

Community Reinvestment Act (CRA) As of April 1, 2025

CRA Written Comments and Bank Response Section

 Community Savings has not received any written CRA related comments from the public for the current year, 2024 and 2023 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:

 $\begin{array}{ll} \mbox{Monday - Thursday} & 8:30\mbox{am} - 5:00\mbox{pm (ET)} \\ \mbox{Friday} & 8:30\mbox{am} - 5:30\mbox{pm (ET)} \\ \mbox{Saturday} & 8:30\mbox{am} - 12:00\mbox{pm (ET)} \end{array}$

Geography:

		Census	Income	Underserved or
State	County	Tract	Level	Distressed
Ohio	Noble	\downarrow	\downarrow	\
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, 2024 and 2023.

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:

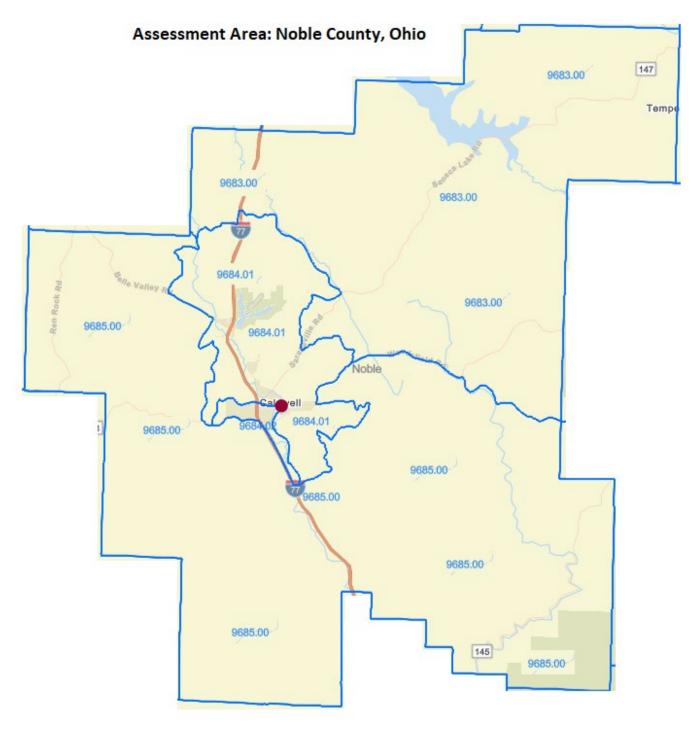
Personal Credit Cards Business Credit Cards

