

OneLocal Bank
CRA Public File Checklist
Intermediate Small Bank (ISB)

Reviewed by: Tracey A. Robbins

Date: 04/01/2024

| | | Yes | No | N/A | Comments |
|-----|---|-----|----|-----|---------------------------------|
| | Are accurate public notices displayed in the lobby? | x | | | |
| | Are all of the following in the public file: | x | | | |
| 1. | CRA Complaints-All written comments from the public relating to the bank's CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the bank) | x | | | |
| 2. | A copy of the Community Reinvestment Act Performance Evaluation (PE). | x | | | September 2022 |
| 3. | A list of the bank's branches, their street addresses, complete physical addresses, census tract numbers and income level (i.e. low, moderate, middle, and upper). | x | | | |
| 4. | A list of the bank's branches opened or closed during the current and each of the two prior calendar years, and their street address, complete physical addresses, census tract numbers and income level (i.e. low, moderate, middle, upper) | X | | | Found in Self-Assessment |
| 5. | A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. | x | | | |
| 6. | A map of each assessment area showing its boundaries, and on the map or in a separate list, the geographies contained within the assessment area. | x | | | |
| 7. | The bank's CRA disclosure statements for the prior two years. | | | x | ISB - Not reporting CRA SB/Farm |
| 8. | HMDA Disclosure Statements for the prior two calendar years for the bank and for each non depository affiliate the bank has elected to include in assessment of its CRA record. | x | | | |
| 9. | The number and amount of consumer loans made to the four income categories of borrowers and geographies (low, moderate, middle, and upper), and the number and amount located inside and outside of the assessment area. | | | x | |
| 10. | The loan to deposit ratio. | x | | | |
| 11. | A copy of the bank's strategic plan, if it has been approved to be assessed under the strategic plan option. | | | x | |
| 12. | A quarterly update progress report of the bank's effort to improve its record if it received less than satisfactory rating during its most recent CRA examination. | | | x | |