5056	19.96	1009	1264	1778
39	061	0046.03	Middle	No	89.10	\$103,500	\$92,219	\$74,490	3048	13.12	400	1004	1415
39	061	0046.04	Middle	No	82.94	\$103,500	\$85,843	\$69,338	3561	24.12	859	1079	1293
39	061	0046.05	Middle	No	113.07	\$103,500	\$117,027	\$94,531	2622	20.40	535	711	741
39	061	0047.03	Upper	No	160.65	\$103,500	\$166,273	\$134,306	3850	12.86	495	1053	1620
39	061	0048.00	Upper	No	230.82	\$103,500	\$238,899	\$192,969	3551	9.29	330	1118	1332
39	061	0049.00	Upper	No	195.40	\$103,500	\$202,239	\$163,361	6644	15.40	1023	2064	2621
39	061	0050.00	Upper	No	149.34	\$103,500	\$154,567	\$124,853	5029	14.81	745	1220	1406
39	061	0051.00	Upper	No	196.85	\$103,500	\$203,740	\$164,567	2520	13.10	330	705	964
39	061	0052.00	Upper	No	172.02	\$103,500	\$178,041	\$143,810	3563	14.12	503	872	1659
39	061	0053.01	Upper	No	147.00	\$103,500	\$152,145	\$122,900	3349	19.32	647	760	1187
39	061	0053.02	Upper	No	148.88	\$103,500	\$154,091	\$124,464	3319	17.87	593	1029	1301
39	061	0055.00	Moderate	No	72.23	\$103,500	\$74,758	\$60,391	4110	60.44	2484	508	1366
39	061	0056.00	Moderate	No	70.37	\$103,500	\$72,833	\$58,831	5339	38.90	2077	1742	2533
39	061	0057.01	Middle	No	96.50	\$103,500	\$99,878	\$80,682	3174	32.92	1045	905	1630
39	061	0057.02	Upper	No	125.91	\$103,500	\$130,317	\$105,268	4513	44.80	2022	1122	1555
39	061	0058.00	Moderate	No	77.59	\$103,500	\$80,306	\$64,868	5166	68.97	3563	1208	2047
39	061	0059.00	Middle	No	112.44	\$103,500	\$116,375	\$94,000	1208	40.65	491	279	559
39	061	0060.00	Moderate	No	68.71	\$103,500	\$71,115	\$57,447	5806	58.94	3422	574	1767
39	061	0061.00	Low	No	42.40	\$103,500	\$43,884	\$35,449	2781	63.18	1757	521	1064
39	061	0063.00	Moderate	No	57.76	\$103,500	\$59,782	\$48,289	3865	94.28	3644	1016	1671
39	061	0064.00	Low	No	49.34	\$103,500	\$51,067	\$41,250	3137	93.27	2926	712	1795
39	061	0065.01	Unknown	No	0.00	\$103,500	\$0	\$0	2947	32.91	970	355	380
39	061	0065.02	Middle	No	97.12	\$103,500	\$100,519	\$81,196	3512	64.81	2276	839	1113
39	061	0066.00	Unknown	No	0.00	\$103,500	\$0	\$0	2052	79.53	1632	84	540
39	061	0068.00	Moderate	No	54.08	\$103,500	\$55,973	\$45,213	4046	91.00	3682	479	1360
39	061	0069.00	Unknown	No	0.00	\$103,500	\$0	\$0	2598	93.42	2427	503	1398

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39	061	0070.00	Upper	No	140.45	\$103,500	\$145,366	\$117,424	2499	46.50	1162	461	747
39	061	0071.00	Upper	No	169.09	\$103,500	\$175,008	\$141,361	3695	30.80	1138	733	1062
39	061	0072.00	Middle	No	80.56	\$103,500	\$83,380	\$67,355	2214	41.42	917	233	441
39	061	0073.00	Low	No	49.09	\$103,500	\$50,808	\$41,045	1916	63.52	1217	421	787
39	061	0074.00	Middle	No	107.46	\$103,500	\$111,221	\$89,844	1954	30.55	597	412	896
39	061	0075.00	Middle	No	102.67	\$103,500	\$106,263	\$85,833	2032	34.35	698	562	675
39	061	0077.00	Low	No	14.12	\$103,500	\$14,614	\$11,806	2667	94.00	2507	242	688
39	061	0080.00	Low	No	26.64	\$103,500	\$27,572	\$22,273	5684	92.00	5229	192	1800
39	061	0081.00	Moderate	No	57.01	\$103,500	\$59,005	\$47,663	2791	85.38	2383	763	992
39	061	0082.01	Moderate	No	73.36	\$103,500	\$75,928	\$61,336	4159	67.04	2788	1026	1610
39	061	0082.02	Middle	No	81.76	\$103,500	\$84,622	\$68,359	3349	69.60	2331	727	1302
39	061	0083.00	Moderate	No	70.95	\$103,500	\$73,433	\$59,321	4779	68.38	3268	1089	1822
39	061	0084.00	Low	No	43.08	\$103,500	\$44,588	\$36,017	2286	55.25	1263	472	673
39	061	0085.01	Low	No	36.66	\$103,500	\$37,943	\$30,652	3790	83.03	3147	307	661
39	061	0085.02	Low	No	12.43	\$103,500	\$12,865	\$10,398	1918	95.67	1835	8	450
39	061	0086.01	Low	No	23.57	\$103,500	\$24,395	\$19,710	1951	84.83	1655	317	906
39	061	0088.00	Unknown	No	0.00	\$103,500	\$0	\$0	3157	88.38	2790	400	1018
39	061	0092.00	Low	No	48.21	\$103,500	\$49,897	\$40,304	4464	73.66	3288	507	1130
39	061	0093.00	Low	No	25.52	\$103,500	\$26,413	\$21,343	2412	62.40	1505	250	921
39	061	0094.00	Low	No	43.51	\$103,500	\$45,033	\$36,375	1651	70.50	1164	211	640
39	061	0095.00	Moderate	No	56.81	\$103,500	\$58,798	\$47,500	2569	65.75	1689	219	863
39	061	0096.00	Low	No	35.26	\$103,500	\$36,494	\$29,479	4145	44.29	1836	1284	2227
39	061	0097.00	Moderate	No	51.35	\$103,500	\$53,147	\$42,936	5168	55.84	2886	769	2117
39	061	0098.00	Low	No	34.66	\$103,500	\$35,873	\$28,977	2285	67.05	1532	137	474
39	061	0099.01	Moderate	No	74.83	\$103,500	\$77,449	\$62,566	4552	33.55	1527	1237	1825
39	061	0099.02	Moderate	No	58.98	\$103,500	\$61,044	\$49,313	3490	40.00	1396	632	1614
39	061	0100.02	Low	No	49.29	\$103,500	\$51,015	\$41,210	6030	84.28	5082	599	1507
39	061	0100.03	Moderate	No	62.95	\$103,500	\$65,153	\$52,628	4935	73.29	3617	715	1277

