# CRA PUBLIC FILE

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**PUBLIC FILE**

A financial institution shall make available to the public for inspection, upon request and at no cost, the information in the Public File. The information must be made available within five calendar days of the request. Upon request, a bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).

**HMDA Disclosure Statement**

A financial institution shall mail or deliver a copy of the HMDA disclosure statement within fifteen calendar days of receiving a written request. An institution shall make its disclosure statement available for a period of five years. An institution shall make the data available for inspection and copying during the hours the office is normally open to the public for business. It may impose a reasonable fee for any cost incurred in providing or reproducing the data. **This is not required as of 2018 going forward. (See #7 above)**

**Modified HMDA LAR**

A financial institution shall make its loan/application register available to the public after removing the following information regarding each entry: The application or loan number, the date that the application was received, and the date action was taken.

An institution shall make its modified register available following the calendar year for which the data is compiled, by March 31 for a request received on or before March 1, and within thirty calendar days for a request received after March 1. The modified register need only contain data relating to the MSA or Metropolitan Division for which the request is made. **This is not required as of 2018 going forward. (See #7 above)**

A financial institution shall make its modified register available to the public for a period of three years. An institution shall make the data available for inspection and copying during the hours the office is normally open to the public for business. It may impose a reasonable fee for any cost incurred in providing or reproducing the data.

***Please contact the Compliance Officer for assistance.***
***Please notify the Compliance Officer of all requests regarding the Public File.***

**PUBLIC FILE CONTENT**

1. A financial institution shall maintain a public file that includes the following information:
   All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the institution performance in helping to meet community credit needs, and any response to the comments by the institution, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the financial institution or publication of which would violate specific provisions of law;

2. A copy of the public section of the financial institution's most recent CRA Performance Evaluation prepared by the Board. The institution shall place this copy in the public file within 30 business days after its receipt from the Board;

3. A list of the financial institution's branches, their street addresses, and geographies;

4. A list of branches opened or closed by the financial institution during the current year and each of the prior two calendar years, their street addresses, and geographies;

5. A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the financial institution's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, an institution may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);

6. A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list; and

7. Any other information the bank chooses.

**WRITTEN CRA COMMENTS RECEIVED**

None received in the last 24 months pertaining to the Community Reinvestment Act

Clint Lawson
CRA/Compliance Officer
January 2024

# PUBLIC DISCLOSURE

**April 11, 2023**

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Old Fort Banking Company
Certificate Number: 10255

8034 Main Street
Old Fort, OH 44861

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

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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 area (AA) credit needs.
- A majority of loans are within the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects reasonable penetration of loans among businesses of different sizes and individuals of different income levels.
- The institution has not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

**The Community Development (CD) Test is rated Satisfactory.**

- The institution's CD performance demonstrates adequate responsiveness to the needs of its AAs through CD loans, qualified investments and donations, and CD services considering the institution's capacity and the need and availability of such opportunities for CD in the AAs.

# DESCRIPTION OF INSTITUTION

The Old Fort Banking Company (OFBC) is a full-service commercial bank headquartered in Old Fort, Ohio, and is wholly-owned by Gillmor Financial Services, Inc., a one-bank holding company also headquartered in Old Fort, Ohio. The bank received a "Satisfactory" rating at its previous FDIC Performance Evaluation dated March 9, 2020, based on the Interagency Intermediate Small Institution Examination Procedures. The bank continues to operate 10 full-service branches throughout Greene, Hancock, Sandusky, Seneca, and Wood counties. OFBC has not opened or closed any branches since the previous examination.

OFBC offers a variety of credit, deposit, and other financial products to meet the needs of its customers. Credit products include commercial, home mortgage, agricultural, and consumer loans, with a focus on home mortgage and commercial lending. Deposit products include checking, savings, money market accounts, certificates of deposit, and individual retirement accounts. In addition, OFBC continues to be a broker for several government loan programs, including Veterans Administration and Federal Housing Association. Alternate delivery systems include telephone, mobile, and online banking, and cash management services for businesses.

Lawmakers signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) into law on March 27, 2020, and authorized the Small Business Administration (SBA) to guarantee $349 billion in loans under a new Paycheck Protection Program (PPP). The intent of the CARES Act was for the SBA to provide relief to America's small businesses expeditiously by giving all lenders

delegated authority and streamlining the requirements of the 7(a) loan program. In addition, the PPP and HealthCare Enhancement Act became law on April 24, 2020, and authorized an additional $310.0 billion for guarantees of PPP loans. OFBC originated 1,091 PPP loans totaling approximately $102.8 million. This lending activity demonstrates OFBC's willingness to meet the credit needs of its community by moving quickly to provide small businesses with relief during the COVID-19 pandemic.

As of December 31, 2022, the Consolidated Reports of Condition and Income (Call Report) recorded total assets of $798.2 million, including total loans of $413.2 million and total securities of $320.0 million. Deposits totaled $764.0 million. The following table provides the loan portfolio composition as of December 31, 2022.

| **Loan Portfolio Distribution as of December 31, 2022** | | |
|---|---|---|
| **Loan Category** | **$(000s)** | **%** |
| Construction, Land Development, and Other Land Loans | 24,910 | 6.0 |
| Secured by Farmland | 4,084 | 1.0 |
| Secured by 1-4 Family Residential Properties | 129,499 | 31.3 |
| Secured by Multifamily (5 or more) Residential Properties | 21,046 | 5.1 |
| Secured by Nonfarm Nonresidential Properties | 146,599 | 35.5 |
| **Total Real Estate Loans** | **326,138** | **78.9** |
| Commercial and Industrial Loans | 84,136 | 20.4 |
| Agricultural Production and Other Loans to Farmers | 468 | 0.1 |
| Consumer Loans | 2,120 | 0.5 |
| Other Loans | 292 | 0.1 |
| Less: Unearned Income | 0 | 0.0 |
| **Total Loans** | **413,154** | **100.0** |
| *Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0%* | | |

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

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its performance. OFBC continues to identify three separate AAs as reflected in the following table. All three AAs received a full-scope review. OFBC's designation is in conformance with the CRA requirements as it consists of whole, contiguous census tracts (CTs) and does not arbitrarily exclude low- and moderate-income (LMI) geographies. Although OFBC's AAs have not changed since the previous examination, the release of the 2020 U.S. Census data resulted in the split of some CTs within the bank's AAs into two or more tracts. Therefore, the total number of CTs increased since the previous evaluation. The Ohio Non-MSA AA received the most weight when arriving at overall conclusions since the majority of branches, deposits, and loans are within this AA.

| Description of AAs | | | |
|---|---|---|---|
| **AA** | **Counties in AA** | **# of CTs** | **# of Branches** |
| Ohio Non-MSA | Hancock, Sandusky, and Seneca | 44 | 7 |
| Dayton-Kettering MSA | Greene | 42 | 2 |
| Toledo MSA | Wood (CT 221 & 222) | 2 | 1 |
| *Source: Bank Data* | | | |

# SCOPE OF EVALUATION

## General Information

This evaluation covers the period from the previous evaluation dated March 9, 2020, to the current evaluation dated April 11, 2023. At the previous evaluation, examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate OFBC's CRA performance. These procedures include two tests: the Lending Test considers the institution's performance according to the five criteria detailed within the previous Institution Rating section as well as the Intermediate Small Bank Performance Criteria Appendix; the CD Test considers the number and dollar amount of CD loans, qualified investments, and CD services. The CD Test also considers the responsiveness of such activities to the needs of the AAs. Banks must achieve at least a satisfactory rating under each test to obtain an overall "Satisfactory" rating.

## Activities Reviewed

Based on the December 31, 2022, Call Report and information from OFBC management, the bank's major product lines are home mortgage 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. Examiners did not evaluate small farm or consumer loans as they do not represent a major product line and provided no material support for the conclusions or ratings. Based on the portfolio composition, primary lending focus, and community credit needs, examiners placed more weight on performance in home mortgage lending.

For CRA performance data, examiner analysis includes two sets of census data: for data prior to 2022, examiners used the 2015 American Community Survey (ACS) and 2010 Census boundary data; for data from January 1, 2022, forward, examiners used the 2015-2020 ACS for the majority of demographic fields, with selected 2020 U.S. Census data for population-related fields.

This evaluation considered all home mortgage loans reported on the bank's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LAR). OFBC originated 820 home mortgage loans totaling $187.6 million in 2020; 639 loans totaling $137.4 million in 2021; and 360 loans totaling $81.7 million in 2022. Examiners analyzed all three years of HMDA data and presented 2021 and 2022 due to the improvement in lending performance between years. In addition to demographic data, examiners compared the bank's performance in 2021 to aggregate data as this was the most recent year of aggregate data available.

Examiners also analyzed the universe of the bank's 2020, 2021, and 2022 small business lending activities. The bank originated 830 small business loans totaling $114.9 million in 2020; 640 loans totaling $87.0 million in 2021; and 185 loans totaling 41.3 million in 2022. Similar to home mortgage lending, examiners analyzed all three years of data and presented 2021 and 2022 due to

the improvement in lending performance between years. Dunn & Bradstreet (D&B) data for 2021 provided a standard of comparison for small business lending throughout the review period.

For the Lending Test, examiners reviewed the number and dollar volume of home mortgage and small business loans. While both the number and dollar volumes are presented, examiners emphasized performance by number of loans extended as this is a better indicator of the number of individuals and businesses served. In evaluating the Geographic Distribution and Borrower Profile criteria for each AA, examiners only evaluated loans extended within each respective AA.

For the CD Test, bank management provided data on CD loans, qualified investments, and CD services since the previous CRA evaluation dated March 9, 2020.

# CONCLUSIONS ON PERFORMANCE CRITERIA

## LENDING TEST

OFBC demonstrates reasonable performance under the Lending Test. Geographic Distribution and Borrower Profile performance primarily support this conclusion. The overall conclusions for each of the performance criteria under which OFBC was evaluated are provided within this section. Please refer to the separate analyses within each AA for more details of the bank's performance.

### LTD Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. The LTD ratio, calculated from Call Report data, averaged 61.1 percent over the past 12 calendar quarters from March 31, 2020, to December 31, 2022. The ratio ranged from a low of 51.3 percent as of March 31, 2022, to a high of 72.9 percent as of June 30, 2020. OFBC maintains a ratio within the range of three similarly-situated institutions, as shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and loan portfolio distribution.

| LTD Ratio Comparison | | |
|---|---|---|
| **Bank** | **Total Assets as of 12/31/2022 ($000s)** | **Average Net LTD Ratio (%)** |
| **OFBC** | **798,208** | **61.1** |
| Similarly-Situated Institution #1 | 706,883 | 47.3 |
| Similarly-Situated Institution #2 | 970,756 | 80.5 |
| Similarly-Situated Institution #3 | 755,071 | 74.1 |
| *Source: Reports of Condition and Income 3/31/2020 – 12/31/2022* | | |

### Assessment Area Concentration

OFBC originated a majority of home mortgage and small business loans within its AAs. The following table displays lending activity inside and outside the AAs by loan product and year. The number of small business loans inside the bank's AA decreased since the previous evaluation, with the majority of small business loans by dollar volume extended outside of the AAs in 2020 and 2021; this is attributable to the high volume of PPP loans originated outside the AA during the COVID-19 pandemic. Small business lending performance by dollar volume improved in 2022 as the bank extended a majority within the AAs.

| Lending Inside and Outside of the AA | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Loan Category | Number of Loans | | | | Total | Dollar Amount of Loans $(000s) | | | | Total |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | # | $ | % | $ | % | $(000s) |
| Home Mortgage | | | | | | | | | | |
| 2020 | 528 | 64.4 | 292 | 35.6 | 820 | 105,170 | 55.9 | 83,040 | 44.1 | 188,210 |
| 2021 | 424 | 66.3 | 216 | 33.8 | 640 | 81,460 | 59.1 | 56,470 | 40.9 | 137,930 |
| 2022 | 254 | 70.4 | 107 | 29.6 | 361 | 50,503 | 61.8 | 31,221 | 28.2 | 81,724 |
| **Subtotal** | **1,206** | **66.2** | **615** | **33.8** | **1,821** | **237,133** | **57.2** | **170,731** | **42.8** | **407,864** |
| Small Business | | | | | | | | | | |
| 2020 | 488 | 58.8 | 342 | 41.2 | 830 | 54,887 | 47.7 | 60,062 | 52.3 | 114,949 |
| 2021 | 379 | 59.2 | 261 | 40.8 | 640 | 39,411 | 45.3 | 47,550 | 54.7 | 86,961 |
| 2022 | 98 | 53.0 | 87 | 47.0 | 185 | 21,191 | 51.3 | 20,103 | 48.7 | 41,294 |
| **Subtotal** | 965 | 58.3 | 690 | 41.7 | 1,655 | 76,078 | 31.3 | 127,715 | 52.5 | 243,204 |
| Total | 2,171 | 62.5 | 1,305 | 37.5 | 3,476 | 313,211 | 48.1 | 298,446 | 45.8 | 651,068 |
| *Source: Bank Data. Due to rounding, totals may not equal 100.0%.* | | | | | | | | | | |

## Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. Conclusions regarding lending performance included considerations of the bank's lending volume of originated home mortgage and small business loans within each AA, the level of competition, and comparison to aggregate and demographic lending data. Examiners focused on the percentage by number of loans in LMI CTs. Performance is consistent throughout the AAs; however, the Ohio non-MSA AA held the most weight. Refer to the conclusions within each AA for detailed discussions of the bank's performance.

## Borrower Profile

The distribution of borrowers reflects reasonable penetration among borrowers of different income levels and businesses of different sizes. The bank's performance for home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to LMI borrowers and the percentage by number of small business loans to businesses with gross annual revenues (GARs) of $1 million or less. Performance is consistent throughout the AAs; however, the Ohio non-MSA AA held the most weight. Refer to the conclusions within each AA for detailed discussions of the bank's performance.

## Response to Complaints

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

## COMMUNITY DEVELOPMENT TEST

OFBC demonstrated adequate responsiveness to the CD needs of its AAs through CD loans, qualified investments and donations, and CD services. Examiners considered the institution's capacity, the need and availability of such opportunities in the AAs, and similarly situated banks'

performance. This conclusion is supported by the performance in the Ohio Non-MSA AA, the area that receives the most weight; performance was consistent in the Ohio Non-MSA AA and Dayton-Kettering MSA AA but trailed in the Toledo MSA AA. Refer to subsequent sections of this evaluation for specific AA performance.

**Community Development Loans**

OFBC originated or renewed six CD loans totaling approximately $8.1 million since March 9, 2020. This is a significant increase in dollar volume since the previous evaluation; however, a majority of the qualified loans are PPP loans. Due to the timing of the evaluation, OFBC's performance includes PPP loans and most peer performance data does not. A majority of the bank's qualified CD loans inside the AA (4 of 6, or 66.7 percent) were PPP loans. A detailed discussion of lending activities is provided in a subsequent sections of the AAs. Since the institution sufficiently met the credit needs of its AAs, examiners qualified seven CD loans, totaling $2.2 million, which benefited an area outside of the AAs in the broader statewide area. OFBC originated all seven loans to the same business which provides dental services to primarily low- and moderate-income individuals.

Considering CD loans extended within the AAs as well as those in the broader statewide area, the bank's level of CD lending activity represents 1.3 percent of total assets and 2.5 percent of total loans. OFBC's lending performance is reasonable compared to that of similarly situated banks, whose CD loans ranged from 0.0 percent to 11.0 percent of total loans and averaged 3.1 percent. The following table illustrates the bank's overall lending activity by AA and purpose.

| Community Development Lending | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **AA** | **Affordable Housing** | | **Community Services** | | **Economic Development** | | **Revitalize or Stabilize** | | **Total** | |
| | **#** | **$** | **#** | **$** | **#** | **$** | **#** | **$** | **#** | **$** |
| Ohio Non-MSA | 0 | 0 | 2 | 1,098 | 0 | 0 | 3 | 5,703 | **5** | **6,801** |
| Dayton MSA | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1,411 | **1** | **1,411** |
| Toledo MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **0** | **0** |
| **TOTAL IN AAs** | **0** | **0** | **2** | **1,098** | **0** | **0** | **4** | **7,114** | **6** | **8,212** |
| Broader Statewide Area | 0 | 0 | 7 | 2,157 | 0 | 0 | 0 | 0 | 7 | 2,157 |
| **Total** | **0** | **0** | **9** | **3,255** | **0** | **0** | **4** | **7,114** | **13** | **10,369** |
| *Source: Bank Data* | | | | | | | | | | |

**Qualified Investments**

During the evaluation period, OFBC's made donations totaling $11,750. The bank's performance equates to less than 0.1 percent of total securities and compares poorly to the performance of the similarly situated banks, which ranged from 0.2 to 6.8 percent of total securities and averaged 2.4 percent. The institution's CD performance demonstrates poor responsiveness to CD needs in its AAs through qualified investments considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

**Community Development Services**
OFBC employees provided 28 instances of financial expertise and technical assistance to various CD organizations throughout the Ohio Non-MSA AA. OFBC performance is within the range similarly situated banks, whose services ranged from 21 to 68 instances. Additionally, the bank offers a free deposit account if the customer enrolls in eStatements, which provides a low cost account to LMI individuals.

