

# 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](mailto: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



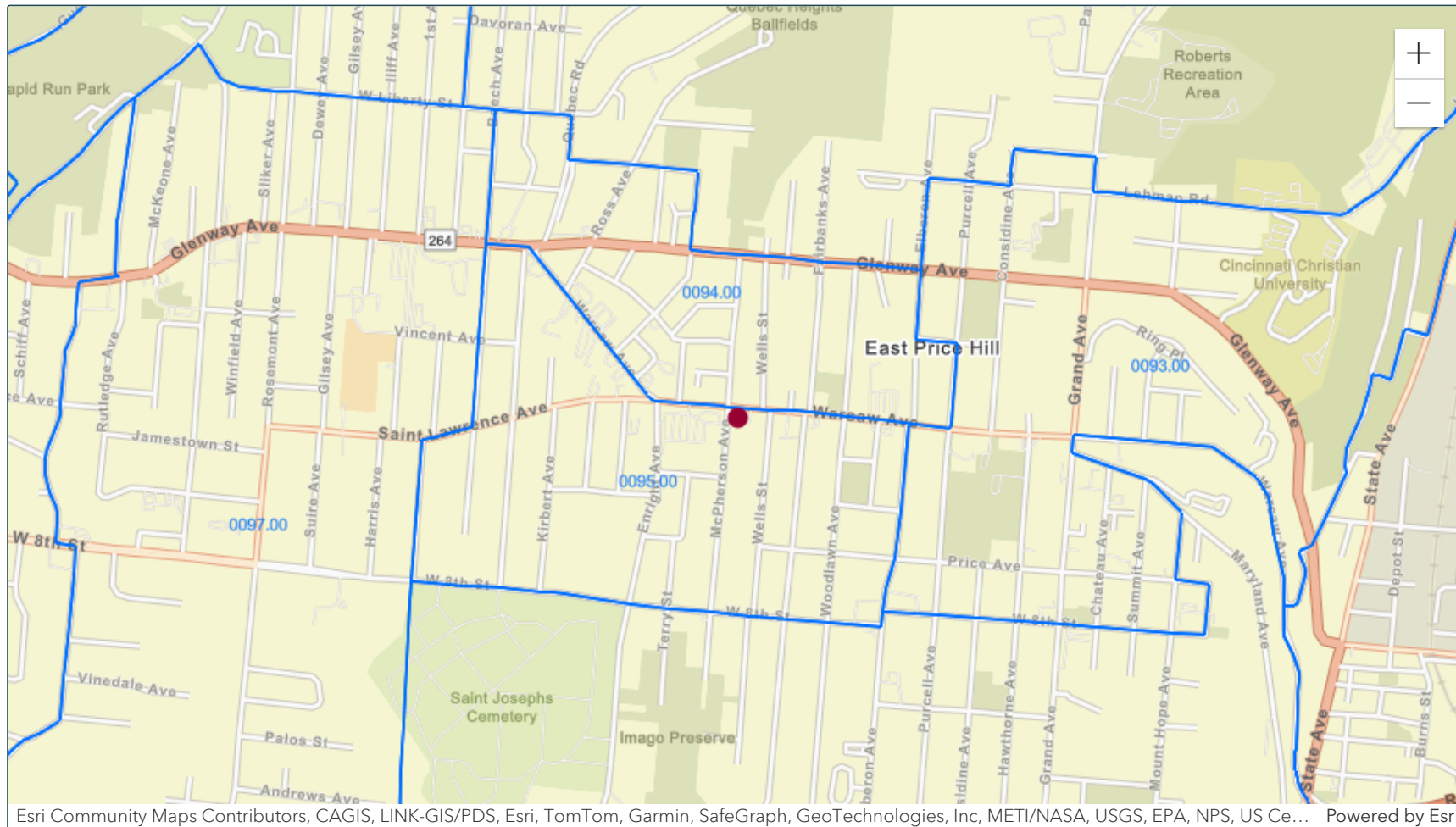
## Branch Hours

**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](#)



We've partnered with MoneyPass® to provide access to thousands of ATMs across the country.