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39	061	0100.04	Moderate	No	58.91	\$103,500	\$60,972	\$49,250	4705	80.40	3783	217	574
39	061	0100.05	Moderate	No	69.69	\$103,500	\$72,129	\$58,261	1546	55.69	861	266	592
39	061	0101.00	Moderate	No	62.40	\$103,500	\$64,584	\$52,167	4834	55.71	2693	686	1570
39	061	0102.01	Moderate	No	52.58	\$103,500	\$54,420	\$43,958	5923	46.21	2737	1256	2348
39	061	0102.02	Moderate	No	79.95	\$103,500	\$82,748	\$66,845	2531	46.50	1177	604	1026
39	061	0103.00	Unknown	No	0.00	\$103,500	\$0	\$0	1256	30.81	387	215	698
39	061	0104.00	Moderate	No	73.46	\$103,500	\$76,031	\$61,420	1257	26.65	335	182	310
39	061	0105.00	Moderate	No	64.29	\$103,500	\$66,540	\$53,750	1434	16.04	230	306	537
39	061	0106.00	Middle	No	97.18	\$103,500	\$100,581	\$81,250	1391	11.93	166	392	612
39	061	0107.00	Middle	No	95.39	\$103,500	\$98,729	\$79,750	1735	36.43	632	411	738
39	061	0109.00	Moderate	No	64.82	\$103,500	\$67,089	\$54,194	2784	59.99	1670	424	790
39	061	0110.00	Low	No	44.85	\$103,500	\$46,420	\$37,500	2768	89.67	2482	413	946
39	061	0111.00	Middle	No	95.14	\$103,500	\$98,470	\$79,545	3454	61.06	2109	1180	1359
39	061	0204.01	Middle	No	101.52	\$103,500	\$105,073	\$84,873	5174	9.93	514	1332	1986
39	061	0204.03	Upper	No	148.74	\$103,500	\$153,946	\$124,348	5994	5.02	301	1885	2152
39	061	0204.04	Upper	No	128.54	\$103,500	\$133,039	\$107,467	4807	4.83	232	1835	1807
39	061	0205.01	Middle	No	118.34	\$103,500	\$122,482	\$98,938	3053	15.33	468	990	955
39	061	0205.02	Upper	No	133.56	\$103,500	\$138,235	\$111,659	4687	11.16	523	2085	1977
39	061	0205.04	Middle	No	115.56	\$103,500	\$119,605	\$96,611	3358	30.79	1034	1013	1117
39	061	0205.05	Moderate	No	76.44	\$103,500	\$79,115	\$63,906	4633	45.02	2086	1150	1725
39	061	0206.01	Middle	No	118.94	\$103,500	\$123,103	\$99,434	6237	8.16	509	1963	2017
39	061	0206.03	Upper	No	126.86	\$103,500	\$131,300	\$106,063	5727	11.66	668	1734	1524
39	061	0206.04	Middle	No	83.13	\$103,500	\$86,040	\$69,500	2671	9.62	257	995	640
39	061	0207.01	Middle	No	84.91	\$103,500	\$87,882	\$70,991	7107	22.02	1565	2083	2271
39	061	0207.05	Middle	No	83.74	\$103,500	\$86,671	\$70,012	3335	42.88	1430	796	1214
39	061	0207.07	Upper	No	155.74	\$103,500	\$161,191	\$130,202	4982	8.33	415	1856	1868
39	061	0207.41	Moderate	No	53.20	\$103,500	\$55,062	\$44,481	3435	52.98	1820	992	1113
39	061	0207.42	Moderate	No	66.09	\$103,500	\$68,403	\$55,257	4213	49.66	2092	847	1455
39	061	0207.62	Moderate	No	53.41	\$103,500	\$55,279	\$44,659	3178	43.39	1379	789	1001

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39	061	0207.63	Middle	No	98.58	\$103,500	\$102,030	\$82,414	2341	29.09	681	711	809
39	061	0207.64	Middle	No	103.30	\$103,500	\$106,916	\$86,359	4975	41.07	2043	1232	1770
39	061	0208.02	Middle	No	115.29	\$103,500	\$119,325	\$96,383	4978	14.24	709	1651	1945
39	061	0208.11	Middle	No	80.42	\$103,500	\$83,235	\$67,234	5876	29.92	1758	1699	1968
39	061	0208.12	Upper	No	124.97	\$103,500	\$129,344	\$104,483	4454	12.39	552	1601	1690
39	061	0209.01	Moderate	No	77.33	\$103,500	\$80,037	\$64,656	3623	24.34	882	964	1392
39	061	0209.02	Moderate	No	64.39	\$103,500	\$66,644	\$53,833	5614	31.24	1754	912	2069
39	061	0210.01	Moderate	No	75.21	\$103,500	\$77,842	\$62,880	3134	14.07	441	760	999
39	061	0210.02	Middle	No	100.55	\$103,500	\$104,069	\$84,063	3805	9.22	351	1197	1473
39	061	0210.03	Middle	No	81.73	\$103,500	\$84,591	\$68,333	3160	10.60	335	893	1097
39	061	0211.01	Upper	No	133.16	\$103,500	\$137,821	\$111,328	4962	5.74	285	1500	1603
39	061	0211.02	Upper	No	127.34	\$103,500	\$131,797	\$106,461	6449	4.81	310	2405	2404
39	061	0212.01	Upper	No	162.72	\$103,500	\$168,415	\$136,042	2153	5.90	127	739	803
39	061	0212.02	Middle	No	97.73	\$103,500	\$101,151	\$81,709	5363	14.45	775	1770	2128
39	061	0213.02	Upper	No	138.93	\$103,500	\$143,793	\$116,146	5672	5.06	287	1652	1810
39	061	0213.03	Middle	No	116.83	\$103,500	\$120,919	\$97,670	4723	8.41	397	1757	1915
39	061	0213.04	Middle	No	102.28	\$103,500	\$105,860	\$85,513	5026	11.78	592	1498	1650
39	061	0214.01	Middle	No	100.17	\$103,500	\$103,676	\$83,750	5242	14.96	784	1510	1741
39	061	0214.21	Middle	No	109.83	\$103,500	\$113,674	\$91,818	4149	12.41	515	1362	1527
39	061	0214.22	Moderate	No	77.75	\$103,500	\$80,471	\$65,000	2988	20.25	605	857	1051
39	061	0215.01	Middle	No	89.48	\$103,500	\$92,612	\$74,808	4911	59.17	2906	1188	1683
39	061	0215.04	Moderate	No	76.60	\$103,500	\$79,281	\$64,039	6386	78.16	4991	1419	2082
39	061	0215.05	Middle	No	85.02	\$103,500	\$87,996	\$71,084	3196	77.85	2488	620	976
39	061	0215.06	Moderate	No	79.48	\$103,500	\$82,262	\$66,450	3506	83.94	2943	645	926
39	061	0215.08	Middle	No	94.74	\$103,500	\$98,056	\$79,207	6026	46.48	2801	1946	2055
39	061	0215.09	Moderate	No	79.07	\$103,500	\$81,837	\$66,103	6831	56.33	3848	1478	2641
39	061	0215.71	Middle	No	99.16	\$103,500	\$102,631	\$82,899	3591	69.06	2480	838	1106
39	061	0215.72	Middle	No	84.22	\$103,500	\$87,168	\$70,413	5893	83.18	4902	1006	1299

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39	061	0216.02	Middle	No	100.94	\$103,500	\$104,473	\$84,391	3100	83.55	2590	969	1324
39	061	0216.03	Moderate	No	71.49	\$103,500	\$73,992	\$59,766	3767	53.92	2031	1151	1449
39	061	0216.04	Moderate	No	61.55	\$103,500	\$63,704	\$51,458	3727	68.82	2565	1043	1639
39	061	0217.01	Moderate	No	78.48	\$103,500	\$81,227	\$65,613	2891	49.71	1437	672	1040
39	061	0217.02	Moderate	No	53.37	\$103,500	\$55,238	\$44,623	4370	62.24	2720	739	1406
39	061	0218.01	Moderate	No	71.95	\$103,500	\$74,468	\$60,156	6270	68.56	4299	1187	1937
39	061	0218.02	Moderate	No	62.63	\$103,500	\$64,822	\$52,363	3411	65.49	2234	728	1348
39	061	0219.00	Moderate	No	63.02	\$103,500	\$65,226	\$52,685	1330	73.46	977	287	604
39	061	0220.00	Middle	No	92.33	\$103,500	\$95,562	\$77,192	3957	27.70	1096	1119	1582
39	061	0221.01	Middle	No	112.97	\$103,500	\$116,924	\$94,449	4462	34.98	1561	1620	1815
39	061	0221.02	Middle	No	97.99	\$103,500	\$101,420	\$81,925	7029	51.84	3644	2146	2639
39	061	0222.00	Moderate	No	77.75	\$103,500	\$80,471	\$65,000	4389	38.25	1679	1689	1890
39	061	0223.01	Moderate	No	57.79	\$103,500	\$59,813	\$48,319	5838	60.05	3506	1043	1836
39	061	0223.02	Upper	No	127.52	\$103,500	\$131,983	\$106,607	5710	26.74	1527	1962	2347
39	061	0224.00	Upper	No	168.78	\$103,500	\$174,687	\$141,103	2298	20.76	477	754	1059
39	061	0225.00	Moderate	No	78.64	\$103,500	\$81,392	\$65,750	4603	70.00	3222	762	1198
39	061	0226.01	Upper	No	180.66	\$103,500	\$186,983	\$151,037	6140	17.48	1073	2014	2134
39	061	0226.02	Middle	No	118.54	\$103,500	\$122,689	\$99,107	2748	29.77	818	919	1049
39	061	0227.00	Unknown	No	0.00	\$103,500	\$0	\$0	3144	97.07	3052	326	1134
39	061	0230.01	Middle	No	84.15	\$103,500	\$87,095	\$70,350	4939	47.44	2343	684	1012
39	061	0230.02	Middle	No	96.67	\$103,500	\$100,053	\$80,820	5045	19.74	996	1914	2265
39	061	0231.00	Upper	No	204.34	\$103,500	\$211,492	\$170,833	2669	16.11	430	954	1048
39	061	0232.01	Moderate	No	72.51	\$103,500	\$75,048	\$60,625	2933	21.75	638	514	1224
39	061	0232.10	Middle	No	92.67	\$103,500	\$95,913	\$77,480	5372	22.39	1203	1531	1742
39	061	0232.22	Moderate	No	62.11	\$103,500	\$64,284	\$51,928	3213	24.03	772	876	1179
39	061	0233.00	Upper	No	175.24	\$103,500	\$181,373	\$146,506	4148	17.31	718	1416	1480
39	061	0234.00	Moderate	No	63.92	\$103,500	\$66,157	\$53,438	3814	71.21	2716	835	1647
39	061	0235.01	Upper	No	181.86	\$103,500	\$188,225	\$152,038	4691	28.48	1336	1296	1438
39	061	0235.21	Middle	No	112.65	\$103,500	\$116,593	\$94,183	2582	35.86	926	818	1114