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## OHIO NON-MSA– Full-Scope Review

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN OHIO NON-MSA AA

Examiners performed a full-scope review of OFBC's performance in this AA, which includes all CTs in Hancock, Sandusky, and Seneca Counties. In 2022, 7 of the 10 branch offices, including the main office, 81.1 percent of all deposits, 44.5 percent of home mortgages, and 68.4 percent of small business loans are within this AA.

**Economic and Demographic Data**
Based on the 2020 U.S. Census data, the Ohio Non-MSA AA is comprised of 44 CTs, of which there are no CTs designated as low-income, 6 moderate-income, 28 middle-income, and 10 upper-income CTs. The following table illustrates select demographic characteristics of the AA.

| Demographic Information of the AA | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| Geographies (Census Tracts) | 44 | 0.0 | 13.6 | 63.6 | 22.7 | 0.0 |
| Population by Geography | 188,885 | 0.0 | 11.5 | 62.7 | 25.8 | 0.0 |
| Housing Units by Geography | 84,905 | 0.0 | 12.4 | 63.9 | 23.7 | 0.0 |
| Owner-Occupied Units by Geography | 54,889 | 0.0 | 8.7 | 63.6 | 27.7 | 0.0 |
| Occupied Rental Units by Geography | 22,717 | 0.0 | 19.0 | 63.9 | 17.1 | 0.0 |
| Vacant Units by Geography | 7,299 | 0.0 | 19.1 | 66.5 | 14.4 | 0.0 |
| Businesses by Geography | 15,908 | 0.0 | 15.9 | 59.1 | 24.9 | 0.0 |
| Farms by Geography | 1,176 | 0.0 | 7.1 | 57.1 | 35.8 | 0.0 |
| Family Distribution by Income Level | 49,009 | 16.5 | 18.5 | 22.8 | 42.2 | 0.0 |
| Household Distribution by Income Level | 77,606 | 20.2 | 17.4 | 19.5 | 42.9 | 0.0 |
| Median Family Income Non-MSAs - OH | | $66,684 | Median Housing Value | | | $126,305 |
| Families Below Poverty Level | | 7.6% | Median Gross Rent | | | $730 |

*Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%.*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

According to 2022 D&B data, there are 15,908 businesses operating in the AA. This is an increase of approximately 6,280 businesses since the previous evaluation (2015 ACS data). GARs for these businesses include 85.1 percent of businesses with $1 million or less, 4.1 percent with more than $1 million, and 10.9 percent with unknown revenues. Services represent the largest portion of businesses at 31.9 percent, followed by non-classifiable establishments at 21.7 percent, and retail trade at 10.9 percent. In addition, 60.1 percent of area businesses have four or fewer employees, and 89.6 percent operate from a single location.

Examiners considered unemployment data when evaluating the bank's ability to lend within the AA. According to the U.S. Bureau of Labor and Statistics, the AA experienced increased unemployment levels, ranging from 2.7 to 8.1 percent throughout the evaluation period, likely due to the COVID-19 pandemic. This could indicate potential difficulties and weaknesses in the labor force and lending opportunities. The AA levels were comparable to the Ohio state averages. Currently, unemployment rates sit at 3.1 percent (Hancock), 4.4 percent (Sandusky), and 4.2 percent (Seneca).

Examiners used the FFIEC median family income estimates to analyze home mortgage lending under the Borrower Profile criterion. The following table outlines the ranges for the AA during the evaluation period.

| Ohio Non-MSA Median Family Income Ranges | | | | |
|---|---|---|---|---|
| **Median Family Incomes** | **Low <50%** | **Moderate 50% to <80%** | **Middle 80% to <120%** | **Upper ≥120%** |
| 2021 ($64,700) | <$32,350 | $32,350 to <$51,760 | $51,760 to <$77,640 | ≥$77,640 |
| 2022 ($74,900) | <$37,450 | $37,450 to <$59,920 | $59,920 to <$89,880 | ≥$89,880 |
| *Source: FFIEC* | | | | |

## Competition

OFBC operates in a moderately competitive environment for financial services. The FDIC's Deposit Market Share data as of June 30, 2022, provides some measurement of the competition. In the Ohio Non-MSA AA, there are 20 FDIC-insured financial institutions operating 63 offices. OFBC ranks third with 11.9 percent market share of total deposits.

Aggregate HMDA data also provides insight into competition within the AA. Review of the 2021 aggregate data reaffirms the level of competition with 239 lenders reporting 7,172 home mortgage loans originated or purchased. OFBC ranked ninth with a market share of 2.6 percent. The three most prominent lenders accounted for 31.4 percent of total market share.

Although OFBC is not subject to CRA data collection and reporting requirements for small business loan activity, the data provides a measurement of the level of competition and demand for small business loans within the AA. The most recent aggregate data for 2021 shows that 73 institutions reported 2,781 small business loans in the AA, indicating a high degree of competition for this product. The three most prominent business lenders accounted for 40.3 percent of total market share.

## Community Contacts

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying credit and CD needs and opportunities as well as banks' responsiveness to those needs.

Examiners reviewed a recent community contact with a representative from an economic development organization. The organization focuses on job attraction and retention, with a primary focus on the industrial and manufacturing sectors. The contact stated that the current economic conditions are improving and the population is stabilizing. Most businesses in the area survived the pandemic. Additionally, the contact stated that OFBC is a leader in willing to work with consumers and small businesses.

Additionally, examiners contacted a local realtor who is familiar with the AA. The contact stated there is a housing shortage in the area and demand is high, which drives the price of real estate up. He also mentioned that traditional borrowers cannot compete due to a majority of houses selling to buyers who can pay cash at closing.

## Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determine that home mortgage, specifically affordable housing efforts, represent the primary credit and CD needs of the AA.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN OHIO NON-MSA AA

## LENDING TEST

The bank demonstrates reasonable performance under the Lending Test within this AA. The bank's reasonable performance in the Geographic Distribution and Borrower Profile criteria primarily supports this conclusion.

### Geographic Distribution

Overall, the geographic distribution of the bank's lending activity reflects reasonable dispersion throughout this AA. This AA does not contain any low-income CTs; therefore, examiners focused on the bank's record of lending in moderate-income CTs.

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Ohio Non-MSA AA. As shown in the following table, OFBC's lending in moderate-income CTs is consistent with aggregate data in 2021. In 2022, OFBC's performance significantly exceeds demographic data.

| Geographic Distribution of Home Mortgage Loans | | | | | | |
|---|---|---|---|---|---|---|
| **Tract Income Level** | **% of Owner-Occupied Housing Units** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Moderate | | | | | | |
| 2021 | 13.4 | 11.8 | 21 | 11.4 | 2,335 | 7.8 |
| 2022 | 8.7 | - | 19 | 16.8 | 4,750 | 24.4 |
| Middle | | | | | | |
| 2021 | 54.6 | 48.8 | 96 | 52.2 | 13,920 | 46.7 |
| 2022 | 63.6 | - | 78 | 69.0 | 10,185 | 52.3 |
| Upper | | | | | | |
| 2021 | 32.1 | 39.3 | 67 | 36.4 | 13,545 | 45.5 |
| 2022 | 27.7 | - | 16 | 14.2 | 4,544 | 23.3 |
| **Totals** | | | | | | |
| **2021** | **100.0** | **100.0** | **184** | **100.0** | **29,800** | **100.0** |
| **2022** | **100.0** | **-** | **113** | **100.0** | **19,478** | **100.0** |

*Source: 2015 ACS & 2020 U.S. Census data; Bank Data, 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 Ohio Non-MSA AA. As shown in the following table, the bank's performance trails demographic data, particularly in 2021. In 2022, the updated, 2020 U.S. Census data revealed that the percent of businesses operating out of moderate-income census tracts declined, further limiting small business lending opportunities in these tracts. However, the bank's performance improved to only slightly trail

the demographic in 2022. Considering the improving trend in performance as well as performance relative to the demographic in 2022, the bank's lending is reasonable overall.

| Geographic Distribution of Small Business Loans | | | | | |
|---|---|---|---|---|---|
| **Tract Income Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| Moderate | | | | | |
| 2021 | 19.3 | 40 | 12.7 | 3,406 | 12.4 |
| 2022 | 15.9 | 9 | 13.4 | 1,227 | 9.1 |
| Middle | | | | | |
| 2021 | 52.3 | 167 | 53.0 | 16,549 | 60.2 |
| 2022 | 59.1 | 36 | 53.7 | 6,778 | 50.5 |
| Upper | | | | | |
| 2021 | 28.4 | 108 | 34.3 | 7,549 | 27.4 |
| 2022 | 25.0 | 22 | 32.8 | 5,418 | 40.4 |
| **Totals** | | | | | |
| **2021** | **100.0** | **315** | **100.0** | **27,504** | **100.0** |
| **2022** | **100.0** | **67** | **100.0** | **13,423** | **100.0** |
| *Source: 2021 & 2022 D&B Data; Bank Data.*<br>*Due to rounding, totals may not equal 100.0%* | | | | | |

## Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Examiners focused on the percentages of home mortgage loans to LMI borrowers and small businesses with GARs of $1.0 million or less.

### *Home Mortgage Loans*

The bank's distribution of borrowers reflects reasonable penetration among individuals of different income levels. As shown in the following table, the bank's lending to low-income borrowers is below aggregate data in 2021. Performance improved in 2022 but remained below demographic data. However, demographic data includes families below the poverty level, which included 7.6 percent of families based on 2020 U.S. Census data. These particular families face difficulty qualifying for loans in amounts necessary to finance homes in the AA. Considering this, 2022 lending performance to low-income borrowers is reasonable.

The bank's lending to moderate-income borrowers was slightly below aggregate in 2021 but improved to exceed the demographic in 2022. Considering performance in lending to LMI borrowers in 2022, the distribution of loans reflects reasonable performance.

| Distribution of Home Mortgage Loans by Borrower Income Level | | | | | | |
|---|---|---|---|---|---|---|
| **Borrower Income Level** | **% of Families** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | | |
| 2021 | 17.6 | 7.0 | 7 | 3.8 | 395 | 1.3 |
| 2022 | 16.5 | - | 10 | 8.9 | 750 | 3.9 |
| Moderate | | | | | | |
| 2021 | 16.8 | 20.2 | 31 | 16.8 | 3,245 | 10.9 |
| 2022 | 18.5 | - | 25 | 22.1 | 2,914 | 15.0 |
| Middle | | | | | | |
| 2021 | 21.9 | 23.8 | 46 | 25.0 | 5,600 | 18.8 |
| 2022 | 22.8 | - | 23 | 20.4 | 2,390 | 12.3 |
| Upper | | | | | | |
| 2021 | 43.8 | 36.4 | 87 | 47.3 | 18,335 | 61.5 |
| 2022 | 42.2 | - | 42 | 37.2 | 8,656 | 44.4 |
| Not Available | | | | | | |
| 2021 | 0.0 | 12.6 | 13 | 7.1 | 2,225 | 7.5 |
| 2022 | 0.0 | - | 13 | 11.5 | 4,768 | 24.5 |
| **Totals** | | | | | | |
| **2021** | **100.0** | **100.0** | **184** | **100.0** | **29,800** | **100.0** |
| **2022** | **100.0** | **-** | **113** | **100.0** | **19,478** | **100.0** |
| *Source: 2015 ACS & 2020 U.S. Census data; Bank Data, 2020 & 2021 HMDA Aggregate Data, "-" data not available.*<br>*Due to rounding, totals may not equal 100.0%.* | | | | | | |

***Small Business Loans***

The distribution of borrowers reflects poor penetration among businesses of different sizes. As shown in the following table, in both 2021 and 2022, the bank's performance fell significantly below the percent of businesses with GARs of $1.0 million or less. In 2021, the bank originated 246 PPP loans for which it was not required to collect revenue information. The substantial volume of loans reported with revenue not available distorts the data for 2021. However, the bank's performance remained substantially less than demographic data when evaluating performance without the high volume of loans with revenue not available.

| Distribution of Small Business Loans by GAR Category | | | | | |
|---|---|---|---|---|---|
| **Gross Revenue Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| ≤$1,000,000 | | | | | |
| 2021 | 78.2 | 41 | 13.0 | 6,098 | 22.2 |
| 2022 | 85.1 | 31 | 46.3 | 5,499 | 41.0 |
| >$1,000,000 | | | | | |
| 2021 | 6.2 | 28 | 8.9 | 7,061 | 25.7 |
| 2022 | 4.1 | 36 | 53.7 | 7,924 | 59.0 |
| Revenue Not Available | | | | | |
| 2021 | 15.6 | 246 | 78.1 | 1,435 | 5.2 |
| 2022 | 10.9 | 0 | 0.0 | 0 | 0.0 |
| **Totals** | | | | | |
| **2021** | **100.0** | **315** | **100.0** | **27,504** | **100.0** |
| **2022** | **100.0** | **67** | **100.0** | **13,423** | **100.0** |
| *Source: 2021 & 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%* | | | | | |

## COMMUNITY DEVELOPMENT TEST

OFBC demonstrates adequate responsiveness to CD needs in the Ohio Non-MSA through CD loans, qualified investments, and CD services. Examiners consider the institution's capacity and the need and availability of such opportunities.

### Community Development Loans

OFBC originated five CD loans totaling $6.8 million in the Ohio Non-MSA AA, three of which were PPP loans. This volume represents 82.8 percent of the total qualified lending originated by the bank in its AAs. Examiners noted the dollar amount of qualified CD loans has significantly increased since the previous evaluation, which demonstrates the banks willingness to meet the credit needs of its community. The following table illustrates the bank's CD loans by year and purpose.

| Community Development Lending - OH Non-MSA | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Year** | **Affordable Housing** | | **Community Services** | | **Economic Development** | | **Revitalize or Stabilize** | | **Total** | |
| | **#** | **$** | **#** | **$** | **#** | **$** | **#** | **$** | **#** | **$** |
| 2020 (Partial) | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 5,588 | **2** | **5,588** |
| 2021 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 115 | **1** | **115** |
| 2022 | 0 | 0 | 2 | 1,098 | 0 | 0 | 0 | 0 | **2** | **1,098** |
| 2023 (YTD) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **0** | **0** |
| **Total** | **0** | **0** | **2** | **1,098** | **0** | **0** | **3** | **5,703** | **5** | **6,801** |
| *Source: Bank Data* | | | | | | | | | | |

One notable examples of OFBC's CD loans within the AA is as follows:

- During the evaluation period, OFBC originated one loan totaling $4.0 million to a business located in a low- or moderate-income geography, which helps revitalize and stabilize the area.

**Qualified Investments**

OFBC made seven donations totaling $10,500 during the evaluation period in the Ohio Non-MSA AA, all of which were made to community service organizations that provided targeted services to LMI individuals. Highlights of these qualified donations are as follows:

- $3,000 to an organization that provides food for LMI children.
- $500 to an organization that provides affordable housing to LMI individuals.

**Community Development Services**

During the evaluation period, bank employees provided 28 instances of financial expertise or technical assistance for CD purposes in this AA. This volume of CD service activities represents 100.0 percent of the bank's total. The following table illustrates the banks CD services by year and purpose.

| Community Development Services | | | | | |
|---|---|---|---|---|---|
| **Year** | **Affordable Housing** | **Community Services** | **Economic Development** | **Revitalize or Stabilize** | **Total** |
| | # | # | # | # | # |
| 2020 (Partial) | 4 | 5 | 0 | 0 | **9** |
| 2021 | 4 | 5 | 0 | 0 | **9** |
| 2022 | 4 | 6 | 0 | 0 | **10** |
| 2023 (YTD) | 0 | 0 | 0 | 0 | **0** |
| **Total** | **12** | **16** | **0** | **0** | **28** |
| *Source: Bank Data* | | | | | |

Notable examples of CD services include:

- In three instances, one bank employee provided banking and financial literacy to middle and high school students at schools that are majority free/reduced lunch.
- One employee served as a finance committee member for an organization that promotes economic development and helps to expand businesses.

