

CRA PUBLIC FILE

Washington Financial Bank is constantly striving to impact our local communities in a positive way. We are committed to meeting our communities' financial needs, including all low- and moderate- income and minority areas in our footprint. Washington Financial Bank provides this information online for public inspection under the Community Reinvestment Act (CRA).

The information maintained in this public file is current as of April 1 of each year with periodic updates throughout the year.



CRA Public File
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CRA Public Comments



CRA PUBLIC COMMENTS

As of April 1, 2024, Washington Financial Bank has not received any written comments from the public during the current year or each of the two previous years that specifically relate to the Bank's performance in helping to meet the community credit needs.

A handwritten signature in cursive script that reads 'Sandy Samples'.

Sandy Samples

CRA Officer

Submitted April 1, 2024

CRA Performance Evaluation

PUBLIC DISCLOSURE

December 12, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Washington Financial Bank
Certificate Number: 29520

77 South Main Street
Washington, Pennsylvania 15301

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
New York Regional Office

350 Fifth Avenue, Suite 1200
New York, New York 10118

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, nor should it 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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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment areas credit needs.
- A majority of loans are in the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- The institution's community development performance demonstrates adequate responsiveness to the community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

DESCRIPTION OF INSTITUTION

Washington Financial Bank (WFB) is a state-chartered financial institution headquartered in Washington, Pennsylvania (PA). WFB is wholly owned by a first-tier mutual holding company, WFSB, Inc., which is wholly owned by the top-tier mutual holding company, WFSB Mutual Holding Company. WFB operates three wholly owned subsidiaries, none of which originates mortgage loans. The bank received a “Satisfactory” rating at its previous FDIC Performance Evaluation dated November 12, 2019, based on Interagency Intermediate Small Institution CRA Examination Procedures.

WFB operates eleven full-service branches, including ten in Washington County, PA and one in Allegheny County, PA. The bank’s main office is located in a low-income census tract, with all other branches located in middle- and upper-income tracts. The bank maintains automated teller machines (ATM) at each branch office and two stand-alone ATMs. WFB has two loan production offices, one in McMurray, PA which is located in Washington County, and another in Wexford, PA which is located in Allegheny County. The bank opened one branch during the evaluation period, located in a middle-income census tract in Finleyville, Washington County. There were no mergers, or acquisition activities since the prior evaluation.

WFB offers various loan products including home mortgage, commercial, and consumer loans. The institution provides a variety of deposit services including personal and business checking and savings accounts. Alternative banking services include telephone banking, online banking, bill pay, and mobile banking services.

Assets totaled approximately \$1.7 billion as of September 30, 2022, and they included total loans of \$989.4 million and total securities of \$475.1 million. Deposits totaled \$1.5 billion as of the same date. The following table illustrates the bank’s loan portfolio composition.

| Loan Portfolio Distribution as of September 30, 2022 | | |
|--|-----------------|--------------|
| Loan Category | \$(000s) | % |
| Construction and Land Development | 123,225 | 12.4 |
| Secured by Farmland | 0 | 0.0 |
| Secured by 1-4 Family Residential Properties | 457,043 | 46.2 |
| Secured by Multi-family (5 or more) Residential Properties | 84,042 | 8.5 |
| Secured by Nonfarm Nonresidential Properties | 239,321 | 24.2 |
| Total Real Estate Loans | 903,631 | 91.3 |
| Commercial and Industrial Loans | 55,755 | 5.6 |
| Consumer Loans | 3,789 | 0.5 |
| Obligations of States and Political Subdivisions in the U.S. | 9,148 | 0.9 |
| Other Loans | 17,053 | 1.7 |
| Total Loans | 989,376 | 100.0 |
| <i>Source 9/30/2022 Consolidated Reports of Condition and Income</i> | | |

WFB is primarily a real estate lender, as loans secured by real estate represented 91.3 percent of the bank’s loan portfolio. Loans secured by one-to-four family residential real estate represented 46.2

percent of the portfolio, while commercial loans, consisting of commercial real estate and commercial and industrial loans, represented 29.8 percent of the portfolio.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The bank designated one contiguous assessment area that comprises all of Allegheny and Washington Counties, which are located within the Pittsburgh, PA Metropolitan Statistical Area (MSA) #38300.

Economic and Demographic Data

The assessment area includes 461 census tracts, including 402 census tracts in Allegheny County and 59 census tracts in Washington County. These tracts reflect the following income designations according to the 2015 American Community Survey (ACS) US Census data:

- 50 low-income tracts,
- 97 moderate-income tracts,
- 183 middle-income tracts,
- 117 upper-income tracts, and
- 14 census tract with no income designation.

The following table illustrates select demographic characteristics of the assessment area.

| Demographic Information of the Assessment Area | | | | | | |
|---|-----------|------------|------------------------------|---------------|--------------|------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 461 | 10.8 | 21.0 | 39.7 | 25.4 | 3.0 |
| Population by Geography | 1,439,371 | 6.5 | 17.1 | 42.5 | 33.1 | 0.7 |
| Housing Units by Geography | 683,324 | 7.5 | 19.2 | 43.2 | 29.9 | 0.2 |
| Owner-Occupied Units by Geography | 406,769 | 3.6 | 14.3 | 45.4 | 36.7 | 0.0 |
| Occupied Rental Units by Geography | 206,504 | 12.5 | 25.8 | 40.5 | 20.8 | 0.5 |
| Vacant Units by Geography | 70,051 | 15.8 | 28.5 | 38.2 | 17.1 | 0.4 |
| Businesses by Geography | 144,980 | 5.5 | 12.8 | 36.8 | 43.8 | 1.1 |
| Farms by Geography | 2,577 | 2.5 | 10.1 | 49.9 | 37.5 | 0.1 |
| Family Distribution by Income Level | 360,809 | 20.6 | 16.2 | 19.9 | 43.3 | 0.0 |
| Household Distribution by Income Level | 613,273 | 25.1 | 15.0 | 16.6 | 43.2 | 0.0 |
| Median Family Income MSA - 38300 Pittsburgh, PA MSA | | \$69,624 | Median Housing Value | | | \$139,879 |
| | | | Median Gross Rent | | | \$792 |
| | | | Families Below Poverty Level | | | 8.7% |
| <i>Source 2015 ACS and 2020 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> | | | | | | |

There are 683,324 housing units in the bank’s assessment area. Of these 59.5 percent are owner occupied units, 30.2 percent are occupied rental units, and 10.3 percent are vacant units. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Owner-occupied housing units reflect the opportunity institutions have to originate 1-4 family residential mortgage loans. As shown above, 3.6 percent and 14.3 percent of the area’s owner-occupied housing units are located in low-income census tracts and moderate-income census tracts, respectively. This data reflects limited lending opportunities for originating home mortgage loans in low- and moderate-income census tracts in the assessment area.

Examiners used the Federal Financial Institutions Examination Council’s (FFIEC) updated median family income data to analyze home mortgage loans under the Borrower Profile Criterion. The following table present the low-, moderate-, middle-, and upper-income categories in the assessment area.

| Median Family Income Ranges | | | | |
|--|------------------------|------------------------------------|-----------------------------------|------------------------|
| Median Family Incomes | Low <50% | Moderate 50% to <80% | Middle 80% to <120% | Upper ≥120% |
| Pittsburgh, PA MSA Median Family Income (38300) | | | | |
| 2019 (\$79,300) | <\$39,650 | \$39,650 to <\$63,440 | \$63,440 to <\$95,160 | ≥\$95,160 |
| 2020 (\$82,300) | <\$41,150 | \$41,150 to <\$65,840 | \$65,840 to <\$98,760 | ≥\$98,760 |
| 2021 (\$82,300) | <\$41,150 | \$41,150 to <\$65,840 | \$65,840 to <\$98,760 | ≥\$98,760 |
| <i>Source FFIEC</i> | | | | |

The analysis of small business loans under the Borrower Profile criterion compares the distribution of the bank’s small business loans to the distribution of the area’s businesses by gross annual revenue (GAR). According to June 2021 D&B data, there were 159,620 businesses in the assessment area. The following table details GARs for these businesses.

The GARs for the area’s businesses are listed below:

- 86.4 percent have GARs of \$1 million or less,
- 4.4 percent have GARs of more than \$1 million, and
- 9.2 percent have unknown revenues.

Service industries represent the largest portion of area businesses at 41.1 percent, followed by non-classifiable establishments (18.5 percent); retail trade (11.2 percent); and finance, insurance, and real estate (10.8 percent). In addition, 63.4 percent of the area’s businesses have four or fewer employees, and 90.4 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor and Statistics indicates that the September 2022 unemployment rate was 4.1 percent statewide, while the rates within Allegheny and Washington Counties were lower at 3.3 percent and 3.5 percent, respectively. During the evaluation period, the rate within Allegheny County varied from a high of 15.4 percent (April 2020 during the height of the COVID-19 Pandemic), to the current low of 3.3 percent (September 2022). The rate within Washington County varied from a high of 16.5 percent (April 2020 during the height of the COVID-19 Pandemic), to a low of 3.5 percent (April 2022).

Competition

The assessment area is a highly competitive market for financial services. According to the FDIC Deposit Market Share data as of June 2022, 37 financial institutions operated 452 full-service branches within the bank’s assessment area. Of these institutions, WFB ranked 12th for deposit market share at 0.7 percent.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2021, 618 HMDA data reporting lenders reported 70,115 residential mortgage loans originated or purchased. WFB ranked 45th out of this group of lenders with a market share of 0.6 percent. The three most prominent home mortgage lenders accounted for 19.5 percent of the total market share.

The bank is not required to collect or report its small business loan data, and it has not elected to do so. The aggregate data; however, reflects the level of demand for small business loans and is included for performance context. Aggregate data for 2020 shows that 180 institutions reported 35,210 small business loans in the assessment area, indicating a high degree of competition for this product. The three most prominent small business lenders accounted for 41.1 percent of total market share.

Community Contact

As part of the evaluation process, examiners contact third -parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what types of credit and community development opportunities are available.

Examiners conducted a community contact with a representative of a nonprofit membership organization of community development corporations, community-based organizations, and community service groups in western Pennsylvania. The contact stated that smaller banks could help with down payments by applying for grants to help lower income and working class families. The contact also explained that the area is still recovering from the impact to COVID-19 and noted the need for financing of small businesses, particularly those with revenues of less than \$500,000. The contact stated that the majority of credit is currently granted to businesses with higher revenues. Additionally, the contact noted that many businesses took on a fair amount of debt due to post COVID economic fallout.

With regard to housing, the contact explained that home ownership is slowing, due to rising interest rates, creating a challenge for affordable and reasonable credit. Currently, the organization is seeing the need for affordable housing, partially due to a failing infrastructure for public services causing a rise in utility costs for both renters and homeowners.

Credit and Community Development Needs and Opportunities

Considering the information from the community contact, the bank's strategy, demographic data, and recent economic data, examiners determine that both housing and small business lending continue to be primary credit needs for the assessment area. Particularly, the area needs increased small business lending to organizations with less than \$500,000 in revenue. Programs that support affordable housing are also a community development need.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated November 12, 2019, to the current evaluation dated December 12, 2022. Examiners used Interagency Intermediate Small Institution CRA Examination Procedures to evaluate the bank's CRA performance. These procedures include two tests: the CRA Small Bank Lending Test and the Community Development Test (see Appendices for a complete description).

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage loans and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. The bank's record of originating home mortgage loans contributed more weight to overall conclusions, due to the larger loans volume when compared to small business lending. No other loan types, such as small farm or consumer loans, represent a major product line or provide material support for conclusions or ratings; therefore, examiners did not present these products in the evaluation.

During the evaluation period, WFB participated in the Small Business Administration (SBA) Paycheck Protection Program (PPP) and originated loans that helped businesses keep their workforce employed during the COVID-19 crisis. The PPP loans were used to cover costs related to payroll expenses, group health care benefits, lease payments, mortgage interest payments, utility payments, and interest on other pre-existing debt. During 2020 and 2021, WFB originated 234 PPP loans totaling \$40.0 million.

With the exception of the PPP loans, bank records indicate that the lending focus and product mix remained consistent throughout the evaluation period. This evaluation considered all home mortgage loans reported on the bank's 2019, 2020, and 2021 Home Mortgage (HMDA) Loan Application Registers (LARs). In 2019, the bank originated 408 home mortgage loans totaling \$109.2 million, in 2020, the bank originated 537 home mortgage loans totaling \$177.3 million, and in 2021 the bank originated 528 home mortgage loans totaling \$156.6 million. For comparative purposes, the evaluation presents 2020 and 2021 aggregate HMDA data and 2015 ACS data.

Small business loans include loans with original amounts of \$1.0 million or less secured by nonfarm or nonresidential real estate or classified as commercial and industrial loans. As previously mentioned, WFB is not required to collect or report small business data due to its asset size, and it elected not to do so. However, examiners collected data on the entire universe of small business loans for 2019, 2020 and 2021. In 2019, the bank originated 159 small business loans totaling \$43.3 million, in 2020 the bank originated 236 small business loans totaling \$50.4 million, and in 2021 the bank originated 236 small business loans totaling \$46.9 million. For comparative purposes, the evaluation presents 2020 and 2021 D&B business demographic data.

Examiners reviewed the number and dollar volume of home mortgage and small business loans originated and purchased; however, examiners emphasized performance by number of loans since it is a better indicator of the number of individuals and businesses served.

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services from November 12, 2019, through the current evaluation date.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

WFB demonstrated reasonable performance under the Lending Test. The bank's performance in each rating criterion supports this conclusion.

Loan-to-Deposit (LTD) Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's LTD ratio, calculated from Call Report data since the previous evaluation, averaged 72.8 percent over the past 12 calendar quarters from December 31, 2019, to September 30, 2022. The ratio ranged from a high of 83.6 percent as of March 31, 2020, to a low of 63.9 percent as of September 30, 2022. The LTD ratio steadily decreased during the review period, this decrease of nearly 20.0 percent is due to an increase in total deposits from \$1.05 billion as of December 31, 2019, to \$1.53 billion as of September 30, 2022; however, the bank's Net Loans did not show commensurate increases rising from \$855.0 million as of December 31, 2019, to \$978.0 million as of September 30, 2022.

Examiners compared WFB's average LTD ratio to that of three similarly situated institutions based on asset size, geographic location, and lending focus. As shown in the following table, the bank's average LTD ratio was lower than two of the similarly situated institutions, but exceeded the other. The bank's ratio was considered reasonable.

| Loan-to-Deposit Ratio Comparison | | |
|----------------------------------|---|------------------------------|
| Institution | Total Assets as of 9/30/2022 \$(000s) | Average Net LTD Ratio (%) |
| WFB | \$1,530,337 | 72.8 |
| Ameriserve Financial Bank | \$ 1,155,287 | 87.3 |
| Community Bank | \$ 1,290,580 | 82.3 |
| 1 st Summit Bank | \$1,194,020 | 58.3 |
| <i>Source Call Report data</i> | | |

Assessment Area Concentration

WFB originated a majority of its home mortgage and small business loans, by number and dollar volume, within its assessment area. The following table details the distribution of home mortgage and small business loans, by number and dollar volume, inside and outside of the assessment area.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|--|-----------------|-------------|------------|-------------|--------------|---------------------------------|-------------|----------------|-------------|-------------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | | | | | | | | | | |
| 2019 | 320 | 78.4 | 88 | 21.6 | 408 | 78,698 | 72.0 | 30,600 | 28.0 | 109,298 |
| 2020 | 405 | 75.4 | 132 | 24.6 | 537 | 131,122 | 74.0 | 46,146 | 26.0 | 177,267 |
| 2021 | 402 | 76.1 | 126 | 23.9 | 528 | 109,221 | 69.7 | 47,383 | 30.3 | 156,604 |
| Subtotal | 1,127 | 76.5 | 346 | 23.5 | 1,473 | 319,041 | 72.0 | 124,129 | 28.0 | 443,170 |
| Small Business | | | | | | | | | | |
| 2019 | 114 | 71.7 | 45 | 28.3 | 159 | 29,526 | 68.2 | 13,796 | 31.8 | 43,322 |
| 2020 | 195 | 82.6 | 41 | 17.4 | 236 | 37,190 | 73.7 | 13,245 | 26.3 | 50,435 |
| 2021 | 186 | 78.8 | 50 | 21.2 | 236 | 32,721 | 69.8 | 14,148 | 30.2 | 46,869 |
| Subtotal | 495 | 78.4 | 136 | 21.6 | 631 | 99,437 | 70.7 | 41,189 | 29.3 | 140,626 |
| Total | 1,622 | 77.1 | 482 | 22.9 | 2,104 | 418,478 | 71.7 | 165,318 | 28.3 | 583,796 |
| <i>Source Bank Data Due to rounding, totals may not equal 100.0%</i> | | | | | | | | | | |

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout the assessment area. The bank's reasonable distribution of home mortgage and small business loans supports this conclusion. Examiners focused on the percentage, by number, of loans in the low- and moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable penetration throughout the assessment area. The geographic distribution of home mortgage loans in the low-income census tracts in 2020 trailed demographic data, but was similar to the aggregate lending data, which is generally a better indicator of demand. In 2021, performance in the area's low-income tracts increased slightly and was again similar to aggregate data, but below demographic data.

In 2020, the bank's home mortgage lending in moderate-income census tracts was similar to aggregate performance and below demographic data. In 2021, the bank's lending in moderate-income census tracts increased slightly, remaining similar to aggregate performance.

| Geographic Distribution of Home Mortgage Loans | | | | | | |
|---|--|-------------------------------------|------------|--------------|-----------------|--------------|
| Tract Income Level | % of Owner-Occupied Housing Units | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | | | | | | |
| 2020 | 3.6 | 1.4 | 4 | 1.0 | 1,112 | 0.8 |
| 2021 | 3.6 | 1.7 | 6 | 1.5 | 932 | 0.9 |
| Moderate | | | | | | |
| 2020 | 14.3 | 9.3 | 37 | 9.1 | 10,671 | 8.1 |
| 2021 | 14.3 | 10.5 | 39 | 9.7 | 6,104 | 5.6 |
| Middle | | | | | | |
| 2020 | 45.4 | 39.4 | 163 | 40.2 | 34,724 | 26.5 |
| 2021 | 45.4 | 41.1 | 191 | 47.5 | 33,190 | 30.4 |
| Upper | | | | | | |
| 2020 | 36.7 | 49.9 | 200 | 49.4 | 83,999 | 64.1 |
| 2021 | 36.7 | 46.6 | 166 | 41.3 | 68,996 | 63.2 |
| Not Available | | | | | | |
| 2020 | 0.0 | 0.0 | 1 | 0.2 | 616 | 0.5 |
| 2021 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Totals | | | | | | |
| 2020 | 100.0 | 100.0 | 405 | 100.0 | 131,122 | 100.0 |
| 2021 | 100.0 | 100.0 | 402 | 100.0 | 109,221 | 100.0 |
| <i>Source 2015 ACS; 1/1/2020-12/31/2021 Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i> | | | | | | |

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Examiners focused on the comparison to demographic data.

As shown in the following table, the bank's performance in 2020 and 2021 exceeded demographics within low-income census tracts. In 2020, the bank's performance in moderate-income census tracts was comparable to demographics. The bank's performance in moderate-income tracts decreased in 2021. Overall, the bank's performance is considered reasonable.

| Geographic Distribution of Small Business Loans | | | | | |
|--|------------------------|----------|----------|-----------------|----------|
| Tract Income Level | % of Businesses | # | % | \$(000s) | % |
| Low | | | | | |
| 2020 | 5.5 | 23 | 11.8 | 3,308 | 8.9 |
| 2021 | 5.6 | 17 | 9.1 | 2,350 | 7.2 |
| Moderate | | | | | |
| 2020 | 12.8 | 25 | 12.8 | 3,921 | 10.5 |
| 2021 | 13.3 | 12 | 6.5 | 1,905 | 5.8 |
| Middle | | | | | |
| 2020 | 36.8 | 92 | 47.2 | 18,844 | 50.7 |
| 2021 | 36.4 | 99 | 53.2 | 17,948 | 54.9 |
| Upper | | | | | |
| 2020 | 43.8 | 55 | 28.2 | 11,117 | 29.9 |
| 2021 | 43.4 | 58 | 31.2 | 10,518 | 32.1 |
| Not Available | | | | | |
| 2020 | 1.1 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 1.3 | 0 | 0.0 | 0 | 0.0 |
| Totals | | | | | |
| 2020 | 100.0 | 195 | 100.0 | 37,190 | 100.0 |
| 2021 | 100.0 | 186 | 100.0 | 32,721 | 100.0 |
| <i>Source 2020 & 2021 D&B Data; 1/1/2020-12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i> | | | | | |

Borrower Profile

The distribution of loans reflects a reasonable penetration of loans based on borrower profile. The bank's reasonable performance of home mortgage and small business lending supports his conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Examiners also focused on the percentage by number of small business loans to businesses with GARs of \$1.0 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. As shown in the following table, while the penetration of home mortgage loans to low-income borrowers in 2020 and 2021 trailed demographic data, the bank's performance showed an increasing trend in 2021 and exceeded aggregate performance. Examiners also considered that a low-income family in the assessment area would not likely qualify for a mortgage under conventional underwriting standards, given the median housing value of \$138,879. Therefore, the opportunities to lend to low-income families are limited.

In 2020 and 2021 the bank’s level of lending in moderate-income census tracts was below aggregate and demographic data. In 2021, the bank’s level of lending in moderate-income census tracts showed an increasing trend.

