



## CRA PUBLIC FILE

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### Bank Contact Information

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cfsbank  
101 McKean Avenue  
Charleroi, PA 15022  
724-483-3566

Keith Balint  
CRA Officer

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cfsbank will maintain a copy of this file for public inspection upon request and at no cost at its main office. cfsbank will also maintain a copy of its most recent CRA Performance Evaluation and a list of services provided at each branch office. cfsbank will comply with any CRA public file requests within five calendar days and update this file no later than April 1 of each calendar year.



## Written Comments from the Public

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Attached below this page are any written comments received from the public related to cfsbank's Community Reinvestment Act (CRA) performance and any applicable bank response from the prior two calendar years. If you have comments regarding cfsbank's CRA performance, please contact us at:

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101 McKean Avenue  
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CRA Officer

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cfsbank did not receive any written comments from the public during the two calendar years from 2024 – 2025, nor in January 2026 – April 1, 2026.

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## CRA Performance Evaluation

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cfsbank's most recent CRA Performance Evaluation completed on November 13, 2023 by The Office of the Comptroller of the Currency is attached after this page. Cfsbank received the public disclosure CRA Performance Evaluation on February 12, 2024, with a rating of Satisfactory. If you have any questions regarding this performance evaluation, please contact us at:

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Keith Balint  
CRA Officer



**PUBLIC DISCLOSURE**

November 13, 2023

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**cfsbank**

**Charter Number 703866**

101 McKean Avenue, Charleroi, PA 15022

Office of the Comptroller of the Currency

Corporate One Office Park, Building 2  
4075 Monroeville Blvd Suite 300  
Monroeville, PA 15146

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

**The community development test is rated: Satisfactory.**

The major factors that support this rating include:

- cfsbank (bank) demonstrates reasonable responsiveness to assessment area (AA) credit needs, as measured by its loan to deposit (LTD) ratio.
- The bank originates a substantial majority of its home mortgage loans within its AA.
- The geographic distribution of home mortgage loans demonstrates an excellent distribution throughout the AA.
- cfsbank demonstrates a reasonable distribution of home mortgage loans to AA individuals of different income levels.
- The bank demonstrates a reasonable responsiveness to AA community development needs through its community development lending, investments, and services.

### Loan-to-Deposit Ratio

Considering the size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

The LTD ratio is calculated on a bank-wide basis. The average quarterly LTD ratio for the evaluation period was 64.3 percent. The LTD ratio ranged from a low of 57.4 percent, in the third quarter of 2021, to a high of 73.4 percent, in the first quarter of 2020. Peer financial institutions of similar size operated with a higher LTD ratio, collectively averaging 76.1 percent.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated 93.3 percent of total loans by volume inside the AA during the evaluation period. This percentage does not include extensions of credit by affiliates that may be considered under other performance criteria. This analysis had a positive impact on the overall analysis of the bank's distribution of lending by income level of geographies.

Lending Inside and Outside of the Assessment Area										2020-2022
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1022	93.3	73	6.7	1095	231,862	92.7	18,362	7.3	250,224
Total	1022	93.3	73	6.7	1095	231,862	92.7	18,362	7.3	250,223

*Source: Bank Data. Evaluation Period: 1/1/2020 – 12/31/2022. Due to rounding, totals may not equal 100.0%*

## Description of Institution

cfsbank is a \$604 million intrastate federal stock savings institution and a wholly owned subsidiary of Charleroi Financial MHC. The bank has two affiliates, Charleroi Mortgage Corporation and Challenge Incorporated. Both affiliates are wholly owned subsidiaries of Charleroi Financial MHC. The financial statements of the bank and its affiliates are consolidated. cfsbank did not request consideration of the affiliates' activities for the evaluation of the bank's performance. Since the prior CRA evaluation, as of December 31, 2019, there have not been any mergers or acquisitions conducted by cfsbank.

Charleroi Financial MHC and cfsbank have headquarters and main offices located in Charleroi, Pennsylvania, which is situated in the southwest portion of the state. The bank operates 10 full-service branches in four counties, within the Pittsburgh Metropolitan Statistical Area (MSA). The bank has delineated a single AA, consisting of five of the seven counties within the Pittsburgh MSA. The bank did not include Armstrong and Butler counties, since no branch offices exist in these locations. The bank does not operate any branch offices in Allegheny County but has included Allegheny County, in its AA, because of its proximity and adjacency to Butler County.

Of the ten total branch offices, three are in moderate-income census tracts (CTs), three are in middle-income CTs, and four are in upper-income CTs. The bank does not operate any offices in low-income CTs. Additionally, no branch offices were opened or closed during the evaluation period.

Each branch office offers a full range of services. The bank operates drive-through banking facilities and automated teller machines (ATMs) at each location but has no free-standing ATMs at non-branch locations. cfsbank consistently offers a standard variety of consumer banking products at each office location, including personal checking and savings accounts, certificates of deposit, money market and individual retirement accounts, and business tiered interest checking accounts.

cfsbank reported loans and leases that totaled \$369 million, or 61 percent of total assets as of December 31, 2022. The loan portfolio was comprised primarily of residential mortgages, which represented 80 percent of total loans and commercial real estate loans, which totaled 8 percent. The remaining segments of the portfolio included construction and development loans that totaled 5 percent, multi-family loans that totaled 2 percent, commercial and industrial loans that totaled 2 percent, home equity loans that totaled 1 percent, and consumer loans that totaled 1 percent. As of December 31, 2022, tier 1 capital totaled \$80.0 million, or 24 percent of total assets.

Bank management's long-term strategy is to continue to focus on mortgage and deposit growth within the AA. The Mid-Monongahela Valley (Mon-Valley) market area continues to represent the bank's primary

funding source. Management has no plans to target growth in the commercial and industrial or commercial real estate segments of the loan portfolio.

The bank has no financial or legal restrictions that would impede its ability to help meet the credit needs of the AA. The bank received a "Needs to Improve" rating using the Intermediate Small Bank (ISB) procedures as of the last CRA performance evaluation dated February 10, 2020.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

This performance evaluation assesses the bank's record of meeting the credit needs of its AA. The evaluation was performed using ISB CRA procedures, which include a Lending Test and a Community Development (CD) test. The lending test evaluates the record of meeting the credit needs of its AA through its lending activities. The CD test evaluates the record of responsiveness to the needs of its AA through its CD activities including its qualified loans, investments, and services. The evaluation period for both the lending and CD test covered the evaluation period from January 1, 2020, to December 31, 2022.

To evaluate performance with respect to the lending test, the record of originating home mortgage loans during the evaluation period was reviewed. The primary loan product during the evaluation period was home mortgage loans. The bank originated very few small business loans, small farm loans, and consumer loans, over the evaluation period. As a result, an analysis of the record of originating these product types was not meaningful and was not performed.

### **Selection of Areas for Full-Scope Review**

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

### **Ratings**

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The bank operates entirely within the state of Pennsylvania. Therefore, overall conclusions relative to the bank's CRA performance were based entirely on the CRA performance within the state of Pennsylvania. Conclusions analyzed the distribution of lending across various income levels and geographies, for home mortgages, which was the primary lending product.

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

## **Discriminatory or Other Illegal Credit Practices Review**

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

## State Rating

### State of Pennsylvania

**CRA rating for the State of Pennsylvania:** Satisfactory.

**The Lending Test is rated:** Satisfactory.

**The Community Development Test is rated:** Satisfactory.

The major factors that support this rating include:

- The bank originates a substantial majority of its home mortgage loans within its AA.
- The geographic distribution of home mortgage loans demonstrates excellent distribution throughout the AA.
- cfsbank demonstrates reasonable distribution of home mortgage loans to AA individuals of different income levels.
- The bank demonstrates reasonable responsiveness to AA community development needs through its community development lending, investments, and services.
- The bank demonstrated reasonable responsiveness to AA community development needs through its community development lending, investments, and services.

### Description of Institution's Operations in Pennsylvania

cfsbank operates in four counties within a single five county AA located within the Pittsburgh MSA. The AA consists of the five counties of Allegheny, Butler, Fayette, Washington, and Westmoreland in their entirety. As of December 31, 2022, the bank operated ten full-service branches and accompanying ATMs within the four Pittsburgh MSA counties of Butler, Fayette, Washington, and Westmoreland. The bank's headquarters, main office and five additional branch offices are situated in Washington County. Of the remaining four branches offices, two branches are located within Westmoreland County, one branch is located within Butler County, and one branch is located within Fayette County.

The bank primarily operates as a traditional residential mortgage lender, offering mortgage loans for the purchase, refinance, and construction of one to four family residential properties. cfsbank also offers a range of business lending products. Deposit banking products include personal checking and savings accounts, certificates of deposit, money market and individual retirement accounts, and business tiered interest checking accounts.

The bank encounters significant competition within its AA. According to the Federal Deposit Insurance Corporation's (FDIC) Summary of Deposits Report as of June 30, 2023, within the bank's AA, there were 52 financial institutions accepting retail deposits. Among these institutions, cfsbank ranked 20th with 0.24 percent of total market share, and all deposits were within the AA. Primary deposit competitors include PNC Bank, N.A. (54.0 percent), BNY Mellon, N.A. (12.7 percent), Tristate Capital Bank (7.2 percent), and Citizens Bank, N.A. (5.2 percent). Of the remaining AA competitors, there were no institutions that garnered more than five percent of the deposit market share.

The bank offers a special purpose credit program designed to benefit low- and moderate-income borrowers. The “First Time Home Buyer Program” is available to eligible residential mortgage loan applicants and provides a 0.25 percent rate reduction and \$250 closing cost credit. Program eligibility requires that the borrowers have not owned a home within the past three years, have total income less than or equal to 80.0 percent of the HUD median income level for the Pittsburgh PA MSA, and meet prescribed debt to income ratios. During the evaluation period, the bank originated seventeen of these mortgages totaling \$1.5 million. This program demonstrates the bank’s efforts to increase home mortgage loan originations among low- and moderate-income borrowers. Although the First Time Home Buyer Program participation has increased, the program did not receive significant weight relative to the bank’s performance evaluation.

Examiners considered comments from three community organizations serving the bank’s Pittsburgh MSA. The community organizations promote economic, business, and residential development, and affordable housing and rental assistance for low-income families. One organization contact communicated that MSA strengths are derived from a diversified economy centered around sectors such as finance, IT, advanced manufacturing, energy, and healthcare emerging in the areas surrounding the University of Pittsburgh and Carnegie Mellon University. Challenges include economic conditions from the COVID-19 pandemic, and although homeownership is rebounding, the housing market is facing challenges, related to access to affordable credit. The aging population and rising costs of mortgage lending in the AA comprise major factors impacting development in the local economy. Identified credit and community needs include financing for credit-challenged loan applicants, home rehabilitation financing, and greater affordable housing access for low-and moderate-income communities.

### **Pittsburgh AA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Pittsburgh PA AA (2020/2021)</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	641	9.2	23.1	42.7	22.6	2.3
Population by Geography	2,121,162	5.4	19.5	46.1	28.4	0.6
Housing Units by Geography	993,981	6.3	21.3	46.4	25.8	0.1
Owner-Occupied Units by Geography	618,562	2.9	16.9	49.2	31.0	0.0
Occupied Rental Units by Geography	274,357	11.6	28.1	41.9	18.1	0.4
Vacant Units by Geography	101,062	13.0	30.2	41.7	14.8	0.3
Businesses by Geography	216,408	5.3	15.3	39.7	38.8	0.9
Farms by Geography	4,992	2.4	13.0	54.7	29.8	0.1
Family Distribution by Income Level	546,799	21.0	17.1	20.4	41.6	0.0
Household Distribution by Income Level	892,919	25.1	15.3	16.9	42.7	0.0
Median Family Income MSA – 38300 Pittsburgh, PA MSA		\$69,624	Median Housing Value			\$139,751
			Median Gross Rent			\$762
			Families Below Poverty Level			8.5%

Source: 2015 ACS Census and 2021 D&B Data

Due to rounding, totals may not equal 100.0

(\*) The NA category consists of geographies that have not been assigned an income classification.

**Table A-2 – Demographic Information of the Assessment Area**

**Assessment Area: Pittsburgh PA AA (2022)**

<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	652	7.7	23.0	40.8	25.0	3.5
Population by Geography	2,137,157	5.4	19.6	41.2	32.8	0.9
Housing Units by Geography	1,017,370	6.2	22.3	42.3	28.7	0.6
Owner-Occupied Units by Geography	633,670	2.9	18.9	44.7	33.4	0.2
Occupied Rental Units by Geography	284,069	11.6	27.0	38.0	22.0	1.4
Vacant Units by Geography	99,631	12.3	30.2	39.0	17.6	0.9
Businesses by Geography	247,163	5.6	15.7	37.1	39.7	1.8
Farms by Geography	5,522	2.4	16.0	49.8	31.3	0.5
Family Distribution by Income Level	541,777	19.8	17.8	21.1	41.3	0.0
Household Distribution by Income Level	917,739	24.8	15.5	17.4	42.3	0.0
Median Family Income MSA – 38300 Pittsburgh, PA MSA		\$82,642	Median Housing Value			\$171,499
			Median Gross Rent			\$894
			Families Below Poverty Level			6.9%

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.

## Scope of Evaluation in Pennsylvania

This analysis reflects a full-scope review for the bank’s only AA. To develop conclusions, examiners considered factors within the community profile that would impact the bank’s ability to lend within the AA, including aggregate lending, demographic, and market share information.

Examiners utilized supporting information to analyze the bank’s performance, including the 2015 ACS census data and 2020 U.S. census data, deposit market share data, internal bank records, and information from governmental websites regarding the characteristics of the economy in the AA. Examiners also considered information from three community organizations to assess the AA’s needs and potential opportunities for financial institutions to lend and serve these areas.

The Moody’s Analytics Report dated May 2023 reported that the Pittsburgh MSA business cycle was in an “at-risk” period. Pittsburgh MSA strengths consisted of the presence of top area education and research institutions, low unemployment volatility, and a low cost of living, relative to other large northeast, United States, areas. These Pittsburgh MSA strengths are offset by subpar population trends, a contracting population, negative net migration, and aging population and infrastructure. Even led by high-tech and healthcare, reported expectations for the Pittsburgh MSA are to underperform, relative to average Pennsylvania job growth and income levels. Although the Pittsburgh MSA unemployment rate settled at

just above 4.0 percent, the unusually weak labor force suggests that labor market fundamentals are unfavorable. Top Pittsburgh employers include UPMC Health System, Highmark Inc., University of Pittsburgh, PNC Financial Services Group Inc., and Giant Eagle Inc.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA**

### **LENDING TEST**

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

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's lending performance in the state of Pennsylvania is reasonable.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits excellent geographic distribution of loans in the state.

#### ***Home Mortgage Loans***

Refer to Tables O and O-2 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The bank's record of distributing home mortgage loans among geographies of different income levels is excellent. For the 2020 to 2021 timeframe, home mortgage loans originated in low-income CTs totaled 3.4 percent, which exceeded the 2.9 percent of AA owner-occupied housing located in low-income CTs and the 1.5 percent of aggregate bank lending in low-income CTs. Similarly, cfsbank originated 15.3 percent of home mortgage loans in moderate-income CTs, which was consistent with the 16.9 percent of AA owner-occupied housing located in moderate-income CTs and exceeded the 12.0 percent of aggregate bank lending in moderate-income CTs.

For 2022, 2.5 percent of home mortgage loans originated in 2022 were in low-income CTs. This total was slightly below the 2.9 percent of AA owner-occupied housing located in low-income CTs but exceeded the 2.2 percent of aggregate bank lending in low-income CTs. However, 24.9 percent of home mortgages were originated in moderate-income CTs, which exceeded both the 18.9 percent of AA owner-occupied housing located in moderate-income CTs and 15.2 percent of aggregate bank lending in moderate-income CTs.

No conspicuous gaps or areas of low activity in the bank's lending patterns were noted.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels given the product lines offered by the bank.

### ***Home Mortgage Loans***

Refer to Tables P and P-2 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Over the time-period covering 2020 and 2021, the distribution of home mortgage loans among AA borrowers of different income levels is reasonable. 6.1 percent of home mortgage loans were originated to low-income borrowers, well below the 21.0 percent of AA low-income families and slightly below the 8.4 percent of aggregate bank lending to low-income borrowers. Of home mortgage loans the bank originated in its AA in 2020 and 2021, 12.4 percent were originated to moderate-income borrowers, below the 17.1 percent of moderate-income AA families and below the 17.4 percent of aggregate bank lending to moderate-income AA borrowers.

