

# 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

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## CRA PUBLIC COMMENTS

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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', written in black ink over a horizontal line.

Sandy Samples

CRA Officer

Submitted April 1, 2024

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# CRA Performance Evaluation

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# **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.

<b>Loan Portfolio Distribution as of September 30, 2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total Real Estate Loans</b>	<b>903,631</b>	<b>91.3</b>
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
<b>Total Loans</b>	<b>989,376</b>	<b>100.0</b>
<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&amp;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.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Pittsburgh, PA MSA Median Family Income (38300)</b>				
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 12<sup>th</sup> 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 45<sup>th</sup> 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 <sup>st</sup> 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
<b>Subtotal</b>	<b>1,127</b>	<b>76.5</b>	<b>346</b>	<b>23.5</b>	<b>1,473</b>	<b>319,041</b>	<b>72.0</b>	<b>124,129</b>	<b>28.0</b>	<b>443,170</b>
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
<b>Subtotal</b>	<b>495</b>	<b>78.4</b>	<b>136</b>	<b>21.6</b>	<b>631</b>	<b>99,437</b>	<b>70.7</b>	<b>41,189</b>	<b>29.3</b>	<b>140,626</b>
<b>Total</b>	<b>1,622</b>	<b>77.1</b>	<b>482</b>	<b>22.9</b>	<b>2,104</b>	<b>418,478</b>	<b>71.7</b>	<b>165,318</b>	<b>28.3</b>	<b>583,796</b>
<i>Source Bank Data</i> <i>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
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>405</b>	<b>100.0</b>	<b>131,122</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>402</b>	<b>100.0</b>	<b>109,221</b>	<b>100.0</b>
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***

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.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2020	5.5	23	11.8	3,308	8.9
2021	5.6	17	9.1	2,350	7.2
<b>Moderate</b>					
2020	12.8	25	12.8	3,921	10.5
2021	13.3	12	6.5	1,905	5.8
<b>Middle</b>					
2020	36.8	92	47.2	18,844	50.7
2021	36.4	99	53.2	17,948	54.9
<b>Upper</b>					
2020	43.8	55	28.2	11,117	29.9
2021	43.4	58	31.2	10,518	32.1
<b>Not Available</b>					
2020	1.1	0	0.0	0	0.0
2021	1.3	0	0.0	0	0.0
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	195	100.0	37,190	100.0
<b>2021</b>	<b>100.0</b>	186	100.0	32,721	100.0
<i>Source 2020 &amp; 2021 D&amp;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 34<sup>th</sup> (0.7 percent market share) out of 232 lenders lending to low-income borrowers and ranked 44<sup>th</sup> (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 45<sup>th</sup> (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.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>405</b>	<b>100.0</b>	<b>131,122</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>402</b>	<b>100.0</b>	<b>109,221</b>	<b>100.0</b>

*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.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2020	85.5	78	41.7	14,224	38.3
2021	86.3	105	56.5	10,436	31.9
<b>&gt;\$1,000,000</b>					
2020	4.9	64	34.2	19,049	51.2
2021	4.5	79	42.5	21,382	65.3
<b>Revenue Not Available</b>					
2020	9.5	53	28.3	3,917	10.5
2021	9.3	2	1.0	903	2.8
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>187</b>	<b>100.0</b>	<b>37,190</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>186</b>	<b>100.0</b>	<b>32,721</b>	<b>100.0</b>
<i>Source 2020 &amp; 2021 D&amp;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.

<b>Community Development Lending by Year</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>
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
<b>Total</b>	<b>33</b>	<b>22,033</b>	<b>32</b>	<b>26,105</b>	<b>5</b>	<b>4,903</b>	<b>16</b>	<b>47,318</b>	<b>86</b>	<b>100,359</b>

*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
<b>Subtotal</b>	<b>3</b>	<b>90</b>	<b>18</b>	<b>6,723</b>	<b>1</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>6,863</b>
Grants & Donations	7	24	115	495	6	16	3	5	131	540
<b>Total</b>	<b>10</b>	<b>114</b>	<b>133</b>	<b>7,218</b>	<b>7</b>	<b>66</b>	<b>3</b>	<b>5</b>	<b>153</b>	<b>7,402</b>
<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.

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

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**Washington<sup>SM</sup>  
Financial**