Based on 2020 aggregate data, WFB ranked 34th (0.7 percent market share) out of 232 lenders lending to low-income borrowers and ranked 44th (0.5 percent market share) out of 305 lenders lending to moderate-income borrowers. The bank’s lending is comparable to its overall market share 45th (0.6 percent) in the assessment area. Overall, comparisons to aggregate lending data, assessment area demographics, and market share data reflect the bank’s reasonable penetration of loans to low- and moderate-income borrowers.

| Distribution of Home Mortgage Loans by Borrower Income Level | | | | | | |
|---|----------------------|-------------------------------------|------------|--------------|-----------------|--------------|
| Borrower Income Level | % of Families | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | | | | | | |
| 2020 | 20.6 | 6.8 | 21 | 5.2 | 1,965 | 1.5 |
| 2021 | 20.6 | 7.8 | 38 | 9.5 | 2,975 | 2.7 |
| Moderate | | | | | | |
| 2020 | 16.2 | 15.9 | 50 | 12.3 | 5,318 | 4.1 |
| 2021 | 16.2 | 17.0 | 55 | 13.7 | 6,315 | 5.8 |
| Middle | | | | | | |
| 2020 | 19.9 | 20.4 | 56 | 13.8 | 9,740 | 7.4 |
| 2021 | 19.9 | 20.5 | 74 | 18.4 | 11,273 | 10.3 |
| Upper | | | | | | |
| 2020 | 43.3 | 43.6 | 217 | 53.6 | 84,342 | 64.3 |
| 2021 | 43.3 | 39.3 | 197 | 49.0 | 73,447 | 67.2 |
| Not Available | | | | | | |
| 2020 | 0.0 | 13.4 | 61 | 15.1 | 29,757 | 22.7 |
| 2021 | 0.0 | 15.4 | 38 | 9.5 | 15,211 | 13.9 |
| Totals | | | | | | |
| 2020 | 100.0 | 100.0 | 405 | 100.0 | 131,122 | 100.0 |
| 2021 | 100.0 | 100.0 | 402 | 100.0 | 109,221 | 100.0 |

*Source 2015 ACS; 1/1/2020-12/31/2021 Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Small Business Loans

As shown in the following table, the distribution of borrowers reasonable penetration among business customers of different sizes. In 2020 and 2021, the bank lending to businesses with GARs of \$1.0 million or less compared unfavorably to demographic data. In 2021, the bank’s performance improved, yet remained below area demographics. The analysis of small business loans under the Lending Test does not include comparisons against aggregate data; however,

examiners noted that the 2020 aggregate performance of lending to businesses with GARs of \$1.0 million or less was 42.4 percent. The aggregate data reflects the level of demand for small business loans and further supports the bank’s reasonable performance.

| Distribution of Small Business Loans by Gross Annual Revenue Category | | | | | |
|--|------------------------|------------|--------------|-----------------|--------------|
| Gross Revenue Level | % of Businesses | # | % | \$(000s) | % |
| <=\$1,000,000 | | | | | |
| 2020 | 85.5 | 78 | 41.7 | 14,224 | 38.3 |
| 2021 | 86.3 | 105 | 56.5 | 10,436 | 31.9 |
| >\$1,000,000 | | | | | |
| 2020 | 4.9 | 64 | 34.2 | 19,049 | 51.2 |
| 2021 | 4.5 | 79 | 42.5 | 21,382 | 65.3 |
| Revenue Not Available | | | | | |
| 2020 | 9.5 | 53 | 28.3 | 3,917 | 10.5 |
| 2021 | 9.3 | 2 | 1.0 | 903 | 2.8 |
| Totals | | | | | |
| 2020 | 100.0 | 187 | 100.0 | 37,190 | 100.0 |
| 2021 | 100.0 | 186 | 100.0 | 32,721 | 100.0 |
| <i>Source 2020 & 2021 D&B Data; 1/1/2020-12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i> | | | | | |

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

WFB’s community development performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for community development in the assessment area.

Community Development Loans

WFB originated 86 community development loans totaling \$100.4 million during the evaluation period. These loans supported affordable housing, community services, economic development, and revitalization or stabilization. This level of activity represents 7.1 percent of average total assets and 11.0 percent of average total loans since the prior evaluation. This performance represents a significant increase in community development lending reflected in the bank’s prior evaluation where WFB originated 72 community development loans totaling \$31.4 million representing 2.8 percent of average total assets and 3.8 percent of average total loans.

The following table shows the bank’s community development lending by activity year and purpose.

| Community Development Lending by Year | | | | | | | | | | |
|--|---------------------------|---------------|---------------------------|---------------|-----------------------------|--------------|--------------------------------|---------------|--------------|----------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Total | |
| | # | \$ | # | \$ | # | \$ | # | \$ | # | \$ |
| 11/12/2019-12/31/2019 | 7 | 3,695 | 2 | 85 | 2 | 853 | - | - | 11 | 4,633 |
| 2020 | 11 | 8,685 | 9 | 15,945 | 1 | 1,800 | 4 | 5,885 | 25 | 32,315 |
| 2021 | 11 | 5,401 | 11 | 4,110 | 1 | 1,750 | 7 | 27,250 | 30 | 38,511 |
| 01/01/2022-12/12/2022 | 4 | 4,252 | 10 | 5,965 | 1 | 500 | 5 | 14,183 | 20 | 24,900 |
| Total | 33 | 22,033 | 32 | 26,105 | 5 | 4,903 | 16 | 47,318 | 86 | 100,359 |

Source: Bank Data

Below are notable examples of the bank’s community development loans in the assessment area.

- In 2022, the bank increased and renewed \$7.0 million Revolving Line of Credit to finance the purchase of manufacturing equipment for a business located in a moderate-income census tract in Crawford County, PA. This project was made in conjunction with the PA Department of Community and Economic development and includes provisions that the business retain 34 existing positions within the community, while creating an additional 30 jobs in a much needed area of economic development. As the bank has been responsive to the community development needs of its assessment area, examiners considered this loan that benefit geographies or individuals located somewhere within a broader statewide area that includes the institution’s assessment area.
- In 2021, the bank purchased a participation totaling \$2.0 million for the purchase of land and construction of a Class A office building located in a low- income census tract within Allegheny County. This loan helps to revitalize or stabilize the low-income census tract, as it promotes the retention, expansion, and income of businesses to the area.
- In 2020, the bank originated a \$1.6 million loan to finance the purchase of a 27-unit apartment complex in the assessment area. The borrower leases all of the units below HUD’s fair market rent for Allegheny County. This loan provides affordable housing to low- and moderate-income residents in the assessment area.

Qualified Investments

WFB made 153 qualified investments totaling approximately \$7.4 million during the evaluation period. This includes nine new equity investments totaling approximately \$1.9 million, one prior period investment in the amount of \$5.0 million, and 131 donations totaling \$540,000. WFB increased the dollar amount of its qualified investments from the previous CRA evaluation. Previously, the bank’s qualified investments totaled \$5.6 million, which was 0.5 percent of average total assets and 3.2 percent of average total securities. Currently, the dollar amount of equity investments equates to 0.5 percent of average total assets and 2.4 percent of average total securities.

The following table illustrates WFB’s qualified investments by year and purpose.

| Qualified Investments by Year | | | | | | | | | | |
|-------------------------------|--------------------|------------|--------------------|--------------|----------------------|-----------|-------------------------|----------|------------|--------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Total | |
| | # | \$ | # | \$ | # | \$ | # | \$ | # | \$ |
| Prior Period | 0 | 0 | 1 | 5,000 | 0 | 0 | 0 | 0 | 1 | 5,000 |
| 2019 (Partial) | 0 | 0 | 1 | 50 | 1 | 50 | 0 | 0 | 2 | 100 |
| 2020 | 1 | 30 | 3 | 90 | 0 | 0 | 0 | 0 | 4 | 120 |
| 2021 | 1 | 30 | 4 | 290 | 0 | 0 | 0 | 0 | 5 | 320 |
| 2022 (YTD) | 1 | 30 | 9 | 1,293 | 0 | 0 | 0 | 0 | 10 | 1,323 |
| Subtotal | 3 | 90 | 18 | 6,723 | 1 | 50 | 0 | 0 | 22 | 6,863 |
| Grants & Donations | 7 | 24 | 115 | 495 | 6 | 16 | 3 | 5 | 131 | 540 |
| Total | 10 | 114 | 133 | 7,218 | 7 | 66 | 3 | 5 | 153 | 7,402 |
| <i>Source: Bank Data</i> | | | | | | | | | | |

The following are notable examples of the bank’s qualified investments.

- The bank continues to maintain a \$5.0 million Qualified Zone Academy Bond (QZAB) for a local school district to make improvements to their facilities. A QZAB is one of several types of tax credit bonds authorized under the Internal Revenue code, and they are issued for certain schools to finance the renovation of facilities, to purchase equipment, and, if allowed by state law, to provide up-to-date technology and instructional materials on an interest-free, or nearly interest-free, basis through the allocation of tax credits. Two of the three schools receiving funding have a majority of enrolled students from low-income families that qualify for free or reduced-price lunches. This bond qualifies as community development under the community services category.
- During the evaluation period, the bank deposited \$1.0 million (\$250,000 each) into certificate of deposits at four different Minority Depository Institutions (MDIs) located across the United States. MDIs are mission-driven banks because they play a significant role in transforming the lives of underserved citizens and communities by making loans and providing other vital banking products and services. MDIs serve low- and moderate-income, minority, and rural communities at a higher rate than mainstream banks. These deposits qualify as community development under the community services category.
- During the evaluation period, the bank made \$632,500 of qualifying contributions through the Educational Improvement Tax Credit Program. The PA Department of Community and Economic Development offers this program to assist youth with the cost of attending school. The contributions benefited school districts where a majority of the students qualify for free or reduced-price lunch. These contributions qualify as community development under the community services category.

Community Development Services

During the evaluation period, directors, senior officers, and employees participated in community organizations and various nonprofit groups that support community development efforts within the assessment area. During this period, these individuals provided 5,218 hours of community development services to various organizations while representing the bank. This is a slight decrease from the previous CRA evaluation where individuals provided 5,620 hours of community development services while representing the bank.

| Community Development Services | | | | | |
|---------------------------------------|---------------------------|---------------------------|-----------------------------|--------------------------------|---------------|
| Activity Year | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Totals |
| | # | # | # | # | # |
| 11/12/2019 – 12/31/2019 | 0 | 127 | 66 | 0 | 193 |
| 2020 | 183 | 979 | 266 | 96 | 1,524 |
| 2021 | 24 | 947 | 698 | 84 | 1,753 |
| 01/01/2022-12/12/2022 | 42 | 1,204 | 472 | 30 | 1,748 |
| Total | 249 | 3,257 | 1,502 | 210 | 5,218 |
| <i>Source Bank Records</i> | | | | | |

The following are examples of the bank’s community development services.

- A senior bank employee serves multiple roles for a local legal organization that provides community services to the low- and moderate-income population in Washington County. The organization cultivates the science of jurisprudence, improves the legal and judicial system, and facilitates the administration of justice through the support of pro bono efforts, legal services for the indigent, law-related education and scholarships, and public information and educational initiatives.
- A bank executive provides financial expertise to a large, local, nonprofit community healthcare system serving the assessment area and surrounding geographies. The organization, located in a moderate-income census tract, is committed to providing care to all individuals, including those of low- and moderate-income, regardless of the patient’s ability to pay.
- A bank employee serves as treasurer of a nonprofit community development service organization. The organization provides free home repairs to low-income homeowners who are senior citizens, veterans, or residents who have a permanent physical disability.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution’s overall CRA rating.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Branch Locations

(Includes street addresses, census tracts, hours of operation, and locations of Loan Centers, ATMs, night depositories, and safe deposit and convenience boxes)



BRANCH LOCATIONS & HOURS

Canonsburg

160 East Pike Street
Canonsburg, PA 15317

38300

7441.02 / Middle
724-745-2417

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 4:30PM
F - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

Finleyville

3576 Sheridan Avenue
Finleyville, PA 15332

38300

7712.00 / Middle
724-348-5255

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 4:30PM
F - 9:00AM - 5:00PM
S - Closed
24-Hour ATM & Night Depository

Hickory

220 Main Street
Hickory, PA 15340

38300

7227.00 / Middle
724-356-2900

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 5:00PM
F - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository
Lobby Convenience Boxes

Washington - Main Street

77 South Main Street
Washington, PA 15301

38300

7041.00 / Low
724-206-1100

Lobby & Drive-Thru Hours:
M-F- 8:30AM - 4:00PM
S - Closed
24-Hour ATM & Night Depository
Safe Deposit Boxes

McMurray - Route 19

3616 Washington Road
Canonsburg, PA 15317

38300

7462.00 / Upper
724-941-4275

Lobby & Drive-Thru Hours:
MTWF- 9:00AM - 5:00PM
TH - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

South Fayette

173 Millers Run Road
Bridgeville, PA 15017

38300

4560.03 / Upper
412-221-1026

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 5:00PM
F - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

Tylerdale

98 East Wylie Avenue
Washington, PA 15301

38300

7545.00 / Middle
724-225-9100

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 4:00PM
F - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

McMurray - Valley Brook Road

430 Valley Brook Road
Canonsburg, PA 15317

38300

7462.00 / Upper
724-941-8430

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 5:00PM
F-9:00AM-6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

Washington Crown Center

1500 West Chestnut Street
Washington, PA 15301

38300

7527.00 / Middle
724-223-8000

Lobby Hours:
M-TH- 9:00AM - 5:00PM
F-9:00AM-6:00PM
S - 9:00AM - 1:00PM

Drive-Thru Hours:
M-TH- 8:30AM - 5:00PM
F-8:30AM-6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

Washington Mall Plaza

255 Murtland Avenue
Washington, PA 15301

38300

7551.00 / Middle
724-229-7600

Lobby Hours:
M-TH- 9:00AM - 5:00PM
F-9:00AM-6:00PM
S - 9:00AM - 1:00PM

Drive-Thru Hours:
M-TH- 8:30AM - 5:00PM
F-8:30AM-6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository
Safe Deposit Boxes



Loan Centers

McMurray (South Hills) Loan Center

3616 Washington Road
Canonsburg, PA 15317

38300

7462.00 / Upper

724-942-2301

Hours:

M-F- 8AM-5PM

and by Appointment

North Hills Loan Center

6200 Brooktree Road
Wexford, PA 15090

38300

4090.01 / Upper

724-940-4450

Hours:

M-F- 8AM-5PM

and by Appointment



ADDITIONAL ATM LOCATIONS

Courthouse Square
100 West Beau Street
Washington, PA 15301
38300
7041.00 / Low

The Washington Hospital
155 Wilson Avenue
Washington, PA 15301
38300
7543.00 / Middle

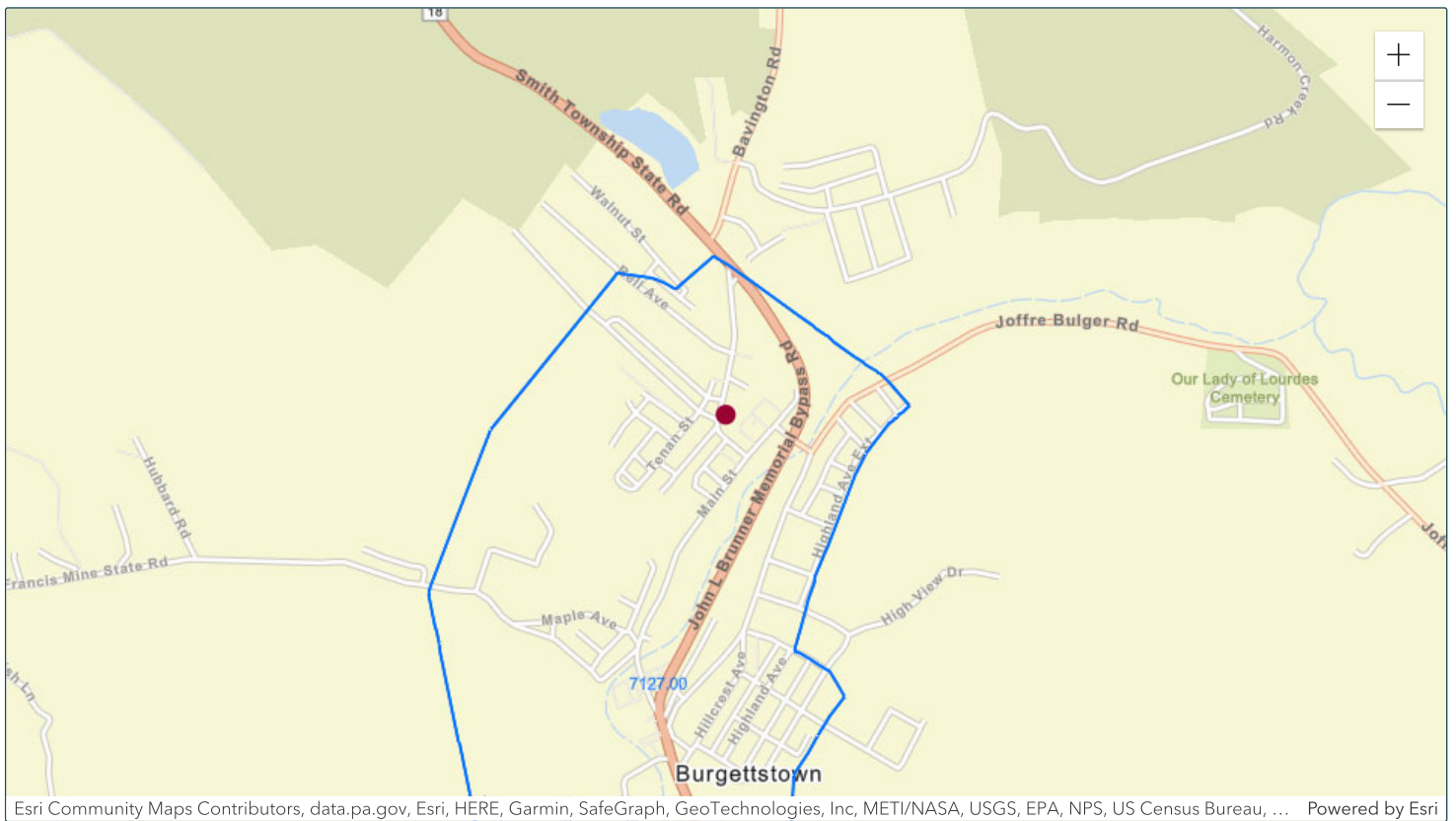
Open/Closed Branches



Open/Closed Branches – Memo to File

On December 17, 2022, Washington Financial Bank closed the branch in Burgettstown, PA, at:

**1803 Main Street
Burgettstown, PA 15021
Middle income census tract 7127.00**



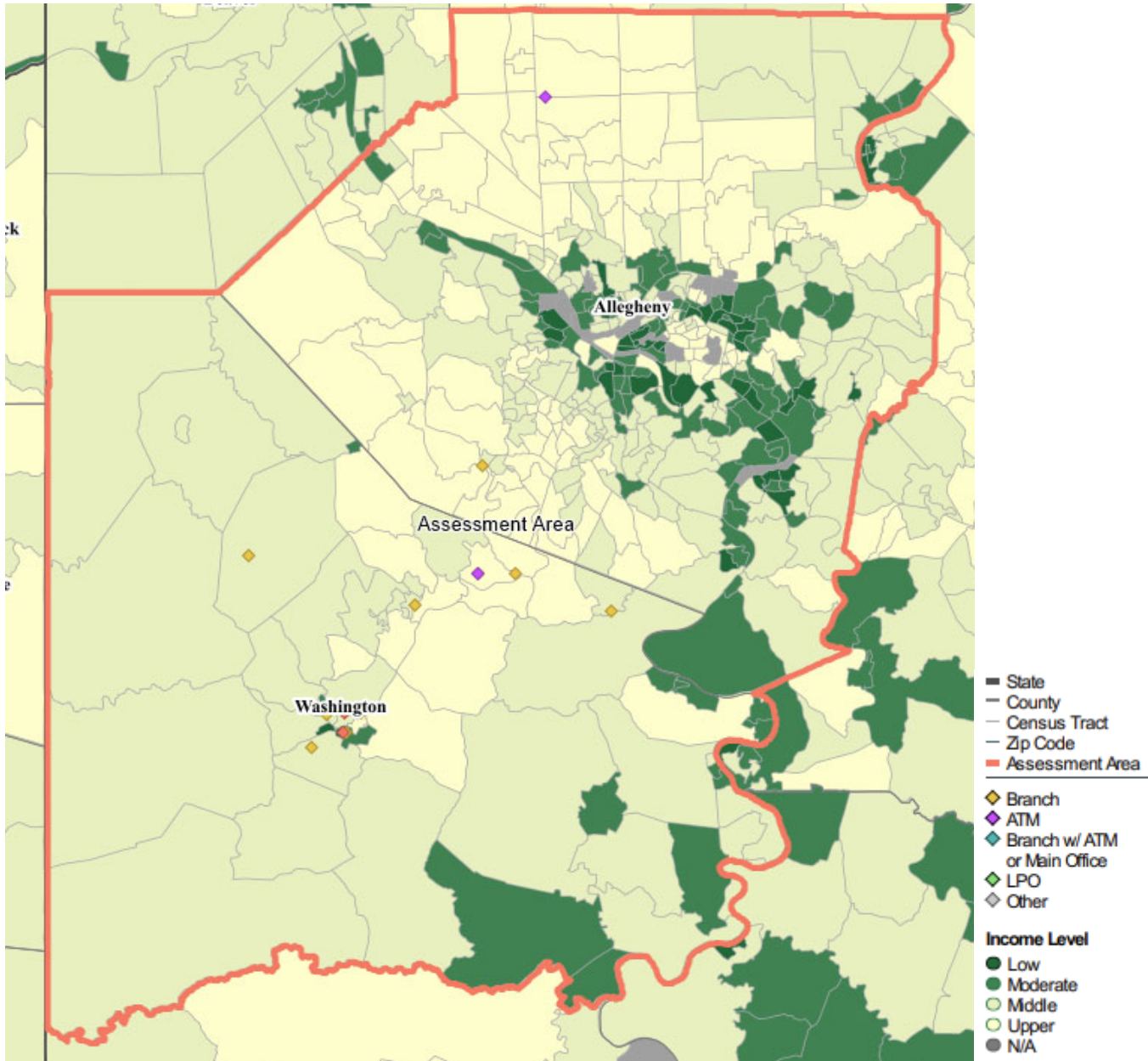
● Matched Address: 1803 Main St, Burgettstown, Pennsylvania, 15021
MSA: 38300 - PITTSBURGH, PA || State: 42 - PENNSYLVANIA || County: 125 - WASHINGTON COUNTY || Tract Code: 7127.00

