

COMMUNITY REINVESTMENT ACT STATEMENT
OF
THE BANK OF LANDISBURG
REVIEWED/BOARD APPROVED 10/10/2024

The Community Reinvestment Act of 1977, title VII of the Housing and Community Development Act of 1977, which is implemented by 12 C.F.R. 228 by the Board of Governors of the Federal Reserve System, encouraged insured financial institutions to meet the credit needs of their respective communities. The act provided that the Federal Reserve Bank of Philadelphia will assess the records of insured financial institutions under their regulatory review, to determine whether the institution is meeting the credit needs of the community which it serves, including those of low and moderate income neighborhoods, consistent with the safe and sound operation of the Bank.

The Board of Directors of The Bank of Landisburg, recognizing the Bank's obligation to serve the credit needs of our community, and in compliance with the Community Reinvestment Act, has developed this statement. This statement will address four specific areas.

- A. The delineation of the local community which is served by The Bank of Landisburg.
- B. A list of the types of credit which The Bank of Landisburg provides to its community.
- C. A copy of the Community Reinvestment Act Notice as prescribed in the regulations.
- D. The Board of Directors continued commitment to the Community Reinvestment Act.
- E. A copy of the Home Mortgage Disclosure Act Notice.

A. Delineation of our local market area:

The Bank of Landisburg has four offices serving Perry County. Our offices are located as follows:

100 North Carlisle Street Landisburg	2784 Keystone Way Newport
242 East Main Blain	5125 Spring Road Shermans Dale

The Bank defines its principal service area as Perry County to include all municipalities.

The attached map will provide pictorial clarification of our service area along with the location of each of our offices.

Delineation of our service area does not preclude The Bank of Landisburg from providing credit to qualified applicants outside our service area, which we sometimes do.

B. Types of credit available to our community:

The Bank of Landisburg is prepared to provide the following types of credit to its community without discrimination based on race, religion, national origin, sex, marital status, or age of the applicant. Each credit extended will be consistent with policies and practices of safe and sound lending, in order to protect our depositors, and the investment interest of our stockholders. The types of specific credit which are made available to all applicants are reviewed on a regular basis by the board of directors of the Bank.

- 1) Real estate first mortgages:
 - a) Secured 1-4 family residential properties
 - b) Construction 1-4 family owner occupied
 - c) Land
 - d) Commercial-Business properties
 - e) Subdivision development/land acquisition
 - f) Community redevelopment
 - g) Home mortgage loans, home equity and refinancings
 - h) Residential farm
 - i) Multi-family-five or more dwelling units

- 2) Consumer loans:
 - a) Automobile loans-new & used
 - b) Personal-secured and unsecured
 - c) Mobile home
 - d) Personal Line of Credit

- 3) Commercial:
 - a) Agricultural-secured and unsecured
 - b) Home Construction for resale-secured
 - c) Business
 - d) Industrial development
 - e) Equipment
 - f) Commercial Line of Credit

- 4) Other:
 - a) Secured by savings accounts or time deposits
 - b) Secured by marketable securities

Specific credit and collateral criteria for each type of credit as prescribed by our loan policy, which is based on safe and sound banking practices, is available through any one of our loan officers.

- C) Attached and made part of this statement is a copy of the Community Reinvestment Act Notice.

- D) Ongoing commitment of the board of directors and management.

- E) Attached and made part of this statement is a copy of the Home Mortgage Disclosure Act Notice.

The board of directors recognizes its responsibility to provide credit to the community which it serves within the guidelines of safe and sound banking practices. In this endeavor, the board and management maintain community contact through involvement in civic and philanthropic organizations in a continuing effort to ascertain the credit needs of the community.

Some of the organizations in which the board and management are represented include, but are not limited to, the following:

- | | |
|---|--------------------------------|
| Local Lions Clubs | PA State Hunter's Organization |
| Local Fire Companies | New Buffalo Foundation |
| Local Ambulance Clubs | Oliver Twp Planning Commission |
| Perry County Non-profit Housing Corporation | Heritage Days |

Various church organizations
Senior Center
Join Hands Ministry
United Church of Christ Homes Board
Perry County Fair Board
Youth Sports
Blain Cemetery Association
Perry County 4-H Livestock Club

Perry County Rotary
Perry County Economic Development Authority
Perry County Area Agency on Aging
Perry County Athletic Committee
Perry County Council of the Arts
St. Peters Cemetery Association
Spring Twp Park & Rec. Committee

The board of directors and management maintain involvement in these and other organizations in a continuing effort to communicate with our community to ascertain its credit needs.

The board of directors will review this Community Reinvestment Statement at least annually. In the event of a material occurrence which would affect this CRA Statement, the board would review this statement during the next board meeting following said occurrence and revise the statement accordingly.

The board's annual review includes an assessment of, but is not limited to the following:

- 1) The board's and management ongoing commitment to communicate with the community.
- 2) The Bank's efforts to make known to the community the availability of credit related products.
- 3) Ensure that applicants for credit are treated fairly and that no practices exist which would discourage applications for the types of credit which are set forth in this statement.
- 4) The geographic distributions of the Bank's loans so as to be assured that the credit needs of the entire community are being served, particularly the needs of the moderate to low income neighborhoods.
- 5) Ensure that prohibitive, discriminatory, or other illegal credit practices do not exist.
- 6) The Bank's participation in local community development and redevelopment programs including investments therein.
- 7) The Bank's origination of the various types of mortgage loans as set forth in this statement within its community.
- 8) Ensure that employee training is ongoing.
- 9) Ensure files are maintained to receive public comments and that appropriate review and responses are made there to.
- 10) To maintain the integrity of the CRA Statement so that it properly reflects the Board's continuing commitment to meet the credit needs of the community.

