

PUBLIC DISCLOSURE

July 7, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community State Bank of Orbisonia
Certificate Number: 16976

478 Ridgley St
Orbisonia, Pennsylvania 17243

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.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	1
DESCRIPTION OF ASSESSMENT AREAS.....	2
SCOPE OF EVALUATION.....	3
CONCLUSIONS ON PERFORMANCE CRITERIA.....	4
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	7
PA NON-MSA ASSESSMENT AREA – Full-Scope Review	8
CHAMBERSBURG, PA MSA ASSESSMENT AREA – Full-Scope Review	19
APPENDICES	28
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA.....	28
GLOSSARY	29

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 areas' credit needs.
- The bank made a substantial majority of home mortgage and small business loans in the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- The institution demonstrates adequate responsiveness to the community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the institution assessment areas.

DESCRIPTION OF INSTITUTION

Background

Community State Bank of Orbisonia (CSBO) is a full-service community bank headquartered in Orbisonia, Pennsylvania (PA). Orbisonia Community Bancorp, Inc., a one-bank holding company also located in Orbisonia, PA, wholly owns the institution. CSBO received a Satisfactory rating at its previous FDIC CRA Performance Evaluation dated March 11, 2022, based on Interagency Intermediate Small Institution Examination Procedures.

Operations

CSBO operates eight full-service branch offices throughout Central PA. One branch is in Bedford County, two in Franklin County, one in Fulton County, and four in Huntingdon County. Of the

eight branches, seven are located within middle-income census tracts and one is located in a moderate-income census tract. In August 2022, CSBO opened one full-service branch located in Mercersburg, PA (Franklin County) which is in a middle-income census tract. In January 2025, the bank closed one full-service branch in Waterfall, PA (Fulton County) which is in a middle-income census tract. The bank has not been involved in any merger or acquisition since the previous evaluation.

CSBO offers a variety of loan products including home mortgage, consumer, and commercial loans. The bank’s primary business focus is residential lending. In addition, the bank provides a variety of deposit services including checking, savings, money market accounts, and certificates of deposit. Alternative banking services include internet banking, mobile banking, and bank-owned automated teller machines.

Ability and Capacity

Assets totaled \$461.9 million as of March 31, 2025, including total loans of \$351.0 million and total securities of \$65.9 million. Deposits totaled \$410.4 million. Since the prior evaluation period, total assets increased 6.9 percent, total loans increased 12.1 percent, total securities decreased 20.0 percent, and total deposits increased 5.5 percent. The following table illustrates the bank’s loan portfolio as of March 31, 2025.

Loan Portfolio Distribution as of 03/31/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	10,404	3.0
Secured by Farmland	23,366	6.7
Secured by 1-4 Family Residential Properties	220,960	63.0
Secured by Multifamily (5 or more) Residential Properties	2,306	0.7
Secured by Nonfarm Nonresidential Properties	51,926	14.8
Total Real Estate Loans	308,962	88.2
Commercial and Industrial Loans	17,485	5.0
Agricultural Production and Other Loans to Farmers	1,138	0.3
Consumer Loans	18,528	5.3
Obligations of State and Political Subdivisions in the U.S.	4,865	1.4
Other Loans	40	<0.1
Total Loans	351,018	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal or other impediments that affect the bank’s ability to meet the credit needs of its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. CSBO designates two assessment areas that encompass portions of Bedford, Franklin, Fulton, Huntingdon, and Mifflin Counties. One

assessment area consists of portions of Huntingdon, Fulton, Mifflin, and Bedford Counties. Examiners refer to this assessment area as the PA Non-Metropolitan Statistical Area (Non-MSA) assessment area. The second assessment area includes census tracts in Franklin County, which is part of the Chambersburg, PA MSA #16540. Examiners refer to this assessment area as the Chambersburg MSA assessment area. Collectively, the CRA evaluation refers to the two assessment areas as the combined assessment area.

The following is a breakdown of the census tracts within each designated assessment area:

- PA Non-MSA – 3 census tracts within Bedford County, 2 census tracts within Fulton County, 11 census tracts within Huntingdon County, and 1 census tract within Mifflin County
- Chambersburg, PA MSA – 19 census tracts in Franklin County

CSBO expanded its combined assessment area since the previous evaluation by adding one tract in Huntingdon County and 17 tracts in Franklin County, PA. The full-scope review sections of this evaluation provide details relating to the individual assessment areas. The combined assessment area includes 36 census tracts. According to the 2020 U.S. Census, the demographics of these census tracts include the following:

- 5 moderate-income census tracts;
- 28 middle-income census tracts;
- 2 upper-income census tract and
- 1 census tract with no income designation.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated March 11, 2022, to the current evaluation dated July 7, 2025. To evaluate CSBO's CRA performance, examiners used the Intermediate Small Institution Examination Procedures. These procedures include the Lending Test and Community Development Test (see Appendices for a complete description).

Examiners performed full-scope reviews of the PA Non-MSA and Chambersburg, PA MSA assessment areas. Considering the number of loans, deposits, and branches in each assessment area, examiners assigned the greatest weight to the PA Non-MSA assessment area as the bank's operations within this assessment area account for a majority of the institution's loans, deposits, and branches. Please refer to the Full Scope reviews of the individual assessment areas for details on the bank's lending, deposits, and operations in these areas.

Activities Reviewed

Examiners determined 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 and purchases during the evaluation period.

The bank's record of originating home mortgage loans contributed greater weight to overall conclusions due to the loan volume when compared to small business lending across each year of the evaluation period. No other loan types, such as small farm loans or consumer loans, represent a major product line; therefore, they provided no material support for conclusions or ratings and are not presented.

This evaluation considered all home mortgage loans reported on the bank's 2022, 2023, and 2024 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). For 2022, the bank reported 426 loans totaling \$44.7 million; for 2023, the bank reported 308 loans totaling \$28.8 million; and for 2024 the bank reported 305 loans totaling \$34.8 million. For comparison purposes, examiners reviewed aggregate HMDA data for 2022 and 2023, which consists of all institutions subject to HMDA data collection requirements that reported loans in CSBO's assessment areas. 2024 aggregate data was not yet available. Examiners also reviewed data from the U.S. Census Bureau. Although examiners analyzed all three years of data provided, the data presented in the tables for Geographic Distribution and Borrower's Profile include only 2023 and 2024 as performance in 2022 showed little variance.

CSBO is not required to collect or report small business loans pursuant to the CRA due to the bank's asset size and has not elected to do so. Therefore, examiners sampled small business loans from the universe of loans originated from January 1, 2024, through December 31, 2024. During 2024, the bank originated 118 loans totaling \$11.6 million. Examiners sampled 50 small business loans totaling \$5.3 million.