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

Map of Assessment Area

WASHINGTON FINANCIAL BANK ASSESSMENT AREA

Pittsburgh, PA MSA



Census Tracts

2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 003 - ALLEGHENY COUNTY



Current as of 4.1.2024

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2023 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 0103.01 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 1807 | 69.84 | 1262 | 0 | 0 |
| 42 | 003 | 0103.02 | Low | No | 29.64 | \$101,900 | \$30,203 | \$24,500 | 4075 | 29.42 | 1199 | 58 | 299 |
| 42 | 003 | 0201.00 | Upper | No | 248.67 | \$101,900 | \$253,395 | \$205,511 | 4729 | 29.71 | 1405 | 470 | 224 |
| 42 | 003 | 0203.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 1845 | 20.33 | 375 | 66 | 144 |
| 42 | 003 | 0305.00 | Low | No | 47.77 | \$101,900 | \$48,678 | \$39,483 | 3041 | 76.52 | 2327 | 283 | 563 |
| 42 | 003 | 0402.00 | Low | No | 44.17 | \$101,900 | \$45,009 | \$36,510 | 2534 | 40.41 | 1024 | 145 | 420 |
| 42 | 003 | 0404.00 | Upper | No | 130.58 | \$101,900 | \$133,061 | \$107,917 | 2220 | 33.11 | 735 | 755 | 55 |
| 42 | 003 | 0405.00 | Low | No | 48.18 | \$101,900 | \$49,095 | \$39,821 | 3781 | 23.80 | 900 | 136 | 944 |
| 42 | 003 | 0406.00 | Low | No | 44.45 | \$101,900 | \$45,295 | \$36,736 | 2054 | 24.44 | 502 | 55 | 599 |
| 42 | 003 | 0409.00 | Moderate | No | 74.61 | \$101,900 | \$76,028 | \$61,667 | 3326 | 44.08 | 1466 | 385 | 1248 |
| 42 | 003 | 0501.00 | Low | No | 45.67 | \$101,900 | \$46,538 | \$37,750 | 1757 | 95.39 | 1676 | 177 | 717 |
| 42 | 003 | 0506.00 | Moderate | No | 74.33 | \$101,900 | \$75,742 | \$61,431 | 1723 | 77.60 | 1337 | 461 | 906 |
| 42 | 003 | 0509.00 | Low | No | 25.75 | \$101,900 | \$26,239 | \$21,286 | 1386 | 96.32 | 1335 | 59 | 329 |
| 42 | 003 | 0510.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 1703 | 73.40 | 1250 | 29 | 317 |
| 42 | 003 | 0511.00 | Low | No | 20.91 | \$101,900 | \$21,307 | \$17,287 | 617 | 93.19 | 575 | 0 | 160 |
| 42 | 003 | 0603.00 | Middle | No | 117.34 | \$101,900 | \$119,569 | \$96,979 | 2641 | 20.11 | 531 | 625 | 1224 |
| 42 | 003 | 0605.00 | Middle | No | 111.67 | \$101,900 | \$113,792 | \$92,292 | 1201 | 18.40 | 221 | 332 | 782 |
| 42 | 003 | 0703.00 | Upper | No | 170.52 | \$101,900 | \$173,760 | \$140,924 | 2243 | 29.51 | 662 | 377 | 627 |
| 42 | 003 | 0705.00 | Middle | No | 92.61 | \$101,900 | \$94,370 | \$76,540 | 3040 | 29.51 | 897 | 370 | 840 |
| 42 | 003 | 0706.00 | Middle | No | 108.15 | \$101,900 | \$110,205 | \$89,378 | 2194 | 27.26 | 598 | 606 | 574 |
| 42 | 003 | 0708.00 | Upper | No | 139.58 | \$101,900 | \$142,232 | \$115,357 | 2853 | 40.62 | 1159 | 167 | 532 |
| 42 | 003 | 0709.00 | Upper | No | 121.61 | \$101,900 | \$123,921 | \$100,505 | 4987 | 47.50 | 2369 | 762 | 588 |
| 42 | 003 | 0802.00 | Moderate | No | 62.66 | \$101,900 | \$63,851 | \$51,786 | 1618 | 14.52 | 235 | 371 | 1018 |
| 42 | 003 | 0804.00 | Middle | No | 89.02 | \$101,900 | \$90,711 | \$73,571 | 1674 | 38.17 | 639 | 144 | 457 |
| 42 | 003 | 0806.00 | Upper | No | 123.58 | \$101,900 | \$125,928 | \$102,135 | 2008 | 19.87 | 399 | 328 | 947 |
| 42 | 003 | 0807.00 | Moderate | No | 75.16 | \$101,900 | \$76,588 | \$62,121 | 1963 | 40.35 | 792 | 198 | 573 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 0809.00 | Middle | No | 85.13 | \$101,900 | \$86,747 | \$70,357 | 1824 | 25.16 | 459 | 294 | 854 |
| 42 | 003 | 0901.00 | Middle | No | 107.96 | \$101,900 | \$110,011 | \$89,226 | 2038 | 14.18 | 289 | 392 | 938 |
| 42 | 003 | 0902.00 | Upper | No | 122.01 | \$101,900 | \$124,328 | \$100,833 | 2678 | 15.72 | 421 | 633 | 1288 |
| 42 | 003 | 0903.00 | Middle | No | 101.34 | \$101,900 | \$103,265 | \$83,750 | 1541 | 17.59 | 271 | 355 | 973 |
| 42 | 003 | 1005.00 | Middle | No | 104.36 | \$101,900 | \$106,343 | \$86,250 | 2013 | 64.63 | 1301 | 615 | 829 |
| 42 | 003 | 1011.00 | Moderate | No | 68.22 | \$101,900 | \$69,516 | \$56,379 | 2394 | 17.13 | 410 | 646 | 1382 |
| 42 | 003 | 1014.00 | Middle | No | 93.08 | \$101,900 | \$94,849 | \$76,926 | 3252 | 19.19 | 624 | 1127 | 1643 |
| 42 | 003 | 1018.00 | Middle | No | 90.23 | \$101,900 | \$91,944 | \$74,569 | 2414 | 23.20 | 560 | 1088 | 1378 |
| 42 | 003 | 1019.00 | Moderate | No | 53.23 | \$101,900 | \$54,241 | \$43,995 | 2432 | 76.81 | 1868 | 491 | 1190 |
| 42 | 003 | 1102.00 | Upper | No | 123.60 | \$101,900 | \$125,948 | \$102,150 | 3787 | 32.93 | 1247 | 1062 | 1933 |
| 42 | 003 | 1106.00 | Upper | No | 154.55 | \$101,900 | \$157,486 | \$127,731 | 2440 | 29.30 | 715 | 764 | 1095 |
| 42 | 003 | 1113.00 | Moderate | No | 74.33 | \$101,900 | \$75,742 | \$61,429 | 2658 | 53.50 | 1422 | 610 | 1327 |
| 42 | 003 | 1114.00 | Moderate | No | 58.23 | \$101,900 | \$59,336 | \$48,125 | 1211 | 65.24 | 790 | 208 | 544 |
| 42 | 003 | 1115.00 | Low | No | 41.29 | \$101,900 | \$42,075 | \$34,125 | 3529 | 64.89 | 2290 | 148 | 729 |
| 42 | 003 | 1203.00 | Moderate | No | 68.92 | \$101,900 | \$70,229 | \$56,964 | 1424 | 97.05 | 1382 | 342 | 850 |
| 42 | 003 | 1209.00 | Low | No | 29.49 | \$101,900 | \$30,050 | \$24,375 | 1545 | 86.47 | 1336 | 239 | 680 |
| 42 | 003 | 1302.00 | Moderate | No | 54.73 | \$101,900 | \$55,770 | \$45,230 | 1028 | 96.50 | 992 | 300 | 622 |
| 42 | 003 | 1306.00 | Low | No | 41.26 | \$101,900 | \$42,044 | \$34,102 | 2892 | 97.79 | 2828 | 505 | 1025 |
| 42 | 003 | 1307.00 | Low | No | 36.30 | \$101,900 | \$36,990 | \$30,000 | 2231 | 97.58 | 2177 | 393 | 1351 |
| 42 | 003 | 1308.00 | Low | No | 37.77 | \$101,900 | \$38,488 | \$31,222 | 2260 | 97.21 | 2197 | 431 | 1221 |
| 42 | 003 | 1401.00 | Upper | No | 235.72 | \$101,900 | \$240,199 | \$194,808 | 5579 | 25.17 | 1404 | 756 | 876 |
| 42 | 003 | 1402.00 | Upper | No | 210.06 | \$101,900 | \$214,051 | \$173,603 | 2771 | 32.30 | 895 | 480 | 537 |
| 42 | 003 | 1403.00 | Upper | No | 205.25 | \$101,900 | \$209,150 | \$169,625 | 3529 | 21.54 | 760 | 760 | 1294 |
| 42 | 003 | 1404.00 | Upper | No | 247.45 | \$101,900 | \$252,152 | \$204,500 | 2312 | 15.96 | 369 | 788 | 981 |
| 42 | 003 | 1405.00 | Middle | No | 107.15 | \$101,900 | \$109,186 | \$88,558 | 1988 | 47.74 | 949 | 501 | 1163 |
| 42 | 003 | 1408.00 | Upper | No | 138.87 | \$101,900 | \$141,509 | \$114,773 | 4658 | 25.14 | 1171 | 985 | 1452 |
| 42 | 003 | 1411.00 | Upper | No | 148.92 | \$101,900 | \$151,749 | \$123,077 | 1339 | 14.12 | 189 | 486 | 610 |
| 42 | 003 | 1412.00 | Upper | No | 153.44 | \$101,900 | \$156,355 | \$126,813 | 4007 | 17.54 | 703 | 1283 | 1769 |
| 42 | 003 | 1413.00 | Upper | No | 122.03 | \$101,900 | \$124,349 | \$100,850 | 5048 | 36.69 | 1852 | 619 | 1036 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 1414.00 | Upper | No | 171.63 | \$101,900 | \$174,891 | \$141,843 | 5593 | 24.85 | 1390 | 1186 | 1800 |
| 42 | 003 | 1516.00 | Middle | No | 93.87 | \$101,900 | \$95,654 | \$77,578 | 2305 | 14.32 | 330 | 800 | 1379 |
| 42 | 003 | 1517.00 | Middle | No | 98.91 | \$101,900 | \$100,789 | \$81,743 | 4956 | 23.83 | 1181 | 1582 | 2744 |
| 42 | 003 | 1608.00 | Moderate | No | 72.79 | \$101,900 | \$74,173 | \$60,156 | 2552 | 22.45 | 573 | 662 | 1488 |
| 42 | 003 | 1609.00 | Upper | No | 123.05 | \$101,900 | \$125,388 | \$101,696 | 3483 | 21.71 | 756 | 473 | 1270 |
| 42 | 003 | 1610.00 | Low | No | 38.34 | \$101,900 | \$39,068 | \$31,691 | 2666 | 42.12 | 1123 | 553 | 1058 |
| 42 | 003 | 1702.00 | Moderate | No | 50.13 | \$101,900 | \$51,082 | \$41,429 | 3984 | 15.74 | 627 | 1006 | 2409 |
| 42 | 003 | 1706.00 | Moderate | No | 71.23 | \$101,900 | \$72,583 | \$58,872 | 1775 | 20.85 | 370 | 327 | 943 |
| 42 | 003 | 1803.00 | Low | No | 49.12 | \$101,900 | \$50,053 | \$40,600 | 2305 | 45.68 | 1053 | 402 | 1062 |
| 42 | 003 | 1807.00 | Low | No | 49.61 | \$101,900 | \$50,553 | \$41,000 | 2050 | 26.00 | 533 | 404 | 953 |
| 42 | 003 | 1903.00 | Moderate | No | 79.03 | \$101,900 | \$80,532 | \$65,313 | 1930 | 9.79 | 189 | 596 | 1060 |
| 42 | 003 | 1911.00 | Upper | No | 128.58 | \$101,900 | \$131,023 | \$106,268 | 2397 | 11.56 | 277 | 758 | 1215 |
| 42 | 003 | 1914.00 | Middle | No | 106.76 | \$101,900 | \$108,788 | \$88,229 | 2725 | 18.68 | 509 | 386 | 1522 |
| 42 | 003 | 1915.00 | Moderate | No | 72.72 | \$101,900 | \$74,102 | \$60,104 | 2005 | 22.84 | 458 | 469 | 947 |
| 42 | 003 | 1916.00 | Moderate | No | 76.61 | \$101,900 | \$78,066 | \$63,319 | 4141 | 33.28 | 1378 | 1313 | 2003 |
| 42 | 003 | 1917.00 | Middle | No | 107.90 | \$101,900 | \$109,950 | \$89,171 | 3391 | 20.82 | 706 | 1117 | 1574 |
| 42 | 003 | 1918.00 | Middle | No | 81.60 | \$101,900 | \$83,150 | \$67,438 | 5252 | 15.80 | 830 | 1780 | 2488 |
| 42 | 003 | 1919.00 | Middle | No | 81.61 | \$101,900 | \$83,161 | \$67,450 | 2177 | 17.68 | 385 | 577 | 1110 |
| 42 | 003 | 1920.00 | Middle | No | 92.45 | \$101,900 | \$94,207 | \$76,406 | 3455 | 25.85 | 893 | 955 | 1507 |
| 42 | 003 | 2022.00 | Moderate | No | 57.25 | \$101,900 | \$58,338 | \$47,315 | 2550 | 53.29 | 1359 | 828 | 1236 |
| 42 | 003 | 2023.00 | Middle | No | 110.45 | \$101,900 | \$112,549 | \$91,280 | 4127 | 23.38 | 965 | 1103 | 1325 |
| 42 | 003 | 2413.00 | Middle | No | 96.13 | \$101,900 | \$97,956 | \$79,447 | 3395 | 23.86 | 810 | 849 | 1717 |
| 42 | 003 | 2509.00 | Low | No | 37.42 | \$101,900 | \$38,131 | \$30,931 | 1140 | 60.00 | 684 | 224 | 387 |
| 42 | 003 | 2602.00 | Middle | No | 85.17 | \$101,900 | \$86,788 | \$70,389 | 2092 | 41.87 | 876 | 637 | 1003 |
| 42 | 003 | 2607.00 | Middle | No | 92.94 | \$101,900 | \$94,706 | \$76,811 | 1653 | 45.80 | 757 | 536 | 823 |
| 42 | 003 | 2613.00 | Low | No | 34.15 | \$101,900 | \$34,799 | \$28,229 | 2767 | 69.64 | 1927 | 409 | 882 |
| 42 | 003 | 2614.00 | Moderate | No | 63.99 | \$101,900 | \$65,206 | \$52,885 | 2241 | 74.74 | 1675 | 602 | 1175 |
| 42 | 003 | 2615.00 | Moderate | No | 57.60 | \$101,900 | \$58,694 | \$47,609 | 1524 | 69.23 | 1055 | 278 | 687 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 2620.00 | Moderate | No | 62.14 | \$101,900 | \$63,321 | \$51,359 | 2400 | 36.13 | 867 | 719 | 963 |
| 42 | 003 | 2701.00 | Middle | No | 83.06 | \$101,900 | \$84,638 | \$68,646 | 2578 | 34.02 | 877 | 925 | 1263 |
| 42 | 003 | 2703.00 | Middle | No | 88.48 | \$101,900 | \$90,161 | \$73,125 | 1906 | 45.33 | 864 | 426 | 863 |
| 42 | 003 | 2708.00 | Middle | No | 97.13 | \$101,900 | \$98,975 | \$80,278 | 2621 | 27.93 | 732 | 991 | 1346 |
| 42 | 003 | 2716.00 | Moderate | No | 63.76 | \$101,900 | \$64,971 | \$52,693 | 4046 | 58.33 | 2360 | 1151 | 2240 |
| 42 | 003 | 2814.00 | Low | No | 33.92 | \$101,900 | \$34,564 | \$28,036 | 2552 | 51.21 | 1307 | 675 | 1058 |
| 42 | 003 | 2815.00 | Moderate | No | 77.13 | \$101,900 | \$78,595 | \$63,750 | 1447 | 30.06 | 435 | 405 | 640 |
| 42 | 003 | 2901.00 | Moderate | No | 58.80 | \$101,900 | \$59,917 | \$48,594 | 2130 | 33.15 | 706 | 550 | 993 |
| 42 | 003 | 2902.00 | Moderate | No | 61.25 | \$101,900 | \$62,414 | \$50,625 | 4141 | 36.08 | 1494 | 1069 | 1845 |
| 42 | 003 | 2904.00 | Middle | No | 83.96 | \$101,900 | \$85,555 | \$69,390 | 4019 | 27.94 | 1123 | 1223 | 1944 |
| 42 | 003 | 3001.00 | Moderate | No | 53.23 | \$101,900 | \$54,241 | \$43,997 | 3493 | 67.42 | 2355 | 702 | 1638 |
| 42 | 003 | 3102.00 | Middle | No | 88.63 | \$101,900 | \$90,314 | \$73,250 | 3155 | 12.84 | 405 | 1393 | 1632 |
| 42 | 003 | 3204.00 | Moderate | No | 60.64 | \$101,900 | \$61,792 | \$50,119 | 1870 | 18.07 | 338 | 688 | 957 |
| 42 | 003 | 3206.00 | Middle | No | 105.57 | \$101,900 | \$107,576 | \$87,250 | 2243 | 16.45 | 369 | 840 | 1095 |
| 42 | 003 | 3207.00 | Middle | No | 96.29 | \$101,900 | \$98,120 | \$79,583 | 1613 | 11.84 | 191 | 645 | 815 |
| 42 | 003 | 4011.00 | Middle | No | 98.79 | \$101,900 | \$100,667 | \$81,648 | 4601 | 7.74 | 356 | 1757 | 2017 |
| 42 | 003 | 4012.00 | Moderate | No | 68.10 | \$101,900 | \$69,394 | \$56,282 | 2911 | 21.44 | 624 | 731 | 1472 |
| 42 | 003 | 4013.00 | Middle | No | 87.06 | \$101,900 | \$88,714 | \$71,952 | 2645 | 8.20 | 217 | 993 | 1187 |
| 42 | 003 | 4020.00 | Moderate | No | 62.31 | \$101,900 | \$63,494 | \$51,500 | 3240 | 15.19 | 492 | 986 | 1606 |
| 42 | 003 | 4035.00 | Moderate | No | 56.67 | \$101,900 | \$57,747 | \$46,837 | 4352 | 18.36 | 799 | 1378 | 2144 |
| 42 | 003 | 4040.00 | Middle | No | 90.43 | \$101,900 | \$92,148 | \$74,740 | 1490 | 11.54 | 172 | 411 | 758 |
| 42 | 003 | 4050.00 | Middle | No | 101.50 | \$101,900 | \$103,429 | \$83,889 | 1161 | 6.12 | 71 | 418 | 547 |
| 42 | 003 | 4060.00 | Middle | No | 96.91 | \$101,900 | \$98,751 | \$80,089 | 2210 | 4.25 | 94 | 833 | 1047 |
| 42 | 003 | 4070.01 | Middle | No | 109.37 | \$101,900 | \$111,448 | \$90,393 | 5586 | 5.21 | 291 | 2071 | 2447 |
| 42 | 003 | 4070.02 | Middle | No | 109.64 | \$101,900 | \$111,723 | \$90,609 | 6676 | 4.43 | 296 | 2345 | 2800 |
| 42 | 003 | 4080.01 | Upper | No | 135.92 | \$101,900 | \$138,502 | \$112,332 | 5633 | 9.59 | 540 | 1508 | 1719 |
| 42 | 003 | 4080.02 | Upper | No | 151.95 | \$101,900 | \$154,837 | \$125,580 | 6309 | 7.83 | 494 | 2260 | 2289 |
| 42 | 003 | 4090.01 | Upper | No | 190.72 | \$101,900 | \$194,344 | \$157,621 | 9192 | 16.02 | 1473 | 2382 | 2832 |
| 42 | 003 | 4090.02 | Upper | No | 236.74 | \$101,900 | \$241,238 | \$195,650 | 5499 | 15.26 | 839 | 1499 | 1621 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 4100.00 | Upper | No | 174.27 | \$101,900 | \$177,581 | \$144,028 | 1183 | 8.11 | 96 | 474 | 491 |
| 42 | 003 | 4110.01 | Upper | No | 273.89 | \$101,900 | \$279,094 | \$226,354 | 4004 | 23.10 | 925 | 1328 | 1375 |
| 42 | 003 | 4110.02 | Upper | No | 149.86 | \$101,900 | \$152,707 | \$123,850 | 6076 | 28.69 | 1743 | 1666 | 1902 |
| 42 | 003 | 4120.02 | Upper | No | 224.69 | \$101,900 | \$228,959 | \$185,692 | 4865 | 18.89 | 919 | 1613 | 1720 |
| 42 | 003 | 4120.03 | Upper | No | 224.48 | \$101,900 | \$228,745 | \$185,517 | 6312 | 20.53 | 1296 | 1973 | 2228 |
| 42 | 003 | 4120.04 | Upper | No | 167.37 | \$101,900 | \$170,550 | \$138,319 | 4302 | 34.26 | 1474 | 1144 | 1355 |
| 42 | 003 | 4131.00 | Upper | No | 138.81 | \$101,900 | \$141,447 | \$114,722 | 6998 | 17.95 | 1256 | 1872 | 1988 |
| 42 | 003 | 4132.01 | Upper | No | 147.62 | \$101,900 | \$150,425 | \$122,000 | 3826 | 9.85 | 377 | 1137 | 1344 |
| 42 | 003 | 4132.02 | Upper | No | 141.04 | \$101,900 | \$143,720 | \$116,563 | 2860 | 9.48 | 271 | 1025 | 976 |
| 42 | 003 | 4133.00 | Upper | No | 131.87 | \$101,900 | \$134,376 | \$108,981 | 4876 | 10.01 | 488 | 1663 | 1746 |
| 42 | 003 | 4134.00 | Upper | No | 148.53 | \$101,900 | \$151,352 | \$122,750 | 4517 | 13.62 | 615 | 1518 | 1627 |
| 42 | 003 | 4135.00 | Upper | No | 127.32 | \$101,900 | \$129,739 | \$105,227 | 6621 | 17.13 | 1134 | 1395 | 1621 |
| 42 | 003 | 4141.01 | Upper | No | 169.11 | \$101,900 | \$172,323 | \$139,762 | 5499 | 7.27 | 400 | 1741 | 1901 |
| 42 | 003 | 4141.02 | Upper | No | 152.05 | \$101,900 | \$154,939 | \$125,658 | 7044 | 9.07 | 639 | 2180 | 2321 |
| 42 | 003 | 4142.00 | Upper | No | 139.62 | \$101,900 | \$142,273 | \$115,389 | 5936 | 7.56 | 449 | 1878 | 2181 |
| 42 | 003 | 4150.01 | Upper | No | 145.40 | \$101,900 | \$148,163 | \$120,164 | 4650 | 14.04 | 653 | 1365 | 1607 |
| 42 | 003 | 4150.02 | Upper | No | 142.36 | \$101,900 | \$145,065 | \$117,652 | 2604 | 11.44 | 298 | 967 | 1112 |
| 42 | 003 | 4160.00 | Middle | No | 81.37 | \$101,900 | \$82,916 | \$67,250 | 1540 | 6.30 | 97 | 719 | 841 |
| 42 | 003 | 4171.00 | Moderate | No | 78.98 | \$101,900 | \$80,481 | \$65,278 | 2166 | 7.80 | 169 | 727 | 1010 |
| 42 | 003 | 4172.00 | Middle | No | 84.81 | \$101,900 | \$86,421 | \$70,093 | 1234 | 9.32 | 115 | 263 | 510 |
| 42 | 003 | 4180.00 | Upper | No | 122.62 | \$101,900 | \$124,950 | \$101,339 | 1672 | 7.06 | 118 | 632 | 903 |
| 42 | 003 | 4190.00 | Middle | No | 112.89 | \$101,900 | \$115,035 | \$93,300 | 3133 | 7.85 | 246 | 1109 | 1570 |
| 42 | 003 | 4200.00 | Moderate | No | 54.83 | \$101,900 | \$55,872 | \$45,313 | 1454 | 18.71 | 272 | 313 | 665 |
| 42 | 003 | 4211.00 | Upper | No | 182.56 | \$101,900 | \$186,029 | \$150,875 | 4969 | 19.08 | 948 | 1502 | 1598 |
| 42 | 003 | 4212.00 | Upper | No | 132.53 | \$101,900 | \$135,048 | \$109,531 | 4315 | 12.72 | 549 | 1787 | 1958 |
| 42 | 003 | 4220.00 | Upper | No | 283.98 | \$101,900 | \$289,376 | \$234,688 | 5343 | 14.88 | 795 | 1667 | 1862 |
| 42 | 003 | 4230.00 | Upper | No | 194.02 | \$101,900 | \$197,706 | \$160,345 | 2916 | 14.71 | 429 | 742 | 1149 |
| 42 | 003 | 4240.00 | Moderate | No | 69.76 | \$101,900 | \$71,085 | \$57,656 | 3187 | 22.53 | 718 | 752 | 1550 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 4250.00 | Moderate | No | 78.37 | \$101,900 | \$79,859 | \$64,773 | 3437 | 13.65 | 469 | 889 | 1585 |
| 42 | 003 | 4263.00 | Upper | No | 125.86 | \$101,900 | \$128,251 | \$104,014 | 5982 | 6.05 | 362 | 2340 | 2505 |
| 42 | 003 | 4264.00 | Middle | No | 101.06 | \$101,900 | \$102,980 | \$83,525 | 4435 | 6.83 | 303 | 1424 | 1868 |
| 42 | 003 | 4267.00 | Middle | No | 107.20 | \$101,900 | \$109,237 | \$88,594 | 2303 | 9.12 | 210 | 951 | 1098 |
| 42 | 003 | 4268.00 | Upper | No | 136.02 | \$101,900 | \$138,604 | \$112,417 | 5150 | 6.78 | 349 | 2068 | 2133 |
| 42 | 003 | 4270.00 | Moderate | No | 73.69 | \$101,900 | \$75,090 | \$60,901 | 3376 | 12.71 | 429 | 792 | 1886 |
| 42 | 003 | 4271.00 | Upper | No | 122.12 | \$101,900 | \$124,440 | \$100,926 | 5340 | 6.57 | 351 | 2282 | 2391 |
| 42 | 003 | 4272.00 | Moderate | No | 77.31 | \$101,900 | \$78,779 | \$63,891 | 4922 | 7.94 | 391 | 1822 | 2386 |
| 42 | 003 | 4281.00 | Middle | No | 81.55 | \$101,900 | \$83,099 | \$67,396 | 1187 | 7.92 | 94 | 476 | 606 |
| 42 | 003 | 4282.00 | Middle | No | 93.27 | \$101,900 | \$95,042 | \$77,083 | 2068 | 6.91 | 143 | 822 | 953 |
| 42 | 003 | 4291.00 | Middle | No | 112.06 | \$101,900 | \$114,189 | \$92,614 | 2607 | 14.69 | 383 | 702 | 921 |
| 42 | 003 | 4292.01 | Upper | No | 139.82 | \$101,900 | \$142,477 | \$115,554 | 4941 | 19.04 | 941 | 1398 | 1341 |
| 42 | 003 | 4292.02 | Upper | No | 143.39 | \$101,900 | \$146,114 | \$118,508 | 4605 | 10.05 | 463 | 1639 | 1791 |
| 42 | 003 | 4293.00 | Upper | No | 125.93 | \$101,900 | \$128,323 | \$104,073 | 6546 | 10.79 | 706 | 2017 | 2175 |
