

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC 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. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the facility-based assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this facility-based assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this facility-based assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this facility-based assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

[If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available on our website, www.traditions.bank, and at our Main Office located 235 St. Charles Way, York, PA 17402.]

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a list of the banks that are scheduled for CRA examination by the FDIC for the next two quarters. This list is available through the FDIC's website at *FDIC.gov*.

You may send written comments about our performance in helping to meet community credit needs to Linda Senft, Director of Regulatory Services, Traditions Bank, 226 Pauline Drive, PO Box 3658, York, PA 17402-0136, and to the FDIC Regional Director at 350 Fifth Avenue, Suite 1200, New York, NY 10118-0110. You may also submit comments electronically to the FDIC through the FDIC's website at www.fdic.gov/regulations/cra. Your written comments, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Traditions Bancorp, Inc., a bank holding company. You may request from the Senior Vice President – Information Requests, Federal Reserve Bank of Philadelphia, 100 North 6th Street, Philadelphia, PA 19105-1521, an announcement of applications covered by the CRA filed by bank holding companies.

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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 FDIC; 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.

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**TRADITIONS
BANK**

Loan to Deposit Ratio

Period Ending	Ratio
4 th Quarter, 2023	91%
3 rd Quarter, 2023	96%
2 nd Quarter, 2023	94%
1 st Quarter, 2023	88%

Period Ending	Ratio
4 th Quarter, 2022	89%
3 rd Quarter, 2022	88%
2 nd Quarter, 2022	79%
1 st Quarter, 2022	78%



TRADITIONS BANK

**For the period January 1, 2021 through
December 31, 2023, no public
comments were received by
Traditions Bank.**