Find an ATM on  
MoneyPass®

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

# PRODUCT MANUAL

Updated 2025

|   |           |  |           |
|---|-----------|--|-----------|
| <b>Fee Schedule.....</b>                              | <b>3</b>  | <b>Certificates of Deposit.....</b>                          | <b>24</b> |
| Fee Schedule Consumer .....                           | 3         | Certificates Of Deposit (1Year Or Longer) .....              | 24        |
| Fee Schedule Business .....                           | 4         | Certificates Of Deposit (Less Than 1 Year) .....             | 25        |
| <b>Checking Accounts .....</b>                        | <b>5</b>  | 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         | <b>Other Services .....</b>                                  | <b>29</b> |
| Simply Free Checking .....                            | 8         | Auto Pay.....  | 29        |
| <b>Savings Accounts .....</b>                         | <b>9</b>  | Bill Pay.....  | 30        |
| Directsave Account™.....                              | 9         | Direct Deposit.....  | 31        |
| Select Money Market .....                             | 10        | Debit Card.....  | 32        |
| Statement Savings Account .....                       | 11        | Online Banking (Retail).....                                 | 32        |
| <b>Business Products .....</b>                        | <b>12</b> | 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        |  |           |
| <b>Retirement Plans.....</b>                          | <b>18</b> |  |           |
| 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     |
|--|------------------|
| <b>ATM/Debit Card</b>  |                  |
| 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           |
| <b>Checking Account</b>  |                  |
| 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          |
| <b>Savings Account</b>   |                  |
| Dormancy Fee<br>( <i>For statement accounts, after 24 months inactivity</i> )  | \$5.00/month     |
| Excessive Transaction Fee (per item)<br>( <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      |
| <b>Wire Transfer</b>   |                  |
| 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  |
|---|---|
| <b>Miscellaneous</b>  |   |
| 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             |
|---|--------------------------|
| <b>Business Interest Checking Account</b>   |                          |
| Monthly fee if daily balance is below \$1,500   | \$7.00                   |
| Negative collected balance  | Prime + 3%               |
| <b>Commercial Checking Account</b>  |                          |
| 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%               |
| <b>ACH Origination</b>  |                          |
| ACH set up  | \$75.00                  |
| ACH monthly fee   | \$30.00/mo.              |
| ACH origination item \$0.10/item  | \$5.00                   |
| ACH return items  | \$10.00                  |
| <b>Remote Deposit Capture</b>   |                          |
| 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 |
|--|--------------|
| <b>Wire Transfer</b>                     |              |
| Wire incoming                            | \$10.00      |
| Wire outgoing                            | \$20.00      |
| Wire incoming foreign                    | \$40.00      |
| Wire outgoing foreign                    | \$40.00      |
| <b>Vault Services &amp; Cash Deposit</b> |              |
| Per \$ 100.00 deposit*                   | \$0.08       |
| <b>Miscellaneous</b>                     |              |
| 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)

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

# CHECKING ACCOUNTS



## DIRECT INTEREST CHECKING (Product Type 21)

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

|                                       |  |               |
|---------------------------------------|--|---------------|
| <b>Description:</b>                   | An account with unlimited transactions for customers who maintain a higher daily balance to earn a higher rate of interest.  |               |
| <b>Opening Balance:</b>               | \$50 to open, customer has until the end of the first statement cycle to bring balance to \$1,500  |               |
| <b>Interest:</b>                      | Set by Association (see current rate)<br>Compounded monthly – credited monthly   |               |
| <b>Fees:</b>                          | <b>Monthly Balance Requirement</b>   | <b>Charge</b> |
|                                       | \$1500 (DAILY)   | No Fee        |
|                                       | Below \$1500 anytime during statement period   | \$7.00        |
| <b>Statement:</b>                     | Monthly. Check images are included with a paper statement or estatement.   |               |
| <b>Electronic Transaction Access:</b> | Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval).<br>Online Banking, Mobile Banking, and Bill Pay are also available.  |               |
| <b>Penalties/ Restrictions:</b>       | 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.<br><br>May be subject to hold on non-cash deposits.<br><br>No minor or custodial accounts and no more than 4 signers on account.<br><br>Sustained overdraft fee after 7 consecutive business days \$5 per day.<br><br>We reserve the right to require at least 7 business days prior written notice of intent to withdraw.<br><br>Early Closeout Fee |               |
| <b>For More Information:</b>          | See Truth in Savings Disclosure  |               |
| <b>Insurance:</b>                     | Up to \$250,000 by FDIC per classification of account  |               |
| <b>Benefits:</b>                      | <ul style="list-style-type: none"><li>• Designed for customer(s) who maintain a higher balance (\$1500) to earn a higher interest rate of interest; compounded and paid monthly</li><li>• Savings Overdraft available.</li><li>• No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)</li><li>• Convenient direct deposit and pre authorized payments</li></ul>  |               |

# CHECKING ACCOUNTS



## SIMPLY FREE CHECKING (Product Type 11)

|                                       |   |               |
|---------------------------------------|---|---------------|
| <b>Description:</b>                   | An account with unlimited transaction ability and no minimum balance required.  |               |
| <b>Opening Balance:</b>               | \$50 to open  |               |
| <b>Interest:</b>                      | None  |               |
| <b>Fees:</b>                          | <b>Monthly Balance Requirement</b>  | <b>Charge</b> |
|                                       | None  | None          |
| <b>Statement:</b>                     | Monthly. Check images are included with a paper statement or estatement.  |               |
| <b>Electronic Transaction Access:</b> | Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval).<br>Online Banking, Mobile Banking, and Bill Pay are also available. |               |
| <b>Penalties/ Restrictions:</b>       | 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.  |               |
| <b>For More Information:</b>          | Early Closeout Fee  |               |
|                                       | See Truth in Savings Disclosure   |               |
| <b>Insurance:</b>                     | 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)<br>Compounded monthly – credited monthly<br>Interest may be withdrawn in person only.   |
| Fees:                          | None  |
| Statement:                     | Maturity notice mailed 20 days prior to maturity date.<br>Monthly – paper or estatement available   |
| Electronic Transaction Access: | None  |
| Penalties/ Restrictions:       | No non-ACH deposits during the 6 month term.<br>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 <b>checking account at our institution.</b><br>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.<br>No monthly interest checks<br>No ATM access<br>Must present certificate of deposit to transact or renew in branch.<br>Online Banking is available for Inquiries/information only.<br>Early Closeout Fee |
| For More Information:          | See Truth in Savings Disclosure   |
| Insurance:                     | Up to \$250,000 by FDIC per classification of account.  |
| Benefits:                      | <ul style="list-style-type: none"><li>• Low minimum balance to open \$250</li><li>• 6 month term with automatic renewal</li><li>• Convenient ACH deposit</li><li>• Great way to save and earn a better rate</li></ul>   |

