

Warsaw Federal Savings and Loan Association

CRA Public File

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

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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

2026 YTD – Warsaw Federal has not received any public CRA Comments or Complaints

2025 – Warsaw Federal did not receive any public CRA Comments or Complaints

2024 – Warsaw Federal did not receive any public CRA Comments or Complaints

Branches Opened or Closed

2026 YTD – None

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

2024 – None

Warsaw Federal Loan to Deposit Ratios			
2025	2025	2025	2025
Q1	Q2	Q3	Q4
116.55%	117.28%	107.18%	106.67%
2024	2024	2024	2024
Q1	Q2	Q3	Q4
131.45%	121.12%	114.02%	118.14%

Warsaw Federal Bank Branches and ATMs

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

All ATMs

Warsaw Federal's ATMs

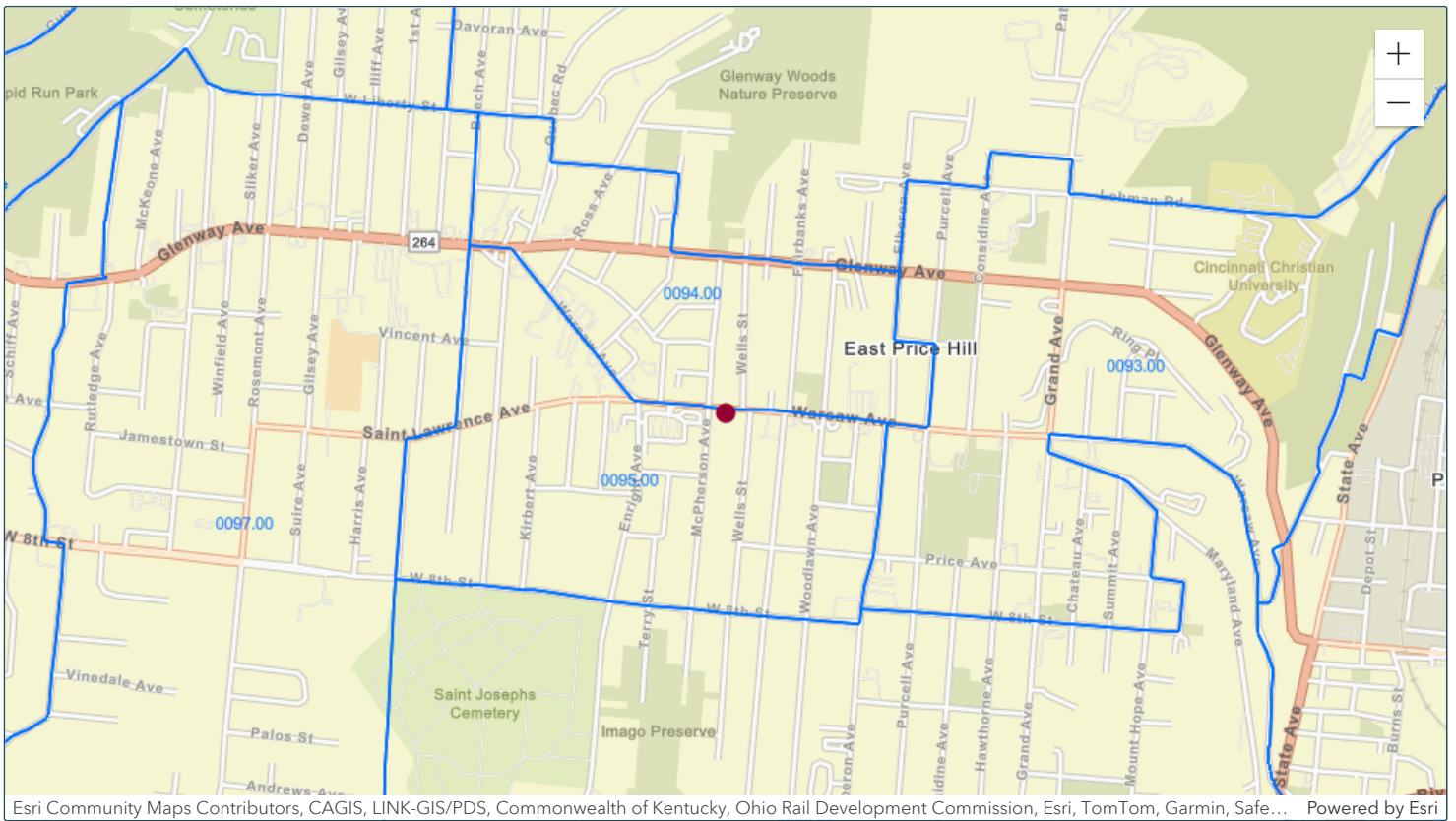
3533 Warsaw Ave
Cincinnati, OH 45205
[Get Directions](#)



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.



Esri Community Maps Contributors, CAGIS, LINK-GIS/PDS, Commonwealth of Kentucky, Ohio Rail Development Commission, Esri, TomTom, Garmin, Safe... Powered by Esri

● 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:



2025 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
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$110,700
2025 Estimated Tract Median Family Income	\$62,889
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 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 Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,600
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$110,700
% below Poverty Line	39.34
Tract Median Family Income %	56.81
2020 Tract Median Family Income	\$47,500
2025 Estimated Tract Median Family Income	\$62,889
2020 Tract Median Household Income	\$30,781

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

PRODUCT MANUAL

Updated January 2026

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Fee Schedule

Consumer Fee Schedule

SERVICE DESCRIPTION	PER UNIT FEE
ATM/Debit Card	
ATM/Debit Card Transaction Fees	
If you are a Warsaw Federal Debit Card holder there are no transactions fees for using a Warsaw or MoneyPass network Automated Teller Machine (ATM). The following charges apply to transactions at non-Warsaw ATM or MoneyPass network locations:	
Cirrus Network ATM (including inquiries)	\$1.50
Other Foreign ATM (including inquiries)	\$1.00
Mastercard charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.900% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.100% of the dollar amount on all cross-border transactions when the country of the merchant or machine is different than your country as cardholder.	
ATM Surcharge (non-customer)	\$3.00
Debit Card Replacement	\$5.00
Checking Account	
Account Reconciliation	\$15.00 / 1/2 hour
Check Cashing (non-customer)	\$5.00
Check Copy	\$3.00
Check Reject Fee (alien media)	\$1.00/item
Counter Checks	\$0.50
Non-sufficient funds (NSF) or Overdraft (OD) per item*	\$30.00
Sustained Overdraft (after 7 business days)	\$5.00/day
Stop Payment	\$30.00
Savings Account	
Dormancy Fee (For statement accounts, after 24 months inactivity)	\$5.00/month
Excessive Transaction Fee (per item) (Assessed when more than 6 pre-authorized, telephone, ACH, check, POS or internet transfers occur from a savings or money market per month. Excludes Uplift Savings)	\$3.00/each
Wire Transfer	
Wire Transfer Incoming (domestic or foreign)	\$10.00
Wire Transfer Outgoing Domestic (within USA)	\$20.00

SERVICE DESCRIPTION	PER UNIT FEE
Miscellaneous	
Account History	\$3.00/month
Check Collection	\$15.00 (plus any fees incurred by Warsaw Federal)
Child Support (manual payment)	\$5.00
Deposit Verification	\$10.00
Duplicate Statement Fee (1098, 1099, or 5498)	\$5.00
Early Closeout (statement savings or checking within 6 months)	\$50.00
Escheat Fee (checking or savings after 60 months inactivity)	\$50.00
Fax Services	\$1.00/page
Legal Process (e.g. IRS, levy, garnishment)	\$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	\$15.00/1/2 hr
Return Deposit Item	\$10.00
Statement Copy	\$5.00
Undeliverable Mail (after two items returned)	\$5.00/statement

Rev. 12/2025, Effective Date 4/2024

*An item or debit returned for insufficient funds may be represented to the bank for payment multiple times. Depending on how and when the item or debit was represented to the bank, there could be an additional non-sufficient funds charge(s) if the funds for the item or debit being represented is still insufficient.

EQUAL HOUSING LENDER • MEMBER FDIC

Business Fee Schedule

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

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

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

CHECKING ACCOUNTS



Checking Accounts

ADVANTAGE50® CHECKING (Product Type 04 / Interest)

Description: An account that earns interest with unlimited transaction ability. The account is designed for customers who are 50 and older (at least one owner is required to be 50 or older).

Opening Balance: \$50 to open

Interest: Set by Association (see current rate)
Compounded monthly – credited monthly

Fees:	Monthly Balance Requirement	Charge
	None	None

Statement: Monthly. Check images are included with a paper statement or estatement.

Electronic Transaction Access: Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Online Banking, Mobile Banking, and Bill Pay are also available.

Penalties/ Restrictions: At least one owner must be 50 years of age or older.
Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor.

May be subject to hold on non-cash deposits.

No minor or custodial accounts, no more than 4 signers on account.

Sustained overdraft fee after 7 consecutive business days \$5 per day.

We reserve the right to require at least 7 business days prior written notice of intent to withdraw.

Early Closeout Fee

For More Information: See Truth in Savings Disclosure

Insurance: Up to \$250,000 by FDIC per classification of account.

Benefits:

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

CHECKING ACCOUNTS



DIRECT INTEREST CHECKING (Product Type 21)

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

Benefits:

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

CHECKING ACCOUNTS



PREFERRED INTEREST CHECKING ACCOUNT (Product Type 03)

Description: An account with unlimited transactions for customers who maintain a higher daily balance to earn a higher rate of interest.

Opening Balance: \$50 to open, customer has until the end of the first statement cycle to bring balance to \$1,500

Interest: Set by Association (see current rate)
Compounded monthly – credited monthly

Fees:	Monthly Balance Requirement	Charge
	\$1500 (DAILY)	No Fee
	Below \$1500 anytime during statement period	\$7.00

Statement: Monthly. Check images are included with a paper statement or estatement.

Electronic Transaction Access: Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Online Banking, Mobile Banking, and Bill Pay are also available.

Penalties/ Restrictions: Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor.

May be subject to hold on non-cash deposits.

No minor or custodial accounts and no more than 4 signers on account.

Sustained overdraft fee after 7 consecutive business days \$5 per day.

We reserve the right to require at least 7 business days prior written notice of intent to withdraw.

Early Closeout Fee

For More Information: See Truth in Savings Disclosure

Insurance: Up to \$250,000 by FDIC per classification of account

Benefits:

- Designed for customer(s) who maintain a higher balance (\$1500) to earn a higher interest rate of interest; compounded and paid monthly
- Savings Overdraft available.
- No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)
- Convenient direct deposit and pre authorized payments

CHECKING ACCOUNTS



SIMPLYFREE CHECKING (Product Type 11)

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

Benefits:

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

Savings Accounts

DIRECTSAVE ACCOUNT™ (Account Type 55)

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

Benefits:

- Low minimum balance to open \$250
- 6 month term with automatic renewal
- Convenient ACH deposit
- Great way to save and earn a better rate

SAVINGS ACCOUNTS



SELECT MONEY MARKET (Product Type 15)

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

SAVINGS ACCOUNTS



STATEMENT SAVINGS ACCOUNT (Product Type 03)

Description: A liquid, interest earning account for those customers who prefer ATM access or online banking access.

Opening Balance: \$10 to open.

