HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

PUBLIC DISCLOSURE

August 9, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Greenville Savings Bank
Certificate Number: 30637

233 Main Street
Greenville, Pennsylvania 16125

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

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

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

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

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

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a substantial majority of its home mortgage and small business loans in the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration of loans among individuals of different income levels and businesses of different sizes.
- The institution did not receive any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Greenville Savings Bank (Greenville) is a full-service, mutually owned community bank headquartered in Greenville, Pennsylvania (PA). The institution received a "Satisfactory" rating from the Federal Deposit Insurance Corporation (FDIC) during its prior evaluation dated July 27, 2015, based on Small Institution Examination Procedures.

In addition to its main branch, Greenville operates two additional full-service branches in Hermitage and New Castle, PA. Both the Hermitage and New Castle branches are located in upper-income census tracts, and the bank's main branch in Greenville is located in a low-income census tract. The bank has not opened or closed any branches, and no merger or acquisition activities occurred since the previous evaluation. Greenville does not have any CRA-related subsidiaries.

Greenville is primarily a residential lender; however, the bank offers a variety of credit and deposit products. The bank's loan products include home mortgages, home equity loans, home equity lines of credit, and small business loans. Greenville provides a variety of deposit services including checking, savings, money market deposit accounts, individual retirement accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, and automated teller machines located at each branch.

As of June 30, 2021, the bank reported total assets of approximately $282.6 million, total loans of $202.4 million, total securities of $46.0 million, and total deposits of $238.5 million. There have been no material changes to the bank's financial condition since the previous evaluation.

The following table illustrates the composition of the bank's loan portfolio as of June 30, 2021.

Loan Portfolio Distribution as of 06/30/2021		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	6,635	3.3
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	163,994	81.0
Secured by Multifamily (5 or more) Residential Properties	1,873	0.9
Secured by Nonfarm Nonresidential Properties	24,869	12.3
Total Real Estate Loans	**197,371**	**97.5**
Commercial and Industrial Loans	3,817	1.9
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	1,266	0.6
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	2	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	9	0.0
Total Loans	**202,447**	**100.0**
Source: Reports of Condition and Income		

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Greenville designated two assessment areas, which include all of Mercer, Lawrence, and Crawford Counties. The first assessment area is composed of Mercer County, which is part of the Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area (MSA) 49660. The second assessment area is composed of Lawrence and Crawford Counties, which are not part of any MSA.

Greenville's combined assessment area consists of 81 census tracts located in Mercer (30), Lawrence (28), and Crawford (23) Counties. Based on 2015 American Community Survey (ACS) data, the combined assessment area contains 6 low-, 10 moderate-, 56 middle-, and 9 upper-income census tracts.

For additional economic and demographic information, refer to the Description of Institution's Operations section within each individual assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated July 27, 2015, to the current evaluation dated August 9, 2021. Examiners used the Small Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include the Lending Test. Please see the appendices for more details on the performance criteria.

Examiners conducted full-scope reviews of the bank's performance in the Youngstown-Warren-Boardman, OH-PA MSA and Non-MSA assessment areas. The bank's performance in the Youngstown-Warren-Boardman, OH-PA MSA assessment area contributed more weight to the overall conclusions, as the bank's operations in the assessment area account for the majority of the institution's operations. As shown in the following table, a majority of the bank's loans, deposits, and branches are located within the Youngstown-Warren-Boardman, OH-PA MSA.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Youngstown-Warren-Boardman, OH-PA MSA	57,411	74.6	188,487	87.0	2	66.7
Non-MSA	19,545	25.4	28,112	13.0	1	33.3
Total	**76,956**	**100.0**	**216,559**	**100.0**	**3**	**100.0**
Source: Bank Data; FDIC Summary of Deposits (06/30/2020)						

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. The volume of home mortgage loans exceeded that of small business loans during the review period. Therefore, the bank's record of originating home mortgage loans contributed more weight to overall conclusions. No other loan types, such as small farm or consumer loans represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

Bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period. This evaluation considered all home mortgage loans reported on the bank's 2019 and 2020 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. In 2019, the bank originated 323 loans totaling $30.8 million, and in 2020, the bank originated 351 loans totaling $39.8 million. Examiners used 2019 aggregate data and 2015 ACS data for comparison purposes.

Greenville is not required to report small business loans; however, the bank collected small business loan data. Therefore, examiners analyzed the number and dollar volume of small business loans originated in 2019 and 2020. In 2019, the bank originated 40 loans totaling $3.0 million, and in 2020, the bank originated 84 loans totaling $17.1 million. The increase in small business lending in 2020 was primarily attributed to the bank's participation in the Small Business Administration's

(SBA) Paycheck Protection Program (PPP), an SBA-backed loan program that helped businesses keep their workforces employed during the COVID-19 pandemic. Examiners compared the bank's 2019 and 2020 lending performance to D&B data.

Examiners reviewed the number and dollar volume of home mortgage loans small business loans. Although the evaluation tables present both the number and dollar volume of loans, examiners emphasized performance by number because the number of loans is a better indicator of the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Greenville demonstrated reasonable performance under the Lending Test. The bank's performance under the LTD Ratio, Geographic Distribution, and Borrower Profile criteria supports this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's LTD ratio, calculated from Call Report data, averaged 85.1 percent over the past 24 calendar quarters from September 30, 2015 through June 30, 2021. The ratio ranged from a low of 80.9 percent as of December 31, 2016 to a high of 90.8 percent as of September 30, 2019. Overall, the bank's LTD ratio remained stable during the evaluation period.

Examiners compared Greenville's average LTD ratio to that of two similarly situated institutions based on asset size and lending focus. As shown in the following table, the bank's average LTD ratio was lower than Community State Bank of Orbisonia; however, higher than PennCrest Bank. Additionally, the bank's average LTD ratio has trended upward since the previous CRA performance evaluation (81.9 percent).

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 06/30/2021 ($000s)**	**Average Net LTD Ratio (%)**
Greenville Savings Bank	**282,642**	**85.1**
Community State Bank of Orbisonia	413,607	94.0
PennCrest Bank	211,539	80.5
Source: Reports of Condition and Income 09/30/2015 – 06/30/2021		

Assessment Area Concentration

The bank made a substantial majority of home mortgage and small business loans, by number and dollar amount, inside the combined assessment area. Refer to the following table.

Lending Inside and Outside of the Combined Assessment Area										
Loan Category	**Number of Loans**				**Total**	**Dollar Amount of Loans $(000s)**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
Home Mortgage										
2019	297	92.0	26	8.1	323	27,295	88.6	3,508	11.4	30,802
2020	321	91.5	30	8.5	351	35,026	88.1	4,751	11.9	39,776
Subtotal	**618**	**91.7**	**56**	**8.3**	**674**	**62,321**	**88.3**	**8,258**	**11.7**	**70,579**
Small Business										
2019	39	97.5	1	2.5	40	2,948	97.5	75	2.5	3,023
2020	74	88.1	10	11.9	84	11,687	68.5	5,378	31.5	17,065
Subtotal	**113**	**91.1**	**11**	**8.9**	**124**	**14,635**	**72.9**	**5,453**	**27.1**	**20,088**
Total	**731**	**91.6**	**67**	**8.4**	**798**	**76,956**	**84.9**	**13,711**	**15.1**	**90,667**
Source: Bank Data. Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. The bank's reasonable performance of home mortgage and small business lending within the Youngstown-Warren-Boardman, OH-PA MSA assessment area primarily supports this conclusion. The bank's performance in the Non-MSA assessment area is below the overall performance. Refer to the individual assessment area sections for details.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels, including low- and moderate-income, and businesses of different sizes. The bank's reasonable performance of home mortgage lending within the Youngstown-Warren-Boardman, OH-PA MSA assessment area primarily supports this conclusion. The bank's performance in the Non-MSA assessment area is above the overall performance. Refer to the individual assessment area sections for details.

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

YOUNGSTOWN-WARREN-BOARDMAN, OH-PA MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN YOUNGSTOWN-WARREN-BOARDMAN, OH-PA MSA ASSESSMENT AREA

Economic and Demographic Data

The Youngstown-Warren-Boardman, OH-PA MSA assessment area includes Mercer County in its entirety. The institution operates two of its three branches (66.7 percent) in this assessment area.

The Youngstown-Warren-Boardman, OH-PA MSA assessment area includes 30 census tracts. The demographics of these census tracts include 2 low-, 5 moderate-, 18 middle-, and 5 upper-income census tracts.

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

Demographic Information of the Assessment Area Youngstown-Warren-Boardman, OH-PA MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	30	6.7	16.7	60.0	16.7	0.0
Population by Geography	115,320	5.0	11.0	64.9	19.1	0.0
Housing Units by Geography	51,662	5.4	13.3	63.0	18.4	0.0
Owner-Occupied Units by Geography	33,564	3.1	8.3	66.6	22.1	0.0
Occupied Rental Units by Geography	11,982	9.3	23.1	56.0	11.7	0.0
Vacant Units by Geography	6,116	10.2	21.6	57.2	11.0	0.0
Businesses by Geography	7,895	5.3	10.1	60.4	24.2	0.0
Farms by Geography	358	0.8	2.5	75.1	21.5	0.0
Family Distribution by Income Level	30,174	17.8	19.9	21.1	41.2	0.0
Household Distribution by Income Level	45,546	21.1	16.7	18.6	43.5	0.0
Median Family Income MSA - 49660 Youngstown-Warren-Boardman, OH-PA MSA		$55,174	Median Housing Value			$108,008
			Median Gross Rent			$622
			Families Below Poverty Level			9.6%

Source: 2015 ACS and 2020 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.

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. There are 51,662 housing units in the assessment area. Of these, 65.0 percent are owner-occupied, 23.2 percent are occupied rental units, and 11.8 percent are vacant.

The Borrower Profile criterion uses the 2019 and 2020 Federal Financial Institutions Examination Council (FFIEC)-updated median family income to analyze home mortgage loans. The following table depicts the low-, moderate-, middle-, and upper-income categories for the assessment area.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Youngstown-Warren-Boardman, OH-PA MSA Median Family Income (49660)				
2019 ($61,300)	<$30,650	$30,650 to <$49,040	$49,040 to <$73,560	≥$73,560
2020 ($62,400)	<$31,200	$31,200 to <$49,920	$49,920 to <$74,880	≥$74,880
Source: FFIEC				

According to 2020 D&B data, there were 7,895 businesses in the assessment area. Gross annual revenues (GARs) for these businesses are below:

- 82.1 percent have $1 million or less,
- 5.4 percent have more than $1 million, and
- 12.5 percent have unknown revenues.