## DAYTON-KETTERING MSA– Full-Scope Review

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN DAYTON-KETTERING MSA AA

Examiners performed a full-scope review of OFBC's performance in this AA, which includes all CTs in Greene County. In 2022, 2 of the 10 branch offices, 14.3 percent of all deposits, 54.7 percent of home mortgages, and 29.6 percent of small business loans were within this AA.

**Economic and Demographic Data**

Based on the 2020 U.S. Census data, the Dayton-Kettering MSA AA is comprised of 42 CTs, of which 2 are designated as low-income, 8 moderate-income, 10 middle-income, and 22 upper-income CTs. The following table illustrates select demographic characteristics of the AA.

| Demographic Information of the AA | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| Geographies (Census Tracts) | 42 | 4.8 | 19.0 | 23.8 | 52.4 | 0.0 |
| Population by Geography | 167,966 | 3.8 | 19.8 | 20.7 | 55.7 | 0.0 |
| Housing Units by Geography | 70,796 | 4.8 | 21.4 | 20.4 | 53.4 | 0.0 |
| Owner-Occupied Units by Geography | 43,494 | 1.7 | 13.7 | 20.3 | 64.3 | 0.0 |
| Occupied Rental Units by Geography | 22,421 | 9.7 | 33.7 | 20.5 | 36.1 | 0.0 |
| Vacant Units by Geography | 4,881 | 10.6 | 32.3 | 21.4 | 35.7 | 0.0 |
| Businesses by Geography | 15,430 | 3.6 | 12.5 | 17.9 | 66.0 | 0.0 |
| Farms by Geography | 583 | 0.9 | 10.6 | 28.1 | 60.4 | 0.0 |
| Family Distribution by Income Level | 42,983 | 16.1 | 14.7 | 19.1 | 50.1 | 0.0 |
| Household Distribution by Income Level | 65,915 | 18.9 | 13.8 | 16.3 | 51.0 | 0.0 |
| Median Family Income MSA - 19430 Dayton-Kettering, OH MSA | | $75,125 | Median Housing Value | | | $176,246 |
| Families Below Poverty Level | | 7.1% | Median Gross Rent | | | $922 |

*Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%.*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

According to 2022 D&B data, there are 15,430 businesses operating in the AA. GARs for these businesses include 87.3 percent of businesses with $1 million or less, 2.7 percent with more than $1 million, and 10.0 percent with unknown revenues. Services represent the largest portion of businesses at 34.9 percent, followed by non-classifiable establishments at 26.0 percent, and retail trade at 10.3 percent. In addition, 58.8 percent of area businesses have four or fewer employees, and 90.3 percent operate from a single location.

As stated previously, examiners considered unemployment data when evaluating the bank's ability to lend within the AA. According to the U.S. Bureau of Labor and Statistics, the AA experienced increased unemployment levels, ranging from 3.1 to 6.5 percent, likely due to the COVID-19

pandemic. This could indicate potential difficulties and weaknesses in the labor force and lending opportunities. The AA levels were comparable to the Ohio state averages. Currently, the unemployment rate for Greene County is 3.3 percent.

Examiners used the FFIEC median family income estimates to analyze home mortgage lending under the Borrower Profile criterion. The following table outlines the ranges for the AA during the evaluation period.

| Dayton-Kettering MSA Median Family Income Ranges | | | | |
|---|---|---|---|---|
| **Median Family Incomes** | **Low <50%** | **Moderate 50% to <80%** | **Middle 80% to <120%** | **Upper ≥120%** |
| 2021 ($75,700) | <$37,850 | $37,850 to <$60,560 | $60,560 to <$90,840 | ≥$90,840 |
| 2022 ($84,100) | <$42,050 | $42,050 to <$67,280 | $67,280 to <$100,920 | ≥$100,920 |
| *Source: FFIEC* | | | | |

## Competition

OFBC operates in a highly competitive environment for financial services. The FDIC's Deposit Market Share data, as of June 30, 2022, provides some measurement of the competition. In the Dayton-Kettering MSA AA, there are 11 FDIC-insured financial institutions operating 33 offices. OFBC ranks eighth with 4.2 percent market share of total deposits.

Aggregate HMDA data also provides insight into competition within the AA. Review of the 2021 aggregate data reaffirms the level of competition with 308 lenders reporting 9,574 home mortgage loans originated or purchased. OFBC ranks 10th with a market share of 2.5 percent. The three most prominent lenders accounted for 28.4 percent of total market share.

As mentioned, although OFBC is not subject to CRA data collection and reporting requirements for small business loan activity, the data provides a measurement of the level of competition and demand for small business loans within the AA. Aggregate data for 2021, the most recent year for which aggregate data is available, shows that 82 institutions reported 2,818 small business loans in the AA, indicating a moderate degree of competition for this product. The three most prominent business lenders accounted for 44.5 percent of total market share.

## Community Contact

Examiners reviewed a recent community contact familiar with the Dayton-Kettering MSA AA. The contact stated the area was in a recovery period from the pandemic for a substantial portion of the review period. Additionally, the contact noted that banks have adequately addressed a majority of credit needs within the community; however, there is a consistent need for affordable housing and small business loans.

## Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determine that affordable housing and small business loans are the primary credit needs of the area.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN DAYTON-KETTERING MSA AA

## LENDING TEST

The bank demonstrated reasonable performance under the Lending Test within this AA. Geographic Distribution and Borrower Profile criteria primarily support this conclusion.

### Geographic Distribution

Overall, the geographic distribution of loans reflects reasonable dispersion throughout this AA.

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Dayton-Kettering AA. As shown in the following table, the bank's lending performance compares similarly to aggregate data in 2021 for low-income tracts. The bank did not originated any loans in low-income tracts in 2022; however, the percentage of owner-occupied units is very low, indicating limited opportunity within the AA. Additionally, OFBC's lending in moderate-income CTs is slightly higher than aggregate data in 2021 and significantly exceeds demographic data in 2022, resulting in reasonable performance overall.

| Geographic Distribution of Home Mortgage Loans | | | | | | |
|---|---|---|---|---|---|---|
| **Tract Income Level** | **% of Owner-Occupied Housing Units** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | | |
| 2021 | 1.0 | 0.9 | 2 | 0.8 | 110 | 0.2 |
| 2022 | 1.7 | - | 0 | 0.0 | 0 | 0.0 |
| Moderate | | | | | | |
| 2021 | 12.2 | 10.4 | 29 | 12.2 | 4,445 | 8.7 |
| 2022 | 13.7 | - | 39 | 28.1 | 6,681 | 21.7 |
| Middle | | | | | | |
| 2021 | 26.1 | 21.4 | 100 | 42.2 | 16,930 | 33.0 |
| 2022 | 20.3 | - | 50 | 336.0 | 9,489 | 30.8 |
| Upper | | | | | | |
| 2021 | 60.8 | 67.4 | 106 | 44.7 | 29,820 | 58.1 |
| 2022 | 64.3 | - | 50 | 36.0 | 14,651 | 47.5 |
| Not Available | | | | | | |
| 2021 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2022 | 0.0 | - | 0 | 0.0 | 0 | 0.0 |
| **Totals** | | | | | | |
| **2021** | **100.0** | **100.0** | **237** | **100.0** | **51,305** | **100.0** |
| **2022** | **100.0** | **-** | **139** | **100.0** | **30,821** | **100.0** |

*Source: 2015 ACS & 2020 U.S. Census data; Bank Data, 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 Dayton-Kettering MSA AA. As shown in the following table, the bank did not make any loans to businesses within low income tracts in 2021 or 2022. However, a very small portion of businesses operate out of the low-income CTs in the AA, as evidenced by the demographic, indicated limited opportunity to lend. The bank's performance is in line with demographic data in moderate-income tracts for 2021 and 2022. Overall, the bank's performance is reasonable.

| Geographic Distribution of Small Business Loans | | | | | |
|---|---|---|---|---|---|
| **Tract Income Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | |
| 2021 | 1.2 | 0 | 0.0 | 0 | 0.0 |
| 2022 | 3.6 | 0 | 0.0 | 0 | 0.0 |
| Moderate | | | | | |
| 2021 | 12.5 | 6 | 10.9 | 623 | 5.5 |
| 2022 | 12.5 | 4 | 13.8 | 630 | 8.3 |
| Middle | | | | | |
| 2021 | 17.8 | 10 | 18.2 | 650 | 5.7 |
| 2022 | 17.9 | 12 | 41.4 | 2,268 | 29.9 |
| Upper | | | | | |
| 2021 | 68.5 | 39 | 70.9 | 10,073 | 88.8 |
| 2022 | 66.0 | 13 | 44.8 | 4,685 | 61.8 |
| **Totals** | | | | | |
| **2021** | **100.0** | **55** | **100.0** | **11,346** | **100.0** |
| **2022** | **100.0** | **29** | **100.0** | **7,583** | **100.0** |
| *Source: 2021 & 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%* | | | | | |

## Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Examiners focused on the percentage of home mortgage loans to LMI borrowers and small businesses with GARs of $1.0 million or less.

***Home Mortgage Loans***

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. As shown in the following table, the bank's lending to low-income borrowers is comparable to aggregate data in 2021. In 2022, performance improved but trailed the demographic. As stated previously, demographic data for low-income families includes families below the poverty level, and these families face difficulty qualifying for loans in amounts necessary to finance homes. The bank's performance in 2022 relative to the demographic when adjusted for families below the poverty level is reasonable. In addition, the bank's lending to moderate-income borrowers exceeded aggregate in 2021 and also exceeded the demographic in both 2021 and 2022. Overall, the distribution of loans reflects reasonable performance.

| Distribution of Home Mortgage Loans by Borrower Income Level | | | | | | |
|---|---|---|---|---|---|---|
| **Borrower Income Level** | **% of Families** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | | |
| 2021 | 15.9 | 5.7 | 11 | 4.6 | 785 | 1.5 |
| 2022 | 16.1 | - | 11 | 7.9 | 1,325 | 4.3 |
| Moderate | | | | | | |
| 2021 | 13.8 | 13.8 | 39 | 16.5 | 5,075 | 9.9 |
| 2022 | 14.7 | - | 31 | 22.3 | 4,371 | 14.2 |
| Middle | | | | | | |
| 2021 | 17.8 | 20.0 | 54 | 22.8 | 9,020 | 17.6 |
| 2022 | 19.1 | - | 34 | 24.5 | 6,351 | 20.6 |
| Upper | | | | | | |
| 2021 | 52.5 | 41.1 | 131 | 55.3 | 35,905 | 70.0 |
| 2022 | 50.1 | - | 60 | 43.2 | 18,136 | 58.8 |
| Not Available | | | | | | |
| 2021 | 0.0 | 19.4 | 2 | 0.8 | 520 | 1.0 |
| 2022 | 0.0 | - | 3 | 2.2 | 638 | 2.1 |
| **Totals** | | | | | | |
| **2021** | **100.0** | **100.0** | **237** | **100.0** | **51,305** | **100.0** |
| **2022** | **100.0** | **-** | **139** | **100.0** | **30,821** | **100.0** |
| *Source: 2015 ACS & 2020 U.S. Census data; Bank Data, 2021 HMDA Aggregate Data, "-" data not available.*<br>*Due to rounding, totals may not equal 100.0%* | | | | | | |

### *Small Business Loans*

The distribution of small business loans reflects reasonable penetration to businesses with GARs of $1.0 million or less. The following table shows that in 2021, the bank originated 36.4 percent of small business loans to businesses with GARs of $1.0 million or less. Due to PPP lending, 26 of the 55 loans originated in 2021 have unknown revenues, which distorts bank performance. When adjusted for businesses with unknown revenues, the bank's performance is more in-line with its performance in 2022.

Although bank performance remained below demographic data throughout the review period, it is worth noting that small businesses often seek smaller dollar loans and therefore use alternative financing options such as home equity lines or credit cards. Considering these factors, the bank's overall performance is reasonable.

| Distribution of Small Business Loans by Gross Annual Revenue Category | | | | | |
|---|---|---|---|---|---|
| **Gross Revenue Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| ≤$1,000,000 | | | | | |
| 2021 | 80.7 | 20 | 36.4 | 4,504 | 39.7 |
| 2022 | 87.3 | 19 | 65.5 | 5,374 | 70.9 |
| >$1,000,000 | | | | | |
| 2021 | 4.4 | 9 | 16.4 | 3,790 | 33.4 |
| 2022 | 2.7 | 10 | 34.5 | 2,209 | 29.1 |
| Revenue Not Available | | | | | |
| 2021 | 15.0 | 26 | 47.3 | 3,052 | 26.9 |
| 2022 | 10.0 | 0 | 0.0 | 0 | 0.0 |
| **Totals** | | | | | |
| **2021** | **100.0** | **55** | **100.0** | **11,346** | **100.0** |
| **2022** | **100.0** | **29** | **100.0** | **7,583** | **100.0** |
| *Source: 2021 & 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%* | | | | | |

## COMMUNITY DEVELOPMENT TEST

OFBC demonstrates adequate responsiveness to CD needs in the Dayton-Kettering MSA AA. Examiners considered the institution's capacity and the need and availability of such opportunities. The Dayton-Kettering MSA AA received less weight in the overall conclusions given the lower volumes of branches in and deposits from this AA.

### Community Development Loans

OFBC originated one CD loan totaling approximately $1.4 million during the evaluation period in this AA. Although the bank only originated one CD loan, they were instrumental in keeping businesses in tact during the evaluation period. The loan was to an organization which promoted revitalization and stabilization for an LMI CT. Examiners were unable to qualify a majority of the bank's PPP loans as the bank was not required to collect revenue information. However, examiners recognize the bank's willingness to help meet the needs of its AA during unprecedented times.

### Qualified Investments

OFBC made two CD donations in this AA totaling $1,000. Examiners do not consider this level of activity to be responsive to the CD needs of the AA.

### Community Development Services

OFBC did not provide any CD services in this AA. However, the bank operates one of its two branches in the AA out of a moderate-income census tract, which demonstrates the availability of banking services to moderate-income individuals.

## TOLEDO MSA– Full-Scope Review

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN TOLEDO MSA AA

Examiners performed a full-scope review of OFBC's performance in this AA, which includes two CTs in Wood County. In 2022, 1 of the 10 branch offices, 3.8 percent of all deposits, 0.8 percent of home mortgages, and 2.0 percent of small business loans are within this AA.

**Economic and Demographic Data**

Based on the 2020 U.S. Census data, the Toledo MSA AA is comprised of 2 CTs, of which both are designated as middle-income CTs. The following table illustrates select demographic characteristics of the AA.

| Demographic Information of the AA | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| Geographies (Census Tracts) | 2 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Population by Geography | 6,817 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Housing Units by Geography | 3,035 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Owner-Occupied Units by Geography | 2,174 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Occupied Rental Units by Geography | 587 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Vacant Units by Geography | 274 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Businesses by Geography | 429 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Farms by Geography | 43 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Family Distribution by Income Level | 1,657 | 18.9 | 20.8 | 23.1 | 37.2 | 0.0 |
| Household Distribution by Income Level | 2,761 | 22.4 | 21.6 | 17.0 | 39.0 | 0.0 |
| Median Family Income MSA - 45780 Toledo, OH MSA | | $70,917 | Median Housing Value | | | $110,830 |
| Families Below Poverty Level | | 7.3% | Median Gross Rent | | | $715 |

*Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

According to 2022 D&B data, there are 429 businesses operating in this AA. GARs for these businesses include 84.4 percent of businesses with $1 million or less, 2.3 percent with more than $1 million, and 13.3 percent with unknown revenues. Services represent the largest portion of businesses at 25.9 percent, followed by non-classifiable establishments at 22.3 percent, and retail trade at 11.7 percent. In addition, 61.4 percent of area businesses have four or fewer employees, and 89.0 percent operate from a single location.

Examiners considered unemployment data when evaluating the bank's ability to lend within the AA. According to the U.S. Bureau of Labor and Statistics, the AA experienced increased unemployment levels, ranging from 3.1 to 7.0 percent, likely due to the COVID-19 pandemic. This could indicate potential difficulties and weaknesses in the labor force and lending opportunities.

The AA levels were comparable to the Ohio state averages. Currently, the unemployment rate for Wood County is 3.5 percent.