| 42 | 003 | 4294.00 | Upper | No | 127.35 | \$101,900 | \$129,770 | \$105,250 | 4498 | 9.07 | 408 | 1571 | 1806 |
| 42 | 003 | 4295.00 | Middle | No | 100.31 | \$101,900 | \$102,216 | \$82,906 | 4412 | 15.78 | 696 | 1145 | 1239 |
| 42 | 003 | 4296.00 | Upper | No | 120.38 | \$101,900 | \$122,667 | \$99,489 | 3588 | 14.49 | 520 | 1042 | 1305 |
| 42 | 003 | 4297.00 | Moderate | No | 74.22 | \$101,900 | \$75,630 | \$61,343 | 2370 | 10.08 | 239 | 869 | 1004 |
| 42 | 003 | 4301.00 | Middle | No | 89.17 | \$101,900 | \$90,864 | \$73,694 | 2134 | 12.09 | 258 | 578 | 1012 |
| 42 | 003 | 4302.00 | Middle | No | 119.05 | \$101,900 | \$121,312 | \$98,393 | 4551 | 10.85 | 494 | 1432 | 1780 |
| 42 | 003 | 4311.00 | Middle | No | 95.35 | \$101,900 | \$97,162 | \$78,807 | 3253 | 25.58 | 832 | 768 | 1477 |
| 42 | 003 | 4314.00 | Middle | No | 82.88 | \$101,900 | \$84,455 | \$68,500 | 1893 | 19.70 | 373 | 511 | 830 |
| 42 | 003 | 4315.00 | Upper | No | 122.29 | \$101,900 | \$124,614 | \$101,071 | 3165 | 21.80 | 690 | 399 | 952 |
| 42 | 003 | 4323.00 | Middle | No | 113.13 | \$101,900 | \$115,279 | \$93,500 | 2183 | 17.77 | 388 | 593 | 727 |
| 42 | 003 | 4324.00 | Middle | No | 88.03 | \$101,900 | \$89,703 | \$72,750 | 2579 | 22.72 | 586 | 539 | 1092 |
| 42 | 003 | 4340.00 | Upper | No | 147.01 | \$101,900 | \$149,803 | \$121,500 | 1918 | 12.72 | 244 | 623 | 859 |
| 42 | 003 | 4350.00 | Middle | No | 86.02 | \$101,900 | \$87,654 | \$71,094 | 2525 | 15.17 | 383 | 748 | 914 |
| 42 | 003 | 4370.00 | Upper | No | 153.23 | \$101,900 | \$156,141 | \$126,635 | 7178 | 10.39 | 746 | 2060 | 2496 |
| 42 | 003 | 4390.00 | Upper | No | 165.13 | \$101,900 | \$168,267 | \$136,471 | 1505 | 9.70 | 146 | 507 | 614 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 4455.00 | Upper | No | 150.06 | \$101,900 | \$152,911 | \$124,018 | 3907 | 15.51 | 606 | 1051 | 1459 |
| 42 | 003 | 4460.00 | Upper | No | 284.35 | \$101,900 | \$289,753 | \$235,000 | 1669 | 9.05 | 151 | 555 | 666 |
| 42 | 003 | 4470.00 | Middle | No | 115.55 | \$101,900 | \$117,745 | \$95,500 | 1624 | 14.04 | 228 | 496 | 711 |
| 42 | 003 | 4480.00 | Moderate | No | 74.26 | \$101,900 | \$75,671 | \$61,371 | 1162 | 22.20 | 258 | 342 | 549 |
| 42 | 003 | 4490.00 | Middle | No | 105.25 | \$101,900 | \$107,250 | \$86,983 | 2488 | 11.94 | 297 | 926 | 1144 |
| 42 | 003 | 4507.00 | Moderate | No | 71.65 | \$101,900 | \$73,011 | \$59,214 | 3033 | 20.47 | 621 | 890 | 1382 |
| 42 | 003 | 4508.00 | Moderate | No | 77.47 | \$101,900 | \$78,942 | \$64,023 | 2526 | 30.64 | 774 | 527 | 1125 |
| 42 | 003 | 4511.01 | Upper | No | 138.56 | \$101,900 | \$141,193 | \$114,513 | 3792 | 11.45 | 434 | 1340 | 1443 |
| 42 | 003 | 4511.02 | Middle | No | 108.37 | \$101,900 | \$110,429 | \$89,567 | 6047 | 27.34 | 1653 | 1390 | 1651 |
| 42 | 003 | 4511.04 | Upper | No | 160.68 | \$101,900 | \$163,733 | \$132,792 | 3966 | 13.57 | 538 | 1285 | 1328 |
| 42 | 003 | 4511.05 | Upper | No | 134.46 | \$101,900 | \$137,015 | \$111,125 | 5625 | 27.06 | 1522 | 1030 | 1362 |
| 42 | 003 | 4513.00 | Middle | No | 102.46 | \$101,900 | \$104,407 | \$84,678 | 7810 | 13.19 | 1030 | 2984 | 3365 |
| 42 | 003 | 4520.00 | Upper | No | 130.30 | \$101,900 | \$132,776 | \$107,684 | 6372 | 10.58 | 674 | 1871 | 2571 |
| 42 | 003 | 4530.03 | Upper | No | 124.61 | \$101,900 | \$126,978 | \$102,981 | 2184 | 8.97 | 196 | 605 | 735 |
| 42 | 003 | 4530.04 | Upper | No | 130.73 | \$101,900 | \$133,214 | \$108,043 | 7258 | 17.46 | 1267 | 2231 | 2624 |
| 42 | 003 | 4550.00 | Middle | No | 100.64 | \$101,900 | \$102,552 | \$83,173 | 1475 | 8.95 | 132 | 544 | 647 |
| 42 | 003 | 4560.01 | Upper | No | 153.82 | \$101,900 | \$156,743 | \$127,121 | 4679 | 17.61 | 824 | 1324 | 1512 |
| 42 | 003 | 4560.03 | Upper | No | 177.68 | \$101,900 | \$181,056 | \$146,839 | 8059 | 24.46 | 1971 | 2186 | 2529 |
| 42 | 003 | 4560.04 | Upper | No | 129.11 | \$101,900 | \$131,563 | \$106,703 | 5620 | 15.87 | 892 | 1352 | 1450 |
| 42 | 003 | 4571.00 | Middle | No | 82.43 | \$101,900 | \$83,996 | \$68,125 | 1406 | 11.95 | 168 | 436 | 588 |
| 42 | 003 | 4572.00 | Middle | No | 82.64 | \$101,900 | \$84,210 | \$68,299 | 3398 | 12.04 | 409 | 1141 | 1569 |
| 42 | 003 | 4580.01 | Upper | No | 150.59 | \$101,900 | \$153,451 | \$124,457 | 4333 | 15.60 | 676 | 1421 | 1656 |
| 42 | 003 | 4580.02 | Upper | No | 137.60 | \$101,900 | \$140,214 | \$113,717 | 4602 | 6.84 | 315 | 1889 | 2083 |
| 42 | 003 | 4591.01 | Middle | No | 102.85 | \$101,900 | \$104,804 | \$85,000 | 1733 | 15.81 | 274 | 584 | 696 |
| 42 | 003 | 4591.02 | Upper | No | 142.38 | \$101,900 | \$145,085 | \$117,668 | 6426 | 13.63 | 876 | 1912 | 2041 |
| 42 | 003 | 4592.01 | Middle | No | 116.08 | \$101,900 | \$118,286 | \$95,938 | 7344 | 16.80 | 1234 | 1797 | 2169 |
| 42 | 003 | 4592.02 | Middle | No | 109.23 | \$101,900 | \$111,305 | \$90,278 | 677 | 7.09 | 48 | 338 | 441 |
| 42 | 003 | 4600.01 | Middle | No | 116.17 | \$101,900 | \$118,377 | \$96,010 | 4925 | 8.69 | 428 | 1664 | 1918 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 4600.02 | Middle | No | 112.16 | \$101,900 | \$114,291 | \$92,697 | 3776 | 11.84 | 447 | 1176 | 1441 |
| 42 | 003 | 4610.00 | Moderate | No | 77.71 | \$101,900 | \$79,186 | \$64,226 | 1108 | 20.85 | 231 | 310 | 623 |
| 42 | 003 | 4621.00 | Moderate | No | 50.07 | \$101,900 | \$51,021 | \$41,385 | 2524 | 36.09 | 911 | 585 | 1261 |
| 42 | 003 | 4626.00 | Moderate | No | 57.63 | \$101,900 | \$58,725 | \$47,633 | 3902 | 44.41 | 1733 | 723 | 1739 |
| 42 | 003 | 4639.00 | Moderate | No | 53.29 | \$101,900 | \$54,303 | \$44,044 | 2712 | 42.92 | 1164 | 719 | 1428 |
| 42 | 003 | 4643.00 | Middle | No | 96.74 | \$101,900 | \$98,578 | \$79,955 | 3391 | 18.28 | 620 | 890 | 1209 |
| 42 | 003 | 4644.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 3208 | 59.29 | 1902 | 569 | 1381 |
| 42 | 003 | 4656.00 | Middle | No | 84.74 | \$101,900 | \$86,350 | \$70,037 | 2494 | 21.85 | 545 | 608 | 933 |
| 42 | 003 | 4658.00 | Upper | No | 139.40 | \$101,900 | \$142,049 | \$115,208 | 3605 | 15.23 | 549 | 1048 | 1689 |
| 42 | 003 | 4687.00 | Middle | No | 85.33 | \$101,900 | \$86,951 | \$70,524 | 1670 | 14.61 | 244 | 498 | 793 |
| 42 | 003 | 4688.00 | Middle | No | 99.28 | \$101,900 | \$101,166 | \$82,052 | 2553 | 19.86 | 507 | 873 | 1201 |
| 42 | 003 | 4689.00 | Middle | No | 90.38 | \$101,900 | \$92,097 | \$74,700 | 3911 | 26.46 | 1035 | 971 | 1493 |
| 42 | 003 | 4690.00 | Middle | No | 118.88 | \$101,900 | \$121,139 | \$98,250 | 4941 | 15.50 | 766 | 1566 | 1827 |
| 42 | 003 | 4703.00 | Middle | No | 102.92 | \$101,900 | \$104,875 | \$85,063 | 4317 | 10.56 | 456 | 1240 | 1315 |
| 42 | 003 | 4704.00 | Upper | No | 131.52 | \$101,900 | \$134,019 | \$108,696 | 3068 | 7.63 | 234 | 1170 | 1317 |
| 42 | 003 | 4705.01 | Upper | No | 120.36 | \$101,900 | \$122,647 | \$99,468 | 4317 | 54.57 | 2356 | 534 | 654 |
| 42 | 003 | 4705.02 | Upper | No | 128.89 | \$101,900 | \$131,339 | \$106,518 | 3011 | 13.98 | 421 | 1061 | 1041 |
| 42 | 003 | 4706.00 | Middle | No | 83.77 | \$101,900 | \$85,362 | \$69,231 | 2936 | 13.42 | 394 | 868 | 1295 |
| 42 | 003 | 4710.00 | Middle | No | 83.56 | \$101,900 | \$85,148 | \$69,063 | 1288 | 11.96 | 154 | 478 | 678 |
| 42 | 003 | 4721.00 | Middle | No | 100.26 | \$101,900 | \$102,165 | \$82,857 | 2395 | 15.62 | 374 | 665 | 1035 |
| 42 | 003 | 4722.00 | Middle | No | 99.32 | \$101,900 | \$101,207 | \$82,083 | 2224 | 12.77 | 284 | 593 | 1056 |
| 42 | 003 | 4723.00 | Middle | No | 83.94 | \$101,900 | \$85,535 | \$69,375 | 1849 | 12.44 | 230 | 467 | 940 |
| 42 | 003 | 4724.00 | Middle | No | 114.65 | \$101,900 | \$116,828 | \$94,750 | 1776 | 9.40 | 167 | 674 | 836 |
| 42 | 003 | 4731.00 | Upper | No | 156.23 | \$101,900 | \$159,198 | \$129,112 | 4963 | 12.35 | 613 | 1177 | 1492 |
| 42 | 003 | 4732.00 | Upper | No | 145.93 | \$101,900 | \$148,703 | \$120,603 | 3294 | 16.58 | 546 | 785 | 923 |
| 42 | 003 | 4733.00 | Upper | No | 167.23 | \$101,900 | \$170,407 | \$138,203 | 5771 | 13.60 | 785 | 1734 | 2122 |
| 42 | 003 | 4734.01 | Upper | No | 151.45 | \$101,900 | \$154,328 | \$125,167 | 3731 | 13.72 | 512 | 940 | 1130 |
| 42 | 003 | 4734.02 | Upper | No | 194.05 | \$101,900 | \$197,737 | \$160,371 | 3678 | 13.59 | 500 | 1047 | 1224 |
| 42 | 003 | 4735.00 | Upper | No | 209.48 | \$101,900 | \$213,460 | \$173,125 | 3788 | 11.56 | 438 | 1210 | 1291 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 4736.01 | Upper | No | 186.26 | \$101,900 | \$189,799 | \$153,929 | 4136 | 12.28 | 508 | 1238 | 1312 |
| 42 | 003 | 4736.02 | Upper | No | 129.12 | \$101,900 | \$131,573 | \$106,711 | 4714 | 15.27 | 720 | 1479 | 1281 |
| 42 | 003 | 4741.01 | Upper | No | 168.22 | \$101,900 | \$171,416 | \$139,028 | 4460 | 23.23 | 1036 | 1170 | 1293 |
| 42 | 003 | 4741.02 | Upper | No | 181.99 | \$101,900 | \$185,448 | \$150,402 | 3901 | 11.87 | 463 | 1168 | 1323 |
| 42 | 003 | 4742.01 | Upper | No | 171.52 | \$101,900 | \$174,779 | \$141,750 | 2634 | 16.74 | 441 | 879 | 922 |
| 42 | 003 | 4742.02 | Upper | No | 197.65 | \$101,900 | \$201,405 | \$163,346 | 5363 | 15.53 | 833 | 1620 | 1704 |
| 42 | 003 | 4742.03 | Upper | No | 161.60 | \$101,900 | \$164,670 | \$133,553 | 4802 | 17.18 | 825 | 1755 | 1820 |
| 42 | 003 | 4751.01 | Middle | No | 102.93 | \$101,900 | \$104,886 | \$85,071 | 4977 | 12.72 | 633 | 1340 | 1671 |
| 42 | 003 | 4751.02 | Middle | No | 118.58 | \$101,900 | \$120,833 | \$98,000 | 1677 | 6.56 | 110 | 636 | 672 |
| 42 | 003 | 4752.00 | Upper | No | 138.52 | \$101,900 | \$141,152 | \$114,481 | 5568 | 9.11 | 507 | 1945 | 2020 |
| 42 | 003 | 4753.01 | Middle | No | 107.78 | \$101,900 | \$109,828 | \$89,079 | 4460 | 10.27 | 458 | 1823 | 2014 |
| 42 | 003 | 4753.03 | Upper | No | 135.04 | \$101,900 | \$137,606 | \$111,607 | 4150 | 7.30 | 303 | 1618 | 1670 |
| 42 | 003 | 4753.04 | Upper | No | 147.60 | \$101,900 | \$150,404 | \$121,982 | 5466 | 8.96 | 490 | 1788 | 1925 |
| 42 | 003 | 4754.01 | Upper | No | 126.38 | \$101,900 | \$128,781 | \$104,444 | 4066 | 9.27 | 377 | 1367 | 1623 |
| 42 | 003 | 4754.02 | Upper | No | 150.29 | \$101,900 | \$153,146 | \$124,205 | 3213 | 8.25 | 265 | 1020 | 1072 |
| 42 | 003 | 4761.00 | Middle | No | 91.22 | \$101,900 | \$92,953 | \$75,392 | 4979 | 20.31 | 1011 | 1097 | 1494 |
| 42 | 003 | 4762.00 | Middle | No | 106.81 | \$101,900 | \$108,839 | \$88,274 | 3270 | 9.94 | 325 | 1266 | 1475 |
| 42 | 003 | 4771.00 | Upper | No | 129.47 | \$101,900 | \$131,930 | \$107,000 | 3779 | 9.84 | 372 | 1508 | 1577 |
| 42 | 003 | 4772.00 | Middle | No | 113.11 | \$101,900 | \$115,259 | \$93,482 | 4466 | 10.32 | 461 | 1375 | 1553 |
| 42 | 003 | 4773.00 | Middle | No | 82.66 | \$101,900 | \$84,231 | \$68,315 | 6819 | 36.81 | 2510 | 1496 | 1816 |
| 42 | 003 | 4781.00 | Middle | No | 99.96 | \$101,900 | \$101,859 | \$82,610 | 4363 | 21.50 | 938 | 1127 | 1713 |
| 42 | 003 | 4782.00 | Middle | No | 87.63 | \$101,900 | \$89,295 | \$72,425 | 5719 | 19.55 | 1118 | 1526 | 2155 |
| 42 | 003 | 4790.00 | Middle | No | 98.71 | \$101,900 | \$100,585 | \$81,583 | 1985 | 10.03 | 199 | 830 | 900 |
| 42 | 003 | 4801.01 | Moderate | No | 77.00 | \$101,900 | \$78,463 | \$63,636 | 5975 | 41.74 | 2494 | 979 | 1123 |
| 42 | 003 | 4801.02 | Middle | No | 116.18 | \$101,900 | \$118,387 | \$96,016 | 3121 | 13.87 | 433 | 986 | 1096 |
| 42 | 003 | 4802.00 | Middle | No | 112.91 | \$101,900 | \$115,055 | \$93,319 | 3797 | 24.78 | 941 | 1256 | 1473 |
| 42 | 003 | 4803.00 | Middle | No | 104.02 | \$101,900 | \$105,996 | \$85,972 | 3613 | 10.46 | 378 | 1208 | 1490 |
| 42 | 003 | 4804.00 | Middle | No | 105.55 | \$101,900 | \$107,555 | \$87,230 | 5004 | 10.41 | 521 | 1898 | 2099 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 4810.00 | Moderate | No | 54.45 | \$101,900 | \$55,485 | \$45,000 | 3394 | 53.83 | 1827 | 628 | 1621 |
| 42 | 003 | 4825.00 | Middle | No | 93.52 | \$101,900 | \$95,297 | \$77,292 | 1872 | 21.26 | 398 | 641 | 923 |
| 42 | 003 | 4838.00 | Low | No | 37.22 | \$101,900 | \$37,927 | \$30,762 | 2884 | 72.12 | 2080 | 363 | 1425 |
| 42 | 003 | 4843.00 | Middle | No | 91.50 | \$101,900 | \$93,239 | \$75,625 | 3122 | 37.35 | 1166 | 563 | 1376 |
| 42 | 003 | 4845.00 | Moderate | No | 74.11 | \$101,900 | \$75,518 | \$61,250 | 5614 | 10.10 | 567 | 2220 | 2744 |
| 42 | 003 | 4846.00 | Middle | No | 93.57 | \$101,900 | \$95,348 | \$77,333 | 2038 | 23.65 | 482 | 539 | 831 |
| 42 | 003 | 4850.00 | Moderate | No | 67.30 | \$101,900 | \$68,579 | \$55,625 | 1179 | 26.38 | 311 | 338 | 600 |
| 42 | 003 | 4867.00 | Low | No | 40.50 | \$101,900 | \$41,270 | \$33,477 | 2212 | 62.48 | 1382 | 271 | 894 |
| 42 | 003 | 4868.00 | Moderate | No | 50.20 | \$101,900 | \$51,154 | \$41,490 | 1653 | 71.69 | 1185 | 252 | 826 |
| 42 | 003 | 4869.00 | Moderate | No | 55.96 | \$101,900 | \$57,023 | \$46,250 | 1389 | 68.68 | 954 | 377 | 785 |
| 42 | 003 | 4870.00 | Moderate | No | 64.69 | \$101,900 | \$65,919 | \$53,462 | 1612 | 14.76 | 238 | 473 | 863 |
| 42 | 003 | 4881.00 | Moderate | No | 75.03 | \$101,900 | \$76,456 | \$62,011 | 2149 | 25.59 | 550 | 744 | 1042 |
| 42 | 003 | 4882.00 | Moderate | No | 57.39 | \$101,900 | \$58,480 | \$47,434 | 3441 | 31.36 | 1079 | 873 | 1228 |
| 42 | 003 | 4883.00 | Middle | No | 113.76 | \$101,900 | \$115,921 | \$94,020 | 2008 | 8.72 | 175 | 786 | 971 |
| 42 | 003 | 4884.00 | Moderate | No | 79.77 | \$101,900 | \$81,286 | \$65,926 | 4649 | 22.50 | 1046 | 1623 | 1923 |
| 42 | 003 | 4885.00 | Middle | No | 87.35 | \$101,900 | \$89,010 | \$72,188 | 2742 | 14.44 | 396 | 957 | 1145 |
| 42 | 003 | 4886.00 | Middle | No | 98.66 | \$101,900 | \$100,535 | \$81,536 | 4600 | 17.35 | 798 | 1613 | 1943 |
| 42 | 003 | 4890.01 | Middle | No | 117.74 | \$101,900 | \$119,977 | \$97,309 | 4703 | 11.04 | 519 | 1407 | 1569 |
| 42 | 003 | 4890.02 | Middle | No | 115.22 | \$101,900 | \$117,409 | \$95,227 | 3801 | 13.44 | 511 | 1384 | 1593 |
| 42 | 003 | 4900.02 | Middle | No | 87.74 | \$101,900 | \$89,407 | \$72,518 | 5102 | 13.96 | 712 | 1530 | 1907 |
| 42 | 003 | 4900.03 | Upper | No | 121.44 | \$101,900 | \$123,747 | \$100,361 | 3679 | 8.02 | 295 | 1259 | 1463 |
| 42 | 003 | 4900.04 | Upper | No | 140.23 | \$101,900 | \$142,894 | \$115,893 | 4946 | 7.99 | 395 | 1715 | 1729 |
| 42 | 003 | 4911.01 | Upper | No | 172.75 | \$101,900 | \$176,032 | \$142,768 | 7681 | 13.31 | 1022 | 2203 | 2578 |
| 42 | 003 | 4912.00 | Middle | No | 113.74 | \$101,900 | \$115,901 | \$94,000 | 2114 | 11.31 | 239 | 605 | 808 |
| 42 | 003 | 4927.00 | Moderate | No | 72.67 | \$101,900 | \$74,051 | \$60,060 | 1819 | 32.27 | 587 | 469 | 1045 |
| 42 | 003 | 4928.00 | Moderate | No | 57.14 | \$101,900 | \$58,226 | \$47,222 | 2465 | 73.18 | 1804 | 658 | 1419 |
| 42 | 003 | 4929.00 | Low | No | 44.51 | \$101,900 | \$45,356 | \$36,786 | 1897 | 42.28 | 802 | 470 | 1151 |
| 42 | 003 | 4940.00 | Moderate | No | 67.18 | \$101,900 | \$68,456 | \$55,521 | 1398 | 13.88 | 194 | 352 | 610 |
| 42 | 003 | 4950.00 | Moderate | No | 75.32 | \$101,900 | \$76,751 | \$62,254 | 3070 | 5.80 | 178 | 1407 | 1649 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 4961.01 | Upper | No | 122.09 | \$101,900 | \$124,410 | \$100,903 | 3031 | 6.80 | 206 | 1262 | 1353 |
| 42 | 003 | 4961.02 | Middle | No | 92.77 | \$101,900 | \$94,533 | \$76,667 | 4370 | 6.43 | 281 | 1702 | 2001 |
| 42 | 003 | 4962.00 | Middle | No | 89.99 | \$101,900 | \$91,700 | \$74,375 | 5581 | 8.33 | 465 | 1771 | 2225 |
| 42 | 003 | 4970.00 | Middle | No | 104.19 | \$101,900 | \$106,170 | \$86,111 | 932 | 4.61 | 43 | 369 | 484 |
| 42 | 003 | 4980.00 | Middle | No | 95.79 | \$101,900 | \$97,610 | \$79,167 | 2355 | 7.77 | 183 | 911 | 1155 |
| 42 | 003 | 4993.00 | Moderate | No | 62.77 | \$101,900 | \$63,963 | \$51,875 | 1678 | 13.35 | 224 | 552 | 851 |
| 42 | 003 | 4994.00 | Moderate | No | 61.72 | \$101,900 | \$62,893 | \$51,007 | 2797 | 21.59 | 604 | 733 | 1404 |
| 42 | 003 | 5003.00 | Middle | No | 86.21 | \$101,900 | \$87,848 | \$71,250 | 3680 | 13.32 | 490 | 1290 | 1726 |
| 42 | 003 | 5010.00 | Moderate | No | 63.22 | \$101,900 | \$64,421 | \$52,250 | 1476 | 21.54 | 318 | 440 | 634 |
| 42 | 003 | 5030.02 | Middle | No | 86.87 | \$101,900 | \$88,521 | \$71,793 | 5846 | 12.57 | 735 | 1884 | 2326 |
| 42 | 003 | 5041.00 | Moderate | No | 56.08 | \$101,900 | \$57,146 | \$46,349 | 5026 | 38.10 | 1915 | 1246 | 2084 |
| 42 | 003 | 5070.00 | Middle | No | 94.19 | \$101,900 | \$95,980 | \$77,841 | 2076 | 26.78 | 556 | 666 | 1033 |
| 42 | 003 | 5080.00 | Moderate | No | 57.77 | \$101,900 | \$58,868 | \$47,750 | 1781 | 47.56 | 847 | 273 | 862 |
| 42 | 003 | 5094.00 | Low | No | 46.60 | \$101,900 | \$47,485 | \$38,514 | 5114 | 40.14 | 2053 | 1004 | 2051 |
| 42 | 003 | 5100.00 | Low | No | 39.32 | \$101,900 | \$40,067 | \$32,500 | 1927 | 68.92 | 1328 | 238 | 844 |
| 42 | 003 | 5120.00 | Moderate | No | 61.39 | \$101,900 | \$62,556 | \$50,735 | 2073 | 42.06 | 872 | 784 | 1309 |
| 42 | 003 | 5130.00 | Moderate | No | 58.23 | \$101,900 | \$59,336 | \$48,125 | 2247 | 75.03 | 1686 | 546 | 1384 |
| 42 | 003 | 5138.00 | Low | No | 39.90 | \$101,900 | \$40,658 | \$32,976 | 1721 | 81.58 | 1404 | 324 | 953 |
| 42 | 003 | 5140.00 | Low | No | 48.56 | \$101,900 | \$49,483 | \$40,132 | 1896 | 86.50 | 1640 | 255 | 697 |
| 42 | 003 | 5151.00 | Moderate | No | 73.50 | \$101,900 | \$74,897 | \$60,750 | 2566 | 61.65 | 1582 | 602 | 1241 |
| 42 | 003 | 5152.00 | Middle | No | 91.84 | \$101,900 | \$93,585 | \$75,905 | 2034 | 43.71 | 889 | 558 | 846 |
| 42 | 003 | 5153.00 | Moderate | No | 79.98 | \$101,900 | \$81,500 | \$66,103 | 1734 | 55.71 | 966 | 341 | 983 |
| 42 | 003 | 5154.01 | Upper | No | 130.83 | \$101,900 | \$133,316 | \$108,125 | 2290 | 22.62 | 518 | 734 | 1101 |
| 42 | 003 | 5161.00 | Upper | No | 135.25 | \$101,900 | \$137,820 | \$111,776 | 1406 | 12.73 | 179 | 406 | 634 |
| 42 | 003 | 5162.00 | Upper | No | 134.50 | \$101,900 | \$137,056 | \$111,161 | 1739 | 25.76 | 448 | 556 | 676 |
| 42 | 003 | 5170.00 | Moderate | No | 66.00 | \$101,900 | \$67,254 | \$54,545 | 1730 | 41.91 | 725 | 442 | 728 |
| 42 | 003 | 5180.01 | Upper | No | 133.55 | \$101,900 | \$136,087 | \$110,375 | 3286 | 16.59 | 545 | 1172 | 1385 |
| 42 | 003 | 5190.00 | Upper | No | 124.73 | \$101,900 | \$127,100 | \$103,086 | 3157 | 26.54 | 838 | 1111 | 1191 |