**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**

**4560.01 / 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

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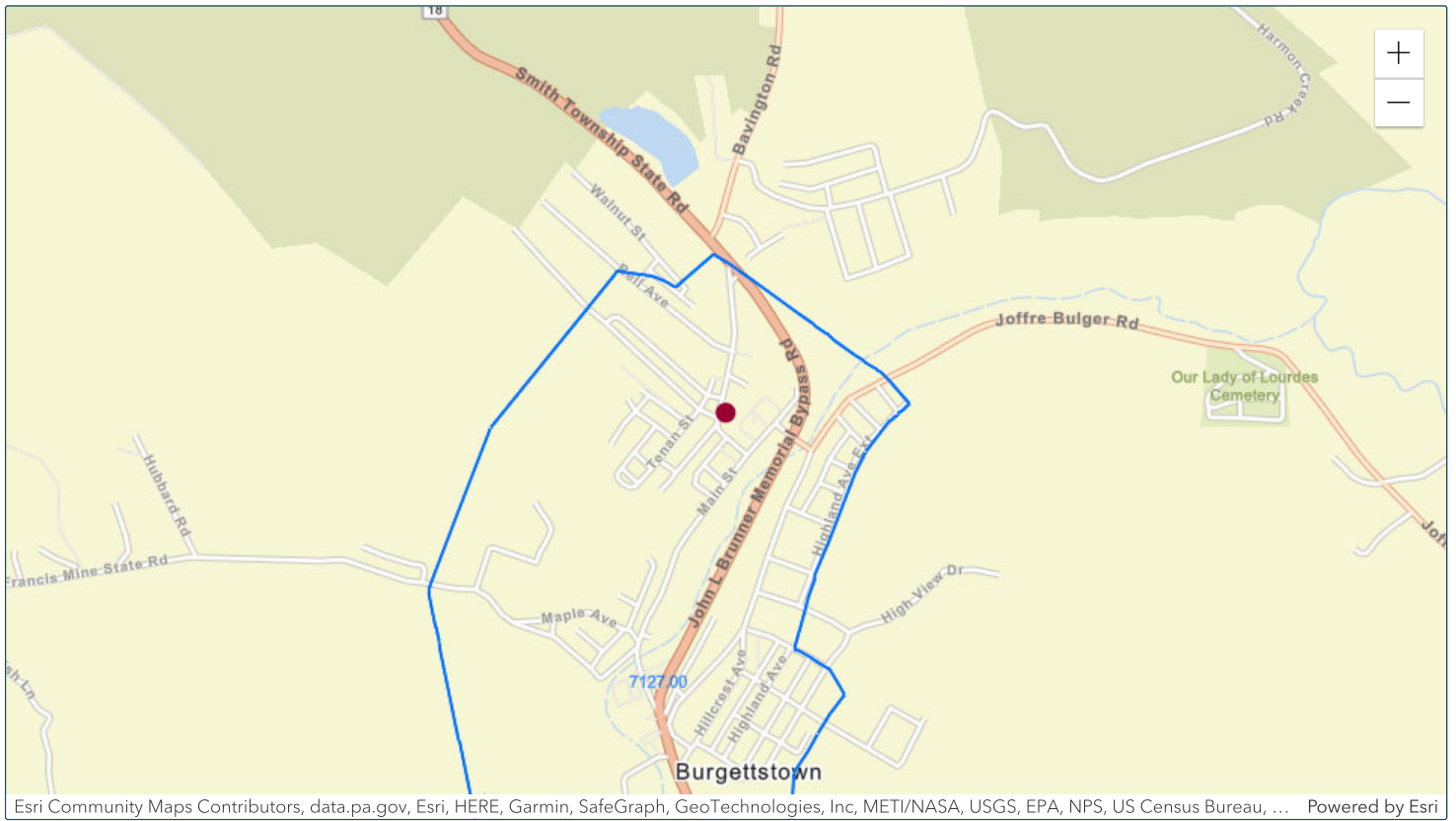


## Open/Closed Branches – Memo to File

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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