Interest: Set by Association (see current rate sheet)
Compounded monthly – credited monthly

Fees:	Monthly Balance Requirement	Charge
	\$100 Average daily balance	\$0.00
	Less than \$100 Average daily balance	\$1.00 per month (Fee waived for minors)
	Excessive Transfer fee	\$10 per occurrence (Reg D violation)
	Dormancy fee (after 24 months of no activity)	\$5.00
	Dormancy fee (after 60 months of no activity)	\$50.00

Statement: Monthly - paper statement or estatement available
At end of month or, if linked to checking, at cycle cut-off date

Electronic Transaction Access: Debit card available with a minimum opening deposit of \$50 (or with less if Supervisor approval). Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor.

Online Banking is also available.

Penalties/ Restrictions: May be subject to hold on non-cash deposits.

No IRA accounts.

No more than a total of 6 preauthorized telephone, Internet or ACH withdrawals, including withdrawals for checks payable to third parties may be made from this account per month.

We reserve the right to require at least 7 business days prior written notice of intent to withdraw.

May **not** be the primary account on a Debit card.

Early closeout fee.

For More Information: See Truth in Savings Disclosure

Insurance: Up to \$250,000 by FDIC per classification of account.

Benefits:

- Liquid savings earn interest; compounded and paid monthly
- Low minimum balance to open account
- Maintain a low average daily balance to avoid monthly fees
- Convenient free direct deposit and pre-authorized payment options available
- No fees for deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)

SAVINGS ACCOUNTS



UPLIFT SAVINGS ACCOUNT (Product Type 02)

Description: A liquid, interest earning account for those customers who prefer ATM access or online banking access.

Opening Balance: \$50 to open.

Interest: Set by Association (see current rate sheet)

Compounded monthly – credited monthly

Fees:	Monthly Balance Requirement	Charge
	Dormancy fee (after 24 months of no activity)	\$5.00
	Dormancy fee (after 60 months of no activity)	\$50.00

Statement: Monthly - paper statement or estatement available
At end of month or, if linked to checking, at cycle cut-off date

Electronic Transaction Access: Debit card available with a minimum opening deposit of \$50 (or with less if Supervisor approval). Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor.

Online Banking is also available.

Penalties/ Restrictions: May be subject to hold on non-cash deposits.

No IRA accounts.

We reserve the right to require at least 7 business days prior written notice of intent to withdraw.

May **not** be the primary account on a Debit card.

Early closeout fee.

For More Information: See Truth in Savings Disclosure

Insurance: Up to \$250,000 by FDIC per classification of account.

Benefits:

- Liquid savings earn interest; compounded and paid monthly
- Convenient free direct deposit and pre-authorized payment options available
- No fees for deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)
- Unlimited deposits and/or cash withdrawals may be done in person at any time.

BUSINESS PRODUCTS



BUSINESS MONEY MARKET ACCOUNT (Product Type 19)

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

BUSINESS PRODUCTS



BUSINESS SAVINGS ACCOUNT (Account Type 56)

Description:	A liquid, interest earning savings account for businesses who prefer ATM access.	
Opening Balance:	\$50 to open	
Interest:	Set by Association (see current rate sheet) Product has a tiered rate structure Compounded monthly – credited monthly	
Fees:	Monthly Balance Requirement	Charge
	Less than \$500	\$10.00
	\$500 Average Daily Balance	None
	Excessive Transfer fee	\$10 per occurrence (Reg D violation)
	Dormancy fee (after 24 months of no activity)	\$5.00
	Dormancy fee (after 60 months of no activity)	\$50.00
Statement:	Monthly - paper statement or estatement available At end of month or, if linked to checking, at cycle cut-off date	
Electronic Transaction Access:	Debit card available with a minimum opening deposit of \$50 (or with less if Supervisor approval)	
Penalties/ Restrictions:	May be subject to hold on non-cash deposits No more than a total of 6 preauthorized telephone, Internet or ACH withdrawals, including withdrawals for checks payable to third parties may be made from this account per month. May not be the primary account on a Debit card. Early closeout fee We reserve the right to require at least 7 days prior written notice of intent to withdraw.	
For More Information:	See Business Account Comparison, Brand Hub	
Insurance:	Up to \$250,000 by FDIC per classification of account.	

Benefi :

- Liquid savings earn interest; compounded and paid monthly
- Low minimum balance to open account
- Maintain a low average daily balance to avoid monthly fees
- Convenient free direct deposit and pre-authorized payment options available.
- No fees for check processing, deposits or ATM transactions at a MoneyPass ATM. (Other financial institutions may include surcharge for use of their ATM)
- Online Banking and Bill Pay are also available.
- Unlimited deposits and /or cash withdrawals may be done in person at any time.

BUSINESS PRODUCTS



COMMERCIAL CHECKING (Product Type 07)

Description: An account for commercial deposits that accommodates those accounts with more than 1,000 items / month.

Opening Balance: \$50 to open

Interest: None

Fees:	Type	Monthly Charge
	Monthly Service Fee	\$ 15.00
	Per check paid	\$ 0.17
	ACH Debit/Credit	\$ 0.10
	Per Deposit	\$ 0.55
	Per Item Deposited	\$ 0.10
	Per \$100 of Cash/Currency deposited	\$ 0.08
	Negative collected balance	Prime + 3%.

Earnings credit can reduce or eliminate monthly service and processing fees
(Earnings credit will be computed and subtracted from monthly charges)

Earnings credits DO carry over month to month

Earnings credits are zeroed out at year end

Earnings credit rate

Statement: Monthly. Check images are included with a paper statement or estatement.

Electronic Transaction Access: Debit card available with a minimum opening deposit of \$50.00 (or if less with supervisor approval). Business Online Banking, Mobile Banking, Positive Pay, Remote Deposit, Zero Balance Accounts and Bill Pay are available.

Penalties/ Restrictions: May be subject to hold on non-cash deposits

Sustained overdraft fee after 7 consecutive business days. \$5.00 per day.

Early closeout fee

For More Information: See Business Account Comparison, BrandHub

Insurance: \$ 250,000 per Corporation, Partnership or Unincorporated Association - See FDIC.gov for details.

Benefits:

- Accommodates high volume transactions as well as Federal and State tax payments
- Savings Overdraft Available with a Business Savings or Business Money Market
- Account balance may reduce or eliminate the monthly fee and processing costs
- Night Deposit available

SIMPLY FREE BUSINESS CHECKING (Product Type 12)

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

Benefits:

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

Retirement Plans

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

Description:	A retirement account established for the exclusive benefit of eligible individuals offering the benefits of tax deferral.									
Opening Balance:	<table border="0"> <tr> <td>\$10 to open</td> <td>-</td> <td>Statement Savings Account*</td> </tr> <tr> <td>\$500 to open</td> <td>-</td> <td>3 – 60 month fixed rate CD**</td> </tr> <tr> <td>\$500 to open</td> <td>-</td> <td>Jump Fixed Rate CD**</td> </tr> </table> <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>	\$10 to open	-	Statement Savings Account*	\$500 to open	-	3 – 60 month fixed rate CD**	\$500 to open	-	Jump Fixed Rate CD**
\$10 to open	-	Statement Savings Account*								
\$500 to open	-	3 – 60 month fixed rate CD**								
\$500 to open	-	Jump Fixed Rate CD**								
Interest:	<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>									
Fees:	None									
Statement:	Semi-annual summary, Annual History									
Electronic Transaction Access:	None									
Penalties/ Restrictions:	<p>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.</p> <p>An IRA must be opened and funded by April 15th for prior year contributions. Mandatory distributions are required to begin by age 72.</p> <p>Online Banking is available for Inquiries/information only.</p>									
For More Information:	See IRA brochure, Retirement Account Manual, IRS Pub 590									
Insurance:	Up to \$250,000 by FDIC per classification of account, insured separately from non-retirement accounts									

RETIREMENT PLANS



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.

RETIREMENT PLANS



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

Description:	A retirement account established for the benefit of eligible individuals or couples offering the possibility of tax free withdrawals after 5 years.									
Opening Balance:	<table><tr><td>\$10 to open</td><td>-</td><td>Statement Savings*</td></tr><tr><td>\$500 to open</td><td>-</td><td>3 – 60 month fixed rate CD**</td></tr><tr><td>\$500 to open</td><td>-</td><td>Jump Fixed Rate CD**</td></tr></table> <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>	\$10 to open	-	Statement Savings*	\$500 to open	-	3 – 60 month fixed rate CD**	\$500 to open	-	Jump Fixed Rate CD**
\$10 to open	-	Statement Savings*								
\$500 to open	-	3 – 60 month fixed rate CD**								
\$500 to open	-	Jump Fixed Rate CD**								
Interest:	Set by Association (see current rate sheet)									
	Compounded monthly - credited monthly (Statement Savings*)									
	Compounded quarterly - credited quarterly (Certificates of Deposit)									
Fees:	None									
Statement:	Semi-annual summary, Annual History									
Electronic Transaction Access:	None									
Penalties/ Restrictions:	<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>									
For More Information:	See IRA brochure, Retirement Account Manual, IRS Pub 590									
Insurance:	Up to \$250,000 by FDIC per classification of account, Insured separately from non-retirement accounts.									

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.

RETIREMENT PLANS



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

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

RETIREMENT PLANS



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

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

Benefits:

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

Certificates of Deposit

CERTIFICATES OF DEPOSIT (1Year or Longer) (KIND4)

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

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

Benefits:

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

CERTIFICATES OF DEPOSIT



CERTIFICATES OF DEPOSIT (LESS THAN 1 YEAR) (KIND9)

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

Benefits:

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

CERTIFICATES OF DEPOSIT



CERTIFICATES OF DEPOSIT - JUMBO ACCOUNTS (\$100,000+) (KIND5)

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

Benefits:

- Investment opportunity for large balances
- Customer sets term
- \$100,000 to open
- Converts to statement savings rate at maturity
- Option to receive monthly interest check or interest transfer

CERTIFICATES OF DEPOSIT



CERTIFICATES OF DEPOSIT - TIERED INVESTMENT PORTFOLIO (KIND4)

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

Benefits:

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

CERTIFICATES OF DEPOSIT



Jump Rate Certificate (ACCOUNT TYPE 20) (ACCOUNT TYPE IRA 80) (KIND 4)

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

Benefits:

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

Other Services

AUTO PAY

Description:	Automatic transfer from a Checking or internal Savings account to pay a mortgage or consumer loan; or a transfer between internal checking and savings accounts (Accounts must be at the same bank).		
	The three types of auto pay are:		
	AutoPay I: From a checking or savings account to pay a loan (both accounts at our institution).		
	AutoPay II: From another institution’s checking account to pay a loan at our institution. Must be initiated by other institution.		
	AutoPay III: Internal – savings/checking transfer to another savings/ checking account at our institution.		
Term:	AutoPay continues until the customer cancels or the loan is paid off. See Lending Product Manual for AutoPay I and II details.		
Fees:	AutoPay I:	NSF	None
	AutoPay II:	NSF	\$30
	AutoPay III:	NSF	None
	AutoPay Stop Payment	\$30	
Statement:	N/A		
Penalties/ Restrictions:	Funds must be in the checking or savings account at the time of automatic withdrawal. Transfers from savings/checking to savings/checking must be done on the same day of the month for the same amount each month.		
Other Information:	Funds coming to our institution to be deposited into a savings/checking account must be set up at the institution sending the funds.		
For More Information:			
Insurance:	N/A		
Benefit:	<ul style="list-style-type: none"> • 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. 		