* Will automatically be included in the 2024 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2023 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 5200.01 | Middle | No | 83.02 | \$101,900 | \$84,597 | \$68,615 | 3258 | 27.96 | 911 | 867 | 1121 |
| 42 | 003 | 5200.02 | Moderate | No | 79.60 | \$101,900 | \$81,112 | \$65,786 | 3092 | 30.56 | 945 | 851 | 1342 |
| 42 | 003 | 5211.00 | Middle | No | 105.91 | \$101,900 | \$107,922 | \$87,528 | 4551 | 36.85 | 1677 | 1536 | 1785 |
| 42 | 003 | 5212.00 | Middle | No | 89.12 | \$101,900 | \$90,813 | \$73,654 | 4521 | 31.98 | 1446 | 1273 | 1561 |
| 42 | 003 | 5213.01 | Middle | No | 92.59 | \$101,900 | \$94,349 | \$76,524 | 4216 | 37.00 | 1560 | 1023 | 1240 |
| 42 | 003 | 5213.02 | Middle | No | 87.50 | \$101,900 | \$89,163 | \$72,313 | 4516 | 38.11 | 1721 | 939 | 1346 |
| 42 | 003 | 5214.01 | Middle | No | 119.83 | \$101,900 | \$122,107 | \$99,035 | 2924 | 20.55 | 601 | 875 | 972 |
| 42 | 003 | 5214.02 | Upper | No | 136.69 | \$101,900 | \$139,287 | \$112,969 | 3855 | 24.98 | 963 | 1367 | 1534 |
| 42 | 003 | 5215.00 | Middle | No | 116.76 | \$101,900 | \$118,978 | \$96,500 | 4083 | 17.90 | 731 | 1490 | 1812 |
| 42 | 003 | 5220.00 | Low | No | 49.53 | \$101,900 | \$50,471 | \$40,938 | 3101 | 34.99 | 1085 | 595 | 1285 |
| 42 | 003 | 5231.00 | Moderate | No | 71.22 | \$101,900 | \$72,573 | \$58,864 | 3805 | 89.91 | 3421 | 1219 | 1751 |
| 42 | 003 | 5232.00 | Moderate | No | 71.69 | \$101,900 | \$73,052 | \$59,250 | 3743 | 68.80 | 2575 | 1233 | 1916 |
| 42 | 003 | 5233.00 | Middle | No | 92.40 | \$101,900 | \$94,156 | \$76,364 | 3807 | 51.59 | 1964 | 1444 | 1766 |
| 42 | 003 | 5234.00 | Moderate | No | 61.87 | \$101,900 | \$63,046 | \$51,135 | 4921 | 52.77 | 2597 | 1518 | 2375 |
| 42 | 003 | 5235.01 | Moderate | No | 76.30 | \$101,900 | \$77,750 | \$63,063 | 4703 | 60.20 | 2831 | 1267 | 1901 |
| 42 | 003 | 5235.02 | Moderate | No | 74.11 | \$101,900 | \$75,518 | \$61,250 | 1497 | 37.54 | 562 | 511 | 673 |
| 42 | 003 | 5236.00 | Middle | No | 107.49 | \$101,900 | \$109,532 | \$88,835 | 4852 | 47.63 | 2311 | 1414 | 1804 |
| 42 | 003 | 5237.01 | Middle | No | 80.50 | \$101,900 | \$82,030 | \$66,528 | 3868 | 23.16 | 896 | 1403 | 1734 |
| 42 | 003 | 5237.02 | Middle | No | 82.46 | \$101,900 | \$84,027 | \$68,154 | 5176 | 38.97 | 2017 | 1681 | 1988 |
| 42 | 003 | 5238.00 | Middle | No | 86.76 | \$101,900 | \$88,408 | \$71,705 | 4687 | 21.98 | 1030 | 1633 | 2122 |
| 42 | 003 | 5240.00 | Moderate | No | 72.96 | \$101,900 | \$74,346 | \$60,296 | 2492 | 16.93 | 422 | 548 | 1069 |
| 42 | 003 | 5251.00 | Upper | No | 149.36 | \$101,900 | \$152,198 | \$123,438 | 2003 | 9.04 | 181 | 745 | 982 |
| 42 | 003 | 5252.00 | Upper | No | 135.20 | \$101,900 | \$137,769 | \$111,738 | 2536 | 8.16 | 207 | 525 | 780 |
| 42 | 003 | 5253.00 | Upper | No | 147.32 | \$101,900 | \$150,119 | \$121,750 | 2219 | 7.08 | 157 | 567 | 1005 |
| 42 | 003 | 5261.01 | Upper | No | 157.66 | \$101,900 | \$160,656 | \$130,295 | 7410 | 8.73 | 647 | 2359 | 2567 |
| 42 | 003 | 5261.02 | Middle | No | 99.79 | \$101,900 | \$101,686 | \$82,473 | 2327 | 8.90 | 207 | 698 | 898 |
| 42 | 003 | 5262.01 | Middle | No | 111.36 | \$101,900 | \$113,476 | \$92,035 | 3704 | 9.96 | 369 | 1377 | 1498 |
| 42 | 003 | 5262.02 | Middle | No | 103.18 | \$101,900 | \$105,140 | \$85,274 | 4649 | 14.95 | 695 | 1551 | 1889 |
| 42 | 003 | 5263.01 | Upper | No | 123.20 | \$101,900 | \$125,541 | \$101,818 | 3989 | 7.80 | 311 | 1617 | 1714 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2023 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 5263.02 | Middle | No | 108.47 | \$101,900 | \$110,531 | \$89,643 | 5065 | 14.43 | 731 | 1447 | 2043 |
| 42 | 003 | 5509.00 | Low | No | 43.25 | \$101,900 | \$44,072 | \$35,750 | 1467 | 62.17 | 912 | 253 | 860 |
| 42 | 003 | 5512.00 | Low | No | 40.90 | \$101,900 | \$41,677 | \$33,802 | 3391 | 52.61 | 1784 | 624 | 1513 |
| 42 | 003 | 5513.00 | Middle | No | 112.72 | \$101,900 | \$114,862 | \$93,157 | 2347 | 20.07 | 471 | 844 | 1249 |
| 42 | 003 | 5519.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 1330 | 51.28 | 682 | 123 | 445 |
| 42 | 003 | 5520.00 | Moderate | No | 50.72 | \$101,900 | \$51,684 | \$41,917 | 2294 | 58.98 | 1353 | 639 | 1257 |
| 42 | 003 | 5521.00 | Low | No | 24.93 | \$101,900 | \$25,404 | \$20,608 | 1175 | 64.26 | 755 | 118 | 338 |
| 42 | 003 | 5522.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 969 | 31.79 | 308 | 321 | 621 |
| 42 | 003 | 5523.00 | Moderate | No | 50.60 | \$101,900 | \$51,561 | \$41,823 | 1862 | 76.15 | 1418 | 420 | 1292 |
| 42 | 003 | 5524.00 | Low | No | 43.26 | \$101,900 | \$44,082 | \$35,755 | 2892 | 34.75 | 1005 | 928 | 1709 |
| 42 | 003 | 5604.00 | Moderate | No | 69.16 | \$101,900 | \$70,474 | \$57,156 | 1553 | 54.28 | 843 | 88 | 759 |
| 42 | 003 | 5605.00 | Upper | No | 126.13 | \$101,900 | \$128,526 | \$104,241 | 2193 | 21.02 | 461 | 575 | 1338 |
| 42 | 003 | 5614.00 | Moderate | No | 60.79 | \$101,900 | \$61,945 | \$50,243 | 4012 | 80.38 | 3225 | 886 | 1616 |
| 42 | 003 | 5615.00 | Moderate | No | 58.69 | \$101,900 | \$59,805 | \$48,510 | 2588 | 73.72 | 1908 | 734 | 1494 |
| 42 | 003 | 5619.00 | Low | No | 43.35 | \$101,900 | \$44,174 | \$35,826 | 1898 | 96.58 | 1833 | 526 | 923 |
| 42 | 003 | 5620.00 | Moderate | No | 66.43 | \$101,900 | \$67,692 | \$54,900 | 3449 | 47.78 | 1648 | 115 | 236 |
| 42 | 003 | 5623.00 | Low | No | 44.95 | \$101,900 | \$45,804 | \$37,150 | 3115 | 62.09 | 1934 | 544 | 1416 |
| 42 | 003 | 5624.00 | Low | No | 47.28 | \$101,900 | \$48,178 | \$39,075 | 2363 | 64.45 | 1523 | 680 | 1301 |
| 42 | 003 | 5625.00 | Low | No | 46.65 | \$101,900 | \$47,536 | \$38,558 | 2919 | 66.32 | 1936 | 328 | 1020 |
| 42 | 003 | 5626.00 | Moderate | No | 54.73 | \$101,900 | \$55,770 | \$45,231 | 2398 | 42.49 | 1019 | 609 | 1449 |
| 42 | 003 | 5627.00 | Middle | No | 104.17 | \$101,900 | \$106,149 | \$86,094 | 1959 | 44.56 | 873 | 142 | 322 |
| 42 | 003 | 5628.00 | Middle | No | 88.68 | \$101,900 | \$90,365 | \$73,287 | 1516 | 28.89 | 438 | 446 | 673 |
| 42 | 003 | 5629.01 | Low | No | 48.14 | \$101,900 | \$49,055 | \$39,786 | 1433 | 41.52 | 595 | 287 | 814 |
| 42 | 003 | 5630.00 | Middle | No | 81.12 | \$101,900 | \$82,661 | \$67,043 | 2928 | 53.28 | 1560 | 705 | 1240 |
| 42 | 003 | 5631.00 | Middle | No | 100.15 | \$101,900 | \$102,053 | \$82,768 | 3722 | 32.59 | 1213 | 1263 | 1510 |
| 42 | 003 | 5632.01 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 301 | 17.94 | 54 | 10 | 19 |
| 42 | 003 | 5632.02 | Middle | No | 118.25 | \$101,900 | \$120,497 | \$97,727 | 1903 | 34.00 | 647 | 423 | 1033 |
| 42 | 003 | 5633.00 | Upper | No | 266.71 | \$101,900 | \$271,777 | \$220,417 | 1546 | 10.67 | 165 | 538 | 661 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 003 | 5638.00 | Upper | No | 137.74 | \$101,900 | \$140,357 | \$113,833 | 3881 | 7.47 | 290 | 1183 | 1380 |
| 42 | 003 | 5639.00 | Middle | No | 89.85 | \$101,900 | \$91,557 | \$74,255 | 3891 | 29.56 | 1150 | 1189 | 2078 |
| 42 | 003 | 5640.00 | Upper | No | 167.45 | \$101,900 | \$170,632 | \$138,390 | 7121 | 9.42 | 671 | 2098 | 2429 |
| 42 | 003 | 5641.00 | Upper | No | 221.58 | \$101,900 | \$225,790 | \$183,125 | 907 | 6.17 | 56 | 367 | 379 |
| 42 | 003 | 5642.00 | Middle | No | 92.17 | \$101,900 | \$93,921 | \$76,172 | 2094 | 9.46 | 198 | 750 | 858 |
| 42 | 003 | 5644.00 | Middle | No | 82.03 | \$101,900 | \$83,589 | \$67,794 | 5631 | 15.68 | 883 | 1942 | 2497 |
| 42 | 003 | 5645.00 | Middle | No | 88.00 | \$101,900 | \$89,672 | \$72,731 | 3032 | 6.27 | 190 | 1131 | 1370 |
| 42 | 003 | 5647.00 | Low | No | 43.19 | \$101,900 | \$44,011 | \$35,694 | 2184 | 78.75 | 1720 | 267 | 1568 |
| 42 | 003 | 5648.00 | Low | No | 27.73 | \$101,900 | \$28,257 | \$22,917 | 1819 | 92.08 | 1675 | 272 | 1178 |
| 42 | 003 | 5651.00 | Middle | No | 104.55 | \$101,900 | \$106,536 | \$86,406 | 2972 | 40.55 | 1205 | 555 | 1572 |
| 42 | 003 | 5652.00 | Moderate | No | 71.75 | \$101,900 | \$73,113 | \$59,299 | 2740 | 70.84 | 1941 | 575 | 1506 |
| 42 | 003 | 5653.00 | Moderate | No | 78.06 | \$101,900 | \$79,543 | \$64,511 | 1238 | 19.79 | 245 | 508 | 589 |
| 42 | 003 | 9800.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 42 | 003 | 9801.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 8 | 37.50 | 3 | 0 | 0 |
| 42 | 003 | 9803.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 42 | 003 | 9804.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 13 | 15.38 | 2 | 0 | 0 |
| 42 | 003 | 9805.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 18 | 11.11 | 2 | 23 | 23 |
| 42 | 003 | 9806.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 19 | 36.84 | 7 | 3 | 3 |
| 42 | 003 | 9807.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 29 | 24.14 | 7 | 0 | 0 |
| 42 | 003 | 9808.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 3 | 100.00 | 3 | 0 | 0 |
| 42 | 003 | 9809.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 42 | 003 | 9810.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 4 | 25.00 | 1 | 0 | 0 |
| 42 | 003 | 9811.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 42 | 003 | 9812.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 42 | 003 | 9818.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 314 | 22.29 | 70 | 0 | 0 |
| 42 | 003 | 9822.00 | Unknown | No | 0.00 | \$101,900 | \$0 | \$0 | 5022 | 25.49 | 1280 | 4 | 13 |