Examiners reviewed the number and dollar volume of home mortgage and small business loans; however, examiners emphasized performance by number of loans since it is a better indicator of the number of individuals and businesses served. For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services from March 11, 2022, through the current evaluation date.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

CSBO demonstrated reasonable performance under the Lending Test. The bank's performance in each criteria supports this conclusion. Refer to the individual assessment area sections for detailed discussions of the bank's Lending Test performance.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs. The LTD ratio, calculated from Call Report data, averaged 84.5 percent over the past 13 calendar quarters from March 31, 2022, to March 31, 2025. The ratio ranged from a low of 77.2 percent as of March 31, 2022, to a high of 88.9 percent as of December 31, 2023. The LTD ratio demonstrated an increasing trend since the previous evaluation. In addition, CSBO maintained a ratio that is below one of the similarly situated financial institutions and above the other similarly situated financial institution, as shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 03/31/2025 (\$000s)	Average Net LTD Ratio (%)
CSBO	38	84.5
InFirst Bank	621,417	98.2
The Bank of Landisburg	400,096	78.1
<i>Source: Reports of Condition and Income 03/31/2022 – 03/31/2025.</i>		

Assessment Area Concentration

CSBO originated a substantial majority of its home mortgage and small business loans, by number and dollar volume, within its assessment areas. See the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2022	383	89.9	43	10.1	426	40,074	89.6	4,664	10.4	44,738
2023	255	82.8	53	17.2	308	21,979	76.2	6,854	23.8	28,833
2024	257	84.3	48	15.7	305	23,443	67.3	11,411	32.7	34,854
Subtotal	895	86.1	144	13.9	1,039	85,496	78.9	22,929	21.1	108,425
Small Business	45	90.0	5	10.0	50	5,183	96.9	166	3.1	5,349
<i>Source: Imported Bank Data Due to rounding, totals may not equal 100.0%.</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout the assessment areas. The bank’s reasonable lending performance in the PA Non-MSA assessment area primarily supports this conclusion. The bank’s performance in the PA Non-MSA is consistent with the bank’s overall performance. The bank’s performance in the Chambersburg, PA MSA is below this performance. Refer to the Full Scope reviews of the individual assessment areas for detailed discussions of the bank’s Lending Test performance.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among retail customers of different income levels and business customers of different sizes in the combined assessment area. The bank’s reasonable performance of home mortgage and small business loans within the PA Non-MSA assessment area primarily supports this conclusion. The bank’s performance in the PA Non-MSA and Chambersburg, PA MSA assessment areas are consistent with the bank’s overall performance. Refer to the individual assessment area sections for detailed discussions of the bank’s Lending Test performance.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test.

COMMUNITY DEVELOPMENT TEST

CSBO demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the institution’s capacity and the need and availability of such opportunities for community development in the institution’s assessment areas.

Community Development Loans

CSBO originated 81 community development loans during the review period totaling approximately \$9.7 million that supported community services, affordable housing, revitalization and stabilization, and economic development in the combined assessment area. This level of activity represents 2.1 percent of average total assets and 2.8 percent of average total loans as of March 31, 2025. This performance represents an increase in the number of community development loans from the previous evaluation (slight decrease in dollar amount), where CSBO originated 72 community development loans (\$10.9 million).

The following table illustrates the bank’s community development lending activity by assessment area and purpose. Additional details and specific examples are contained within the sections for the individual assessment areas.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
PA Non-MSA	11	803	1	332	21	2,175	45	3,869	78	7,179
Chambersburg, PA MSA	0	0	2	2,500	1	1	0	0	3	2,501
Total	11	803	3	2,832	22	2,176	45	3,869	81	9,680

Source: Bank Data

Qualified Investments

Since the last evaluation, CSBO made 112 qualified investments totaling approximately \$172,000, all of which are donations. The dollar amount of qualified investments equates to less than one percent of average total assets and 0.2 percent of total securities. This performance represents a decrease in the number and dollar volume of qualified investments from the previous evaluation, where CSBO made 134 qualified donations totaling \$413,000. The decrease was primarily due to the bank having a prior period \$200,000 investment that matured in April 2022.. The following table illustrates the bank’s qualified investments and donations by assessment area and purpose. Additional details and specific examples are contained within the sections for the individual assessment areas.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
PA Non-MSA	0	0	68	148	5	3	23	9	96	160
Chambersburg, PA MSA	2	2	12	8	1	1	1	1	16	12
Total	2	2	80	156	6	4	24	10	112	172

Source: Bank Data

Community Development Services

During the evaluation period, bank employees provided 92 instances of financial expertise or technical assistance to 33 different community organizations and non-profit groups in the assessment areas. The number of qualified services increased from the previous evaluation, where bank employees provided 67 instances of financial expertise or technical assistance to 26 different community organizations and non-profit groups. Additional details for community development services are contained within the sections for the individual assessment areas.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
PA Non-MSA	0	31	5	54	90
Chambersburg, PA MSA	0	0	2	0	2
Total	0	31	7	54	92

Source: Bank Data

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; therefore, this consideration did not affect the institution’s overall CRA rating.

PA NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN PA NON-MSA ASSESSMENT AREA

The PA Non-MSA assessment area includes portions of Bedford, Fulton, Huntingdon, and Mifflin Counties, PA and is made up of 17 census tracts. The bank operates 6 branches within this assessment area: 1 branch in Bedford County, 1 branch in Fulton County, and 4 branches in Huntingdon County.

Economic and Demographic Data

The PA Non-MSA assessment area includes 17 census tracts. The demographics of these census tracts include:

- 2 moderate-income census tracts;
- 14 middle-income census tracts; and
- 1 census tract with no income designation.

In 2022, the agencies designated 3 census tracts in Fulton County as underserved middle-income nonmetropolitan census tracts. In 2023, the agencies designated 10 census tracts in Huntingdon County as distressed middle-income nonmetropolitan census tracts.

The following table shows the demographic information of the assessment area.

Demographic Information of the Assessment Area PA Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	17	0.0	11.8	82.4	0.0	5.9
Population by Geography	63,556	0.0	8.9	85.9	0.0	5.2
Housing Units by Geography	32,145	0.0	9.7	90.3	0.0	0.0
Owner-Occupied Units by Geography	19,189	0.0	8.6	91.4	0.0	0.0
Occupied Rental Units by Geography	5,526	0.0	12.7	87.2	0.0	0.1
Vacant Units by Geography	7,430	0.0	10.2	89.8	0.0	0.0
Businesses by Geography	4,379	0.0	8.4	91.5	0.0	0.1
Farms by Geography	272	0.0	4.4	95.6	0.0	0.0
Family Distribution by Income Level	17,000	20.5	20.4	22.7	36.4	0.0
Household Distribution by Income Level	24,715	24.0	16.7	19.7	39.6	0.0
Pennsylvania Non-MSA Median Family Income		\$66,318	Median Housing Value		\$ 136,118	
			Median Gross Rent		\$679	
			Families Below Poverty Level		9.5%	
<i>Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

There are 32,145 housing units in the assessment area. Of these, 59.7 percent are owner-occupied, 17.2 percent are occupied rental units, and 23.1 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Owner-occupied housing units reflect the opportunity institutions have to originate 1-4 family residential mortgage loans. As previously mentioned, there are no low-income census tracts in the assessment area. In addition, only 8.6 percent of the assessment area’s owner-occupied housing units are located in moderate-income census tracts. This data supports limited opportunity for originating loans in the moderate-income census tracts in the assessment area.

Examiners used the Federal Financial Institution Examination Council’s (FFIEC) updated median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories in 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)				
2022 (\$72,900)	<\$36,450	\$36,450 to <\$58,320	\$58,320 to <\$87,480	≥\$87,480
2023 (\$77,800)	<\$38,900	\$38,900 to <\$62,240	\$62,240 to <\$93,360	≥\$93,360
2024 (\$81,400)	<\$40,700	\$40,700 to <\$65,120	\$65,120 to <\$97,680	≥\$97,680
<i>Source: FFIEC</i>				

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR) level. According to the 2024 D&B data, there were 4,651 businesses in the assessment area. The following details GARs for these businesses:

- 87.3 percent with GARs of \$1.0 million or less;
- 2.3 percent with GARs greater than \$1.0 million; and
- 10.4 percent have unknown revenues.

Non-classifiable establishments represent the largest portion of businesses at 14.8 percent followed by service industries (13.9 percent), and retail trade (9.2 percent). In addition, 74.9 percent of area businesses have four or fewer employees, and 91.4 percent operate from a single location.

Data obtained from the U.S Bureau of Labor and Statistics indicates that the May 2025 PA statewide unemployment rate was 3.9 percent. April 2025 unemployment rates within the PA Non-MSA assessment area range from a low of 3.3 percent in Mifflin and Fulton Counties to a high of 3.7 percent in Huntingdon County.