OTHER SERVICES

BILL PAY

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

Benefits:

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

DIRECT DEPOSIT

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

Benefits:

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

DEBIT CARD

Description:	A Debit Card that allows customer to make purchases from their checking account without writing a check and provides regular ATM access.
Fees:	No fees for Debit Card use • ATM fees may apply
Statement:	All transactions will be listed on monthly statement, including the date, amount of purchase and the merchant name.
Eligibility:	Must be at least 14 years of age – if under 18, an adult must be a joint owner of the account and must sign the signature card and debit card application with the minor.
Penalties/ Restrictions:	The limit on ATM withdrawals is generally \$500 per day (based on product type). ATM access is not permitted on CDs or IRAs. Maximum limit on purchases is generally \$1000 per day (based on product type).
Other Information:	The Debit Card is not a credit card. This card allows a customer to purchase items and services from their checking account anywhere they see the MasterCard logo without writing a check. The purchase amount will be deducted from the balance in their checking account. Customer should keep receipts and deduct the amount of the purchase their checkbook immediately. PIN (personal identification number) can be changed at any time through a MoneyPass ATM (customer must have current PIN), or by phone using the activation / PIN change number 1-800-992-3808
For More Information:	See Electronic Funds Transfer Disclosure.
Insurance:	N/A
Benefits:	<ul style="list-style-type: none">• Allows customer to purchase goods and services with funds in their checking account, without writing checks. Can also be used for mail order, telephone orders and internet purchases.• Customer only has to carry one card that acts like a debit card as well as a regular ATM card.• Customer may use the card anywhere customer see the MasterCard logo.• All of customer's purchases will be listed on customer's monthly checking account statement. The date, amount of the purchase and merchant name will be included for customer's records.

OTHER SERVICES



ONLINE BANKING (RETAIL)

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

For More Information: www.warsawfederal.bank

Insurance: N/A

Benefits:

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

SAVINGS OVERDRAFT PROTECTION

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

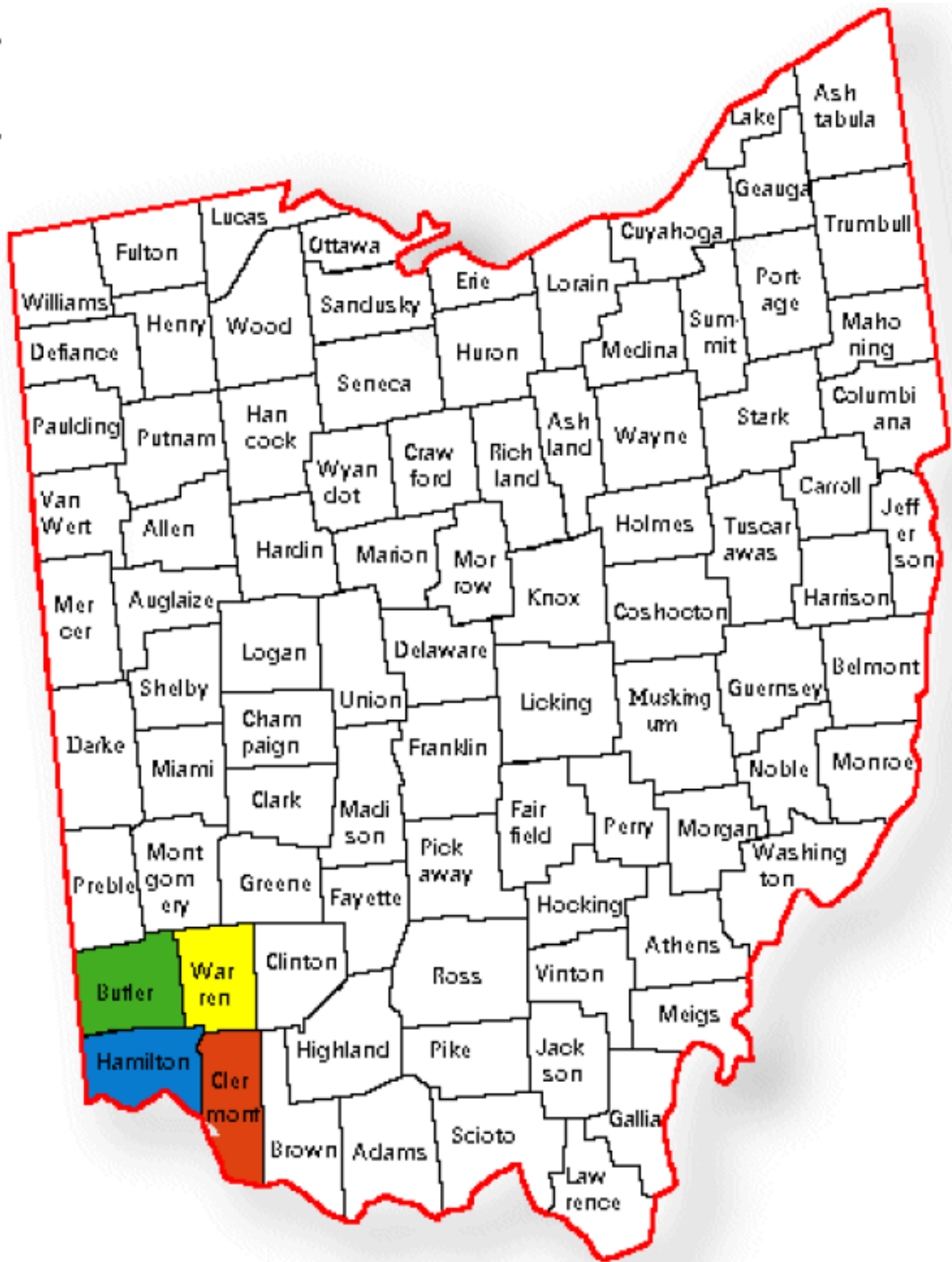
Benefit:

- Saves customer the embarrassment and expense of return checks

Application available on Shared Documents and Cleartouch.

Warsaw Federal CRA Assessment Area

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



2025 FFIEC Census Report - Summary Census Overview Information

State: OHIO

County: 061 - HAMILTON COUNTY

All Tracts: 226



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	HAMILTON COUNTY	0002.00	1 - Low	30.09	No	\$110,700	\$25,163	1156	1066	92.21	0	102
OH	HAMILTON COUNTY	0007.00	4 - Upper	121.71	No	\$110,700	\$101,750	3433	1321	38.48	58	98
OH	HAMILTON COUNTY	0009.00	4 - Upper	125.69	No	\$110,700	\$105,078	1660	823	49.58	360	471
OH	HAMILTON COUNTY	0010.00	3 - Middle	103.33	No	\$110,700	\$86,389	1688	658	38.98	262	413
OH	HAMILTON COUNTY	0011.00	3 - Middle	108.08	No	\$110,700	\$90,357	1088	502	46.14	153	341
OH	HAMILTON COUNTY	0016.00	1 - Low	31.19	No	\$110,700	\$26,078	1059	678	64.02	43	368
OH	HAMILTON COUNTY	0017.00	0 - Unknown	0.00	No	\$110,700	\$0	1215	846	69.63	121	686
OH	HAMILTON COUNTY	0018.00	3 - Middle	100.77	No	\$110,700	\$84,250	1427	482	33.78	222	781
OH	HAMILTON COUNTY	0019.00	3 - Middle	95.69	No	\$110,700	\$80,000	2044	743	36.35	367	562
OH	HAMILTON COUNTY	0020.00	4 - Upper	134.56	No	\$110,700	\$112,500	1503	439	29.21	437	409
OH	HAMILTON COUNTY	0022.00	2 - Moderate	53.32	No	\$110,700	\$44,583	2256	1591	70.52	318	1036
OH	HAMILTON COUNTY	0023.00	0 - Unknown	0.00	No	\$110,700	\$0	1387	807	58.18	156	460
OH	HAMILTON COUNTY	0025.00	1 - Low	29.66	No	\$110,700	\$24,803	3836	1202	31.33	96	818
OH	HAMILTON COUNTY	0026.00	1 - Low	34.00	No	\$110,700	\$28,429	3437	961	27.96	180	1236
OH	HAMILTON	0027.00	4 - Upper	130.45	No	\$110,700	\$109,063	1651	484	29.32	304	761

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
OH	HAMILTON COUNTY	0028.00	2 - Moderate	70.50	No	\$110,700	\$58,942	1234	508	41.17	115	462
OH	HAMILTON COUNTY	0029.01	0 - Unknown	0.00	No	\$110,700	\$0	2744	742	27.04	126	313
OH	HAMILTON COUNTY	0029.02	2 - Moderate	52.83	No	\$110,700	\$44,167	2799	1416	50.59	49	348
OH	HAMILTON COUNTY	0030.00	2 - Moderate	69.01	No	\$110,700	\$57,697	5918	1742	29.44	119	225
OH	HAMILTON COUNTY	0032.00	2 - Moderate	64.29	No	\$110,700	\$53,750	1426	560	39.27	53	362
OH	HAMILTON COUNTY	0033.00	2 - Moderate	50.78	No	\$110,700	\$42,454	2947	887	30.10	52	433
OH	HAMILTON COUNTY	0036.00	0 - Unknown	0.00	No	\$110,700	\$0	1054	990	93.93	75	237
OH	HAMILTON COUNTY	0037.00	1 - Low	31.42	No	\$110,700	\$26,270	1601	1257	78.51	154	557
OH	HAMILTON COUNTY	0038.00	0 - Unknown	0.00	No	\$110,700	\$0	2032	1801	88.63	321	872
OH	HAMILTON COUNTY	0039.00	1 - Low	44.45	No	\$110,700	\$37,167	1684	1459	86.64	433	970
OH	HAMILTON COUNTY	0040.00	2 - Moderate	76.55	No	\$110,700	\$64,000	2141	1444	67.45	592	883
OH	HAMILTON COUNTY	0041.00	4 - Upper	155.80	No	\$110,700	\$130,250	1618	639	39.49	362	594
OH	HAMILTON COUNTY	0042.00	4 - Upper	175.02	No	\$110,700	\$146,319	1947	630	32.36	604	599
OH	HAMILTON COUNTY	0046.02	4 - Upper	133.92	No	\$110,700	\$111,964	5056	1009	19.96	1264	1778
OH	HAMILTON COUNTY	0046.03	3 - Middle	89.10	No	\$110,700	\$74,490	3048	400	13.12	1004	1415
OH	HAMILTON COUNTY	0046.04	3 - Middle	82.94	No	\$110,700	\$69,338	3561	859	24.12	1079	1293