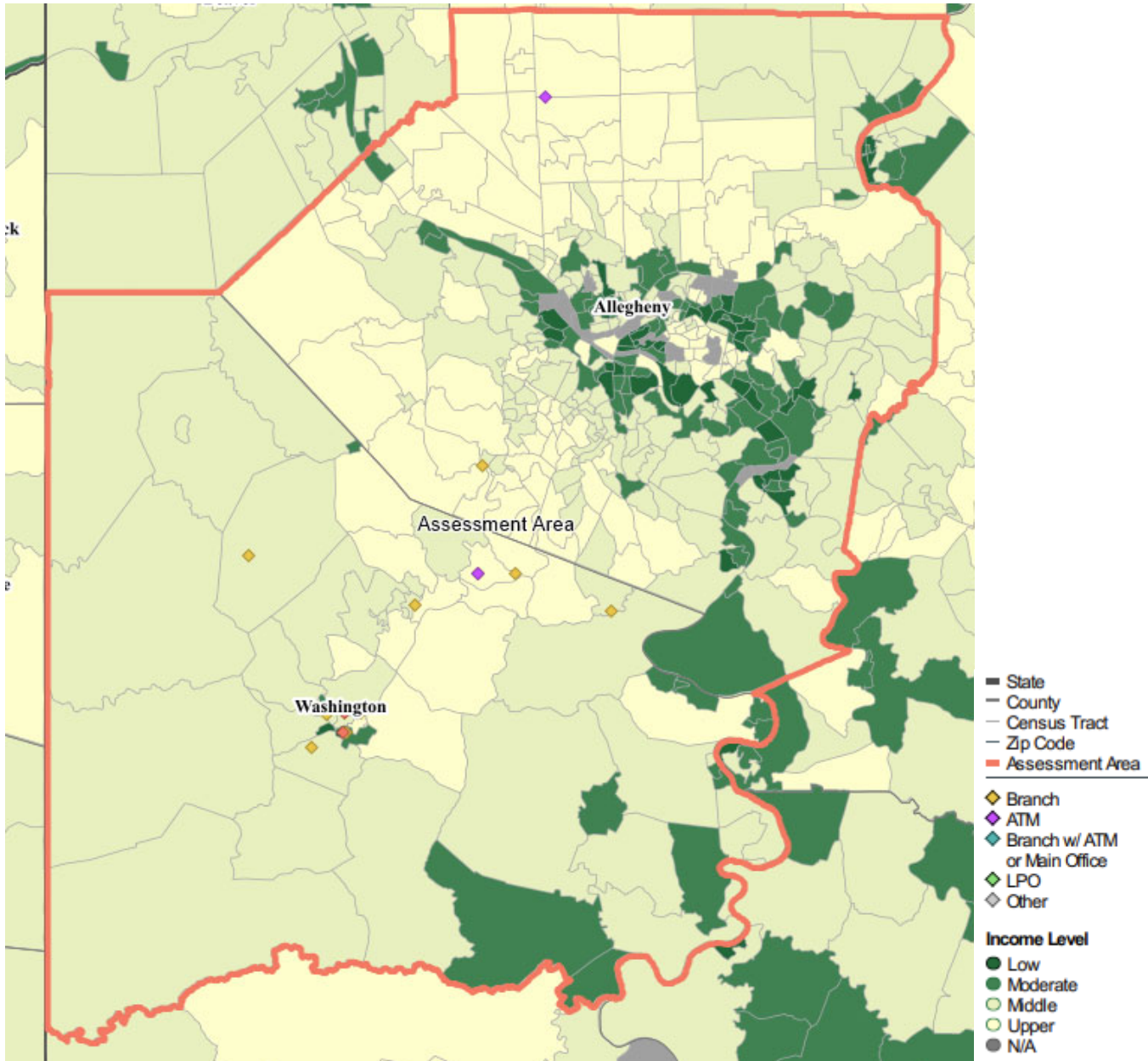
● Selected Tract  
MSA: || State: || County: || Tract Code:

# Map of Assessment Area

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# WASHINGTON FINANCIAL BANK ASSESSMENT AREA

## Pittsburgh, PA MSA



# Census Tracts

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 003 - ALLEGHENY COUNTY

Tract: All Tracts

Updated 8.23.24



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

\* 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	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

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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	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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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

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 125 - WASHINGTON COUNTY

Tract: All Tracts

Updated 8.23.24



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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

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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

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# LTD Ratio

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**2024 LTD Ratio**

12/31/2024	
9/30/2024	
6/30/2024	83.77%
3/31/2024	86.17%

**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%

# Branch Services

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***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.



## 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 31<sup>st</sup>
- 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,

<b>SERVICE CHARGE:</b>	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

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

## 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
- 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

## 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>	
<b>Monthly Fee for Paper Statements</b>	<b>\$3.00</b>

**Business Money Market**

Monthly Service Fee	\$6.00
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*(Average Daily Balance of \$1,000 to avoid service fee.)*

<b>Monthly Fee for Paper Statements</b>	<b>\$3.00</b>
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**Additional Services**

<b>Returned Item Fee</b>	<b>\$29.00</b>
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<b>Overdraft Fee</b>	<b>\$29.00</b>
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*(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
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Check Copy	\$5.00
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Return of Deposited Item	
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Domestic	\$10.00
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Foreign	\$12.00
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Overdraft Protection Fee	\$5.00
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*(Per transfer from a linked deposit account)*

Statement Copy	\$5.00
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Duplicate Statement <i>(Per month)</i>	\$3.00
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Statement on CD/DVD	\$10.00
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Stop Payment <i>(Per request)</i>	\$30.00
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Wire Transfers/Business Express Wire Transfers <i>(Per transfer)</i>	
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Incoming	
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Domestic	\$15.00
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Foreign	\$20.00
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Outgoing	
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Domestic	\$25.00
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Foreign	\$35.00
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Treasurer's Check <i>(Per check)</i>	\$8.00
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Sweep Fee (Reich & Tang)	\$10.00 per month
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Collection Items	\$30.00
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Money Order	\$1.00
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Mastercard® Replacement	\$5.00
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Expedited Card Fee	\$25.00
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Business Express Monthly Fee	\$25.00
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Positive Pay with ACH Debit Block	\$15.00 per month
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Account Reconciliation	\$15.00 per month
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Account Analysis/Research	
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Per Hour	\$25.00 minimum
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Per Copy	\$.25
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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
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](http://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.**

**Washington Financial Bank**  
**Member FDIC**  
**[www.washfin.bank](http://www.washfin.bank)**

# HMDA Disclosure Statement Notice

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## HOME MORTGAGE DISCLOSURE ACT NOTICE

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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](http://www.consumerfinance.gov/hmda)).

# CRA Disclosure Statement

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## CRA Disclosure Statement Notice

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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