Examiners used the FFIEC median family income estimates to analyze home mortgage lending under the Borrower Profile criterion. The following table outlines the ranges for the AA during the evaluation period.

| **Toledo MSA Median Family Income Ranges** | | | | |
|---|---|---|---|---|
| **Median Family Incomes** | **Low <50%** | **Moderate 50% to <80%** | **Middle 80% to <120%** | **Upper ≥120%** |
| 2021 ($69,800) | <$34,900 | $34,900 to <$55,840 | $55,840 to <$83,760 | ≥$83,760 |
| 2022 ($78,800) | <$39,400 | $39,400 to <$63,040 | $63,040 to <$94,560 | ≥$94,560 |
| *Source: FFIEC* | | | | |

## Competition

OFBC operates in a highly competitive environment for financial services within the two CTs that comprise the bank's Toledo MSA AA. The FDIC's Deposit Market Share data, as of June 30, 2022, provides some measurement of the competition. In the Toledo MSA AA, there are 16 FDIC-insured financial institutions operating 43 offices. OFBC ranks 13th with 1.0 percent market share of total deposits.

Aggregate HMDA data also provides insight into competition within the AA. Review of the 2021 aggregate data reaffirms the level of competition with 54 lenders reporting 242 home mortgage loans originated or purchased. OFBC ranked 14th with a market share of 1.2 percent. The three most prominent lenders accounted for 40.9 percent of total market share.

As mentioned, although OFBC is not subject to CRA data collection and reporting requirements for small business loan activity, the data provides a measurement of the competition and demand for small business loans within the AA. Aggregate small business lending data for 2021 reflects that 69 institutions reported 2,153 small business loans in the AA, indicating a high degree of competition for this product. The three most prominent business lenders accounted for 37.6 percent of total market share.

## Community Contact

Examiners contacted a local realtor who is familiar with the AA. The contact stated there is a housing shortage in the area and demand is high, which drives the price of real estate up. The contact also mentioned that traditional borrowers cannot compete due to a majority of houses selling to buyers who pay cash at closing.

## Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determine that home mortgage, specifically affordable housing efforts, represent the primary credit and CD needs of the AA.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN TOLEDO MSA AA

**LENDING TEST**

OFBC demonstrates reasonable performance under the Lending Test. The Borrower Profile performance primarily supports this conclusion.

**Geographic Distribution**

The AA does not include any LMI CTs, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

**Borrower Profile**

Overall, the distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Examiners focused on the percentages of home mortgage loans to LMI borrowers and small businesses with GARs of $1.0 million or less.

***Home Mortgage Loans***

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. As noted previously, this AA represents a relatively small portion of the bank's total operations, as evidenced by the bank only extending five home mortgage loans in the AA throughout the review period. Examiners consider this reasonable; however, minimal weight was given to this performance due the significantly low volume of home mortgage loans extended.

| Distribution of Home Mortgage Loans by Borrower Income Level | | | | | | |
|---|---|---|---|---|---|---|
| **Borrower Income Level** | **% of Families** | **Aggregate Performance % of #** | **#** | **%** | **$(000s)** | **%** |
| Low | | | | | | |
| 2021 | 24.7 | 11.6 | 0 | 0.0 | 0 | 0.0 |
| 2022 | 19.0 | - | 0 | 0.0 | 0 | 0.0 |
| Moderate | | | | | | |
| 2021 | 18.9 | 24.8 | 0 | 0.0 | 0 | 0.0 |
| 2022 | 20.8 | - | 1 | 50.0 | 80 | 39.3 |
| Middle | | | | | | |
| 2021 | 24.7 | 28.9 | 2 | 66.7 | 100 | 28.2 |
| 2022 | 23.1 | - | 0 | 0.0 | 0 | 0.0 |
| Upper | | | | | | |
| 2021 | 31.7 | 24.0 | 1 | 33.3 | 255 | 71.8 |
| 2022 | 37.2 | - | 1 | 50.0 | 124 | 60.7 |
| Not Available | | | | | | |
| 2021 | 0.0 | 10.7 | 0 | 0.0 | 0 | 0.0 |
| 2022 | 0.0 | - | 0 | 0.0 | 0 | 0.0 |
| **Totals** | | | | | | |
| **2021** | **100.0** | **100.0** | **3** | **100.0** | **355** | **100.0** |
| **2022** | **100.0** | **-** | **2** | **100.0** | **204** | **100.0** |
| *Source: 2015 ACS & 2020 U.S. Census data; Bank Data, 2021 HMDA Aggregate Data, "-" data not available.*<br>*Due to rounding, totals may not equal 100.0%.* | | | | | | |

### *Small Business Loans*

The distribution of small business loans reflects reasonable penetration to businesses with GARs of $1.0 million or less. In 2021, performance is below demographic data; however, the bank originated seven PPP loans in 2021 for which the bank was not required to collect revenue information. When taking this into consideration, the bank's performance is reasonable as the remaining two loans were extended to borrowers with GARs of $1.0 million or less. The bank's lending performance is lower than demographic data in 2022. However, considering the bank's very limited presence in this AA, examiners consider overall performance to be reasonable and gave little weight to performance in this AA when arriving at overall conclusions.

| Distribution of Small Business Loans by GAR Category | | | | | |
|---|---|---|---|---|---|
| **Gross Revenue Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| ≤$1,000,000 | | | | | |
| 2021 | 77.2 | 2 | 22.2 | 135 | 24.1 |
| 2022 | 84.4 | 1 | 50.0 | 85 | 45.9 |
| >$1,000,000 | | | | | |
| 2021 | 3.8 | 0 | 0.0 | 0 | 0.0 |
| 2022 | 2.3 | 1 | 50.0 | 100 | 54.1 |
| Revenue Not Available | | | | | |
| 2021 | 19.0 | 7 | 77.8 | 426 | 75.9 |
| 2022 | 13.3 | 0 | 0.0 | 0 | 0.0 |
| **Totals** | | | | | |
| **2021** | **100.0** | **9** | **100.0** | **561** | **100.0** |
| **2022** | **100.0** | **2** | **100.0** | **185** | **100.0** |
| *Source: 2021 & 2022 D&B Data; Bank Data.*<br>*Due to rounding, totals may not equal 100.0%* | | | | | |

## COMMUNITY DEVELOPMENT TEST

OFBC's CD performance in this AA is below the CD performance in the other AAs reviewed. The bank did not originate any CD loans, nor did they have any qualified investments or CD services in the AA; however, the bank made one donation totaling $250 to an organization that provides affordable housing. Given the limited presence the bank has in this AA, examiners gave little weight to performance in this AA when arriving at overall conclusions.

# 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 CTs is to provide a stable set of geographic units for the presentation of statistical data. CTs 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 AND HOURS (All branches have ATM's. No ATM's accept deposits.)

**Old Fort Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 8034 MAIN ST | MSA/MD Code | NA |
| City Name | OLD FORT | State Code | 39 |
| State Abbreviation | OH | County Code | 147 |
| Zip Code | 44861 | Tract Code | 9626.00 |

| | |
|---|---|
| Lobby Hours: | Monday - Friday 8:30 am - 5:00 pm |
| Drive-Up Hours: | Monday - Friday 8:30 am - 5:00 pm<br>Saturday 8:30 am - 12:00 pm |

**Bettsville Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 238 STATE ST | MSA/MD Code | NA |
| City Name | BETTSVILLE | State Code | 39 |
| State Abbreviation | OH | County Code | 147 |
| Zip Code | 44815 | Tract Code | 9627.00 |

| | |
|---|---|
| Lobby Hours: | Monday - Friday 8:30 am - 5:00 pm |
| Drive-Up Hours: | Monday - Friday 8:30 am - 5:00 pm<br>Saturday 8:30 am - 12:00 pm |

**Tiffin Westgate Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 634 W MARKET ST | MSA/MD Code | NA |
| City Name | TIFFIN | State Code | 39 |
| State Abbreviation | OH | County Code | 147 |
| Zip Code | 44883 | Tract Code | 9632.00 |

| | |
|---|---|
| Lobby Hours: | Monday - Thursday 8:30 am - 5:00 pm, Friday 8:30am-5:30pm<br>Saturday 8:30 am - 12:00 pm |
| Drive-Up Hours: | Monday - Thursday 8:30 am - 5:00<br>Friday 8:30 am - 5:30 pm<br>Saturday 8:30 am - 12:00 pm |

**Tiffin Downtown Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 33 E MARKET ST | MSA/MD Code | NA |
| City Name | TIFFIN | State Code | 39 |
| State Abbreviation | OH | County Code | 147 |
| Zip Code | 44883 | Tract Code | 9637.00 |

| | |
|---|---|
| Lobby Hours: | Monday - Friday 8:30 am - 5:00 pm |
| Drive-Up Hours: | Monday - Friday 8:30 am - 5:00 pm<br>Saturday 8:30 am - 12:00 pm |

**Fostoria Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 599 PLAZA DR | MSA/MD Code | 45780 |
| City Name | FOSTORIA | State Code | 39 |
| State Abbreviation | OH | County Code | 173 |
| Zip Code | 44830 | Tract Code | 0222.00 |

| | |
|---|---|
| Lobby Hours: | Monday-Friday 8:30 am - 5:00 pm |
| Drive-Up Hours: | Monday-Friday 8:30 am - 5:00 pm<br>Saturday 8:30 am - 12:00 pm |

**Fremont Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 300 W STATE ST | MSA/MD Code | NA |
| City Name | FREMONT | State Code | 39 |
| State Abbreviation | OH | County Code | 143 |
| Zip Code | 43420 | Tract Code | 9617.00 |

| | |
|---|---|
| Lobby Hours: | Monday-Friday 8:30 am - 5:00 pm |
| Drive-Up Hours: | Monday-Friday 8:30 am - 5:00 pm<br>Saturday 8:30 am - 12:00 pm |

**Clyde Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 651 W MCPHERSON HWY | MSA/MD Code | NA |
| City Name | CLYDE | State Code | 39 |
| State Abbreviation | OH | County Code | 143 |
| Zip Code | 43410 | Tract Code | 9620.00 |

| | |
|---|---|
| Lobby Hours: | Monday-Friday 8:30 am - 5:00 pm |
| Drive-Up Hours: | Monday-Friday 8:30 am - 5:00 pm<br>Saturday 8:30 am - 12:00 pm |

**Findlay Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 15030 FLAG CITY DR | MSA/MD Code | NA |
| City Name | FINDLAY | State Code | 39 |
| State Abbreviation | OH | County Code | 063 |
| Zip Code | 45840 | Tract Code | 0002.00 |

| | |
|---|---|
| Lobby Hours: | Monday-Friday 8:30 am - 5:00 pm |
| Drive-Up Hours: | Monday-Friday 8:30 am - 5:00 pm<br>Saturday 8:30 am - 12:00 pm |

Sugar Creek Financial Center

| | | | |
|---|---|---|---|
| Street Address | 6430 WILMINGTON PIKE | MSA/MD Code | 19380 |
| City Name | DAYTON | State Code | 39 |
| State Abbreviation | OH | County Code | 057 |
| Zip Code | 45459 | Tract Code | 2202.00 |

| | |
|---|---|
| Lobby Hours: | Monday-Friday 8:30 am - 5:00 pm |
| Drive-Up Hours: | Monday-Friday 8:30 am - 5:00 pm<br>Saturday 8:30 am - 12:00 pm |

**Xenia Financial Center**

| | | | |
|---|---|---|---|
| Street Address | 88 S PROGRESS DR | MSA/MD Code | 19380 |
| City Name | XENIA | State Code | 39 |
| State Abbreviation | OH | County Code | 057 |
| Zip Code | 45385 | Tract Code | 2402.00 |

| | |
|---|---|
| Lobby: | Monday-Friday: 8:30am – 5:00pm |
| Drive Through Hours: | Monday-Friday 8:30 am - 5:00 pm, Saturday 8:30-12:00 |

Additional ATM's:

1) **B & B Food Mart**– 265 N Washington St, Tiffin, OH 44883; MSA= NA; State Code= 39; County Code= 147; Census Tract= 9635.00. This ATM does not take deposits.
2) **Tiffin University**- 155 Miami St, Tiffin, OH 44883; MSA= NA; State Code= 39; County Code= 147; Census Tract= 9635.00. This ATM does not take deposits.
3) **G &L Shell-** 2942 S. St. RT.100, Tiffin, OH 44883. MSA= NA; State Code= 39; County Code= 147; Census Tract= 9637.00. This ATM does not take deposits.
4) **Heidelberg University**- 77 Greenfield St, Tiffin, OH 44883. MSA=NA; State Code= 39; County Code= 147; Census Tract= 9637. This ATM does not take deposits.

## BRANCH OPENING AND CLOSINGS

**Sugarcreek Financial Center – Opened April 2, 2012**

| | | | |
|---|---|---|---|
| Street Address | 6430 WILMINGTON PIKE | MSA/MD Code | 19380 |
| City Name | DAYTON | State Code | 39 |
| State Abbreviation | OH | County Code | 057 |
| Zip Code | 45459 | Tract Code | 2202.00 |

**Lima Commercial Loan Office (not a Branch) – Closed April, 2019**

| | | | |
|---|---|---|---|
| Street Address | 825 S Cable Road, Suite B | MSA/MD Code | 30620 |
| City Name | LIMA | State Code | 39 |
| State Abbreviation | OH | County Code | 003 |
| Zip Code | 45805 | Tract Code | 0141.00 |

**Fremont North Drive Thru – Closed May 29, 2015**

| | | | |
|---|---|---|---|
| Street Address | 2140 Enterprise Drive, Suite A | MSA/MD Code | NA |
| City Name | Fremont | State Code | 39 |
| State Abbreviation | OH | County Code | 143 |
| Zip Code | 43420 | Tract Code | 9608.00 |

**Xenia Financial Center Opened February 27, 2019**

| | | | |
|---|---|---|---|
| Street Address | 88 S Progress Drive | MSA/MD Code | 19380 |
| City Name | Xenia | State Code | 39 |
| State Abbreviation | OH | County Code | 057 |
| Zip Code | 45385 | Tract Code | 2402.00 |

**Xenia Loan Production Office Closed February 27, 2019**

| | | | |
|---|---|---|---|
| Street Address | 77 S Progress Drive | MSA/MD Code | 19380 |
| City Name | Xenia | State Code | 39 |
| State Abbreviation | OH | County Code | 057 |
| Zip Code | 45385 | Tract Code | 2402.00 |

## Personal and professional banking under one roof.

In addition to helping you meet and exceed your professional goals, we also offer a full range of solutions to meet all of your personal banking needs, including:

- Mortgage Loans
  - Primary Residence
  - Construction
  - Vacation Homes
- Home Equity Loans
- Deposit Accounts
  - Checking Accounts
  - Money Market Accounts
  - Savings Accounts
  - CDs/IRAs
- Personal Loans/Auto Loans
- Credit Cards*
- Digital and Mobile Banking
- Health Savings Accounts (HSAs)

## Contact our team of Personal Relationship Managers:

**Rich Demko**
Senior Commercial Banker
937-510-5384
rdemko@oldfortbank.com

**Tyler Webb**
Senior Commercial Banker
419-934-1826
twebb@oldfortbank.com


OLD FORT BANKING COMPANY

**www.oldfortbank.com**

Member FDIC

NMLS 631428

EQUAL HOUSING LENDER

Dental Banking

# Financial solutions for dental professionals.

OLD FORT BANKING COMPANY

## Dental Banking is our specialty.

We offer banking solutions designed to meet the unique needs of dental practices and focus on building long-term, meaningful relationships with our clients.

Banking with us means you'll have one single point of contact - a trusted advisor to discuss our portfolio of banking solutions designed to help you upgrade, expand or invest as needed.

Our dedicated and experienced team is the key to our success and we're confident they will become the key to yours too.

The Old Fort Banking Company is a full-service, employee-owned bank founded in 1916. We operate through a community banking model that is our foundation for local decision making, and the basis for prompt, professional and personal client service.

# We care for your banking, while you care for your patients.

### Treasury Management Solutions

- ACH Services
- Business Credit Cards*
- Dental Practice Checking Accounts
- Merchant Services
- Online Banking
- Payroll Cards
- Positive Pay
- Preferred Money Market Accounts
- Remote Deposit Capture

*The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc.