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OH	HAMILTON COUNTY	0046.05	3 - Middle	113.07	No	\$110,700	\$94,531	2622	535	20.40	711	741
OH	HAMILTON COUNTY	0047.03	4 - Upper	160.65	No	\$110,700	\$134,306	3850	495	12.86	1053	1620
OH	HAMILTON COUNTY	0048.00	4 - Upper	230.82	No	\$110,700	\$192,969	3551	330	9.29	1118	1332
OH	HAMILTON COUNTY	0049.00	4 - Upper	195.40	No	\$110,700	\$163,361	6644	1023	15.40	2064	2621
OH	HAMILTON COUNTY	0050.00	4 - Upper	149.34	No	\$110,700	\$124,853	5029	745	14.81	1220	1406
OH	HAMILTON COUNTY	0051.00	4 - Upper	196.85	No	\$110,700	\$164,567	2520	330	13.10	705	964
OH	HAMILTON COUNTY	0052.00	4 - Upper	172.02	No	\$110,700	\$143,810	3563	503	14.12	872	1659
OH	HAMILTON COUNTY	0053.01	4 - Upper	147.00	No	\$110,700	\$122,900	3349	647	19.32	760	1187
OH	HAMILTON COUNTY	0053.02	4 - Upper	148.88	No	\$110,700	\$124,464	3319	593	17.87	1029	1301
OH	HAMILTON COUNTY	0055.00	2 - Moderate	72.23	No	\$110,700	\$60,391	4110	2484	60.44	508	1366
OH	HAMILTON COUNTY	0056.00	2 - Moderate	70.37	No	\$110,700	\$58,831	5339	2077	38.90	1742	2533
OH	HAMILTON COUNTY	0057.01	3 - Middle	96.50	No	\$110,700	\$80,682	3174	1045	32.92	905	1630
OH	HAMILTON COUNTY	0057.02	4 - Upper	125.91	No	\$110,700	\$105,268	4513	2022	44.80	1122	1555
OH	HAMILTON COUNTY	0058.00	2 - Moderate	77.59	No	\$110,700	\$64,868	5166	3563	68.97	1208	2047
OH	HAMILTON COUNTY	0059.00	3 - Middle	112.44	No	\$110,700	\$94,000	1208	491	40.65	279	559
OH	HAMILTON COUNTY	0060.00	2 - Moderate	68.71	No	\$110,700	\$57,447	5806	3422	58.94	574	1767
OH	HAMILTON COUNTY	0061.00	1 - Low	42.40	No	\$110,700	\$35,449	2781	1757	63.18	521	1064

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	HAMILTON COUNTY	0063.00	2 - Moderate	57.76	No	\$110,700	\$48,289	3865	3644	94.28	1016	1671
OH	HAMILTON COUNTY	0064.00	1 - Low	49.34	No	\$110,700	\$41,250	3137	2926	93.27	712	1795
OH	HAMILTON COUNTY	0065.01	0 - Unknown	0.00	No	\$110,700	\$0	2947	970	32.91	355	380
OH	HAMILTON COUNTY	0065.02	3 - Middle	97.12	No	\$110,700	\$81,196	3512	2276	64.81	839	1113
OH	HAMILTON COUNTY	0066.00	0 - Unknown	0.00	No	\$110,700	\$0	2052	1632	79.53	84	540
OH	HAMILTON COUNTY	0068.00	2 - Moderate	54.08	No	\$110,700	\$45,213	4046	3682	91.00	479	1360
OH	HAMILTON COUNTY	0069.00	0 - Unknown	0.00	No	\$110,700	\$0	2598	2427	93.42	503	1398
OH	HAMILTON COUNTY	0070.00	4 - Upper	140.45	No	\$110,700	\$117,424	2499	1162	46.50	461	747
OH	HAMILTON COUNTY	0071.00	4 - Upper	169.09	No	\$110,700	\$141,361	3695	1138	30.80	733	1062
OH	HAMILTON COUNTY	0072.00	3 - Middle	80.56	No	\$110,700	\$67,355	2214	917	41.42	233	441
OH	HAMILTON COUNTY	0073.00	1 - Low	49.09	No	\$110,700	\$41,045	1916	1217	63.52	421	787
OH	HAMILTON COUNTY	0074.00	3 - Middle	107.46	No	\$110,700	\$89,844	1954	597	30.55	412	896
OH	HAMILTON COUNTY	0075.00	3 - Middle	102.67	No	\$110,700	\$85,833	2032	698	34.35	562	675
OH	HAMILTON COUNTY	0077.00	1 - Low	14.12	No	\$110,700	\$11,806	2667	2507	94.00	242	688
OH	HAMILTON COUNTY	0080.00	1 - Low	26.64	No	\$110,700	\$22,273	5684	5229	92.00	192	1800
OH	HAMILTON COUNTY	0081.00	2 - Moderate	57.01	No	\$110,700	\$47,663	2791	2383	85.38	763	992
OH	HAMILTON COUNTY	0082.01	2 - Moderate	73.36	No	\$110,700	\$61,336	4159	2788	67.04	1026	1610

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OH	HAMILTON COUNTY	0082.02	3 - Middle	81.76	No	\$110,700	\$68,359	3349	2331	69.60	727	1302
OH	HAMILTON COUNTY	0083.00	2 - Moderate	70.95	No	\$110,700	\$59,321	4779	3268	68.38	1089	1822
OH	HAMILTON COUNTY	0084.00	1 - Low	43.08	No	\$110,700	\$36,017	2286	1263	55.25	472	673
OH	HAMILTON COUNTY	0085.01	1 - Low	36.66	No	\$110,700	\$30,652	3790	3147	83.03	307	661
OH	HAMILTON COUNTY	0085.02	1 - Low	12.43	No	\$110,700	\$10,398	1918	1835	95.67	8	450
OH	HAMILTON COUNTY	0086.01	1 - Low	23.57	No	\$110,700	\$19,710	1951	1655	84.83	317	906
OH	HAMILTON COUNTY	0088.00	0 - Unknown	0.00	No	\$110,700	\$0	3157	2790	88.38	400	1018
OH	HAMILTON COUNTY	0092.00	1 - Low	48.21	No	\$110,700	\$40,304	4464	3288	73.66	507	1130
OH	HAMILTON COUNTY	0093.00	1 - Low	25.52	No	\$110,700	\$21,343	2412	1505	62.40	250	921
OH	HAMILTON COUNTY	0094.00	1 - Low	43.51	No	\$110,700	\$36,375	1651	1164	70.50	211	640
OH	HAMILTON COUNTY	0095.00	2 - Moderate	56.81	No	\$110,700	\$47,500	2569	1689	65.75	219	863
OH	HAMILTON COUNTY	0096.00	1 - Low	35.26	No	\$110,700	\$29,479	4145	1836	44.29	1284	2227
OH	HAMILTON COUNTY	0097.00	2 - Moderate	51.35	No	\$110,700	\$42,936	5168	2886	55.84	769	2117
OH	HAMILTON COUNTY	0098.00	1 - Low	34.66	No	\$110,700	\$28,977	2285	1532	67.05	137	474
OH	HAMILTON COUNTY	0099.01	2 - Moderate	74.83	No	\$110,700	\$62,566	4552	1527	33.55	1237	1825
OH	HAMILTON COUNTY	0099.02	2 - Moderate	58.98	No	\$110,700	\$49,313	3490	1396	40.00	632	1614
OH	HAMILTON COUNTY	0100.02	1 - Low	49.29	No	\$110,700	\$41,210	6030	5082	84.28	599	1507

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OH	HAMILTON COUNTY	0100.03	2 - Moderate	62.95	No	\$110,700	\$52,628	4935	3617	73.29	715	1277
OH	HAMILTON COUNTY	0100.04	2 - Moderate	58.91	No	\$110,700	\$49,250	4705	3783	80.40	217	574
OH	HAMILTON COUNTY	0100.05	2 - Moderate	69.69	No	\$110,700	\$58,261	1546	861	55.69	266	592
OH	HAMILTON COUNTY	0101.00	2 - Moderate	62.40	No	\$110,700	\$52,167	4834	2693	55.71	686	1570
OH	HAMILTON COUNTY	0102.01	2 - Moderate	52.58	No	\$110,700	\$43,958	5923	2737	46.21	1256	2348
OH	HAMILTON COUNTY	0102.02	2 - Moderate	79.95	No	\$110,700	\$66,845	2531	1177	46.50	604	1026
OH	HAMILTON COUNTY	0103.00	0 - Unknown	0.00	No	\$110,700	\$0	1256	387	30.81	215	698
OH	HAMILTON COUNTY	0104.00	2 - Moderate	73.46	No	\$110,700	\$61,420	1257	335	26.65	182	310
OH	HAMILTON COUNTY	0105.00	2 - Moderate	64.29	No	\$110,700	\$53,750	1434	230	16.04	306	537
OH	HAMILTON COUNTY	0106.00	3 - Middle	97.18	No	\$110,700	\$81,250	1391	166	11.93	392	612
OH	HAMILTON COUNTY	0107.00	3 - Middle	95.39	No	\$110,700	\$79,750	1735	632	36.43	411	738
OH	HAMILTON COUNTY	0109.00	2 - Moderate	64.82	No	\$110,700	\$54,194	2784	1670	59.99	424	790
OH	HAMILTON COUNTY	0110.00	1 - Low	44.85	No	\$110,700	\$37,500	2768	2482	89.67	413	946
OH	HAMILTON COUNTY	0111.00	3 - Middle	95.14	No	\$110,700	\$79,545	3454	2109	61.06	1180	1359
OH	HAMILTON COUNTY	0204.01	3 - Middle	101.52	No	\$110,700	\$84,873	5174	514	9.93	1332	1986
OH	HAMILTON COUNTY	0204.03	4 - Upper	148.74	No	\$110,700	\$124,348	5994	301	5.02	1885	2152
OH	HAMILTON COUNTY	0204.04	4 - Upper	128.54	No	\$110,700	\$107,467	4807	232	4.83	1835	1807

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OH	HAMILTON COUNTY	0205.01	3 - Middle	118.34	No	\$110,700	\$98,938	3053	468	15.33	990	955
OH	HAMILTON COUNTY	0205.02	4 - Upper	133.56	No	\$110,700	\$111,659	4687	523	11.16	2085	1977
OH	HAMILTON COUNTY	0205.04	3 - Middle	115.56	No	\$110,700	\$96,611	3358	1034	30.79	1013	1117
OH	HAMILTON COUNTY	0205.05	2 - Moderate	76.44	No	\$110,700	\$63,906	4633	2086	45.02	1150	1725
OH	HAMILTON COUNTY	0206.01	3 - Middle	118.94	No	\$110,700	\$99,434	6237	509	8.16	1963	2017
OH	HAMILTON COUNTY	0206.03	4 - Upper	126.86	No	\$110,700	\$106,063	5727	668	11.66	1734	1524
OH	HAMILTON COUNTY	0206.04	3 - Middle	83.13	No	\$110,700	\$69,500	2671	257	9.62	995	640
OH	HAMILTON COUNTY	0207.01	3 - Middle	84.91	No	\$110,700	\$70,991	7107	1565	22.02	2083	2271
OH	HAMILTON COUNTY	0207.05	3 - Middle	83.74	No	\$110,700	\$70,012	3335	1430	42.88	796	1214
OH	HAMILTON COUNTY	0207.07	4 - Upper	155.74	No	\$110,700	\$130,202	4982	415	8.33	1856	1868
OH	HAMILTON COUNTY	0207.41	2 - Moderate	53.20	No	\$110,700	\$44,481	3435	1820	52.98	992	1113
OH	HAMILTON COUNTY	0207.42	2 - Moderate	66.09	No	\$110,700	\$55,257	4213	2092	49.66	847	1455
OH	HAMILTON COUNTY	0207.62	2 - Moderate	53.41	No	\$110,700	\$44,659	3178	1379	43.39	789	1001
OH	HAMILTON COUNTY	0207.63	3 - Middle	98.58	No	\$110,700	\$82,414	2341	681	29.09	711	809
OH	HAMILTON COUNTY	0207.64	3 - Middle	103.30	No	\$110,700	\$86,359	4975	2043	41.07	1232	1770
OH	HAMILTON COUNTY	0208.02	3 - Middle	115.29	No	\$110,700	\$96,383	4978	709	14.24	1651	1945
OH	HAMILTON COUNTY	0208.11	3 - Middle	80.42	No	\$110,700	\$67,234	5876	1758	29.92	1699	1968