Over the time-period covering 2022, the distribution of home mortgage loans among AA borrowers of different income levels was reasonable. Of home mortgage loans originated in 2022, 9.2 percent were originated to low-income borrowers, slightly below the 11.9 percent of AA low-income families and below the 19.8 percent of aggregate bank lending to low-income borrowers. 15.9 percent of home mortgage loans were originated to moderate-income borrowers. This is slightly below the 17.8 percent of moderate-income AA families and below the 20.2 percent of aggregate bank lending to moderate-income AA borrowers.

While distribution by income level is below the demographic distribution for the AA, multiple factors were considered when reaching conclusions for lending to low- and moderate-income AA borrowers. As discussed in the "Description of Institution's Operations in Pennsylvania" section, the bank encounters significant competition within its AA. Competition for AA home mortgage loans include competition from larger regional and national lenders. According to the most recent 2022 Peer Mortgage Data, there are 504 lending institutions competing for mortgage originations within the Pittsburgh MSA. Of the total number of institutions that originated or purchased loans, the bank ranks 38<sup>th</sup>, with a 0.65 percent market share by volume. The top ten AA home mortgage lenders combined account for 43.0 percent of market share. In addition to competition emanating from other mortgage lenders relative to home purchases, the area has experienced increasing interest by investors.

Additionally, the AA's median housing value increased significantly between 2021 and 2022. In 2021, the reported median housing value was \$140,000, while the average low-income median family income totaled \$42,000. For 2022, the reported median housing value increased to \$171,000, while the low-income median family income increased to \$47,000. For low-income households, AA median housing values that equal a minimum of 3.0 times and 3.6 times for 2021 and 2022, respectively, may represent a barrier to home ownership affordability. Additionally, for both years, 8.5 and 6.9 percent of total households, respectively, live below the poverty level. AA residents struggling with poverty likely encounter barriers to funding down payments, closing costs, and other expenses related to home loan affordability.

### **Responses to Complaints**

There were no CRA complaints received by the bank or the agency since the prior CRA performance evaluation concerning the bank's record in meeting the credit needs of the bank's AA.

## COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Pennsylvania is rated Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

### Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Pittsburgh AA	5	100%	\$1,045	100%

The bank's qualified CD lending activity during the evaluation period consisted of five loans originated to three borrowers. Qualified CD loans benefitting the bank's AA during the period totaled \$1.0 million, or 1.3 percent of its tier 1 capital as of December 31, 2022.

The bank's CD qualified loans funded during the evaluation period included:

- The bank extended funding on November 11, 2022, to an area non-profit, affordable housing developer. Specifically, the bank extended a \$563,000 construction loan to the affordable housing developer for the purpose of funding hard and soft costs to acquire property as well a commercial line of credit for \$339,000 to fund property predevelopment. Upon completion, many tenants will be low-to-moderate income (LMI) residents.
- The bank extended a \$116,000 loan on February 14, 2020, to a local volunteer fire department located in a moderate-income CT. The loan purpose was to fund equipment including a medical truck and ambulance. The fire department provides mutual aid services to residents in low-and moderate-income CTs. Proceeds of the loan were for the purchase of a 2014 F350 utility vehicle, used as a squad truck to respond to medical calls and the hauling of fire department equipment. The bank extended another loan for \$27,000 on April 21, 2022, to the local volunteer fire department for the purpose of purchasing a used ambulance.

## Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Pittsburgh PA, MSA	0	\$0	13	568	13	100	568	100%	0	\$0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank's qualified CD investment activity during the evaluation period included funding a CD investment and 12 CD donations. Qualified CD investments and donations benefitting the bank's AA during the period totaled \$568,000. The bank's CD investments and donations funded over the evaluation period represented 0.7 percent of its tier 1 capital as of December 31, 2022.

The bank's CD qualified investments and donations/grants funded during the evaluation period included the following:

- The bank invested \$500,000 in a General Obligation Bond on May 1, 2020, for a local school district where more than 50.0 percent of students receive free or reduced lunch.
- The bank funded \$68,000 over the evaluation period to an area economic development community organization and LMI school districts. The mission of the organizations is to improve current economic distress, remove blight, improve community health, and promote more efficient local government cooperation.

## Extent to Which the Bank Provides Community Development Services

Bank representatives provided CD services, primarily through employing banking related knowledge to assist area community organizations. During the evaluation period, three officers or managers provided services to seven organizations through the following activities:

The bank's CD qualified services provided during the evaluation period included:

- A commercial loan officer served as Vice President of an area affordable housing organization. The loan officer employs his banking expertise to assist the organization in providing affordable and supportive housing and/or supportive services for the purpose of investing in the community and improving lives.
- A branch office manager serves as treasurer of a local certified Economic Development Organization (CEDO), recognized by the PA Department of Community and Economic Development. The branch manager employs his banking knowledge to assist the organization in accomplishing its mission of promoting economic development and job creation in Monongahela

Valley communities. The organization offers programs to assist start-up businesses, assist existing businesses to grow, and attract business relocation to the area.

- Bank management sponsored requests from four local organizations in obtaining a total of \$636,000 in grants through the Federal Home Loan Bank's Home4Good Program. This flexible grant program supports projects, programs and activities that lead to stable housing for those who are homeless or at risk of homelessness.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/2020 to 12/31/2022	
<b>Bank Products Reviewed:</b>	Home mortgage Community development loans, qualified investments, community development services	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State</b>		
Pennsylvania		
Pittsburgh, PA AA	Full-Scope	Counties of Allegheny, Butler, Fayette, Washington, and Westmoreland.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS		cfsbank	
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
	Satisfactory	Satisfactory	Satisfactory
State:			
Pennsylvania	Satisfactory	Satisfactory	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

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

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

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

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

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

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2020-21</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Pittsburgh MSA 2021	589	114,291	100.0	100,598	2.9	3.4	1.5	16.9	15.3	12.0	49.2	56.0	44.9	31.0	25.3	41.6	0.0	0.0	0.0	
<b>Total</b>	<b>589</b>	<b>114,291</b>	<b>100.0</b>	<b>100,598</b>	<b>2.9</b>	<b>3.4</b>	<b>1.5</b>	<b>16.9</b>	<b>15.3</b>	<b>12.0</b>	<b>49.2</b>	<b>56.0</b>	<b>44.9</b>	<b>31.0</b>	<b>25.3</b>	<b>41.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

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

<b>Table O-2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2022</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Pittsburg AA 2022	433	117,571	100.0	66,119	2.9	2.5	2.2	18.9	24.9	15.2	44.7	40.4	42.2	33.4	32.1	40.3	0.2	0.0	0.1	
<b>Total</b>	<b>433</b>	<b>117,571</b>	<b>100.0</b>	<b>66,119</b>	<b>2.9</b>	<b>2.5</b>	<b>2.2</b>	<b>18.9</b>	<b>24.9</b>	<b>15.2</b>	<b>44.7</b>	<b>40.4</b>	<b>42.2</b>	<b>33.4</b>	<b>32.1</b>	<b>40.3</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>	

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

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

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2020-21</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Pittsburgh AA 2021	589	114,291	100.0	100,598	21.0	6.1	8.4	17.1	12.4	17.4	20.4	18.7	21.0	41.6	46.5	38.1	0.0	16.3	15.1		
<b>Total</b>	<b>589</b>	<b>114,291</b>	<b>100.0</b>	<b>100,598</b>	<b>21.0</b>	<b>6.1</b>	<b>8.4</b>	<b>17.1</b>	<b>12.4</b>	<b>17.4</b>	<b>20.4</b>	<b>18.7</b>	<b>21.0</b>	<b>41.6</b>	<b>46.5</b>	<b>38.1</b>	<b>0.0</b>	<b>16.3</b>	<b>15.1</b>		

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

<b>Table P-2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2022</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Pittsburgh AA 2022	433	117,571	100.0	66,119	19.8	9.2	11.9	17.8	15.9	20.2	21.1	13.2	20.9	41.3	40.4	33.5	0.0	21.2	13.5		
<b>Total</b>	<b>433</b>	<b>117,571</b>	<b>100.0</b>	<b>66,119</b>	<b>19.8</b>	<b>9.2</b>	<b>11.9</b>	<b>17.8</b>	<b>15.9</b>	<b>20.2</b>	<b>21.1</b>	<b>13.2</b>	<b>20.9</b>	<b>41.3</b>	<b>40.4</b>	<b>33.5</b>	<b>0.0</b>	<b>21.2</b>	<b>13.5</b>		

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

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



## Banking Center Locations and Hours of Operation

Branch Name	Address	City	State	Zip	County Name <sup>1</sup>	State Code <sup>1</sup>	MSA/ MD Code <sup>1</sup>	Census Tract <sup>1</sup>	Census Tract Income <sup>2</sup>	Lobby and Drive-Thru Hours
Charleroi	101 McKean Avenue PO Box 209	Charleroi	PA	15022	Washington	42	38300	7833.00	Moderate	<b>M:</b> 9AM – 6PM <b>T-F:</b> 9AM – 4PM
Connellsville	205 South Arch Street PO Box 636	Connellsville	PA	15425	Fayette	42	38300	2607.00	Middle	<b>M-TH:</b> 9AM – 4PM <b>F:</b> 9AM – 6PM
Bentleyville	919 Main Street PO Box 945	Bentleyville	PA	15314	Washington	42	38300	7640.00	Moderate	<b>M-TH:</b> 9AM – 4PM <b>F:</b> 9AM – 6PM
Rostraver	1652 Rostraver Road	Belle Vernon	PA	15012	Westmoreland	42	38300	8059.04	Middle	<b>M-W, F:</b> 9AM – 4PM <b>TH:</b> 9AM – 6PM
Monongahela	1220 West Main Street	Monongahela	PA	15063	Washington	42	38300	7731.00	Moderate	<b>M-TH:</b> 9AM – 4PM <b>F:</b> 9AM – 6PM
Seven Fields	101 Highpointe Drive	Seven Fields	PA	16046	Butler	42	38300	9123.03	Upper	<b>M-TH:</b> 9AM – 4PM <b>F:</b> 9AM – 6PM
Hempfield	105 Walton Tea Room Road	Greensburg	PA	15601	Westmoreland	42	38300	8048.04	Upper	<b>M-TH:</b> 9AM – 4PM <b>F:</b> 9AM – 6PM
Peters Township	622 East McMurray Road	McMurray	PA	15317	Washington	42	38300	7461.00	Upper	<b>M-TH:</b> 9AM – 4PM <b>F:</b> 9AM – 6PM
Washington	730 East Beau Street	Washington	PA	15301	Washington	42	38300	7552.00	Upper	<b>M-TH:</b> 9AM – 4PM <b>F:</b> 9AM – 6PM <b>Sat:</b> 9AM - Noon
Southpointe	145 Technology Drive	Canonsburg	PA	15317	Washington	42	38300	7958.00	Upper	<b>M-F:</b> 10AM – 2PM

1. Source: <https://geomap.ffiec.gov/ffiecgeomap/>

2. Source: <https://www.ffiec.gov/craadweb/aggregate.aspx>



## **Banking Centers Opened and Closed**

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cfsbank did not open or close any banking centers during the two calendar years from 2024 – 2025, nor in January 2026 – April 1, 2026.

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## Products and Services and Schedule of Fees

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All products and services offered by the bank are available at each banking center, unless otherwise specified below.

### **Loans Products**

- Residential Mortgage Purchase/Refinance
  - Conventional
  - Federal Housing Administration (FHA)
  - Veteran Affairs (VA)
  - US Department of Agriculture (USDA)
- First Time Home Buyer Mortgage
- Pathway Home Loan (100% financing without private mortgage insurance)
- Residential Mortgage Construction
  - Owner Builder
  - Full Contract
- Home Equity Loan
- Home Equity Line of Credit
- Raw Land Purchase
- Personal Visa® Credit Card
- Business Visa® Credit Card
- Commercial Mortgage
  - Purchase
  - Renovation
  - Refinance
  - Construction
- Commercial Term Loans
  - Equipment/Vehicle
  - Working Capital
  - Business Acquisitions
- Business Line of Credit
- Commercial Standby Letter of Credit
- Personal Secured Term
- Personal Unsecured Term
- Personal Secured Line of Credit
- Personal Unsecured Line of Credit
- Share Loans (secured by cfsbank account)

### **Consumer Banking Products:**

- Free Checking
- Interest Checking
- Cash (Ages 10 and up)
- Money Market
- Statement/Passbook Savings
- Christmas/Vacation Club
- Coins (Ages 5 and up)

### **Consumer Retirement and Educational Savings Products:**

- Traditional Individual Retirement Account (IRA) CDs
- Roth IRA CDs
- Beneficiary IRA
- Simplified Employer Plan IRA CDs
- Coverdell Educational Savings Account

### **Consumer Banking Services:**

- Mobile deposit
- Online and Mobile Banking
- Overdraft Protection
- Round-up
- Transfer Management Services
- TransferNow®
- Visa® Check/Debit Card
- Wire transfers
- Zelle®
- 24-hour Automated Teller Machines (ATM) – all accept deposits

### **Certificates of Deposit (Consumer and Business)**

- 6 Month
- 1 Year
- 13 Month
- 18 Month
- 2 Year
- 3 Year
- 4 Year
- 5 Year
- 6 Year

### **Business Banking Products:**

- Business Custom Checking
- Business Analysis Checking
- Business Tiered Interest Checking
- Business Public Funds Checking
- Business Public Funds Interest Checking
- Business Savings

### **Business Banking Services:**

- Automated Clearing House (ACH) Origination
- Business Online and Mobile Banking
- Business Overdraft Protection
- Merchant Services
- Mobile Deposit
- Remote Deposit Capture
- Workplace Banking

### **Additional Products and Services:**

- Bill Pay
- Credit Card Cash Advance
- Digital Instant Issue Debit Cards
- Mobile Deposit
- Money Orders
- Night Deposit Repositories
- Official/Certified Checks
- Telephone Banking
- Transfer Management Services
- TransferNow®
- Safe deposit box (*Seven Fields office only*)
- Self-service storage lock boxes (*Hempfield, Monongahela, Peters Township, and Washington Offices only*)
- Wire Transfers – domestic and international
- Zelle®
- 24-hour deposit-accepting Automated Teller Machines (ATMs)

### **Fee Schedules**

cfsbank's consumer and business fee schedules are attached after this page.