Service industries represent the largest portion of businesses at 38.9 percent; followed by non-classifiable establishments (15.8 percent); retail trade (13.5 percent); finance, insurance, and real estate (7.3 percent); and construction (6.7 percent). In addition, 62.1 percent of area businesses have four or fewer employees, and 87.1 percent operate from a single location.

In March 2020, an emergency declaration (EM-3441) and a major disaster declaration (DR-4506-PA) both related to the COVID-19 pandemic affected the entire assessment area.

Competition

The assessment area is moderately competitive for financial services. According to the 2020 FDIC Deposit Market Share data, 9 financial institutions operated 38 full-service branches within the bank's assessment area. Of these institutions, Greenville ranked fifth with 7.6 percent of the total deposits and 5.3 percent of the total branches in the assessment area.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2019, 166 HMDA lenders reported 2,731 residential mortgages loans in the assessment area. Greenville ranked third out of this group of lenders with a market share of 7.4 percent. The two most prominent lenders (First National Bank of Pennsylvania and Huntington National Bank) accounted for approximately 27.5 percent of the total market share.

The bank is not required to collect or report its small business loan data, and has not elected to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparison against aggregate data. The aggregate data, however, reflects the level of demand for small business loans and is therefore included. Aggregate data for 2019 shows that 53 institutions originated 1,620 small business loans in the assessment area, indicating a moderate level of competition for this product. Much larger nationwide lenders such as JPMorgan Chase Bank, NA, American Express National Bank, and PNC Bank, NA captured approximately 38.2 percent of the market by number of originations.

Community Contacts

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

Examiners contacted two executive directors of local economic development organizations that serve Mercer County. Both contacts indicated that the COVID-19 pandemic has created significant challenges for the local economy. Specifically, the contacts emphasized that the workforce in Mercer County has significantly declined particularly in industries such as food service, manufacturing, and hospitality. The contacts also noted that many businesses are struggling to attract new employees and retain their current workforce.

According to the contacts, housing stock in the area is limited, and homes that stay on the market are often dilapidated. Both contacts indicated that there is opportunity for financial institutions to assist the local communities through home improvement lending.

Credit Needs

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that affordable home mortgage loans, particularly those for low- and moderate-income borrowers, represent a primary credit need for the assessment area. Home improvement loans represent additional credit needs.

CONCLUSIONS ON PERFORMANCE CRITERIA IN YOUNGSTOWN-WARREN- BOARDMAN, OH-PA MSA ASSESSMENT AREA

LENDING TEST

Greenville demonstrated reasonable performance under the Lending Test. The bank's reasonable performance under the Geographic Distribution and Borrower Profile criteria primarily supports this conclusion.

Geographic Distribution

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

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the geographic distribution of home mortgage loans in low-income census tracts trailed aggregate performance in 2019. In 2020, the bank's lending performance in low-income tracts increased slightly. The geographic distribution of home mortgage loans in moderate-income census tracts was comparable to aggregate performance in 2019. In 2020, the bank's level of lending activity decreased slightly in moderate-income census tracts. Overall, these trends and comparisons reflect reasonable performance.

Geographic Distribution of Home Mortgage Loans

Youngstown-Warren-Boardman, OH-PA MSA Assessment Area

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	$(000s)	%
Low						
2019	3.1	1.1	1	0.5	100	0.5
2020	3.1	--	3	1.2	53	0.2
Moderate						
2019	8.3	4.9	9	4.5	437	2.4
2020	8.3	--	7	2.9	368	1.4
Middle						
2019	66.6	69.7	144	71.3	13,742	74.5
2020	66.6	--	160	66.1	16,941	64.3
Upper						
2019	22.1	24.3	48	23.8	4,177	22.6
2020	22.1	--	72	29.8	8,999	34.1
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	0	0.0	0	0.0
Totals						
2019	**100.0**	**100.0**	**202**	**100.0**	**18,456**	**100.0**
2020	**100.0**	**--**	**242**	**100.0**	**26,361**	**100.0**

Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the geographic distribution of small business loans in low-income census tracts far exceeded the demographics in 2019. In 2020, the bank's level of lending activity in low-income census tracts decreased as a percent of overall lending; however, performance remained above demographics. In 2019, the bank did not originate any small business loans in moderate-income census tracts. In 2020, the bank's level of lending activity increased, but remained below the demographics. Overall, these trends and comparisons reflect reasonable performance.

Geographic Distribution of Small Business Loans

Youngstown-Warren-Boardman, OH-PA Assessment Area

Tract Income Level	% of Businesses	#	%	$(000s)	%
Low					
2019	5.1	4	13.8	318	15.6
2020	5.3	4	6.6	709	6.7
Moderate					
2019	9.8	0	0.0	0	0.0
2020	10.1	4	6.6	2,535	24.0
Middle					
2019	60.4	19	65.5	1,279	62.7
2020	60.4	39	63.9	4,405	41.7
Upper					
2019	24.6	6	20.7	443	21.7
2020	24.2	14	23.0	2,905	27.5
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	**100.0**	**29**	**100.0**	**2,040**	**100.0**
2020	**100.0**	**61**	**100.0**	**10,554**	**100.0**

Source: 2019 & 2020 D&B Data; Bank Data
Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the assessment area. The bank's reasonable performance of home mortgage lending primarily supports this conclusion. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers and the percentage of small business loans to businesses with GARs of $1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrows is reasonable. As shown in the following table, the distribution of home mortgage loans to low-income borrowers exceeded aggregate performance in 2019. In 2020, the bank's level of lending activity to low-income borrowers decreased. Although the bank's level of lending activity is well below the demographics, a low-income family in the assessment area, with an income less than $31,200, would not likely qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of $108,008. In 2019, the distribution of home mortgage loans to moderate-income borrowers was comparable to demographic data and aggregate performance. In 2020, lending to moderate-income borrowers remained consistent and comparable to the demographics.

Distribution of Home Mortgage Loans by Borrower Income Level Youngstown-Warren-Boardman, OH-PA MSA Assessment Area						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2019	17.8	7.5	21	10.4	1,639	8.9
2020	17.8	--	19	7.9	1,617	6.1
Moderate						
2019	19.9	20.8	40	19.8	3,176	17.2
2020	19.9	--	46	19.0	3,664	13.9
Middle						
2019	21.1	23.9	55	27.2	4,800	26.0
2020	21.1	--	53	21.9	5,378	20.4
Upper						
2019	41.2	36.1	75	37.1	7,074	38.3
2020	41.2	--	120	49.6	15,118	57.3
Not Available						
2019	0.0	11.6	11	5.4	1,767	9.6
2020	0.0	--	4	1.7	585	2.2
Totals						
2019	**100.0**	**100.0**	**202**	**100.0**	**18,456**	**100.0**
2020	**100.0**	--	**242**	**100.0**	**26,361**	**100.0**
Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes. As shown in the following table, the bank's performance of lending to businesses with GARs of $1 million or less far exceeded the demographics in 2019 and 2020.

Distribution of Small Business Loans by Gross Annual Revenue Category Youngstown-Warren-Boardman, OH-PA MSA Assessment Area					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000					
2019	79.8	27	93.1	1,642	80.5
2020	82.1	55	90.2	9,462	89.7
>$1,000,000					
2019	6.3	2	6.9	398	19.5
2020	5.4	6	9.8	1,092	10.3
Revenue Not Available					
2019	13.9	0	0.0	0	0.0
2020	12.5	0	0.0	0	0.0
Total					
2019	**100.0**	**29**	**100.0**	**2,040**	**100.0**
2020	**100.0**	**61**	**100.0**	**10,554**	**100.0**
Source: 2019 & 2020 D&B Data, Bank Data. *Due to rounding, totals may not equal 100.0%*					

NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA ASSESSMENT AREA

Economic and Demographic Data

The Non-MSA assessment area includes Crawford and Lawrence Counties in their entireties. The institution operates one of its three branches (33.3 percent) in this assessment area, specifically in Lawrence County.

The Non-MSA assessment area includes 51 census tracts. The demographics of these census tracts include 4 low-, 5 moderate-, 38 middle-, and 4 upper-income census tracts.

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

Demographic Information of the Assessment Area Non-MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	51	7.8	9.8	74.5	7.8	0.0
Population by Geography	176,505	5.5	7.3	78.1	9.2	0.0
Housing Units by Geography	85,272	6.0	7.2	79.1	7.7	0.0
Owner-Occupied Units by Geography	52,351	2.6	5.9	82.9	8.5	0.0
Occupied Rental Units by Geography	18,659	15.6	12.0	63.8	8.6	0.0
Vacant Units by Geography	14,262	5.7	6.1	85.0	3.3	0.0
Businesses by Geography	12,267	11.4	6.9	70.0	11.7	0.0
Farms by Geography	578	1.6	1.6	92.2	4.7	0.0
Family Distribution by Income Level	47,561	20.6	17.9	21.7	39.8	0.0
Household Distribution by Income Level	71,010	24.8	16.0	18.1	41.1	0.0
Median Family Income Non-MSAs - PA		$56,172	Median Housing Value			$102,403
			Median Gross Rent			$615
			Families Below Poverty Level			11.3%

Source: 2015 ACS and 2020 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.

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. There are 85,272 housing units. Of these, 61.4 percent are owner-occupied, 21.9 percent are occupied rental units, and 16.7 percent are vacant.

The Borrower Profile criterion uses the 2019 and 2020 FFIEC-updated median family income to analyze home mortgage loans. The following table depicts the low-, moderate-, middle-, and upper-income categories for the assessment area.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
PA NA Median Family Income (99999)				
2019 ($63,200)	<$31,600	$31,600 to <$50,560	$50,560 to <$75,840	≥$75,840
2020 ($64,900)	<$32,450	$32,450 to <$51,920	$51,920 to <$77,880	≥$77,880
Source: FFIEC				

According to 2020 D&B data, there were 12,267 businesses in the assessment area. GARs for these businesses are below:

- 83.0 percent have $1 million or less,
- 5.5 percent have more than $1 million, and
- 11.5 percent have unknown revenues.

Service industries represent the largest portion of businesses at 37.5 percent; followed by non-classifiable establishments (14.8 percent); retail trade (12.6 percent); finance, insurance, and real estate (8.0 percent); and construction (7.5 percent). In addition, 63.9 percent of area businesses have four or fewer employees, and 88.8 percent operate from a single location.