### Financing Solutions

- Commercial Real Estate Loans
- Construction Loans
- Dental Practice Loans
- Equipment Loans
- Partner buy-in or buy-out
- Practice Acquisitions
- Working Capital Lines of Credit

**"From the outset, Old Fort Bank has been the bank of choice for my practice. The entire team has always been there for matters of all types. They are professional, flexible, trustworthy, and foster a relationship of friendship. Whenever I've needed excellent service on banking matters, big or small, they've come through for me!"**

**- Dr. Stephen Burke, DDS, MS**
*Owner, Burke Orthodontics*

# SAVINGS, MONEY MARKETS & BUSINESS SWEEP

| | Regular Savings | Preferred Money Market | Investment Sweep Line of Credit Sweep |
|---|---|---|---|
| Benefits & Features: | Traditional Savings Account | Higher Yield Account | Earn interest on excess cash or reduce interest expense. |
| Monthly Service Fee: | ✓ [1] | ✓ [2] | See Treasury Management Officer |
| About the Account: | ATM card available | Check writing privileges [3]<br><br>Variable Tiered Rate | Cash in excess of a predetermined target balance is automatically swept overnight into an investment account and then swept back into checking as funds are needed. Interest rates are subject to change.<br><br>Reduces interest expense and overdraft charges by automatically funding checks when presented for payment and paying down your line of credit with excess funds. |

***For full details, please speak with a New Account Representative or a Treasury Management Officer.***

1. $2 service fee if balance falls below $100.00
2. $10 service fee if balance falls below $5,000.00
3. Checks, drafts, transfers to another or third parties by pre-authorized, automatic or telephone transfers are limited to **6 per month.**

Other standard bank fees may apply. Savings and Money Market account transfer limitations may apply.

### Certificate of Deposit Accounts

*Secure investment options with various terms.*
We offer Business Certificates of Deposit with tiered interest rates and various terms.

### Online Security Protection

*Trusteer Rapport*
Trusteer Rapport blocks malicious attempts to fraudulently access your online account, and protects users from financial malware and phishing attacks.

*MyCardRules®*
A free, easy-to-use mobile app that lets you turn cards on or off, set spending limits and receive alerts - all with a few quick taps.

# FINANCIAL CENTERS

**Bettsville**
238 State St.
Bettsville, OH 44815
Phone: (419) 986-5101 • ***ATM***

**Clyde**
651 W. McPherson Highway
Clyde, OH 43410
Phone: (419) 547-8995 • ***ATM***

**Findlay**
15030 Flag City Drive
Findlay, OH 45840
Phone: (419) 424-0458 • ***ATM***

**Fostoria**
599 Plaza Drive
Fostoria, OH 44830
Phone: (419) 436-1425 • ***ATM***

**Fremont**
300 W. State Street
Fremont, OH 43420
Phone: (419) 334-2989 • ***ATM***

**Old Fort**
8034 Main Street
Old Fort, OH 44861
Phone: (419) 992-4227 • ***ATM***

**Sugarcreek**
6430 Wilmington Pike
Dayton, OH 45459
Phone: (937) 848-6700 • ***ATM***

**Tiffin (Downtown)**
33 E. Market Street
Tiffin, OH 44883
Phone: (419) 447-4790 • ***ATM***

**Tiffin (Westgate)**
634 W. Market Street
Tiffin, OH 44883
Phone: (419) 447-1600 • ***ATM***

**Xenia**
88 S. Progress Drive
Xenia, OH 45385
Phone: (937) 372-5792 • ***ATM***

**Toll Free Number**
1-866-347-3440

EQUAL HOUSING LENDER

July 2020

Member FDIC

## Financial solutions for building your business.

Business Checking Accounts • Business Savings Accounts
Treasury Management • Financing Solutions

OLD FORT BANKING COMPANY

oldfortbank.com • 866-347-3440 • NMLS 631428

## BUSINESS CHECKING ACCOUNTS

| | Business Progressive | Business Corporate | Business Extra |
|---|---|---|---|
| | ***Designated for any business type; corporation, sole proprietorship, LLC, LLP, profit or non-profit with limited or moderate activity.*** | ***For businesses with moderate to high checking activity or that require treasury management services. Available for all types of businesses and organizations.*** | ***Exclusively designed for sole proprietorships looking to invest temporary excess funds to generate income.*** |
| Monthly Service Fee: | ✓ [1] | ✓ [2] | ✓ [3] |
| Electronic Statements: | ✓ | ✓ | ✓ |
| Free Online Banking and Bill Bay*: | ✓ | ✓ | ✓ |
| Free Debit Card*: | ✓ | ✓ | ✓ |
| Additional Information: | No per item fee for the first 150 monthly items. Additional items will incur a per item fee. | Provides advantage of an earnings credit to reduce or eliminate service charges. | Earns interest at a variable tiered rate. |

1. Clients will be assessed a fee of $.25 per item after the first 150 items.
2. $10.00 monthly maintenance fee. Additional fees: $.08 per deposit item. $.15 per check paid. $.05 per ACH Credit and/or ACH Debit item paid.
3. $10.00 service fee if balance falls below $500.00. *Standard text and data charges may apply. Other standard bank fees may apply.

## EMPLOYEE BENEFITS

### Health Savings Account

A Health Savings Account (HSA) is a tax free way for your employees covered by a High-Deductible-Health Plan (HDHP) to set aside funds for anticipated health care expenses. HSAs can help you share the cost of health care with your employees. For more details, please contact us at 866-347-3440. Contact your tax advisor for eligibility requirements.

### Old Fort Bank At Work

The Old Fort Banking Company is pleased to offer an incentive for your employees opening or enrolling in selected Old Fort Banking Company products or services. Please ask your Universal Banker or a Treasury Management Officer for full details.

## TREASURY MANAGEMENT SOLUTIONS

*Old Fort Banking Company's Treasury Management products and services assist businesses in managing cash flow effectively. We utilize the best resources to meet those needs by offering:*

### Business Online Banking

Provides a secure and convenient method of managing your bank accounts including direct deposit payroll, ACH origination (including same day ACH), EFTPS origination, wire transfer, balancing reports and more.

### Positive Pay

Enhanced fraud protection for checks and ACH items presented for payment against your checking account.

### Remote Deposit Capture

Simplify your deposit process and improve your cash flow by electronically depositing your checks without leaving the office.

### Merchant Card Services

A credit card processing solution that provides flexibility and options for you and your customers in paying for merchandise and services with a credit or debit card.

### Business Credit Cards*

What do you want from your credit card? Whatever your needs, we have a card that is right for you.

### The One Card*

The One Card enables you to merge separate card solutions, combining purchasing, travel and fleet card programs into a single streamlined payment solution, which leads to reduced costs and increased efficiencies.

### Fintwist® by Comdata® Payroll Card

Achieve 100% direct deposit with payroll cards for unbanked emplyees at no cost to your business.

*The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc.

## FINANCING SOLUTIONS

*We focus on assisting business clients with making informed choices and managing finances to obtain long-term financial goals.*

### Commercial Real Estate Loans

A variety of flexible options for purchase, construction, improvement or refinancing of buildings as well as other commercial real estate projects.

### Business Term Loans

Financing for the purchase of vehicles, business equipment, and much more.

### Business Lines of Credit

A flexible financing solution that gives you immediate access to short-term funding on an as needed basis to support the cash needs of your business.

### Letters of Credit

Domestic and international letters of credit.

### Agricultural Loans

Nobody knows Ohio farming like you, and nobody knows financing like OFBC.

### Specialized Lending Programs

SBA 504 Financing Program
Regional 166 Direct Loan

### Residential Real Estate

Financing for the purchase or refinance of your primary or secondary home with options from conventional, jumbo, construction and low down payment mortgage options.

### Home Equity Loans

Revolving lines of credit or term loans with competitive rates and flexible terms secured by the equity in your home that can provide the cash needed for home improvements, special events and other personal expenditures.

# Save money
## on the things you're already paying for.

With Old Fort Bank Checking Rewards, you can lower your bills!

**Billshark**[3]
Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.

**Roadside Assistance**
Available 24/7 and free to use, covers up to $80 in covered service charges.

**Health Savings Card**
Save money on prescriptions, eye exams, frames, lenses and hearing services.

**Cell Phone Protection**[1,2]
Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to $400 per claim (maximum of $800 per year).

**ID Theft Aid**[1,2,3]
Payment Card Fraud Resolution:
If your payment cards are lost or stolen, you have a personal fraud specialist ready to assist you.
Personal Identity Theft Benefit:*
Receive $2,500 reimbursement for covered expenses you incur to restore your identity.
Identity Restoration:
Unlimited access to personal fraud specialists who provide identity recovery and restoration assistance.

**$10,000 Travel Accidental Death Coverage**[2]
Peace of mind for the unexpected.

**Buyer's Protection and Extended Warranty**[1,2]
Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your BaZing checking account.

**Shop local, Save Local with BaZing Savings***
Local discounts and national retailer deals to save you money on shopping, dining, travel and more.

# SHOP LOCAL
## SAVE LOCAL.

Discover the money-saving benefits of your new
# Checking Account.

Here's what you'll get with each account:

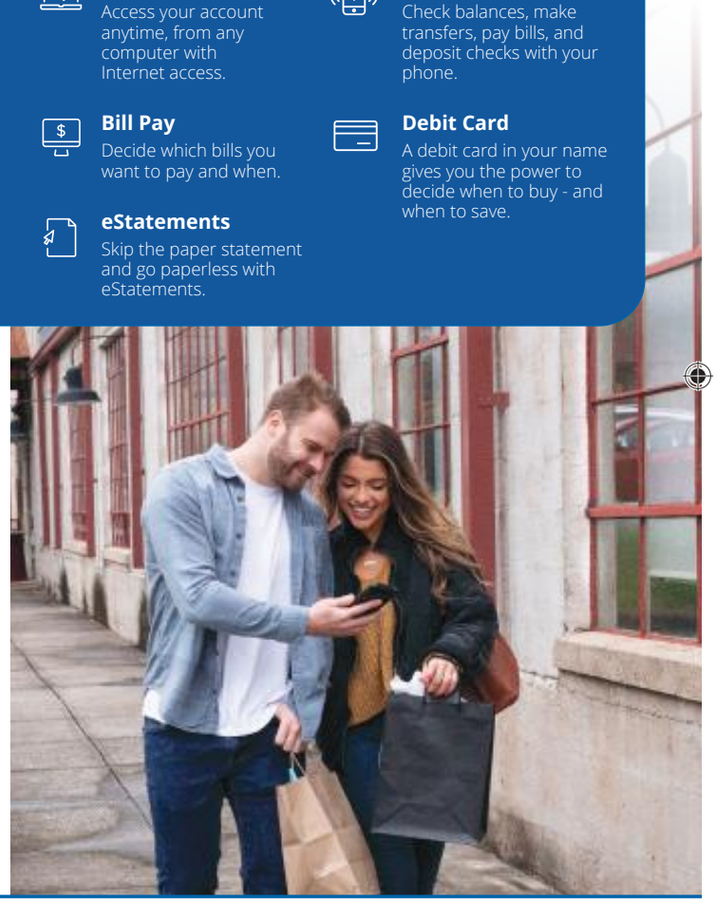
**Online Banking**
Access your account anytime, from any computer with Internet access.

**Mobile Banking**
Check balances, make transfers, pay bills, and deposit checks with your phone.

**Bill Pay**
Decide which bills you want to pay and when.

**Debit Card**
A debit card in your name gives you the power to decide when to buy - and when to save.

**eStatements**
Skip the paper statement and go paperless with eStatements.



**Get started by downloading the BaZing app today.**

powered by BaZing

*Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.

OLD FORT BANKING COMPANY

Member FDIC

oldfortbank.com

Q Do you maintain a minimum balance of $500 in your account?

## PrimePlus Checking

### Anywhere Banking Tools
Online banking, mobile banking, bill pay, debit card and eStatement.

### Buyer's Protection and Extended Warranty[1,2]
Items are protected for up to $2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account.

### ID Theft Aid[1,2]
Includes payment card fraud resolution, $2,500 in personal identity theft benefit, identity restoration, identity and credit monitoring.

### Roadside Assistance
Available 24/7 and free to use, up to $80 in covered service charges.

### Health Savings Card[4]
Save money on prescriptions, eye exams, frames, lenses and hearing services.

### Cell Phone Protection[1,2]
Receive up to $400 per claim ($800 per year) if your cell phone is broken or stolen.

### Shop Local, Save Local with BaZing Savings
Local discounts and national retailer deals to save you money on shopping, dining, travel and more.

### $10,000 Travel Accidental Death Coverage[2]
Peace of mind for the unexpected.

### Billshark[3]
Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.

### One Free Check Order Per Year* & One Free Cashier's Check/Money Order Per Month
*Select styles only.

### Great Interest on Your Checking Balance
Our best checking rate.

**Maintain a $500 minimum balance each month (average), and we'll waive the $7 monthly fee.**

Q Do you have a cell phone or look for deals when you shop?

## Prime Checking

### Anywhere Banking Tools
Online banking, mobile banking, bill pay, debit card and eStatement.

### Buyer's Protection and Extended Warranty[1,2]
Items are protected for up to $2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account.

### ID Theft Aid[1,2]
Includes payment card fraud resolution, $2,500 in personal identity theft benefit, identity restoration, identity and credit monitoring.

### Roadside Assistance
Available 24/7 and free to use, up to $80 in covered service charges.

### Health Savings Card[4]
Save money on prescriptions, eye exams, frames, lenses and hearing services.

### Cell Phone Protection[1,2]
Receive up to $400 per claim ($800 per year) if your cell phone is broken or stolen.

### Shop Local, Save Local with BaZing Savings
Local discounts and national retailer deals to save you money on shopping, dining, travel and more.

### $10,000 Travel Accidental Death Coverage[2]
Peace of mind for the unexpected.

### Billshark[3]
Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.

1 Subject to the terms and conditions detailed in the Guide to Benefits. 2 Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. 3 Billshark requires additional activation to begin. 4 The Health Savings Card is not associated with any HSA (Health Savings Account) banking products.

**Only $6 per month.***

**$2 paper statement fee.*

Q Do you want a low cost account with basic benefits?

## Freedom Checking

### Anywhere Banking Tools
Online banking, mobile banking, bill pay, debit card and eStatement.

**Download our mobile banking app today!**

**Free* with eStatement.**
**$2 paper statement fee.*
**Fee waived for those 23 years and under and 60 years and older.**

**Fees effective as of June 3, 2022**

| | | |
|---|---|---|
| Account Activity Printout | $ | 4.00 |
| Account Balancing Assistance *(per hour*) | $ | 20.00 |
| Account Research *(per hour)* | $ | 20.00 |
| ATM Withdrawals at Non-Old Fort Bank ATMs *(per transaction)* | $ | 1.50 |
| ATM Daily Cash Withdrawal Limit *(per day)* | $ | 600.00 |
| Cashier's Check | $ | 6.00 |
| Check Printing *(depends on the style of the check ordered)* | | Various |
| Closed Account *(a fee will be assessed if the account is closed within 90 days from opening)* | $ | 25.00 |
| Copy of Image Items *(from statement)* | $ | 2.00 |
| Copy of a Statement | $ | 2.00 |
| Debit Card Daily Transaction Limit *(per day)* | $ | 3,000.00 |
| Debit Card PIN-BASED Transaction *(per transaction)* | $ | .50 |
| Debit Card Replacement | $ | 5.00 |
| Deposited Checks and Other Items Returned Unpaid | $ | 10.00 |
| Domestic Wire Transfers (incoming) | $ | 20.00 |
| Domestic Wire Transfers (outgoing) | $ | 25.00 |
| Dormant Account *(fee assessed each month the account remains dormant. An account is dormant if for two years you have made no deposits to or withdrawals from the account)* | $ | 5.00 |
| Foreign Check Charge | $ | Up to 45.00 |
| Foreign Wire Transfers *(incoming)* | $ | 25.00 |
| Foreign Wire Transfers *(outgoing)* | $ | 50.00 |
| Funds Transfer *(by phone)* | $ | 5.00 |
| Garnishments | $ | 75.00 |
| Internet Bill Payment Non-Sufficient Funds *(in addition to any applicable Overdraft or Return Item charges)* | $ | 30.00 |

| | | |
|---|---|---|
| Internet Banking Same-Day Bill Pay Payment *(per payment)* | $ | 10.95 |
| Internet Banking Overnight Bill Pay Payment *(per payment)* | $ | 16.95 |
| Levies | $ | 75.00 |
| Money Order | $ | 5.00 |
| Non-Sufficient Funds (NSF) Item *(fee assessed for each item. The categories of transactions for which a return item fee may be imposed are those by any of the following means: check,in-person withdrawal, ATM withdrawal or other electronic means)* | $ | 30.00 |
| Overdraft Item *(fee assessed for each debit or check. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal or other electronic means)* | $ | 30.00 |
| Photocopy *(per page charge)* | $ | 1.00 |
| Ready Reserve Transfer *(fee assessed per transfer)* | $ | 5.00 |
| Savings Account OD Transfer *(fee assessed per transfer-auto transfer from savings to cover a checking account overdraft)* | $ | 5.00 |
| Stop Payments *(all items)* | $ | 30.00 |

Questions? Call toll free - 1-866-347-3440

Member FDIC

Old Fort Bank NMLS 631428

EQUAL HOUSING LENDER

Revised 06/2022

# PRODUCTS AND SERVICES (LOANS)

**Installment Loans:**
Personal Vehicle Loans (including New and Used Auto, Truck, and SUV)
Recreational Vehicle Loans (including Travel Trailers, Fifth Wheels, and Motor Homes)
Boat Loans
Motorcycle Loans
ATV Loans (including 4-wheelers, jet skis, and other titled vehicles)
CD Secured Loans
Unsecured Loans

**Personal Revolving Account Loans:**
Visa Credit Cards (Elan Financial Services is the creditor and Issuer)
Ready Reserve Check Protector (Overdraft Protection Line of Credit)
Unsecured Personal Line of Credit

**Real Estate Loans:**
1-4 Family Owner-Occupied Mortgages
- Fannie Mae Service Retained
- FHA / VA Service-Released
- In House Adjustable Rate Mortgages
- Fixed In-House Mortgage & Jumbo In-House Mortgage

Home Equity
- Closed-end Fixed Rate Loans
- Home Equity Lines of Credit
- Interest-Only Home Equity Lines of Credit

1-4 Family Non-Owner Occupied Residential
- Fannie Mae Service Retained

Construction Loans
- Construction / Permanent
- Construction Only

Lot Loans
    In House Adjustable Rate Mortgages

**Commercial and Agricultural Loans:**
Open-End Lines of Credit
Draw Notes
Single Pay Notes
Term Notes
Real Estate Construction Notes
Real Estate Term Notes
Irrevocable Letters of Credit
Visa Business Credit Cards (Elan Financial Services is the creditor and issuer)

**Government Loan Programs:**
State of Ohio GrowNOW Program
State of Ohio Ag-LINK Program
Small Business Administration (SBA) 7(a) and 504 Loan Programs
United States Department of Agriculture (USDA) B&I Guaranteed Loan Program
State of Ohio 166 Loan Program

# CHRISTINE SIMMONS

## VP, TREASURY MANAGEMENT

## PROFESSIONAL PROFILE

Christine has over 35 years of banking experience serving commercial and retail clients. She will act as your single point of contact for all of your financial service needs.