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 125 - WASHINGTON COUNTY

Current as of 4.1.2024



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2023 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 125 | 7041.00 | Low | No | 47.96 | \$101,900 | \$48,871 | \$39,643 | 1701 | 31.33 | 533 | 59 | 214 |
| 42 | 125 | 7110.00 | Middle | No | 87.21 | \$101,900 | \$88,867 | \$72,074 | 3535 | 5.69 | 201 | 1406 | 1977 |
| 42 | 125 | 7127.00 | Middle | No | 92.26 | \$101,900 | \$94,013 | \$76,250 | 1425 | 10.18 | 145 | 357 | 717 |
| 42 | 125 | 7137.00 | Middle | No | 85.40 | \$101,900 | \$87,023 | \$70,579 | 4233 | 7.98 | 338 | 1481 | 1964 |
| 42 | 125 | 7140.00 | Middle | No | 82.57 | \$101,900 | \$84,139 | \$68,241 | 2631 | 6.31 | 166 | 903 | 1425 |
| 42 | 125 | 7157.00 | Moderate | No | 66.87 | \$101,900 | \$68,141 | \$55,268 | 1664 | 10.82 | 180 | 402 | 743 |
| 42 | 125 | 7210.00 | Middle | No | 88.98 | \$101,900 | \$90,671 | \$73,542 | 3847 | 6.32 | 243 | 1412 | 1985 |
| 42 | 125 | 7227.00 | Middle | No | 93.62 | \$101,900 | \$95,399 | \$77,372 | 3290 | 5.29 | 174 | 1382 | 1701 |
| 42 | 125 | 7310.00 | Middle | No | 102.38 | \$101,900 | \$104,325 | \$84,614 | 5736 | 5.46 | 313 | 1958 | 2538 |
| 42 | 125 | 7320.00 | Middle | No | 97.05 | \$101,900 | \$98,894 | \$80,212 | 2888 | 5.40 | 156 | 1186 | 1606 |
| 42 | 125 | 7411.00 | Upper | No | 135.22 | \$101,900 | \$137,789 | \$111,750 | 4824 | 7.48 | 361 | 1360 | 1603 |
| 42 | 125 | 7413.00 | Middle | No | 105.09 | \$101,900 | \$107,087 | \$86,856 | 3857 | 10.92 | 421 | 1213 | 1558 |
| 42 | 125 | 7421.01 | Middle | No | 118.27 | \$101,900 | \$120,517 | \$97,743 | 4861 | 10.90 | 530 | 1942 | 2302 |
| 42 | 125 | 7421.02 | Upper | No | 167.51 | \$101,900 | \$170,693 | \$138,438 | 2066 | 7.02 | 145 | 472 | 746 |
| 42 | 125 | 7422.00 | Middle | No | 82.93 | \$101,900 | \$84,506 | \$68,542 | 1705 | 10.67 | 182 | 628 | 727 |
| 42 | 125 | 7437.00 | Middle | No | 88.73 | \$101,900 | \$90,416 | \$73,333 | 1172 | 12.80 | 150 | 371 | 616 |
| 42 | 125 | 7441.01 | Middle | No | 81.35 | \$101,900 | \$82,896 | \$67,230 | 3660 | 14.75 | 540 | 1000 | 1374 |
| 42 | 125 | 7441.02 | Middle | No | 83.60 | \$101,900 | \$85,188 | \$69,091 | 2530 | 22.06 | 558 | 481 | 842 |
| 42 | 125 | 7442.00 | Middle | No | 93.92 | \$101,900 | \$95,704 | \$77,618 | 3554 | 14.63 | 520 | 749 | 1190 |
| 42 | 125 | 7451.01 | Upper | No | 133.63 | \$101,900 | \$136,169 | \$110,439 | 3973 | 10.85 | 431 | 1216 | 1512 |
| 42 | 125 | 7451.02 | Upper | No | 129.94 | \$101,900 | \$132,409 | \$107,386 | 5593 | 9.82 | 549 | 1720 | 2076 |
| 42 | 125 | 7452.00 | Upper | No | 143.83 | \$101,900 | \$146,563 | \$118,871 | 6134 | 7.86 | 482 | 1874 | 2165 |
| 42 | 125 | 7461.00 | Upper | No | 174.30 | \$101,900 | \$177,612 | \$144,048 | 6079 | 7.67 | 466 | 2232 | 2294 |
| 42 | 125 | 7462.00 | Upper | No | 153.67 | \$101,900 | \$156,590 | \$127,000 | 4467 | 7.72 | 345 | 1604 | 1719 |
| 42 | 125 | 7463.01 | Upper | No | 190.65 | \$101,900 | \$194,272 | \$157,560 | 5687 | 7.75 | 441 | 1663 | 1799 |
| 42 | 125 | 7463.02 | Upper | No | 213.26 | \$101,900 | \$217,312 | \$176,250 | 6713 | 9.58 | 643 | 1770 | 2008 |

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|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 125 | 7511.00 | Middle | No | 97.95 | \$101,900 | \$99,811 | \$80,956 | 5016 | 9.09 | 456 | 1846 | 2302 |
| 42 | 125 | 7512.00 | Middle | No | 88.64 | \$101,900 | \$90,324 | \$73,257 | 3193 | 12.31 | 393 | 780 | 1155 |
| 42 | 125 | 7527.00 | Middle | No | 106.11 | \$101,900 | \$108,126 | \$87,692 | 4825 | 9.55 | 461 | 1200 | 1978 |
| 42 | 125 | 7537.00 | Upper | No | 141.62 | \$101,900 | \$144,311 | \$117,045 | 1853 | 19.16 | 355 | 407 | 761 |
| 42 | 125 | 7542.00 | Moderate | No | 71.96 | \$101,900 | \$73,327 | \$59,474 | 2630 | 19.35 | 509 | 534 | 971 |
| 42 | 125 | 7543.00 | Middle | No | 92.09 | \$101,900 | \$93,840 | \$76,108 | 3211 | 35.69 | 1146 | 742 | 1394 |
| 42 | 125 | 7544.00 | Low | No | 32.71 | \$101,900 | \$33,331 | \$27,037 | 1722 | 35.48 | 611 | 211 | 792 |
| 42 | 125 | 7545.00 | Middle | No | 80.46 | \$101,900 | \$81,989 | \$66,500 | 2369 | 25.20 | 597 | 787 | 1243 |
| 42 | 125 | 7546.00 | Moderate | No | 75.94 | \$101,900 | \$77,383 | \$62,763 | 1543 | 23.59 | 364 | 382 | 560 |
| 42 | 125 | 7551.00 | Middle | No | 100.79 | \$101,900 | \$102,705 | \$83,302 | 4294 | 10.04 | 431 | 1028 | 1617 |
| 42 | 125 | 7552.00 | Upper | No | 127.88 | \$101,900 | \$130,310 | \$105,688 | 5319 | 7.56 | 402 | 1698 | 1929 |
| 42 | 125 | 7557.00 | Middle | No | 111.57 | \$101,900 | \$113,690 | \$92,208 | 3679 | 5.16 | 190 | 1350 | 1710 |
| 42 | 125 | 7610.00 | Middle | No | 94.05 | \$101,900 | \$95,837 | \$77,727 | 5156 | 5.49 | 283 | 1865 | 2555 |
| 42 | 125 | 7620.00 | Moderate | No | 79.25 | \$101,900 | \$80,756 | \$65,500 | 2444 | 7.04 | 172 | 877 | 1245 |
| 42 | 125 | 7637.00 | Middle | No | 83.56 | \$101,900 | \$85,148 | \$69,063 | 1547 | 9.50 | 147 | 548 | 729 |
| 42 | 125 | 7640.00 | Moderate | No | 76.11 | \$101,900 | \$77,556 | \$62,900 | 3297 | 8.28 | 273 | 909 | 1330 |
| 42 | 125 | 7711.00 | Middle | No | 106.44 | \$101,900 | \$108,462 | \$87,972 | 5558 | 5.52 | 307 | 2251 | 2581 |
| 42 | 125 | 7712.00 | Middle | No | 93.24 | \$101,900 | \$95,012 | \$77,063 | 3133 | 5.94 | 186 | 1184 | 1560 |
| 42 | 125 | 7727.00 | Moderate | No | 66.44 | \$101,900 | \$67,702 | \$54,911 | 2049 | 5.95 | 122 | 783 | 1144 |
| 42 | 125 | 7731.00 | Moderate | No | 75.78 | \$101,900 | \$77,220 | \$62,633 | 2824 | 12.89 | 364 | 765 | 1348 |
| 42 | 125 | 7732.00 | Moderate | No | 69.07 | \$101,900 | \$70,382 | \$57,083 | 1335 | 13.11 | 175 | 368 | 652 |
| 42 | 125 | 7747.00 | Upper | No | 125.60 | \$101,900 | \$127,986 | \$103,802 | 5380 | 6.88 | 370 | 1928 | 2344 |
| 42 | 125 | 7752.00 | Moderate | No | 73.45 | \$101,900 | \$74,846 | \$60,708 | 2254 | 24.76 | 558 | 508 | 1089 |
| 42 | 125 | 7753.00 | Moderate | No | 66.89 | \$101,900 | \$68,161 | \$55,286 | 2315 | 25.05 | 580 | 465 | 1256 |
| 42 | 125 | 7817.00 | Middle | No | 98.31 | \$101,900 | \$100,178 | \$81,250 | 4099 | 6.05 | 248 | 1596 | 2024 |
| 42 | 125 | 7827.00 | Middle | No | 97.13 | \$101,900 | \$98,975 | \$80,278 | 1303 | 14.66 | 191 | 342 | 623 |
| 42 | 125 | 7832.00 | Moderate | No | 70.20 | \$101,900 | \$71,534 | \$58,021 | 2445 | 23.68 | 579 | 473 | 978 |
| 42 | 125 | 7833.00 | Moderate | No | 61.71 | \$101,900 | \$62,882 | \$51,000 | 1789 | 22.02 | 394 | 426 | 901 |
| 42 | 125 | 7840.00 | Middle | No | 82.98 | \$101,900 | \$84,557 | \$68,581 | 2580 | 6.05 | 156 | 1035 | 1379 |

* Will automatically be included in the 2024 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2023 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 42 | 125 | 7910.00 | Middle | No | 81.46 | \$101,900 | \$83,008 | \$67,321 | 1408 | 7.10 | 100 | 516 | 754 |
| 42 | 125 | 7921.00 | Moderate | No | 58.35 | \$101,900 | \$59,459 | \$48,229 | 3126 | 14.04 | 439 | 667 | 1271 |
| 42 | 125 | 7922.00 | Middle | No | 92.36 | \$101,900 | \$94,115 | \$76,333 | 2346 | 19.48 | 457 | 314 | 792 |
| 42 | 125 | 7957.00 | Moderate | No | 68.86 | \$101,900 | \$70,168 | \$56,908 | 2311 | 8.48 | 196 | 545 | 973 |
| 42 | 125 | 7958.00 | Upper | No | 152.76 | \$101,900 | \$155,662 | \$126,250 | 5928 | 9.77 | 579 | 1290 | 1726 |
| 42 | 125 | 7959.00 | Middle | No | 95.03 | \$101,900 | \$96,836 | \$78,542 | 4233 | 7.32 | 310 | 1436 | 2001 |
| 42 | 125 | 7960.00 | Middle | No | 85.68 | \$101,900 | \$87,308 | \$70,813 | 3010 | 4.49 | 135 | 959 | 1479 |

* Will automatically be included in the 2024 Distressed or Underserved Tract List

LTD Ratio



2023 LTD Ratio

| | |
|------------|--------|
| 12/31/2023 | 84.34% |
| 9/30/2023 | 77.07% |
| 6/30/2023 | 75.90% |
| 3/31/2023 | 71.01% |

2022 LTD Ratio

| | |
|------------|--------|
| 12/31/2022 | 69.65% |
| 9/30/2022 | 63.95% |
| 6/30/2022 | 67.31% |
| 3/31/2022 | 65.77% |

2021 LTD Ratio

| | |
|------------|--------|
| 12/31/2021 | 64.82% |
| 9/30/2021 | 67.49% |
| 6/30/2021 | 70.15% |
| 3/31/2021 | 77.10% |

2020 LTD Ratio

| | |
|------------|--------|
| 12/31/2020 | 77.14% |
| 9/30/2020 | 76.20% |
| 6/30/2020 | 81.71% |
| 3/31/2020 | 83.55% |

Branch Services



PRODUCT AND SERVICE GUIDE

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Consumer Online Banking

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Telephone Banking

SecurLOCK Equip

CDARS

Walth Management

Closure Fee: \$25.00 for ALL accounts (Except CDs) if closed within 120 days from date of opening.

REBELLION Cash

FEATURES

- 2.50% APY* on balances up to \$10,000*
- .15% APY on the portion of the balance over \$10,000, resulting in an APY range from .36% to 2.50% APY depending on the accounts balance*
- 0.05% APY* on all balances if qualifications are not met
- ATM fee refunds nationwide*
- Link to high-interest REBELLION Saver account
- No minimum balance to earn rewards
- No monthly service fees
- Telephone banking
- Direct Deposit
- Unlimited check writing
- Access to Mobile Banking
- FDIC Insurance \$250,000

QUALIFICATIONS for rewards

- Online banking & bill pay
(Log-in once each qualification cycle) Qualifier
- E-statements- *Required*
- Mastercard debit card
12 Debit Card Transactions (Pin or Signature) per cycle, posted and settled- Qualifier

**If qualifications are not met, no reward is given.*

If qualifications are not met during the Monthly Qualification Cycle, try again next month while receiving a .05% APY on the entire balance in the account.

Opening deposit: \$25.00

Service charge: Free, no minimum balance, no monthly service fee or penalties if qualifications are not met.

REBELLION Cash Back

FEATURES

- 2.5% cash back on up to \$250 of debit card purchases monthly*
- Earn up to \$6.25 cash back per month*
- No category restrictions on purchases
- ATM fee refunds nationwide*
- Link to high-interest REBELLION Saver account
- No monthly service fees
- No minimum balance to earn rewards
- Telephone banking
- Direct Deposit
- Unlimited check writing
- Access to Mobile Banking
- FDIC Insurance \$250,000

QUALIFICATIONS for rewards

- Online banking & bill pay
(Log-in once each qualification cycle) Qualifier
- E-statements- *Required*
- Mastercard debit card
*12 Debit Card Transactions (Pin or Signature) per cycle, posted and settled-
Qualifier*

**If qualifications are not met, no reward is given.*

If qualifications are not met during the Monthly Qualification Cycle, try again next month while receiving a .05% APY on the entire balance in the account.

Opening deposit: \$25.00

Service charge: Free, no minimum balance, no monthly service fee or penalties if qualifications are not met.

REBELLION Perks

FEATURES

- Earn up to \$5 every month in iTunes®/Amazon.com®/Google Play® purchases*
- Earn \$20 in iTunes/Amazon.com/Google Play purchases at sign up (will be forfeited if not used within the required time frame) *
- ATM fee refunds nationwide*
- No monthly service fees
- No minimum balance to earn rewards
- Mobile banking
- FDIC Insurance \$250,000
- Telephone banking
- Direct Deposit
- Unlimited check writing

QUALIFICATIONS for rewards

- Online banking & bill pay
(Log-in once each qualification cycle) Qualifier
- E-statements- *Required*
- Mastercard debit card
12 Debit Card Transactions (Pin or Signature) per cycle, posted and settled- Qualifier

**If qualifications are not met, no reward is given.*

If qualifications are not met during the Monthly Qualification Cycle, try again next month while receiving a .05% APY on the entire balance in the account.

Opening deposit: \$25.00

Service charge: Free, no minimum balance, no monthly service fee or penalties if qualifications are not met.

BASIC Checking

(This is a personal transaction account which does not earn interest.)

FEATURES

- MasterCard Debit Card included, no annual fee
- No fee for checks written
- Direct Deposit
- FDIC Insurance \$250,000
- Automatic transfers to WFB products
- Overdraft Protection from savings, money market and checking
- Detailed monthly statements with check imaging service
- Telephone banking

Opening deposit: \$25.00

Service charge: \$4.00 with direct deposit of government, payroll or pension check.
\$7 without direct deposit.

Free, with a minimum average daily balance of \$600+ or a combined deposit balance of \$2500 in Savings, CDs, Money Market or Retirement accounts.

INTEREST Checking

(This is a personal transaction account which earns interest.)

FEATURES

- No fee for checks written
- Direct Deposit
- FDIC Insurance \$250,000
- MasterCard Debit Card included, no annual fee
- Automatic transfers to WFB products
- Overdraft Protection from savings, money market and checking
- Detailed monthly statements with check imaging service
- Telephone banking

Opening deposit: \$25

Interest: Must maintain \$100.00 balance to earn interest

Service charge: **Free** with an average daily balance of \$2500 or a combined deposit balance of \$5000 in Savings, CDs, Money Market or Retirement Accounts.

\$10.00 per month if average or combined balance is not maintained.

SAVINGS PRODUCTS

REBELLION Saver

Must be linked to **REBELLION Cash** or **REBELLION Cash Back** account

FEATURES

- Not a stand-alone savings account
- REBELLION Cash rewards/interest are first deposited into the checking account and then moved into the saver
- REBELLION Cash Back rewards are deposited directly into the saver
- 0.50% APY* on balances up to \$10,000
- 0.15% APY* on the portion of the balance over \$10,000, resulting in an APY range from 0.18% to .50% APY depending on the accounts balance
- 0.05% APY if qualifications are not met in REBELLION Cash or REBELLION Cash Back account
- No monthly service fees
- No minimum balance to earn rewards
- Direct deposit and account-to-account transfer features available for an easy way to access funds
- Online banking
- Direct Deposit
- Mobile banking
- Telephone banking
- No minimum deposit to open
- E-STATEMENTS, Required
- Can be used for overdraft protection on REBELLION Cash/Cash Back Accounts

Service charge: Free, no minimum balance, no monthly service fee or penalties if qualifications are not met.

Qualifications must be met, in either REBELLION Cash or REBELLION Cash Back account.

MONEY MARKET Account

A money market account is a type of savings account with check writing privileges. They tend to offer a higher interest rate than traditional savings accounts.

FEATURES

- Interest earned by balance tiers
- Free ATM card included
- Save-by-mail
- Detailed monthly statement
- Direct Deposit
- Overdraft protection for WFB checking account
- FDIC Insurance \$250,000
- Telephone banking

Opening deposit: \$1000

Service charge: Free with an average daily balance of \$1000.00.
\$6.00 monthly fee if the average daily balance falls below \$1000.00.

STATEMENT Savings

A traditional savings account which earns interest with transaction history being reported with a statement.