Competition

The assessment area is moderately competitive for financial services. According to the 2020 FDIC Deposit Market Share data, 12 financial institutions operated 52 full-service branches within the bank's assessment area. Of these institutions, Greenville ranked 12th with 0.9 percent of the total deposits and 1.9 percent of the total branches in the assessment area.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2019, 214 HMDA lenders reported 4,044 residential mortgages loans in the assessment area. Greenville ranked 11th out of this group of lenders with a market share of 2.4 percent. The three most prominent lenders (First National Bank of Pennsylvania, Huntington National Bank, and Northwest Bank) accounted for approximately 25.0 percent of the total market share.

As mentioned previously, the bank is not required to collect or report its small business loan data, and has not elected to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparison against aggregate data. The aggregate data, however, reflects the level of demand for small business loans and is therefore included. Aggregate data for 2019 shows that 69 institutions originated 2,514 small business loans in the assessment area, indicating a moderate level of competition for this product. Much larger nationwide lenders such as PNC Bank NA, American Express National Bank, and JPMorgan Chase Bank, NA captured approximately 40.2 percent of the market by number of originations.

Community Contact

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

Examiners contacted the executive director of a local housing development organization that serves Crawford County. The contact indicated a need for single-bedroom housing. The contact noted there is limited local housing stock and rental prices have increased significantly. As a result, affordable housing is limited for low- and moderate-income households. Additionally, housing that is available is often dilapidated. The contact noted that there is opportunity for financial institutions to assist the local communities through home improvement loans.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable home mortgage loans, particularly those for low- and moderate-income borrowers, represent a primary credit need for the assessment area. Home improvement loans represent additional credit needs.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA ASSESSMENT AREA

LENDING TEST

Greenville demonstrated reasonable performance under the Lending Test. The bank's performance under the Borrower Profile criteria primarily supports this conclusion.

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the assessment area. The bank's poor performance of home mortgage lending primarily supports this conclusion. Examiners focused on the percentage by number of loans in the low- and moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor dispersion throughout the assessment area. As shown in the following table, the bank did not originate any loans in low-income census tracts in 2019 and 2020, and did not lend in moderate-income census tracts in 2019. In 2020, the bank's lending activity increased in moderate-income census tracts; however, performance remained below demographics.

Although the geographic distribution of home mortgage loans reflects poor dispersion, limited lending opportunities, high competition, and branch placement present challenges for the bank to penetrate low- and moderate-income census tracts. Specifically, according to 2015 ACS data, there are only 5,098 housing units in the 4 low-income census tracts. Of the housing units, 57.0 percent are rental units and 15.9 percent are vacant units. In the bank's moderate-income census tracts there are only 6,182 housing units. Of the housing units, 36.2 percent are rental units and 14.0 percent of units are vacant.

In addition, loan demand in the low- and moderate-income census tracts is limited as demonstrated by the aggregate data. More specifically, in 2019, 29 lenders originated or purchased 57 residential mortgage loans in the assessment area's low-income census tracts. In the assessment area's moderate-income census tracts, 46 lenders originated or purchased 141 residential mortgage loans. As a $282.6 million bank, Greenville faces significant competition in light of its financial size and resources when compared to the larger national and regional banks and non-depository mortgage lenders. Additionally, the bank has no branches in Crawford County where one low- and two-moderate-income census tracts are located.

Given these performance context factors, the bank's lack of loans in the low- and moderate-income census tracts did not adversely affect the bank's overall rating. Therefore, while the bank's lending performance in the low- and moderate-income census tracts compares unfavorably to the demographics and aggregate performance in 2019 and 2020, examiners attributed minimal weight to the bank's performance in these tracts given the limited opportunities, competition, and branch placement.

Geographic Distribution of Home Mortgage Loans Non-MSA Assessment Area						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2019	2.6	1.4	0	0.0	0	0.0
2020	2.6	--	0	0.0	0	0.0
Moderate						
2019	5.9	3.5	0	0.0	0	0.0
2020	5.9	--	3	3.8	134	1.5
Middle						
2019	82.9	82.6	89	93.7	8,214	92.9
2020	82.9	--	72	91.1	8,153	94.1
Upper						
2019	8.5	12.5	6	6.3	625	7.1
2020	8.5	--	4	5.1	378	4.4
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	--	0	0.0	0	0.0
Totals						
2019	**100.0**	**100.0**	**95**	**100.0**	**8,839**	**100.0**
2020	**100.0**	--	**79**	**100.0**	**8,665**	**100.0**
Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the geographic distribution of small business loans in low-income census tracts was slightly below the demographics in 2019. In 2020, the bank's level of lending activity in low-income census tracts increased above demographics. In 2019 and 2020, the bank did not originate any small business loans in moderate-income census tracts.

Geographic Distribution of Small Business Loans Non-MSA Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low					
2019	11.7	1	10.0	65	7.2
2020	11.4	2	15.4	333	29.4
Moderate					
2019	6.7	0	0.0	0	0.0
2020	6.9	0	0.0	0	0.0
Middle					
2019	70.0	6	60.0	525	57.8
2020	70.0	10	76.9	600	53.0
Upper					
2019	11.7	3	30.0	318	35.0
2020	11.7	1	7.7	200	17.7
Not Available					
2019	0.0	0	0.0	0	0.0
2020	0.0	0	0.0	0	0.0
Totals					
2019	**100.0**	**10**	**100.0**	**908**	**100.0**
2020	**100.0**	**13**	**100.0**	**1,133**	**100.0**
Source: 2019 & 2020 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%*					

Borrower Profile

The distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses of different sizes in the assessment area. The bank's excellent performance of home mortgage lending primarily supports this conclusion. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers and small business loans to businesses with GARs of $1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrows is excellent. As shown in the following table, the bank's lending to low-income borrowers exceeded demographic data and aggregate performance in 2019. In 2020, the bank's lending to low-income borrowers decreased. Although the bank's level of lending activity is below the demographics in 2020, a low-income family in the assessment area, with an income less than $32,450, would not likely qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of $102,403. In 2019, the bank's lending to moderate-income borrowers significantly exceeded demographic data and aggregate performance. In 2020, lending to moderate-income borrowers increased as a percent of overall lending activity.

Distribution of Home Mortgage Loans by Borrower Income Level Non-MSA Assessment Area						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2019	20.6	8.5	20	21.1	1,439	16.3
2020	20.6	--	11	13.9	882	10.2
Moderate						
2019	17.9	21.3	33	34.7	2,533	28.7
2020	17.9	--	29	36.7	2,971	34.3
Middle						
2019	21.7	23.2	16	16.8	1,519	17.2
2020	21.7	--	16	20.3	1,402	16.2
Upper						
2019	39.8	36.7	26	27.4	3,348	37.9
2020	39.8	--	22	27.8	3,339	38.5
Not Available						
2019	0.0	10.3	0	0.0	0	0.0
2020	0.0	--	1	1.3	71	0.8
Totals						
2019	**100.0**	**100.0**	**95**	**100.0**	**8,839**	**100.0**
2020	**100.0**	--	**79**	**100.0**	**8,665**	**100.0**
Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of small business loans reflects reasonable distribution of loans to businesses with GARs less than or equal to $1 million. As shown in the following table, the bank's performance of lending to businesses with GARs less than or equal to $1 million trails the demographic data in 2019; however, performance exceeds the demographics in 2020.

Distribution of Small Business Loans by Gross Annual Revenue Category Non-MSA Assessment Area					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000					
2019	80.8	7	70.0	489	53.9
2020	83.0	11	84.6	800	70.6
>$1,000,000					
2019	6.5	3	30.0	419	46.1
2020	5.5	2	15.4	333	29.4
Revenue Not Available					
2019	12.7	0	0.0	0	0.0
2020	11.4	0	0.0	0	0.0
Total					
2019	**100.0**	**10**	**100.0**	**908**	**100.0**
2020	**100.0**	**13**	**100.0**	**1,133**	**100.0**
Source: 2019 & 2020 D&B Data, Bank Data. *Due to rounding, totals may not equal 100.0%*					

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

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

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

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.
Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

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

Rev. November 2017

FACTS	WHAT DOES GREENVILLE SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • account balances and payment history • credit history and credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Greenville Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greenville Savings Bank share?	Can you limit this sharing?
For our everyday business purposes– such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes– to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes– information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes– information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (724) 588-5420 or go to www.greenvillesavings.com

Who we are	
Who is providing this notice?	Greenville Savings Bank

What we do	
How does Greenville Savings Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Greenville Savings Bank collect my personal information?	We collect your personal information, for example, when you • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include others, such as G.S.B. Inc. G.S.B. Inc. and Greenville Savings Bank have an affiliation to manage and maintain intangible assets.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Greenville Savings Bank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Greenville Savings Bank doesn't jointly market.*

Other important information

Online Services

Enjoy the convenience of online banking options, such as online personal banking through Hermitage, New Wilmington, and Greenville bank branches. We also offer mobile banking with Greenville Savings Bank. Our online bill pay allows you to pay your bills without having to visit your local bank in Greenville. Greenville Savings Bank customers can also order their checks online and transfer money virtually with Zelle®.

- Online Banking
- Online Statements
- Mobile Banking
- Bill Pay
- Check Orders
- Zelle® FAQs

Greenville Savings Online Banking

With our online business banking and online personal banking tools, you have direct access to your accounts 24 hours a day, 7 days a week. Enjoy the ease and convenience of 24/7 banking from the comfort of your home or anywhere that has an internet connection. When you online bank with us, your privacy and security are a top priority, as we send real-time alerts to monitor your banking activity. Our online personal banking services are available with your Greenville Savings Bank account.

Online Personal Banking

With Greenville Savings Bank's online personal banking through Hermitage, New Wilmington, and Greenville bank branches, you can access your accounts anywhere you have an internet connection. Our online personal banking services, such as online bill pay, can be used with any compatible phone, tablet, or computer.

Benefits of Online Personal Banking

- Check your account balances
- View transaction history
- Transfer funds between Greenville Savings Bank accounts
- View images of cleared checks
- Receive real-time 24/7 banking secure alerts to monitor banking activity
- Online check deposit
- Receive the banking tools you need without having to visit your local bank in Greenville
- E-statements for Hermitage, Greenville and Neshannock branches

Business Online Banking

To enroll in Online Business Banking, visit one of our branches to meet with a customer service representative and request your Business Online access.