**CONSUMER FEE SCHEDULE**  
**EFFECTIVE FEBRUARY 15, 2025**

ATM AND DEBIT CARD FEES	
ATM Transaction Fees	
At cfsbank ATMs	\$0.00
At Freedom Alliance ATMs ( <a href="http://www.freedomatm.com/ATM">www.freedomatm.com/ATM</a> )	\$0.00
At non-cfsbank or non-Freedom Alliance ATMs	\$0.00
ATM/Debit Card Replacement Fee	\$10.00
Rush ATM/Debit Card Delivery Fee	\$75.00
International POS Fee ( <i>% of the transaction included in the total</i> )	1%

STATEMENTS AND RESEARCH FEES	
Electronic Periodic Statements	\$0.00
Mailed Periodic Statements	\$0.00
Check images included in monthly statement	\$5.00/month
Research Fee ( <i>minimum one hour</i> )	\$25.00/hour
Check Copy	\$2.00/item
Statement Copy	\$5.00/item
Statement Reconciliation ( <i>minimum one hour</i> )	\$25.00/hour

TRANSACTIONAL SERVICE FEES	
Stop Payment Fee	\$35.00
Checks for Purchase	
Check Printing	Varies by Style
Counter Checks (quantity of 3)	\$6.00
Official Bank Check	\$10.00
Money Orders (\$2,000 maximum)	\$2.00
Foreign Check Processing/Collection	
Canadian Items	\$15.00
All Other Items ( <i>plus additional costs incurred by cfsbank</i> )	\$65.00
Monthly Service Fees ( <i>minimum balance below threshold</i> )	
Non-Interest Checking Accounts	\$0.00
Interest Checking Accounts ( <i>see Truth-in-Savings disclosure</i> )	\$5.00/month
Club Accounts	\$0.00
Savings Accounts ( <i>see Truth-in-Savings disclosure</i> )	\$5.00/month
IRA Transfer Fee	\$100.00
Wire Transfers	
Domestic - Incoming/Outgoing	\$25.00
International - Incoming/Outgoing	\$75.00

OVERDRAFT FEES	
Overdraft Paid Item Fee, per presentment	\$35.00
Overdraft Returned Item Fee, per presentment	\$35.00
Continuous Overdraft Fee ( <i>5 consecutive business days</i> )	\$5.00/day \$70.00 maximum

OTHER CHARGES AND SERVICES	
Dormant Account Fee (24 months of inactivity)	\$5.00/month
Garnishment/Levy/Writ ( <i>plus additional costs incurred by cfsbank</i> )	\$50.00
Coin Bag	\$10.00
Night Deposit Bag	\$20.00
Safe Deposit/Self-Service Storage Boxes	
Rental Fee	Varies by size
Replacement Key Fee	\$15.00
Drilling Fee ( <i>plus additional costs incurred by cfsbank</i> )	\$100.00

ONLINE BANKING EXTERNAL TRANSFER FEES	
Standard Delivery	\$0.00
Express Delivery	\$3.00



**BUSINESS FEE SCHEDULE**

**EFFECTIVE FEBRUARY 15, 2025**

<b>ATM AND DEBIT CARD FEES</b>	
ATM Transaction Fees	
At cfsbank ATMs	\$0.00
At Freedom Alliance ATMs ( <i>www.freedomatm.com/ATM</i> )	\$0.00
At non-cfsbank or non-Freedom Alliance ATMs	\$0.00
ATM/Debit Card Replacement Fee	\$10.00
Rush ATM/Debit Card Delivery Fee	\$75.00
International POS Fee ( <i>% of the transaction included in the total</i> )	1%

<b>STATEMENTS AND RESEARCH FEES</b>	
Electronic Periodic Statements	\$0.00
Mailed Periodic Statements	\$0.00
Check images included in monthly statement	\$5.00/month
Research Fee ( <i>minimum one hour</i> )	\$25.00/hour
Check Copy	\$2.00/item
Statement Copy	\$5.00/item
Statement Reconciliation ( <i>minimum one hour</i> )	\$25.00/hour

<b>TRANSACTIONAL SERVICE FEES</b>	
Stop Payment Fee	\$35.00
Checks for Purchase	
Check Printing	Varies by Style
Counter Checks (quantity of 3)	\$6.00
Official Bank Check	\$10.00
Money Orders (\$2,000 maximum)	\$2.00
Foreign Check Processing/Collection	
Canadian Items	\$15.00
All Other Items ( <i>plus additional costs incurred by cfsbank</i> )	\$65.00
Monthly Service Fees	Varies by Account
Checks Paid/Deposited ( <i>per check, analysis accounts only</i> )	\$0.10
Business Online Banking	
ACH Origination Fee	\$45.00/month
Remote Deposit Capture (RDC) Fee	\$35.00/month
ACH Transactions ( <i>per transaction, analysis accounts only</i> )	\$0.10
Wire Transfers	
Domestic - Incoming/Outgoing	\$25.00
International - Incoming/Outgoing	\$75.00

<b>OVERDRAFT FEES</b>	
Overdraft Paid Item Fee, per presentment	\$35.00
Overdraft Returned Item Fee, per presentment	\$35.00
Continuous Overdraft Fee ( <i>5 consecutive business days</i> )	\$5.00/day \$70.00 maximum

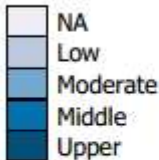
<b>OTHER CHARGES AND SERVICES</b>	
Dormant Account Fee (24 months of inactivity)	\$5.00/month
Garnishment/Levy/Writ ( <i>plus additional costs incurred by cfsbank</i> )	\$50.00
Coin Bag	\$10.00
Night Deposit Bag	\$20.00
Safe Deposit/Self-Service Storage Boxes	
Rental Fee	Varies by size
Replacement Key Fee	\$15.00
Drilling Fee ( <i>plus additional costs incurred by cfsbank</i> )	\$100.00

# cfsbank

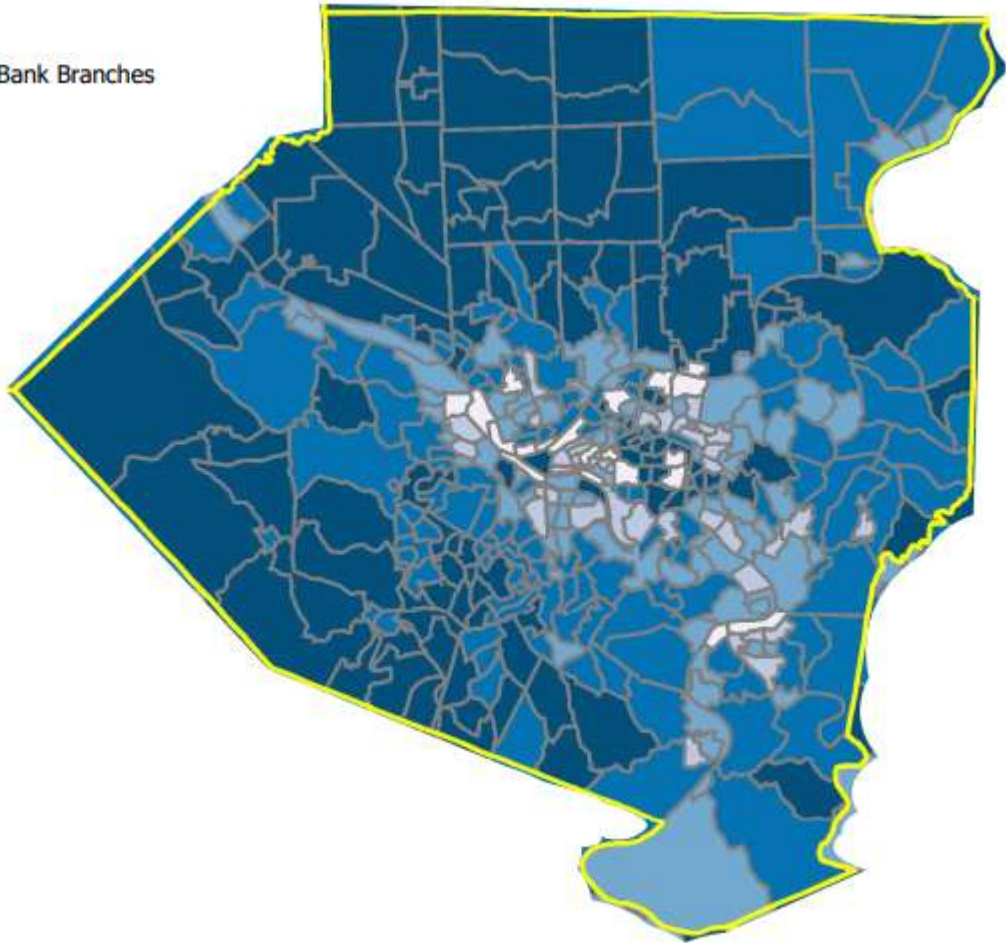
## 2026 CRA Assessment Area

### Allegheny County, Pennsylvania

Income Level



◇ Bank Branches

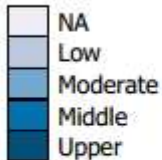


# cfsbank

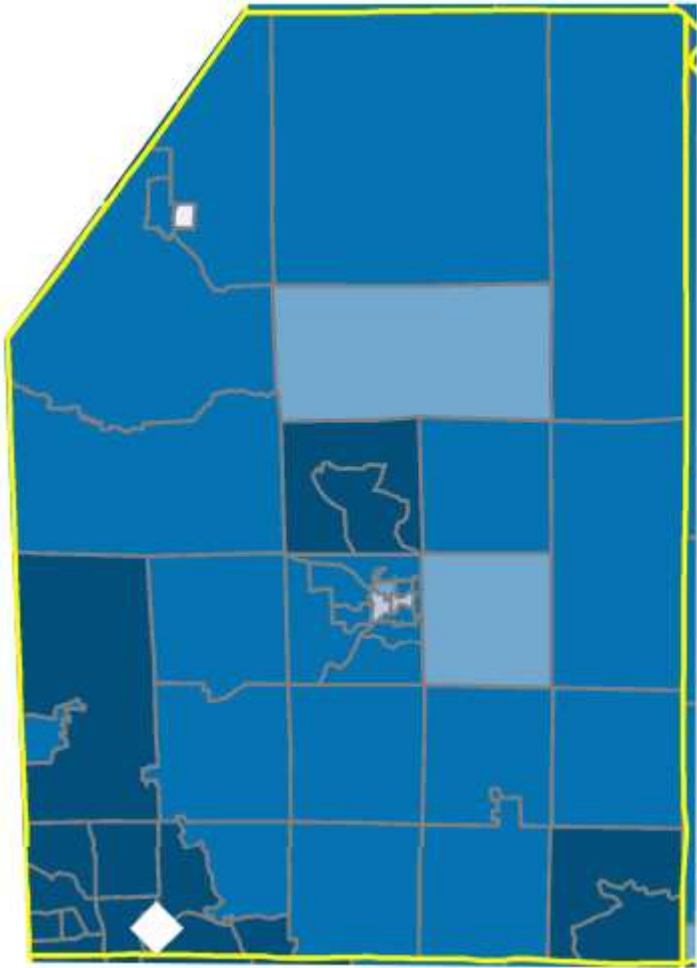
## 2026 CRA Assessment Area

### Butler County, Pennsylvania

Income Level



◇ Bank Branch



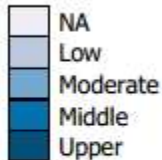
Prepared using Mapping Module by QuestSoft - v1.13

# cfsbank

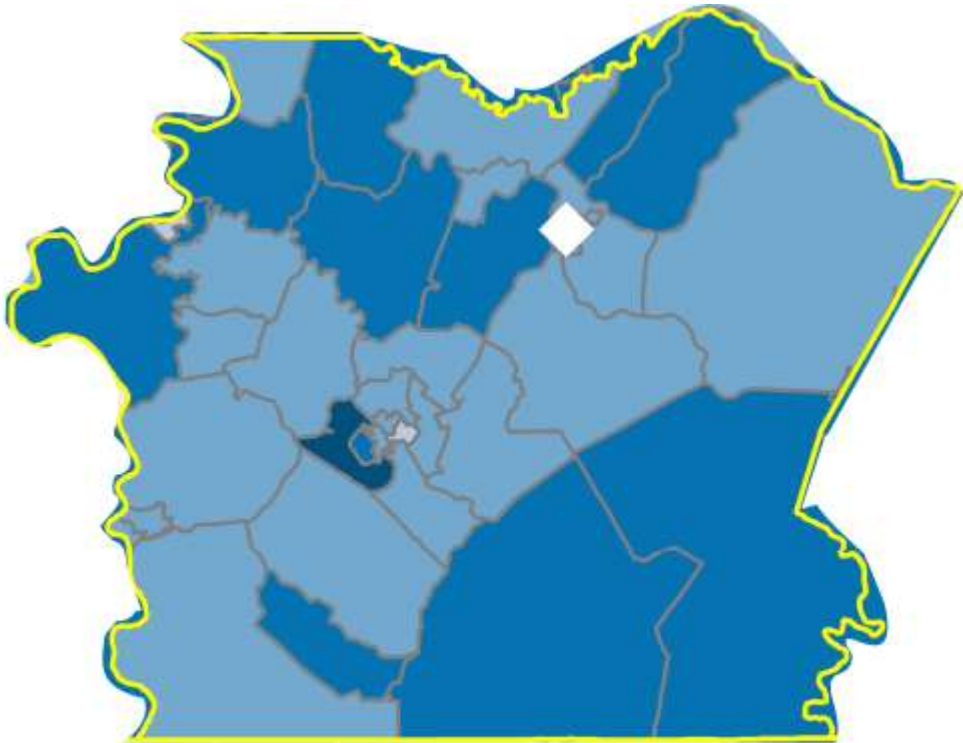
## 2026 CRA Assessment Area

### Fayette County, Pennsylvania

Income Level



◇ Bank Branches

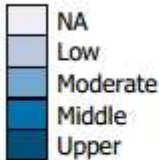


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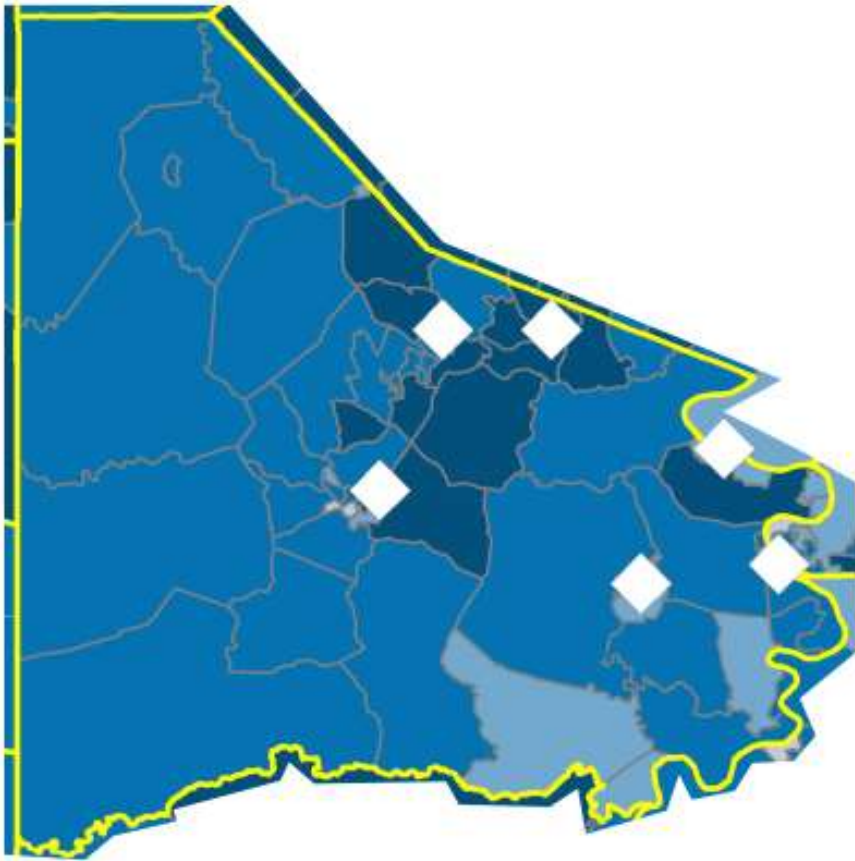
## 2026 CRA Assessment Area

### Washington County, Pennsylvania

Income Level



◇ Bank Branches

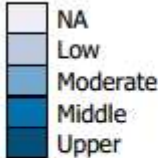


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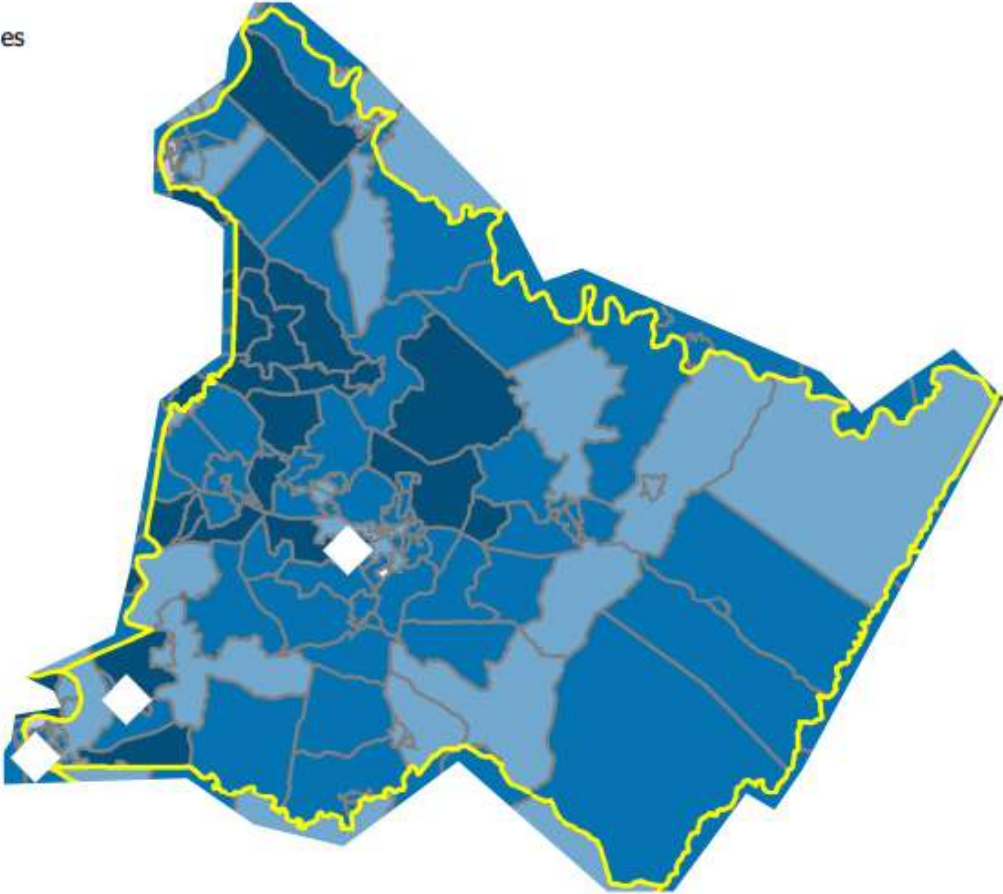
## 2026 CRA Assessment Area

