



COMMUNITY
SAVINGS

CRA PUBLIC FILE -WRITTEN COMMENTS

The Bank has not received any written comments in 2025, 2024, or 2023 specifically related to the Bank meeting the needs of the community it serves.



CRA PUBLIC FILE – BANK BRANCHES & HOURS

Community Savings has one branch located at:

425 Main St.
Caldwell, OH 43724

MSA	NA – NA (Outside of MSA)
State	39 – OHIO
County	121 –NOBLE COUNTY
Tract Code	9684.01
Income Level	Middle
Underserved or Distressed	Yes

The branch's hours of operation are:

Monday-Thursday	Lobby	8:30am – 4:00pm
	Drive-Thru	8:30am – 5:00pm
Friday	Lobby	8:30am – 5:00pm
	Drive-Thru	8:30am – 5:30pm
Saturday	Lobby	8:30am – 12:00pm
	Drive-Thru	8:30am – 12:00pm



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CRA PUBLIC FILE – BRANCH OPENINGS & CLOSINGS

The Bank did not open any branches in 2025, 2024 or 2023, nor did the Bank close any branches during those years.



COMMUNITY SAVINGS

CRA PUBLIC FILE – LIST OF PRODUCTS & SERVICES

Deposit Products

Checking

MyChoice Checking

MyChoice Elite Checking

MyChoice Business Checking

MyChoice Student Checking

Savings

MyChoice Savings

MyChoice Super Savers

High Yield Savings

Money Market

MyChoice Club Accounts

MyChoice CDs and IRAs

Lending Products

MyChoice Mortgage

MyChoice Home Equity

MyChoice Auto

Personal Credit Cards

Business Credit Cards

Services

Online Banking & Mobile Banking

Wire Transfer Services

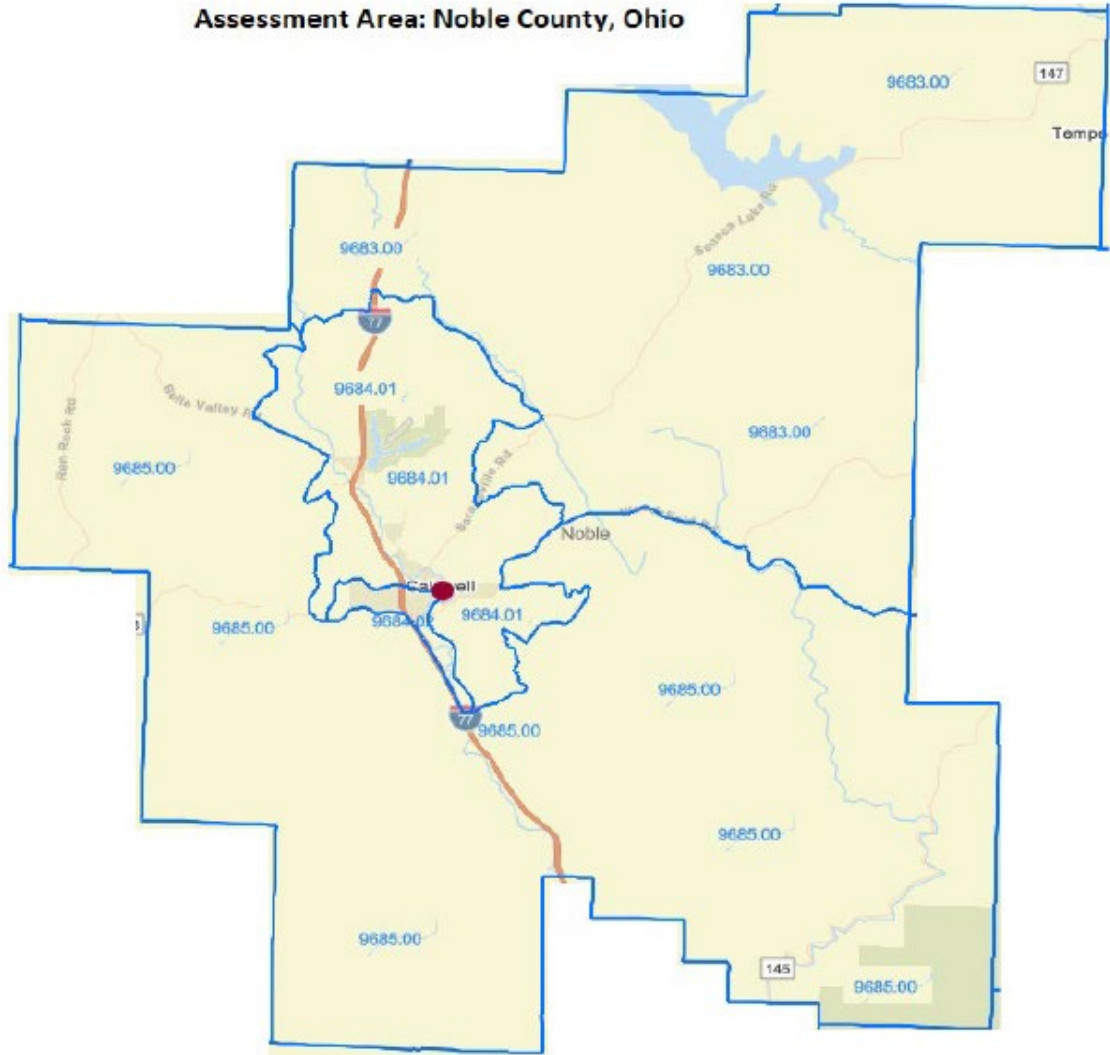
Remote Deposit Capture

Safe Deposit Boxes



COMMUNITY SAVINGS

CRA PUBLIC FILE -ASSESSMENT AREA





COMMUNITY
SAVINGS

CRA PUBLIC FILE – LOAN TO DEPOSIT RATIO

2025 Loan-to-Deposit Ratio ¹	
March 31, 2025	97.92%
June 30, 2025	101.07%
September 30, 2025	101.32%
December 31, 2025	107.67%

¹ Source: FFIEC UBPR Liquidity & Investment Portfolio – Net Loans & Leases to Deposits