Online Statements

Greenville Savings Bank is thrilled to offer our valued customers the convenience and security of E-Statements. E-Statements provide a swift, environmentally friendly, and secure way to manage your financial records. Visit our online banking safety page to learn more about secure banking practices online.

Mobile Banking

Our Greenville Savings Bank mobile banking with mobile deposit is now available for our online banking customers. Download the Greenville Savings Bank Mobile App from the App Store or Google Play. 24/7 banking is available through our mobile app with a stable internet or data connection. Our customers can conduct their financial transactions remotely from any smartphone or tablet without having to visit their local bank.

Online Bill Pay

At Greenville Savings Bank, you can pay your bills with our CheckFree Bill Pay services. Bill Pay is an automated electronic payment system that processes and pays bills directly from your Greenville Savings Bank account. You can authorize payments to billers and vendors on a regular and recurring basis and get alerts about your payment activity.

Bill Pay is only available after you first register for Online Banking. Online Bill Pay helps save you time and avoid late fees for your bills. Visit our online banking safety page to learn more about secure banking practices online.

AutoPay

We make it easier to pay your monthly mortgage or consumer loan payment on a recurring basis with our AutoPay services. This automated process will make your loan payment directly from your checking account through an electronic payment system. Contact our loan department for more information about this free service, or visit one of our local banks in Greenville, Hermitage, or New Wilmington.

Check Orders

You can place an order for new checks by using the reorder form found in your current check box. You then can bring the reorder form to your local Greenville Savings Bank branch to reorder.

You may also visit the Deluxe website to order checks. With Deluxe, you can order personal, business, or e-checks through them and choose from a variety of designs.

Zelle

Zelle is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes1. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.

Banking Services

At Greenville Savings Bank, we offer a full range of banking services to help you meet your financial needs. Contact us or stop in any of our local banks in New Wilmington, Hermitage, and Greenville if you have any questions about our banking services. We're proud to be a local bank that has served our community since 1911!

- **Credit Cards**
- **Debit Cards**
- **Direct Deposit**
- **Overdraft Protection**
- **Telephone Banking**
- **Wire Transfers**
- **Safe Deposit Boxes**
- **Cash Advances**
- **Automated Teller Machines**
- **Night Depository**
- **SecureAlerts**

Personal Credit Cards

We are proud to offer a local credit card with global purchasing power. The Greenville Savings Bank Platinum Collection, the World, and the World Elite Collection from Mastercard® offers you a credit card designed to complement the way you live provided by the community bank you trust. You have the freedom to choose a card that fits your specific needs.

Business Credit Cards

Get the most from your business credit card with Greenville Savings Bank. Finding a credit card that's right for your business has never been easier! Choose from a variety of Greenville Savings Bank Business Mastercard® Credit Cards, each designed to meet your financial needs.

Debit MasterCard®

With the Greenville Savings Bank Debit MasterCard, you'll have access to your money 24/7. You can use your card at an ATM to access cash or use it to make purchases at merchant locations. Access your debit card information with our online personal banking. Check current balances and more by downloading our mobile app or logging in on our website.

To report your debit card lost or stolen, please call 1-800-472-3272.

MasterCard® Automatic Billing Updater (ABU)

MasterCard Automatic Billing Updater (ABU) is a program developed by the card associations that enables the exchange of electronic updated account information among participants that process recurring billing. Participants are able to obtain seamless updates of "card on file" account information. Merchants that participate in the MasterCard ABU program receive updated cardholder information for recurring MasterCard debit card transactions.
Card-On-File (COF) merchants keep card information such as your expiration date and card number to process recurring payments. Lost, stolen and closed card statuses will be communicated to participating COF merchants with whom you have recurring payments advising the merchant the card is no longer valid. Replacement card information will be sent to participating merchants daily to keep recurring payments active.
The Card-On-File service only applies to recurring MasterCard debit card payments. As a result, you will no longer have to contact the merchant to update your card information which will help prevent disruption of your recurring payments. You may opt-out of this feature at any time by contacting your local branch or calling the main office at 724-588-5420 and ask to speak with a Customer Service Representative.

MasterCard® 3D Secure

MasterCard 3-D Secure is an authenticated payment system to improve online transaction security and encourage the growth of e-commerce payments. The 3-D Secure system recreates a high level of security of a physical payment environment by requesting further payment verification. The objective is to provide a safe and secure online payment experience using a password that is validated by the card issuer and further checked by all other parties involved in the transaction.

Direct Deposit

Greenville Savings Bank is the best bank to enjoy the convenience that direct deposit has to offer. Use direct deposit to have your paycheck or retirement benefits, like Social Security, directly deposited into your account. Direct deposit moves money into your account quickly and makes payments easier.

Overdraft Protection

Overdraft protection transfers funds from your existing Greenville Savings Bank account to cover the amount of a check(s) or electronic funds transfer presented for payment that exceeds the checking account balance. Overdraft protection accounts used for automatic transfers can be a passbook, statement savings, another checking account, or a line of credit (subject to credit approval).*

What is overdraft protection?

Overdraft protection is an option offered by us that protects your bank account from check, ATM, or debit card transactions, as well as wire and electronic transfers, that causes the account's balance to fall below zero, which triggers an overdraft fee or a non-sufficient funds (NSF) fee. With overdraft protection, we will cover a shortfall and charge for the service with an overdraft fee, or "courtesy fee," so the transaction goes through successfully.

NSF (or insufficient funds) transactions are not covered by us and can be expensive and disruptive. Non-preauthorized transactions made with a check and automated clearing house (ACH) withdrawals are returned unpaid, a practice known as bouncing. Most banks will charge hefty overdraft and NSF fees (between $30 and $35, on average) for accounts that do not have sufficient funds.

***Transaction limitations apply.**

Telephone Banking

We offer 24/7 banking by phone at Greenville Savings Bank. Telephone banking brings convenience and ease to banking with access to your account information any day, any time. Your account information is secured by a Personal Identification Number (PIN) which you select the first time you call.

Call Us Toll-Free 877-692-2600.

Wire Transfers

With Greenville Savings Bank Wire Transfer service, you can transfer funds electronically from one person/account to another. Wire transfers can be made from bank to bank and provide a fast, efficient way to move money around the country.

Perform a wire transfer request at any of our local Greenville Savings Bank branches in Greenville, Hermitage, or New Wilmington.

Safe Deposit Box

With Greenville Savings Bank, you can store your valuable possessions that need protection from theft, fire, floods, or tampering with a safe deposit box. These boxes are individually locked containers held within our bank's secure vault. Our boxes come in various sizes for your secured storage needs.

The contents of safe deposit boxes are not deposits and are not insured by this bank or by the FDIC. Safe deposit customers may obtain coverage on box contents from their own insurance agents.

Cash Advances

Greenville Savings Bank is the best bank to get you cash when you need it from your credit card, unemployment card, or instant issue tax refund debit card.

Cash Advance from a Credit Card

Cardholders can obtain a cash advance by visiting our Hermitage Bank, New Wilmington Bank, or Greenville Bank location, ATM, or other financial institution. A cash advance can also be obtained by requesting a check from the credit card company. Some card issuers send checks in the mail to entice their customers into getting a cash advance from their cards.

Cash Advance from a Debit Card

To take out a cash advance at Hermitage Bank, New Wilmington Bank, or Greenville Bank, visit one of the branches and talk to our tellers. There will be a fee for requesting the advance, usually a small percentage of the total amount withdrawn.

If you have any questions about how to get a cash advance, please contact Greenville Savings Bank or call us at 724-588-5420 during normal business hours to have our experienced customer service representatives assist you.

Automated Teller Machines

We provide you with 24/7 banking access to our Greenville Savings Bank ATMs at the Greenville Bank, Hermitage Bank, and New Wilmington Bank. We value your business, so we will not charge you a fee to use a non-Greenville Savings Bank ATM, but foreign bank fees may still apply.

Our automated teller machine (ATM) is an electronic banking outlet that allows our customers to complete simple transactions without the assistance of a branch representative or teller. We want our banking services to be easy and hassle-free, which is why we offer ATMs in all our Greenville Savings Bank locations. If you have a Greenville Savings Bank credit card or debit card you have access to our ATMs. Our ATMs provide a convenient and quick self-service to perform, cash withdrawals, and transfer funds between accounts.

Find ATMs in Greenville, Hermitage, and New Wilmington Bank for a convenient and accessible way to access your funds and conduct banking transactions outside of regular banking hours. Withdraw cash, , transfer money, and check account balances at your convenience.

Night Depository

Our night depository is a secured safe that can be opened from the outside of the building allowing our customers to drop deposits after normal banking hours. Night deposit bags are available for purchase to provide a safe means for making deposits. Mail envelopes may also be used at no charge.

You can deposit your daily cash, checks, and credit card slips into the night depository. We will collect the deposits and credit them to your account on the following business day.

If you have any questions about how to use our night depository at our Greenville, Hermitage, and New Wilmington bank, please call us at 724-588-5420 during normal business hours to have our experienced Customer Service Representatives assist you.

SecureAlerts from Greenville Savings Bank

We deliver real time bank account alerts on the activities you want to monitor.

New SecureAlerts from Greenville Savings Bank let you know the moment something important happens in your account. Choose from dozens of account activity alerts such as:

A purchase using your debit card was just processed.

An ATM withdrawal was made.

A check clears that exceeds the amount you set.

We offer real time account alerts that are delivered the way you want.

Text Messages

One of the easiest ways to receive SecureAlerts is through text messages on your smartphone or wearable devices.

Email

Receive email messages about your account activity.

Online Banking – Message Center

You'll see your SecureAlerts every time you log on to Online Banking.

With SecureAlerts you'll always know exactly what's happening with your money, and you can watch for suspicious activity. It's a free service from Greenville Savings Bank. Call us today at one of our branches to find out more!

Set up your SecureAlerts today by logging on to Online Banking. We offer online business and online personal banking with our Hermitage, New Wilmington, and Greenville branches

Products

Whether you are banking with Greenville Savings Bank for personal or business, we have solutions for you to help you reach your financial goals. We offer checking and savings accounts, credit and debit cards, as well as mortgage and business loans. Contact us or stop in any of our local banks in New Wilmington, Hermitage, and Greenville if you have any questions about our banking products.

