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 considering 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 the 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 banks scheduled for CRA examination in that quarter. This list is available on the FDIC's website at: **https://www.fdic.gov/banker-resource-center/cra-examination-schedule**

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 to:

Regional Director
FDIC New York Regional Office
350 Fifth Avenue, 41st Floor
New York, NY 10118

You may also submit comments electronically through the FDIC's website https://cra.fdic.gov 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 review 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 that are 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.

- **<u>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 108 South Market Street, New Wilmington, Pennsylvania.</u>**

This policy was reviewed and/or revised, and approved on the following dates:

February 18, 1993	January 18, 2022
June 20, 1994	January 17, 2023
March 17, 1995	January 16, 2024
March 1, 1996	January 21, 2025
August 18,1997	January 20, 2026
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	