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)<br>Product has a tiered rate structure<br>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<br>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.<br><b>Minimum check amount is \$500.</b><br>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.<br>No IRAs, minor or custodial accounts, no more than 4 signers on account.<br>No monthly interest checks.<br>No more than a total of 6 pre-authorized, telephone, check, ACH, POS or Internet transfers may be made from this account per month.<br>Sustained overdraft fee after 7 consecutive business days \$5 per day.<br>Early closeout fee<br>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)<br>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<br>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.<br><br>Online Banking is also available.   |  |
| Penalties/ Restrictions:       | May be subject to hold on non-cash deposits.<br><br>No IRA accounts.<br><br>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.<br><br>We reserve the right to require at least 7 business days prior written notice of intent to withdraw.<br><br>May <b>not</b> be the primary account on a Debit card.<br><br>Early closeout fee.   |  |
| For More Information:          | See Truth in Savings Disclosure   |  |
| Insurance:                     | Up to \$250,000 by FDIC per classification of account.  |  |
| Benefits:                      | <ul style="list-style-type: none"><li>• Liquid savings earn interest; compounded and paid monthly</li><li>• Low minimum balance to open account</li><li>• Maintain a low average daily balance to avoid monthly fees</li><li>• Convenient free direct deposit and pre-authorized payment options available</li><li>• No fees for deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)</li><li>• Unlimited deposits and/or cash withdrawals may be done in person at any time.</li></ul> |  |

BUSINESS INTEREST CHECKING (Product Type 18)

|                                       |   |                           |                         |
|---------------------------------------|---|---------------------------|-------------------------|
| <b>Description:</b>                   | 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.   |                           |                         |
| <b>Opening Balance:</b>               | \$50 to open, 30 days to reach \$1,500  |                           |                         |
| <b>Interest:</b>                      | Set by Association  | 0 - \$10,000<br>\$10,000+ | see Business Rate sheet |
| <b>Fees:</b>                          | <b>Monthly Balance Requirements</b>   | <b>Monthly Charge</b>     |                         |
|                                       | \$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%                |                         |
| <b>Statement:</b>                     | Monthly. Check images are included with a paper statement or estatement.  |                           |                         |
| <b>Electronic Transaction Access:</b> | 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.   |                           |                         |
| <b>Penalties/ Restrictions:</b>       | May be subject to hold on non-cash deposits.<br><br>Limit 1000 transactions (checks paid; ACH debit/credit; Deposit/deposited items), over 1,000 transactions and if on-going switch account to Commercial Checking.<br><br>Sustained overdraft fee after 7 consecutive business days. \$5.00 per day.<br><br>Early closeout fee  |                           |                         |
| <b>For More Information:</b>          | See Business Account Comparison, Brand Hub  |                           |                         |
| <b>Insurance:</b>                     | \$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.   |                           |                         |
| <b>Benefits:</b>                      | <ul style="list-style-type: none"><li>• Interest earned on a balance of \$1,500 or more; compounded monthly</li><li>• 1,000 FREE transactions per month</li><li>• Savings Overdraft Available with a Business Savings or Business Money Market</li><li>• No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)</li><li>• Night deposit available</li></ul> |                           |                         |

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)<br>Product has a tiered rate structure<br>Compounded monthly – credited monthly   |   |
| Fees:                          | <b>Monthly Balance Requirement</b>  | <b>Charge</b>                                   |
|                                | Average daily balance below \$10,000  | \$10.00   |
|                                | Transfers (Check, preauthorized, telephone, ACH, POS or Internet) during statement cycle  | First 6.....FREE<br>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.<br><b>Minimum check amount is \$500.</b><br>No monthly interest checks.<br>No more than a total of 6 pre-authorized, telephone, check, ACH, POS or Internet transfers may be made from this account per month.<br>Sustained overdraft fee after 7 consecutive business days \$5 per day.<br>Early closeout fee<br>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)

|                                       |   |                                       |
|---------------------------------------|---|---------------------------------------|
| <b>Description:</b>                   | A liquid, interest earning savings account for businesses who prefer ATM access.  |                                       |
| <b>Opening Balance:</b>               | \$50 to open  |                                       |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br>Product has a tiered rate structure<br>Compounded monthly – credited monthly   |                                       |
| <b>Fees:</b>                          | <b>Monthly Balance Requirement</b>  | <b>Charge</b>                         |
|                                       | 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                               |
| <b>Statement:</b>                     | Monthly - paper statement or estatement available<br>At end of month or, if linked to checking, at cycle cut-off date   |                                       |
| <b>Electronic Transaction Access:</b> | Debit card available with a minimum opening deposit of \$50 (or with less if Supervisor approval)   |                                       |
| <b>Penalties/ Restrictions:</b>       | May be subject to hold on non-cash deposits<br><br>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.<br><br>May not be the primary account on a Debit card.<br><br>Early closeout fee<br><br>We reserve the right to require at least 7 days prior written notice of intent to withdraw.   |                                       |
| <b>For More Information:</b>          | See Business Account Comparison, Brand Hub  |                                       |
| <b>Insurance:</b>                     | Up to \$250,000 by FDIC per classification of account.  |                                       |
| <b>Benefits:</b>                      | <ul style="list-style-type: none"><li>• Liquid savings earn interest; compounded and paid monthly</li><li>• Low minimum balance to open account</li><li>• Maintain a low average daily balance to avoid monthly fees</li><li>• Convenient free direct deposit and pre-authorized payment options available.</li><li>• No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)</li><li>• Online Banking and Bill Pay are also available.</li><li>• Unlimited deposits and /or cash withdrawals may be done in person at any time.</li></ul> |                                       |