Competition

The PA Non-MSA assessment area is moderately competitive for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were nine financial institutions operating 18 branches within this assessment area. Of these institutions, CSBO ranked 1st with a 37.9 percent deposit market share.

There is moderate level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 117 lenders reported a total of 1,014 residential mortgage loans originated or purchased. CSBO ranked 1st out of this group of lenders, with a market share of 21.6 percent, by count. The next top three lenders accounted for a total market share of 21.3 percent and include Kish Bank (8.2 percent), the Pennsylvania State Employees Credit Union (7.2 percent), and Farmers and Merchants Trust Company of Chambersburg (5.9 percent).

As previously mentioned, CSBO is not required to report small business loan data and did not elect to do so. Therefore, analysis under the Lending Test does not include comparisons to aggregate data. However, the aggregate data reflects the competition level for small business loans and is included for performance context. In the assessment area, there is a moderate level of competition for small business lending. In 2023, 70 lenders reported 1,896 small business loans originated or purchased totaling \$64.1 million. The top three lenders accounted for a total market share by count

of 42.7 percent and include American Express National Bank (17.6 percent), Synchrony Bank (13.3 percent), and Capital One, N.A. (11.8 percent).

Community Contact

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

Examiners reviewed a recent community contact with a community development organization that serves the overall assessment area. The contact represents a local, non-profit entity established to promote the economic well-being of the counties and citizens in the overall assessment area. The entity's goal is to provide services for disadvantaged residents in the surrounding area. The contact stated that lenders generally meet the credit needs of the area; however, lenders could place a greater focus on promoting affordable housing and providing the population financial literacy knowledge. According to the contact, this would help to reduce food insecurity, promote stability within the region, and inform low-income borrowers of how to obtain credit.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that flexible home mortgage and small business loan programs represent primary credit needs in the overall assessment area. In addition, there is a need for lower-cost working capital loans for small businesses. The large number of businesses with gross annual revenues (GARs) of \$1.0 million or less supports the conclusion that there is an opportunity to lend to small businesses in the overall assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN PA NON-MSA ASSESSMENT AREA

LENDING TEST

CSBO's Lending Test performance in the PA Non-MSA assessment area is reasonable. The bank's performance under the Geographic Distribution and Borrower Profile criteria support this conclusion. The bank originated 779 home mortgage loans within this assessment area, accounting for 87.0 percent of all in-area home mortgage lending during the review period. In the sample reviewed, the bank originated 37 small business loans totaling approximately \$3.7 million in this assessment area during the review period which accounts for 82.2 percent of small business lending in this assessment area.

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout the PA Non-MSA assessment area. CSBO's excellent performance in home mortgage lending and poor small business performance supports this conclusion. Examiners focused on the percentage by number of loans in the moderate-income census tracts. As previously mentioned, there are no low-income census tracts in the assessment area.

Home Mortgage Loans

The geographic distribution home mortgage loans reflects excellent penetration throughout the PA Non-MSA assessment area. As shown in the following table, in 2023, the bank’s performance in moderate-income census tracts exceeded aggregate and demographic data. Although the bank’s performance decreased in 2024, the bank’s performance remained comparable to demographic data. Examiners note that in both 2022 and 2023, CSBO ranked first among lenders in moderate-income tracts in this assessment areas with a 28.0 percent market share both years.

Geographic Distribution of Home Mortgage Loans						
PA Non-MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	8.6	8.4	24	11.0	1,056	6.0
2024	8.6	--	19	8.4	1,003	5.1
Middle						
2023	91.4	91.6	195	89.0	16,635	94.0
2024	91.4	--	207	91.6	18,482	94.9
Upper						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2023	100.0	100.0	219	100.0	17,691	100.0
2024	100.0	--	226	100.0	19,485	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the PA Non-MSA assessment area. Examiners compared CSBO’s percentage of small business lending to the percentage of businesses operating in the area’s census tracts. In 2024, the bank did not have any small business loans in the moderate-income census tracts. The following table depicts the distribution of small business loans by census tract income level.

Geographic Distribution of Small Business Loans PA Non-MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2024	0.0	0	0.0	0	0.0
Moderate					
2024	8.4	0	0.0	0	0.0
Middle					
2024	91.5	37	100.0	3,667	100.0
Upper					
2024	0.0	0	0.0	0	0.0
NA					
2024	0.1	0	0.0	0	0.0
Total					
2024	100.0	37	100.0	3,667	100.0
<i>Source: 2024 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the PA Non-MSA 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 home mortgage loans to low- and moderate-income borrowers. Examiners also focused on the percentage by number of small business loans to businesses with GARs of \$1.0 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is reasonable. As shown in the following table, in 2023, the bank’s performance to low-income borrowers exceeded aggregate data and fell slightly below demographic data. While the bank’s performance decreased and fell below demographic data in 2024, a low-income family in the assessment area, with an income less than \$40,700, would likely not qualify for a mortgage loan under conventional underwriting standards, considering the median housing value of \$136,118. Therefore, the demand and opportunity for lending to low-income families are relatively limited.

In 2023, the bank’s performance to moderate-income borrowers was on par with aggregate data and slightly exceeded demographic data. In 2024, the bank’s performance remained consistent and slightly exceeded demographic data.

Distribution of Home Mortgage Loans by Borrower Income Level						
PA Non-MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	19.9	10.9	41	18.7	2,084	11.8
2024	20.5	--	18	8.0	542	2.8
Moderate						
2023	20.1	22.4	49	22.4	2,634	14.9
2024	20.4	--	48	21.2	2,755	14.1
Middle						
2023	22.7	26.1	56	25.6	4,786	27.1
2024	22.7	--	70	31.0	4,865	25.0
Upper						
2023	37.3	31.8	61	27.9	6,181	34.9
2024	36.4	--	80	35.4	10,188	52.3
Not Available						
2023	0.0	8.8	12	5.5	2,006	11.3
2024	0.0	--	10	4.4	1,135	5.8
Totals						
2023	100.0	100.0	219	100.0	17,691	100.0
2024	100.0	--	226	100.0	19,485	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. Examiners compared the bank's small business lending to demographics. In 2024, the bank's lending performance to businesses with GARs of \$1.0 million exceeded the demographic data.

Distribution of Small Business Loans by Gross Annual Revenue Category PA Non-MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<= \$1,000,000					
2024	87.3	34	91.9	3,003	81.9
> \$1,000,000					
2024	2.3	3	8.1	664	18.1
Revenue Not Available					
2024	10.4	0	0.0	0	0.0
Total					
2024	100.0	37	100.0	3,667	100.0
<i>Source: 2024 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

COMMUNITY DEVELOPMENT TEST

The institution’s community development performance demonstrates adequate responsiveness to community development needs in the PA Non-MSA assessment area through community development loans, qualified investments, and community development services. Examiners considered the institution’s overall performance context, its capacity, and the need and availability of such opportunities.

Community Development Loans

During the review period, CSBO originated 78 community development loans during the review period totaling approximately \$7.2 million that supported affordable housing, revitalization and stabilization, and economic development in the PA Non-MSA assessment area. This level of activity represents 1.6 percent of average total assets and 2.1 percent of average total loans as of March 31, 2025. This performance represents an increase in the number of community development loans from the previous evaluation, where CSBO originated 66 community development loans, despite being less than the dollar volume of loans totaling \$9.3 million from the last evaluation

The bank’s qualified community development loans primarily supported revitalization and stabilization and economic development in this assessment area. The following table illustrates the bank’s community development lending activity in the PA Non-MSA assessment area by year and purpose.