FEATURES

- Save-by-mail
- ATM Card included
- Detailed quarterly statements, monthly with ACH activity
- Automated account information by telephone
- Automatic transfers to WFB products (*except consumer loans*)
- Tiered interest rate based on balance
- Interest is compounded and credited monthly
- FDIC Insurance \$250,000
- Overdraft protection for WFB checking account
- Direct Deposit
- Telephone banking

Opening deposit: \$100

Service charge: Free by having a minimum daily balance of \$250.00

Under the minimum =\$2.00 per month

MINOR STATEMENT Savings

A traditional savings account which earns interest with transaction history being reported with a statement.

Ownership: The Minor, Under the Pennsylvania Uniform Transfer to Minor's Act (PUTMA), or as a joint savings account enables the customer 21 and under, along with a parent or guardian to earn interest without concern for balance requirement to waive maintenance fee.

FEATURES

- Save-by-mail
- ATM Card included (*When Appropriate-Daily withdrawal limit \$100.00*)
- Detailed quarterly statements, monthly with ACH activity
- Automated account information by telephone
- Automatic transfers to WFB products (*except consumer loans*)
- Tiered interest rate based on balance
- FDIC Insurance \$250,000
- Interest is compounded and credited monthly

Opening deposit: \$25.00

Service Charge: NONE

HOLIDAY Savings

A savings account that earns interest and is designed for Holiday expenses.

FEATURES

- Withdrawals may **NOT** be made prior to the payout date. If requested, the account will be closed if withdraw is made before October 31st
- Disbursement in October must be transferred into an existing account.
- A one-time charge of \$5.00 will be collected if account is not part of a combined statement or online banking
- FDIC Insurance \$250,000

Opening deposit: \$10

Service charge: N/A

CERTIFICATE OF DEPOSIT

An investment account where funds remain on deposit for a specified term.

Short Term (91-182 Days)

Long Term (12-120 Months)

FEATURES

- Fixed rate for term of certificate
- FDIC insured up to \$250,000
- Notice mailed to customer 30 days prior to maturity
- Rates move with market rates
- Interest can be added to the Certificate or transferred to a WFB account at maturity

Renewal: Automatically at maturity with a 7-day grace period.
Additional funds may be added during the grace period.

Rate: Set at the bank's discretion; moves with the market rate.

SHORT TERM

Opening deposit: \$2,500

Early Withdrawal charge: Three months of interest, whether earned or not, on the amount withdrawn.

LONG TERM

Opening deposit: \$500

Early Withdrawal charge:

Term: 12 months to 35 months
Six months of interest, whether earned or not, on the amount withdrawn.

Term: 36 months to 120 months
Twelve months of interest whether earned or not, on the amount withdrawn.

CERTIFICATE OF DEPOSIT

Customer Choice

(24-months)

An investment account where funds remain on deposit for a specified term of 24 months.

Renewal: Automatically renews at maturity for same term with current rate and 7-day grace period. Additional funds may be added during the grace period.

Customer can use the one-time bump-up feature of interest rate to take advantage of increasing rates.

Each renewal term includes this one-time bump-up feature.

FEATURES

- Interest credited quarterly
- CD balance used to avoid checking account service charge
- FDIC insures deposits up to \$250,000.
- Notice mailed to customer 30 days prior to maturity date
- Higher interest rate than regular savings
- Interest can be added to the Certificate or transferred to a WFB transaction account quarterly.
- Available as an IRA product- *(Opening Deposit \$2,000)*

Opening deposit: \$2,500

Early withdrawal charge: Six months of interest, whether earned or not, on amount withdrawn.

TRADITIONAL IRA and ROTH IRA

Traditional:

A tax sheltered retirement plan in which taxes on interest earnings grow tax-deferred until distributions begin.

Often, contributions are 100% deductible

FEATURES

- Interest earned is not taxed until withdrawn.
- All taxpayers may take a tax deduction for their IRA contributions if applicable.
- Distributions (RMD) are required to be taken beginning at age 73.
- Distributions are generally taxable, but penalty-free if withdrawn under one of the following circumstances:

Attaining age 59 ½

Incurring a disability

Payment for certain health insurance, medical expenses, and higher education expenses

Payment for a first home purchase

Taking equal, periodic payments

Death (payment to beneficiaries)

IRS tax levy

Roth:

A tax sheltered retirement plan in which contributions are never deductible and earnings grow tax-free.

Earnings can be distributed tax-free if the Roth IRA holder first made a Roth IRA Contribution at least five years prior and one of the following events occur:

Attaining age 59 ½

Purchasing a first home

Incurring a disability

Death (payment to beneficiaries)

A Roth IRA holder is not required to take distributions (RMD) when they reach the age of 73.

IRA CERTIFICATE OF DEPOSIT

(12-120 Months)

Renewal: Automatically renews at maturity with a 7-day grace period.

Early withdrawal charge: *Term: 12 months to 35 months*
Six months of interest, whether earned or not, on the amount withdrawn.

Term: 36 months to 120 months
Twelve months of interest whether earned or not, on the amount withdrawn

FEATURES

- Deposits are insured to \$250,000 by FDIC
- Balance used to avoid checking account service charge

Opening deposit: \$500.00

Service charge: N/A

BUSINESS PRODUCTS

ANALYSIS Checking

A business checking account specially designed for corporations, partnerships and other for-profit organizations. This account makes money in the form of credits which help to off-set monthly service charges. Our optional investment sweep feature maximizes interest earnings by automatically investing excess cash.

FEATURES

- Money-savings earnings credit that reduces or eliminates service charges
- Deposits are insured to \$250,000 by FDIC
- Deposits can be made by mail
- 24-hour phone access to account information
- Origination of Payroll
- Night Depository
- Business Express (Online account information)
- Automatic transfer from other WFB accounts
- Check imaging service that reproduces canceled checks on easy-to-file 8 ½ x 11 sheets,

| | |
|------------------------|--------------------------------|
| SERVICE CHARGE: | Monthly service fee \$15.00 |
| | Deposits..... \$.75 each |
| | Checks Written..... \$.15 each |

OPENING DEPOSIT: \$5,000.00

BUSINESS INTEREST Checking

A business checking account specifically designed for sole proprietorships and is an interest-earning demand-deposit account. Earn competitive interest and our Basic Business Express online banking at no additional charge.

FEATURES

- * No minimum balance requirement
- * Interest-earning deposit account
- * Deposits can be made by mail
- * Night Depository
- * Deposits are insured to \$250,000 by FDIC
- * Origination of Payroll
- * 24/7 account information access through phone or Business Express
- * Overdraft protection
- * Automatic transfer from other WFB accounts
- * Check imaging service that reproduces canceled checks on easy-to-file 8 ½ x 11 sheets

SERVICE CHARGE: Monthly service fee \$7.00
5 Deposits free...\$.75/deposit additional
10 Checks free...\$.15 check additional

OPENING DEPOSIT: \$25.00

BUSINESS CHECKING

A business checking account specially designed for small to mid-sized businesses, corporations, partnerships and other for-profit organizations. This account is a solid reliable checking account that helps administer financial transactions quickly and efficiently.

FEATURES

- Business Express (\$25/month)
- Deposits are insured to \$250,000 by FDIC
- Deposits by mail
- Night Depository
- Origination of Payroll
- Overdraft Protection from savings
- 24-hour phone access to account information
- Check imaging service that reproduces canceled checks on easy-to-file 8 ½ x 11 sheets

SERVICE CHARGE: Free with a minimum daily balance of \$5,000 or more
 \$12.00 monthly fee for balances <\$5K
 25 Deposits included; each additional deposit \$.75
 150 Checks included, each additional \$.15

OPENING DEPOSIT: \$25.00

EASY BUSINESS

Checking

Sole Proprietor Easy Business Checking

A business checking account designed for small business clients that offers the highest level of monthly transactions and no minimum balance requirements. This account is a checking account that helps administer financial transactions quickly and efficiently.

FEATURES

- First 200 transactions free (includes checks written and deposit tickets)
- Business Debit Card
- Business Express (\$25/month) Online Banking with ACH origination
- E-statements that include check images. Paper statements available at \$3 fee
- Night Depository
- Overdraft Protection may be available
- 24/7 account information access through phone or Online Banking

OPENING DEPOSIT: \$25.00

NON-PROFIT ORGANIZATION CHECKING ACCOUNTS

NON- INTEREST EARNING

A demand deposit account established for non-profit organizations to administer financial transactions.

FEATURES:

- No fees for checks written
- Direct Deposit
- Requires no minimum balance
- Deposits are insured to \$250,000 by FDIC
- Automatic transfers to WFB products
- Overdraft Protection from savings
- Detailed monthly statements with check imaging service.

OPENING DEPOSIT: \$25.00

SERVICE CHARGE: None

INTEREST EARNING

A demand deposit account established for non-profit organizations to administer financial transactions.

FEATURES:

- No fees for checks written
- Direct Deposit
- Deposits are insured to \$250,000 by FDIC
- Interest earned
- Automatic transfers to WFB products
- Overdraft Protection from savings
- Detailed monthly statements with check imaging service.

OPENING DEPOSIT: \$25.00

SERVICE CHARGE: Free with \$1000.00 **minimum daily** balance to avoid service charge \$1500.00 **average daily** balance or combined deposit balance of \$3000 or more in savings, otherwise \$10.00 per month.

NON-PROFIT MONEY MARKET

Non-profit Money Market is a liquid, no-risk deposit account insured by the FDIC. You earn premium market-sensitive rates and have immediate access to your money.

INTEREST: Monthly
Tiered interest rates, change weekly

FEATURES:

- Direct Deposit
- Deposits are insured to \$250,000 by FDIC
- Detailed monthly statements with check imaging service.
- Automatic transfer to WFB products.
- Unlimited “in person” or ATM withdrawals

OPENING DEPOSIT: \$1,000.00

SERVICE CHARGE: Free with \$1000.00 minimum daily balance: otherwise \$6.00 monthly.

BUSINESS MONEY MARKET

Business Money Market is a liquid, no-risk deposit account insured by the FDIC. You earn premium market-sensitive rates and have immediate access to your money.

INTEREST: Monthly
Tiered interest rates, change weekly

FEATURES:

- Direct Deposit
- Deposits are insured to \$250,000 by FDIC
- Detailed monthly statements with check imaging service.
- Automatic transfer to WFB products

OPENING DEPOSIT: \$1,000.00

SERVICE CHARGE: Free with \$1000.00 minimum daily balance: otherwise \$6.00 monthly.

BUSINESS CERTIFICATE OF DEPOSIT

An investment account where funds remain on deposit for a specified term

Short Term (91-182 days)

Long Term (12-120 months)

Customer Choice CD*(24 months)

RENEWAL: Automatically at maturity with a 7-day grace period.
Additional funds may be added during the grace period.

RATE: Set at the bank's discretion; moves with the market rate.

FEATURES:

- Fixed rate for term of certificate
- FDIC insured up to \$250,000
- Notice mailed to customer 30 days prior to maturity
- Rates move with Market Rates
- CD balance used to avoid checking account service charges
- Interest can be added to the Certificate or transferred to a WFB Transaction Account at Maturity

OPENING DEPOSIT: **Short** Term -required \$2,500 minimum

Long Term- required \$500 minimum

Customer Choice-required \$2,500 minimum

**A one-time bump-up feature of interest rate is available to take advantage of increasing rates. Each renewal term includes this one-time bump-up feature.*

EARLY WITHDRAWAL CHARGE: *Term: 91-182 days*

Three months of interest whether earned or not, on the amount withdrawn.

Term: 12 months to 35 months

Six months of interest, whether earned or not, on the amount withdrawn.

Term: 36 months to 120 months

Twelve months of interest whether earned or not, on the amount withdrawn.

BUSINESS STATEMENT SAVINGS

A traditional savings account which earns interest with transaction history being reported with a statement.

FEATURES:

- Direct Deposit
- Save-by-mail
- ATM Card included
- Detailed quarterly statements, monthly if ACH activity
- Automated account information by telephone
- Automatic transfers to WFB products
- Tiered interest rate based on balance
- Interest is compounded and credited monthly
- Deposits insured to \$250,000 by FDIC

OPENING DEPOSIT: \$250.00

SERVICE CHARGE: Free by having a minimum daily balance of \$250.00.

Under the minimum =\$2.00 per month

BUSINESS LENDING SERVICES

Commercial Mortgage Loans

Mortgage loans are secured by commercial real estate such as apartment buildings and commercial office or industrial buildings, as well as, land under development. Amortization periods are typically 15 to 20 years. Interest rates can be fixed for up to 10 years or can float based on *The Wall Street Journal* Prime Rate or other index.

Commercial Term Loans

Equipment or other assets secure this loan. Amortization period is typically from three to seven years and interest rates may be fixed for the term of the loan or may float with *The Wall Street Journal* Prime Rate or other index.

Business Lines of Credit

A Revolving line of credit provides short-term cash to support accounts receivable and inventory. Used by sole proprietorships, partnerships and corporations, they typically float with *The Wall Street Journal* Prime Rate. Interest is billed monthly and principle is repaid as cash is collected in the normal operating cycle. Lines may be secured by accounts receivable, inventory, other real estate or may be unsecured.

Letters of Credit

A letter of credit is a substitution of the Bank's name and credit for the client's name and credit. This letter of credit is "irrevocable," which cannot be canceled or amended without the agreement of all parties. The letter of credit is established with a loan agreement with the client and becomes the "liquidity" feature should the letter be called upon. Also offered are irrevocable standby letter of credit and documentary letter often used as the method of payment in international transactions.

Development Loans

Property development takes time — and cash up front. A development line of credit can be the most valuable tool in your belt. It covers construction costs as they come up. Repay the loan after you have sold the real estate, and only pay interest on the portion of credit used.

Features

Line of credit to pay for residential or commercial real estate development projects

Funds available for development costs as they arise

Funds are easily accessible, just contact your loan originator and request that money be transferred to your business checking account

Variable rate of interest

*Repaid upon the sale of the developed property
 Only pay interest on the amount used
 Secured by real estate under
 development Quick, local decision-
 making and processing Detailed,
 attentive service from start to finish*

Bridge Loans

Sometimes a business transaction requires temporary funding until the permanent financing is in place. At Washington Financial, we offer Bridge Loans for just these occasions.

Partner with our local loan originators to customize terms that fit with your business goals. We are excited to hear about your next big venture!

Features

Competitive rates
 Temporary funds to meet a variety of needs
 Repayment can come from permanent financing, the sale of an asset, or
 some other source.
 Flexible terms tailored to your
 business Quick, local decision-making
 and processing Detailed, attentive
 service from start to finish*

*Subject to approval.

Equipment Loans

Get the equipment you need to outpace your competitors. The latest technology can increase efficiency — and your bottom line.

Our professional loan originators are based in your community. We know what it takes to succeed as a Pennsylvanian business. Contact us about our competitive rates and flexible terms today!

Features

*Competitive rates for new or used equipment
 Meet needs without cutting into working capital or savings
 Stay ahead of the competition
 Avoid lapsed periods in production due to outdated equipment
 Quick, local decision-making and processing
 Detailed, attentive service from start to finish*

*Subject to approval.

Business Cash Management Solutions

Remote Deposit

Make deposits without going to the bank! With Washington Financials Remote Deposit, you use a provided scanner to scan checks and money orders to electronically transmit your deposit to us. This means fewer trips to the bank; simplified bookkeeping and you receive your deposited funds sooner; improving cash flow.

Merchant Services

Increase sales by offering your customers more payment flexibility. With our card processing service, you can start accepting credit and debit card payments at the point of sale, online, or even with your smartphone or tablet. If you are currently using another merchant provider, let us do a free savings analysis to show you how much you could be saving.

ACH Origination

With ACH Origination, you can enjoy a low-cost, secure way to make electronic payments right within your Business Express online banking. Use ACH for direct deposit of payroll, tax payments, vendor payments, and more while having full control over the timing of your disbursements.

Wire Transfers

Send same-day payments with Washington Financials wire transfer service. You have the option to initiate domestic or international wire transfers right from your secure Business Express online banking account.

Zero Balance Account

Managing multiple accounts can be challenging. With our ZBA service, we simplify the process by automatically concentrating funds from your secondary accounts to a single master account each day. If you write checks against any of your secondary accounts, they are covered by an automatic transfer from your primary account, bringing the daily collected balance in your ZBA to \$0. You can view your total liquidity position in a single account, while maintaining separate records for each account.

Sweep Services

Make the most of idle funds with an automatic investment sweep. Excess funds in your checking account automatically sweep to an interest earning account at the end of each day. Funds sweep back as needed. You no longer need to manually transfer funds or monitor balances.

With our popular Demand Deposit Marketplace (DDM) Sweep option, you can protect and manage your working capital more efficiently. This unique, fully automated cash management solution provides multi-million-dollar FDIC insurance on excess funds. Your money remains completely liquid, earns interest, and is insured — all without the need to manage multiple accounts.

Features

Available to business customers with a WFB business checking account

Keep your money working for you, automatically

Maintain target balances while maximizing interest earnings

Receive benefits where you need them the most

Designate a target checking balance

Excess funds are automatically swept into an interest-bearing investment account

Funds are swept back over to your checking should you fall short of your balance

Positive Pay

Protect your business from check fraud. When checks are presented for payment, the system will compare each check to your check register to make sure that key check information, such as check amount and payee, has not been altered.

Features

Catch fraudulent activity before the money leaves your account

Simple, back-end process:

Upload your check register to Business Express Online Banking

All checks presented for payment are compared against your check-issued file to confirm the check number, date, dollar amount, and payee have not been altered

Sends alerts when a mismatch occurs

You decide whether or not to approve the payment

ACH Debit Block

Prevent unauthorized ACH activity on your business accounts. ACH Debit Block allows only trusted vendors to electronically debit your account. Receive early notification when unauthorized transactions appear and have the ability to reject or approve them.

Features

Greater peace of mind; electronic fraud prevention

24/7 monitoring

Gives you the choice to allow or return ACH debits based on the criteria you define

Remain in control over your account's activity

Business Express Online Banking

With “Business Express” businesses can increase their cash management control and have a clear picture of their financial position whenever they want.

Features

Access to account information through the Internet anytime, anywhere.

View daily account balances.

Make funds and wire transfers using the

Internet. Examine check detail.

Verify deposits and transfers.

Send stop payment requests.

Originate ACH items for payroll or other electronic transactions. Export information into accounting package for quick reconciliation.

Account Reconciliation

A complete range of services including both Full and Partial Reconciliation is available to meet your specific accounting needs. Informative, easy to read reports detailing your account activity are delivered to you at the frequency and format of your choosing.

LENDING SERVICES

HOME EQUITY INSTALLMENT LOAN (HEIL)

| | |
|----------------------|--|
| Minimum loan amount: | \$10,000.00 |
| Term: | 6 months to 240 months |
| Title Insurance: | Loan amount over \$500,000.00 requires Title Insurance |
| Fixed rate: | Rates are fixed with tier level pricing (<i>Refer to rate sheet</i>) |

Consumers who have equity may use their home as collateral to finance personal, family or household expenses such as: Home Improvements, Medical Expenses, Bill Consolidation, College Tuition.

FEATURES:

- Maximum LTV- < 90%
Combination of all Mortgages greater than a Million- 75% LTV
Combination of all Mortgages less than a Million- < 90% LTV
- Fixed rate
- Owner-occupied primary residence; second home within lending area
- \$100.00 Origination Fee

HOME EQUITY LINE OF CREDIT LOAN (HELOC)

| | |
|----------------------|---|
| Minimum loan amount: | \$10,000.00 |
| Term: | Revolving |
| Title Insurance: | Loan amount over \$500,000.00 requires Title Insurance |
| Rate: | Variable Interest Rate - Floats with Wall Street Journal. Prime Rate, plus a margin. Margins range from 0% to 1.25%, with tier level pricing. (Refer to rate sheet) |
| Payment: | .50% of the principal balance owed, plus interest |

Consumers who have equity may use their homes as collateral to finance personal, family or household expenses such as: Home Improvements, Medical Expenses, Bill Consolidation, College Tuition.

FEATURES:

- Maximum LTV- < 90%
Combination of all Mortgages greater than a Million- 75% LTV
Combination of all Mortgages less than a Million- <90% LTV
- Ability to decide when and how much to borrow
- Within 7-10 after the line is booked, customer will receive a checkbook.
- Draw period, 10 years
- Customers are notified 3 months prior to draw period ending
- Minimum Draw Amount \$100.00
- Interest is charged only when funds are in use
- No annual fee
- Owner-occupied primary residence; second home within lending area
- \$100.00 Origination Fee

Early Termination Fee: 2% of the initial credit limit or \$350.00, if the line is paid and terminated within the first 36 months.

VEHICLE LOANS

NEW VEHICLE LOANS

Through a dealership, vehicle must never have been titled.

| | |
|---------------------|---|
| Term: | 6 Months - 72 Months |
| Minimum Loan Amount | \$2,500.00 |
| Maximum Loan Amount | \$100,000.00 |
| Proceeds Check: | Made payable directly to the dealership and borrower(s) |

USED VEHICLE LOANS

Through a dealership, private sale, refinance from another creditor and lease buyouts.

| | |
|---------------------|---|
| Vehicle Age: | Up to 10 years, based on calendar not model year |
| Term: | 6 Months - 72 Months <i>(Based on the age of the vehicle)</i> |
| Minimum Loan Amount | \$2,500.00 |
| Maximum Loan Amount | \$100,000.00 |
| Proceeds Check: | Made payable to the appropriate payee(s) |

RECREATIONAL VEHICLE LOANS

| | |
|-----------------|---|
| Vehicle Age: | New, never been titled Used, no older than 7 years |
| Term: | NEW- Maximum of 120 Months |
| Term: | USED 84 Months |
| Equity: | 10% evident in sales agreement (New/Used) |
| Proceeds Check: | Made payable to the appropriate payee(s) |

Customer is required to have collision and comprehensive insurance coverage with a \$500.00 maximum deductible, showing WASHINGTON FINANCIAL as loss payee.