- Personal Banking
- Business Banking

Free Personal Checking Accounts

- $20 opening deposit
- Non-interest bearing
- No monthly service charge fee
- Debit MasterCard available

Regular Personal Checking Accounts

- $200 opening deposit
- $200 daily balance to avoid $5 service charge
- Interest earned on your balances in your personal checking account
- Debit MasterCard available

Senior Checking Accounts

- Age 55 years or older
- $200 opening deposit
- No minimum monthly balance requirement
- No monthly service charges
- Debit MasterCard available

Statement Savings Account

Our personal savings account can be used for vacation planning, holiday gift planning, and your child's future. A savings account can also be utilized for an emergency fund. Statements are provided for ease of tracking your personal savings accomplishments, transaction limitations apply.

- $10.00 opening deposit
- $50.00 to earn interest
- Monthly statement with activity
- Quarterly with no activity
- ATM Card available – $1 monthly fee

Money Market Deposit Account

Our money market deposit account is a tiered interest rate product with the flexibility of a checking account. The higher the balance, the higher the interest rate. This is perfect for consumers who want to earn higher interest rates based on their account balance. Transaction limitations apply.

- $2,500.00 opening deposit
- Tier 1 = $0.00 – $2499.99
- Tier 2 = $2500.00 – $24,999.99
- Tier 3 = $25,000.00 – $49,999.99
- Tier 4 = $50,000.00 – $99,999.99
- Tier 5 = $100,000.00 – $199,999.99
- Tier 6 = $200,000.00 – $749,999.99
- Tier 7 = $750,000.00 & Over

Mortgages

Are you looking for houses for sale in Greenville, Hermitage or Neshannock? Our knowledgeable Greenville mortgage lending staff can assist you with applying for a fixed rate mortgage with competitive loan rates. All our mortgage loan decisions are made locally by experienced staff and loans are serviced in-house; a valuable feature that has become increasingly rare in today's mortgage lending environment.

Fixed Rate Mortgage Information

Purchase, Refinance, and Construction

- Fixed Interest Rate
- Fixed Monthly Principal & Interest Payments

- Down Payment Assistance via PMI for Qualified Borrowers
- Credit Counseling Available to Assist in Determining Affordability

Home Equity Installment Loan

A home equity installment loan, also known as an equity loan or second mortgage, allows homeowners to borrow against the equity in their home. The loan amount is based on the difference between the home's current market value and the homeowner's mortgage balance due. Home equity installment loans have a set repayment term, like conventional mortgages. This loan type is an excellent option to convert the equity you have built up in your home into cash for things like home renovation projects, that can in turn increase the value of your home.

- Fixed Interest Rate
- Fixed Monthly Principal & Interest Payments

Home Equity Line of Credit

A home equity line of credit, also known as a HELOC, is a line of credit that is secured by your home. With this type of loan, you're borrowing against the available equity in your home and your house is used as collateral for the line of credit. A HELOC gives you a revolving credit line that can be used for large expenses or to consolidate higher-interest loan rates.

- Variable Interest Rate – Adjusts with Prime Rate Changes
- Checks Issued for Easy Access to Funds

Personal Loans – Installment

A personal loan provides you with a lump sum of money to be repaid with interest in fixed monthly payments over a set period. Many use personal loans for refinancing credit card debt, large purchases, or financing home improvements.

- Secured & Unsecured
- Fixed Interest Rate
- Fixed Monthly Principal & Interest Payments

Personal Line of Credit

A personal line of credit allows you to borrow only the money that you need and offers a variable interest rate. Many apply for a personal line of credit to help pay for their child's college or for home remodeling projects.

- Unsecured
- Variable Interest Rate – Adjusts with Prime Rate Changes
- Checks Issued for Easy Access to Funds
- Option of Overdraft Protection

Certificates of Deposit – CDs

Our Certificates of Deposits or CDs are time deposits with a guaranteed rate of return on an insured investment. Various terms are offered to match your savings goals. Minimum opening deposit is $500.00.

Terms Offered:

- 91-day term
- 182-day term
- 9-month term
- 12-month term
- 18-month term
- 30-month term
- 60-month term

Individual Retirement Accounts – IRAs

Individual retirement accounts, or IRAs, offer a safe and convenient way to save for retirement. We offer Traditional and Roth IRAs, each offering different tax advantages. The minimum opening deposit is $500.00.

Terms Offered:

- 12-month term
- 18-month term
- 30-month term
- 60-month term

These accounts have penalties for early withdrawal. A traditional IRA allows individuals to direct pretax income toward investments that can grow tax deferred. A Roth IRA is an individual retirement account that allows a person to set aside after-tax income up to a specified amount each year. Both earnings on the account and withdrawals after age 59 ½ are tax-free.

Small Business Checking
(DBAs & Sole Proprietors)

- $200 opening deposit
- Interest bearing for certain entities
- $8.00 monthly service charge fee
- $0.15 charge per item fee for checks written over 50 per month
- $0.15 charge per item for checks deposited over 50 per month

DBA (Doing Business As) and Sole Proprietor organizations can take advantage of our convenient small business checking accounts and online business banking. DBAs are a person or company that does business under another name. A sole proprietorship is an unincorporated business that has just one owner who pays personal income tax on profits earned from the business.

Business Advantage Checking

- $500 opening deposit
- $500 daily balance to avoid monthly service fee of $6
- Non-interest bearing
- 150 free written and deposited check items; items over 150 will be assessed a $0.25 per item fee
- Free Business Online Banking, eStatements, and Debit Card
- Bill Pay – 15 payments per month are free
  – Each payment after 15 will be assessed a $0.50 per item fee
- Bill Pay – Once enrolled, must pay one bill a month to avoid a monthly fee of $5.95

Free Non-Personal Checking

- $200 opening deposit
- Non-interest bearing
- No monthly fees

Business Statement Savings

- $10.00 opening deposit
- $50.00 to earn interest
- Monthly statement with activity
- Quarterly statement with no activity
- ATM Card available – $1 monthly fee

Money Market Deposit Account

Our Money Market Deposit Account is a tiered interest rate product. The higher the balance, the higher the interest rate. This is perfect for consumers who want to earn higher interest rates based on their account balance and want the flexibility of a checking account.

- Tier 1 = $0.00 – $2,499.99
- Tier 2 = $2,500.00 – $24,999.99
- Tier 3 = $25,000.00 – $49,999.99

- Tier 4 = $50,000.00 – $99,999.99
- Tier 5 = $100,000.00 – $199,999.99
- Tier 6 = $200,000.00 – $749,999.99
- Tier 7 = $750,000.00 & Over

Business Loans

Our experienced commercial lenders at Greenville Savings Bank are ready to help you achieve your financial goals by finding you the right business loan with low loan rates.

Business Merchant Services

With Greenville Savings Bank, we offer merchant services to allow your business to accept credit and debit card transactions in-person or online. Today's consumers expect a lot from the businesses they frequent. Debit card merchant services play an important role in running a business. Selecting a provider that helps a business meet customer expectations for payments is crucial for success.

FEE SCHEDULE
Effective 01/15/2025

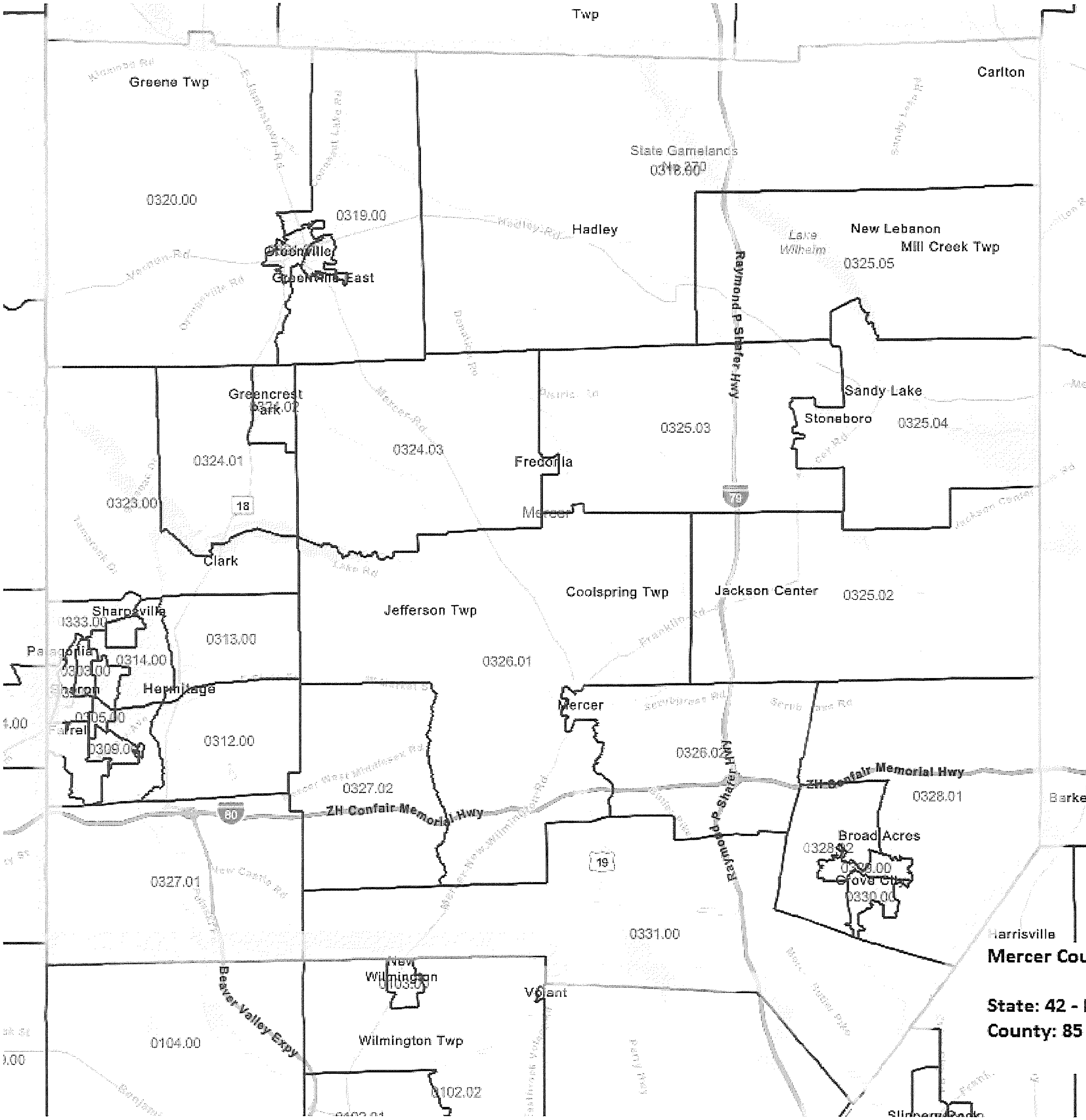
Greenville Savings Bank
233 Main St., P.O. Box 150