Community Development Lending PA Non-MSA Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
3/11/2022 - 12/31/2022	0	0	0	0	0	0	2	358	2	357
2023	3	204	0	0	15	2,004	9	1,127	27	3,335
2024	5	455	0	0	4	117	26	1,685	35	2,257
1/1/2025-7/7/2025	3	144	0	0	2	54	9	1,032	14	1,229
Total	11	803	0	0	21	2,175	46	4,201	78	7,178
<i>Source: Bank Data</i>										

The following summarizes notable examples of the bank’s qualified community development loans.

- During the evaluation period, the bank financed multiple small businesses in Huntingdon and Fulton Counties, PA that helped create jobs for low- and moderate-income individuals and retain existing businesses in underserved and distressed middle-income nonmetropolitan areas. These loans qualify as community development under the economic development category.
- The bank originated a commercial loan totaling \$332,000 to an essential primary health care clinic serving low- and moderate-income households of the assessment area. The Health Resources and Services Administration (HRSA), an agency of the U.S. Department of Health and Human Services, designated the medical center as a Federally Qualified Health Center (FQHC). A FQHC is a community-based health care provider that receives funds from the HRSA Health Center Program to provide primary care services in underserved areas. Qualified health centers must meet a stringent set of requirements that includes implementing a sliding fee scale based on a patient’s ability to pay and operating under a governing board that includes patients. This loan provides community services for low- and moderate-income individuals.

Qualified Investments

CSBO made 96 qualified investments, specifically donations, totaling \$160,000 during the evaluation period. The dollar amount of qualified investments equates to less than one percent of average total assets and 0.2 percent of average securities since the previous evaluation. This represents a decrease in the number and dollar volume of qualified investments from the previous evaluation, where CSBO made 132 investments totaling \$411,000.

Qualified Investments PA Non-MSA Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
3/11/2022-12/31/2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
YTD 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	0	0	0	0
Qualified Grants & Donations	0	0	68	148	5	3	23	9	96	160
Total	0	0	68	148	5	3	23	9	96	160
<i>Source: Bank Data</i>										

The following are notable examples of donations that provided community services for low- or moderate-income individuals include:

- CSBO made a qualified contribution totaling \$100,000 through the Educational Income Tax Credit (EITC) program that benefitted low- and moderate-income students in the PA Non-MSA assessment area. This qualifies as community development under the community services category.
- The bank donated \$7,200 that benefitted food pantries in this assessment area. This qualifies as community development under the community services category.
- The bank donated to multiple fire departments operating in the designated underserved and distressed middle-income census tracts located in Huntingdon and Fulton Counties, PA. This qualifies as community development under the community services category.

Community Development Services

During the evaluation period, bank employees provided 90 instances of financial expertise or technical assistance to 32 different community organizations and non-profit groups in this assessment area. This performance represents an increase from the previous evaluation, where the bank provided 67 instances of financial expertise or technical assistance to 26 different community organizations and non-profit groups. The following table illustrates the bank’s community development services by year and purpose.

Community Development Services PA Non-MSA Assessment Area					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
3/11/2022-12/31/2022	0	6	1	24	31
2023	0	8	2	10	20
2024	0	7	2	10	19
YTD 2025	0	10	0	10	20
Total	0	31	5	54	90
<i>Source: Bank Data</i>					

The following are examples of the bank’s community development services.

- An employee serves as a Board Member of a non-profit organization serving this assessment area, whose mission emphasizes aiding the poor and people in need. The organization offers human services through its programs, including disaster relief and public emergency services.
- An employee serves as a Board Member for a community health care facility located in an underserved middle-income area. The facility provides comprehensive primary healthcare services to the area’s under-served, rural population, and low-income residents.
- A bank employee served as a Board member for an industrial development corporation whose mission is to create and promote economic growth and prosperity for residents and entrepreneurs in Fulton County, PA, which is an underserved middle-income area. The organization develops and maintains an inventory of sites for new and expanding businesses and offers financial incentives to encourage the creation and retention of employment opportunities.

CHAMBERSBURG, PA MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CHAMBERSBURG MSA ASSESSMENT AREA

The Chambersburg, PA MSA assessment area includes portions of Franklin County, PA and includes 19 census tracts. The bank operates two branches within this assessment area.

Economic and Demographic Data

The demographics of these tracts include:

- 3 moderate-income census tracts;
- 14 middle-income census tracts; and
- 2 upper-income census tracts.

The following table shows the demographic information for the assessment area.

Demographic Information of the Assessment Area Chambersburg, PA MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	19	0.0	15.8	73.7	10.5	0.0
Population by Geography	96,332	0.0	13.5	74.6	11.9	0.0
Housing Units by Geography	39,952	0.0	14.2	75.0	10.8	0.0
Owner-Occupied Units by Geography	26,284	0.0	8.7	78.1	13.2	0.0
Occupied Rental Units by Geography	11,131	0.0	28.5	64.9	6.6	0.0
Vacant Units by Geography	2,537	0.0	8.8	86.8	4.4	0.0
Businesses by Geography	9,048	0.0	16.5	70.9	12.7	0.0
Farms by Geography	420	0.0	1.0	92.1	6.9	0.0
Family Distribution by Income Level	26,497	16.2	20.2	23.4	40.2	0.0
Household Distribution by Income Level	37,415	19.4	18.1	20.8	41.7	0.0
Median Family Income MSA - 16540 Chambersburg, PA MSA		\$75,297	Median Housing Value		\$ 189,638	
			Median Gross Rent		\$901	
			Families Below Poverty Level		5.1%	
<small>Source: 2020 Census And 2024 D&B Data Due to rounding, totals may not equal 100%. (*) The NA category consists of geographies that have Not been assigned an income classification.</small>						

There are 39,952 housing units in the assessment area. Of these, 65.8 percent are owner-occupied, 27.9 percent are rental unit occupied, and 6.3 percent are vacant. This data reflects the opportunity to make home mortgage loans in the assessment area.

According to the 2024 D&B data, there were 9,048 businesses in the assessment area with the following revenue characteristics:

- 88.6 percent have GARs of \$1.0 million or less;
- 2.5 percent have GARs greater than \$1.0 million; and,
- 8.9 percent have unknown revenues.

Non-classifiable establishments represent the largest portion of businesses at 16.3 percent; followed by other services (11.9 percent), retail trade (8.9 percent); and professional, scientific and technical services at (8.0 percent). In addition, 73.3 percent of businesses have four or fewer employees and 91.7 percent operate from a single location.

Examiners used the FFIEC updated median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories in the assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Chambersburg-Waynesboro, PA MSA Median Family Income (16540)				
2023 (\$92,100)	<\$46,050	\$46,050 to <\$73,680	\$73,680 to <\$110,520	≥\$110,520
Chambersburg, PA MSA Median Family Income (16540)				
2024 (\$92,700)	<\$46,350	\$46,350 to <\$74,160	\$74,160 to <\$111,240	≥\$111,240
<i>Source: FFIEC</i>				

Competition

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 11 financial institutions operating 29 branches within the Chambersburg, PA MSA assessment area. Of these institutions, CSBO ranked 9th with a 0.7 percent deposit market share.

There is a moderately high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 168 lenders reported a total of 2,203 residential mortgage loans originated or purchased. CSBO ranked 17th among this group of lenders, with a market share of 1.6 percent.

There is a moderate level of competition for small business loans. In 2023, 63 lenders reported a total of 2,471 small business loans originated or purchased. The top three ranked mortgage lenders in the assessment area were American Express National Bank (32.1 percent), JP Morgan Chase Bank NA (13.8 percent), and US Bank NA (10.1 percent).

Community Contact

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

Examiners reviewed a recent community contact with a community development organization that serves the Chambersburg, PA MSA. The contact is representative of a local, non-profit organization established to promote a comprehensive economic development strategy for citizens and businesses in the Chambersburg, PA MSA. The organization's mission is centered upon the retention and expansion of existing businesses, and the attraction of new industries and start-up businesses. The contact stated that lenders generally meet the credit needs of the area; however, lenders could place a greater focus on helping fund start-up businesses in the assessment area. According to the contact this would help to create and retain jobs in the area and bring newer industries to the area.