PERSONAL LOANS

Not permitted for debt consolidation purposes

PERSONAL UNSECURED INSTALLMENT LOAN

Rate: Fixed Interest Rate-Tier Level Pricing (See rate sheet)
 Minimum Loan Amount: \$2,500
 Maximum Loan Amount: \$10,000
 Term: 6 months – 60 months

PERSONAL SECURED INSTALLMENT LOAN

Minimum Loan Amount: \$2,500
 Maximum Loan Amount: \$100,000
 Term: 6 months – 84 months
 Rate: Fixed Interest Rate-Tier Level Pricing (See rate sheet)

PERSONAL LINE OF CREDIT (PLOC)

Minimum Loan Amount: \$2,500
 Maximum Loan Amount: \$10,000
 Term: Revolving
 Rate: Variable Interest Rate- Floats with the Wall Street Journal Prime Rate, plus a margin. Margins range from 3% to 4.50%. Tier level pricing (See rate sheet)
 Monthly Payment: 2.50% of the principal balance owed
 Minimum Monthly Payment: \$50.00
 Minimum Draw Amount: \$100.00
 Draw Period: 7-years

SHARE LOANS

This is a loan secured by a Washington Financial Bank Certificate of Deposit.

| | |
|--------------|--|
| Terms: | Balloon: Lesser of one year or the CD's term. One to Five years or remaining term of the CD whichever is less. |
| Securing CD: | Must have been open for a minimum of 15 calendar days, or the funds used for purchase being on deposit in a WFB account for a minimum of 15 calendar days. |
| Security: | |
| Loan Amount: | Borrow up to 90% of the Certificate's face value |
| Rate: | 2% above the Certificate's rate |

Example: Certificate rate 5.00%

Loan rate 7.00%

FEATURES:

- * Fixed rate for loan term
- * Full payment including interest is paid at maturity if the term is 1 year or less.
- * On longer-term loans, equal monthly payments are required through maturity.

Home Equity Loans Product Standards

| | |
|---|---|
| Lending Areas: | PA-Counties of Allegheny, Beaver, Butler, Fayette, Greene, Washington and Westmoreland |
| Income Verification: | Required on all Home Equity Loans (open/closed) |
| Income Documentation: | W2- 2 years Paystub- recent 30-day period |
| Other Income: | Social Security, Pension, Commission, Alimony, Child Support. Award letters, 1099's, Personal Tax Returns. Business Returns if Self-employed |
| NON-VALID Income: | Income not expected to last for 3 years. Oil/Gas royalties from lease agreements |
| Loan-to-Value: | Max LTV=75% for combined loans >\$1Million Max LTV = <90% for combined loan balances < \$1Million |
| Appraisal: | Full appraisal is required for all HELOC and HEILS \$200,000.00 or more AVM with acceptable confidence score is used for loans under \$200,000.00 or less. If not acceptable the appraisal is upgraded |
| Appraisal Exceptions: | An existing WFB residential mortgage customer/home equity loan who has an appraisal which is 3 years old or less |
| Lien Position: | Exception to be in 3 rd position only if WFB is 1 st and 2 nd |
| Gas/Oil/Mineral Leased Property: | Must obtain a copy of the Oil/Gas Lease for review by the Consumer Lending Department |

FIXED RATE MORTGAGE LOAN

A real estate secured loan at a fixed interest rate for a specific term. Monthly payments are required which include principal and interest.

Terms: 15, 20 and 30 years

Rate: Fixed for the entire term of the loan.

Product Profile

- Can finance up to 95%
- Down payments less than 20% would require Private Mortgage Insurance (PMI)
- Escrow services required if loan-to-value exceeds 70%
- No pre-payment penalty
- Complete record of interest payments, taxes and insurance premiums provided annually
- Apply online
- Automatic transfer of monthly payment

ADJUSTABLE-RATE MORTGAGE LOAN

A real estate secured loan with an adjustable interest rate for a specific term. Monthly payments are required which include principal and interest.

Terms:

Seven/one- the rate is fixed for the first 84 months, and then adjusts every 12 months thereafter. Interest rate cannot increase or decrease more than 5.00% on the first change date, and cannot change more than 2% on any change date thereafter. The rate cannot increase or decrease more than 5.00% over the life of the loan.

Ten/one- the rate is fixed for the first 120 months, and then adjusts every 12 months thereafter. Interest rate cannot increase or decrease more than 5.00% on the first change date, and cannot change more than 2% on any change date thereafter. The rate cannot increase or decrease more than 5.00% over the life of the loan.

Product Profile

- Finance up to 95%
- Down Payments less than 20% required Private Mortgage Insurance (PMI)
- Escrow services required if loan value exceeds 70%
- No pre-payment penalty
- Complete record of interest payments, taxes and insurance premiums provided annually

ADDITIONAL SERVICES

CONSUMER ONLINE BANKING

FEATURES:

- Ability to access account information 24/7
- Electronic Statements
- Transfer money between accounts
- Bill payment online anytime from anywhere
- Download account information to Quicken®
- External transfer
- People Pay

ATM CARD

FEATURES:

- Customer must have a WFB checking, statement savings or money market account.
- No annual fee
- Overdraft Protection (*Opt-In Program*)
- \$200.00 per day cash withdrawal limitation
\$300.00 per day for purchases

MASTERCARD DEBIT CARD

FEATURES:

- Withdrawal from personal banking account
- Customers can choose from our gallery of images of local landmarks or submit a custom image. (Personalization Charge)
- Card is printed in the branch office and made available immediately
- Access ATM 24 hours a day
- Accepted worldwide for purchases wherever Mastercard is honored
- Convenience and security of not carrying cash
- Complete record of transactions
- No annual fee or transaction fee on merchant purchases
- Acts as an ATM card
- Customer must have a WFB checking account
- Overdraft Protection (*Opt-In Program*)

Access limitations: ATM withdrawal \$500 per day
 Purchases \$1500 per day

MOBILE BANKING

Our convenient mobile banking app lets customers manage their money from their mobile device.

FEATURES:

- Pay bills from the grocery store checkout line. Transfer funds during their kid's soccer game. Check balances at the dentist's office. Will not waste time driving to the bank. Secure, easy-to-use service for customers enrolled in online banking
- Easily keeps track of their finances — even on the go!
- View account balances and transaction history
- Transfer funds to internal accounts
- Pay bills
Pay merchants (Mobile Wallet)
- People Pay also available; pay anyone, anytime from their mobile device
- Available via any web-enabled cell phone or device
- Utilize this service two convenient ways:
 - App download*
 - Web browsing*
- Saves valuable time and effort; avoiding an extra trip to a branch

MOBILE DEPOSIT

FEATURES:

- Deposit checks anytime, anywhere using their mobile device
- Saves time, skip a trip to the bank
- Deposit signed check in just a few quick clicks
- Open the mobile banking app
- Navigate to the Check Deposit option
- Follow the simple on-screen instructions
- Checks deposited before 4pm EST will process within 1 business day; checks deposited after 4pm EST will process within 2 business days*
- Deposited checks are subject to normal hold rules

*Customers are limited to 8 deposits per day up to \$5,000 total daily and 10 deposits per month up to \$10,000 total monthly.

To qualify for mobile deposit, your account must have had fewer than 10 NSF occurrences in the past year.

PEOPLE PAY

FEATURES:

- Person to Person Payments
- Fast secure way to send and receive money electronically
- Pay anyone, anytime-instantly from a smartphone, tablet or computer
- All you need is the person's email address or mobile number
- Can be accessed through online banking account or mobile app

ELECTRONIC STATEMENTS

FEATURES:

- Save paper and save the environment
- Convenient and easy alternative to paper statements
- Accessible 24/7 through online and mobile banking
- Reduce chances of fraud and identity theft
- Arrive faster than paper statements
- Simplify recordkeeping
- Easily access past statements
- Ability to download for permanent storage or print if needed
- Receive email notice when new E-statement is ready

TELEPHONE BANKING

FEATURES:

- Access key information about WFB accounts
- 24/7 Access
- Check balances, rates, and transaction activity
- Ability to transfer funds between WFB accounts
- Unlimited free inquiries
- Numbers 877.5WASHFIN

SAFE DEPOSIT BOX RENTALS

It is an individually secured container, usually a metal box housed in the vault of a Federal insured bank.

A variety of box sizes are available at the following branches:

- Main Street,
- Washington Mall Plaza
- Hickory

SECURLOCK EQUIP

It is the simple, secure way to manage and protect debit cards. Customers now have the power to control their debit card.

FEATURES:

- Left a store without the card? Customers can lock it until they get it back.
- Shopping around the neighborhood? Set the card to work only where they are.
- Providing a card to a college-bound child? Receive alerts and monitor their spending.

SecurLOCK Equip puts the power to protect Washington Financial debit cards in the customer's hands.

A customer can simply log into their mobile app to turn the card on or off in real time as needed, or customize their card by setting permissions.

CDARS

Cash management tools for customers who place their deposits with WFB that are over the FDIC insurance limits, but want the coverage.

| | |
|--------------------------|---|
| Minimum deposit: | \$100,000.00 |
| Maximum deposit: | \$50,000,000.00 |
| Investment Terms: | 13, 26 or 52 weeks ~ 2 years, and 3years |
| Early Withdrawal charge: | Based on investment term |
| Renewal: | No automatic renewals |
| Re-investment: | A minimum of 2 days' notice prior to maturity to avoid interrupted placement. |
| Rate: | Posted rates are available on the Intranet |

FEATURES:

- * Fixed rate for term of certificate
- * FDIC insured up to \$250,000
- * Deposit is through the CDARS Network
- * Investment increments below the standard FDIC insurance
- * Work only with one institution
- * One consolidated account statement

WEALTH MANAGEMENT DIVISION

LISTING OF NONDEPOSIT INVESTMENT PRODUCTS AND SERVICES OFFERED

Washington Financial Wealth Management Division

July 2023

Services Offered:

- A. For Businesses
 - 1. Retirement Plans:
 - a. Defined Benefit: Pensions, Money Purchase
 - b. Defined Contribution: 401k, SEP, SIMPLE, Profit Sharing
 - 2. Cash Management Solutions:
 - a. Customized Short Term Investments
 - 3. Terminal Funding for Underfunded Pension Plans
 - a. Group Annuities
 - 4. Third-Party Trust Services
- B. For Individuals
 - 1. Retirement Planning
 - a. IRAs
 - b. Annuities
 - c. Tax Efficient Strategies
 - 2. College Planning
 - a. 529 Plans
 - b. Education IRAs
 - 3. Estate Planning
 - a. Planning and Design
 - b. Implementation
 - c. Distribution
 - 4. Third-Party Trust Services

Product Offerings:

- A. Commission Based
 - 1. Stocks & Bonds
 - 2. Mutual Funds
 - 3. Fixed & Variable Annuities
 - 4. ForeCare Hybrid Annuity
 - 5. Unit Investment Trusts
 - 6. Alternative Investments (REITs, ETFs, etc)
- B. Fee Based
 - 1. Advisory Accounts
 - 2. Separately Managed Accounts (SMA)

Washington Financial Bank
Business Account Fee Schedule

Effective July 2022

Business Checking Products

Easy Business Checking

| | |
|----------------------------------|---|
| Monthly Service Fee | no fee |
| Deposits or Checks Written | 200 free per month \$.25 each thereafter |
| Monthly Fee for Paper Statements | \$3.00 |

Business Checking

| | |
|---|---|
| Monthly Service Fee | \$12.00 |
| <i>(Minimum Daily Balance of \$5,000 to avoid service fee.)</i> | |
| Deposits | 25 free per month \$.75 each thereafter |
| Checks Written | 150 free per month \$.15 each thereafter |

Business Interest Checking

| | |
|---------------------|--|
| Monthly Service Fee | \$7.00 |
| Deposits | 5 free per month \$.75 each thereafter |
| Checks Written | 10 free per month \$.15 each thereafter |

Analysis Checking

| | |
|---------------------|------------|
| Monthly Service Fee | \$15.00 |
| Deposits | \$.75 each |
| Checks Written | \$.15 each |

Fees may be offset by earnings credit based on collected balance in account.

Business Savings

| | |
|--|---------------|
| Monthly Service Fee | \$2.00 |
| <i>(Minimum Daily Balance of \$250 to avoid service fee)</i> | |
| Monthly Fee for Paper Statements | \$3.00 |

Business Money Market

| | |
|---------------------|--------|
| Monthly Service Fee | \$6.00 |
|---------------------|--------|

(Average Daily Balance of \$1,000 to avoid service fee.)

| | |
|---|---------------|
| Monthly Fee for Paper Statements | \$3.00 |
|---|---------------|

Additional Services

| | |
|--------------------------|----------------|
| Returned Item Fee | \$29.00 |
|--------------------------|----------------|

| | |
|----------------------|----------------|
| Overdraft Fee | \$29.00 |
|----------------------|----------------|

(A returned item/overdraft fee may be imposed when a negative balance is created by check, in-person withdrawal, or electronic means as may be applicable.)

| | |
|--------------------|--------------------------|
| Check Printing Fee | Depends on style ordered |
|--------------------|--------------------------|

| | |
|------------|--------|
| Check Copy | \$5.00 |
|------------|--------|

| | |
|--------------------------|--|
| Return of Deposited Item | |
|--------------------------|--|

| | |
|----------|---------|
| Domestic | \$10.00 |
|----------|---------|

| | |
|---------|---------|
| Foreign | \$12.00 |
|---------|---------|

| | |
|--------------------------|--------|
| Overdraft Protection Fee | \$5.00 |
|--------------------------|--------|

(Per transfer from a linked deposit account)

| | |
|----------------|--------|
| Statement Copy | \$5.00 |
|----------------|--------|

| | |
|--|--------|
| Duplicate Statement <i>(Per month)</i> | \$3.00 |
|--|--------|

| | |
|---------------------|---------|
| Statement on CD/DVD | \$10.00 |
|---------------------|---------|

| | |
|-----------------------------------|---------|
| Stop Payment <i>(Per request)</i> | \$30.00 |
|-----------------------------------|---------|

| | |
|--|--|
| Wire Transfers/Business Express Wire Transfers <i>(Per transfer)</i> | |
|--|--|

| | |
|----------|--|
| Incoming | |
|----------|--|

| | |
|----------|---------|
| Domestic | \$15.00 |
|----------|---------|

| | |
|---------|---------|
| Foreign | \$20.00 |
|---------|---------|

| | |
|----------|--|
| Outgoing | |
|----------|--|

| | |
|----------|---------|
| Domestic | \$25.00 |
|----------|---------|

| | |
|---------|---------|
| Foreign | \$35.00 |
|---------|---------|

| | |
|--------------------------------------|--------|
| Treasurer's Check <i>(Per check)</i> | \$8.00 |
|--------------------------------------|--------|

| | |
|--------------------------|-------------------|
| Sweep Fee (Reich & Tang) | \$10.00 per month |
|--------------------------|-------------------|

| | |
|------------------|---------|
| Collection Items | \$30.00 |
|------------------|---------|

| | |
|-------------|--------|
| Money Order | \$1.00 |
|-------------|--------|

| | |
|-------------------------|--------|
| Mastercard® Replacement | \$5.00 |
|-------------------------|--------|

| | |
|--------------------|---------|
| Expedited Card Fee | \$25.00 |
|--------------------|---------|

| | |
|------------------------------|---------|
| Business Express Monthly Fee | \$25.00 |
|------------------------------|---------|

| | |
|-----------------------------------|-------------------|
| Positive Pay with ACH Debit Block | \$15.00 per month |
|-----------------------------------|-------------------|

| | |
|------------------------|-------------------|
| Account Reconciliation | \$15.00 per month |
|------------------------|-------------------|

| | |
|---------------------------|--|
| Account Analysis/Research | |
|---------------------------|--|

| | |
|----------|-----------------|
| Per Hour | \$25.00 minimum |
|----------|-----------------|

| | |
|----------|-------|
| Per Copy | \$.25 |
|----------|-------|

| | |
|---------------|-----------------------------------|
| Legal Process | \$100.00 per hour plus legal fees |
|---------------|-----------------------------------|

Minimum 1 hour charge

(Including but not limited to IRS Levies, Garnishments, Interrogatories, Writs of Execution, Civil Subpoenas, Inventory of Safe Deposit Boxes)

| | |
|------------------------------|--|
| ePix Fee | |
| Gallery Images | \$5.00 |
| Custom Images | \$10.00 |
| Escheat Fee | \$50.00 |
| Verification of Deposit Fee | \$10.00 |
| Remote Deposit | \$55.00 per month |
| Safe Deposit Box | Annual charge based on box size |
| Loss of keys | \$200.00 |
| Additional key | \$15.00 |
| Night Depository Bags | Based on quantity ordered |
| Fax Information | \$2.00 per fax |
| Dormant Account Fee | \$10.00 per month |
| | <i>(Savings and Money Market Accounts – no activity for 2 years. Checking Accounts – no activity for 1 year)</i> |
| Account Closure Fee | \$25.00 |
| | <i>(Any deposit account, except CDs, that is closed within 120 days from the date of opening.)</i> |
| Expedited Payments | |
| Expedited Electronic Payment | \$5.95 |
| Overnight Check | \$12.95 |
| Counter Checks | \$5.00/10 checks |

Fee changes are indicated in boldface.

Washington Financial Bank

Member FDIC

www.washfin.bank

Washington Financial Bank

Consumer Account Fee Schedule

Effective July 2022

Checking Products

Rebellion Checking

| | |
|---------------------|--------|
| Rebellion Cash | no fee |
| Rebellion Cash Back | no fee |
| Rebellion Perks | no fee |

Basic Checking

| | |
|---|------------------|
| Minimum Balance Fee | |
| With direct deposit of your government, payroll or pension check | \$4.00 per month |
| Without direct deposit of your government, payroll or pension check | \$7.00 per month |

Minimum Balance/Exemptions to avoid service fees:

- Maintain an average daily balance of \$600 or more.
- OR have a combined deposit balance of \$2,500 or more in savings, certificates, money market or retirement accounts. If you have more than one Basic Checking account, you must maintain an additional \$2,500 in other related savings accounts.

Interest Checking

| | |
|--|-------------------|
| Minimum Balance Fee | \$10.00 per month |
| Minimum Daily Balance to Earn Interest | \$100.00 |

Minimum Balance/Exemptions to avoid service fees:

- Maintain an average daily balance of \$2,500 or more.
- OR have a combined deposit balance of \$5,000 or more in savings, certificates, money market or retirement accounts. If you have more than one Interest Checking account, you must maintain an additional \$5,000 in other related savings accounts.

Savings Products

Rebellion Saver

no fee

(Must have Rebellion Cash or Rebellion Cash Back Checking.)

Statement Savings

| | |
|---|------------------|
| Minimum Balance Fee | \$2.00 per month |
| <i>(Minimum Daily Balance of \$250 to avoid a service fee.)</i> | |

Passbook Savings**Monthly Fee** **\$3.00 per month***(New Passbooks are no longer available.)***Money Market****Money Market Account**Minimum Balance Fee **\$6.00 per month***(Average Daily Balance of \$1,000 to avoid service fee.)***Additional Services**

People Pay

Email or Mobile Number no fee

Deposit to bank account **\$2.00**Overdraft Protection Fee **\$5.00***(Per transfer from a linked deposit account)***Returned Item Fee** **\$29.00****Overdraft Fee** **\$29.00***(A returned item/overdraft fee may be imposed when a negative balance is created by check, in-person withdrawal, or electronic means as may be applicable. We will charge up to a maximum of three fees for Returned/Overdraft Items per day)***Monthly Fee for Paper Statements** **\$3.00***(Applies to all accounts except Rebellion Checking, Rebellion Saver, CDs, IRAs and Passbook Savings)*Stop Payment *(Per request)* **\$30.00**Wire Transfers *(Per transfer)*

Incoming

Domestic **\$15.00**Foreign **\$20.00**

Outgoing

Domestic **\$25.00**Foreign **\$35.00**Treasurer's Check *(Per check)* **\$8.00**Collection Items **\$30.00**Money Order **\$1.00**

Return of Deposited Item

Domestic **\$10.00**Foreign **\$12.00**Check Copy **\$5.00**ATM and Mastercard® Replacement **\$5.00**Expedited Card Fee **\$25.00**Statement Copy **\$5.00**

| | |
|---|--|
| Duplicate Statement (<i>Per month</i>) | \$3.00 |
| Account Analysis/Research | |
| Per Hour | \$25.00 minimum |
| Per Copy | \$.25 |
| Legal Process | \$100.00 per hour plus legal fees Minimum 1 hour charge |
| <i>(Including but not limited to IRS Levies, Garnishments, Interrogatories, Writs of Execution, Civil Subpoenas, Inventory of Safe Deposit Boxes)</i> | |
| ePix Fee | |
| Gallery Images | \$5.00 |
| Custom Images | \$10.00 |
| Escheat Fee | \$50.00 |
| Verification of Deposit Fee | \$10.00 |
| Check Printing Fee | Depends on style ordered |
| Safe Deposit Box | Annual charge based on box size |
| Loss of keys | \$200.00 |
| Additional key | \$15.00 |
| Fax Information | \$2.00 per fax |
| Dormant Account Fee | \$10.00 per month |
| <i>(Savings and Money Market Accounts – no activity for 2 years. Checking Accounts – no activity for 1 year)</i> | |
| Account Closure Fee | \$25.00 |
| <i>(Any deposit account, except CDs, that is closed within 120 days from the date of opening.)</i> | |
| Expedited Payments | |
| Expedited Electronic Payment | \$5.95 |
| Overnight Check | \$12.95 |
| Counter Checks | \$5.00/10 checks |

Fee changes are indicated in boldface.

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Member FDIC
www.washfin.bank

HMDA Disclosure Statement Notice



HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website: (www.consumerfinance.gov/hmda).

CRA Disclosure Statement



CRA Disclosure Statement Notice

The CRA Disclosure Statements pertaining to Washington Financial Bank are available online for review.

CRA data for many other financial institutions are also available online. For more information or to obtain the CRA Disclosure Statement pertaining to Washington Financial Bank and its other affiliates, if applicable, visit the FFIEC website at <https://www.ffiec.gov>.

Note: Washington Financial Bank reported its 2022 CRA LAR for the first time in 2023 as a large bank.

Submitted by Sandy Samples, CRA Officer