### Westmoreland County, Pennsylvania

Income Level



◇ Bank Branches



2024 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 003 - ALLEGHENY COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	003	0103.01	Unknown	No	0.00	\$99,100	\$0	\$0	1807	69.84	1262	0	0
42	003	0103.02	Low	No	30.17	\$99,100	\$29,898	\$24,500	4075	29.42	1199	58	299
42	003	0201.00	Upper	No	253.10	\$99,100	\$250,822	\$205,511	4729	29.71	1405	470	224
42	003	0203.00	Unknown	No	0.00	\$99,100	\$0	\$0	1845	20.33	375	66	144
42	003	0305.00	Low	No	48.62	\$99,100	\$48,182	\$39,483	3041	76.52	2327	283	563
42	003	0402.00	Low	No	44.96	\$99,100	\$44,555	\$36,510	2534	40.41	1024	145	420
42	003	0404.00	Upper	No	132.90	\$99,100	\$131,704	\$107,917	2220	33.11	735	755	55
42	003	0405.00	Low	No	49.04	\$99,100	\$48,599	\$39,821	3781	23.80	900	136	944
42	003	0406.00	Low	No	45.24	\$99,100	\$44,833	\$36,736	2054	24.44	502	55	599
42	003	0409.00	Moderate	No	75.94	\$99,100	\$75,257	\$61,667	3326	44.08	1466	385	1248
42	003	0501.00	Low	No	46.49	\$99,100	\$46,072	\$37,750	1757	95.39	1676	177	717
42	003	0506.00	Moderate	No	75.65	\$99,100	\$74,969	\$61,431	1723	77.60	1337	461	906
42	003	0509.00	Low	No	26.21	\$99,100	\$25,974	\$21,286	1386	96.32	1335	59	329
42	003	0510.00	Unknown	No	0.00	\$99,100	\$0	\$0	1703	73.40	1250	29	317
42	003	0511.00	Low	No	21.29	\$99,100	\$21,098	\$17,287	617	93.19	575	0	160
42	003	0603.00	Middle	No	119.43	\$99,100	\$118,355	\$96,979	2641	20.11	531	625	1224
42	003	0605.00	Middle	No	113.66	\$99,100	\$112,637	\$92,292	1201	18.40	221	332	782
42	003	0703.00	Upper	No	173.55	\$99,100	\$171,988	\$140,924	2243	29.51	662	377	627
42	003	0705.00	Middle	No	94.26	\$99,100	\$93,412	\$76,540	3040	29.51	897	370	840
42	003	0706.00	Middle	No	110.07	\$99,100	\$109,079	\$89,378	2194	27.26	598	606	574
42	003	0708.00	Upper	No	142.07	\$99,100	\$140,791	\$115,357	2853	40.62	1159	167	532
42	003	0709.00	Upper	No	123.77	\$99,100	\$122,656	\$100,505	4987	47.50	2369	762	588
42	003	0802.00	Moderate	No	63.77	\$99,100	\$63,196	\$51,786	1618	14.52	235	371	1018
42	003	0804.00	Middle	No	90.60	\$99,100	\$89,785	\$73,571	1674	38.17	639	144	457
42	003	0806.00	Upper	No	125.78	\$99,100	\$124,648	\$102,135	2008	19.87	399	328	947
42	003	0807.00	Moderate	No	76.50	\$99,100	\$75,812	\$62,121	1963	40.35	792	198	573

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	003	0809.00	Middle	No	86.64	\$99,100	\$85,860	\$70,357	1824	25.16	459	294	854
42	003	0901.00	Middle	No	109.88	\$99,100	\$108,891	\$89,226	2038	14.18	289	392	938
42	003	0902.00	Upper	No	124.18	\$99,100	\$123,062	\$100,833	2678	15.72	421	633	1288
42	003	0903.00	Middle	No	103.14	\$99,100	\$102,212	\$83,750	1541	17.59	271	355	973
42	003	1005.00	Middle	No	106.22	\$99,100	\$105,264	\$86,250	2013	64.63	1301	615	829
42	003	1011.00	Moderate	No	69.43	\$99,100	\$68,805	\$56,379	2394	17.13	410	646	1382
42	003	1014.00	Middle	No	94.73	\$99,100	\$93,877	\$76,926	3252	19.19	624	1127	1643
42	003	1018.00	Middle	No	91.83	\$99,100	\$91,004	\$74,569	2414	23.20	560	1088	1378
42	003	1019.00	Moderate	No	54.18	\$99,100	\$53,692	\$43,995	2432	76.81	1868	491	1190
42	003	1102.00	Upper	No	125.80	\$99,100	\$124,668	\$102,150	3787	32.93	1247	1062	1933
42	003	1106.00	Upper	No	157.30	\$99,100	\$155,884	\$127,731	2440	29.30	715	764	1095
42	003	1113.00	Moderate	No	75.65	\$99,100	\$74,969	\$61,429	2658	53.50	1422	610	1327
42	003	1114.00	Moderate	No	59.26	\$99,100	\$58,727	\$48,125	1211	65.24	790	208	544
42	003	1115.00	Low	No	42.02	\$99,100	\$41,642	\$34,125	3529	64.89	2290	148	729
42	003	1203.00	Moderate	No	70.15	\$99,100	\$69,519	\$56,964	1424	97.05	1382	342	850
42	003	1209.00	Low	No	30.01	\$99,100	\$29,740	\$24,375	1545	86.47	1336	239	680
42	003	1302.00	Moderate	No	55.70	\$99,100	\$55,199	\$45,230	1028	96.50	992	300	622
42	003	1306.00	Low	No	41.99	\$99,100	\$41,612	\$34,102	2892	97.79	2828	505	1025
42	003	1307.00	Low	No	36.94	\$99,100	\$36,608	\$30,000	2231	97.58	2177	393	1351
42	003	1308.00	Low	No	38.45	\$99,100	\$38,104	\$31,222	2260	97.21	2197	431	1221
42	003	1401.00	Upper	No	239.92	\$99,100	\$237,761	\$194,808	5579	25.17	1404	756	876
42	003	1402.00	Upper	No	213.80	\$99,100	\$211,876	\$173,603	2771	32.30	895	480	537
42	003	1403.00	Upper	No	208.90	\$99,100	\$207,020	\$169,625	3529	21.54	760	760	1294
42	003	1404.00	Upper	No	251.85	\$99,100	\$249,583	\$204,500	2312	15.96	369	788	981
42	003	1405.00	Middle	No	109.06	\$99,100	\$108,078	\$88,558	1988	47.74	949	501	1163
42	003	1408.00	Upper	No	141.35	\$99,100	\$140,078	\$114,773	4658	25.14	1171	985	1452
42	003	1411.00	Upper	No	151.57	\$99,100	\$150,206	\$123,077	1339	14.12	189	486	610
42	003	1412.00	Upper	No	156.17	\$99,100	\$154,764	\$126,813	4007	17.54	703	1283	1769
42	003	1413.00	Upper	No	124.20	\$99,100	\$123,082	\$100,850	5048	36.69	1852	619	1036

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42	003	1414.00	Upper	No	174.68	\$99,100	\$173,108	\$141,843	5593	24.85	1390	1186	1800
42	003	1516.00	Middle	No	95.54	\$99,100	\$94,680	\$77,578	2305	14.32	330	800	1379
42	003	1517.00	Middle	No	100.67	\$99,100	\$99,764	\$81,743	4956	23.83	1181	1582	2744
42	003	1608.00	Moderate	No	74.08	\$99,100	\$73,413	\$60,156	2552	22.45	573	662	1488
42	003	1609.00	Upper	No	125.24	\$99,100	\$124,113	\$101,696	3483	21.71	756	473	1270
42	003	1610.00	Low	No	39.02	\$99,100	\$38,669	\$31,691	2666	42.12	1123	553	1058
42	003	1702.00	Moderate	No	51.02	\$99,100	\$50,561	\$41,429	3984	15.74	627	1006	2409
42	003	1706.00	Moderate	No	72.50	\$99,100	\$71,848	\$58,872	1775	20.85	370	327	943
42	003	1803.00	Moderate	No	50.00	\$99,100	\$49,550	\$40,600	2305	45.68	1053	402	1062
42	003	1807.00	Moderate	No	50.49	\$99,100	\$50,036	\$41,000	2050	26.00	533	404	953
42	003	1903.00	Middle	No	80.43	\$99,100	\$79,706	\$65,313	1930	9.79	189	596	1060
42	003	1911.00	Upper	No	130.87	\$99,100	\$129,692	\$106,268	2397	11.56	277	758	1215
42	003	1914.00	Middle	No	108.66	\$99,100	\$107,682	\$88,229	2725	18.68	509	386	1522
42	003	1915.00	Moderate	No	74.02	\$99,100	\$73,354	\$60,104	2005	22.84	458	469	947
42	003	1916.00	Moderate	No	77.98	\$99,100	\$77,278	\$63,319	4141	33.28	1378	1313	2003
42	003	1917.00	Middle	No	109.82	\$99,100	\$108,832	\$89,171	3391	20.82	706	1117	1574
42	003	1918.00	Middle	No	83.05	\$99,100	\$82,303	\$67,438	5252	15.80	830	1780	2488
42	003	1919.00	Middle	No	83.06	\$99,100	\$82,312	\$67,450	2177	17.68	385	577	1110
42	003	1920.00	Middle	No	94.09	\$99,100	\$93,243	\$76,406	3455	25.85	893	955	1507
42	003	2022.00	Moderate	No	58.27	\$99,100	\$57,746	\$47,315	2550	53.29	1359	828	1236
42	003	2023.00	Middle	No	112.41	\$99,100	\$111,398	\$91,280	4127	23.38	965	1103	1325
42	003	2413.00	Middle	No	97.84	\$99,100	\$96,959	\$79,447	3395	23.86	810	849	1717
42	003	2509.00	Low	No	38.09	\$99,100	\$37,747	\$30,931	1140	60.00	684	224	387
42	003	2602.00	Middle	No	86.68	\$99,100	\$85,900	\$70,389	2092	41.87	876	637	1003
42	003	2607.00	Middle	No	94.59	\$99,100	\$93,739	\$76,811	1653	45.80	757	536	823
42	003	2613.00	Low	No	34.76	\$99,100	\$34,447	\$28,229	2767	69.64	1927	409	882
42	003	2614.00	Moderate	No	65.13	\$99,100	\$64,544	\$52,885	2241	74.74	1675	602	1175
42	003	2615.00	Moderate	No	58.63	\$99,100	\$58,102	\$47,609	1524	69.23	1055	278	687

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	003	2620.00	Moderate	No	63.25	\$99,100	\$62,681	\$51,359	2400	36.13	867	719	963
42	003	2701.00	Middle	No	84.54	\$99,100	\$83,779	\$68,646	2578	34.02	877	925	1263
42	003	2703.00	Middle	No	90.05	\$99,100	\$89,240	\$73,125	1906	45.33	864	426	863
42	003	2708.00	Middle	No	98.86	\$99,100	\$97,970	\$80,278	2621	27.93	732	991	1346
42	003	2716.00	Moderate	No	64.89	\$99,100	\$64,306	\$52,693	4046	58.33	2360	1151	2240
42	003	2814.00	Low	No	34.52	\$99,100	\$34,209	\$28,036	2552	51.21	1307	675	1058
42	003	2815.00	Moderate	No	78.51	\$99,100	\$77,803	\$63,750	1447	30.06	435	405	640
42	003	2901.00	Moderate	No	59.84	\$99,100	\$59,301	\$48,594	2130	33.15	706	550	993
42	003	2902.00	Moderate	No	62.34	\$99,100	\$61,779	\$50,625	4141	36.08	1494	1069	1845
42	003	2904.00	Middle	No	85.45	\$99,100	\$84,681	\$69,390	4019	27.94	1123	1223	1944
42	003	3001.00	Moderate	No	54.18	\$99,100	\$53,692	\$43,997	3493	67.42	2355	702	1638
42	003	3102.00	Middle	No	90.21	\$99,100	\$89,398	\$73,250	3155	12.84	405	1393	1632
42	003	3204.00	Moderate	No	61.72	\$99,100	\$61,165	\$50,119	1870	18.07	338	688	957
42	003	3206.00	Middle	No	107.45	\$99,100	\$106,483	\$87,250	2243	16.45	369	840	1095
42	003	3207.00	Middle	No	98.01	\$99,100	\$97,128	\$79,583	1613	11.84	191	645	815
42	003	4011.00	Middle	No	100.55	\$99,100	\$99,645	\$81,648	4601	7.74	356	1757	2017
42	003	4012.00	Moderate	No	69.31	\$99,100	\$68,686	\$56,282	2911	21.44	624	731	1472
42	003	4013.00	Middle	No	88.61	\$99,100	\$87,813	\$71,952	2645	8.20	217	993	1187
42	003	4020.00	Moderate	No	63.42	\$99,100	\$62,849	\$51,500	3240	15.19	492	986	1606
42	003	4035.00	Moderate	No	57.68	\$99,100	\$57,161	\$46,837	4352	18.36	799	1378	2144
42	003	4040.00	Middle	No	92.04	\$99,100	\$91,212	\$74,740	1490	11.54	172	411	758
42	003	4050.00	Middle	No	103.31	\$99,100	\$102,380	\$83,889	1161	6.12	71	418	547
42	003	4060.00	Middle	No	98.63	\$99,100	\$97,742	\$80,089	2210	4.25	94	833	1047
42	003	4070.01	Middle	No	111.32	\$99,100	\$110,318	\$90,393	5586	5.21	291	2071	2447
42	003	4070.02	Middle	No	111.59	\$99,100	\$110,586	\$90,609	6676	4.43	296	2345	2800
42	003	4080.01	Upper	No	138.34	\$99,100	\$137,095	\$112,332	5633	9.59	540	1508	1719
42	003	4080.02	Upper	No	154.66	\$99,100	\$153,268	\$125,580	6309	7.83	494	2260	2289
42	003	4090.01	Upper	No	194.12	\$99,100	\$192,373	\$157,621	9192	16.02	1473	2382	2832
42	003	4090.02	Upper	No	240.95	\$99,100	\$238,781	\$195,650	5499	15.26	839	1499	1621

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42	003	4100.00	Upper	No	177.38	\$99,100	\$175,784	\$144,028	1183	8.11	96	474	491
42	003	4110.01	Upper	No	278.77	\$99,100	\$276,261	\$226,354	4004	23.10	925	1328	1375
42	003	4110.02	Upper	No	152.53	\$99,100	\$151,157	\$123,850	6076	28.69	1743	1666	1902
42	003	4120.02	Upper	No	228.69	\$99,100	\$226,632	\$185,692	4865	18.89	919	1613	1720
42	003	4120.03	Upper	No	228.47	\$99,100	\$226,414	\$185,517	6312	20.53	1296	1973	2228
42	003	4120.04	Upper	No	170.34	\$99,100	\$168,807	\$138,319	4302	34.26	1474	1144	1355
42	003	4131.00	Upper	No	141.28	\$99,100	\$140,008	\$114,722	6998	17.95	1256	1872	1988
42	003	4132.01	Upper	No	150.25	\$99,100	\$148,898	\$122,000	3826	9.85	377	1137	1344
42	003	4132.02	Upper	No	143.55	\$99,100	\$142,258	\$116,563	2860	9.48	271	1025	976
42	003	4133.00	Upper	No	134.21	\$99,100	\$133,002	\$108,981	4876	10.01	488	1663	1746
42	003	4134.00	Upper	No	151.17	\$99,100	\$149,809	\$122,750	4517	13.62	615	1518	1627
42	003	4135.00	Upper	No	129.59	\$99,100	\$128,424	\$105,227	6621	17.13	1134	1395	1621
42	003	4141.01	Upper	No	172.12	\$99,100	\$170,571	\$139,762	5499	7.27	400	1741	1901
42	003	4141.02	Upper	No	154.75	\$99,100	\$153,357	\$125,658	7044	9.07	639	2180	2321
42	003	4142.00	Upper	No	142.10	\$99,100	\$140,821	\$115,389	5936	7.56	449	1878	2181
42	003	4150.01	Upper	No	147.99	\$99,100	\$146,658	\$120,164	4650	14.04	653	1365	1607
42	003	4150.02	Upper	No	144.89	\$99,100	\$143,586	\$117,652	2604	11.44	298	967	1112
42	003	4160.00	Middle	No	82.82	\$99,100	\$82,075	\$67,250	1540	6.30	97	719	841
42	003	4171.00	Middle	No	80.39	\$99,100	\$79,666	\$65,278	2166	7.80	169	727	1010
42	003	4172.00	Middle	No	86.32	\$99,100	\$85,543	\$70,093	1234	9.32	115	263	510
42	003	4180.00	Upper	No	124.80	\$99,100	\$123,677	\$101,339	1672	7.06	118	632	903
42	003	4190.00	Middle	No	114.90	\$99,100	\$113,866	\$93,300	3133	7.85	246	1109	1570
42	003	4200.00	Moderate	No	55.80	\$99,100	\$55,298	\$45,313	1454	18.71	272	313	665
42	003	4211.00	Upper	No	185.81	\$99,100	\$184,138	\$150,875	4969	19.08	948	1502	1598
42	003	4212.00	Upper	No	134.89	\$99,100	\$133,676	\$109,531	4315	12.72	549	1787	1958
42	003	4220.00	Upper	No	289.03	\$99,100	\$286,429	\$234,688	5343	14.88	795	1667	1862
42	003	4230.00	Upper	No	197.47	\$99,100	\$195,693	\$160,345	2916	14.71	429	742	1149
42	003	4240.00	Moderate	No	71.00	\$99,100	\$70,361	\$57,656	3187	22.53	718	752	1550