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39	061	0235.22	Middle	No	110.02	\$103,500	\$113,871	\$91,981	6500	22.54	1465	1441	2002
39	061	0236.00	Middle	No	104.30	\$103,500	\$107,951	\$87,200	4134	14.61	604	1527	1860
39	061	0237.01	Middle	No	80.88	\$103,500	\$83,711	\$67,621	2723	16.16	440	939	1316
39	061	0237.02	Middle	No	103.16	\$103,500	\$106,771	\$86,250	2605	15.78	411	975	1274
39	061	0238.00	Middle	No	100.75	\$103,500	\$104,276	\$84,228	5222	51.80	2705	1281	2339
39	061	0239.01	Upper	No	145.56	\$103,500	\$150,655	\$121,696	4902	30.60	1500	1277	1678
39	061	0239.02	Upper	No	168.47	\$103,500	\$174,366	\$140,848	5011	12.69	636	1833	1912
39	061	0240.01	Middle	No	119.40	\$103,500	\$123,579	\$99,821	5241	27.02	1416	1694	2116
39	061	0240.02	Upper	No	183.01	\$103,500	\$189,415	\$153,000	3058	15.79	483	936	1129
39	061	0241.00	Upper	No	173.31	\$103,500	\$179,376	\$144,891	7391	12.99	960	2149	2684
39	061	0242.00	Upper	No	167.13	\$103,500	\$172,980	\$139,728	2938	25.29	743	771	903
39	061	0243.01	Upper	No	148.81	\$103,500	\$154,018	\$124,412	4147	46.93	1946	963	1212
39	061	0243.03	Upper	No	125.55	\$103,500	\$129,944	\$104,962	7164	14.01	1004	1684	2096
39	061	0243.22	Upper	No	179.31	\$103,500	\$185,586	\$149,906	8197	19.03	1560	2396	3028
39	061	0243.23	Upper	No	172.69	\$103,500	\$178,734	\$144,375	3352	22.43	752	1252	1221
39	061	0243.24	Middle	No	113.55	\$103,500	\$117,524	\$94,929	4675	19.87	929	1305	1211
39	061	0244.01	Upper	No	181.59	\$103,500	\$187,946	\$151,813	4716	15.97	753	1609	1952
39	061	0244.02	Upper	No	299.04	\$103,500	\$309,506	\$250,001	3240	16.48	534	893	959
39	061	0247.00	Middle	No	91.70	\$103,500	\$94,910	\$76,667	1768	11.71	207	570	762
39	061	0248.00	Upper	No	174.94	\$103,500	\$181,063	\$146,250	3646	9.68	353	1021	1444
39	061	0249.01	Middle	No	92.20	\$103,500	\$95,427	\$77,083	1066	13.51	144	237	460
39	061	0249.03	Upper	No	245.55	\$103,500	\$254,144	\$205,288	4578	8.91	408	2097	2138
39	061	0249.04	Upper	No	152.22	\$103,500	\$157,548	\$127,262	3528	12.47	440	1032	1210
39	061	0250.01	Upper	No	150.78	\$103,500	\$156,057	\$126,058	6253	9.80	613	2450	2692
39	061	0250.02	Upper	No	132.96	\$103,500	\$137,614	\$111,161	7258	10.14	736	2290	2592
39	061	0251.01	Upper	No	159.54	\$103,500	\$165,124	\$133,382	5026	10.41	523	1537	1616
39	061	0251.02	Upper	No	124.79	\$103,500	\$129,158	\$104,326	7542	11.20	845	1987	2523
39	061	0251.03	Middle	No	119.97	\$103,500	\$124,169	\$100,302	6743	11.75	792	1967	2099

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39	061	0252.00	Moderate	No	56.53	\$103,500	\$58,509	\$47,262	4313	26.43	1140	948	1959
39	061	0253.00	Middle	No	91.44	\$103,500	\$94,640	\$76,447	2580	26.94	695	606	1114
39	061	0254.01	Middle	No	107.92	\$103,500	\$111,697	\$90,227	1535	19.22	295	307	779
39	061	0254.02	Moderate	No	72.47	\$103,500	\$75,006	\$60,588	2955	14.72	435	718	1422
39	061	0255.00	Moderate	No	71.02	\$103,500	\$73,506	\$59,375	4087	31.05	1269	706	1663
39	061	0256.00	Middle	No	112.26	\$103,500	\$116,189	\$93,854	3573	19.45	695	672	1316
39	061	0257.00	Low	No	37.50	\$103,500	\$38,813	\$31,351	2087	43.84	915	301	742
39	061	0258.00	Middle	No	100.09	\$103,500	\$103,593	\$83,683	4070	29.85	1215	1275	1858
39	061	0260.01	Upper	No	138.76	\$103,500	\$143,617	\$116,010	5049	5.27	266	1886	2029
39	061	0260.02	Middle	No	117.46	\$103,500	\$121,571	\$98,199	8422	8.47	713	1361	1727
39	061	0261.02	Moderate	No	60.73	\$103,500	\$62,856	\$50,774	2905	7.23	210	985	1245
39	061	0261.03	Middle	No	81.30	\$103,500	\$84,146	\$67,969	4146	8.71	361	1154	1762
39	061	0261.04	Middle	No	113.19	\$103,500	\$117,152	\$94,632	3910	6.85	268	1561	1578
39	061	0262.00	Low	No	48.31	\$103,500	\$50,001	\$40,391	2255	13.22	298	314	692
39	061	0263.00	Low	No	25.29	\$103,500	\$26,175	\$21,146	1070	59.91	641	99	346
39	061	0264.00	Low	No	37.79	\$103,500	\$39,113	\$31,595	2508	83.53	2095	291	659
39	061	0265.00	Upper	No	139.67	\$103,500	\$144,558	\$116,771	3196	39.71	1269	263	110
39	061	0266.00	Upper	No	163.72	\$103,500	\$169,450	\$136,875	1476	15.99	236	478	604
39	061	0267.00	Unknown	No	0.00	\$103,500	\$0	\$0	1645	80.49	1324	175	648
39	061	0268.00	Upper	No	232.35	\$103,500	\$240,482	\$194,250	1578	13.75	217	404	665
39	061	0269.00	Low	No	21.85	\$103,500	\$22,615	\$18,272	2366	85.80	2030	151	932
39	061	0270.00	Low	No	31.74	\$103,500	\$32,851	\$26,538	2649	89.05	2359	554	1279
39	061	0271.00	Moderate	No	71.63	\$103,500	\$74,137	\$59,889	4271	88.29	3771	892	2047
39	061	0272.00	Low	No	47.84	\$103,500	\$49,514	\$40,000	2181	67.68	1476	285	757
39	061	0273.00	Upper	No	205.50	\$103,500	\$212,693	\$171,806	2773	9.34	259	839	919
39	061	0274.00	Low	No	47.37	\$103,500	\$49,028	\$39,605	4337	47.06	2041	772	1642
39	061	0275.00	Upper	No	232.03	\$103,500	\$240,151	\$193,984	2924	9.64	282	882	1044
39	061	0276.00	Middle	No	99.98	\$103,500	\$103,479	\$83,586	2325	41.68	969	260	491
39	061	0277.00	Moderate	No	75.20	\$103,500	\$77,832	\$62,868	4110	38.05	1564	897	1883