COMMERCIAL CHECKING (Product Type 07)

|                                       |   |                       |
|---------------------------------------|---|-----------------------|
| <b>Description:</b>                   | An account for commercial deposits that accommodates those accounts with more than 1,000 items / month.   |                       |
| <b>Opening Balance:</b>               | \$50 to open  |                       |
| <b>Interest:</b>                      | None  |                       |
| <b>Fees:</b>                          | <b>Type</b>   | <b>Monthly Charge</b> |
|                                       | 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<br>(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  |                       |
| <b>Statement:</b>                     | Monthly. Check images are included with a paper statement or estatement.  |                       |
| <b>Electronic Transaction Access:</b> | Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval).<br>Business Online Banking, Mobile Banking, Positive Pay, Remote Deposit, Zero Balance Accounts and<br>Bill Pay are available.  |                       |
| <b>Penalties/ Restrictions:</b>       | May be subject to hold on non-cash deposits   |                       |
|                                       | Sustained overdraft fee after 7 consecutive business days. \$5.00 per day.  |                       |
|                                       | Early closeout fee  |                       |
| <b>For More Information:</b>          | See Business Account Comparison, Brand Hub  |                       |
| <b>Insurance:</b>                     | \$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.   |                       |
| <b>Benefits:</b>                      | <ul style="list-style-type: none"><li>• Accommodates high volume transactions as well as Federal and State tax payments</li><li>• Savings Overdraft Available with a Business Savings or Business Money Market</li><li>• Account balance may reduce or eliminate the monthly fee and processing costs</li><li>• Night Deposit available</li></ul> |                       |

**IOTA/IOLTA CHECKING ACCOUNT (Product Type 13)**

Not currently being offered

|                                       |  |               |
|---------------------------------------|--|---------------|
| <b>Description:</b>                   | IOTA stands for "Interest On Trust Accounts" IOLTA stands for "Interest On Lawyers Trust Accounts."<br>We <b>MUST</b> use the Ohio TIN: 31-1126612.<br>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." |               |
| <b>Opening Balance:</b>               | \$50 to open.  |               |
| <b>Interest:</b>                      | None   |               |
| <b>Fees:</b>                          | <b>Monthly Fees</b>  | <b>Charge</b> |
|                                       | Monthly Service Fee  | \$10.00       |
|                                       | Per Check Paid   | \$ 0.17       |
|                                       | Per Deposit  | \$ 0.35       |
|                                       | Per Item   | \$ 0.10       |
| <b>Statement:</b>                     | Monthly - paper statement or estatement available  |               |
| <b>Electronic Transaction Access:</b> | No.  |               |
| <b>Penalties/ Restrictions:</b>       | Online Banking is available for Inquiries/information only.<br>See Ohio Revised Code   |               |
| <b>For More Information:</b>          | See Business Account Comparison, Brand Hub   |               |
| <b>Insurance:</b>                     | \$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.  |               |
| <b>Benefits:</b>                      | <ul style="list-style-type: none"><li>• Earnings credit to offset fees</li><li>• Low monthly service fee</li></ul>   |               |

SIMPLY FREE BUSINESS CHECKING (Product Type 12)

|                                       |  |               |
|---------------------------------------|--|---------------|
| <b>Description:</b>                   | An account for business owners who have less than 1,000 transactions per month. Also used for Estate and Campaign Accounts.  |               |
| <b>Opening Balance:</b>               | \$50 to open.  |               |
| <b>Interest:</b>                      | None   |               |
| <b>Fees:</b>                          | <b>Monthly Balance Requirement</b>   | <b>Charge</b> |
|                                       | None   | None          |
| <b>Statement:</b>                     | Monthly. Check images are included with a paper statement or estatement.   |               |
| <b>Electronic Transaction Access:</b> | 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.   |               |
| <b>Penalties/ Restrictions:</b>       | 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   |               |
| <b>For More Information:</b>          | See Business Account Comparison, Brand Hub   |               |
| <b>Insurance:</b>                     | \$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.  |               |
| <b>Benefits:</b>                      |  |               |
|                                       | <ul style="list-style-type: none"><li>• No monthly fees or minimum balance requirements.</li><li>• 1,000 FREE transactions per month</li><li>• Savings Overdraft Available with a Business Savings or Business Money Market</li><li>• No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)</li><li>• Night Deposit available</li></ul> |               |