Greenville, PA 16125-0150
724-588-5420
www.greenvillesavings.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

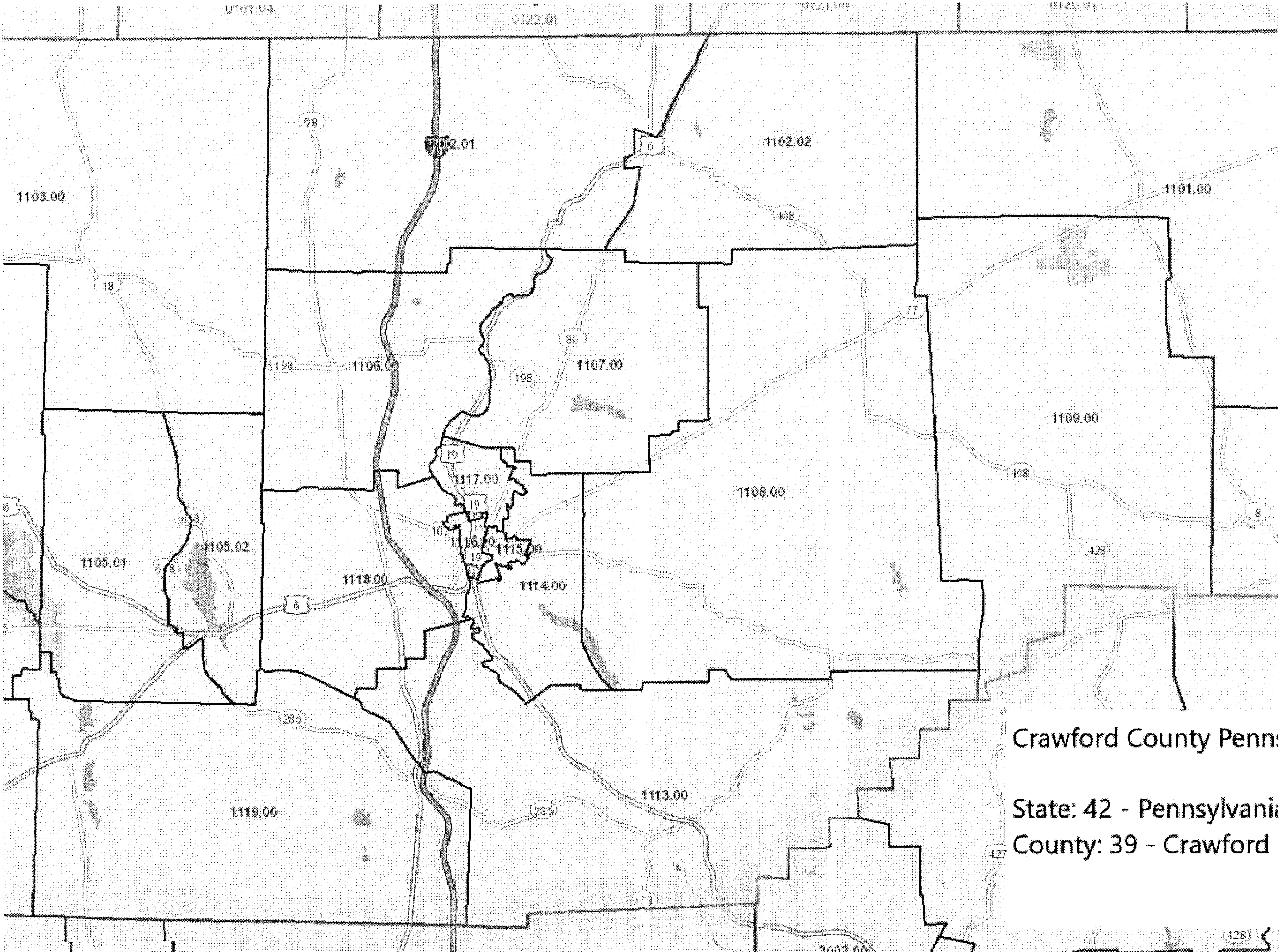
Check printing fees vary by the style of check ordered.

Account Reconcilement: $25.00/hr. $15.00 Minimum	$15.00
Account Research: $25.00/hr. $15.00 Minimum	$15.00
ATM Fee at GSB Locations - No Charge	
ATM Fee at Non-GSB Locations - No Charge	
Card Activity Charge - Monthly/GSB Mastercard Debit Card or ATM Card	$1.00
Card Replacement Fee/GSB Mastercard Debit Card or ATM Card	$10.00
Charge to Return CK (NSF): Per item fee is charged when the item is returned unpaid	$36.00
Copy of Account History or Account Statement	$5.00
Copy of Cancelled Checks (Two free check copies per Statement Cycle)	$5.00
Deposit Item Returned or Cashed Item Returned: Per Item	$12.00
Dormant Account Fee - No activity in 12 months/ Monthly Fee	$5.00
Escheat Account Fee - Funds turned over to the state as Abandoned Property	$50.00
Foreign/Collection Items: Per Item	$20.00
Legal Processing Fee - Levies or Garnishments	$50.00
Night Depository Canvas Bag	$30.00
Non-Deposit Customer Check Cashing Fee: Check amounts of $50 or less = No Charge	
Non-Deposit Customer Check Cashing Fee: Check amounts of $50.01 or more	2.000% of the check amount
Official Check	$10.00
Overdraft Protection Transfer Fee - Transfer from a deposit acct to cover an overdraft	$3.00
Overdraft/NSF Charge - Fee is charged when the item is paid	$36.00
Personal Counter Checks - Sheet of 4 checks	$5.00
Photocopy Service: Per Item	$1.00
Reissue of an Official Check	$10.00
Safe Deposit Box Annual Rental Fee - 5 X 10	$55.00
Safe Deposit Box Annual Rental Fee - 5 X 5	$35.00
Safe Deposit Box Annual Rental Fee - 3 X 10	$40.00
Safe Deposit Box Annual Rental Fee - 3 X 5	$20.00
Safe Deposit Box Lock Replacement/Box Drilling	$425.00
Safe Deposit Box Replacement Key	$50.00
Stop Payment Order - check, preauth debit, electronic transfer & recurring payments	$30.00
Wire Transfer Fee - Incoming	$15.00
Wire Transfer Fee - Outgoing	$25.00



Mercer County Pennsylvania

State: 42 - Pennsylvania
County: 85 - Mercer County


Crawford County Penns
State: 42 - Pennsylvania
County: 39 - Crawford
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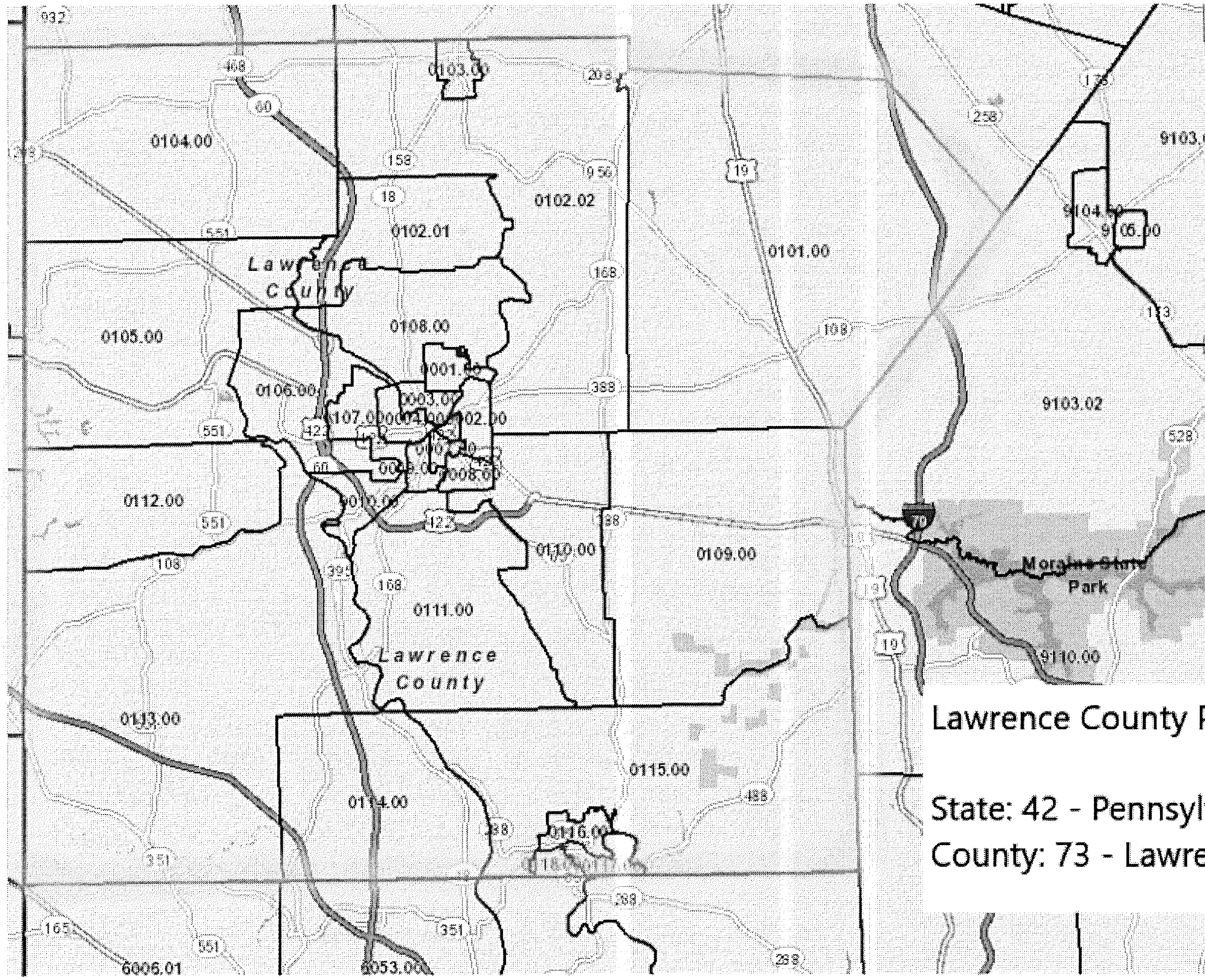