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	017	0001.00	Moderate	No	76.00	\$103,500	\$78,660	\$63,542	4733	20.43	967	1237	1878
39	017	0002.00	Moderate	No	59.04	\$103,500	\$61,106	\$49,359	4253	23.77	1011	842	1824
39	017	0003.00	Low	No	35.65	\$103,500	\$36,898	\$29,806	3574	67.21	2402	501	1234
39	017	0004.00	Low	No	29.64	\$103,500	\$30,677	\$24,786	4747	56.12	2664	518	1397
39	017	0005.00	Moderate	No	53.32	\$103,500	\$55,186	\$44,583	4520	33.83	1529	688	1491
39	017	0006.00	Moderate	No	66.82	\$103,500	\$69,159	\$55,868	4680	28.08	1314	906	2066
39	017	0010.01	Middle	No	85.75	\$103,500	\$88,751	\$71,694	5907	15.73	929	1572	2229
39	017	0010.02	Middle	No	93.53	\$103,500	\$96,804	\$78,198	5603	14.21	796	1334	1733
39	017	0011.00	Moderate	No	57.31	\$103,500	\$59,316	\$47,917	4287	19.90	853	756	1890
39	017	0013.00	Moderate	No	78.25	\$103,500	\$80,989	\$65,423	4443	13.19	586	1207	1724
39	017	0101.02	Middle	No	104.30	\$103,500	\$107,951	\$87,202	2965	19.90	590	755	1345
39	017	0101.03	Middle	No	116.18	\$103,500	\$120,246	\$97,127	5129	24.47	1255	1189	1764
39	017	0101.04	Low	No	19.43	\$103,500	\$20,110	\$16,250	5545	17.13	950	6	25
39	017	0101.05	Upper	No	176.82	\$103,500	\$183,009	\$147,826	3560	19.33	688	503	1363
39	017	0101.06	Low	No	35.51	\$103,500	\$36,753	\$29,688	3241	23.51	762	38	462
39	017	0102.01	Unknown	No	0.00	\$103,500	\$0	\$0	2451	20.36	499	8	20
39	017	0102.02	Middle	No	107.79	\$103,500	\$111,563	\$90,114	5238	14.95	783	1527	1923
39	017	0102.03	Upper	No	124.34	\$103,500	\$128,692	\$103,953	5345	5.13	274	1702	2040
39	017	0103.01	Middle	No	91.74	\$103,500	\$94,951	\$76,696	4378	5.85	256	1508	1829
39	017	0103.02	Upper	No	124.10	\$103,500	\$128,444	\$103,750	3523	5.73	202	1112	1424
39	017	0105.00	Moderate	No	63.52	\$103,500	\$65,743	\$53,103	2336	11.34	265	513	1089
39	017	0106.00	Middle	No	87.40	\$103,500	\$90,459	\$73,071	3249	6.96	226	1137	1486
39	017	0108.00	Middle	No	111.00	\$103,500	\$114,885	\$92,800	6672	6.16	411	1993	2600
39	017	0109.01	Middle	No	89.04	\$103,500	\$92,156	\$74,444	4882	25.15	1228	1255	1651
39	017	0109.03	Upper	No	120.97	\$103,500	\$125,204	\$101,133	5563	28.82	1603	1847	2120
39	017	0109.04	Middle	No	85.44	\$103,500	\$88,430	\$71,434	3812	21.93	836	1043	1395

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39	017	0109.06	Moderate	No	65.07	\$103,500	\$67,347	\$54,401	7444	53.26	3965	1095	1779
39	017	0109.07	Middle	No	88.08	\$103,500	\$91,163	\$73,643	2704	28.96	783	932	1031
39	017	0109.09	Middle	No	89.64	\$103,500	\$92,777	\$74,943	5165	55.72	2878	1058	975
39	017	0109.10	Middle	No	100.05	\$103,500	\$103,552	\$83,646	4894	26.11	1278	1356	1481
39	017	0109.11	Middle	No	107.37	\$103,500	\$111,128	\$89,766	4145	19.86	823	1083	1378
39	017	0109.12	Middle	No	117.68	\$103,500	\$121,799	\$98,383	2318	34.81	807	737	857
39	017	0109.13	Moderate	No	69.08	\$103,500	\$71,498	\$57,759	3518	55.40	1949	355	586
39	017	0110.03	Middle	No	113.37	\$103,500	\$117,338	\$94,784	6405	21.31	1365	2285	2240
39	017	0110.04	Moderate	No	66.29	\$103,500	\$68,610	\$55,423	6442	46.18	2975	1145	1850
39	017	0110.05	Middle	No	115.05	\$103,500	\$119,077	\$96,183	7208	26.30	1896	2500	2621
39	017	0110.06	Middle	No	112.38	\$103,500	\$116,313	\$93,958	5767	20.96	1209	1737	1919
39	017	0111.09	Middle	No	100.52	\$103,500	\$104,038	\$84,038	4504	24.05	1083	1345	1667
39	017	0111.10	Upper	No	146.20	\$103,500	\$151,317	\$122,231	5373	14.54	781	2152	2321
39	017	0111.11	Upper	No	143.02	\$103,500	\$148,026	\$119,570	6690	19.36	1295	2027	2261
39	017	0111.12	Upper	No	197.63	\$103,500	\$204,547	\$165,221	6670	27.42	1829	2006	2025
39	017	0111.18	Upper	No	211.35	\$103,500	\$218,747	\$176,696	3487	16.95	591	895	1093
39	017	0111.20	Upper	No	148.15	\$103,500	\$153,335	\$123,861	8072	26.41	2132	2067	2420
39	017	0111.22	Upper	No	138.80	\$103,500	\$143,658	\$116,038	5704	48.23	2751	1216	1376
39	017	0111.23	Moderate	No	54.18	\$103,500	\$56,076	\$45,298	6042	62.56	3780	807	1290
39	017	0111.25	Upper	No	146.67	\$103,500	\$151,803	\$122,617	3744	24.73	926	1124	1333
39	017	0111.26	Upper	No	130.81	\$103,500	\$135,388	\$109,360	5013	38.98	1954	1158	1409
39	017	0111.27	Upper	No	147.14	\$103,500	\$152,290	\$123,015	4584	25.39	1164	1614	1408
39	017	0111.28	Upper	No	184.36	\$103,500	\$190,813	\$154,125	2953	27.90	824	1045	966
39	017	0111.29	Upper	No	145.96	\$103,500	\$151,069	\$122,024	4396	27.16	1194	1557	1795
39	017	0111.30	Upper	No	126.34	\$103,500	\$130,762	\$105,625	5398	32.12	1734	1555	1769
39	017	0111.31	Upper	No	148.21	\$103,500	\$153,397	\$123,906	3545	16.73	593	927	1007
39	017	0111.32	Upper	No	164.31	\$103,500	\$170,061	\$137,368	4400	24.64	1084	1093	1270
39	017	0111.33	Upper	No	189.39	\$103,500	\$196,019	\$158,333	4450	17.55	781	1220	1271
39	017	0111.34	Upper	No	147.55	\$103,500	\$152,714	\$123,352	8101	22.92	1857	2302	2601