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

|                                       |   |   |                              |
|---------------------------------------|---|---|------------------------------|
| <b>Description:</b>                   | A retirement account established for the exclusive benefit of eligible individuals offering the benefits of tax deferral.   |   |                              |
| <b>Opening Balance:</b>               | \$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)   |   |                              |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br>Compounded monthly - credited monthly (Statement Savings)<br>Compounded quarterly - credited quarterly (Certificates of Deposit).  |   |                              |
| <b>Fees:</b>                          | None  |   |                              |
| <b>Statement:</b>                     | Semi-annual summary, Annual History   |   |                              |
| <b>Electronic Transaction Access:</b> | None  |   |                              |
| <b>Penalties/ Restrictions:</b>       | 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.<br><br>An IRA must be opened and funded by April 15th for prior year contributions. Mandatory distributions are required to begin by age 72.<br><br>Online Banking is available for Inquiries/information only. |   |                              |
| <b>For More Information:</b>          | See IRA brochure, Retirement Account Manual, IRS Pub 590  |   |                              |
| <b>Insurance:</b>                     | 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)

|                                       |   |
|---------------------------------------|---|
| <b>Description:</b>                   | A retirement account established for the benefit of eligible individuals or couples offering the possibility of tax free withdrawals after 5 years.   |
| <b>Opening Balance:</b>               | <p>\$10 to open - Statement Savings*</p> <p>\$500 to open - 3 – 60 month fixed rate CD**</p> <p>\$500 to open - Jump Fixed Rate CD**</p> <p>(100% of earned income or annual maximum set by the IRS, whichever is less)</p> <p>*Additional deposits may be made at any time in amounts of \$10 or more (Statement Savings*)</p> <p>** Additional deposits may be made at maturity (Certificates)</p>  |
| <b>Interest:</b>                      | <p>Set by Association (see current rate sheet)</p> <p>Compounded monthly - credited monthly (Statement Savings*)</p> <p>Compounded quarterly - credited quarterly (Certificates of Deposit)</p>   |
| <b>Fees:</b>                          | None  |
| <b>Statement:</b>                     | Semi-annual summary, Annual History   |
| <b>Electronic Transaction Access:</b> | None  |
| <b>Penalties/ Restrictions:</b>       | <p>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.</p> <p>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.</p> <p>Contributions may be made after the age of 72 and mandatory withdrawals do not have to be made.</p> <p>Roth IRAs are funded with non-deductible contributions.</p> <p>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.</p> <p>Online Banking is available for Inquiries/information only.</p> |
| <b>For More Information:</b>          | See IRA brochure, Retirement Account Manual, IRS Pub 590  |
| <b>Insurance:</b>                     | 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)**

|                                       |   |   |                              |
|---------------------------------------|---|---|------------------------------|
| <b>Description:</b>                   | 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.   |   |                              |
| <b>Requirements:</b>                  | 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. |   |                              |
| <b>Opening Balance:</b>               | \$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)   |   |                              |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br>Compounded monthly - credited monthly (Statement Savings Account)<br>Compounded quarterly - credited quarterly (Certificates of Deposit)   |   |                              |
| <b>Fees:</b>                          | None  |   |                              |
| <b>Statement:</b>                     | Semi-annual summary, Annual History   |   |                              |
| <b>Electronic Transaction Access:</b> | None  |   |                              |
| <b>Other Information:</b>             | 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  |   |                              |
| <b>Penalties/ Restrictions:</b>       | Once SEPP contributions are made, normal IRA rules apply with the exception that there is no maximum age for SEPP participation.<br><br>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.<br><br>Online Banking is available for Inquiries/information only.   |   |                              |
| <b>For More Information:</b>          | See IRA brochure, Retirement Account Manual, IRS Pub 560  |   |                              |
| <b>Insurance:</b>                     | Up to \$250,000 by FDIC per classification of account, Insured separately from non-retirement accounts.   |   |                              |

## RETIREMENT PLANS



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

Not currently being offered

|                                       |  |
|---------------------------------------|--|
| <b>Description:</b>                   | 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  |
| <b>Opening Balance:</b>               | \$50 to open   |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br>Compounded monthly – credited monthly   |
| <b>Fees:</b>                          | \$10 setup fee at account opening<br>Sustained overdraft fee after 7 consecutive business days, \$5 per day.   |
| <b>Statement:</b>                     | Monthly. Check images are included with a paper statement or eStatement.   |
| <b>Electronic Transaction Access:</b> | Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval).<br>Online Banking is available for Inquiries/information only.   |
| <b>Penalties/ Restrictions:</b>       | 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 |
| <b>For More Information:</b>          | See IRA brochure, Retirement Account Manual, IRS Pub 969   |
| <b>Insurance:</b>                     | 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)