• 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



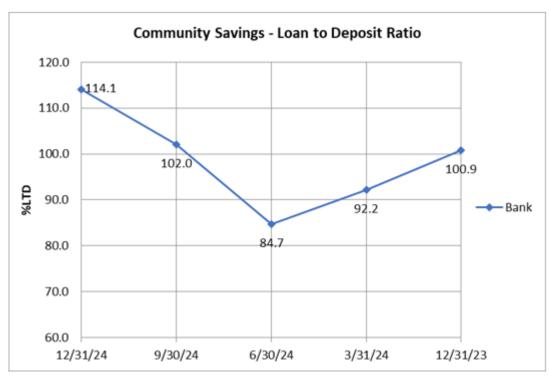
ACCOUNT Closing Fee \$10.00 ATM / Debit Card Replacement \$10.00 Cashier's Check \$5.00 Check Copy (Per Check) \$1.00 Coin Sorting (\$5 Minimum) 1% of Total Counter Checks (3 Checks Per Page) \$1.00 Per Page Courier Fee \$25.00 Dormant Account (Monthly) \$5.00 IRS Tax Levy Processing (Per Levy) \$75.00 Night Deposit Bags - Locked (Per Bag) \$5.00 Night Deposit Bags - Locked (Per Bag) \$5.00 Night Deposit Key: First Key Free Each Additional Key \$5.00 Notary Service (Non-Customers) \$5.00 Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) \$5.00 Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$5.00 Stop Payment (Per Item) \$5.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.my.communitysavings.com Wire Transfers Domestic - Incoming \$2.00 Domestic - Outgoing \$2		#20.00
ATM / Debit Card Replacement \$10.00 Cashier's Check \$5.00 Check Copy (Per Check) \$1.00 Coin Sorting (\$5 Minimum) \$1% of Total Counter Checks (\$3 Checks Per Page) \$1.00 Per Page Courier Fee \$25.00 Dormant Account (Monthly) \$5.00 IRS Tax Levy Processing (Per Levy) \$75.00 Night Deposit Bags - Locked (Per Bag) \$25.00 Night Deposit Bags - Zippered (Per Bag) \$5.00 Night Deposit Key: First Key Free Each Additional Key \$5.00 Notary Service (Non-Customers) \$5.00 Notary Service (Non-Customers) \$5.00 Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$35.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.my.communitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Account Balancing & Research (Per Hour - First ½ Hour Free!)	\$20.00
Cashier's Check Check Copy (Per Check) Check Copy (Per Check) Coin Sorting (\$5 Minimum) 1% of Total Counter Checks (3 Checks Per Page) St 1.00 Per Page Courier Fee \$25.00 Dormant Account (Monthly) IRS Tax Levy Processing (Per Levy) Night Deposit Bags - Locked (Per Bag) Night Deposit Bags - Locked (Per Bag) Night Deposit Key: First Key Each Additional Key Notary Service (Non-Customers) Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$5.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.my.communitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Account Closing Fee	\$10.00
Check Copy (Per Check) \$1.00 Coin Sorting (\$5 Minimum) 1% of Total Counter Checks (3 Checks Per Page) \$1.00 Per Page Courier Fee \$25.00 Dormant Account (Monthly) \$5.00 IRS Tax Levy Processing (Per Levy) \$75.00 Night Deposit Bags - Locked (Per Bag) \$25.00 Night Deposit Bags - Zippered (Per Bag) \$5.00 Night Deposit Key: First Key Free Each Additional Key \$5.00 Notary Service (Non-Customers) \$5.00 Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) \$5.00 Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$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 888-83-3-586, at our ATM, or by logging onto your online banking at www.my.communitysavings.com \$20.00 Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00 <td>ATM / Debit Card Replacement</td> <td>\$10.00</td>	ATM / Debit Card Replacement	\$10.00
Coin Sorting (\$5 Minimum) 1% of Total Counter Checks (\$3 Checks Per Page) \$1.00 Per Page Courier Fee \$25.00 Dormant Account (Monthly) \$5.00 IRS Tax Levy Processing (Per Levy) \$75.00 Night Deposit Bags - Locked (Per Bag) \$25.00 Night Deposit Key: First Key Free Each Additional Key \$5.00 Notary Service (Non-Customers) \$5.00 Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) \$35.00 Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$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 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com \$20.00 Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Cashier's Check	\$5.00
Courier Checks (3 Checks Per Page) \$1.00 Per Page Courier Fee \$25.00 Dormant Account (Monthly) \$5.00 IRS Tax Levy Processing (Per Levy) \$75.00 Night Deposit Bags - Locked (Per Bag) \$25.00 Night Deposit Bags - Zippered (Per Bag) \$5.00 Night Deposit Key: First Key Free Each Additional Key \$5.00 Notary Service (Non-Customers) \$5.00 Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) Overdraft / Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$55.00 Stop Payment (Per Item) \$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 888-833-5586, at our ATM, or by logging onto your online banking at www.my.communitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Check Copy (Per Check)	\$1.00
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Dormant Account (Monthly) IRS Tax Levy Processing (Per Levy) Night Deposit Bags - Locked (Per Bag) Night Deposit Bags - Zippered (Per Bag) Stood Night Deposit Key: First Key Each Additional Key Notary Service (Non-Customers) Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$35.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.my.communitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Counter Checks (3 Checks Per Page)	\$1.00 Per Page
IRS Tax Levy Processing (Per Levy) Night Deposit Bags - Locked (Per Bag) Night Deposit Bags - Zippered (Per Bag) Night Deposit Key: First Key Each Additional Key Notary Service (Non-Customers) Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$55.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing	Courier Fee	\$25.00
Night Deposit Bags - Locked (Per Bag) \$25.00 Night Deposit Bags - Zippered (Per Bag) \$5.00 Night Deposit Key: First Key Free Each Additional Key \$5.00 Notary Service (Non-Customers) \$5.00 Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) \$35.00 Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$35.00 Stop Payment (Per Item) \$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 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Dormant Account (Monthly)	\$5.00
Night Deposit Bags - Zippered (Per Bag) \$5.00 Night Deposit Key: First Key Free Each Additional Key \$5.00 Notary Service (Non-Customers) \$5.00 Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) \$35.00 Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$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 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	IRS Tax Levy Processing (Per Levy)	\$75.00
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Each Additional Key \$5.00 Notary Service (Non-Customers) \$5.00 Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) \$35.00 Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$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 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Night Deposit Bags - Zippered (Per Bag)	\$5.00
Notary Service (Non-Customers) Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) Overdraft Protection (Per Item) Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$35.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing	Night Deposit Key: First Key	Free
Overdraft / Insufficient Funds (Per Item For Covering Overdrafts Created By Check, In-Person Withdrawal, Or Other Electronic Means) Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$35.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic – Incoming \$20.00 Domestic – Outgoing	Each Additional Key	\$5.00
Withdrawal, Or Other Electronic Means) Overdraft Protection (Per Item) \$5.00 Printed Checks Variable Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$35.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing	Notary Service (Non-Customers)	\$5.00
Printed Checks Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$35.00 Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00		\$35.00
Printed Statement Fee \$2.00 Return Deposit Item (Per Item) \$10.00 Stop Payment (Per Item) \$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 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Overdraft Protection (Per Item)	\$5.00
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Stop Payment (Per Item) Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic – Incoming \$20.00 Domestic – Outgoing	Printed Statement Fee	\$2.00
Telephone Transfers Processed By Community Savings Employee Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic - Incoming Domestic - Outgoing \$20.00	Return Deposit Item (Per Item)	\$10.00
Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at www.mycommunitysavings.com Wire Transfers Domestic – Incoming \$20.00 Domestic – Outgoing \$25.00	Stop Payment (Per Item)	\$35.00
Domestic - Incoming \$20.00 Domestic - Outgoing \$25.00	Automated telephone transfers may be made at no charge by calling our telebanking number 888-833-5586, at our ATM, or by logging onto your online banking at	\$3.00
Domestic - Outgoing \$25.00	Wire Transfers	
	Domestic - Incoming	\$20.00
Foreign \$50.00	Domestic - Outgoing	\$25.00
	Foreign	\$50.00



Tract	Tract	Distressed or
Code	Income	Under-served
Code	Level	Tract
9683.00	Middle	Yes
9684.01	Middle	Yes
3004.01	Wildule	103
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