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	003	4250.00	Moderate	No	79.77	\$99,100	\$79,052	\$64,773	3437	13.65	469	889	1585
42	003	4263.00	Upper	No	128.10	\$99,100	\$126,947	\$104,014	5982	6.05	362	2340	2505
42	003	4264.00	Middle	No	102.86	\$99,100	\$101,934	\$83,525	4435	6.83	303	1424	1868
42	003	4267.00	Middle	No	109.10	\$99,100	\$108,118	\$88,594	2303	9.12	210	951	1098
42	003	4268.00	Upper	No	138.44	\$99,100	\$137,194	\$112,417	5150	6.78	349	2068	2133
42	003	4270.00	Moderate	No	75.00	\$99,100	\$74,325	\$60,901	3376	12.71	429	792	1886
42	003	4271.00	Upper	No	124.29	\$99,100	\$123,171	\$100,926	5340	6.57	351	2282	2391
42	003	4272.00	Moderate	No	78.68	\$99,100	\$77,972	\$63,891	4922	7.94	391	1822	2386
42	003	4281.00	Middle	No	83.00	\$99,100	\$82,253	\$67,396	1187	7.92	94	476	606
42	003	4282.00	Middle	No	94.93	\$99,100	\$94,076	\$77,083	2068	6.91	143	822	953
42	003	4291.00	Middle	No	114.06	\$99,100	\$113,033	\$92,614	2607	14.69	383	702	921
42	003	4292.01	Upper	No	142.31	\$99,100	\$141,029	\$115,554	4941	19.04	941	1398	1341
42	003	4292.02	Upper	No	145.95	\$99,100	\$144,636	\$118,508	4605	10.05	463	1639	1791
42	003	4293.00	Upper	No	128.17	\$99,100	\$127,016	\$104,073	6546	10.79	706	2017	2175
42	003	4294.00	Upper	No	129.62	\$99,100	\$128,453	\$105,250	4498	9.07	408	1571	1806
42	003	4295.00	Middle	No	102.10	\$99,100	\$101,181	\$82,906	4412	15.78	696	1145	1239
42	003	4296.00	Upper	No	122.52	\$99,100	\$121,417	\$99,489	3588	14.49	520	1042	1305
42	003	4297.00	Moderate	No	75.54	\$99,100	\$74,860	\$61,343	2370	10.08	239	869	1004
42	003	4301.00	Middle	No	90.75	\$99,100	\$89,933	\$73,694	2134	12.09	258	578	1012
42	003	4302.00	Upper	No	121.17	\$99,100	\$120,079	\$98,393	4551	10.85	494	1432	1780
42	003	4311.00	Middle	No	97.05	\$99,100	\$96,177	\$78,807	3253	25.58	832	768	1477
42	003	4314.00	Middle	No	84.36	\$99,100	\$83,601	\$68,500	1893	19.70	373	511	830
42	003	4315.00	Upper	No	124.47	\$99,100	\$123,350	\$101,071	3165	21.80	690	399	952
42	003	4323.00	Middle	No	115.15	\$99,100	\$114,114	\$93,500	2183	17.77	388	593	727
42	003	4324.00	Middle	No	89.59	\$99,100	\$88,784	\$72,750	2579	22.72	586	539	1092
42	003	4340.00	Upper	No	149.63	\$99,100	\$148,283	\$121,500	1918	12.72	244	623	859
42	003	4350.00	Middle	No	87.55	\$99,100	\$86,762	\$71,094	2525	15.17	383	748	914
42	003	4370.00	Upper	No	155.96	\$99,100	\$154,556	\$126,635	7178	10.39	746	2060	2496
42	003	4390.00	Upper	No	168.07	\$99,100	\$166,557	\$136,471	1505	9.70	146	507	614

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42	003	4455.00	Upper	No	152.73	\$99,100	\$151,355	\$124,018	3907	15.51	606	1051	1459
42	003	4460.00	Upper	No	289.41	\$99,100	\$286,805	\$235,000	1669	9.05	151	555	666
42	003	4470.00	Middle	No	117.61	\$99,100	\$116,552	\$95,500	1624	14.04	228	496	711
42	003	4480.00	Moderate	No	75.58	\$99,100	\$74,900	\$61,371	1162	22.20	258	342	549
42	003	4490.00	Middle	No	107.12	\$99,100	\$106,156	\$86,983	2488	11.94	297	926	1144
42	003	4507.00	Moderate	No	72.92	\$99,100	\$72,264	\$59,214	3033	20.47	621	890	1382
42	003	4508.00	Moderate	No	78.84	\$99,100	\$78,130	\$64,023	2526	30.64	774	527	1125
42	003	4511.01	Upper	No	141.03	\$99,100	\$139,761	\$114,513	3792	11.45	434	1340	1443
42	003	4511.02	Middle	No	110.30	\$99,100	\$109,307	\$89,567	6047	27.34	1653	1390	1651
42	003	4511.04	Upper	No	163.54	\$99,100	\$162,068	\$132,792	3966	13.57	538	1285	1328
42	003	4511.05	Upper	No	136.85	\$99,100	\$135,618	\$111,125	5625	27.06	1522	1030	1362
42	003	4513.00	Middle	No	104.28	\$99,100	\$103,341	\$84,678	7810	13.19	1030	2984	3365
42	003	4520.00	Upper	No	132.62	\$99,100	\$131,426	\$107,684	6372	10.58	674	1871	2571
42	003	4530.03	Upper	No	126.82	\$99,100	\$125,679	\$102,981	2184	8.97	196	605	735
42	003	4530.04	Upper	No	133.06	\$99,100	\$131,862	\$108,043	7258	17.46	1267	2231	2624
42	003	4550.00	Middle	No	102.43	\$99,100	\$101,508	\$83,173	1475	8.95	132	544	647
42	003	4560.01	Upper	No	156.55	\$99,100	\$155,141	\$127,121	4679	17.61	824	1324	1512
42	003	4560.03	Upper	No	180.84	\$99,100	\$179,212	\$146,839	8059	24.46	1971	2186	2529
42	003	4560.04	Upper	No	131.41	\$99,100	\$130,227	\$106,703	5620	15.87	892	1352	1450
42	003	4571.00	Middle	No	83.90	\$99,100	\$83,145	\$68,125	1406	11.95	168	436	588
42	003	4572.00	Middle	No	84.11	\$99,100	\$83,353	\$68,299	3398	12.04	409	1141	1569
42	003	4580.01	Upper	No	153.27	\$99,100	\$151,891	\$124,457	4333	15.60	676	1421	1656
42	003	4580.02	Upper	No	140.05	\$99,100	\$138,790	\$113,717	4602	6.84	315	1889	2083
42	003	4591.01	Middle	No	104.68	\$99,100	\$103,738	\$85,000	1733	15.81	274	584	696
42	003	4591.02	Upper	No	144.91	\$99,100	\$143,606	\$117,668	6426	13.63	876	1912	2041
42	003	4592.01	Middle	No	118.15	\$99,100	\$117,087	\$95,938	7344	16.80	1234	1797	2169
42	003	4592.02	Middle	No	111.18	\$99,100	\$110,179	\$90,278	677	7.09	48	338	441
42	003	4600.01	Middle	No	118.24	\$99,100	\$117,176	\$96,010	4925	8.69	428	1664	1918

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42	003	4600.02	Middle	No	114.16	\$99,100	\$113,133	\$92,697	3776	11.84	447	1176	1441
42	003	4610.00	Moderate	No	79.09	\$99,100	\$78,378	\$64,226	1108	20.85	231	310	623
42	003	4621.00	Moderate	No	50.96	\$99,100	\$50,501	\$41,385	2524	36.09	911	585	1261
42	003	4626.00	Moderate	No	58.66	\$99,100	\$58,132	\$47,633	3902	44.41	1733	723	1739
42	003	4639.00	Moderate	No	54.24	\$99,100	\$53,752	\$44,044	2712	42.92	1164	719	1428
42	003	4643.00	Middle	No	98.47	\$99,100	\$97,584	\$79,955	3391	18.28	620	890	1209
42	003	4644.00	Unknown	No	0.00	\$99,100	\$0	\$0	3208	59.29	1902	569	1381
42	003	4656.00	Middle	No	86.25	\$99,100	\$85,474	\$70,037	2494	21.85	545	608	933
42	003	4658.00	Upper	No	141.88	\$99,100	\$140,603	\$115,208	3605	15.23	549	1048	1689
42	003	4687.00	Middle	No	86.85	\$99,100	\$86,068	\$70,524	1670	14.61	244	498	793
42	003	4688.00	Middle	No	101.05	\$99,100	\$100,141	\$82,052	2553	19.86	507	873	1201
42	003	4689.00	Middle	No	91.99	\$99,100	\$91,162	\$74,700	3911	26.46	1035	971	1493
42	003	4690.00	Upper	No	121.00	\$99,100	\$119,911	\$98,250	4941	15.50	766	1566	1827
42	003	4703.00	Middle	No	104.76	\$99,100	\$103,817	\$85,063	4317	10.56	456	1240	1315
42	003	4704.00	Upper	No	133.86	\$99,100	\$132,655	\$108,696	3068	7.63	234	1170	1317
42	003	4705.01	Upper	No	122.50	\$99,100	\$121,398	\$99,468	4317	54.57	2356	534	654
42	003	4705.02	Upper	No	131.18	\$99,100	\$129,999	\$106,518	3011	13.98	421	1061	1041
42	003	4706.00	Middle	No	85.26	\$99,100	\$84,493	\$69,231	2936	13.42	394	868	1295
42	003	4710.00	Middle	No	85.05	\$99,100	\$84,285	\$69,063	1288	11.96	154	478	678
42	003	4721.00	Middle	No	102.04	\$99,100	\$101,122	\$82,857	2395	15.62	374	665	1035
42	003	4722.00	Middle	No	101.09	\$99,100	\$100,180	\$82,083	2224	12.77	284	593	1056
42	003	4723.00	Middle	No	85.44	\$99,100	\$84,671	\$69,375	1849	12.44	230	467	940
42	003	4724.00	Middle	No	116.69	\$99,100	\$115,640	\$94,750	1776	9.40	167	674	836
42	003	4731.00	Upper	No	159.01	\$99,100	\$157,579	\$129,112	4963	12.35	613	1177	1492
42	003	4732.00	Upper	No	148.53	\$99,100	\$147,193	\$120,603	3294	16.58	546	785	923
42	003	4733.00	Upper	No	170.20	\$99,100	\$168,668	\$138,203	5771	13.60	785	1734	2122
42	003	4734.01	Upper	No	154.15	\$99,100	\$152,763	\$125,167	3731	13.72	512	940	1130
42	003	4734.02	Upper	No	197.50	\$99,100	\$195,723	\$160,371	3678	13.59	500	1047	1224
42	003	4735.00	Upper	No	213.21	\$99,100	\$211,291	\$173,125	3788	11.56	438	1210	1291

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42	003	4736.01	Upper	No	189.57	\$99,100	\$187,864	\$153,929	4136	12.28	508	1238	1312
42	003	4736.02	Upper	No	131.42	\$99,100	\$130,237	\$106,711	4714	15.27	720	1479	1281
42	003	4741.01	Upper	No	171.22	\$99,100	\$169,679	\$139,028	4460	23.23	1036	1170	1293
42	003	4741.02	Upper	No	185.23	\$99,100	\$183,563	\$150,402	3901	11.87	463	1168	1323
42	003	4742.01	Upper	No	174.57	\$99,100	\$172,999	\$141,750	2634	16.74	441	879	922
42	003	4742.02	Upper	No	201.17	\$99,100	\$199,359	\$163,346	5363	15.53	833	1620	1704
42	003	4742.03	Upper	No	164.48	\$99,100	\$163,000	\$133,553	4802	17.18	825	1755	1820
42	003	4751.01	Middle	No	104.77	\$99,100	\$103,827	\$85,071	4977	12.72	633	1340	1671
42	003	4751.02	Upper	No	120.69	\$99,100	\$119,604	\$98,000	1677	6.56	110	636	672
42	003	4752.00	Upper	No	140.99	\$99,100	\$139,721	\$114,481	5568	9.11	507	1945	2020
42	003	4753.01	Middle	No	109.70	\$99,100	\$108,713	\$89,079	4460	10.27	458	1823	2014
42	003	4753.03	Upper	No	137.45	\$99,100	\$136,213	\$111,607	4150	7.30	303	1618	1670
42	003	4753.04	Upper	No	150.22	\$99,100	\$148,868	\$121,982	5466	8.96	490	1788	1925
42	003	4754.01	Upper	No	128.63	\$99,100	\$127,472	\$104,444	4066	9.27	377	1367	1623
42	003	4754.02	Upper	No	152.96	\$99,100	\$151,583	\$124,205	3213	8.25	265	1020	1072
42	003	4761.00	Middle	No	92.85	\$99,100	\$92,014	\$75,392	4979	20.31	1011	1097	1494
42	003	4762.00	Middle	No	108.71	\$99,100	\$107,732	\$88,274	3270	9.94	325	1266	1475
42	003	4771.00	Upper	No	131.77	\$99,100	\$130,584	\$107,000	3779	9.84	372	1508	1577
42	003	4772.00	Middle	No	115.12	\$99,100	\$114,084	\$93,482	4466	10.32	461	1375	1553
42	003	4773.00	Middle	No	84.13	\$99,100	\$83,373	\$68,315	6819	36.81	2510	1496	1816
42	003	4781.00	Middle	No	101.74	\$99,100	\$100,824	\$82,610	4363	21.50	938	1127	1713
42	003	4782.00	Middle	No	89.19	\$99,100	\$88,387	\$72,425	5719	19.55	1118	1526	2155
42	003	4790.00	Middle	No	100.47	\$99,100	\$99,566	\$81,583	1985	10.03	199	830	900
42	003	4801.01	Moderate	No	78.37	\$99,100	\$77,665	\$63,636	5975	41.74	2494	979	1123
42	003	4801.02	Middle	No	118.25	\$99,100	\$117,186	\$96,016	3121	13.87	433	986	1096
42	003	4802.00	Middle	No	114.92	\$99,100	\$113,886	\$93,319	3797	24.78	941	1256	1473
42	003	4803.00	Middle	No	105.88	\$99,100	\$104,927	\$85,972	3613	10.46	378	1208	1490
42	003	4804.00	Middle	No	107.43	\$99,100	\$106,463	\$87,230	5004	10.41	521	1898	2099

