



**Community Reinvestment Act (CRA)
As of April 1, 2024**

CRA Written Comments and Bank Response Section

- Community Savings has not received any written CRA related comments from the public for the current year, 2023 and 2022 that specifically relates to the bank's performance in helping to meet community credit needs.

List of Banking Branches, Address, Hours of Operation and Geography

- **Banking Branch:** Community Savings has one main office banking branch.
- **Address:** 425 Main St., Caldwell, OH 43724
- **Hours of Operation:**

Lobby:

Monday - Thursday	8:30am – 4:00pm (ET)
Friday	8:30am – 5:00pm (ET)
Saturday	8:30am – 12:00pm (ET)

Drive-thru:

Monday - Thursday	8:30am – 5:00pm (ET)
Friday	8:30am – 5:30pm (ET)
Saturday	8:30am – 12:00pm (ET)

- **Geography:**

State	County	Census Tract	Income Level	Underserved or Distressed
Ohio	Noble	↓	↓	↓
39	121	9684.01	Middle	Yes

Branches Opened and Closed

- **Branches Opened and Closed:** There were no branches opened or closed for the current year, 2023 and 2022.

Banking Products and Services Offered

- **Deposit Products:**

Checking Accounts:

MyChoice Checking
MyChoice Elite Checking
MyChoice Business Checking
MyChoice Student Checking

Savings Accounts:

MyChoice Savings
MyChoice Super Savers
High Yield Savings
Money Market
MyChoice Club Account
MyChoice CDs & IRAs

- **Lending Products:**

Loans:

MyChoice Mortgage
MyChoice Home Equity
MyChoice Auto
Community ITIN
Community Alt-Doc

Credit Cards:

Personal Credit Cards
Personal Credit Cards

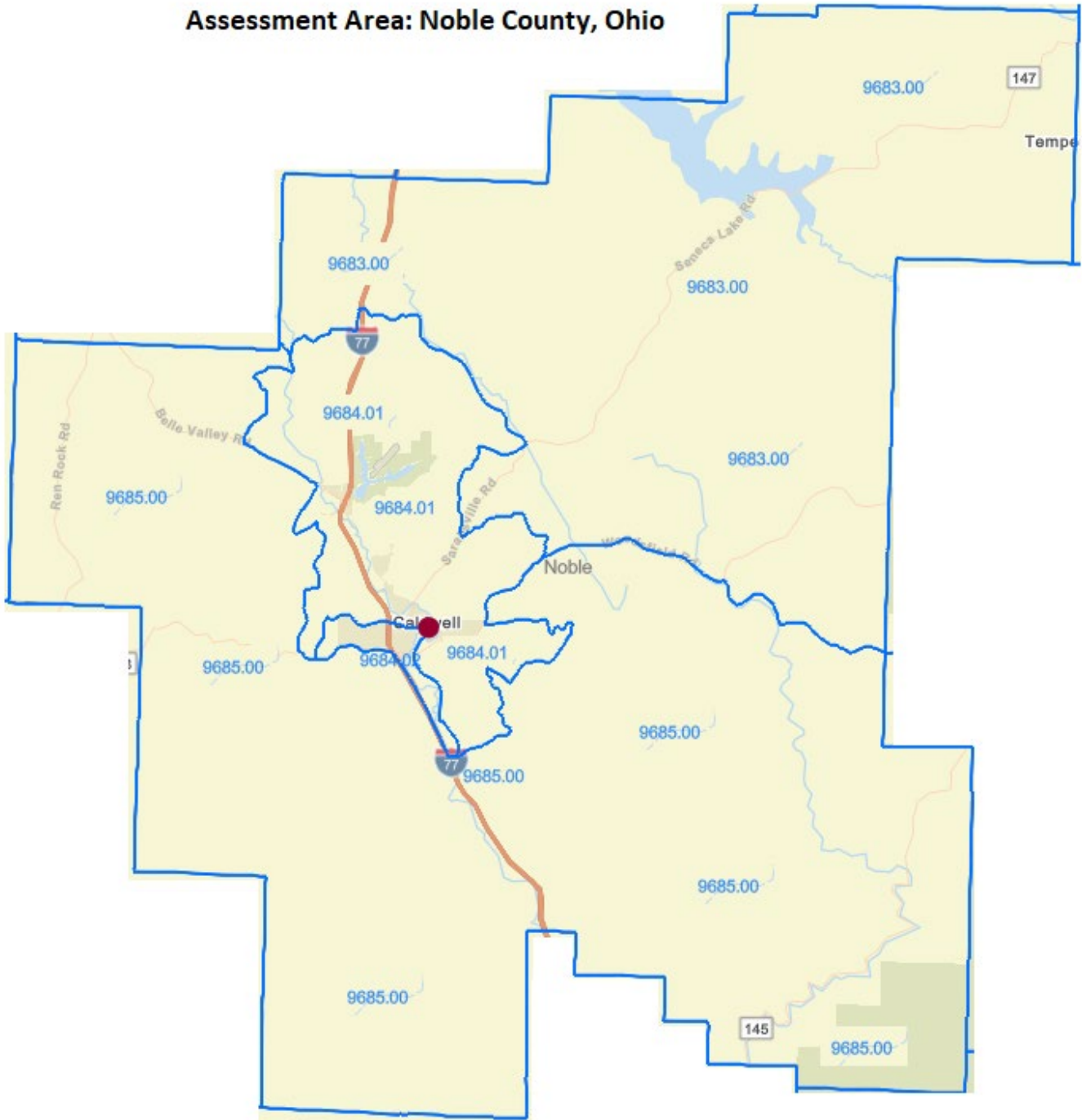
- **Online Banking & Mobile Banking:** Transfer money between accounts, check recent transactions, review monthly statements, make loan payments and pay bills for free, receive payment due reminders. Community Savings belongs to the MoneyPass ATM network.