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39	017	0111.35	Upper	No	147.91	\$103,500	\$153,087	\$123,654	7199	27.56	1984	1866	2054
39	017	0111.36	Upper	No	158.65	\$103,500	\$164,203	\$132,632	5042	25.96	1309	1542	1669
39	017	0111.37	Upper	No	154.00	\$103,500	\$159,390	\$128,750	3462	21.63	749	914	1015
39	017	0112.00	Middle	No	113.12	\$103,500	\$117,079	\$94,574	8868	16.52	1465	2225	2869
39	017	0113.00	Middle	No	110.48	\$103,500	\$114,347	\$92,368	7038	22.58	1589	1729	2113
39	017	0118.00	Middle	No	113.07	\$103,500	\$117,027	\$94,528	6411	10.09	647	1753	2112
39	017	0121.00	Middle	No	90.38	\$103,500	\$93,543	\$75,558	3170	9.75	309	874	1266
39	017	0122.00	Low	No	41.01	\$103,500	\$42,445	\$34,288	3462	20.88	723	630	1410
39	017	0123.00	Moderate	No	63.89	\$103,500	\$66,126	\$53,413	2121	13.81	293	609	1071
39	017	0124.00	Upper	No	124.31	\$103,500	\$128,661	\$103,929	2439	9.76	238	928	1089
39	017	0125.00	Middle	No	108.47	\$103,500	\$112,266	\$90,684	5024	18.45	927	1597	1796
39	017	0126.00	Middle	No	98.71	\$103,500	\$102,165	\$82,522	2439	16.20	395	846	1108
39	017	0127.00	Moderate	No	75.80	\$103,500	\$78,453	\$63,369	3153	19.66	620	769	1434
39	017	0130.00	Moderate	No	55.26	\$103,500	\$57,194	\$46,198	1555	59.16	920	173	798
39	017	0131.00	Moderate	No	51.01	\$103,500	\$52,795	\$42,650	2182	60.08	1311	244	978
39	017	0132.00	Moderate	No	50.77	\$103,500	\$52,547	\$42,447	3389	32.72	1109	634	1470
39	017	0133.00	Middle	No	109.39	\$103,500	\$113,219	\$91,458	2335	16.23	379	774	963
39	017	0134.00	Moderate	No	74.97	\$103,500	\$77,594	\$62,679	2237	27.94	625	465	893
39	017	0135.00	Moderate	No	56.75	\$103,500	\$58,736	\$47,444	2980	27.21	811	583	1296
39	017	0136.00	Low	No	36.53	\$103,500	\$37,809	\$30,544	5239	38.02	1992	567	1372
39	017	0139.00	Low	No	43.86	\$103,500	\$45,395	\$36,667	2805	13.62	382	548	1130
39	017	0140.00	Low	No	32.85	\$103,500	\$34,000	\$27,464	2687	47.90	1287	377	1067
39	017	0141.00	Moderate	No	55.14	\$103,500	\$57,070	\$46,103	2333	27.99	653	455	933
39	017	0143.00	Middle	No	102.10	\$103,500	\$105,674	\$85,357	4736	4.86	230	1716	1962
39	017	0144.00	Low	No	26.54	\$103,500	\$27,469	\$22,188	1809	33.94	614	175	776
39	017	0146.00	Moderate	No	63.51	\$103,500	\$65,733	\$53,101	1178	30.14	355	124	370
39	017	0147.00	Moderate	No	54.80	\$103,500	\$56,718	\$45,817	4059	18.58	754	874	1648
39	017	0148.00	Moderate	No	73.64	\$103,500	\$76,217	\$61,565	6963	13.43	935	1986	2823

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39	017	0149.00	Middle	No	119.41	\$103,500	\$123,589	\$99,833	5265	9.38	494	1391	1750
39	017	0150.00	Middle	No	98.82	\$103,500	\$102,279	\$82,619	7616	5.99	456	2481	2869
39	017	0151.00	Middle	No	102.60	\$103,500	\$106,191	\$85,774	7389	12.59	930	1341	2105

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39	025	0401.01	Middle	No	86.47	\$103,500	\$89,496	\$72,289	5071	6.45	327	1532	2145
39	025	0401.02	Middle	No	86.31	\$103,500	\$89,331	\$72,159	2655	8.14	216	845	1141
39	025	0402.02	Middle	No	96.44	\$103,500	\$99,815	\$80,625	2215	7.99	177	774	912
39	025	0402.03	Middle	No	93.17	\$103,500	\$96,431	\$77,896	6230	8.19	510	1978	2238
39	025	0402.05	Low	No	49.21	\$103,500	\$50,932	\$41,146	3192	10.37	331	855	1177
39	025	0402.06	Middle	No	81.84	\$103,500	\$84,704	\$68,426	4463	10.31	460	1235	1661
39	025	0403.01	Upper	No	202.33	\$103,500	\$209,412	\$169,148	3979	8.90	354	1296	1344
39	025	0403.02	Upper	No	163.16	\$103,500	\$168,871	\$136,406	3900	9.33	364	1116	1211
39	025	0403.03	Upper	No	173.90	\$103,500	\$179,987	\$145,385	7628	10.30	786	2103	2336
39	025	0404.01	Upper	No	124.43	\$103,500	\$128,785	\$104,025	3349	9.82	329	1348	1437
39	025	0404.03	Middle	No	83.19	\$103,500	\$86,102	\$69,550	2786	15.90	443	631	687
39	025	0404.04	Upper	No	141.24	\$103,500	\$146,183	\$118,077	3974	8.71	346	1365	1265
39	025	0404.05	Upper	No	163.52	\$103,500	\$169,243	\$136,705	3101	11.19	347	813	1075
39	025	0405.00	Middle	No	92.79	\$103,500	\$96,038	\$77,578	5082	9.41	478	1133	1406
39	025	0406.00	Upper	No	146.03	\$103,500	\$151,141	\$122,083	7439	8.79	654	2387	2556
39	025	0407.02	Middle	No	115.45	\$103,500	\$119,491	\$96,522	4351	10.34	450	1486	1721
39	025	0407.03	Upper	No	127.84	\$103,500	\$132,314	\$106,875	3479	8.77	305	1165	1257
39	025	0407.04	Middle	No	98.38	\$103,500	\$101,823	\$82,246	3949	14.69	580	666	870
39	025	0408.00	Moderate	No	68.88	\$103,500	\$71,291	\$57,589	5663	6.43	364	1926	2365
39	025	0409.00	Moderate	No	79.36	\$103,500	\$82,138	\$66,349	5682	7.34	417	1786	2364
39	025	0410.01	Middle	No	113.92	\$103,500	\$117,907	\$95,241	5873	9.35	549	1332	1639
39	025	0410.02	Upper	No	176.95	\$103,500	\$183,143	\$147,938	3092	9.18	284	1090	1060
39	025	0411.01	Middle	No	95.95	\$103,500	\$99,308	\$80,221	3411	11.02	376	832	1214
39	025	0411.02	Moderate	No	66.53	\$103,500	\$68,859	\$55,625	5352	15.88	850	847	1026
39	025	0411.04	Middle	No	96.63	\$103,500	\$100,012	\$80,789	3822	10.65	407	1085	1164
39	025	0411.05	Moderate	No	79.88	\$103,500	\$82,676	\$66,781	6110	11.19	684	1165	1450

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	025	0412.01	Middle	No	82.39	\$103,500	\$85,274	\$68,879	4125	11.81	487	1025	1235
39	025	0412.02	Middle	No	103.93	\$103,500	\$107,568	\$86,886	5024	9.20	462	1384	1682
39	025	0413.03	Middle	No	105.15	\$103,500	\$108,830	\$87,908	5036	11.02	555	1260	1603
39	025	0413.04	Unknown	No	0.00	\$103,500	\$0	\$0	23	8.70	2	0	0
39	025	0413.05	Upper	No	120.69	\$103,500	\$124,914	\$100,900	5269	12.45	656	1458	1546
39	025	0413.06	Middle	No	95.82	\$103,500	\$99,174	\$80,109	5438	18.39	1000	730	880
39	025	0413.07	Middle	No	109.04	\$103,500	\$112,856	\$91,161	4904	10.20	500	1260	1516
39	025	0414.03	Moderate	No	71.13	\$103,500	\$73,620	\$59,470	4378	12.08	529	970	1322
39	025	0414.04	Middle	No	81.08	\$103,500	\$83,918	\$67,786	4834	15.72	760	969	1151
39	025	0414.05	Moderate	No	72.63	\$103,500	\$75,172	\$60,726	5384	11.31	609	1468	1656
39	025	0414.06	Upper	No	154.32	\$103,500	\$159,721	\$129,018	5230	7.88	412	1672	1770
39	025	0415.03	Middle	No	97.13	\$103,500	\$100,530	\$81,208	4730	11.40	539	1054	1624
39	025	0415.04	Middle	No	112.75	\$103,500	\$116,696	\$94,265	3967	7.79	309	1372	1472
39	025	0415.05	Upper	No	131.20	\$103,500	\$135,792	\$109,688	3600	7.92	285	1248	1356
39	025	0415.06	Upper	No	132.16	\$103,500	\$136,786	\$110,493	2799	7.75	217	1190	1091
39	025	0416.00	Middle	No	82.57	\$103,500	\$85,460	\$69,034	5533	10.10	559	1334	1823
39	025	0417.01	Middle	No	82.01	\$103,500	\$84,880	\$68,568	4308	9.80	422	1316	1808
39	025	0417.02	Upper	No	138.06	\$103,500	\$142,892	\$115,423	3223	5.49	177	1395	1608
39	025	0418.00	Moderate	No	68.42	\$103,500	\$70,815	\$57,200	3637	8.22	299	892	1433
39	025	0419.00	Middle	No	104.96	\$103,500	\$108,634	\$87,750	5525	5.79	320	1970	2255
39	025	0420.01	Moderate	No	72.71	\$103,500	\$75,255	\$60,786	3412	6.30	215	1146	1593
39	025	0420.02	Middle	No	95.99	\$103,500	\$99,350	\$80,250	2374	6.32	150	669	838

* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	165	0301.01	Middle	No	94.49	\$103,500	\$97,797	\$79,000	4210	6.06	255	1261	1476
39	165	0301.02	Middle	No	88.91	\$103,500	\$92,022	\$74,329	4671	6.10	285	1317	1786
39	165	0302.00	Middle	No	81.04	\$103,500	\$83,876	\$67,750	1278	6.18	79	249	568
39	165	0305.01	Middle	No	90.49	\$103,500	\$93,657	\$75,655	3850	11.69	450	852	1281
39	165	0305.03	Middle	No	115.70	\$103,500	\$119,750	\$96,728	5682	10.82	615	1792	2143
39	165	0305.04	Upper	No	182.43	\$103,500	\$188,815	\$152,518	5179	11.62	602	1580	1836
39	165	0306.00	Middle	No	108.45	\$103,500	\$112,246	\$90,671	3796	9.40	357	1331	1545
39	165	0307.00	Middle	No	105.83	\$103,500	\$109,534	\$88,477	7449	14.83	1105	2199	2424
39	165	0308.00	Upper	No	128.79	\$103,500	\$133,298	\$107,670	7020	9.29	652	2103	2296
39	165	0309.01	Upper	No	162.13	\$103,500	\$167,805	\$135,546	8624	16.77	1446	2330	2534
39	165	0309.02	Upper	No	196.50	\$103,500	\$203,378	\$164,274	8886	13.05	1160	2154	2207
39	165	0310.01	Middle	No	109.34	\$103,500	\$113,167	\$91,413	6483	6.29	408	2056	2868
39	165	0310.02	Upper	No	125.09	\$103,500	\$129,468	\$104,583	2162	6.57	142	653	754
39	165	0311.00	Upper	No	121.23	\$103,500	\$125,473	\$101,350	3947	7.27	287	1711	2015
39	165	0312.00	Upper	No	138.56	\$103,500	\$143,410	\$115,840	8353	10.16	849	2112	2395
39	165	0313.00	Upper	No	135.59	\$103,500	\$140,336	\$113,354	4909	11.22	551	1205	1422
39	165	0314.00	Moderate	No	78.09	\$103,500	\$80,823	\$65,288	5094	15.84	807	894	1924
39	165	0315.00	Middle	No	88.03	\$103,500	\$91,111	\$73,594	5450	14.77	805	895	1809
39	165	0316.01	Upper	No	172.34	\$103,500	\$178,372	\$144,083	1681	13.86	233	454	454
39	165	0316.02	Upper	No	147.84	\$103,500	\$153,014	\$123,597	6166	13.77	849	934	1524
39	165	0316.03	Middle	No	93.94	\$103,500	\$97,228	\$78,537	3412	8.35	285	1271	1324
39	165	0317.00	Unknown	No	0.00	\$103,500	\$0	\$0	3193	62.57	1998	0	0
39	165	0319.04	Upper	No	124.27	\$103,500	\$128,619	\$103,897	6926	28.36	1964	1483	2123
39	165	0319.05	Middle	No	103.31	\$103,500	\$106,926	\$86,372	6318	31.37	1982	1256	1867
39	165	0319.06	Upper	No	120.38	\$103,500	\$124,593	\$100,641	4351	30.11	1310	1627	1712
39	165	0319.07	Upper	No	181.51	\$103,500	\$187,863	\$151,745	11864	32.11	3809	3584	3682

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	165	0319.08	Upper	No	197.86	\$103,500	\$204,785	\$165,417	5820	38.26	2227	1601	1770
39	165	0320.03	Middle	No	111.36	\$103,500	\$115,258	\$93,097	7490	18.53	1388	2576	2669
39	165	0320.04	Upper	No	164.41	\$103,500	\$170,164	\$137,450	6113	29.99	1833	2058	2129
39	165	0320.06	Upper	No	149.70	\$103,500	\$154,940	\$125,156	4072	21.22	864	1089	1176
39	165	0320.08	Upper	No	208.10	\$103,500	\$215,384	\$173,977	3765	36.89	1389	1617	1491
39	165	0320.09	Upper	No	156.00	\$103,500	\$161,460	\$130,417	8087	50.54	4087	1491	1896
39	165	0320.10	Upper	No	127.09	\$103,500	\$131,538	\$106,250	3377	11.84	400	1061	1108
39	165	0320.11	Middle	No	100.92	\$103,500	\$104,452	\$84,375	3502	30.38	1064	739	912
39	165	0321.00	Upper	No	150.73	\$103,500	\$156,006	\$126,014	9917	25.01	2480	2217	2598
39	165	0322.02	Upper	No	140.80	\$103,500	\$145,728	\$117,714	6479	9.03	585	1756	2030
39	165	0322.03	Upper	No	135.05	\$103,500	\$139,777	\$112,906	8425	10.77	907	2228	2803
39	165	0322.04	Upper	No	188.06	\$103,500	\$194,642	\$157,222	4881	12.17	594	1366	1647
39	165	0322.05	Upper	No	122.61	\$103,500	\$126,901	\$102,504	8835	12.54	1108	2418	2632
39	165	0322.06	Upper	No	150.25	\$103,500	\$155,509	\$125,617	3001	12.96	389	697	697
39	165	0323.00	Middle	No	89.20	\$103,500	\$92,322	\$74,572	5215	8.19	427	1514	1860
39	165	0324.00	Middle	No	119.33	\$103,500	\$123,507	\$99,762	4929	5.98	295	1654	2025
39	165	0325.01	Middle	No	84.47	\$103,500	\$87,426	\$70,625	3411	8.94	305	940	1432
39	165	0325.02	Moderate	No	53.08	\$103,500	\$54,938	\$44,375	4064	11.88	483	959	1708

* Will automatically be included in the 2025 Distressed or Underserved Tract List

Warsaw Federal Savings and Loan Association

CRA Public File

Warsaw Federal's HMDA Disclosure Statements are available for review at external websites. To obtain the Disclosure Statement of your choice, select the applicable website listed below:

Warsaw Federal's HMDA Data is available on the Bureau's website using the following links:

<https://ffiec.cfpb.gov/data-publication/disclosure-reports>

<http://www.consumerfinance.gov/hmda>

Warsaw Federal Savings and Loan Association

LEI: 549300LUF8JLB9HKT321

For Institution Name, Key in:

Warsaw Federal Savings and Loan Association



PUBLIC DISCLOSURE

June 10, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Warsaw Federal Savings and Loan Association
701158

3533 Warsaw Ave
Cincinnati, OH 45205-1850

Office of the Comptroller of the Currency

200 Public Square suite 1620
Cleveland, OH 44114-2301

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.

Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	2
Discriminatory or Other Illegal Credit Practices Review.....	4
Multistate Metropolitan Statistical Area Rating.....	5
Cincinnati, OH-KY-IN, MMSA.....	5
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

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 bank exhibited a reasonable geographic distribution of home mortgage loans.
- The bank exhibited a reasonable distribution of home mortgage loans among borrowers of different incomes.
- The bank had a reasonable loan-to-deposit (LTD) ratio.
- A majority of loans were originated inside the bank's assessment area (AA).

Loan-to-Deposit Ratio

Considering Warsaw Federal Savings and Loan Association's (Warsaw or the bank) size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

The bank's quarterly LTD ratios for the period between January 1, 2020, to December 31, 2022, was 66.3 percent, with quarterly ratios ranging from 49.1 percent in the first quarter of 2021 to 90.7 percent in the fourth quarter of 2022. The quarterly average LTD ratio for four similarly situated banks was 97.3 percent ranging from a low of 57.4 percent to a high of 153.2 percent.