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42	003	4810.00	Moderate	No	55.42	\$99,100	\$54,921	\$45,000	3394	53.83	1827	628	1621
42	003	4825.00	Middle	No	95.19	\$99,100	\$94,333	\$77,292	1872	21.26	398	641	923
42	003	4838.00	Low	No	37.88	\$99,100	\$37,539	\$30,762	2884	72.12	2080	363	1425
42	003	4843.00	Middle	No	93.13	\$99,100	\$92,292	\$75,625	3122	37.35	1166	563	1376
42	003	4845.00	Moderate	No	75.43	\$99,100	\$74,751	\$61,250	5614	10.10	567	2220	2744
42	003	4846.00	Middle	No	95.24	\$99,100	\$94,383	\$77,333	2038	23.65	482	539	831
42	003	4850.00	Moderate	No	68.50	\$99,100	\$67,884	\$55,625	1179	26.38	311	338	600
42	003	4867.00	Low	No	41.22	\$99,100	\$40,849	\$33,477	2212	62.48	1382	271	894
42	003	4868.00	Moderate	No	51.09	\$99,100	\$50,630	\$41,490	1653	71.69	1185	252	826
42	003	4869.00	Moderate	No	56.96	\$99,100	\$56,447	\$46,250	1389	68.68	954	377	785
42	003	4870.00	Moderate	No	65.84	\$99,100	\$65,247	\$53,462	1612	14.76	238	473	863
42	003	4881.00	Moderate	No	76.37	\$99,100	\$75,683	\$62,011	2149	25.59	550	744	1042
42	003	4882.00	Moderate	No	58.41	\$99,100	\$57,884	\$47,434	3441	31.36	1079	873	1228
42	003	4883.00	Middle	No	115.79	\$99,100	\$114,748	\$94,020	2008	8.72	175	786	971
42	003	4884.00	Middle	No	81.19	\$99,100	\$80,459	\$65,926	4649	22.50	1046	1623	1923
42	003	4885.00	Middle	No	88.90	\$99,100	\$88,100	\$72,188	2742	14.44	396	957	1145
42	003	4886.00	Middle	No	100.41	\$99,100	\$99,506	\$81,536	4600	17.35	798	1613	1943
42	003	4890.01	Middle	No	119.84	\$99,100	\$118,761	\$97,309	4703	11.04	519	1407	1569
42	003	4890.02	Middle	No	117.27	\$99,100	\$116,215	\$95,227	3801	13.44	511	1384	1593
42	003	4900.02	Middle	No	89.31	\$99,100	\$88,506	\$72,518	5102	13.96	712	1530	1907
42	003	4900.03	Upper	No	123.60	\$99,100	\$122,488	\$100,361	3679	8.02	295	1259	1463
42	003	4900.04	Upper	No	142.73	\$99,100	\$141,445	\$115,893	4946	7.99	395	1715	1729
42	003	4911.01	Upper	No	175.82	\$99,100	\$174,238	\$142,768	7681	13.31	1022	2203	2578
42	003	4912.00	Middle	No	115.76	\$99,100	\$114,718	\$94,000	2114	11.31	239	605	808
42	003	4927.00	Moderate	No	73.96	\$99,100	\$73,294	\$60,060	1819	32.27	587	469	1045
42	003	4928.00	Moderate	No	58.15	\$99,100	\$57,627	\$47,222	2465	73.18	1804	658	1419
42	003	4929.00	Low	No	45.30	\$99,100	\$44,892	\$36,786	1897	42.28	802	470	1151
42	003	4940.00	Moderate	No	68.37	\$99,100	\$67,755	\$55,521	1398	13.88	194	352	610
42	003	4950.00	Moderate	No	76.67	\$99,100	\$75,980	\$62,254	3070	5.80	178	1407	1649

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42	003	4961.01	Upper	No	124.26	\$99,100	\$123,142	\$100,903	3031	6.80	206	1262	1353
42	003	4961.02	Middle	No	94.42	\$99,100	\$93,570	\$76,667	4370	6.43	281	1702	2001
42	003	4962.00	Middle	No	91.59	\$99,100	\$90,766	\$74,375	5581	8.33	465	1771	2225
42	003	4970.00	Middle	No	106.05	\$99,100	\$105,096	\$86,111	932	4.61	43	369	484
42	003	4980.00	Middle	No	97.49	\$99,100	\$96,613	\$79,167	2355	7.77	183	911	1155
42	003	4993.00	Moderate	No	63.88	\$99,100	\$63,305	\$51,875	1678	13.35	224	552	851
42	003	4994.00	Moderate	No	62.81	\$99,100	\$62,245	\$51,007	2797	21.59	604	733	1404
42	003	5003.00	Middle	No	87.74	\$99,100	\$86,950	\$71,250	3680	13.32	490	1290	1726
42	003	5010.00	Moderate	No	64.34	\$99,100	\$63,761	\$52,250	1476	21.54	318	440	634
42	003	5030.02	Middle	No	88.41	\$99,100	\$87,614	\$71,793	5846	12.57	735	1884	2326
42	003	5041.00	Moderate	No	57.08	\$99,100	\$56,566	\$46,349	5026	38.10	1915	1246	2084
42	003	5070.00	Middle	No	95.86	\$99,100	\$94,997	\$77,841	2076	26.78	556	666	1033
42	003	5080.00	Moderate	No	58.80	\$99,100	\$58,271	\$47,750	1781	47.56	847	273	862
42	003	5094.00	Low	No	47.43	\$99,100	\$47,003	\$38,514	5114	40.14	2053	1004	2051
42	003	5100.00	Low	No	40.02	\$99,100	\$39,660	\$32,500	1927	68.92	1328	238	844
42	003	5120.00	Moderate	No	62.48	\$99,100	\$61,918	\$50,735	2073	42.06	872	784	1309
42	003	5130.00	Moderate	No	59.26	\$99,100	\$58,727	\$48,125	2247	75.03	1686	546	1384
42	003	5138.00	Low	No	40.61	\$99,100	\$40,245	\$32,976	1721	81.58	1404	324	953
42	003	5140.00	Low	No	49.42	\$99,100	\$48,975	\$40,132	1896	86.50	1640	255	697
42	003	5151.00	Moderate	No	74.81	\$99,100	\$74,137	\$60,750	2566	61.65	1582	602	1241
42	003	5152.00	Middle	No	93.48	\$99,100	\$92,639	\$75,905	2034	43.71	889	558	846
42	003	5153.00	Middle	No	81.41	\$99,100	\$80,677	\$66,103	1734	55.71	966	341	983
42	003	5154.01	Upper	No	133.16	\$99,100	\$131,962	\$108,125	2290	22.62	518	734	1101
42	003	5161.00	Upper	No	137.66	\$99,100	\$136,421	\$111,776	1406	12.73	179	406	634
42	003	5162.00	Upper	No	136.90	\$99,100	\$135,668	\$111,161	1739	25.76	448	556	676
42	003	5170.00	Moderate	No	67.17	\$99,100	\$66,565	\$54,545	1730	41.91	725	442	728
42	003	5180.01	Upper	No	135.93	\$99,100	\$134,707	\$110,375	3286	16.59	545	1172	1385
42	003	5190.00	Upper	No	126.95	\$99,100	\$125,807	\$103,086	3157	26.54	838	1111	1191

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	003	5200.01	Middle	No	84.50	\$99,100	\$83,740	\$68,615	3258	27.96	911	867	1121
42	003	5200.02	Middle	No	81.02	\$99,100	\$80,291	\$65,786	3092	30.56	945	851	1342
42	003	5211.00	Middle	No	107.79	\$99,100	\$106,820	\$87,528	4551	36.85	1677	1536	1785
42	003	5212.00	Middle	No	90.71	\$99,100	\$89,894	\$73,654	4521	31.98	1446	1273	1561
42	003	5213.01	Middle	No	94.24	\$99,100	\$93,392	\$76,524	4216	37.00	1560	1023	1240
42	003	5213.02	Middle	No	89.05	\$99,100	\$88,249	\$72,313	4516	38.11	1721	939	1346
42	003	5214.01	Upper	No	121.96	\$99,100	\$120,862	\$99,035	2924	20.55	601	875	972
42	003	5214.02	Upper	No	139.12	\$99,100	\$137,868	\$112,969	3855	24.98	963	1367	1534
42	003	5215.00	Middle	No	118.84	\$99,100	\$117,770	\$96,500	4083	17.90	731	1490	1812
42	003	5220.00	Moderate	No	50.41	\$99,100	\$49,956	\$40,938	3101	34.99	1085	595	1285
42	003	5231.00	Moderate	No	72.49	\$99,100	\$71,838	\$58,864	3805	89.91	3421	1219	1751
42	003	5232.00	Moderate	No	72.97	\$99,100	\$72,313	\$59,250	3743	68.80	2575	1233	1916
42	003	5233.00	Middle	No	94.04	\$99,100	\$93,194	\$76,364	3807	51.59	1964	1444	1766
42	003	5234.00	Moderate	No	62.97	\$99,100	\$62,403	\$51,135	4921	52.77	2597	1518	2375
42	003	5235.01	Moderate	No	77.66	\$99,100	\$76,961	\$63,063	4703	60.20	2831	1267	1901
42	003	5235.02	Moderate	No	75.43	\$99,100	\$74,751	\$61,250	1497	37.54	562	511	673
42	003	5236.00	Middle	No	109.40	\$99,100	\$108,415	\$88,835	4852	47.63	2311	1414	1804
42	003	5237.01	Middle	No	81.93	\$99,100	\$81,193	\$66,528	3868	23.16	896	1403	1734
42	003	5237.02	Middle	No	83.93	\$99,100	\$83,175	\$68,154	5176	38.97	2017	1681	1988
42	003	5238.00	Middle	No	88.30	\$99,100	\$87,505	\$71,705	4687	21.98	1030	1633	2122
42	003	5240.00	Moderate	No	74.25	\$99,100	\$73,582	\$60,296	2492	16.93	422	548	1069
42	003	5251.00	Upper	No	152.02	\$99,100	\$150,652	\$123,438	2003	9.04	181	745	982
42	003	5252.00	Upper	No	137.61	\$99,100	\$136,372	\$111,738	2536	8.16	207	525	780
42	003	5253.00	Upper	No	149.94	\$99,100	\$148,591	\$121,750	2219	7.08	157	567	1005
42	003	5261.01	Upper	No	160.46	\$99,100	\$159,016	\$130,295	7410	8.73	647	2359	2567
42	003	5261.02	Middle	No	101.57	\$99,100	\$100,656	\$82,473	2327	8.90	207	698	898
42	003	5262.01	Middle	No	113.34	\$99,100	\$112,320	\$92,035	3704	9.96	369	1377	1498
42	003	5262.02	Middle	No	105.02	\$99,100	\$104,075	\$85,274	4649	14.95	695	1551	1889
42	003	5263.01	Upper	No	125.39	\$99,100	\$124,261	\$101,818	3989	7.80	311	1617	1714

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	003	5263.02	Middle	No	110.40	\$99,100	\$109,406	\$89,643	5065	14.43	731	1447	2043
42	003	5509.00	Low	No	44.02	\$99,100	\$43,624	\$35,750	1467	62.17	912	253	860
42	003	5512.00	Low	No	41.62	\$99,100	\$41,245	\$33,802	3391	52.61	1784	624	1513
42	003	5513.00	Middle	No	114.72	\$99,100	\$113,688	\$93,157	2347	20.07	471	844	1249
42	003	5519.00	Unknown	No	0.00	\$99,100	\$0	\$0	1330	51.28	682	123	445
42	003	5520.00	Moderate	No	51.62	\$99,100	\$51,155	\$41,917	2294	58.98	1353	639	1257
42	003	5521.00	Low	No	25.38	\$99,100	\$25,152	\$20,608	1175	64.26	755	118	338
42	003	5522.00	Unknown	No	0.00	\$99,100	\$0	\$0	969	31.79	308	321	621
42	003	5523.00	Moderate	No	51.50	\$99,100	\$51,037	\$41,823	1862	76.15	1418	420	1292
42	003	5524.00	Low	No	44.03	\$99,100	\$43,634	\$35,755	2892	34.75	1005	928	1709
42	003	5604.00	Moderate	No	70.39	\$99,100	\$69,756	\$57,156	1553	54.28	843	88	759
42	003	5605.00	Upper	No	128.38	\$99,100	\$127,225	\$104,241	2193	21.02	461	575	1338
42	003	5614.00	Moderate	No	61.87	\$99,100	\$61,313	\$50,243	4012	80.38	3225	886	1616
42	003	5615.00	Moderate	No	59.74	\$99,100	\$59,202	\$48,510	2588	73.72	1908	734	1494
42	003	5619.00	Low	No	44.12	\$99,100	\$43,723	\$35,826	1898	96.58	1833	526	923
42	003	5620.00	Moderate	No	67.61	\$99,100	\$67,002	\$54,900	3449	47.78	1648	115	236
42	003	5623.00	Low	No	45.75	\$99,100	\$45,338	\$37,150	3115	62.09	1934	544	1416
42	003	5624.00	Low	No	48.12	\$99,100	\$47,687	\$39,075	2363	64.45	1523	680	1301
42	003	5625.00	Low	No	47.48	\$99,100	\$47,053	\$38,558	2919	66.32	1936	328	1020
42	003	5626.00	Moderate	No	55.70	\$99,100	\$55,199	\$45,231	2398	42.49	1019	609	1449
42	003	5627.00	Middle	No	106.03	\$99,100	\$105,076	\$86,094	1959	44.56	873	142	322
42	003	5628.00	Middle	No	90.25	\$99,100	\$89,438	\$73,287	1516	28.89	438	446	673
42	003	5629.01	Low	No	48.99	\$99,100	\$48,549	\$39,786	1433	41.52	595	287	814
42	003	5630.00	Middle	No	82.56	\$99,100	\$81,817	\$67,043	2928	53.28	1560	705	1240
42	003	5631.00	Middle	No	101.93	\$99,100	\$101,013	\$82,768	3722	32.59	1213	1263	1510
42	003	5632.01	Unknown	No	0.00	\$99,100	\$0	\$0	301	17.94	54	10	19
42	003	5632.02	Upper	No	120.35	\$99,100	\$119,267	\$97,727	1903	34.00	647	423	1033
42	003	5633.00	Upper	No	271.45	\$99,100	\$269,007	\$220,417	1546	10.67	165	538	661

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	003	5638.00	Upper	No	140.19	\$99,100	\$138,928	\$113,833	3881	7.47	290	1183	1380
42	003	5639.00	Middle	No	91.45	\$99,100	\$90,627	\$74,255	3891	29.56	1150	1189	2078
42	003	5640.00	Upper	No	170.43	\$99,100	\$168,896	\$138,390	7121	9.42	671	2098	2429
42	003	5641.00	Upper	No	225.53	\$99,100	\$223,500	\$183,125	907	6.17	56	367	379
42	003	5642.00	Middle	No	93.81	\$99,100	\$92,966	\$76,172	2094	9.46	198	750	858
42	003	5644.00	Middle	No	83.49	\$99,100	\$82,739	\$67,794	5631	15.68	883	1942	2497
42	003	5645.00	Middle	No	89.57	\$99,100	\$88,764	\$72,731	3032	6.27	190	1131	1370
42	003	5647.00	Low	No	43.95	\$99,100	\$43,554	\$35,694	2184	78.75	1720	267	1568
42	003	5648.00	Low	No	28.22	\$99,100	\$27,966	\$22,917	1819	92.08	1675	272	1178
42	003	5651.00	Middle	No	106.41	\$99,100	\$105,452	\$86,406	2972	40.55	1205	555	1572
42	003	5652.00	Moderate	No	73.03	\$99,100	\$72,373	\$59,299	2740	70.84	1941	575	1506
42	003	5653.00	Moderate	No	79.44	\$99,100	\$78,725	\$64,511	1238	19.79	245	508	589
42	003	9800.00	Unknown	No	0.00	\$99,100	\$0	\$0	0	0.00	0	0	0
42	003	9801.00	Unknown	No	0.00	\$99,100	\$0	\$0	8	37.50	3	0	0
42	003	9803.00	Unknown	No	0.00	\$99,100	\$0	\$0	0	0.00	0	0	0
42	003	9804.00	Unknown	No	0.00	\$99,100	\$0	\$0	13	15.38	2	0	0
42	003	9805.00	Unknown	No	0.00	\$99,100	\$0	\$0	18	11.11	2	23	23
42	003	9806.00	Unknown	No	0.00	\$99,100	\$0	\$0	19	36.84	7	3	3
42	003	9807.00	Unknown	No	0.00	\$99,100	\$0	\$0	29	24.14	7	0	0
42	003	9808.00	Unknown	No	0.00	\$99,100	\$0	\$0	3	100.00	3	0	0
42	003	9809.00	Unknown	No	0.00	\$99,100	\$0	\$0	0	0.00	0	0	0
42	003	9810.00	Unknown	No	0.00	\$99,100	\$0	\$0	4	25.00	1	0	0
42	003	9811.00	Unknown	No	0.00	\$99,100	\$0	\$0	0	0.00	0	0	0
42	003	9812.00	Unknown	No	0.00	\$99,100	\$0	\$0	0	0.00	0	0	0
42	003	9818.00	Unknown	No	0.00	\$99,100	\$0	\$0	314	22.29	70	0	0
42	003	9822.00	Unknown	No	0.00	\$99,100	\$0	\$0	5022	25.49	1280	4	13

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**2024 FFIEC Census Report - Summary Census Demographic Information**