## CLIENT FOCUS

- Attorneys
- Business Owners
- Corporate Executives
- Dentists
- Physicians
- Real Estate Professionals
- Small Business Owners
- Public Funds

## EDUCATION

BA, Business Administration
*Tiffin University*

EQUAL HOUSING LENDER

Member FDIC

Old Fort Bank NMLS 631428

*Established in 1916, Old Fort Bank is a recognized leader in community banking with 10 full service financial centers across Ohio. For more than 100 years, Old Fort Banking Company has been committed to providing our clients with excellent service and financial expertise to help them meet their financial goals.*

## SERVICES

### FINANCING

- Business Acquisition Loans
- Commercial Real Estate Loans
  - Owner-Occupied
  - Investment
- Equipment Financing
- Lines of Credit
  - Commercial
  - Personal
- Practice Acquisition Loans

We also offer a full range of personal lending products, such as:

- Primary Residence
- Residential Construction
- Vacation Homes

### TREASURY MANAGEMENT

- Business Credit Cards*
- Deposit Accounts
- Merchant Services
- Online Banking
- Positive Pay
- Remote Deposit Capture
- Sole Visa® Payroll Card
- HSA Accounts

*The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc.

**Office: (419) 580-2140**

**Cell: (419) 937-7153**

**Fax: (419) 447-9707**

**csimmons@oldfortbank.com**

**oldfortbank.com**

OLD FORT BANKING COMPANY

# ASSESSMENT AREA

Updated 4/2023
**Tract Code by County:**

| Hancock County | Sandusky County | Seneca County | Wood County | Greene County | ~~Montgomery County~~ Removed |
|---|---|---|---|---|---|
| 0001.00 | 9608.00 | 9625.00 | 0221.00 | 2101.01 | ~~0205.00~~ |
| 0002.00 | 9609.00 | 9626.00 | 0222.00 | 2102.01 | ~~0206.01~~ |
| 0004.00 | 9610.00 | 9627.00 | | 2103.00 | ~~0206.02~~ |
| 0005.00 | 9611.00 | 9628.00 | | 2104.01 | ~~0214.00~~ |
| 0006.00 | 9612.00 | 9629.00 | | 2104.02 | ~~0215.01~~ |
| 0007.00 | 9613.00 | 9630.00 | | 2105.00 | ~~0215.02~~ |
| 0008.00 | 9614.00 | 9631.00 | | 2102.02 | ~~0216.01~~ |
| 0009.01 | 9615.00 | 9632.00 | | 2106.02 | ~~0216.02~~ |
| 0010.00 | 9616.00 | 9633.00 | | 2106.03 | ~~0217.00~~ |
| 0011.00 | 9617.00 | 9634.00 | | 2201.01 | ~~0218.00~~ |
| 0012.00 | 9618.00 | 9635.00 | | 2202.00 | ~~0219.00~~ |
| 0013.00 | 9619.00 | 9636.00 | | 2301.00 | ~~0401.01~~ |
| 0003.01 | 9620.00 | 9637.00 | | 2401.00 | ~~0401.02~~ |
| 0003.02 | 9621.00 | 9638.00 | | 2402.00 | ~~0401.03~~ |
| 0009.02 | 9622.00 | | | 2403.04 | ~~0402.01~~ |
| | | | | 2403.02 | ~~0402.03~~ |
| | | | | 2405.00 | ~~0402.04~~ |
| | | | | 2406.00 | ~~0403.02~~ |
| | | | | 2407.00 | ~~0403.03~~ |
| | | | | 2601.00 | ~~0403.05~~ |
| | | | | 2701.00 | ~~0403.06~~ |
| | | | | 2801.01 | ~~0404.01~~ |
| | | | | 2801.02 | ~~0404.03~~ |
| | | | | 2802.00 | ~~0404.05~~ |
| | | | | 2550.00 | ~~0404.06~~ |
| | | | | 2009.01 | ~~0501.01~~ |
| | | | | 2001.03 | ~~0501.03~~ |
| | | | | 2001.01 | ~~0501.04~~ |
| | | | | 2006.00 | ~~0501.05~~ |
| | | | | 2007.00 | |
| | | | | 2001.04 | |
| | | | | 2005.00 | |
| | | | | 2004.00 | |

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|---|---|---|---|---|---|
| | | | | 2003.00 | |
| | | | | 2803.00 | |
| | | | | 2009.02 | |
| | | | | 2101.02 | |
| | | | | 2106.04 | |
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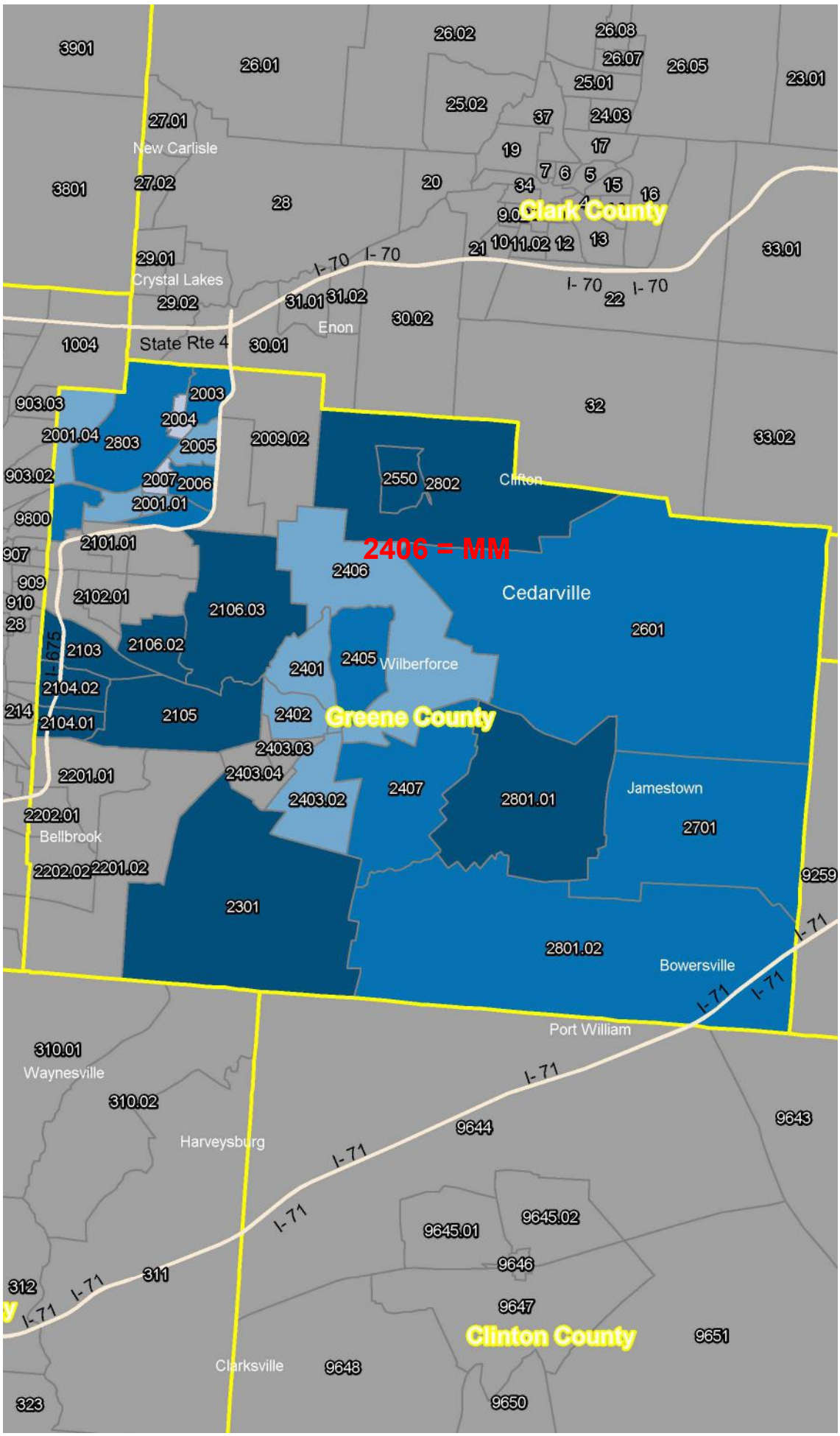
**Old Fort Banking Company - 2022 CRA - ASSESSMENT AREA INCOME MAP**

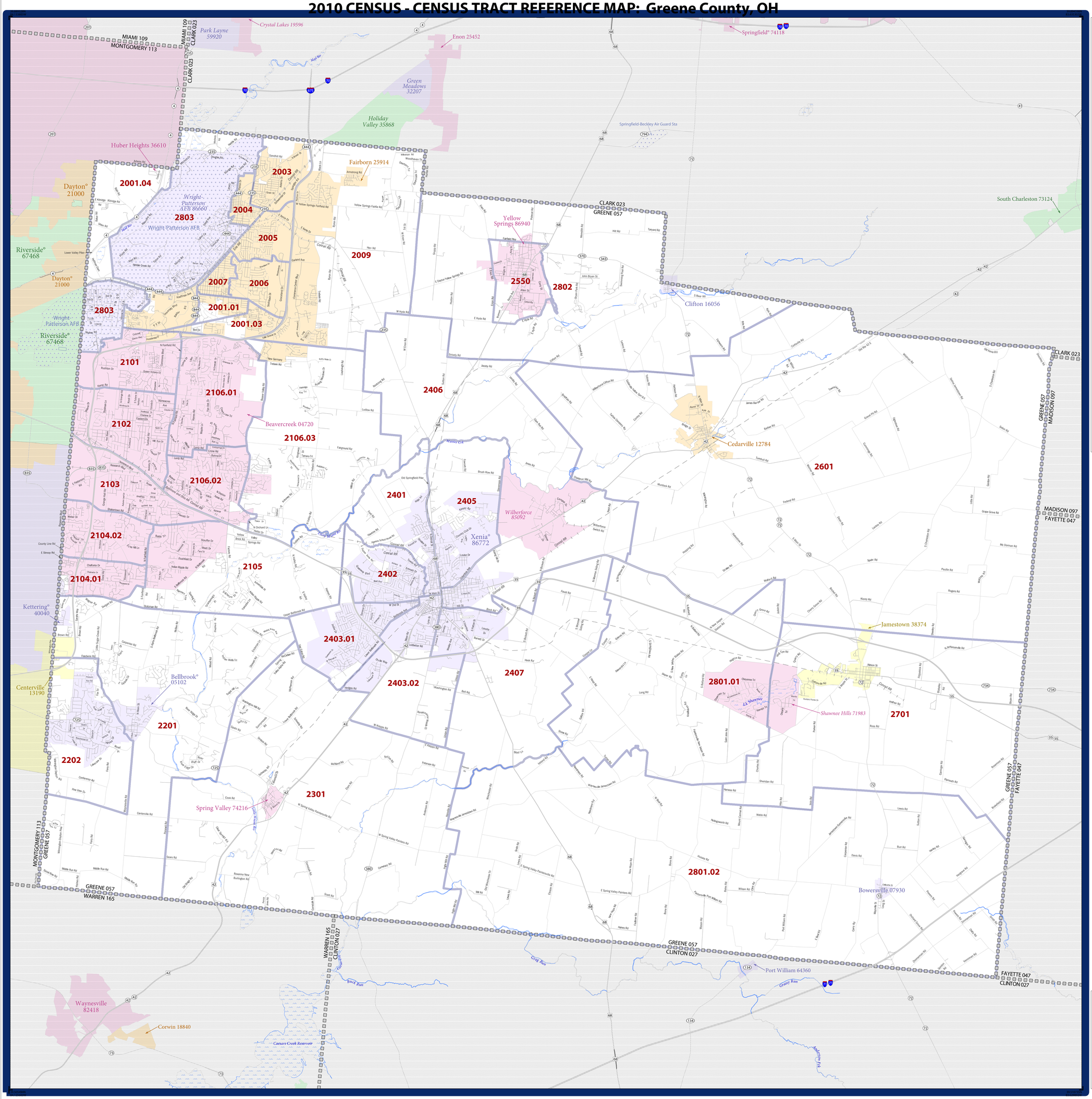
*OFBC Assessment Areas**




Income Level

- NA
- Low
- Moderate
- Middle
- Upper

# 2010 CENSUS - CENSUS TRACT REFERENCE MAP: Greene County, OH




## LEGEND

| SYMBOL DESCRIPTION | SYMBOL | LABEL STYLE |
|---|---|---|
| Federal American Indian Reservation | | L'ANSE RES 1880 |
| Off-Reservation Trust Land, Hawaiian Home Land | | T1880 |
| Oklahoma Tribal Statistical Area, Alaska Native Village Statistical Area, Tribal Designated Statistical Area | | KAW OTSA 5340 |
| State American Indian Reservation | | Tama Res 4125 |
| State Designated Tribal Statistical Area | | Lumbee STSA 9815 |
| Alaska Native Regional Corporation | | NANA ANRC 52120 |
| State (or statistically equivalent entity) | | NEW YORK 36 |
| County (or statistically equivalent entity) | | ERIE 029 |
| Minor Civil Division (MCD)[1,2] | | Bristol town 07485 |
| Consolidated City | | MILFORD 47500 |
| Incorporated Place[1,3] | | Davis 18100 |
| Census Designated Place (CDP)[3] | | Incline Village 35100 |
| Census Tract | | 33.07 |

| DESCRIPTION | SYMBOL | DESCRIPTION | SYMBOL |
|---|---|---|---|
| Interstate | 5 | Water Body | Pleasant Lake |
| U.S. Highway | 2 | Swamp or Marsh | Okefenokee Swamp |
| State Highway | 4 | Glacier | Bering Glacier |
| Other Road | Marsh Ln | Military | Fort Belvoir |
| 4WD Trail, Stairway, Alley, Walkway, or Ferry | | National or State Park, Forest, or Recreation Area | Yosemite NP |
| Railroad | Southern RR | Inset Area | A |
| Pipeline or Power Line | | Outside Subject Area | |
| Ridge or Fence | | | |
| Property Line | | | |
| Nonvisible Boundary or Feature Not Elsewhere Classified | | | |

Where state, county, and/or MCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

1 A ' ° ' following an MCD name denotes a false MCD. A ' ° ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 MCD boundaries are shown in the following states in which MCDs have functioning governments: Connecticut, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Wisconsin.