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OH	HAMILTON COUNTY	0208.12	4 - Upper	124.97	No	\$110,700	\$104,483	4454	552	12.39	1601	1690
OH	HAMILTON COUNTY	0209.01	2 - Moderate	77.33	No	\$110,700	\$64,656	3623	882	24.34	964	1392
OH	HAMILTON COUNTY	0209.02	2 - Moderate	64.39	No	\$110,700	\$53,833	5614	1754	31.24	912	2069
OH	HAMILTON COUNTY	0210.01	2 - Moderate	75.21	No	\$110,700	\$62,880	3134	441	14.07	760	999
OH	HAMILTON COUNTY	0210.02	3 - Middle	100.55	No	\$110,700	\$84,063	3805	351	9.22	1197	1473
OH	HAMILTON COUNTY	0210.03	3 - Middle	81.73	No	\$110,700	\$68,333	3160	335	10.60	893	1097
OH	HAMILTON COUNTY	0211.01	4 - Upper	133.16	No	\$110,700	\$111,328	4962	285	5.74	1500	1603
OH	HAMILTON COUNTY	0211.02	4 - Upper	127.34	No	\$110,700	\$106,461	6449	310	4.81	2405	2404
OH	HAMILTON COUNTY	0212.01	4 - Upper	162.72	No	\$110,700	\$136,042	2153	127	5.90	739	803
OH	HAMILTON COUNTY	0212.02	3 - Middle	97.73	No	\$110,700	\$81,709	5363	775	14.45	1770	2128
OH	HAMILTON COUNTY	0213.02	4 - Upper	138.93	No	\$110,700	\$116,146	5672	287	5.06	1652	1810
OH	HAMILTON COUNTY	0213.03	3 - Middle	116.83	No	\$110,700	\$97,670	4723	397	8.41	1757	1915
OH	HAMILTON COUNTY	0213.04	3 - Middle	102.28	No	\$110,700	\$85,513	5026	592	11.78	1498	1650
OH	HAMILTON COUNTY	0214.01	3 - Middle	100.17	No	\$110,700	\$83,750	5242	784	14.96	1510	1741
OH	HAMILTON COUNTY	0214.21	3 - Middle	109.83	No	\$110,700	\$91,818	4149	515	12.41	1362	1527
OH	HAMILTON COUNTY	0214.22	2 - Moderate	77.75	No	\$110,700	\$65,000	2988	605	20.25	857	1051
OH	HAMILTON COUNTY	0215.01	3 - Middle	89.48	No	\$110,700	\$74,808	4911	2906	59.17	1188	1683

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OH	HAMILTON COUNTY	0215.04	2 - Moderate	76.60	No	\$110,700	\$64,039	6386	4991	78.16	1419	2082
OH	HAMILTON COUNTY	0215.05	3 - Middle	85.02	No	\$110,700	\$71,084	3196	2488	77.85	620	976
OH	HAMILTON COUNTY	0215.06	2 - Moderate	79.48	No	\$110,700	\$66,450	3506	2943	83.94	645	926
OH	HAMILTON COUNTY	0215.08	3 - Middle	94.74	No	\$110,700	\$79,207	6026	2801	46.48	1946	2055
OH	HAMILTON COUNTY	0215.09	2 - Moderate	79.07	No	\$110,700	\$66,103	6831	3848	56.33	1478	2641
OH	HAMILTON COUNTY	0215.71	3 - Middle	99.16	No	\$110,700	\$82,899	3591	2480	69.06	838	1106
OH	HAMILTON COUNTY	0215.72	3 - Middle	84.22	No	\$110,700	\$70,413	5893	4902	83.18	1006	1299
OH	HAMILTON COUNTY	0216.02	3 - Middle	100.94	No	\$110,700	\$84,391	3100	2590	83.55	969	1324
OH	HAMILTON COUNTY	0216.03	2 - Moderate	71.49	No	\$110,700	\$59,766	3767	2031	53.92	1151	1449
OH	HAMILTON COUNTY	0216.04	2 - Moderate	61.55	No	\$110,700	\$51,458	3727	2565	68.82	1043	1639
OH	HAMILTON COUNTY	0217.01	2 - Moderate	78.48	No	\$110,700	\$65,613	2891	1437	49.71	672	1040
OH	HAMILTON COUNTY	0217.02	2 - Moderate	53.37	No	\$110,700	\$44,623	4370	2720	62.24	739	1406
OH	HAMILTON COUNTY	0218.01	2 - Moderate	71.95	No	\$110,700	\$60,156	6270	4299	68.56	1187	1937
OH	HAMILTON COUNTY	0218.02	2 - Moderate	62.63	No	\$110,700	\$52,363	3411	2234	65.49	728	1348
OH	HAMILTON COUNTY	0219.00	2 - Moderate	63.02	No	\$110,700	\$52,685	1330	977	73.46	287	604
OH	HAMILTON COUNTY	0220.00	3 - Middle	92.33	No	\$110,700	\$77,192	3957	1096	27.70	1119	1582
OH	HAMILTON COUNTY	0221.01	3 - Middle	112.97	No	\$110,700	\$94,449	4462	1561	34.98	1620	1815

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	HAMILTON COUNTY	0221.02	3 - Middle	97.99	No	\$110,700	\$81,925	7029	3644	51.84	2146	2639
OH	HAMILTON COUNTY	0222.00	2 - Moderate	77.75	No	\$110,700	\$65,000	4389	1679	38.25	1689	1890
OH	HAMILTON COUNTY	0223.01	2 - Moderate	57.79	No	\$110,700	\$48,319	5838	3506	60.05	1043	1836
OH	HAMILTON COUNTY	0223.02	4 - Upper	127.52	No	\$110,700	\$106,607	5710	1527	26.74	1962	2347
OH	HAMILTON COUNTY	0224.00	4 - Upper	168.78	No	\$110,700	\$141,103	2298	477	20.76	754	1059
OH	HAMILTON COUNTY	0225.00	2 - Moderate	78.64	No	\$110,700	\$65,750	4603	3222	70.00	762	1198
OH	HAMILTON COUNTY	0226.01	4 - Upper	180.66	No	\$110,700	\$151,037	6140	1073	17.48	2014	2134
OH	HAMILTON COUNTY	0226.02	3 - Middle	118.54	No	\$110,700	\$99,107	2748	818	29.77	919	1049
OH	HAMILTON COUNTY	0227.00	0 - Unknown	0.00	No	\$110,700	\$0	3144	3052	97.07	326	1134
OH	HAMILTON COUNTY	0230.01	3 - Middle	84.15	No	\$110,700	\$70,350	4939	2343	47.44	684	1012
OH	HAMILTON COUNTY	0230.02	3 - Middle	96.67	No	\$110,700	\$80,820	5045	996	19.74	1914	2265
OH	HAMILTON COUNTY	0231.00	4 - Upper	204.34	No	\$110,700	\$170,833	2669	430	16.11	954	1048
OH	HAMILTON COUNTY	0232.01	2 - Moderate	72.51	No	\$110,700	\$60,625	2933	638	21.75	514	1224
OH	HAMILTON COUNTY	0232.10	3 - Middle	92.67	No	\$110,700	\$77,480	5372	1203	22.39	1531	1742
OH	HAMILTON COUNTY	0232.22	2 - Moderate	62.11	No	\$110,700	\$51,928	3213	772	24.03	876	1179
OH	HAMILTON COUNTY	0233.00	4 - Upper	175.24	No	\$110,700	\$146,506	4148	718	17.31	1416	1480
OH	HAMILTON COUNTY	0234.00	2 - Moderate	63.92	No	\$110,700	\$53,438	3814	2716	71.21	835	1647

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	HAMILTON COUNTY	0235.01	4 - Upper	181.86	No	\$110,700	\$152,038	4691	1336	28.48	1296	1438
OH	HAMILTON COUNTY	0235.21	3 - Middle	112.65	No	\$110,700	\$94,183	2582	926	35.86	818	1114
OH	HAMILTON COUNTY	0235.22	3 - Middle	110.02	No	\$110,700	\$91,981	6500	1465	22.54	1441	2002
OH	HAMILTON COUNTY	0236.00	3 - Middle	104.30	No	\$110,700	\$87,200	4134	604	14.61	1527	1860
OH	HAMILTON COUNTY	0237.01	3 - Middle	80.88	No	\$110,700	\$67,621	2723	440	16.16	939	1316
OH	HAMILTON COUNTY	0237.02	3 - Middle	103.16	No	\$110,700	\$86,250	2605	411	15.78	975	1274
OH	HAMILTON COUNTY	0238.00	3 - Middle	100.75	No	\$110,700	\$84,228	5222	2705	51.80	1281	2339
OH	HAMILTON COUNTY	0239.01	4 - Upper	145.56	No	\$110,700	\$121,696	4902	1500	30.60	1277	1678
OH	HAMILTON COUNTY	0239.02	4 - Upper	168.47	No	\$110,700	\$140,848	5011	636	12.69	1833	1912
OH	HAMILTON COUNTY	0240.01	3 - Middle	119.40	No	\$110,700	\$99,821	5241	1416	27.02	1694	2116
OH	HAMILTON COUNTY	0240.02	4 - Upper	183.01	No	\$110,700	\$153,000	3058	483	15.79	936	1129
OH	HAMILTON COUNTY	0241.00	4 - Upper	173.31	No	\$110,700	\$144,891	7391	960	12.99	2149	2684
OH	HAMILTON COUNTY	0242.00	4 - Upper	167.13	No	\$110,700	\$139,728	2938	743	25.29	771	903
OH	HAMILTON COUNTY	0243.01	4 - Upper	148.81	No	\$110,700	\$124,412	4147	1946	46.93	963	1212
OH	HAMILTON COUNTY	0243.03	4 - Upper	125.55	No	\$110,700	\$104,962	7164	1004	14.01	1684	2096
OH	HAMILTON COUNTY	0243.22	4 - Upper	179.31	No	\$110,700	\$149,906	8197	1560	19.03	2396	3028
OH	HAMILTON COUNTY	0243.23	4 - Upper	172.69	No	\$110,700	\$144,375	3352	752	22.43	1252	1221