|                                       |   |
|---------------------------------------|---|
| <b>Description:</b>                   | Certificates of Deposit with a fixed rate and term of 1 year or longer.   |
| <b>Opening Balance:</b>               | \$500 to open • Additional deposits may be made at maturity. See Internal Savings Rate Sheet for specials.  |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br>Compounded quarterly - Credited quarterly<br>Quarterly interest payout is available. Monthly interest payout on a balance of \$5000 or more is available.  |
| <b>Term:</b>                          | 12 month * 18 month * 24 month * 48 month * 60 month<br><br>A certificate may be opened for any term up to the next rate/term cut-off.<br><br><b>CD's automatically renew but not necessarily for original term.</b> There is a 7 day grace period after the maturity date.   |
| <b>Fees:</b>                          | None  |
| <b>Statement:</b>                     | None – a maturity notice is mailed approximately 20 days prior to maturity date.  |
| <b>Electronic Transaction Access:</b> | None  |
| <b>Penalties/ Restrictions:</b>       | <b>For terms of 12 months or more but less than 36 months:</b> 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.<br><br><b>For terms 36 months to 60 months:</b> 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.<br><br><b>For terms greater than 60 months:</b> 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.<br><br>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.<br><br><b>It is recommended the CD be presented to transact on account.</b><br><br>Online Banking is available for Inquiries/information only.<br>Early closeout fee |
| <b>For More Information:</b>          | See Truth In Savings Disclosure   |
| <b>Insurance:</b>                     | 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)

|                                       |  |
|---------------------------------------|--|
| <b>Description:</b>                   | Certificates of Deposit with a fixed rate and a term of 3, 6, 9 months   |
| <b>Opening Balance:</b>               | \$500 to open • Additional deposits may be made at maturity.   |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br>Compounded quarterly - Credited quarterly<br>Quarterly interest payout is available. Monthly interest payout on a balance of \$5000 or more is available.   |
| <b>Term:</b>                          | 3, 6 or 9 months. Automatic renewal upon maturity, not necessarily for original term with a 7 day grace period after the maturity date.  |
| <b>Fees:</b>                          | None   |
| <b>Statement:</b>                     | None – a maturity notice is mailed approximately 20 days prior to maturity date.   |
| <b>Electronic Transaction Access:</b> | None   |
| <b>Penalties/ Restrictions:</b>       | 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.<br>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.<br><b>It is recommended the CD be presented to transact on account.</b><br>Online Banking is available for Inquiries/information only |
| <b>For More Information:</b>          | See Truth In Savings Disclosure  |
| <b>Insurance:</b>                     | 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)

|                                       |   |
|---------------------------------------|---|
| <b>Description:</b>                   | Certificates of Deposit with a fixed rate and term of 30 to 365 days  |
| <b>Opening Balance:</b>               | \$100,000 to open   |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br><br>Compounded at maturity - credited at maturity<br><br>Does not automatically renew at maturity.   |
| <b>Term:</b>                          | Customer sets term desired – 30 days – 365 days. Upon maturity the account is converted to the regular savings rate.  |
| <b>Fees:</b>                          | None  |
| <b>Statement:</b>                     | None – a maturity notice is mailed approximately 20 days prior to maturity date.  |
| <b>Electronic Transaction Access:</b> | None  |
| <b>Penalties/ Restrictions:</b>       | 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.<br><br>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.<br><br><b>It is recommended the CD be presented to transact on account.</b><br><br>Online Banking is available for Inquiries/information only. |
| <b>For More Information:</b>          | See Truth In Savings Disclosure   |
| <b>Insurance:</b>                     | Up to \$250,000 by FDIC per classification of account.  |
| <b>Benefits:</b>                      | <ul style="list-style-type: none"><li>• Investment opportunity for large balances</li><li>• Customer sets term</li><li>• \$100,000 to open</li><li>• Converts to statement savings rate at maturity</li><li>• Option to receive monthly interest check or interest transfer</li></ul>   |



CERTIFICATES OF DEPOSIT - TIERED INVESTMENT PORTFOLIO  
(KIND 4)

|                                       |   |
|---------------------------------------|---|
| <b>Description:</b>                   | A package of three Certificates of Deposit, each with a different term, to allow liquidity and high yield.  |
| <b>Opening Balance:</b>               | \$1,500 to open (\$500 per CD) additional deposits may be made at maturity.   |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br>Compounded quarterly - Credited quarterly<br>Quarterly interest payout is available. Monthly interest payout on a balance of \$5000 or more is available.  |
| <b>Term:</b>                          | 1 year – 2 year – 3 year certificates. Upon maturity, each certificate automatically renews for a 3 year term.  |
| <b>Fees:</b>                          | None  |
| <b>Statement:</b>                     | None – a maturity notice is mailed approximately 20 days prior to maturity date.  |
| <b>Electronic Transaction Access:</b> | None  |
| <b>Penalties/ Restrictions:</b>       | 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.<br>Online Banking is available for Inquiries/information only. |
| <b>For More Information:</b>          | See Truth In Savings Disclosure   |
| <b>Insurance:</b>                     | 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)**

|                                       |  |
|---------------------------------------|--|
| <b>Description:</b>                   | 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.   |
| <b>Opening Balance:</b>               | \$500 to open • Additional deposits may be made at maturity.   |
| <b>Interest:</b>                      | Set by Association (see current rate sheet)<br>Compounded quarterly - Credited quarterly<br>Quarterly interest payout is available. Monthly interest payout on a balance of \$5000 or more is available.   |
| <b>Term:</b>                          | 27 month term • Automatic renewal upon maturity for 24 months after a 7 day grace period.  |
| <b>Fees:</b>                          | None   |
| <b>Statement:</b>                     | None – a maturity notice is mailed approximately 20 days prior to maturity date.   |
| <b>Electronic Transaction Access:</b> | None   |
| <b>Penalties/ Restrictions:</b>       | 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.<br>Online Banking is available for Inquiries/information only. |
| <b>For More Information:</b>          | See Truth In Savings Disclosure  |
| <b>Insurance:</b>                     | 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:  |      |      |
|                          | <b>AutoPay I:</b> From a checking or savings account to pay a loan (both accounts at our institution).  |      |      |
|                          | <b>AutoPay II:</b> From another institution’s checking account to pay a loan at our institution. Must be initiated by other institution.  |      |      |
|                          | <b>AutoPay III:</b> 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