3 Place label color correlates to the place fill color.

Location of County within State

All legal boundaries and names are as of January 1, 2010. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2010 Census (reference date: January 1, 2010)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB10ST39)
Map Created by Geography Division: December 11, 2010

U.S. DEPARTMENT OF COMMERCE Economics and Statistics Administration U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 39 03 25
2nd Standard Parallel: 41 40 23
Central Meridian: -82 40 11
Latitude of Projection's Origin: 38 24 11
False Easting: 0
False Northing: 0

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:58378

USCENSUSBUREAU

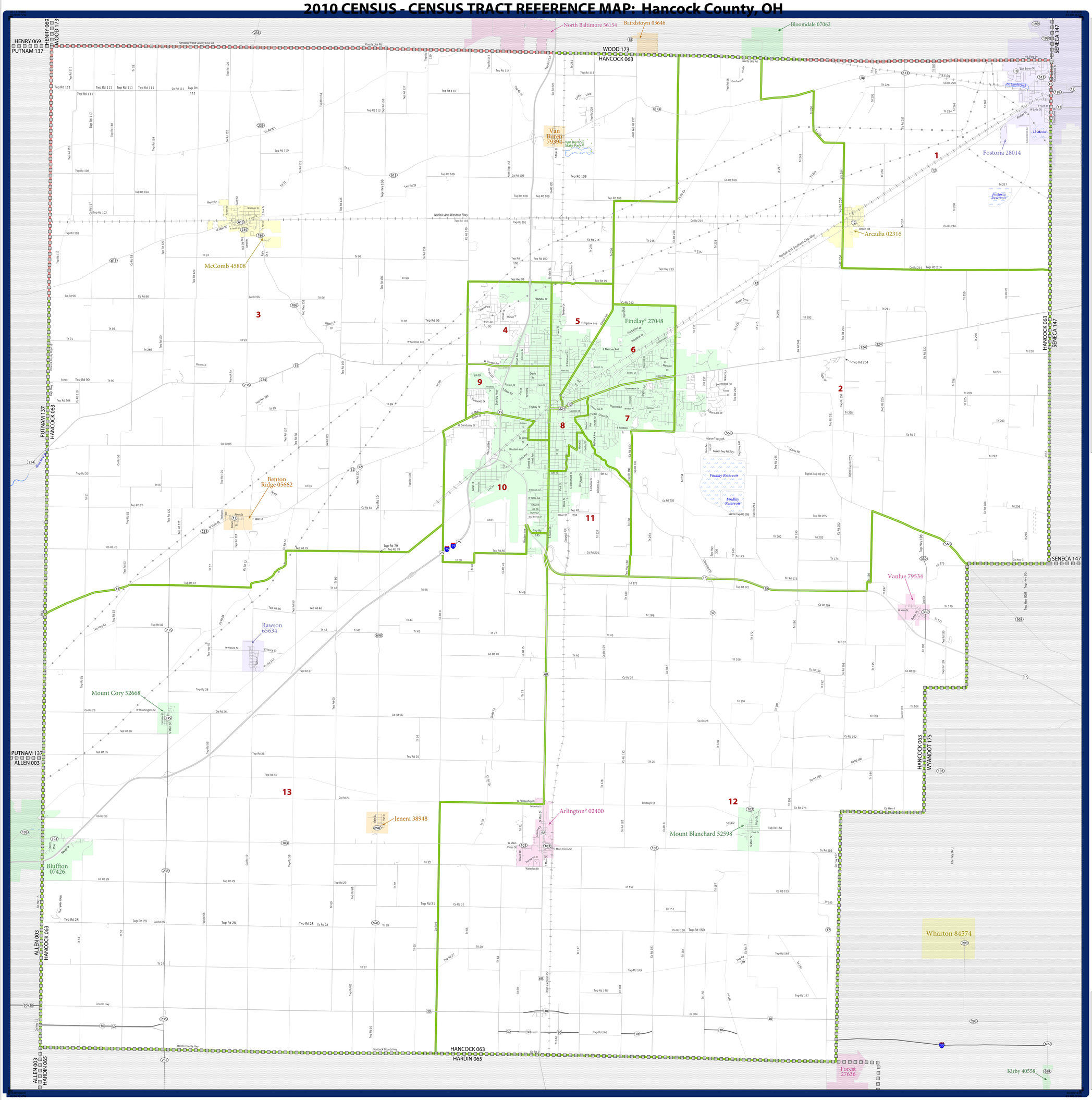
PARENT SHEET 1

Total Sheets: 1
- Index Sheets: 0
- Parent Sheets: 1
- Inset Sheets: 0

NAME: Greene County (057)
ENTITY TYPE: County or statistically equivalent entity
ST: Ohio (39)

2010 CENSUS TRACT REF MAP (PARENT)
2050390570O1

# 2010 CENSUS - CENSUS TRACT REFERENCE MAP: Hancock County, OH




## LEGEND

| SYMBOL DESCRIPTION | SYMBOL | LABEL STYLE |
|---|---|---|
| Federal American Indian Reservation | | L'ANSE RES 1880 |
| Off-Reservation Trust Land, Hawaiian Home Land | | T1880 |
| Oklahoma Tribal Statistical Area, Alaska Native Village Statistical Area, Tribal Designated Statistical Area | | KAW OTSA 5340 |
| State American Indian Reservation | | Tama Res 4125 |
| State Designated Tribal Statistical Area | | Lumbee STSA 9815 |
| Alaska Native Regional Corporation | | NANA ANRC 52120 |
| State (or statistically equivalent entity) | | NEW YORK 36 |
| County (or statistically equivalent entity) | | ERIE 029 |
| Minor Civil Division (MCD) [1,2] | | Bristol town 07485 |
| Consolidated City | | MILFORD 47500 |
| Incorporated Place [1,3] | | Davis 18100 |
| Census Designated Place (CDP) [3] | | Incline Village 35100 |
| Census Tract | | 33.07 |

| DESCRIPTION | SYMBOL | DESCRIPTION | SYMBOL |
|---|---|---|---|
| Interstate | 5 | Water Body | Pleasant Lake |
| U.S. Highway | 2 | Swamp or Marsh | Okefenokee Swamp |
| State Highway | 4 | Glacier | Bering Glacier |
| Other Road | Marsh Ln | Military | Fort Belvoir |
| 4WD Trail, Stairway, Alley, Walkway, or Ferry | | National or State Park, Forest, or Recreation Area | Yosemite NP |
| Railroad | Southern RR | Inset Area | A |
| Pipeline or Power Line | | Outside Subject Area | |
| Ridge or Fence | | | |
| Property Line | | | |
| Nonvisible Boundary or Feature Not Elsewhere Classified | | | |

Where state, county, and/or MCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

1 A '*' following an MCD name denotes a false MCD. A '°' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 MCD boundaries are shown in the following states in which MCDs have functioning governments: Connecticut, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Wisconsin.

3 Place label color correlates to the place fill color.

Location of County within State

All legal boundaries and names are as of January 1, 2010. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2010 Census (reference date: January 1, 2010)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB10ST39)
Map Created by Geography Division: December 11, 2010

U.S. DEPARTMENT OF COMMERCE Economics and Statistics Administration U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 39 03 25
2nd Standard Parallel: 41 40 23
Central Meridian: -82 40 11
Latitude of Projection's Origin: 38 24 11
False Easting: 0
False Northing: 0

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:56640

N W E S

USCENSUSBUREAU

PARENT SHEET 1

Total Sheets: 1
- Index Sheets: 0
- Parent Sheets: 1
- Inset Sheets: 0

NAME: Hancock County (063)
ENTITY TYPE: County or statistically equivalent entity
ST: Ohio (39)

2010 CENSUS TRACT REF MAP (PARENT)
20503906300 1

# 2010 CENSUS - CENSUS TRACT REFERENCE MAP: Sandusky County, OH

## LEGEND

| SYMBOL DESCRIPTION | SYMBOL | LABEL STYLE |
|---|---|---|
| Federal American Indian Reservation | | L'ANSE RES 1880 |
| Off-Reservation Trust Land, Hawaiian Home Land | | T1880 |
| Oklahoma Tribal Statistical Area, Alaska Native Village Statistical Area, Tribal Designated Statistical Area | | KAW OTSA 5340 |
| State American Indian Reservation | | Tama Res 4125 |
| State Designated Tribal Statistical Area | | Lumbee STSA 9815 |
| Alaska Native Regional Corporation | | NANA ANRC 52120 |
| State (or statistically equivalent entity) | | NEW YORK 36 |
| County (or statistically equivalent entity) | | ERIE 029 |
| Minor Civil Division (MCD)[1,2] | | Bristol town 07485 |
| Consolidated City | | MILFORD 47500 |
| Incorporated Place[1,3] | | Davis 18100 |
| Census Designated Place (CDP)[3] | | Incline Village 35100 |
| Census Tract | | 33.07 |

| DESCRIPTION | SYMBOL | DESCRIPTION | SYMBOL |
|---|---|---|---|
| Interstate | 5 | Water Body | Pleasant Lake |
| U.S. Highway | 2 | Swamp or Marsh | Okefenokee Swamp |
| State Highway | 4 | Glacier | Bering Glacier |
| Other Road | Marsh Ln | Military | Fort Belvoir |
| 4WD Trail, Stairway, Alley, Walkway, or Ferry | | National or State Park, Forest, or Recreation Area | Yosemite NP |
| Railroad | Southern RR | Inset Area | A |
| Pipeline or Power Line | | Outside Subject Area | |
| Ridge or Fence | | | |
| Property Line | | | |
| Nonvisible Boundary or Feature Not Elsewhere Classified | | | |

Where state, county, and/or MCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

1 A ' * ' following an MCD name denotes a false MCD. A ' * ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 MCD boundaries are shown in the following states in which MCDs have functioning governments: Connecticut, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Wisconsin.

3 Place label color correlates to the place fill color.

Location of County within State

All legal boundaries and names are as of January 1, 2010. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2010 Census (reference date: January 1, 2010)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB10ST39)
Map Created by Geography Division: December 11, 2010

U.S. DEPARTMENT OF COMMERCE Economics and Statistics Administration U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 39 03 25
2nd Standard Parallel: 41 40 23
Central Meridian: -82 40 11
Latitude of Projection's Origin: 38 24 11
False Easting: 0
False Northing: 0

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:70192

N W E S

USCENSUSBUREAU

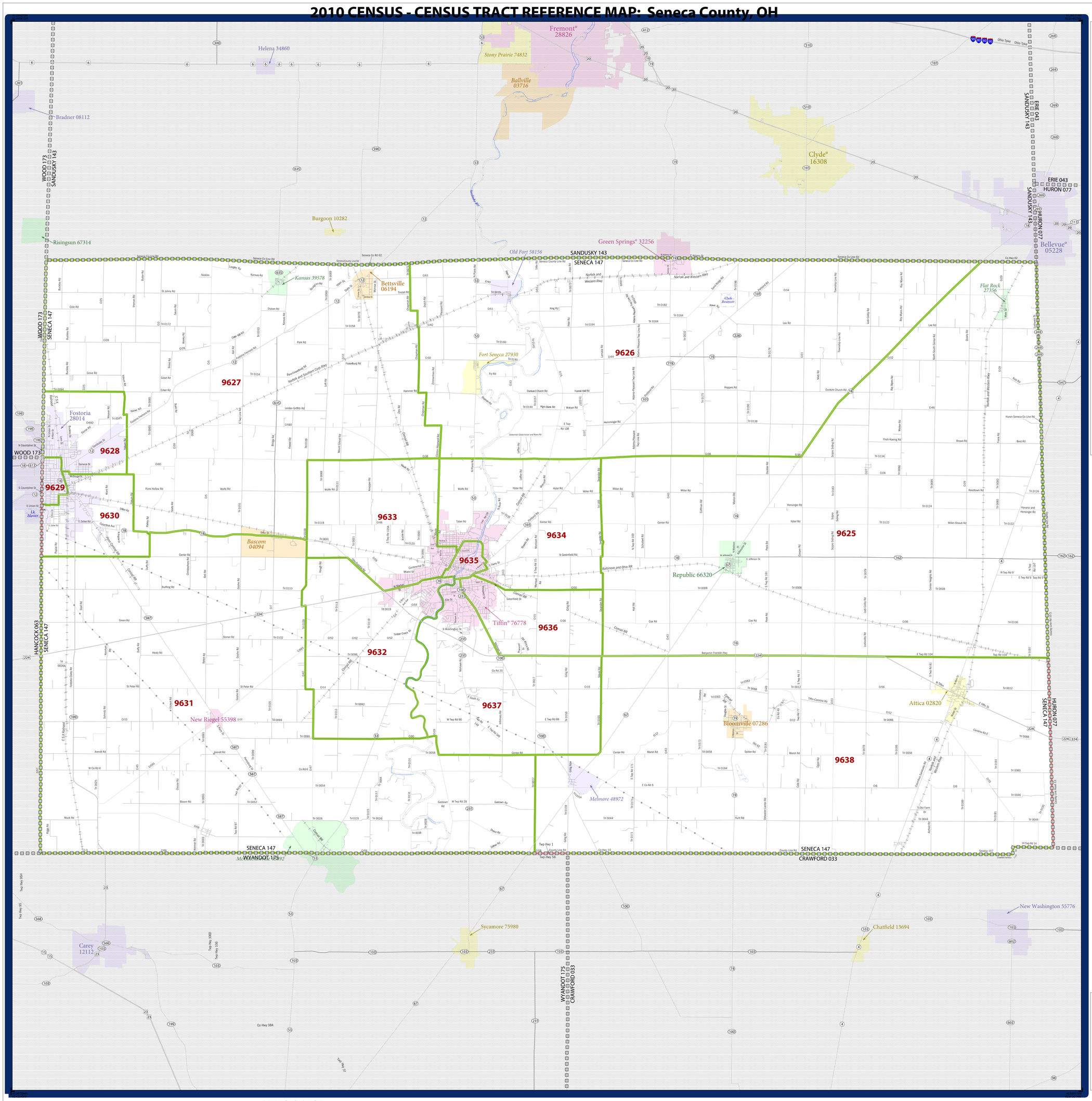
PARENT SHEET 1

Total Sheets: 1
- Index Sheets: 0
- Parent Sheets: 1
- Inset Sheets: 0

NAME: Sandusky County (143)
ENTITY TYPE: County or statistically equivalent entity
ST: Ohio (39)

2010 CENSUS TRACT REF MAP (PARENT)
20503914300 1

# 2010 CENSUS - CENSUS TRACT REFERENCE MAP: Seneca County, OH




## LEGEND

| SYMBOL DESCRIPTION | LABEL STYLE |
|---|---|
| Federal American Indian Reservation | L'ANSE RES 1880 |
| Off-Reservation Trust Land, Hawaiian Home Land | T1880 |
| Oklahoma Tribal Statistical Area, Alaska Native Village Statistical Area, Tribal Designated Statistical Area | *KAW OTSA 5340* |
| State American Indian Reservation | Tama Res 4125 |
| State Designated Tribal Statistical Area | *Lumbee STSA 9815* |
| Alaska Native Regional Corporation | ***NANA ANRC 52120*** |
| State (or statistically equivalent entity) | NEW YORK 36 |
| County (or statistically equivalent entity) | ERIE 029 |
| Minor Civil Division (MCD)[1,2] | Bristol town 07485 |
| Consolidated City | MILFORD 47500 |
| Incorporated Place [1,3] | Davis 18100 |
| Census Designated Place (CDP) [3] | *Incline Village 35100* |
| Census Tract | **33.07** |

| DESCRIPTION | SYMBOL |
|---|---|
| Interstate | |
| U.S. Highway | |
| State Highway | |
| Other Road | Marsh Ln |
| 4WD Trail, Stairway, Alley, Walkway, or Ferry | |
| Railroad | Southern RR |
| Pipeline or Power Line | |
| Ridge or Fence | |
| Property Line | |
| Nonvisible Boundary or Feature Not Elsewhere Classified | |

| DESCRIPTION | SYMBOL |
|---|---|
| Water Body | Pleasant Lake |
| Swamp or Marsh | Okefenokee Swamp |
| Glacier | Bering Glacier |
| Military | Fort Belvoir |
| National or State Park, Forest, or Recreation Area | Yosemite NP |
| Inset Area | A |
| Outside Subject Area | |

Where state, county, and/or MCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

1 A '°' following an MCD name denotes a false MCD. A '°' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 MCD boundaries are shown in the following states in which MCDs have functioning governments: Connecticut, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Wisconsin.