It is the Bank's intentions to not only meet the legal requirements of the Community Reinvestment Act, but also the spirit in which the act was intended. The participation of the public is not only encouraged, it is desirable so as to assure that the Bank complies with the intent of the Community Reinvestment Act.

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve Bank of Philadelphia (Reserve Bank); and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

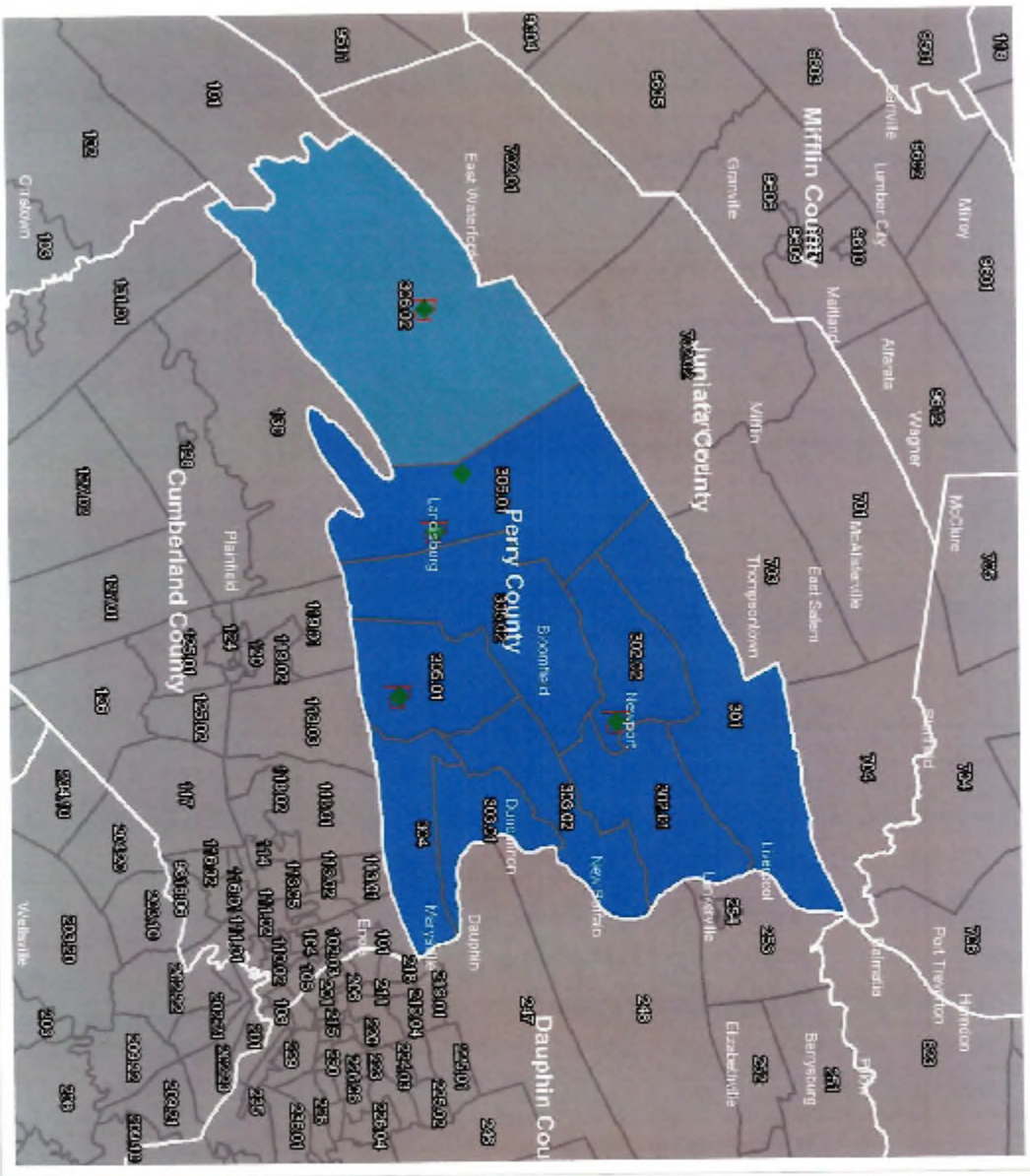
At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Officer in Charge of Supervision, Senior Vice President, William O. Spaniel, Federal Reserve Bank of Philadelphia, Ten Independence Mall, Philadelphia, PA 19106. You may send written comments about our performance in helping to meet community credit needs to Gerry Sheaffer, EVP and CEO, The Bank of Landisburg, P.O. Box 179 Landisburg, PA 17040 and Officer in Charge of Supervision, Federal Reserve Bank of Philadelphia, Ten Independence Mall, Philadelphia, PA 19106. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank.

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. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

The Bank of Landisburg - 2021 HMDA - ASSESSMENT AREA INCOME MAP
Map 1



- Income Level**
- NA
 - Low
 - Moderate
 - Middle
 - Upper
- Bank Branches** (Green Diamond)
- ATM Locations** (Red Diamond)

Prepared using Mapping Module by Oscar Suli - v1.13 - 2/21/2022 TC:UBan