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

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

|                                 |   |
|---------------------------------|---|
| <b>Description:</b>             | A Debit Card that allows customer to make purchases from their checking account without writing a check and provides regular ATM access.  |
| <b>Fees:</b>                    | No fees for Debit Card use • ATM fees may apply   |
| <b>Statement:</b>               | All transactions will be listed on monthly statement, including the date, amount of purchase and the merchant name.   |
| <b>Eligibility:</b>             | 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.   |
| <b>Penalties/ Restrictions:</b> | <p>The limit on ATM withdrawals is generally \$500 per day (based on product type). ATM access is not permitted on CDs or IRAs.</p> <p>Maximum limit on purchases is generally \$1000 per day (based on product type).</p>  |
| <b>Other Information:</b>       | <p>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.</p> <p>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</p>  |
| <b>For More Information:</b>    | See Electronic Funds Transfer Disclosure.   |
| <b>Insurance:</b>               | N/A   |
| <b>Benefits:</b>                | <ul style="list-style-type: none"><li>• 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.</li><li>• Customer only has to carry one card that acts like a debit card as well as a regular ATM card.</li><li>• Customer may use the card anywhere customer see the MasterCard logo.</li><li>• 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.</li></ul> |

ONLINE BANKING (RETAIL)

|                                 |  |
|---------------------------------|--|
| <b>Description:</b>             | 24 hour online access to checking, savings and loan accounts.  |
| <b>Fees:</b>                    | None   |
| <b>Penalties/ Restrictions:</b> | In order to transfer funds, the customer must be listed as an owner on the accounts.   |
| <b>Other Information:</b>       | 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) |
| <b>For More Information:</b>    | <a href="http://www.ffl.net">www.ffl.net</a>   |
| <b>Insurance:</b>               | 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