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OH	HAMILTON COUNTY	0243.24	3 - Middle	113.55	No	\$110,700	\$94,929	4675	929	19.87	1305	1211
OH	HAMILTON COUNTY	0244.01	4 - Upper	181.59	No	\$110,700	\$151,813	4716	753	15.97	1609	1952
OH	HAMILTON COUNTY	0244.02	4 - Upper	299.04	No	\$110,700	\$250,001	3240	534	16.48	893	959
OH	HAMILTON COUNTY	0247.00	3 - Middle	91.70	No	\$110,700	\$76,667	1768	207	11.71	570	762
OH	HAMILTON COUNTY	0248.00	4 - Upper	174.94	No	\$110,700	\$146,250	3646	353	9.68	1021	1444
OH	HAMILTON COUNTY	0249.01	3 - Middle	92.20	No	\$110,700	\$77,083	1066	144	13.51	237	460
OH	HAMILTON COUNTY	0249.03	4 - Upper	245.55	No	\$110,700	\$205,288	4578	408	8.91	2097	2138
OH	HAMILTON COUNTY	0249.04	4 - Upper	152.22	No	\$110,700	\$127,262	3528	440	12.47	1032	1210
OH	HAMILTON COUNTY	0250.01	4 - Upper	150.78	No	\$110,700	\$126,058	6253	613	9.80	2450	2692
OH	HAMILTON COUNTY	0250.02	4 - Upper	132.96	No	\$110,700	\$111,161	7258	736	10.14	2290	2592
OH	HAMILTON COUNTY	0251.01	4 - Upper	159.54	No	\$110,700	\$133,382	5026	523	10.41	1537	1616
OH	HAMILTON COUNTY	0251.02	4 - Upper	124.79	No	\$110,700	\$104,326	7542	845	11.20	1987	2523
OH	HAMILTON COUNTY	0251.03	3 - Middle	119.97	No	\$110,700	\$100,302	6743	792	11.75	1967	2099
OH	HAMILTON COUNTY	0252.00	2 - Moderate	56.53	No	\$110,700	\$47,262	4313	1140	26.43	948	1959
OH	HAMILTON COUNTY	0253.00	3 - Middle	91.44	No	\$110,700	\$76,447	2580	695	26.94	606	1114
OH	HAMILTON COUNTY	0254.01	3 - Middle	107.92	No	\$110,700	\$90,227	1535	295	19.22	307	779
OH	HAMILTON COUNTY	0254.02	2 - Moderate	72.47	No	\$110,700	\$60,588	2955	435	14.72	718	1422

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OH	HAMILTON COUNTY	0255.00	2 - Moderate	71.02	No	\$110,700	\$59,375	4087	1269	31.05	706	1663
OH	HAMILTON COUNTY	0256.00	3 - Middle	112.26	No	\$110,700	\$93,854	3573	695	19.45	672	1316
OH	HAMILTON COUNTY	0257.00	1 - Low	37.50	No	\$110,700	\$31,351	2087	915	43.84	301	742
OH	HAMILTON COUNTY	0258.00	3 - Middle	100.09	No	\$110,700	\$83,683	4070	1215	29.85	1275	1858
OH	HAMILTON COUNTY	0260.01	4 - Upper	138.76	No	\$110,700	\$116,010	5049	266	5.27	1886	2029
OH	HAMILTON COUNTY	0260.02	3 - Middle	117.46	No	\$110,700	\$98,199	8422	713	8.47	1361	1727
OH	HAMILTON COUNTY	0261.02	2 - Moderate	60.73	No	\$110,700	\$50,774	2905	210	7.23	985	1245
OH	HAMILTON COUNTY	0261.03	3 - Middle	81.30	No	\$110,700	\$67,969	4146	361	8.71	1154	1762
OH	HAMILTON COUNTY	0261.04	3 - Middle	113.19	No	\$110,700	\$94,632	3910	268	6.85	1561	1578
OH	HAMILTON COUNTY	0262.00	1 - Low	48.31	No	\$110,700	\$40,391	2255	298	13.22	314	692
OH	HAMILTON COUNTY	0263.00	1 - Low	25.29	No	\$110,700	\$21,146	1070	641	59.91	99	346
OH	HAMILTON COUNTY	0264.00	1 - Low	37.79	No	\$110,700	\$31,595	2508	2095	83.53	291	659
OH	HAMILTON COUNTY	0265.00	4 - Upper	139.67	No	\$110,700	\$116,771	3196	1269	39.71	263	110
OH	HAMILTON COUNTY	0266.00	4 - Upper	163.72	No	\$110,700	\$136,875	1476	236	15.99	478	604
OH	HAMILTON COUNTY	0267.00	0 - Unknown	0.00	No	\$110,700	\$0	1645	1324	80.49	175	648
OH	HAMILTON COUNTY	0268.00	4 - Upper	232.35	No	\$110,700	\$194,250	1578	217	13.75	404	665
OH	HAMILTON COUNTY	0269.00	1 - Low	21.85	No	\$110,700	\$18,272	2366	2030	85.80	151	932

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OH	HAMILTON COUNTY	0270.00	1 - Low	31.74	No	\$110,700	\$26,538	2649	2359	89.05	554	1279
OH	HAMILTON COUNTY	0271.00	2 - Moderate	71.63	No	\$110,700	\$59,889	4271	3771	88.29	892	2047
OH	HAMILTON COUNTY	0272.00	1 - Low	47.84	No	\$110,700	\$40,000	2181	1476	67.68	285	757
OH	HAMILTON COUNTY	0273.00	4 - Upper	205.50	No	\$110,700	\$171,806	2773	259	9.34	839	919
OH	HAMILTON COUNTY	0274.00	1 - Low	47.37	No	\$110,700	\$39,605	4337	2041	47.06	772	1642
OH	HAMILTON COUNTY	0275.00	4 - Upper	232.03	No	\$110,700	\$193,984	2924	282	9.64	882	1044
OH	HAMILTON COUNTY	0276.00	3 - Middle	99.98	No	\$110,700	\$83,586	2325	969	41.68	260	491
OH	HAMILTON COUNTY	0277.00	2 - Moderate	75.20	No	\$110,700	\$62,868	4110	1564	38.05	897	1883

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MSA/MD: 17140 - CINCINNATI, OH-KY-IN

State: OHIO

County: 017 - BUTLER COUNTY

All Tracts: 86



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	BUTLER COUNTY	0001.00	2 - Moderate	76.00	No	\$110,700	\$63,542	4733	967	20.43	1237	1878
OH	BUTLER COUNTY	0002.00	2 - Moderate	59.04	No	\$110,700	\$49,359	4253	1011	23.77	842	1824
OH	BUTLER COUNTY	0003.00	1 - Low	35.65	No	\$110,700	\$29,806	3574	2402	67.21	501	1234
OH	BUTLER COUNTY	0004.00	1 - Low	29.64	No	\$110,700	\$24,786	4747	2664	56.12	518	1397
OH	BUTLER COUNTY	0005.00	2 - Moderate	53.32	No	\$110,700	\$44,583	4520	1529	33.83	688	1491
OH	BUTLER COUNTY	0006.00	2 - Moderate	66.82	No	\$110,700	\$55,868	4680	1314	28.08	906	2066
OH	BUTLER COUNTY	0010.01	3 - Middle	85.75	No	\$110,700	\$71,694	5907	929	15.73	1572	2229
OH	BUTLER COUNTY	0010.02	3 - Middle	93.53	No	\$110,700	\$78,198	5603	796	14.21	1334	1733
OH	BUTLER COUNTY	0011.00	2 - Moderate	57.31	No	\$110,700	\$47,917	4287	853	19.90	756	1890
OH	BUTLER COUNTY	0013.00	2 - Moderate	78.25	No	\$110,700	\$65,423	4443	586	13.19	1207	1724
OH	BUTLER COUNTY	0101.02	3 - Middle	104.30	No	\$110,700	\$87,202	2965	590	19.90	755	1345
OH	BUTLER COUNTY	0101.03	3 - Middle	116.18	No	\$110,700	\$97,127	5129	1255	24.47	1189	1764
OH	BUTLER COUNTY	0101.04	1 - Low	19.43	No	\$110,700	\$16,250	5545	950	17.13	6	25
OH	BUTLER COUNTY	0101.05	4 - Upper	176.82	No	\$110,700	\$147,826	3560	688	19.33	503	1363

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OH	BUTLER COUNTY	0101.06	1 - Low	35.51	No	\$110,700	\$29,688	3241	762	23.51	38	462
OH	BUTLER COUNTY	0102.01	0 - Unknown	0.00	No	\$110,700	\$0	2451	499	20.36	8	20
OH	BUTLER COUNTY	0102.02	3 - Middle	107.79	No	\$110,700	\$90,114	5238	783	14.95	1527	1923
OH	BUTLER COUNTY	0102.03	4 - Upper	124.34	No	\$110,700	\$103,953	5345	274	5.13	1702	2040
OH	BUTLER COUNTY	0103.01	3 - Middle	91.74	No	\$110,700	\$76,696	4378	256	5.85	1508	1829
OH	BUTLER COUNTY	0103.02	4 - Upper	124.10	No	\$110,700	\$103,750	3523	202	5.73	1112	1424
OH	BUTLER COUNTY	0105.00	2 - Moderate	63.52	No	\$110,700	\$53,103	2336	265	11.34	513	1089
OH	BUTLER COUNTY	0106.00	3 - Middle	87.40	No	\$110,700	\$73,071	3249	226	6.96	1137	1486
OH	BUTLER COUNTY	0108.00	3 - Middle	111.00	No	\$110,700	\$92,800	6672	411	6.16	1993	2600
OH	BUTLER COUNTY	0109.01	3 - Middle	89.04	No	\$110,700	\$74,444	4882	1228	25.15	1255	1651
OH	BUTLER COUNTY	0109.03	4 - Upper	120.97	No	\$110,700	\$101,133	5563	1603	28.82	1847	2120
OH	BUTLER COUNTY	0109.04	3 - Middle	85.44	No	\$110,700	\$71,434	3812	836	21.93	1043	1395
OH	BUTLER COUNTY	0109.06	2 - Moderate	65.07	No	\$110,700	\$54,401	7444	3965	53.26	1095	1779
OH	BUTLER COUNTY	0109.07	3 - Middle	88.08	No	\$110,700	\$73,643	2704	783	28.96	932	1031
OH	BUTLER COUNTY	0109.09	3 - Middle	89.64	No	\$110,700	\$74,943	5165	2878	55.72	1058	975
OH	BUTLER COUNTY	0109.10	3 - Middle	100.05	No	\$110,700	\$83,646	4894	1278	26.11	1356	1481
OH	BUTLER COUNTY	0109.11	3 - Middle	107.37	No	\$110,700	\$89,766	4145	823	19.86	1083	1378

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OH	BUTLER COUNTY	0109.12	3 - Middle	117.68	No	\$110,700	\$98,383	2318	807	34.81	737	857
OH	BUTLER COUNTY	0109.13	2 - Moderate	69.08	No	\$110,700	\$57,759	3518	1949	55.40	355	586
OH	BUTLER COUNTY	0110.03	3 - Middle	113.37	No	\$110,700	\$94,784	6405	1365	21.31	2285	2240
OH	BUTLER COUNTY	0110.04	2 - Moderate	66.29	No	\$110,700	\$55,423	6442	2975	46.18	1145	1850
OH	BUTLER COUNTY	0110.05	3 - Middle	115.05	No	\$110,700	\$96,183	7208	1896	26.30	2500	2621
OH	BUTLER COUNTY	0110.06	3 - Middle	112.38	No	\$110,700	\$93,958	5767	1209	20.96	1737	1919
OH	BUTLER COUNTY	0111.09	3 - Middle	100.52	No	\$110,700	\$84,038	4504	1083	24.05	1345	1667
OH	BUTLER COUNTY	0111.10	4 - Upper	146.20	No	\$110,700	\$122,231	5373	781	14.54	2152	2321
OH	BUTLER COUNTY	0111.11	4 - Upper	143.02	No	\$110,700	\$119,570	6690	1295	19.36	2027	2261
OH	BUTLER COUNTY	0111.12	4 - Upper	197.63	No	\$110,700	\$165,221	6670	1829	27.42	2006	2025
OH	BUTLER COUNTY	0111.18	4 - Upper	211.35	No	\$110,700	\$176,696	3487	591	16.95	895	1093
OH	BUTLER COUNTY	0111.20	4 - Upper	148.15	No	\$110,700	\$123,861	8072	2132	26.41	2067	2420
OH	BUTLER COUNTY	0111.22	4 - Upper	138.80	No	\$110,700	\$116,038	5704	2751	48.23	1216	1376
OH	BUTLER COUNTY	0111.23	2 - Moderate	54.18	No	\$110,700	\$45,298	6042	3780	62.56	807	1290
OH	BUTLER COUNTY	0111.25	4 - Upper	146.67	No	\$110,700	\$122,617	3744	926	24.73	1124	1333
OH	BUTLER COUNTY	0111.26	4 - Upper	130.81	No	\$110,700	\$109,360	5013	1954	38.98	1158	1409
OH	BUTLER COUNTY	0111.27	4 - Upper	147.14	No	\$110,700	\$123,015	4584	1164	25.39	1614	1408