Lending in Assessment Area

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

The bank originated and purchased 74.8 percent by number and 74.7 percent by dollar amount of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	336	91.1	33	8.9	369	79,349	89.5	9,354	10.5	88,703
2021	151	76.7	46	23.4	197	36,354	81.6	8,212	18.4	44,566
2022	178	55.1	145	44.9	323	50,497	56.6	38,650	43.4	89,147
Total	665	74.8	224	25.2	889	166,200	74.7	56,216	25.3	222,416
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Description of Institution

Warsaw Federal Savings and Loan Association (Warsaw) is a stock savings and loan deposit institution. It is headquartered in Cincinnati, OH and wholly owned by First Mutual Holding Company (FMHC), which is owned by depositors of each of its affiliate banks. FMHC is a five-mutual holding company. FMHC is based in Lakewood, OH, and acquired Warsaw on March 1, 2020.

As of December 31, 2022, the bank's assets totaled \$71.7 million and tier one capital totaled 8.8 million, or 12.2 percent of total assets. The bank has two full-service branches located in Hamilton County. The bank did not open or close any branches during the evaluation period. The bank has two ATMs at the branches. The ATM at the main office takes deposits and the Sayler Park branch does not take deposits. The bank is a Multistate Metropolitan Statistical Area (MMSA) and has designated all of Hamilton, Butler, Clermont, Warren, and Brown Counties in Ohio, Kenton, Boone, Campbell, Pendleton, Gallatin, and Grant Counties in Kentucky, and Dearborn and Ohio Counties in Indiana as their AA. The AA comprises 542 contiguous census tracts (CTs) and is part of the Cincinnati, OH-KY-IN MMSA. The AA complies with regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies.

The bank's primary loan products are residential real estate loans. The bank's loan portfolio increased 71.3 percent from \$31.2 million as of December 31, 2019, to \$53.5 million as of December 31, 2022. As of December 31, 2022, the loan portfolio was comprised of residential real estate loans (\$43.0 million or 80.3 percent), non-farm or non-residential loans (\$4.7 million or 8.8 percent), construction loans (\$4.1 million or 7.8 percent), multifamily loans (\$1.5 million or 2.8 percent), and commercial and industrial loans (\$187 thousand or 0.3 percent).

Based on Federal Deposit Insurance Corporation (FDIC) Deposit Market Share reports from June 30, 2019, and June 30, 2022, deposits at the bank have decreased from \$48.1 million to \$47.9 million.

Warsaw offers traditional home loan products, including home mortgage loans, commercial and construction loans. The bank's consumer deposit-related products and services include checking, savings, certificates of deposit, debit cards, online banking, and mobile banking. Business products include checking, savings, business online banking, and business mobile banking.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of the AA. The bank received an "Outstanding" rating on their previous CRA performance evaluation dated, January 7, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC evaluated the bank using small bank performance criteria, which includes a lending test. The lending test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The evaluation period for the lending test is January 1, 2020, through December 31, 2022. This evaluation period included two census periods. For mortgage lending activity in 2020-2021, the OCC compared the bank's performance to the HMDA aggregate lender data as well as the 2015 American Community Survey (ACS) census data. Examiners specifically reviewed mortgage lending for

this evaluation, as this is the bank's primary product. For mortgage lending activity during 2022, the OCC compared the bank's performance to the aggregate lender data and the 2020 census data, which the FFIEC released in 2022. Emphasis was placed on 2022 lending performance as it was more recent and reflective of the bank's operating environment. Additionally, examiners considered consistent improvement year over year in bank performance.

Selection of Areas for Full-Scope Review

Examiners performed a full-scope review of the Cincinnati AA since it is the bank's only AA.

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on the multistate rating.

Examiners weighed information from the following performance criteria when analyzing the bank's primary lending products: LTD ratio, lending within the AA, lending to borrowers of different incomes and the geographic distribution of loans. Refer to the "Scope" paragraph within the "Multistate Metropolitan Statistical Area Rating" section of this document for details regarding how the areas were weighted in arriving at the respective ratings.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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.

Multistate Metropolitan Statistical Area Rating

Cincinnati MMSA

CRA rating for the Cincinnati MMSA¹: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- Reasonable geographic distribution of home mortgage loans, and
- Reasonable distribution of home mortgage loans among borrowers of different incomes.

Description of Institution's Operations in Cincinnati MMSA

During the evaluation period, the bank operated two full-service branches within the AA. Both bank's branches are open Monday through Friday with identical hours. The main office also offers drive-through services on Saturday. Both offices are located in a moderate-income CT. Each office has an automated teller machine (ATM). The main office ATM is deposit taking while the other is a non-deposit taking ATM and are located at each branch and offer 24-hour accessibility. The bank did not open or close any branches during the evaluation period.

The Cincinnati AA is comprised of Hamilton, Butler, Clermont, Warren, and Brown counties in Ohio; Kenton, Boone, Campbell, Pendleton, Gallatin, and Grant counties in Kentucky; and Dearborn and Ohio counties in Indiana. The AA complies with regulatory requirements.

Based on 2015 ACS the AA had 493 CTs consisting of 63 low-income CTs, 114 moderate-income CTs, 183 middle-income CTs, 124 upper-income CTs, and nine CTs with no income classification. According to the 2020 U.S. Census data, there are now 542 CTs, 53 low-income CTs, 130 moderate-income CT, 198 middle-income CTs, and 145 upper-income CTs, and 16 CTs with no income classification in the Cincinnati AA.

Banking competition within the AA is high. According to the June 30, 2022, FDIC Deposit Market Share Report, there are 55 financial institutions with 620 offices serving the Cincinnati AA. The bank ranked 43rd in deposit market share in the AA, with 0.03 percent of total deposit market share. The top five institutions in the June 2022 report had a market share of 87.87 percent. The top five banks in the AA include U.S. Bank, N.A., Fifth Third Bank N.A., PNC Bank, N.A., The Huntington National Bank, and First Financial Bank.

The lending competition within the AA was very strong. In 2020, there were 721 lenders in the AA and Warsaw was ranked 75th with 516 loans and 0.28 percent market share. The top five lenders had a share of 26.69 percent with 48,476 loans. In 2021, there were 739 lenders in the AA and Warsaw was ranked 134th with 225 loans and 0.12 percent market share. The top five lenders had a share of 26.47 percent with 50,972 loans. In 2022, there were 722 lenders in the AA and Warsaw was ranked 104th with 218

¹ This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

loans and 0.18 percent market share. The top five lenders had a share of 24.75 percent with 30,248 loans. The top five lenders in 2022 were Fifth Third Bank, N.A., U.S. Bank, N.A., The Huntington National Bank, Union Savings Bank, and Rocket Mortgage, LLC.

The largest cities in the Cincinnati MMSA AA include Cincinnati, Hamilton, Fairfield, Covington, and Mason. Prominent industries include manufacturing, health care and social assistance, educational services, accommodation and food services, professional scientific and technical services and retail trade. Major employers in Cincinnati MMSA are Kroger, Cincinnati Childrens Hospital, TriHealth Inc., University of Cincinnati, and Procter and Gamble, Co.

As of December 31, 2022, the unemployment rate in Hamilton, Butler, and Clermont Counties was 3.0 percent, Warren County was 2.8 percent, and Brown County was 4.3 percent. The Ohio unemployment rate was 4.3 percent. The unemployment for all counties except one were below the state unemployment rate. The unemployment rate for Boone County was 3.0 percent, Campbell and Kenton Counties was 3.1 percent, and Gallatin and Pendleton Counties was 3.4 percent. Grant County unemployment rate was 3.6 percent. The unemployment rate for Kentucky was 3.6 percent. All of the county's unemployment rates were at or below the state unemployment rate. The unemployment rate for Dearborn County was 2.5 percent and Ohio County was 2.2 percent. The unemployment rate for Indiana was 2.7 percent. These counties' unemployment rates were below the state's unemployment rate.

Examiners considered information obtained from three community contacts within the AA to gain an understanding of the community development needs and credit opportunities of the AAs. The community organizations focus on affordable housing and community/social services to low- and moderate-income individuals. They identified the following needs in the bank's AAs: affordable, quality, and safe housing, adequate medical/dental professionals and facilities, employment opportunities, food assistance, financial literacy, homebuyer counseling, and affordable and reliable transportation. They also noted the need for bank personnel to volunteers for financial literacy, participation on board of directors and loan review committee members, funding for general operating support and programs, down payment assistance, alternative products, bank sponsors for FHLB applications, investment opportunities to help capitalize microenterprises and small businesses, renter advocates, and affordable credit and alternative products.