3 Place label color correlates to the place fill color.

Location of County within State

All legal boundaries and names are as of January 1, 2010. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2010 Census (reference date: January 1, 2010)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB10ST39)
Map Created by Geography Division: December 11, 2010

U.S. DEPARTMENT OF COMMERCE Economics and Statistics Administration U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 39 03 25
2nd Standard Parallel: 41 40 23
Central Meridian: -82 40 11
Latitude of Projection's Origin: 38 24 11
False Easting: 0
False Northing: 0

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:71824

N W E S

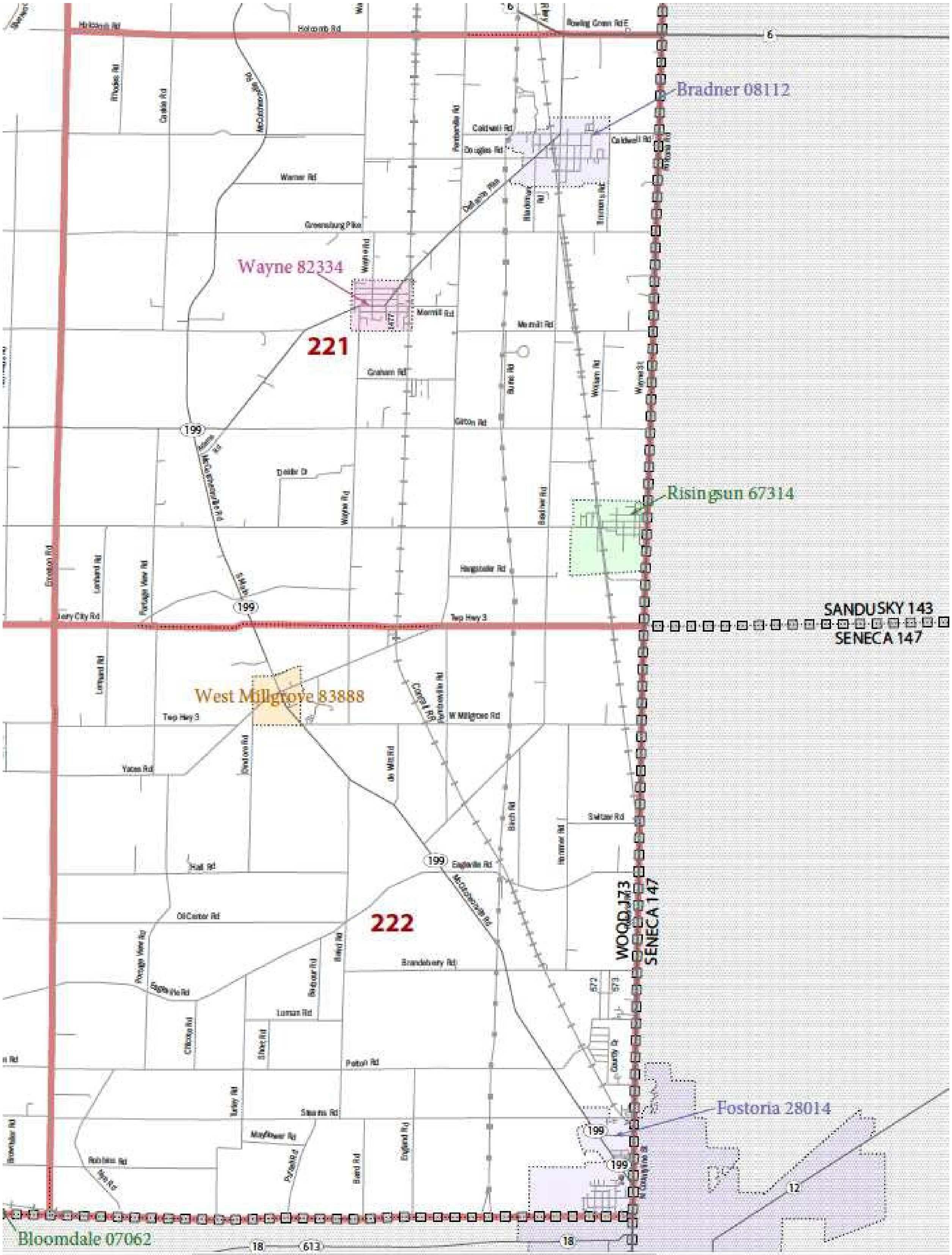
USCENSUSBUREAU

PARENT SHEET 1

Total Sheets: 1
- Index Sheets: 0
- Parent Sheets: 1
- Inset Sheets: 0

NAME: Seneca County (147)
ENTITY TYPE: County or statistically equivalent entity
ST: Ohio (39)

2010 CENSUS TRACT REF MAP (PARENT)
20503914700 1


Bradner 08112
Wayne 82334
221
Risingsun 67314
SANDUSKY 143
SENECA 147
West Millgrove 83888
222
WOOD 173
SENECA 147
Fostoria 28014
Bloomdale 07062
Holcomb Rd
Warner Rd
Greensburg Pike
Merrill Rd
Graham Rd
Twp Hwy 3
W Millgrove Rd
Yates Rd
Hall Rd
Oil Center Rd
Brandeberry Rd
Pelton Rd
Stearns Rd
Switzer Rd

Home Mortgage Disclosure Act Notice:

**The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site**:

(*www.consumerfinance.gov/hmda*). *HMDA data for many other financial institutions are also available at this Web site.*

| **Based On Data For The Period Ending: Mar 31, 2023** | | | | |
|---|---|---|---|---|
| For institutions that elect to opt-in to the CBLR framework the calculations below use numbers that | | | | |
| are not applicable to your institution on the call report and may not match your institution's internal | | | | |
| figures for the same or similar calculations. | | | | |
| | | | | |
| CET1 Capital | 68,530 | | CET1 Ratio | 14.87% |
| Tier 1 Capital: | 68,530 | | Tier 1 Risk Based Capital Ratio: | 14.87% |
| Tier 2 Capital: | 4,881 | | Total Risk Based Capital Ratio: | 15.93% |
| Total Risk Based Capital: | 73,411 | | Tier 1 Leverage Ratio: | 8.09% |
| | | | Capital Conservation Buffer | 7.93% |
| | | | | |
| Excess Allowance for Loans & Lease Losses | 0 | | | |
| | | | | |
| Total Capital: (Tier 1+Tier2+excess ALLL) | 73,411 | | | |
| Total Assets (Schedule RC) | 813,622 | | | |
| Risk Assets: | 460,605 | | | |
| | | | | |
| 0% Risk weight: | 0 | | 0% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 2% Risk weight | 0 | | 2% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 4% Risk weight | 0 | | 4% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 10% Risk weight | 0 | | 10% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 20% Risk weight: | 58,620 | | 20% As A Percentage Of Total Risk Weighted Assets: | 12.73% |
| 50% Risk weight: | 63,093 | | 50% As A Percentage Of Total Risk Weighted Assets: | 13.70% |
| 100% Risk weight: | 324,855 | | 100% As A Percentage Of Total Risk Weighted Assets: | 70.53% |
| 150% Risk weight | 6,725 | | 150% As A Percentage Of Total Risk Weighted Assets: | 1.46% |
| 250% Risk weight | 7,113 | | 250% As A Percentage Of Total Risk Weighted Assets: | 1.54% |
| 300% Risk weight | 0 | | 300% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 400% Risk weight | 0 | | 400% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 600% Risk weight | 0 | | 600% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 625% Risk weight | 0 | | 625% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 937.5% Risk weight | 0 | | 937.5% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 1250% Risk weight | 200 | | 1250% As A Percentage Of Total Risk Weighted Assets: | 0.04% |
| | | | | |
| Net Income (Schedule RI) | 1,914 | | Return On Average Assets (ROAA): | 0.90% |
| | | | Return On Equity (ROE): | 20.05% |
| Total Interest Income (Schedule RI) | 6,776 | | Net Interest Margin: | 2.36% |
| Total Interest Expense (Schedule RI) | 1,989 | | Interest Income To Average Earning Assets: | 3.34% |
| | | | Interest Expense To Average Earning Assets: | 0.98% |
| | | | | |
| Loans & Leases (Schedule RCC) | 411,751 | | Loan To Deposit Ratio: | 53.37% |
| | | | ALLL To Total Loans: | 1.19% |
| | | | Past Due Loans To Total Loans: | 0.01% |
| | | | Average Earning Assets To Total Average Assets: | 95.88% |
| | | | | |
| Deposits in Domestic Offices | 771,458 | | Jumbo TCD's To Total Deposits: | 8.78% |
| | | | Brokered Deposits To Total Deposits: | 0.00% |
| | | | | |

| **Based On Data For The Period Ending: June 30, 2023** | | | | |
|---|---|---|---|---|
| For institutions that elect to opt-in to the CBLR framework the calculations below use numbers that | | | | |
| are not applicable to your institution on the call report and may not match your institution's internal | | | | |
| figures for the same or similar calculations. | | | | |
| | | | | |
| CET1 Capital | 68,704 | | CET1 Ratio | 14.78% |
| Tier 1 Capital: | 68,704 | | Tier 1 Risk Based Capital Ratio: | 14.78% |
| Tier 2 Capital: | 4,877 | | Total Risk Based Capital Ratio: | 15.82% |
| Total Risk Based Capital: | 73,581 | | Tier 1 Leverage Ratio: | 8.11% |
| | | | Capital Conservation Buffer | 7.82% |
| | | | | |
| Excess Allowance for Loans & Lease Losses | 0 | | | |
| | | | | |
| Total Capital: (Tier 1+Tier2+excess ALLL) | 73,581 | | | |
| Total Assets (Schedule RC) | 806,105 | | | |
| Risk Assets: | 464,985 | | | |
| | | | | |
| 0% Risk weight: | 0 | | 0% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 2% Risk weight | 0 | | 2% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 4% Risk weight | 0 | | 4% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 10% Risk weight | 0 | | 10% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 20% Risk weight: | 57,149 | | 20% As A Percentage Of Total Risk Weighted Assets: | 12.29% |
| 50% Risk weight: | 65,011 | | 50% As A Percentage Of Total Risk Weighted Assets: | 13.98% |
| 100% Risk weight: | 331,953 | | 100% As A Percentage Of Total Risk Weighted Assets: | 71.39% |
| 150% Risk weight | 3,710 | | 150% As A Percentage Of Total Risk Weighted Assets: | 0.80% |
| 250% Risk weight | 6,963 | | 250% As A Percentage Of Total Risk Weighted Assets: | 1.50% |
| 300% Risk weight | 0 | | 300% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 400% Risk weight | 0 | | 400% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 600% Risk weight | 0 | | 600% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 625% Risk weight | 0 | | 625% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 937.5% Risk weight | 0 | | 937.5% As A Percentage Of Total Risk Weighted Assets: | 0.00% |
| 1250% Risk weight | 200 | | 1250% As A Percentage Of Total Risk Weighted Assets: | 0.04% |
| | | | | |
| Net Income (Schedule RI) | 3,488 | | Return On Average Assets (ROAA): | 0.82% |
| | | | Return On Equity (ROE): | 20.88% |
| Total Interest Income (Schedule RI) | 13,880 | | Net Interest Margin: | 2.26% |
| Total Interest Expense (Schedule RI) | 4,710 | | Interest Income To Average Earning Assets: | 3.42% |
| | | | Interest Expense To Average Earning Assets: | 1.16% |
| | | | | |
| Loans & Leases (Schedule RCC) | 416,946 | | Loan To Deposit Ratio: | 54.25% |
| | | | ALLL To Total Loans: | 1.17% |
| | | | Past Due Loans To Total Loans: | 0.00% |
| | | | Average Earning Assets To Total Average Assets: | 95.96% |
| | | | | |
| Deposits in Domestic Offices | 768,567 | | Jumbo TCD's To Total Deposits: | 9.55% |
| | | | Brokered Deposits To Total Deposits: | 0.00% |
| | | | | |

# Regulatory Capital Report

OLD FORT BANKING COMPANY
For the Call Report Period September 30, 2023

| | Dollar Amount | Risk Equivalent |
|---|---|---|
| 0% Risk Category | 154,661 | 0 |
| 2% Risk Category | 0 | 0 |
| 4% Risk Category | 0 | 0 |
| 10% Risk Category | 0 | 0 |
| 20% Risk Category | 268,705 | 53,741 |
| 50% Risk Category | 138,177 | 69,089 |
| 100% Risk Category | 330,477 | 330,477 |
| 150% Risk Category | 3,524 | 5,286 |
| 250% Risk Category | 2,752 | 6,880 |
| 300% Risk Category | 0 | 0 |
| 400% Risk Category | 0 | 0 |
| 600% Risk Category | 0 | 0 |
| 625% Risk Category | 0 | 0 |
| 937.5% Risk Category | 0 | 0 |
| 1250% Risk Category | 16 | 200 |
| Other Risk-Weighting Approaches Amounts in Column S, T and U | 0 | 0 |
| Excess Allowance for Loan and Lease Losses | | 0 |
| Total Risk Weighted Assets | | 465,673 |

| | |
|---|---|
| Risk-weighted assets before deductions for allowance for loan and lease losses and allocated transfer risk reserve | 465,673 |
| LESS: Excess allowance for loan and lease losses | 0 |
| LESS: Allocated transfer risk reserve | 0 |
| Total risk-weighted assets | 465,673 |

**CAPITAL RATIOS**

| | | |
|---|---|---|
| Total Risk-Weighted Assets | | 465,673 |
| Common equity tier 1 capital | 69,078 | |
| Tier 1 Capital | 69,078 | |
| Adjusted Average Assets | 873,582 | |
| Total Risk-Based Capital | 73,947 | |

| | RATIO | CAPITAL |
|---|---|---|
| **Common Equity Tier 1 Capital Ratio** | 14.83% | 69,078 |
| Minimum Capital Ratio Required | 4.50% | 20,955 |
| Excess (Deficiency) | 10.33% | 48,123 |
| **Tier 1 Capital Ratio** | 14.83% | 69,078 |
| Minimum Capital Ratio Required | 6.00% | 27,940 |
| Excess (Deficiency) | 8.83% | 41,138 |
| **Total Capital Ratio** | 15.88% | 73,947 |
| Minimum Capital Ratio Required | 8.00% | 37,254 |
| Excess (Deficiency) | 7.88% | 36,693 |
| **Tier 1 Leverage Ratio** | 7.91% | 69,078 |
| Minimum Capital Ratio Required | 4.00% | 34,943 |
| Excess (Deficiency) | 3.91% | 34,135 |
| **Capital Conservation Buffer** | 7.88% | |

**FINANCIAL HIGHLIGHTS**

| | |
|---|---|
| Net Income | 4,986 |
| Net Interest Income | 13,626 |
| Average Assets ( RC-K 9 ) | 873,582 |
| Average Earning Assets | 839,462 |
| | |
| Return on Equity | 24.59% |
| Net Interest Margin | 2.16% |
| Loan to Deposit | 52.40% |
| Return on Average Assets | 0.76% |
| Average Earning Assets / Average Total Assets | 96.09% |

**FINANCIAL HIGHLIGHTS**

| | |
|---|---|
| Net Income | 6,528 |
| Net Interest Income | 18,089 |
| Average Assets ( RC-K 9 ) | 880,338 |
| Average Earning Assets | 846,569 |
| | |
| Return on Equity | 16.26% |
| Net Interest Margin | 2.14% |
| Loan to Deposit | 56.85% |
| Return on Average Assets | 0.74% |
| Average Earning Assets / Average Total Assets | 96.16% |

# Ohio Metropolitan Statistical Areas (MSAs)

Developed by the United States Office of Management and Budget, Metropolitan Statistical Areas are integrated geographic regions comprised of at least one city or urban area (with a population of at least 50,000) and adjacent communities. Metropolitan Statistical Areas make it possible for federal statistical agencies to utilize the same boundaries when publishing statistical data.

**A.** **Akron MSA**
**B.** **Canton-Massillon MSA**
**C.** **Cincinnati MSA,** including Dearborn, Ohio, and Union Counties in Indiana; Boone, Bracken, Campbell, Gallatin, Grant, Kenton, and Pendleton Counties in Kentucky
**D.** **Cleveland-Elyria MSA**
**E.** **Columbus MSA**
**F.** **Dayton MSA**
**G.** ***Huntington-Ashland MSA,** including Boyd and Greenup Counties in Kentucky; Cabell, Lincoln, Putnam, and Wayne Counties in West Virginia
**H.** **Lima MSA**
**I.** **Mansfield MSA**
**J.** **Springfield MSA**
**K.** **Toledo MSA**
**L.** ***Weirton-Steubenville MSA,** including Brooke and Hancock Counties in West Virginia
**M.** ***Wheeling MSA,** including Marshall and Ohio Counties in West Virginia
**N.** **Youngstown-Warren-Boardman MSA,** including Mercer County in Pennsylvania

*Data on West Virginia MSAs including Ohio counties may be viewed at http://workforcewv.org/lmi/.