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OH	BUTLER COUNTY	0111.28	4 - Upper	184.36	No	\$110,700	\$154,125	2953	824	27.90	1045	966
OH	BUTLER COUNTY	0111.29	4 - Upper	145.96	No	\$110,700	\$122,024	4396	1194	27.16	1557	1795
OH	BUTLER COUNTY	0111.30	4 - Upper	126.34	No	\$110,700	\$105,625	5398	1734	32.12	1555	1769
OH	BUTLER COUNTY	0111.31	4 - Upper	148.21	No	\$110,700	\$123,906	3545	593	16.73	927	1007
OH	BUTLER COUNTY	0111.32	4 - Upper	164.31	No	\$110,700	\$137,368	4400	1084	24.64	1093	1270
OH	BUTLER COUNTY	0111.33	4 - Upper	189.39	No	\$110,700	\$158,333	4450	781	17.55	1220	1271
OH	BUTLER COUNTY	0111.34	4 - Upper	147.55	No	\$110,700	\$123,352	8101	1857	22.92	2302	2601
OH	BUTLER COUNTY	0111.35	4 - Upper	147.91	No	\$110,700	\$123,654	7199	1984	27.56	1866	2054
OH	BUTLER COUNTY	0111.36	4 - Upper	158.65	No	\$110,700	\$132,632	5042	1309	25.96	1542	1669
OH	BUTLER COUNTY	0111.37	4 - Upper	154.00	No	\$110,700	\$128,750	3462	749	21.63	914	1015
OH	BUTLER COUNTY	0112.00	3 - Middle	113.12	No	\$110,700	\$94,574	8868	1465	16.52	2225	2869
OH	BUTLER COUNTY	0113.00	3 - Middle	110.48	No	\$110,700	\$92,368	7038	1589	22.58	1729	2113
OH	BUTLER COUNTY	0118.00	3 - Middle	113.07	No	\$110,700	\$94,528	6411	647	10.09	1753	2112
OH	BUTLER COUNTY	0121.00	3 - Middle	90.38	No	\$110,700	\$75,558	3170	309	9.75	874	1266
OH	BUTLER COUNTY	0122.00	1 - Low	41.01	No	\$110,700	\$34,288	3462	723	20.88	630	1410
OH	BUTLER COUNTY	0123.00	2 - Moderate	63.89	No	\$110,700	\$53,413	2121	293	13.81	609	1071
OH	BUTLER COUNTY	0124.00	4 - Upper	124.31	No	\$110,700	\$103,929	2439	238	9.76	928	1089

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OH	BUTLER COUNTY	0125.00	3 - Middle	108.47	No	\$110,700	\$90,684	5024	927	18.45	1597	1796
OH	BUTLER COUNTY	0126.00	3 - Middle	98.71	No	\$110,700	\$82,522	2439	395	16.20	846	1108
OH	BUTLER COUNTY	0127.00	2 - Moderate	75.80	No	\$110,700	\$63,369	3153	620	19.66	769	1434
OH	BUTLER COUNTY	0130.00	2 - Moderate	55.26	No	\$110,700	\$46,198	1555	920	59.16	173	798
OH	BUTLER COUNTY	0131.00	2 - Moderate	51.01	No	\$110,700	\$42,650	2182	1311	60.08	244	978
OH	BUTLER COUNTY	0132.00	2 - Moderate	50.77	No	\$110,700	\$42,447	3389	1109	32.72	634	1470
OH	BUTLER COUNTY	0133.00	3 - Middle	109.39	No	\$110,700	\$91,458	2335	379	16.23	774	963
OH	BUTLER COUNTY	0134.00	2 - Moderate	74.97	No	\$110,700	\$62,679	2237	625	27.94	465	893
OH	BUTLER COUNTY	0135.00	2 - Moderate	56.75	No	\$110,700	\$47,444	2980	811	27.21	583	1296
OH	BUTLER COUNTY	0136.00	1 - Low	36.53	No	\$110,700	\$30,544	5239	1992	38.02	567	1372
OH	BUTLER COUNTY	0139.00	1 - Low	43.86	No	\$110,700	\$36,667	2805	382	13.62	548	1130
OH	BUTLER COUNTY	0140.00	1 - Low	32.85	No	\$110,700	\$27,464	2687	1287	47.90	377	1067
OH	BUTLER COUNTY	0141.00	2 - Moderate	55.14	No	\$110,700	\$46,103	2333	653	27.99	455	933
OH	BUTLER COUNTY	0143.00	3 - Middle	102.10	No	\$110,700	\$85,357	4736	230	4.86	1716	1962
OH	BUTLER COUNTY	0144.00	1 - Low	26.54	No	\$110,700	\$22,188	1809	614	33.94	175	776
OH	BUTLER COUNTY	0146.00	2 - Moderate	63.51	No	\$110,700	\$53,101	1178	355	30.14	124	370
OH	BUTLER COUNTY	0147.00	2 - Moderate	54.80	No	\$110,700	\$45,817	4059	754	18.58	874	1648

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	BUTLER COUNTY	0148.00	2 - Moderate	73.64	No	\$110,700	\$61,565	6963	935	13.43	1986	2823
OH	BUTLER COUNTY	0149.00	3 - Middle	119.41	No	\$110,700	\$99,833	5265	494	9.38	1391	1750
OH	BUTLER COUNTY	0150.00	3 - Middle	98.82	No	\$110,700	\$82,619	7616	456	5.99	2481	2869
OH	BUTLER COUNTY	0151.00	3 - Middle	102.60	No	\$110,700	\$85,774	7389	930	12.59	1341	2105

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 17140 - CINCINNATI, OH-KY-IN

State: OHIO

County: 025 - CLERMONT COUNTY

All Tracts: 48



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CLERMONT COUNTY	0401.01	3 - Middle	86.47	No	\$110,700	\$72,289	5071	327	6.45	1532	2145
OH	CLERMONT COUNTY	0401.02	3 - Middle	86.31	No	\$110,700	\$72,159	2655	216	8.14	845	1141
OH	CLERMONT COUNTY	0402.02	3 - Middle	96.44	No	\$110,700	\$80,625	2215	177	7.99	774	912
OH	CLERMONT COUNTY	0402.03	3 - Middle	93.17	No	\$110,700	\$77,896	6230	510	8.19	1978	2238
OH	CLERMONT COUNTY	0402.05	1 - Low	49.21	No	\$110,700	\$41,146	3192	331	10.37	855	1177
OH	CLERMONT COUNTY	0402.06	3 - Middle	81.84	No	\$110,700	\$68,426	4463	460	10.31	1235	1661
OH	CLERMONT COUNTY	0403.01	4 - Upper	202.33	No	\$110,700	\$169,148	3979	354	8.90	1296	1344
OH	CLERMONT COUNTY	0403.02	4 - Upper	163.16	No	\$110,700	\$136,406	3900	364	9.33	1116	1211
OH	CLERMONT COUNTY	0403.03	4 - Upper	173.90	No	\$110,700	\$145,385	7628	786	10.30	2103	2336
OH	CLERMONT COUNTY	0404.01	4 - Upper	124.43	No	\$110,700	\$104,025	3349	329	9.82	1348	1437
OH	CLERMONT COUNTY	0404.03	3 - Middle	83.19	No	\$110,700	\$69,550	2786	443	15.90	631	687
OH	CLERMONT COUNTY	0404.04	4 - Upper	141.24	No	\$110,700	\$118,077	3974	346	8.71	1365	1265
OH	CLERMONT COUNTY	0404.05	4 - Upper	163.52	No	\$110,700	\$136,705	3101	347	11.19	813	1075
OH	CLERMONT COUNTY	0405.00	3 - Middle	92.79	No	\$110,700	\$77,578	5082	478	9.41	1133	1406

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CLERMONT COUNTY	0406.00	4 - Upper	146.03	No	\$110,700	\$122,083	7439	654	8.79	2387	2556
OH	CLERMONT COUNTY	0407.02	3 - Middle	115.45	No	\$110,700	\$96,522	4351	450	10.34	1486	1721
OH	CLERMONT COUNTY	0407.03	4 - Upper	127.84	No	\$110,700	\$106,875	3479	305	8.77	1165	1257
OH	CLERMONT COUNTY	0407.04	3 - Middle	98.38	No	\$110,700	\$82,246	3949	580	14.69	666	870
OH	CLERMONT COUNTY	0408.00	2 - Moderate	68.88	No	\$110,700	\$57,589	5663	364	6.43	1926	2365
OH	CLERMONT COUNTY	0409.00	2 - Moderate	79.36	No	\$110,700	\$66,349	5682	417	7.34	1786	2364
OH	CLERMONT COUNTY	0410.01	3 - Middle	113.92	No	\$110,700	\$95,241	5873	549	9.35	1332	1639
OH	CLERMONT COUNTY	0410.02	4 - Upper	176.95	No	\$110,700	\$147,938	3092	284	9.18	1090	1060
OH	CLERMONT COUNTY	0411.01	3 - Middle	95.95	No	\$110,700	\$80,221	3411	376	11.02	832	1214
OH	CLERMONT COUNTY	0411.02	2 - Moderate	66.53	No	\$110,700	\$55,625	5352	850	15.88	847	1026
OH	CLERMONT COUNTY	0411.04	3 - Middle	96.63	No	\$110,700	\$80,789	3822	407	10.65	1085	1164
OH	CLERMONT COUNTY	0411.05	2 - Moderate	79.88	No	\$110,700	\$66,781	6110	684	11.19	1165	1450
OH	CLERMONT COUNTY	0412.01	3 - Middle	82.39	No	\$110,700	\$68,879	4125	487	11.81	1025	1235
OH	CLERMONT COUNTY	0412.02	3 - Middle	103.93	No	\$110,700	\$86,886	5024	462	9.20	1384	1682
OH	CLERMONT COUNTY	0413.03	3 - Middle	105.15	No	\$110,700	\$87,908	5036	555	11.02	1260	1603
OH	CLERMONT COUNTY	0413.04	0 - Unknown	0.00	No	\$110,700	\$0	23	2	8.70	0	0
OH	CLERMONT COUNTY	0413.05	4 - Upper	120.69	No	\$110,700	\$100,900	5269	656	12.45	1458	1546