Credit and Community Development Needs and Opportunities

Considering information from community contact, bank management, and demographic and economic data, examiners determined small business lending programs represent primary credit needs in the overall assessment area. In addition, there is a need for lower cost working capital loans for small businesses. The large number of businesses with gross annual revenues (GARs) of \$1.0 million or less supports the conclusion that there is an opportunity to lend to small businesses in the Chambersburg, PA MSA assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN CHAMBERSBURG, PA MSA ASSESSMENT AREA

LENDING TEST

CSBO demonstrated reasonable performance under the Lending Test in the Chambersburg, PA MSA assessment area. The bank's performance under the Lending Activity and Geographic and Borrower Distribution criteria supports this conclusion. The bank originated 116 home mortgage loans within this assessment area, accounting for 13.0 percent of all in-area lending during the review period. The bank's small business sample shows that the bank originated eight small business loans totaling approximately \$1.5 million in this assessment area during the review period, which accounts for 17.8 percent of all in-area lending.

Geographic Distribution

The geographic distribution of loans reflects poor penetration throughout the assessment area. CSBO's poor performance of home mortgage and small business lending primarily supports this conclusion. Examiners focused on the percentage of the number loans in moderate-income tracts as there are no low-income census tracts in the assessment area.

Home Mortgage Loans

The geographic distribution home mortgage loans reflects poor penetration throughout the Chambersburg, PA MSA assessment area. As shown in the following table, the bank did not originate any loans in the moderate-income census tracts during the review period.

As stated previously, there is a moderate level of competition for home mortgage loans among larger regional banks, credit unions, and non-depository mortgage lenders. In 2023, 60 lenders reported 214 home mortgage loans in the moderate-income census tracts. The top five most prominent lenders originated 40.6 percent of the number of home mortgage loans in the moderate-income census tracts in this assessment area. In addition, only 8.7 percent of the assessment area's owner-occupied housing units are in moderate-income census tracts.

Geographic Distribution of Home Mortgage Loans Chambersburg, PA MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	8.7	9.7	0	0.0	0	0.0
2024	8.7	--	0	0.0	0	0.0
Middle						
2023	78.1	72.1	36	100.0	4,281	100.0
2024	78.1	--	30	96.8	3,798	96.2
Upper						
2023	13.2	18.2	0	0.0	0	0.0
2024	13.2	--	1	3.2	149	3.8
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	36	100.0	4,281	100.0
2024	100.0	--	31	100.0	3,947	100.0
<i>Source: 2020 Census; Imported Bank Data; 2023, 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the Chambersburg, PA MSA assessment area. Examiners compared CSBO's small business lending to demographic data. As shown on the following table, the bank did not have any loans to small businesses in the moderate-income census tracts although 16.5 percent of business lie in these tracts.

Geographic Distribution of Small Business Loans Chambersburg, PA MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2024	0.0	0	0.0	0	0.0
Moderate					
2024	16.5	0	0.0	0	0.0
Middle					
2024	70.9	8	100.0	1,516	100.0
Upper					
2024	12.7	0	0.0	0	0.0
NA					
2024	0.0	0	0.0	0	0.0
Total					
2024	100.0	8	100.0	1,516	100.0
<i>Source: 2024 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the Chambersburg, PA MSA 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 home mortgage loans to low- and moderate-income borrowers. Examiners also focused on the percentage by number of small business loans to businesses with GARs of \$1.0 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is reasonable. As shown in the following table, in 2023, the bank’s lending performance for low-income borrowers was above aggregate performance and demographic data. While the bank’s performance decreased and fell below demographic data in 2024, a low-income family in the assessment area, with an income less than \$46,350, would likely not qualify for a mortgage loan under conventional underwriting standards, considering the median housing value of \$189,638. Therefore, the demand and opportunity for lending to low-income families are relatively limited.

In 2023, the bank’s performance for moderate-income borrowers exceeded both aggregate and demographic data. In 2024, the bank’s lending to moderate-income borrowers decreased and fell slightly below demographic data.

Distribution of Home Mortgage Loans by Borrower Income Level Chambersburg, PA MSA Assessment Area						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	16.2	9.6	6	16.7	462	10.8
2024	16.2	--	4	12.9	222	5.6
Moderate						
2023	20.2	23.1	10	27.8	487	11.4
2024	20.2	--	6	19.4	894	22.7
Middle						
2023	23.4	23.6	8	22.2	1,199	28.0
2024	23.4	--	9	29.0	837	21.2
Upper						
2023	40.2	27.5	12	33.3	2,133	49.8
2024	40.2	--	9	29.0	1,682	42.6
NA						
2023	0.0	16.3	0	0.0	0	0.0
2024	0.0	--	3	9.7	312	7.9
Total						
2023	100.0	100.0	36	100.0	4,281	100.0
2024	100.0	--	31	100.0	3,947	100.0
<i>Source: 2020 Census; Imported Bank Data; 2023, 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Small Business Loans

As shown in the following table, the distribution of borrowers reflects reasonable penetration among business customers of different sizes. In 2024, the bank's performance to businesses with GARs of \$1.0 million was firmly under the demographics data. As stated previously, there is a moderate level of competition for small business loans among larger regional banks, credit unions, and non-depository mortgage lenders. In 2023, the top three lenders originated 56.0 percent of the number of small business loans in this assessment area.

Distribution of Small Business Loans by Gross Annual Revenue Category Chambersburg, PA MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<= \$1,000,000					
2024	88.6	4	50.0	314	20.7
> \$1,000,000					
2024	2.5	4	50.0	1,202	79.3
Revenue Not Available					
2024	8.9	0	0.0	0	0.0
Total					
2024	100.0	8	100.0	1,516	100.0
<i>Source: 2024 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

COMMUNITY DEVELOPMENT TEST

The institution’s community development performance demonstrates adequate responsiveness to community development needs in the Chambersburg, PA Non-MSA assessment area through community development loans, qualified investments, and community development services. Examiners considered the institution’s overall performance context, its capacity, and the need and availability of such opportunities.

Community Development Loans

CSBO originated three community development loans totaling \$2.5 million in this assessment area during the evaluation period. This level of activity represents 0.5 percent of average total assets and 0.7 percent of average total loans as of March 31, 2025. This performance represents a decrease in the number of community development loans from the previous evaluation, but an increase by dollar volume. At the previous evaluation CSBO originated six community development loans totaling \$1.7 million.

The banks qualified community development loans primarily supported community services in the in this assessment area. During the review period the bank originated two loans totaling \$2.5 million to an organization that provides employment, training, and educational programs to connect low- and moderate-income job seekers with employers. The organization is located in a moderate-income census tract. The organization provides career coaching, resume assistance, interview preparation, job search assistance, and access to job skills training and credentials.

Qualified Investments

CSBO made 16 donations totaling \$12,000 during the review period. For example, the bank made donations totaling \$5,000 to a local chapter of Habitat for Humanity to continue their affordable housing operations. Habitat for Humanity provides opportunities to low- and moderate-income

individuals and families for home ownership, conducts neighborhood revitalization efforts, and leads collaborative affordable housing efforts.

Community Development Services

During the evaluation period, a CSBO employee provided two instances of financial expertise or technical assistance to a community organization in the assessment area. The employee serves on the Board for an organization that supports local economic growth, which includes helping new and existing small businesses. The organization supports economic development in the assessment area.

APPENDICES

INTERMEDIATE 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 bank'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).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

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 bank 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.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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 Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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.