**State: 42 - PENNSYLVANIA (PA)**

**County: 019 - BUTLER COUNTY**

**Tract: All Tracts**



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	019	9021.00	Middle	No	87.58	\$99,100	\$86,792	\$71,114	2225	10.88	242	599	1240
42	019	9022.00	Moderate	No	68.78	\$99,100	\$68,161	\$55,855	1910	12.72	243	324	843
42	019	9023.00	Low	No	42.29	\$99,100	\$41,909	\$34,340	3544	17.16	608	551	1393
42	019	9024.00	Low	No	49.70	\$99,100	\$49,253	\$40,357	2002	11.49	230	273	823
42	019	9025.00	Middle	No	83.34	\$99,100	\$82,590	\$67,675	3821	14.21	543	833	1428
42	019	9026.00	Middle	No	113.49	\$99,100	\$112,469	\$92,155	3082	6.68	206	1163	1406
42	019	9027.00	Middle	No	86.32	\$99,100	\$85,543	\$70,096	2125	8.47	180	617	991
42	019	9028.00	Middle	No	99.20	\$99,100	\$98,307	\$80,552	2713	8.04	218	814	1031
42	019	9029.00	Upper	No	120.75	\$99,100	\$119,663	\$98,047	1948	5.75	112	720	876
42	019	9030.00	Middle	No	107.96	\$99,100	\$106,988	\$87,667	4723	5.42	256	1810	2040
42	019	9031.00	Middle	No	112.76	\$99,100	\$111,745	\$91,563	2639	6.56	173	768	866
42	019	9101.00	Middle	No	88.79	\$99,100	\$87,991	\$72,100	4090	4.65	190	1395	2079
42	019	9102.00	Middle	No	92.60	\$99,100	\$91,767	\$75,189	4742	4.53	215	1558	2201
42	019	9103.01	Middle	No	108.21	\$99,100	\$107,236	\$87,865	4933	6.69	330	1175	1728
42	019	9103.02	Middle	No	83.13	\$99,100	\$82,382	\$67,500	4237	6.47	274	1266	1780
42	019	9104.00	Middle	No	119.46	\$99,100	\$118,385	\$97,006	3081	18.40	567	470	992
42	019	9106.00	Middle	No	81.37	\$99,100	\$80,638	\$66,071	4142	5.29	219	1476	1893
42	019	9107.00	Middle	No	103.01	\$99,100	\$102,083	\$83,646	2769	3.79	105	945	1263
42	019	9108.00	Upper	No	124.50	\$99,100	\$123,380	\$101,096	2766	5.78	160	946	1225
42	019	9109.00	Upper	No	138.29	\$99,100	\$137,045	\$112,292	5133	6.27	322	1711	2079
42	019	9110.00	Middle	No	94.61	\$99,100	\$93,759	\$76,827	6159	5.47	337	2492	2902
42	019	9111.00	Middle	No	102.22	\$99,100	\$101,300	\$83,000	4931	4.91	242	1791	2180
42	019	9112.00	Moderate	No	79.93	\$99,100	\$79,211	\$64,905	5268	7.04	371	1697	2407
42	019	9113.00	Middle	No	98.60	\$99,100	\$97,713	\$80,067	5166	3.83	198	1823	2373
42	019	9114.00	Middle	No	89.50	\$99,100	\$88,695	\$72,679	3361	4.97	167	1068	1360
42	019	9115.01	Middle	No	88.75	\$99,100	\$87,951	\$72,068	5212	3.63	189	1534	1810

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	019	9115.02	Middle	No	106.49	\$99,100	\$105,532	\$86,469	4333	3.30	143	1386	1854
42	019	9116.00	Middle	No	111.24	\$99,100	\$110,239	\$90,324	4990	4.71	235	2009	2095
42	019	9117.00	Middle	No	110.37	\$99,100	\$109,377	\$89,625	4901	6.24	306	1571	2127
42	019	9118.00	Upper	No	137.13	\$99,100	\$135,896	\$111,351	7628	6.97	532	2294	2867
42	019	9119.00	Middle	No	98.65	\$99,100	\$97,762	\$80,101	4854	5.95	289	1295	2032
42	019	9120.01	Upper	No	180.11	\$99,100	\$178,489	\$146,250	5542	9.58	531	1721	1874
42	019	9120.02	Upper	No	148.30	\$99,100	\$146,965	\$120,417	6650	18.14	1206	1560	1929
42	019	9121.01	Upper	No	150.64	\$99,100	\$149,284	\$122,318	4386	13.79	605	1604	1836
42	019	9121.02	Upper	No	131.58	\$99,100	\$130,396	\$106,845	2607	13.54	353	989	1125
42	019	9122.00	Upper	No	135.69	\$99,100	\$134,469	\$110,179	3288	13.02	428	1081	1174
42	019	9123.01	Upper	No	211.86	\$99,100	\$209,953	\$172,031	6514	10.88	709	1768	1746
42	019	9123.03	Upper	No	158.89	\$99,100	\$157,460	\$129,018	2922	11.46	335	769	1083
42	019	9123.04	Upper	No	134.06	\$99,100	\$132,853	\$108,857	4106	12.57	516	1144	1198
42	019	9124.03	Upper	No	200.32	\$99,100	\$198,517	\$162,656	3454	7.96	275	955	1034
42	019	9124.04	Upper	No	166.92	\$99,100	\$165,418	\$135,536	6130	10.64	652	1817	2039
42	019	9124.05	Middle	No	116.91	\$99,100	\$115,858	\$94,932	5150	6.76	348	1459	1761
42	019	9124.06	Upper	No	169.14	\$99,100	\$167,618	\$137,339	2469	5.31	131	754	1020
42	019	9127.01	Upper	No	129.91	\$99,100	\$128,741	\$105,486	3339	5.21	174	1399	1434
42	019	9127.02	Upper	No	128.67	\$99,100	\$127,512	\$104,483	4561	5.44	248	1487	1659
42	019	9128.00	Middle	No	95.23	\$99,100	\$94,373	\$77,330	6820	5.73	391	2211	2562
42	019	9801.00	Unknown	No	0.00	\$99,100	\$0	\$0	2397	15.77	378	0	0

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

2024 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 051 - FAYETTE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	051	2601.00	Moderate	No	75.74	\$99,100	\$75,058	\$61,500	5420	7.58	411	1654	2618
42	051	2602.00	Middle	No	85.09	\$99,100	\$84,324	\$69,097	4043	5.81	235	1603	1975
42	051	2603.00	Middle	No	80.19	\$99,100	\$79,468	\$65,117	3468	6.17	214	1086	1669
42	051	2604.01	Middle	No	86.43	\$99,100	\$85,652	\$70,179	2315	4.32	100	656	905
42	051	2604.02	Middle	No	89.93	\$99,100	\$89,121	\$73,021	4425	4.34	192	1640	2015
42	051	2605.00	Moderate	No	74.24	\$99,100	\$73,572	\$60,288	5781	3.63	210	2066	3165
42	051	2606.00	Moderate	No	67.81	\$99,100	\$67,200	\$55,060	3993	6.36	254	1460	1958
42	051	2607.00	Moderate	No	68.02	\$99,100	\$67,408	\$55,238	3419	11.90	407	1027	1778
42	051	2608.00	Moderate	No	65.52	\$99,100	\$64,930	\$53,208	3612	10.05	363	900	1630
42	051	2609.00	Middle	No	86.39	\$99,100	\$85,612	\$70,152	4359	4.63	202	1558	2157
42	051	2610.00	Middle	No	83.46	\$99,100	\$82,709	\$67,768	2378	4.29	102	838	1218
42	051	2611.00	Middle	No	83.87	\$99,100	\$83,115	\$68,105	2517	3.81	96	866	1152
42	051	2612.00	Low	No	35.50	\$99,100	\$35,181	\$28,826	2202	25.02	551	516	1119
42	051	2613.00	Middle	No	90.47	\$99,100	\$89,656	\$73,459	6103	25.07	1530	1479	2265
42	051	2614.01	Moderate	No	68.39	\$99,100	\$67,774	\$55,538	2415	15.73	380	737	1193
42	051	2614.02	Moderate	No	70.81	\$99,100	\$70,173	\$57,500	2664	11.97	319	711	1240
42	051	2615.00	Moderate	No	76.38	\$99,100	\$75,693	\$62,026	4098	8.54	350	1428	2167
42	051	2616.00	Moderate	No	78.25	\$99,100	\$77,546	\$63,542	2584	5.34	138	1047	1385
42	051	2617.00	Moderate	No	69.41	\$99,100	\$68,785	\$56,364	2749	15.75	433	650	1228
42	051	2618.00	Moderate	No	56.64	\$99,100	\$56,130	\$45,995	3377	9.48	320	1327	1834
42	051	2619.00	Moderate	No	76.58	\$99,100	\$75,891	\$62,188	3329	22.20	739	717	1361
42	051	2620.00	Upper	No	130.25	\$99,100	\$129,078	\$105,766	5042	7.60	383	1677	1898
42	051	2621.00	Middle	No	98.45	\$99,100	\$97,564	\$79,943	2559	15.28	391	857	1150
42	051	2622.00	Moderate	No	61.27	\$99,100	\$60,719	\$49,750	3290	18.75	617	793	1477
42	051	2623.00	Moderate	No	50.16	\$99,100	\$49,709	\$40,729	3365	46.39	1561	935	1603
42	051	2624.00	Middle	No	81.11	\$99,100	\$80,380	\$65,865	3289	9.21	303	1026	1584

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	051	2625.00	Moderate	No	67.02	\$99,100	\$66,417	\$54,426	3118	7.02	219	1185	1544
42	051	2626.00	Moderate	No	77.22	\$99,100	\$76,525	\$62,706	2820	5.71	161	1045	1387
42	051	2627.01	Middle	No	109.68	\$99,100	\$108,693	\$89,063	3355	6.35	213	720	1229
42	051	2627.02	Middle	No	90.31	\$99,100	\$89,497	\$73,333	2667	5.02	134	803	1755
42	051	2628.00	Middle	No	80.00	\$99,100	\$79,280	\$64,963	6861	6.92	475	2238	3140
42	051	2629.00	Moderate	No	77.67	\$99,100	\$76,971	\$63,071	4669	10.22	477	1324	2148
42	051	2630.00	Moderate	No	77.76	\$99,100	\$77,060	\$63,145	3276	12.97	425	1031	1420
42	051	2631.00	Moderate	No	70.87	\$99,100	\$70,232	\$57,548	5610	6.74	378	1735	2371
42	051	2632.00	Middle	No	87.02	\$99,100	\$86,237	\$70,658	2206	4.53	100	743	1078
42	051	2633.00	Moderate	No	78.60	\$99,100	\$77,893	\$63,824	1426	6.94	99	564	703

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 125 - WASHINGTON COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	125	7041.00	Low	No	48.82	\$99,100	\$48,381	\$39,643	1701	31.33	533	59	214
42	125	7110.00	Middle	No	88.76	\$99,100	\$87,961	\$72,074	3535	5.69	201	1406	1977
42	125	7127.00	Middle	No	93.90	\$99,100	\$93,055	\$76,250	1425	10.18	145	357	717
42	125	7137.00	Middle	No	86.92	\$99,100	\$86,138	\$70,579	4233	7.98	338	1481	1964
42	125	7140.00	Middle	No	84.04	\$99,100	\$83,284	\$68,241	2631	6.31	166	903	1425
42	125	7157.00	Moderate	No	68.06	\$99,100	\$67,447	\$55,268	1664	10.82	180	402	743
42	125	7210.00	Middle	No	90.57	\$99,100	\$89,755	\$73,542	3847	6.32	243	1412	1985
42	125	7227.00	Middle	No	95.28	\$99,100	\$94,422	\$77,372	3290	5.29	174	1382	1701
42	125	7310.00	Middle	No	104.20	\$99,100	\$103,262	\$84,614	5736	5.46	313	1958	2538
42	125	7320.00	Middle	No	98.78	\$99,100	\$97,891	\$80,212	2888	5.40	156	1186	1606
42	125	7411.00	Upper	No	137.62	\$99,100	\$136,381	\$111,750	4824	7.48	361	1360	1603
42	125	7413.00	Middle	No	106.96	\$99,100	\$105,997	\$86,856	3857	10.92	421	1213	1558
42	125	7421.01	Upper	No	120.37	\$99,100	\$119,287	\$97,743	4861	10.90	530	1942	2302
42	125	7421.02	Upper	No	170.49	\$99,100	\$168,956	\$138,438	2066	7.02	145	472	746
42	125	7422.00	Middle	No	84.41	\$99,100	\$83,650	\$68,542	1705	10.67	182	628	727
42	125	7437.00	Middle	No	90.31	\$99,100	\$89,497	\$73,333	1172	12.80	150	371	616
42	125	7441.01	Middle	No	82.79	\$99,100	\$82,045	\$67,230	3660	14.75	540	1000	1374
42	125	7441.02	Middle	No	85.09	\$99,100	\$84,324	\$69,091	2530	22.06	558	481	842
42	125	7442.00	Middle	No	95.59	\$99,100	\$94,730	\$77,618	3554	14.63	520	749	1190
42	125	7451.01	Upper	No	136.01	\$99,100	\$134,786	\$110,439	3973	10.85	431	1216	1512
42	125	7451.02	Upper	No	132.25	\$99,100	\$131,060	\$107,386	5593	9.82	549	1720	2076
42	125	7452.00	Upper	No	146.39	\$99,100	\$145,072	\$118,871	6134	7.86	482	1874	2165
42	125	7461.00	Upper	No	177.40	\$99,100	\$175,803	\$144,048	6079	7.67	466	2232	2294
42	125	7462.00	Upper	No	156.40	\$99,100	\$154,992	\$127,000	4467	7.72	345	1604	1719
42	125	7463.01	Upper	No	194.04	\$99,100	\$192,294	\$157,560	5687	7.75	441	1663	1799
42	125	7463.02	Upper	No	217.06	\$99,100	\$215,106	\$176,250	6713	9.58	643	1770	2008

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	125	7511.00	Middle	No	99.70	\$99,100	\$98,803	\$80,956	5016	9.09	456	1846	2302
42	125	7512.00	Middle	No	90.22	\$99,100	\$89,408	\$73,257	3193	12.31	393	780	1155
42	125	7527.00	Middle	No	107.99	\$99,100	\$107,018	\$87,692	4825	9.55	461	1200	1978
42	125	7537.00	Upper	No	144.14	\$99,100	\$142,843	\$117,045	1853	19.16	355	407	761
42	125	7542.00	Moderate	No	73.24	\$99,100	\$72,581	\$59,474	2630	19.35	509	534	971
42	125	7543.00	Middle	No	93.73	\$99,100	\$92,886	\$76,108	3211	35.69	1146	742	1394
42	125	7544.00	Low	No	33.29	\$99,100	\$32,990	\$27,037	1722	35.48	611	211	792
42	125	7545.00	Middle	No	81.89	\$99,100	\$81,153	\$66,500	2369	25.20	597	787	1243
42	125	7546.00	Moderate	No	77.29	\$99,100	\$76,594	\$62,763	1543	23.59	364	382	560
42	125	7551.00	Middle	No	102.59	\$99,100	\$101,667	\$83,302	4294	10.04	431	1028	1617
42	125	7552.00	Upper	No	130.16	\$99,100	\$128,989	\$105,688	5319	7.56	402	1698	1929
42	125	7557.00	Middle	No	113.56	\$99,100	\$112,538	\$92,208	3679	5.16	190	1350	1710
42	125	7610.00	Middle	No	95.72	\$99,100	\$94,859	\$77,727	5156	5.49	283	1865	2555
42	125	7620.00	Middle	No	80.66	\$99,100	\$79,934	\$65,500	2444	7.04	172	877	1245
42	125	7637.00	Middle	No	85.05	\$99,100	\$84,285	\$69,063	1547	9.50	147	548	729
42	125	7640.00	Moderate	No	77.46	\$99,100	\$76,763	\$62,900	3297	8.28	273	909	1330
42	125	7711.00	Middle	No	108.34	\$99,100	\$107,365	\$87,972	5558	5.52	307	2251	2581
42	125	7712.00	Middle	No	94.90	\$99,100	\$94,046	\$77,063	3133	5.94	186	1184	1560
42	125	7727.00	Moderate	No	67.62	\$99,100	\$67,011	\$54,911	2049	5.95	122	783	1144
42	125	7731.00	Moderate	No	77.13	\$99,100	\$76,436	\$62,633	2824	12.89	364	765	1348
42	125	7732.00	Moderate	No	70.30	\$99,100	\$69,667	\$57,083	1335	13.11	175	368	652
42	125	7747.00	Upper	No	127.83	\$99,100	\$126,680	\$103,802	5380	6.88	370	1928	2344
42	125	7752.00	Moderate	No	74.76	\$99,100	\$74,087	\$60,708	2254	24.76	558	508	1089
42	125	7753.00	Moderate	No	68.08	\$99,100	\$67,467	\$55,286	2315	25.05	580	465	1256
42	125	7817.00	Middle	No	100.06	\$99,100	\$99,159	\$81,250	4099	6.05	248	1596	2024
42	125	7827.00	Middle	No	98.86	\$99,100	\$97,970	\$80,278	1303	14.66	191	342	623
42	125	7832.00	Moderate	No	71.45	\$99,100	\$70,807	\$58,021	2445	23.68	579	473	978
42	125	7833.00	Moderate	No	62.81	\$99,100	\$62,245	\$51,000	1789	22.02	394	426	901
42	125	7840.00	Middle	No	84.46	\$99,100	\$83,700	\$68,581	2580	6.05	156	1035	1379