Lawrence County Pennsylvania

State: 42 - Pennsylvania
County: 73 - Lawrence County

FFIEC Census Reports

Restart Search Report Help Census Info Sheet

2024 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)
County: 085 - MERCER COUNTY
Tract: ALL TRACTS

Records 1 through 35 of 35

Data Report Links
Demographic (PDF) Income (PDF) Population (PDF) Housing (PDF)

For details on each field, please refer to the Census Info Sheet

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

Tract Code	Tract Income Level	Distressed or Under -served 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
0301.00	Moderate	No	64.51	$81,400	$52,511	$42,788	1934	22.75	440	429	1022
0303.00	Middle	No	95.18	$81,400	$77,477	$63,125	3182	22.53	717	797	1510
0304.00	Middle	No	85.58	$81,400	$69,662	$56,755	2701	12.33	333	1021	1323
0305.00	Middle	No	92.67	$81,400	$75,433	$61,458	2385	30.57	729	674	1336
0309.00	Moderate	No	63.00	$81,400	$51,282	$41,786	2562	46.37	1188	829	1587
0311.00	Middle	No	107.96	$81,400	$87,879	$71,600	1532	23.56	361	496	646
0312.00	Upper	No	142.84	$81,400	$116,272	$94,730	5487	7.58	416	2251	2488
0313.00	Upper	No	158.22	$81,400	$128,791	$104,931	2618	9.55	250	825	1077
0314.00	Middle	No	98.08	$81,400	$79,837	$65,046	5472	11.29	618	1566	2131
0317.00	Middle	No	107.49	$81,400	$87,497	$71,289	2476	7.39	183	904	1034
0318.00	Middle	No	94.87	$81,400	$77,224	$62,917	4729	4.02	190	1664	2370
0319.00	Middle	No	90.54	$81,400	$73,700	$60,045	4682	4.66	218	1361	2177
0320.00	Moderate	No	71.60	$81,400	$58,282	$47,489	4850	4.54	220	1931	2394
0321.00	Middle	No	106.49	$81,400	$86,683	$70,625	2752	13.59	374	404	934
0322.00	Middle	No	100.88	$81,400	$82,116	$66,906	2788	9.11	254	685	1098
0323.00	Upper	No	131.06	$81,400	$106,683	$86,923	3229	5.48	177	1114	1444
0324.01	Middle	No	108.61	$81,400	$88,409	$72,028	1477	8.73	129	483	638
0324.02	Middle	No	116.01	$81,400	$94,432	$76,941	1641	8.29	136	420	589
0324.03	Middle	No	119.49	$81,400	$97,265	$79,250	2520	5.00	126	896	1220
0325.02	Middle	No	117.71	$81,400	$95,816	$78,068	2199	4.14	91	815	1189
0325.03	Middle	No	96.99	$81,400	$78,950	$64,327	1652	4.42	73	500	662
0325.04	Middle	No	100.00	$81,400	$81,400	$66,319	2796	5.47	153	1040	1391

0325.05	Middle	No	105.55	$81,400	$85,918	$70,000	1458	5.21	76	528	709
0326.01	Upper	No	122.40	$81,400	$99,634	$81,176	5741	4.48	257	1943	2557
0326.02	Middle	No	104.74	$81,400	$85,258	$69,464	4779	19.17	916	855	1292
0327.01	Middle	No	119.32	$81,400	$97,126	$79,135	4340	7.10	308	1820	2238
0327.02	Middle	No	91.96	$81,400	$74,855	$60,987	2471	4.90	121	963	1073
0328.01	Middle	No	118.13	$81,400	$96,158	$78,344	3519	8.01	282	1053	1344
0328.02	Upper	No	123.07	$81,400	$100,179	$81,618	1957	11.24	220	675	710
0329.00	Upper	No	139.04	$81,400	$113,179	$92,209	3191	8.90	284	835	1260
0330.00	Middle	No	93.52	$81,400	$76,125	$62,027	4728	7.53	356	631	1028
0331.00	Middle	No	115.15	$81,400	$93,732	$76,366	4678	4.60	215	1654	1988
0332.00	Low	No	18.24	$81,400	$14,847	$12,100	2945	48.18	1419	315	1022
0333.00	Middle	No	85.94	$81,400	$69,955	$57,000	2881	16.04	462	702	931
0334.00	Low	No	40.47	$81,400	$32,943	$26,844	2300	59.22	1362	541	1159

FFIEC Census Reports

Restart Search Report Help Census Info Sheet

2024 FFIEC Census Report - Summary Census Demographic Information
State: 42 - PENNSYLVANIA (PA)
County: 039 - CRAWFORD COUNTY
Tract: ALL TRACTS
Records 1 through 23 of 23

Data Report Links
Demographic (PDF) Income (PDF) Population (PDF) Housing (PDF)

For details on each field, please refer to the Census Info Sheet

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

Tract Code	Tract Income Level	Distressed or Under -served 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
1101.00	Moderate	No	76.33	$81,400	$62,133	$50,625	6222	4.87	303	1678	3242
1102.01	Upper	No	120.22	$81,400	$97,859	$79,732	3538	5.94	210	1348	1761
1102.02	Middle	No	94.53	$81,400	$76,947	$62,697	4441	12.47	554	1087	1647
1103.00	Middle	No	82.49	$81,400	$67,147	$54,709	4506	5.42	244	1346	2036
1104.00	Middle	No	99.26	$81,400	$80,798	$65,833	2726	5.32	145	943	1598
1105.01	Middle	No	114.16	$81,400	$92,926	$75,714	1780	4.94	88	703	950
1105.02	Middle	No	115.54	$81,400	$94,050	$76,630	3497	5.23	183	1268	2919
1106.00	Middle	No	109.32	$81,400	$88,986	$72,500	2775	5.15	143	1191	1455
1107.00	Middle	No	94.67	$81,400	$77,061	$62,784	3766	6.98	263	1147	1688
1108.00	Middle	No	111.79	$81,400	$90,997	$74,137	4728	4.55	215	1603	2153
1109.00	Middle	No	97.34	$81,400	$79,235	$64,559	2791	6.56	183	1091	1592
1110.00	Middle	No	88.21	$81,400	$71,803	$58,500	2231	4.93	110	872	1290
1111.00	Moderate	No	68.61	$81,400	$55,849	$45,506	2872	9.19	264	763	1205
1112.00	Moderate	No	74.18	$81,400	$60,383	$49,200	2390	9.16	219	510	942
1113.00	Middle	No	96.15	$81,400	$78,266	$63,771	5228	5.01	262	1886	2761
1114.00	Upper	No	125.45	$81,400	$102,116	$83,201	4528	8.30	376	1325	1909
1115.00	Middle	No	87.93	$81,400	$71,575	$58,317	4955	16.83	834	869	2350
1116.00	Low	No	49.99	$81,400	$40,692	$33,158	3735	19.20	717	369	1669
1117.00	Middle	No	117.65	$81,400	$95,767	$78,026	4846	12.96	628	859	1392
1118.00	Middle	No	109.39	$81,400	$89,043	$72,548	5331	7.24	386	2088	2676
1119.00	Middle	No	94.81	$81,400	$77,175	$62,879	3516	3.19	112	1097	1468
1120.01	Middle	No	86.03	$81,400	$70,028	$57,059	2264	4.55	103	946	2105

1120.02	Moderate	No	79.97	$81,400	$65,096	$53,036	1272	3.85	49	604	1848

2024 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)
County: 073 - LAWRENCE COUNTY
Tract: ALL TRACTS

Records 1 through 28 of 28

Data Report Links
Demographic (PDF) Income (PDF) Population (PDF) Housing (PDF)

For details on each field, please refer to the Census Info Sheet

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

Tract Code	Tract Income Level	Distressed or Under -served 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
0001.00	Moderate	Yes	74.90	$99,100	$74,226	$60,823	4343	15.29	664	1288	1967
0002.00	Moderate	Yes	65.88	$99,100	$65,287	$53,496	2020	22.92	463	528	766
0003.00	Moderate	No	59.71	$99,100	$59,173	$48,490	3698	31.86	1178	757	1591
0004.00	Low	No	29.00	$99,100	$28,739	$23,553	1776	51.75	919	140	567
0006.00	Low	No	39.12	$99,100	$38,768	$31,771	950	27.26	259	182	491
0007.00	Low	No	38.93	$99,100	$38,580	$31,613	1808	28.04	507	333	782
0008.00	Moderate	No	55.62	$99,100	$55,119	$45,163	4020	20.42	821	1147	1754
0009.00	Low	No	39.00	$99,100	$38,649	$31,667	1692	33.81	572	400	783
0010.00	Moderate	No	58.17	$99,100	$57,646	$47,240	1619	15.63	253	373	706
0101.00	Middle	No	101.84	$99,100	$100,923	$82,697	3790	5.01	190	1283	1658
0102.01	Upper	No	154.30	$99,100	$152,911	$125,288	3609	4.71	170	1089	1273
0102.02	Middle	Yes	95.06	$99,100	$94,204	$77,188	4983	5.28	263	1650	2052
0103.00	Upper	No	122.13	$99,100	$121,031	$99,167	2092	10.23	214	325	539
0104.00	Middle	Yes	90.52	$99,100	$89,705	$73,500	3102	4.06	126	1039	1268
0105.00	Moderate	Yes	70.78	$99,100	$70,143	$57,475	2708	5.24	142	1078	1330
0106.00	Moderate	Yes	75.04	$99,100	$74,365	$60,938	2260	8.23	186	844	1140
0107.00	Moderate	Yes	78.21	$99,100	$77,506	$63,505	2746	15.37	422	1037	1264
0108.00	Middle	No	108.47	$99,100	$107,494	$88,076	6234	7.07	441	2254	2784
0109.00	Middle	Yes	88.26	$99,100	$87,466	$71,667	2913	6.32	184	1134	1480
0110.00	Middle	Yes	91.89	$99,100	$91,063	$74,618	4798	6.00	288	2098	2407
0111.00	Moderate	Yes	66.45	$99,100	$65,852	$53,958	3961	7.32	290	1435	1997
0112.00	Middle	Yes	85.18	$99,100	$84,413	$69,167	2423	6.07	147	759	1021

0113.00	Middle	Yes	96.06	$99,100	$95,195	$78,000	4158	5.15	214	1505	1895
0114.00	Moderate	Yes	75.73	$99,100	$75,048	$61,495	1931	7.56	146	695	945
0115.00	Middle	Yes	92.67	$99,100	$91,836	$75,250	3960	7.98	316	1619	1938
0116.00	Middle	No	98.13	$99,100	$97,247	$79,679	3895	8.73	340	1540	1962
0117.00	Middle	Yes	92.21	$99,100	$91,380	$74,875	1992	10.24	204	749	963
0118.00	Low	No	42.68	$99,100	$42,296	$34,658	2589	13.13	340	601	1184

GREENVILLE SAVINGS BANK

LOAN-TO-DEPOSIT RATIOS

March 31, 2024	**102.20%**
June 30, 2024	**105.15%**
September 30, 2024	**101.77%**
December 31, 2024	**103.91%**

COMMUNITY REINVESTMENT ACT STATEMENT
FOR
GREENVILLE SAVINGS BANK

Greenville Savings Bank was chartered in 1911 to serve the various credit needs of individuals and organizations in our community.