COMMUNITY STATE BANK OF ORBISONIA LOCATIONS

Orbisonia

Our Main Office is located at the corner of Elliott and Ridgley Streets in the borough of Orbisonia, Huntingdon County, Pennsylvania. The doors were first opened on January 11, 1951.
Huntingdon County Census Tract 9512

The address is: Community State Bank of Orbisonia
478 Ridgley Street
Orbisonia, PA 17243

Waterfall

The first branch office was opened in November 1986. The Waterfall office is located in Taylor Township, Fulton County, Pennsylvania. Effective September 5, 2017, this branch changed to drive-thru service only. On February 5, 2024 the bank reduced the operating days to Tuesdays and Fridays only. Effective 1/31/25, the Waterfall branch office is permanently closed from operation.
Fulton County Census Tract 9602

The address is: Community State Bank of Orbisonia
Waterfall Office
994 Waterfall Rd., Int. Rte. 913 & 655
Waterfall, PA 16689

Mt. Union

In April, 1989, we opened the doors of our second branch located in the borough of Mount Union, Huntingdon County, Pennsylvania.
Huntingdon County Census Tract 9509

The address is: Community State Bank of Orbisonia
Mount Union Office
111 East Shirley St.
Mount Union, PA 17066

Smithfield

The third addition to the banks' family is the Smithfield branch. This office is located in Smithfield Township, Huntingdon County, Pennsylvania. We opened this office in August of 1995.
Huntingdon County Census Tract 9503

The address is: Community State Bank of Orbisonia
Smithfield Township Office
50 Pennsylvania Avenue
Huntingdon, PA 16652

Saxton

The fourth branch office was opened July 20, 1999 in Saxton Borough, Bedford County, Pennsylvania.
Bedford County Census Tract 9601

The address is: Community State Bank of Orbisonia
Saxton Office
620 Main Street
Saxton, PA 16678

Three Springs

In July 2005 the fifth branch office was opened in Three Springs Borough, Huntingdon County, Pennsylvania.

Huntingdon County Census Tract 9512

The address is: Community State Bank of Orbisonia

**Three Springs Office
21236 Church Street
Three Springs, PA 17264**

McConnellsburg

In August 2009 the sixth branch office was opened in McConnellsburg, Ayr Township, Fulton County, Pennsylvania.

Fulton County Census Tract 9601

The address is: Community State Bank of Orbisonia

**McConnellsburg Office
415 Fulton Drive
McConnellsburg, PA 17233**

St. Thomas

In June 2020 the seventh branch office was opened in St. Thomas Township, Franklin County, Pennsylvania. Effective 11/1/25, the St. Thomas branch is operating as an express center (drive-thru only)

Franklin County Census Tract 114

The address is: Community State Bank of Orbisonia

**St. Thomas Office
6962 Lincoln Way West
St. Thomas, PA 17252**

ATM Added:

Fulton County Medical Center

In March 2020 a cash dispensing Automated Teller Machine was placed at the Fulton County Medical Center in Ayr Township, Fulton County, Pennsylvania. This service was discontinued and ATM was removed 5/15/25.

Fulton County Census Tract 9601

The address is: Fulton County Medical Center

**214 Peach Orchard Road
McConnellsburg, PA 17233**

Mercersburg

In August of 2022 the eighth branch office was opened in Peters Township, Franklin County, Pennsylvania. October 29 of 2024, this branch officially opened at it's new location in Mercersburg Borough, Franklin County, Pennsylvania.

Franklin County Census Tract 115

The address is: Community State Bank of Orbisonia

**Mercersburg Office
350 North Main Street
Mercersburg, PA 17236**

As of 10/29/2024: Community State Bank of Orbisonia

**Mercersburg Office
454 Loudon Rd
Mercersburg, PA 17236**

Community State Bank of Orbisonia Products & Services List

Personal Banking Services

Checking Options

- Community Interest Checking
- Non Interest Checking
- Student Checking

Savings Options

- Statement Savings Accounts
- Money Market
- Burial Reserve
- Health Savings Account (HSA)
- Certificates of Deposit
- Traditional IRA
- Roth IRA
- Nest Egg IRA
- All Purpose Club/Christmas Club

Kids Options

- Early Bird Savers Club – Discontinued 6/12/24
- Eaglet Savings/ PA UTMA
- Student Checking Account
- Certificate of Deposit

Personal Loans

- Personal Loan
- Personal Line of Credit
- Personal Time Loan
- Automotive Loan- Boat, RV, ATV, RTV, Motorcycle, Tractor – Loans for the purchase of or secured by already owned RTVs, ATVs and Motorcycles were discontinued effective 1/26/26
- PA Forward Student Loan Program
- Cash Secured Loan

Mortgages & Home Equity Loans

- Home Equity Lines of Credit
- Home Equity Loans
- Mortgage Loans
- Federal Home Loan Bank (Secondary Market Mortgage Products)
- National Finance Partners
- 1st Time Homebuyers
- MLEnd (Secondary Market Mortgage Products)

Personal Services

- Check Ordering
- Online Bill Pay
- Online Banking
- Mobile Banking
- Mobile Deposit
- Digital Wallet
- Safe Deposit Box – Discontinued 6/12/24
- ATM & Debit MasterCard
- Temporary ATM/Debit Cards
- Text Banking
- Telephone Banking
- Online e-Alert
- E-Statements
- Online Deposit Account Applications
- Coin Machines at Orbisonia, Mount Union, Smithfield, Saxton, McConnellsburg and Mercersburg locations
- Zelle
- TransferNow

Business Banking Services

Checking Options

- Business Non-Interest Checking
- Business Interest Checking

Savings Options

- Business Statement Savings Account
- Business Money Market
- Certificate of Deposit

Business Loans

- Business & Rental Mortgages
- Equipment and Commercial Vehicle Loans
- Lines & Letters of Credit
- Agricultural Loans

Business Services

- Business Mobile App
- Overdraft Sweep
- Business Online Banking
- Online Bill Pay
- Remote Deposit Capture
- Merchant Services
- Digital Wallet
- Safe Deposit Box – Discontinued 6/12/24
- ACH Payroll/Collection Services
- Order Checks

Investment Services

- Financial Advisor

**** Effective September 5, 2017** The Waterfall Branch is now drive-thru service only. Account Opening, Loan & Investment Services are not available at this location. Effective February 5, 2024 this branch is only open on Tuesdays from 8:30 AM-4:30 PM and Fridays from 8:30 AM-6:00 PM. Effective 1/31/25, services at this location were discontinued and branch was closed.**

Office Hours

Orbisonia, Smithfield, Mount Union, Saxton, Three Springs, McConnellsburg, St. Thomas and *Mercersburg Office Hours		
Day	Lobby Hours	Drive-Thru Hours
Monday	8:30am - 4:30pm	8:30am - 5pm
Tuesday	8:30am - 4:30pm	8:30am - 5pm
Wednesday	8:30am - 12pm	8:30am - 3pm
Thursday	8:30am - 4:30pm	8:30am - 5pm
Friday	8:30am - 6pm	8:30am - 6pm
Saturday	Closed	8:30am - 12pm * Mercersburg Office is closed on Saturdays effective 2/3/2024. * Effective November 2024, Mercersburg operates on Saturday Drive-Thru Hours 8:30 am – 12 pm and St. Thomas is closed on Saturdays.

Effective 11/1/25: St. Thomas is operating as a Drive Thru only express center.

Effective 3/1/26: Orbisonia, Mount Union, Three Springs, St. Thomas and Mercersburg offices open at 9:00 AM

Effective 3/1/26: Three Springs is closed on Saturdays and close their Drive Thru and Lobby at 1:00 pm on Wednesdays.