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42	125	7910.00	Middle	No	82.91	\$99,100	\$82,164	\$67,321	1408	7.10	100	516	754
42	125	7921.00	Moderate	No	59.39	\$99,100	\$58,855	\$48,229	3126	14.04	439	667	1271
42	125	7922.00	Middle	No	94.00	\$99,100	\$93,154	\$76,333	2346	19.48	457	314	792
42	125	7957.00	Moderate	No	70.08	\$99,100	\$69,449	\$56,908	2311	8.48	196	545	973
42	125	7958.00	Upper	No	155.48	\$99,100	\$154,081	\$126,250	5928	9.77	579	1290	1726
42	125	7959.00	Middle	No	96.73	\$99,100	\$95,859	\$78,542	4233	7.32	310	1436	2001
42	125	7960.00	Middle	No	87.21	\$99,100	\$86,425	\$70,813	3010	4.49	135	959	1479

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

2024 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 129 - WESTMORELAND COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	129	8001.00	Low	No	32.18	\$99,100	\$31,890	\$26,136	1042	47.31	493	144	502
42	129	8002.00	Moderate	No	71.64	\$99,100	\$70,995	\$58,175	1282	46.33	594	323	740
42	129	8003.00	Low	No	47.02	\$99,100	\$46,597	\$38,182	2448	24.31	595	609	1258
42	129	8004.00	Middle	No	87.41	\$99,100	\$86,623	\$70,978	1405	13.81	194	474	675
42	129	8005.00	Middle	No	87.69	\$99,100	\$86,901	\$71,207	2484	11.51	286	1047	1168
42	129	8006.00	Low	No	49.47	\$99,100	\$49,025	\$40,172	2171	40.44	878	315	1121
42	129	8007.00	Low	No	33.79	\$99,100	\$33,486	\$27,441	1965	39.90	784	327	1157
42	129	8008.00	Middle	No	100.36	\$99,100	\$99,457	\$81,493	1714	12.66	217	655	836
42	129	8009.00	Moderate	No	57.05	\$99,100	\$56,537	\$46,331	2431	16.29	396	631	1174
42	129	8010.01	Middle	No	101.56	\$99,100	\$100,646	\$82,464	4021	5.40	217	1602	1781
42	129	8010.02	Moderate	No	69.53	\$99,100	\$68,904	\$56,458	2569	8.91	229	794	938
42	129	8011.00	Middle	No	98.15	\$99,100	\$97,267	\$79,698	5168	6.93	358	1844	2101
42	129	8012.00	Upper	No	126.57	\$99,100	\$125,431	\$102,778	5634	5.08	286	1947	2508
42	129	8013.00	Middle	No	92.90	\$99,100	\$92,064	\$75,438	4472	7.38	330	1499	1944
42	129	8014.00	Moderate	No	58.49	\$99,100	\$57,964	\$47,500	1815	12.29	223	523	884
42	129	8015.00	Moderate	No	54.78	\$99,100	\$54,287	\$44,483	2517	12.83	323	659	1257
42	129	8016.00	Low	No	49.16	\$99,100	\$48,718	\$39,922	1345	17.55	236	233	657
42	129	8017.01	Middle	No	109.30	\$99,100	\$108,316	\$88,750	2164	6.10	132	757	879
42	129	8017.02	Middle	No	100.66	\$99,100	\$99,754	\$81,734	4349	4.74	206	1691	1909
42	129	8017.03	Middle	No	80.90	\$99,100	\$80,172	\$65,694	2534	5.68	144	839	1102
42	129	8018.01	Middle	No	81.84	\$99,100	\$81,103	\$66,458	3768	5.81	219	1542	1990
42	129	8018.02	Middle	No	87.96	\$99,100	\$87,168	\$71,429	2088	9.05	189	675	923
42	129	8019.01	Middle	No	82.69	\$99,100	\$81,946	\$67,147	2863	5.13	147	1124	1559
42	129	8019.02	Upper	No	128.81	\$99,100	\$127,651	\$104,592	3230	5.42	175	1325	1579
42	129	8020.01	Upper	No	199.61	\$99,100	\$197,814	\$162,083	2529	9.02	228	792	867
42	129	8020.03	Upper	No	135.77	\$99,100	\$134,548	\$110,245	4152	9.03	375	1492	1779

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	129	8020.04	Upper	No	131.44	\$99,100	\$130,257	\$106,728	3640	12.34	449	1127	1380
42	129	8021.01	Upper	No	165.57	\$99,100	\$164,080	\$134,439	5260	11.08	583	1758	1920
42	129	8021.02	Upper	No	126.04	\$99,100	\$124,906	\$102,347	6352	11.57	735	2455	2631
42	129	8021.03	Upper	No	200.90	\$99,100	\$199,092	\$163,125	2563	14.59	374	771	883
42	129	8022.00	Moderate	No	67.27	\$99,100	\$66,665	\$54,625	3227	10.81	349	820	1348
42	129	8023.01	Middle	No	96.71	\$99,100	\$95,840	\$78,533	6021	6.24	376	2272	2702
42	129	8023.03	Upper	No	122.12	\$99,100	\$121,021	\$99,159	3071	5.05	155	1153	1280
42	129	8023.04	Upper	No	149.77	\$99,100	\$148,422	\$121,615	6845	5.87	402	2197	2379
42	129	8024.00	Middle	No	91.34	\$99,100	\$90,518	\$74,167	4318	6.86	296	1401	1793
42	129	8025.00	Middle	No	82.85	\$99,100	\$82,104	\$67,273	2105	13.82	291	805	1017
42	129	8026.00	Moderate	No	76.97	\$99,100	\$76,277	\$62,500	3130	17.54	549	1254	1817
42	129	8027.00	Middle	No	88.54	\$99,100	\$87,743	\$71,894	1877	11.08	208	759	1009
42	129	8028.00	Moderate	No	69.82	\$99,100	\$69,192	\$56,694	2103	24.44	514	498	1173
42	129	8029.00	Upper	No	133.66	\$99,100	\$132,457	\$108,532	5950	6.30	375	1901	2345
42	129	8030.00	Middle	No	97.11	\$99,100	\$96,236	\$78,857	4725	8.97	424	1197	1941
42	129	8031.00	Middle	No	105.11	\$99,100	\$104,164	\$85,350	3938	5.59	220	1517	1918
42	129	8032.00	Middle	No	117.19	\$99,100	\$116,135	\$95,156	2435	6.41	156	791	985
42	129	8033.01	Middle	No	119.63	\$99,100	\$118,553	\$97,137	6003	6.00	360	2300	2461
42	129	8033.02	Upper	No	133.27	\$99,100	\$132,071	\$108,214	4135	4.38	181	1353	1465
42	129	8034.00	Upper	No	146.97	\$99,100	\$145,647	\$119,342	3857	8.06	311	1152	1285
42	129	8035.01	Upper	No	147.09	\$99,100	\$145,766	\$119,436	5139	5.97	307	1766	1963
42	129	8035.02	Middle	No	92.16	\$99,100	\$91,331	\$74,833	4008	6.56	263	1527	1688
42	129	8036.00	Middle	No	86.43	\$99,100	\$85,652	\$70,179	1661	7.71	128	614	825
42	129	8037.00	Middle	No	107.72	\$99,100	\$106,751	\$87,473	4256	7.35	313	1593	2033
42	129	8038.00	Upper	No	129.58	\$99,100	\$128,414	\$105,219	5902	7.15	422	2044	2466
42	129	8039.01	Middle	No	85.05	\$99,100	\$84,285	\$69,063	3366	10.10	340	958	1100
42	129	8039.02	Middle	No	83.57	\$99,100	\$82,818	\$67,857	3820	14.35	548	780	1137
42	129	8040.00	Moderate	No	65.55	\$99,100	\$64,960	\$53,229	1389	18.65	259	332	690
42	129	8041.00	Moderate	No	65.38	\$99,100	\$64,792	\$53,087	2651	20.45	542	403	1169

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42	129	8042.00	Middle	No	95.44	\$99,100	\$94,581	\$77,500	3750	10.85	407	982	1630
42	129	8043.00	Middle	No	81.97	\$99,100	\$81,232	\$66,563	2219	10.95	243	679	1083
42	129	8044.00	Moderate	No	73.12	\$99,100	\$72,462	\$59,375	2135	7.73	165	819	1252
42	129	8045.01	Middle	No	116.43	\$99,100	\$115,382	\$94,545	4751	6.74	320	1730	2019
42	129	8045.03	Middle	No	112.05	\$99,100	\$111,042	\$90,987	2767	11.17	309	701	1001
42	129	8045.04	Middle	No	111.97	\$99,100	\$110,962	\$90,917	2997	6.64	199	998	1173
42	129	8046.00	Middle	No	101.81	\$99,100	\$100,894	\$82,672	2975	7.56	225	862	1413
42	129	8047.01	Middle	No	114.54	\$99,100	\$113,509	\$93,008	2966	5.06	150	1280	1373
42	129	8047.03	Middle	No	117.76	\$99,100	\$116,700	\$95,625	2244	6.82	153	713	854
42	129	8047.04	Moderate	No	73.55	\$99,100	\$72,888	\$59,722	1058	5.95	63	382	550
42	129	8047.05	Unknown	No	0.00	\$99,100	\$0	\$0	1121	18.47	207	0	0
42	129	8047.06	Middle	No	84.77	\$99,100	\$84,007	\$68,835	1307	7.42	97	445	492
42	129	8048.01	Moderate	No	75.40	\$99,100	\$74,721	\$61,223	2251	12.44	280	720	959
42	129	8048.03	Middle	No	105.84	\$99,100	\$104,887	\$85,944	3050	5.21	159	1194	1390
42	129	8048.04	Upper	No	156.77	\$99,100	\$155,359	\$127,297	3000	7.27	218	1227	1280
42	129	8049.01	Middle	No	107.01	\$99,100	\$106,047	\$86,891	2682	6.94	186	855	1072
42	129	8049.02	Middle	No	96.58	\$99,100	\$95,711	\$78,426	2687	5.51	148	746	916
42	129	8050.00	Middle	No	95.39	\$99,100	\$94,531	\$77,460	3556	5.29	188	1110	1622
42	129	8051.00	Middle	No	81.21	\$99,100	\$80,479	\$65,944	2652	7.09	188	1018	1294
42	129	8052.00	Moderate	No	62.18	\$99,100	\$61,620	\$50,491	1851	33.44	619	577	1009
42	129	8054.00	Low	No	27.60	\$99,100	\$27,352	\$22,411	1377	51.20	705	310	878
42	129	8055.00	Middle	No	100.50	\$99,100	\$99,596	\$81,611	3648	14.01	511	1742	2096
42	129	8056.00	Middle	No	92.88	\$99,100	\$92,044	\$75,417	1873	12.49	234	503	922
42	129	8058.00	Moderate	No	70.00	\$99,100	\$69,370	\$56,838	3174	9.61	305	1004	1431
42	129	8059.01	Upper	No	142.73	\$99,100	\$141,445	\$115,893	1514	7.93	120	653	753
42	129	8059.03	Upper	No	130.80	\$99,100	\$129,623	\$106,208	3820	5.68	217	1373	1642
42	129	8059.04	Middle	No	109.86	\$99,100	\$108,871	\$89,211	2885	9.64	278	894	1275
42	129	8060.00	Moderate	No	78.26	\$99,100	\$77,556	\$63,550	2665	6.90	184	861	1195

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	129	8061.00	Moderate	No	73.94	\$99,100	\$73,275	\$60,039	3334	3.93	131	1451	1718
42	129	8062.00	Middle	No	81.59	\$99,100	\$80,856	\$66,250	2435	5.30	129	805	1133
42	129	8063.00	Middle	No	90.21	\$99,100	\$89,398	\$73,250	1980	6.67	132	519	791
42	129	8064.00	Middle	No	82.66	\$99,100	\$81,916	\$67,125	2450	5.76	141	740	1098
42	129	8065.00	Middle	No	96.85	\$99,100	\$95,978	\$78,646	4701	5.13	241	1905	2182
42	129	8066.00	Middle	No	82.91	\$99,100	\$82,164	\$67,326	3020	6.79	205	1116	1571
42	129	8067.00	Moderate	No	71.18	\$99,100	\$70,539	\$57,804	2750	6.91	190	903	1215
42	129	8068.00	Moderate	No	67.33	\$99,100	\$66,724	\$54,678	1495	7.89	118	454	749
42	129	8069.00	Middle	No	80.86	\$99,100	\$80,132	\$65,662	3949	6.79	268	1405	1870
42	129	8070.00	Moderate	No	71.93	\$99,100	\$71,283	\$58,409	3083	3.11	96	1335	1692
42	129	8071.00	Middle	No	90.82	\$99,100	\$90,003	\$73,750	3087	4.63	143	1259	1609
42	129	8072.01	Middle	No	114.30	\$99,100	\$113,271	\$92,813	4622	6.60	305	1766	1960
42	129	8072.02	Middle	No	115.36	\$99,100	\$114,322	\$93,676	3026	6.31	191	814	1145
42	129	8073.00	Moderate	No	79.52	\$99,100	\$78,804	\$64,571	4691	4.99	234	1634	2243
42	129	8074.01	Middle	No	106.12	\$99,100	\$105,165	\$86,171	2082	5.81	121	765	993
42	129	8074.03	Upper	No	147.23	\$99,100	\$145,905	\$119,554	2293	7.33	168	839	985
42	129	8074.04	Middle	No	88.02	\$99,100	\$87,228	\$71,471	5144	9.55	491	1370	1789
42	129	8075.00	Middle	No	81.48	\$99,100	\$80,747	\$66,167	2266	7.86	178	567	872
42	129	8076.00	Middle	No	101.88	\$99,100	\$100,963	\$82,727	2370	7.47	177	808	1236
42	129	8077.00	Middle	No	94.26	\$99,100	\$93,412	\$76,542	3424	7.62	261	1013	1377
42	129	8078.00	Middle	No	81.88	\$99,100	\$81,143	\$66,485	3878	5.00	194	1430	1927
42	129	8079.01	Moderate	No	58.84	\$99,100	\$58,310	\$47,778	3057	3.79	116	923	1425
42	129	8079.02	Middle	No	102.05	\$99,100	\$101,132	\$82,869	3148	4.07	128	1178	1355
42	129	8081.00	Moderate	No	77.29	\$99,100	\$76,594	\$62,759	4049	6.32	256	1477	1910
42	129	8082.00	Moderate	No	72.09	\$99,100	\$71,441	\$58,542	2639	6.63	175	748	1209
42	129	8083.00	Moderate	No	74.40	\$99,100	\$73,730	\$60,417	4903	5.63	276	1590	2526
42	129	8084.01	Middle	No	118.53	\$99,100	\$117,463	\$96,250	1792	3.74	67	663	1308
42	129	8084.02	Middle	No	109.30	\$99,100	\$108,316	\$88,750	4410	4.85	214	1790	2586
42	129	8085.00	Middle	No	93.59	\$99,100	\$92,748	\$76,000	1513	4.96	75	539	908

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42	129	8086.00	Middle	No	86.11	\$99,100	\$85,335	\$69,926	4190	3.96	166	1741	2554

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# cfsbank

## HMDA Disclosure Statement

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cfsbank's annual Home Mortgage Disclosure Act (HMDA) disclosure statements, the Loan Application Register, showing the annual applications for reportable home mortgage applications are available on the following Consumer Financial Protection Bureau (CFPB) website:

[www.consumerfinance.gov/data-research/hmda/](http://www.consumerfinance.gov/data-research/hmda/)



## Loan-to-Deposit Ratios for Calendar Year 2025

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cfsbank's loan-to-deposit ratio for each quarter of the prior calendar year are as follows:

Q1 2025	Q2 2025	Q3 2025	Q4 2025
69.33%	62.31%	70.34%	73.61%