BE IT RESOLVED that Greenville Savings Bank, in compliance with the Community Reinvestment Act of 1977, hereby adopts the following Community Reinvestment Act Statement:

Greenville Savings Bank has and will continue to serve and help meet the credit needs of the entire community, which it serves.

- **Delineation Of Community**

  The delineated community of Greenville Savings Bank is:

  Mercer County:
  All cities, towns, boroughs or villages within the borders of Mercer County.

  Crawford County:
  All cities, towns, boroughs or villages within the borders of Crawford County.

  Lawrence County:
  All cities, towns, boroughs or villages within the borders of Lawrence County.

  Our delineated community includes all types of neighborhoods and districts, and persons of all income levels and races. Designation of our community does not mean that we make no loans outside our community; we sometimes do. The delineation of our community merely sets forth the general area of operation of our institution. There are no areas within our effective lending area that we would not consider applications for loans, including low and moderate income neighborhoods, consistent with safe and sound operation of this Association. A map of the community is enclosed and becomes part of this statement.

- **Specific types of loans Greenville Savings Bank is prepared to extend to our local community, as delineated, are as follows:**

  Single Family Residential
  One to Four Family Dwelling Units
  Five Dwelling Units and Over (Multi Family Units)
  Automobile Loans
  Home Improvement Loans
  All Types of Consumer Loans
  Commercial Real Estate Loans
  Land Acquisition and Development Loans
  Other Commercial Loans

- **<u>Community Reinvestment Act Notice</u>**

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Federal Deposit Insurance Corporation 350 Fifth Avenue, Suite 1200 New York, NY 10118. You may send written comments about our performance in helping to meet community credit needs to Compliance Officer, Greenville Savings Bank 233 Main Street. P.O. Box 150 Greenville, PA 16125, and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at *<u>www.fdic.gov/regulations/cra</u>*. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

- **<u>Greenville Savings Bank helps to meet community credit needs</u>**.

Greenville Savings Bank does have an underwriting policy, which is available to the public. Within this policy is stated all information on Credit Services, loan application procedures and processing.

Greenville Savings Bank does announce on the radio, newspaper and social media about the availability of types of credit appropriate to help meet local credit needs.

- **<u>Report on our record of helping to meet community credit needs</u>**.

Record of the Bank's lending within its facility-based assessment area is demonstrated by our geographic distribution chart at this office.

- **<u>The Bank's efforts to ascertain the credit needs of the community, including efforts to communicate with members of its community regarding Credit Services</u>**.

The Bank cooperates with various local organizations and local governmental units.

Various Officers, Trustees and Employees are members of various nonprofit organizations within the communities we serve.to further ascertain local credit needs. We are also involved in various fund-raising activities for Greenville Public Library, Shenango Valley YMCA, Salvation Army, Community Food Warehouse, Amish Benefit Auctions, and others.

- **You may obtain the public section of our most recent CRA Performance evaluation on our bank website greenvillesavings.com or at our offices, 233 Main Street, Greenville, Pennsylvania, 550 North Hermitage Road, Hermitage, Pennsylvania and 3302 Wilmington Road, New Castle, Pennsylvania.**

This policy was reviewed and/or revised, and approved on the following dates:
February 18, 1993
June 20, 1994
March 17, 1995
March 1, 1996
August 18,1997
October 19, 1998
March 15, 1999
March 17, 2000
March 19, 2001
March 18, 2002
May 19, 2003
May 17, 2004
August 16, 2005
June 19, 2006
June 18, 2007
June 16, 2008
June 16, 2009
June 21, 2010
June 20, 2011
June 15, 2012
June 14, 2013
June 24, 2014
June 11, 2015
June 21, 2016
June 27, 2017
June 19, 2018
June 18, 2019
June 26, 2020
January 19, 2021
July 20, 2021
January 18, 2022
January 17, 2023
January 16, 2024
January 21, 2025

GREENVILLE SAVINGS BANK
OFFICES, LOCATIONS AND OFFICE HOURS

GREENVILLE BRANCH (OPENED 1911*)
GREENVILLE SAVINGS BANK
233 MAIN STREET, P. O. BOX 150
GREENVILLE, PA 16125
PHONE: 724-588-5420
CENSUS TRACT: 0321.00

HOURS
LOBBY:
MONDAY – FRIDAY 9:00 – 4:30
SATURDAY – SUNDAY CLOSED

DRIVE-IN:
MONDAY – THURSDAY 9:00 – 5:00
FRIDAYS 9:00 – 6:00
SATURDAY – SUNDAY CLOSED

HERMITAGE BRANCH (OPENED JANUARY 2002*)
GREENVILLE SAVINGS BANK
550 N. HERMITAGE RD.
HERMITAGE, PA 16148
PHONE: 724-983-1466
CENSUS TRACT: 0313.00

HOURS
LOBBY:
MONDAY – FRIDAY 9:00 – 4:30
SATURDAY – SUNDAY CLOSED

DRIVE-IN:
MONDAY – THURSDAY 9:00 – 5:00
FRIDAYS 9:00 – 5:30
SATURDAY – SUNDAY CLOSED

NEW WILMINGTON BRANCH (OPENED MARCH 2025*)
GREENVILLE SAVINGS BANK
108 SOUTH MARKET ST.
NEW WILMINGTON, PA 16142
PHONE: 724-901-6886
CENUS TRACT: 0103.00

HOURS
LOBBY & DRIVE IN
MONDAY, TUESDAY, THURSDAY 9:00 – 5:00
WEDNESDAY 9:00 – 3:00
FRIDAY 9:00 – 6:00
SATURDAY – SUNDAY CLOSED

NESHANNOCK BRANCH (OPENED SEPTEMBER 2005*) (CLOSED MARCH 14th, 2025*)
GREENVILLE SAVINGS BANK
3302 WILMINGTON RD.
NEW CASTLE, PA 16105
PHONE: 724-652-5820
CENUS TRACT: 0102.00

*Neshannock Branch closed March 14th, 2025, and was relocated to the New Wilmington Branch that opened March 20th, 2025

GREENVILLE SAVINGS BANK LOAN TRANSACTION FEES

Consumer Loans – Home Equity Loans

Late Charge – 5% of the regularly scheduled payment or $20 whichever is greater.

Origination Fee – None

Origination Fee Home Renovation Loans – only if Bank is controlling funds:

(Renovation Amounts) $50,000(Minimum) - $125,000(Maximum) = $1,000

Purchase & Refinance Loans Closing with a Settlement Agent

Late Charge – 4% of the regularly scheduled payment

Origination Fee Purchase and Refinance – $750

Wire Fee - $25

Commercial Loans (CCD System)

Late Charge – 5% of the regularly scheduled payment or $20 whichever is greater

Documentation Preparation Fee –$150 to $500 depending on commercial product

*Origination fee of $750 added if loan is closing with a settlement agent

*Wire Fee of $25 added if loan is closing with a settlement agent

Commercial Loans (ML System)

Late Charge – 4% of the regularly scheduled payment.

Origination Fee - $750 minimum

Wire Fee - $25

Greenville Savings Bank Comments Log for CRA File

Year	Date Received	Comments Received	Response Date	Bank's Response
2025 1st Qtr.		None Received		
2024		None Received		
2023		None Received		
2022		None Received		
2021		None Received		
2020		None Received		

FHLBank
PITTSBURGH

Greenville Savings Bank
Jeffrey Blair
jblair@greenvillesavings.com

Dear Mr. Blair,

Thank you for participating in Home4Good in 2024! Home4Good is a flexible grant program that supports projects, programs and activities that lead to stable housing for those who are homeless or at risk of becoming homeless. This year, FHLBank Pittsburgh was able to commit $6 million to the Home4Good initiative. The three housing finance agencies in Delaware, Pennsylvania and West Virginia added an additional $2.447 million, bringing the total amount available in 2024 to $8.447 million.

Across our three states, we received 96 applications and we are able to provide awards to 95 projects, totaling the $8.447 million.

We greatly appreciate Greenville Savings Bank's support of the Home4Good program. In conjunction with our partner, the Pennsylvania Housing Finance Agency, we are pleased to share that the projects listed below were awarded funds.

State	Continuum of Care	Organization	Proposal Name	Approved
PA	Western Pennsylvania CoC	Fayette County Community Action Agency (FCCAA)	Financial Support for the Western PA CoC's Youth Action Board and Homeless Action Board	$ 24,245.00
PA	Western Pennsylvania CoC	Fayette County Community Action Agency	Regional Justice Involved Housing	$ 73,650.00
PA	Western Pennsylvania CoC	Union Mission of Latrobe	Housing Problem Solving through Coordinated Entry	$ 359,055.00
PA	Western Pennsylvania CoC	CoC Administration		$ 24,050.00

All of the above organizations will receive notifications from our partner housing finance agency and will be notified of your support. Along with our partner, we extend our congratulations to you on these awards.

We encourage your institution to explore volunteer or business opportunities with those projects. Please reach out to FHLBank if you would like to be connected to a specific Service Provider.

If you have any questions about Home4Good, please contact us by email at home4good@fhlb-pgh.com, or by phone at 800-288-3400, Option 3.

Without your commitment and participation, we could not provide these much-needed funds to support homeless individuals and families. We thank you for your involvement and hope you will continue your support of the Home4Good program in 2025.

Thank you,

John Bendel

John Bendel
Senior Director, Community Investment

Alexa Mascara

Alexa Mascara
Manager, Community Products