Waterfall Express Center *Drive-Thru Service Only (New Hours Effective February 5, 2024)	
Day	Drive-Thru Hours
Monday	Closed
Tuesday	8:30am - 4:30pm
Wednesday	Closed
Thursday	Closed
Friday	8:30am - 6pm
Saturday	Closed

All Branch Locations have 24 Hour ATM Service

Effective 07/01/2025

Checks

Cashiers Check	\$6.00
Check Cashing Fee (Non-Customer) On Us Check	\$5.00
Personal Money Orders	\$3.00

Overdraft

Domestic Charge Back/Return Deposit Item	\$15.00
International Charge Back/Return Deposit Item	\$40.00
Paid Item NSF Fee	\$35.00
Returned Item NSF Fee	\$35.00
Overdraft Sweep	\$7.00

Account

Account Reconciliation/Research (Per Hour)	\$25.00
Account Closure- Within 90 Days of Opening	\$25.00
Account Closure- Early Withdrawal of Club Prior to Scheduled Payout	\$10.00
ATM/Debit Transfer (From Another Institution's ATM)	\$2.00
ATM/Debit Withdrawal (From Another Institution's ATM)	\$2.00
ATM/Debit Card- Expedited Delivery	\$85.00
ATM Card- Replacement (Lost or Damaged)	\$3.00
Debit Card- Replacement (Lost or Damaged)	\$7.00
Temporary Debit Card	\$10.00
Dormant Account (Per Month)	\$15.00
Escheat Administrative Fee	\$50.00
Stop Payment (Check or ACH)	\$32.00
Paper Statement	FREE
Excess activity on Money Market Acct (Per Item, Over 6)	\$10.00
Loan Drafting Interruption/Reinstatement	\$30.00

Copy & Fax

Fax	\$2.00
Photo Copies (Per Page)	\$0.50

Safe Deposit Box

Safe Deposit Box Drilling	\$200.00
Safe Deposit Box Key Replacement	\$10.00
Safe Deposit Box Late Fee	\$5.00
Safe Deposit Box Rent	Varies with Size
Safe Deposit Box Inventory(Per Hour)	\$50.00

Transfer

Incoming Domestic Wire Transfer	\$15.00
Incoming International Wire Transfer	\$30.00
Outgoing Domestic Wire Transfer	\$25.00
Outgoing International Wire Transfer	\$40.00
Wire Return Fee	\$15.00
Outgoing IRA Transfer	\$25.00

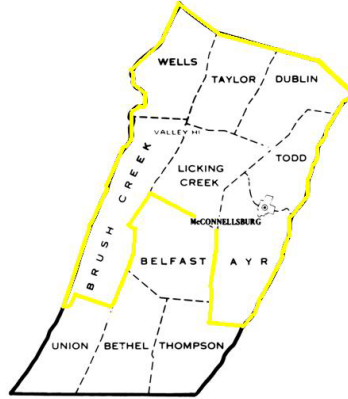
Miscellaneous

Night Deposit Bag	\$25.00
Zipper Bag	\$6.00
Guarantees- Medallion	\$10.00
Tax Levy/Garnishment	\$125.00
Indemnity Bond	\$50.00

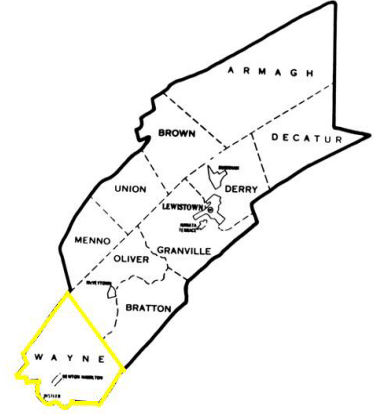
Community State Bank Market Area by Census Tract Number



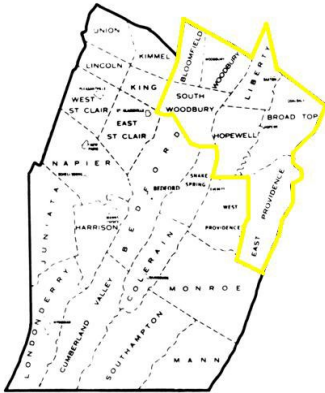
Huntingdon County



Fulton County



Mifflin County



Bedford County



Franklin County

Huntingdon County

- 9503.01 Logan Township, Porter Township, Smithfield Township, Alexandria Borough, Petersburg Borough
- 9503.02 Smithfield Township
- 9504 Huntington Borough
- 9505 Brady Township, Henderson Township, Oneida Township, Mill Creek Borough
- 9506 Juniata Township, Walker Township, Lincoln Township, Penn Township, Marklesburg Borough
- 9508 Cass Township, Todd Township, Union Township, Cassville Borough, Mapleton Borough
- 9509 Mount Union Borough
- 9510 Shirley Township, Shirleysburg Borough
- 9511 Dublin Township, Tell Township, Shade Gap Borough
- 9512 Clay Township, Cromwell Township, Springfield Township, Orbisonia Borough, Rockhill Furnace Borough, Saltillo Borough, Three Springs Borough
- 9513 Carbon Township, Hopewell Township, Wood Township, Broad Top City Borough, Coalmont Borough, Dudley Borough

Fulton County

9601 McConnellsburg Borough, Ayr Township, Todd Township

9602 Brush Creek Township, Dublin Township, Taylor Township, Licking Creek Township, Wells Township, Valley-Hi Borough

Mifflin County

9604 Wayne Township, Kistler Borough, Newton Hamilton Borough

Bedford County

9601 Liberty Township, Woodbury Borough, Woodbury Township, Saxton Borough

9604 Bloomfield Township, South Woodbury Township, Hopewell Township, Hopewell Borough

9605 East Providence Township, Coaldale Borough, Broad Top Township

Franklin County

101 Fannett Township, Metal Township

102 Lurgan Township, Letterkenny Township

104.01 Greene Township

104.02 Greene Township

106 Guilford Township

108 Chambersburg Borough

109 Chambersburg Borough

110 Chambersburg Borough

111 Chambersburg Borough

112 Chambersburg Borough

113.01 Hamilton Township

113.02 Hamilton Township

114 St. Thomas Township

115 Peters Township, Mercersburg Borough

116 Montgomery Township, Warren Township

117.01 Antrim Township

117.02 Antrim Township

118 Greencastle Borough

119 Antrim Township

Community State Bank of Orbisonia
HOME MORTGAGE DISCLOSURE ACT NOTICE

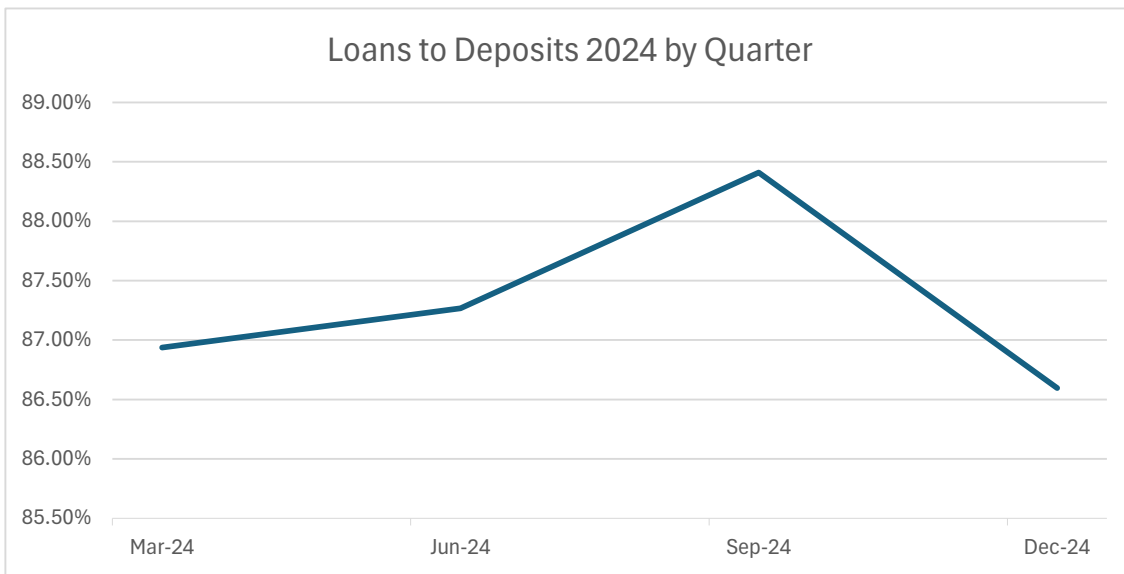
The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this Web site.