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CLERMONT COUNTY	0413.06	3 - Middle	95.82	No	\$110,700	\$80,109	5438	1000	18.39	730	880
OH	CLERMONT COUNTY	0413.07	3 - Middle	109.04	No	\$110,700	\$91,161	4904	500	10.20	1260	1516
OH	CLERMONT COUNTY	0414.03	2 - Moderate	71.13	No	\$110,700	\$59,470	4378	529	12.08	970	1322
OH	CLERMONT COUNTY	0414.04	3 - Middle	81.08	No	\$110,700	\$67,786	4834	760	15.72	969	1151
OH	CLERMONT COUNTY	0414.05	2 - Moderate	72.63	No	\$110,700	\$60,726	5384	609	11.31	1468	1656
OH	CLERMONT COUNTY	0414.06	4 - Upper	154.32	No	\$110,700	\$129,018	5230	412	7.88	1672	1770
OH	CLERMONT COUNTY	0415.03	3 - Middle	97.13	No	\$110,700	\$81,208	4730	539	11.40	1054	1624
OH	CLERMONT COUNTY	0415.04	3 - Middle	112.75	No	\$110,700	\$94,265	3967	309	7.79	1372	1472
OH	CLERMONT COUNTY	0415.05	4 - Upper	131.20	No	\$110,700	\$109,688	3600	285	7.92	1248	1356
OH	CLERMONT COUNTY	0415.06	4 - Upper	132.16	No	\$110,700	\$110,493	2799	217	7.75	1190	1091
OH	CLERMONT COUNTY	0416.00	3 - Middle	82.57	No	\$110,700	\$69,034	5533	559	10.10	1334	1823
OH	CLERMONT COUNTY	0417.01	3 - Middle	82.01	No	\$110,700	\$68,568	4308	422	9.80	1316	1808
OH	CLERMONT COUNTY	0417.02	4 - Upper	138.06	No	\$110,700	\$115,423	3223	177	5.49	1395	1608
OH	CLERMONT COUNTY	0418.00	2 - Moderate	68.42	No	\$110,700	\$57,200	3637	299	8.22	892	1433
OH	CLERMONT COUNTY	0419.00	3 - Middle	104.96	No	\$110,700	\$87,750	5525	320	5.79	1970	2255
OH	CLERMONT COUNTY	0420.01	2 - Moderate	72.71	No	\$110,700	\$60,786	3412	215	6.30	1146	1593
OH	CLERMONT COUNTY	0420.02	3 - Middle	95.99	No	\$110,700	\$80,250	2374	150	6.32	669	838

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 17140 - CINCINNATI, OH-KY-IN

State: OHIO

County: 165 - WARREN COUNTY

All Tracts: 44



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	WARREN COUNTY	0301.01	3 - Middle	94.49	No	\$110,700	\$79,000	4210	255	6.06	1261	1476
OH	WARREN COUNTY	0301.02	3 - Middle	88.91	No	\$110,700	\$74,329	4671	285	6.10	1317	1786
OH	WARREN COUNTY	0302.00	3 - Middle	81.04	No	\$110,700	\$67,750	1278	79	6.18	249	568
OH	WARREN COUNTY	0305.01	3 - Middle	90.49	No	\$110,700	\$75,655	3850	450	11.69	852	1281
OH	WARREN COUNTY	0305.03	3 - Middle	115.70	No	\$110,700	\$96,728	5682	615	10.82	1792	2143
OH	WARREN COUNTY	0305.04	4 - Upper	182.43	No	\$110,700	\$152,518	5179	602	11.62	1580	1836
OH	WARREN COUNTY	0306.00	3 - Middle	108.45	No	\$110,700	\$90,671	3796	357	9.40	1331	1545
OH	WARREN COUNTY	0307.00	3 - Middle	105.83	No	\$110,700	\$88,477	7449	1105	14.83	2199	2424
OH	WARREN COUNTY	0308.00	4 - Upper	128.79	No	\$110,700	\$107,670	7020	652	9.29	2103	2296
OH	WARREN COUNTY	0309.01	4 - Upper	162.13	No	\$110,700	\$135,546	8624	1446	16.77	2330	2534
OH	WARREN COUNTY	0309.02	4 - Upper	196.50	No	\$110,700	\$164,274	8886	1160	13.05	2154	2207
OH	WARREN COUNTY	0310.01	3 - Middle	109.34	No	\$110,700	\$91,413	6483	408	6.29	2056	2868
OH	WARREN COUNTY	0310.02	4 - Upper	125.09	No	\$110,700	\$104,583	2162	142	6.57	653	754
OH	WARREN COUNTY	0311.00	4 - Upper	121.23	No	\$110,700	\$101,350	3947	287	7.27	1711	2015

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	WARREN COUNTY	0312.00	4 - Upper	138.56	No	\$110,700	\$115,840	8353	849	10.16	2112	2395
OH	WARREN COUNTY	0313.00	4 - Upper	135.59	No	\$110,700	\$113,354	4909	551	11.22	1205	1422
OH	WARREN COUNTY	0314.00	2 - Moderate	78.09	No	\$110,700	\$65,288	5094	807	15.84	894	1924
OH	WARREN COUNTY	0315.00	3 - Middle	88.03	No	\$110,700	\$73,594	5450	805	14.77	895	1809
OH	WARREN COUNTY	0316.01	4 - Upper	172.34	No	\$110,700	\$144,083	1681	233	13.86	454	454
OH	WARREN COUNTY	0316.02	4 - Upper	147.84	No	\$110,700	\$123,597	6166	849	13.77	934	1524
OH	WARREN COUNTY	0316.03	3 - Middle	93.94	No	\$110,700	\$78,537	3412	285	8.35	1271	1324
OH	WARREN COUNTY	0317.00	0 - Unknown	0.00	No	\$110,700	\$0	3193	1998	62.57	0	0
OH	WARREN COUNTY	0319.04	4 - Upper	124.27	No	\$110,700	\$103,897	6926	1964	28.36	1483	2123
OH	WARREN COUNTY	0319.05	3 - Middle	103.31	No	\$110,700	\$86,372	6318	1982	31.37	1256	1867
OH	WARREN COUNTY	0319.06	4 - Upper	120.38	No	\$110,700	\$100,641	4351	1310	30.11	1627	1712
OH	WARREN COUNTY	0319.07	4 - Upper	181.51	No	\$110,700	\$151,745	11864	3809	32.11	3584	3682
OH	WARREN COUNTY	0319.08	4 - Upper	197.86	No	\$110,700	\$165,417	5820	2227	38.26	1601	1770
OH	WARREN COUNTY	0320.03	3 - Middle	111.36	No	\$110,700	\$93,097	7490	1388	18.53	2576	2669
OH	WARREN COUNTY	0320.04	4 - Upper	164.41	No	\$110,700	\$137,450	6113	1833	29.99	2058	2129
OH	WARREN COUNTY	0320.06	4 - Upper	149.70	No	\$110,700	\$125,156	4072	864	21.22	1089	1176
OH	WARREN COUNTY	0320.08	4 - Upper	208.10	No	\$110,700	\$173,977	3765	1389	36.89	1617	1491

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	WARREN COUNTY	0320.09	4 - Upper	156.00	No	\$110,700	\$130,417	8087	4087	50.54	1491	1896
OH	WARREN COUNTY	0320.10	4 - Upper	127.09	No	\$110,700	\$106,250	3377	400	11.84	1061	1108
OH	WARREN COUNTY	0320.11	3 - Middle	100.92	No	\$110,700	\$84,375	3502	1064	30.38	739	912
OH	WARREN COUNTY	0321.00	4 - Upper	150.73	No	\$110,700	\$126,014	9917	2480	25.01	2217	2598
OH	WARREN COUNTY	0322.02	4 - Upper	140.80	No	\$110,700	\$117,714	6479	585	9.03	1756	2030
OH	WARREN COUNTY	0322.03	4 - Upper	135.05	No	\$110,700	\$112,906	8425	907	10.77	2228	2803
OH	WARREN COUNTY	0322.04	4 - Upper	188.06	No	\$110,700	\$157,222	4881	594	12.17	1366	1647
OH	WARREN COUNTY	0322.05	4 - Upper	122.61	No	\$110,700	\$102,504	8835	1108	12.54	2418	2632
OH	WARREN COUNTY	0322.06	4 - Upper	150.25	No	\$110,700	\$125,617	3001	389	12.96	697	697
OH	WARREN COUNTY	0323.00	3 - Middle	89.20	No	\$110,700	\$74,572	5215	427	8.19	1514	1860
OH	WARREN COUNTY	0324.00	3 - Middle	119.33	No	\$110,700	\$99,762	4929	295	5.98	1654	2025
OH	WARREN COUNTY	0325.01	3 - Middle	84.47	No	\$110,700	\$70,625	3411	305	8.94	940	1432
OH	WARREN COUNTY	0325.02	2 - Moderate	53.08	No	\$110,700	\$44,375	4064	483	11.88	959	1708

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.

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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.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	336	91.1	33	8.9	369	79,349	89.5	9,354	10.5	88,703
2021	151	76.7	46	23.4	197	36,354	81.6	8,212	18.4	44,566
2022	178	55.1	145	44.9	323	50,497	56.6	38,650	43.4	89,147
Total	665	74.8	224	25.2	889	166,200	74.7	56,216	25.3	222,416

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

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

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

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

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

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

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

Scope of the Evaluation

Evaluation Period/Products Evaluated

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

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

Selection of Areas for Full-Scope Review

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

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

Ratings

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

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

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

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Multistate Metropolitan Statistical Area Rating

Cincinnati MMSA

CRA rating for the Cincinnati MMSA¹: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

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

Description of Institution's Operations in Cincinnati MMSA

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

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

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

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

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

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

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

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

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

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

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

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

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

Scope of Evaluation in Cincinnati AA

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

LENDING TEST

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

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

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

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

2020-2021

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

2022

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

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

2020-2021

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

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

2022

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

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

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

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Cincinnati AA	487	115,704,183	100.0	132,732	3.8	1.2	3.2	16.9	5.5	14.3	43.0	38.2	41.6	36.2	55.0	40.8	0.1	0.0	0.1	
Total	487	115,704,183	100.0	132,732	3.8	1.2	3.2	16.9	5.5	14.3	43.0	38.2	41.6	36.2	55.0	40.8	0.1	0.0	0.1	

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Cincinnati AA	178	50,497,022	100.0	79,667	3.5	7.9	3.5	18.9	12.4	19.1	42.0	46.1	41.0	35.1	32.0	35.9	0.5	1.7	0.5	
Total	178	50,497,022	100.0	79,667	3.5	7.9	3.5	18.9	12.4	19.1	42.0	46.1	41.0	35.1	32.0	35.9	0.5	1.7	0.5	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cincinnati AA	487	115,704,183	100.0	132,732	22.1	2.7	7.9	16.8	12.5	19.1	20.0	24.2	21.0	41.1	60.4	36.4	0.0	0.2	15.7
Total	487	115,704,183	100.0	132,732	22.1	2.7	7.9	16.8	12.5	19.1	20.0	24.2	21.0	41.1	60.4	36.4	0.0	0.2	15.7

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Cincinnati AA	178	50,497,022	100.0	79,667	21.3	9.6	11.9	17.5	18.5	22.0	21.1	27.5	21.4	40.1	44.4	29.9	0.0	0.0	14.8
Total	178	50,497,022	100.0	79,667	21.3	9.6	11.9	17.5	18.5	22.0	21.1	27.5	21.4	40.1	44.4	29.9	0.0	0.0	14.8

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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