FEE SCHEDULE



Account Balancing & Research <i>(Per Hour – First ½ Hour Free!)</i>	\$20.00
Account Closing Fee	\$10.00
ATM / Debit Card Replacement	\$10.00
Cashier's Check	\$5.00
Check Copy <i>(Per Check)</i>	\$1.00
Coin Sorting <i>(\$5 Minimum)</i>	1% of Total
Counter Checks <i>(3 Checks Per Page)</i>	\$1.00 Per Page
Courier Fee	\$25.00
Dormant Account <i>(Monthly)</i>	\$5.00
IRS Tax Levy Processing <i>(Per Levy)</i>	\$75.00
Night Deposit Bags – Locked <i>(Per Bag)</i>	\$25.00
Night Deposit Bags – Zippered <i>(Per Bag)</i>	\$5.00
Night Deposit Key: First Key	Free
Each Additional Key	\$5.00
Notary Service <i>(Non-Customers)</i>	\$5.00
Overdraft / Insufficient Funds <i>(Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means)</i>	\$35.00
Overdraft Protection <i>(Per Item)</i>	\$5.00
Printed Checks	Variable
Printed Statement Fee	\$2.00
Return Deposit Item <i>(Per Item)</i>	\$10.00
Stop Payment <i>(Per Item)</i>	\$35.00
Telephone Transfers Processed By Community Savings Employee	\$3.00
Automated telephone transfers may be made at no charge by calling our telebanking number 888-883-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com	
Wire Transfers	
Domestic – Incoming	\$20.00
Domestic – Outgoing	\$25.00
Foreign	\$50.00

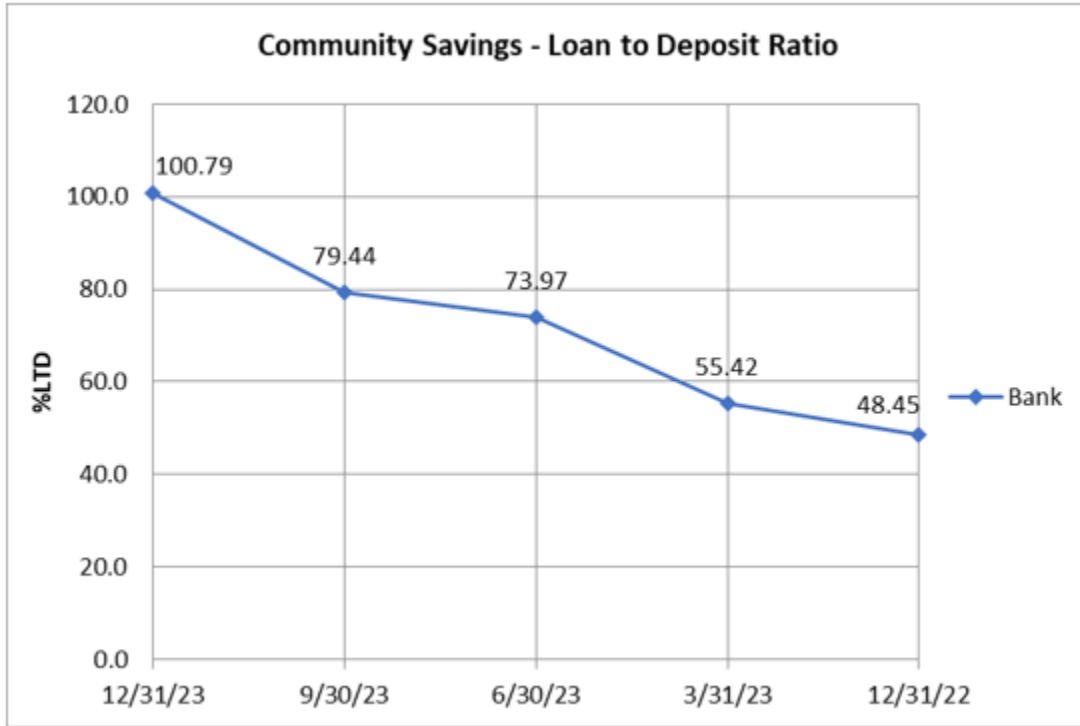
Assessment Area: Noble County, Ohio



Tract Code	Tract Income Level	Distressed or Under-served Tract
9683.00	Middle	Yes
9684.01	Middle	Yes
9684.02	Unknown	No
9685.00	Middle	Yes

Loan to Deposit Ratio

- Community Savings' loan-to-deposit ratio for each quarter of the prior calendar year:



Source: FFIEC UBPR