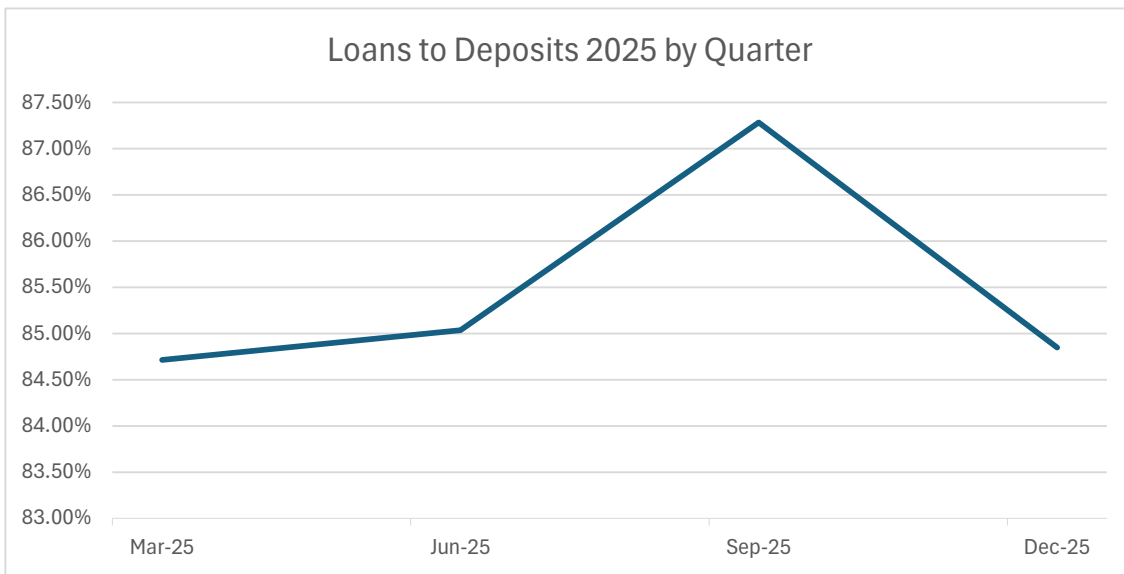
Loans to Deposits Analysis

Quarter	Net Loans (In Millions)	Total Deposits (In Millions)	Loans to Deposits %
3/31/2024	\$ 350,322.00	\$ 402,957.00	86.94%
6/30/2024	\$ 350,919.00	\$ 402,123.00	87.27%
9/30/2024	\$ 352,021.00	\$ 398,168.00	88.41%
12/31/2024	\$ 352,131.00	\$ 406,635.00	86.60%



Loans to Deposits Analysis

Quarter	Net Loans (In Millions)	Total Deposits (In Millions)	Loans to Deposits %
3/31/2025	\$ 347,992.00	\$ 410,785.00	84.71%
6/30/2025	\$ 346,421.00	\$ 407,383.00	85.04%
9/30/2025	\$ 350,125.00	\$ 401,135.00	87.28%
12/31/2025	\$ 348,929.00	\$ 411,248.00	84.85%



Community State Bank of Orbisonia Community Reinvestment Act Statement

Adopted February 9, 1989, and reviewed annually by the Board of Directors pursuant to the dictates of the Community Reinvestment Act (CRA) of 1977 as defined by applicable federal regulations.

Purpose of Statement: This statement is formulated to appraise the citizens of our delineated service community of the general confines of such service community and of the varied types of credit provided by us to those persons residing within our service community.

The Bank's Policy: Community State Bank of Orbisonia is a multi-faceted banking institution whose primary purpose is to provide those persons residing within our delineated service community with a variety of credit services. Primarily located in a rural area, we are acutely aware of and sensitive to the wide spectrum of credit needs of the residents of our delineated service area. It is our declared purpose to supply these needs in accord with sound banking procedures without regard to race, religion, sex, nationality, marital status or residence.

Delineation of Service Community: The communities we serve consist primarily of Huntingdon County, the northern portion of Fulton County, the southern portion of Mifflin County, the northeastern portion of Bedford County and western portion of Franklin County. Our main office is located in the borough of Orbisonia, Huntingdon County. We have branches located in Smithfield Township, Three Springs Borough, and Mount Union Borough, Huntingdon County; in the village of Waterfall and McConnellsburg Borough, Fulton County, Saxton Borough, Bedford County and St. Thomas Township, Franklin County. We also have an automated teller machine located in Ayr Township, Fulton County.

Types of Credit Available: We offer the following types of credit without discrimination of any kind in accordance with sound banking practice:

Consumer loans including automobile, personal, education, vacation, consolidation, and other specialty.	Mortgage loans including residential loans for one to four dwelling units, residential loans for 5 dwelling units and over, housing rehabilitation loans, and home improvement loans.	Commercial loans including small business loans and farm loans. Also community development and industrial loans, at times, in concert with other area banks and through participating industrial and community development authorities.
---	---	---

Efforts to determine the credit needs of the Community and to communicate the bank's credit services: We recognize our obligation to ascertain and fill the credit needs of the community we serve. Our directors and personnel actively participate in community and governmental programs thus acquiring firsthand knowledge of many of the credit needs of the community. Being located in a rural area, our personnel are in widespread daily personal contact with substantial segments of the public, which contact furnishes us with additional information in regard to credit needs.

We provide information on the types of credit services we offer through newspaper and radio advertisements and brochures available at the bank. Through these channels we invite and encourage inquiries from the public concerning specific aspects of our credit services.

Community Reinvestment Act Notice

The Federal Community Reinvestment Act (CRA) requires the FDIC to evaluate our performance in helping to meet the credit needs of this community, and to take this evaluation into account when the FDIC decides on certain applications submitted by us. Your involvement is encouraged.

You should know that:

1. This brochure contains Community State Bank's current Community Reinvestment Act statement for the local community.
2. You may send signed, written comments about our CRA statement or our performance in helping to meet community credit needs to Michael J. Bibak, Chief Executive Officer, Community State Bank of Orbisonia, P.O. Box 8, Orbisonia, PA 17243 and to Regional Director, New York Regional Office of the FDIC, 350 Fifth Avenue, Suite 1200, New York, New York, 10118-0110. Your letter, together with any responses by us, may be made public.
3. You may look at a file of all signed, written comments received by us within the past 2 years, any responses we have made to the comments, and all CRA statements in effect during the past 2 years at our main office located at 478 Ridgley St., Orbisonia, PA 17243.
4. You may ask to look at any comments received by the FDIC's regional office at Regional Director, New York Regional Office of the FDIC, 350 Fifth Avenue, Suite 1200, New York, New York, 10118-0110.
5. You also may request from the Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, D.C. 20429-9990, an announcement of applications covered by the CRA filed with the FDIC.
6. We are a subsidiary of the Orbisonia Community Bancorp, Inc., a bank holding company. You may request from the Federal Reserve Bank of Philadelphia, Ten Independence Mall, Philadelphia, PA 19106-1574, an announcement of applications covered by the CRA filed by bank holding companies.