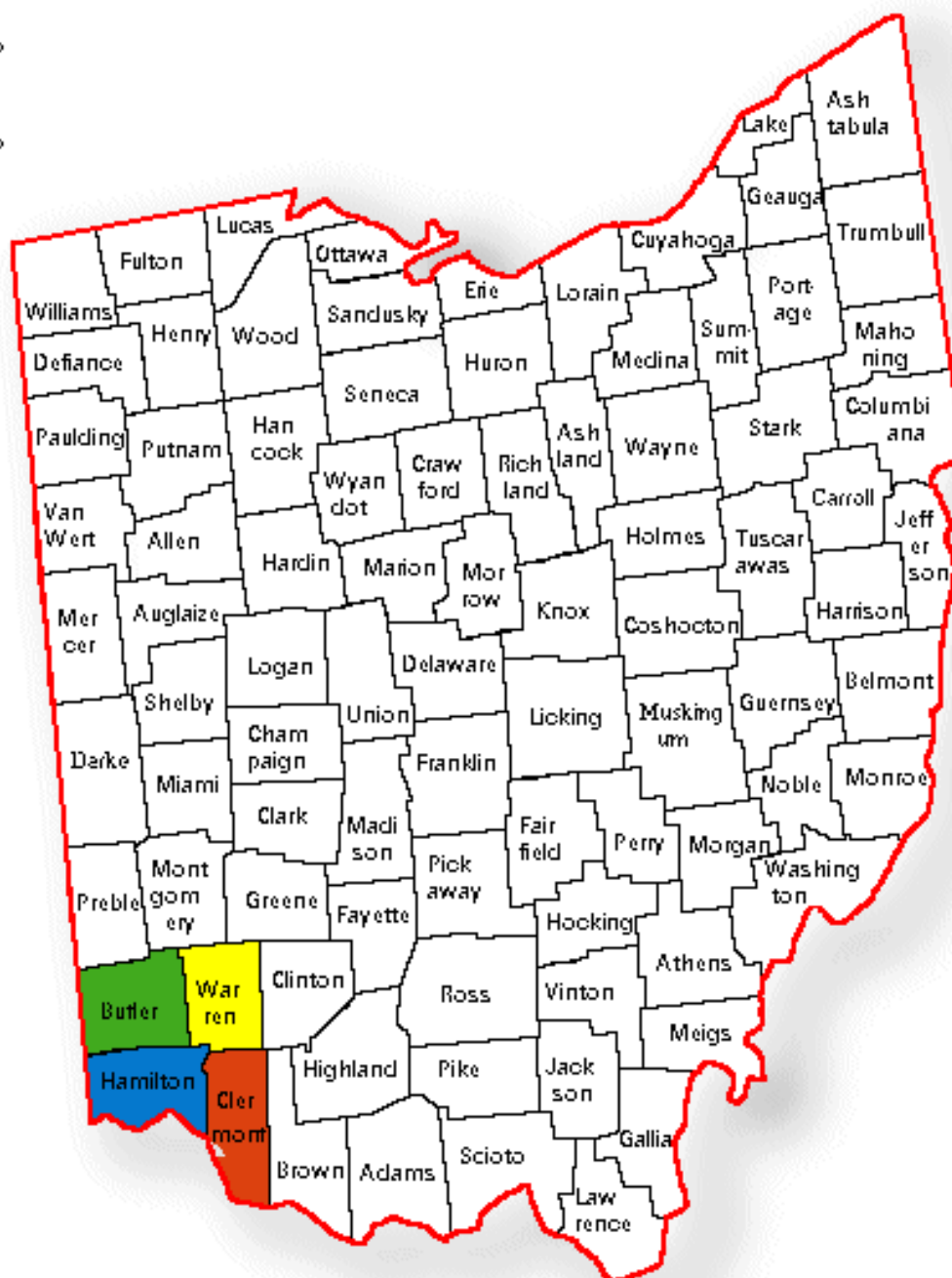
SAVINGS OVERDRAFT PROTECTION

|                                 |   |
|---------------------------------|---|
| <b>Description:</b>             | 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.                              |
| <b>Transfer Process:</b>        | <p>If the amount to cover the overdraft is available, the exact amount will be transferred.</p> <p>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.</p> |
| <b>Statement:</b>               | Transfer activity appears on normal monthly statement.  |
| <b>Penalties/ Restrictions:</b> | 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.   |
| <b>For More Information:</b>    | Contact Savings Service   |
| <b>Insurance:</b>               | Up to \$250,000 by FDIC per classification of account   |
| <b>Benefit:</b>                 | <ul style="list-style-type: none"><li>• Saves customer the embarrassment and expense of return checks</li></ul>   |

Application available on Shared Documents and Cleartouch.



Warsaw Federal Facility Based Assessment Area



Source: diymaps.net (c)



| 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                 |

\* 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         | 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                 |

\* 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         | 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                 |

\* 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         | 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                 |

\* 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         | 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                 |

\* 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         | 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                 |

\* 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         | 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                 |

\* 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 |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|

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

## 2024 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 017 - BUTLER COUNTY

Tract: All Tracts



| 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                 |

\* 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         | 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                 |

\* 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         | 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                 |

\* 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         | 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                 |

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

## 2024 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 025 - CLERMONT COUNTY



| 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         | 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                 |

\* 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         | 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<br><br># | Dollar Amount of Loans |      |         |      | Total<br><br>\$ |
|   | 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<br>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 MMSA<sup>1</sup>:** 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

---

<sup>1</sup> 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**

| <b>Demographic Characteristics</b>                        | <b>#</b>  | <b>Low<br/>% of #</b> | <b>Moderate<br/>% of #</b>   | <b>Middle<br/>% of #</b> | <b>Upper<br/>% of #</b> | <b>NA*<br/>% of #</b> |
|---|-----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| 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<br>% of # | Moderate<br>% of #           | Middle<br>% of # | Upper<br>% of # | NA*<br>% 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<br>Geography   | 571,712   | 3.5           | 18.9                         | 42.0             | 35.1            | 0.5           |
| Occupied Rental Units by<br>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<br>Level   | 551,641   | 21.3          | 17.5                         | 21.1             | 40.1            | 0.0           |
| Household Distribution by<br>Income Level  | 855,191   | 24.8          | 15.5                         | 17.5             | 42.2            | 0.0           |
| Median Family Income MSA -<br>17140 Cincinnati, OH-KY-IN<br>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<br>Due to rounding, totals may not equal 100.0%<br>(* ) 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”.

|   |                               |   |
|---|-------------------------------|---|
| <b>Time Period Reviewed:</b>                            | 01/01/2020 to 12/31/2022      |   |
| <b>Bank Products Reviewed:</b>                          | Home mortgage                 |   |
| <b>Affiliate(s)</b>                                     | <b>Affiliate Relationship</b> | <b>Products Reviewed</b>  |
| Not Applicable  | Not Applicable                | Not Applicable  |
| <b>List of Assessment Areas and Type of Examination</b> |                               |   |
| <b>Rating and Assessment Areas</b>                      | <b>Type of Exam</b>           | <b>Other Information</b>  |
| <b>MMSA</b>   |                               |   |
| 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 30<sup>th</sup> 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.<br>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.<br>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        |
| <b>Total</b>  | <b>487</b>                | <b>115,704,183</b> | <b>100.0</b> | <b>132,732</b> | <b>22.1</b>          | <b>2.7</b>   | <b>7.9</b> | <b>16.8</b>               | <b>12.5</b>  | <b>19.1</b> | <b>20.0</b>             | <b>24.2</b>  | <b>21.0</b> | <b>41.1</b>            | <b>60.4</b>  | <b>36.4</b> | <b>0.0</b>                     | <b>0.2</b>   | <b>15.7</b> |

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        |
| <b>Total</b>  | <b>178</b>                | <b>50,497,022</b> | <b>100.0</b> | <b>79,667</b>  | <b>21.3</b>          | <b>9.6</b>   | <b>11.9</b> | <b>17.5</b>               | <b>18.5</b>  | <b>22.0</b> | <b>21.1</b>             | <b>27.5</b>  | <b>21.4</b> | <b>40.1</b>            | <b>44.4</b>  | <b>29.9</b> | <b>0.0</b>                     | <b>0.0</b>   | <b>14.8</b> |

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.