Table A – Demographic Information of the Assessment Area
Assessment Area: Cincinnati AA – 2020-2021

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	493	12.8	23.1	37.1	25.2	1.8
Population by Geography	2,123,742	8.1	20.1	39.6	31.0	1.2
Housing Units by Geography	909,808	10.0	21.6	39.7	28.2	0.5
Owner-Occupied Units by Geography	541,697	3.8	16.9	43.0	36.2	0.1
Occupied Rental Units by Geography	274,716	18.0	28.9	35.2	16.8	1.1
Vacant Units by Geography	93,395	21.8	27.2	34.1	15.7	1.2
Businesses by Geography	154,215	6.6	19.7	36.5	36.3	1.0
Farms by Geography	4,746	3.3	17.2	48.7	30.7	0.1
Family Distribution by Income Level	535,163	22.1	16.8	20.0	41.1	0.0
Household Distribution by Income Level	816,413	25.2	15.5	17.2	42.2	0.0
Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA		\$69,949	Median Housing Value			\$156,666
			Median Gross Rent			\$764
			Families Below Poverty Level			10.3%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Cincinnati AA – 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	542	9.8	24.0	36.5	26.8	3.0
Population by Geography	2,218,612	7.0	22.3	38.4	31.0	1.4
Housing Units by Geography	929,397	7.8	24.2	38.2	28.3	1.5
Owner-Occupied Units by Geography	571,712	3.5	18.9	42.0	35.1	0.5
Occupied Rental Units by Geography	283,479	14.5	33.0	32.1	17.7	2.8
Vacant Units by Geography	74,206	15.5	31.4	32.1	17.0	4.1
Businesses by Geography	249,204	5.7	20.3	34.4	38.4	1.2
Farms by Geography	6,405	2.9	18.0	44.9	33.5	0.7
Family Distribution by Income Level	551,641	21.3	17.5	21.1	40.1	0.0
Household Distribution by Income Level	855,191	24.8	15.5	17.5	42.2	0.0
Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA		\$84,990	Median Housing Value			\$184,623
			Median Gross Rent			\$879
			Families Below Poverty Level			7.9%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Scope of Evaluation in Cincinnati AA

This analysis reflects a full-scope review of the Cincinnati AA. Examiners considered the number of home mortgage loans originated or purchased by the bank from January 1, 2020, through December 31, 2022. Examiners also considered any factors affecting the bank's ability to lend in its AA during the evaluation period, such as demographic and market share information.

LENDING TEST

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

Based on a full-scope review, the bank's performance in the Cincinnati AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of home mortgage loans in the AA.

Home Mortgage Loans

Refer to Table O in the “MMSA” section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s home mortgage loan originations and purchases.

2020-2021

The bank’s distribution of home mortgage loans among geographies of different income levels in the Cincinnati AA is poor. The bank’s percentage of home mortgage loans among low-income CTs in the AA was 1.2 percent. This was below the 3.8 percent of the AAs owner-occupied housing units in moderate-income geographies and the 3.2 percent of aggregate bank lending. The bank’s percentage of home mortgage loans among moderate-income CTs in the AA was 5.5 percent. This is significantly below both the 16.9 percent of the AAs owner-occupied housing units in moderate-income geographies and the 14.3 percent of aggregate bank lending. According to 2021 peer mortgage data, Warsaw ranked 163 out of 392 lenders originating home mortgages in the moderate-income CTs.

2022

The bank’s distribution of home mortgage loans among geographies of different income levels in Cincinnati AA improved in 2022 and is reasonable. The bank’s percentage of home mortgage loans among low-income CTs in the AA was 7.9 percent. This exceeded both the percentage of owner-occupied housing units in low-income CTs geographies of 3.5 percent and the aggregate bank lending percentage of 3.5 percent. The bank’s percentage of home mortgage loans among moderate-income CTs in the AA was 12.4 percent. This was below both the 18.9 percent of the AAs owner-occupied housing units in moderate-income geographies and the 19.1 percent of aggregate bank lending. According to 2022 peer mortgage data, Warsaw ranked 119 out of 403 lenders originating home mortgages in moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of home mortgage loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table P in the “MMSA” 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.

2020-2021

The bank’s distribution of home mortgage loans to borrowers of different income levels in the Cincinnati AA is poor. The bank’s percentage of home mortgage loans to low-income borrowers was 2.7 percent. This is below the 22.1 percent of low-income families living in the AA and below the 7.9 percent aggregate bank lending level. Aggregate lending is similarly well below the percentage of AA families. The OCC considered that 10.3 percent of AA families are below poverty level and housing

affordability is challenging to low-income borrowers in the AA. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. The maximum low-income annual income calculation is based on 50 percent of the annual Federal Financial Institutions Examination Council (FFIEC) adjusted median family income (MFI). The MFI was \$69,949 in 2021. In 2021, this calculated to a maximum mortgage payment of \$874 for a low-income borrower. Assuming a 30-year mortgage with a five percent interest rate, and not accounting for a down payment, homeowners' insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value of \$156,666 would be \$841 in the AA which may limit affordability for low-income borrowers. The bank's percentage of home mortgage loans to moderate-income borrowers was 12.5 percent. This was below the 16.8 percent of moderate-income families living in the AA and 19.1 percent aggregate bank lending.

2022

The bank's distribution of home mortgage loans to borrowers of different income levels in the Cincinnati AA improved in 2022 and is reasonable. The bank's percentage of home mortgage loans to low-income borrowers was 9.6 percent. This is significantly below the 21.3 percent of low-income families living in the AA, but near the 11.9 percent aggregate bank lending which is similarly lower than the low-income family demographics. Housing affordability remained challenging for low-income borrowers based on the updated median housing value and median family income. The bank's percentage of home mortgage loans to moderate-income borrowers is 18.5 percent. It exceeds the 17.5 percent of moderate-income families living in the AA and near the 22.0 percent aggregate bank lending level.

Responses to Complaints

The bank did not receive any CRA-related complaints during the 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:	01/01/2020 to 12/31/2022	
Bank Products Reviewed:	Home mortgage	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA		
Cincinnati, OH-KY-IN, MMSA	Full Scope	Hamilton, Butler, Clermont, Warren, and Brown Counties in Ohio, Kenton, Boone, Campbell, Pendleton, Gallatin, and Grant Counties in Kentucky, and Dearborn and Ohio Counties in Indiana

Appendix B: Summary of MMSA and State Ratings

RATINGS WARSAW FEDERAL SAVINGS AND LOAN ASSOCIATION	
Overall Bank:	Lending Test Rating
Warsaw Federal Savings and Loan Association	Satisfactory
MMSA:	
Cincinnati, OH-KY-IN, MMSA	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 O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. 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 - 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Cincinnati AA	487	115,704,183	100.0	132,732	3.8	1.2	3.2	16.9	5.5	14.3	43.0	38.2	41.6	36.2	55.0	40.8	0.1	0.0	0.1
Total	487	115,704,183	100.0	132,732	3.8	1.2	3.2	16.9	5.5	14.3	43.0	38.2	41.6	36.2	55.0	40.8	0.1	0.0	0.1
Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Cincinnati AA	178	50,497,022	100.0	79,667	3.5	7.9	3.5	18.9	12.4	19.1	42.0	46.1	41.0	35.1	32.0	35.9	0.5	1.7	0.5
Total	178	50,497,022	100.0	79,667	3.5	7.9	3.5	18.9	12.4	19.1	42.0	46.1	41.0	35.1	32.0	35.9	0.5	1.7	0.5
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cincinnati AA	487	115,704,183	100.0	132,732	22.1	2.7	7.9	16.8	12.5	19.1	20.0	24.2	21.0	41.1	60.4	36.4	0.0	0.2	15.7
Total	487	115,704,183	100.0	132,732	22.1	2.7	7.9	16.8	12.5	19.1	20.0	24.2	21.0	41.1	60.4	36.4	0.0	0.2	15.7
Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cincinnati AA	178	50,497,022	100.0	79,667	21.3	9.6	11.9	17.5	18.5	22.0	21.1	27.5	21.4	40.1	44.4	29.9	0.0	0.0	14.8
Total	178	50,497,022	100.0	79,667	21.3	9.6	11.9	17.5	18.5	22.0	21.1	27.5	21.4	40.1	44.4	29.9	0.0	0.0	14.8
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.