



Community Reinvestment Act Public File

CORPORATE CENTER, 724 MAIN STREET, HONESDALE, PENNSYLVANIA 18431
HNBANK.BANK/CRA | MEMBER FDIC



Community Reinvestment Act Public File

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Comments from the Public

There are no comments from the public at this time.

PUBLIC DISCLOSURE

May 17, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Honesdale National Bank
Charter Number 644

733 Main Street
Honesdale, PA 18431

Office of the Comptroller of the Currency

1150 Northbrook Drive, Suite 303
Trevose, PA 19053

NOTE: 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, and should not 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.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's quarterly loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside its assessment areas (AAs).
- The bank exhibits a reasonable distribution of loans in its AAs.
- The bank's distribution of loans among borrowers of different income levels is reasonable.
- The bank demonstrates adequate responsiveness to the community development needs of its AAs through CD lending, qualified investments, and CD services.

Loan-to-Deposit Ratio

The Honesdale National Bank's (HNB) quarterly average loan-to-deposit ratio is reasonable considering the bank's size, financial condition, and credit needs of the AAs. HNB's quarterly average LTD ratio during the evaluation period was 87.83 percent. The LTD ratio ranged from a quarterly low of 80.09 percent to a quarterly high of 92.94 percent.

We compared the bank's LTD ratio to seven similarly situated banks in Wayne, Luzerne, and Lackawanna counties, with total assets ranging from \$354 million to \$1.85 billion. The average quarterly LTD ratio for these banks over the same period was 88.31 percent. The ratios ranged from a quarterly low of 69.22 percent to a quarterly high of 101.77 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment area (AA).

The bank originated and purchased 95.7 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. During this evaluation period, 95.7 percent of the number and 94.9 percent of the dollar amount of home mortgage loans were made within the bank's AA. This includes HMDA reported loans from January 1, 2018 through December 31, 2020. Refer to the table below.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	486	95.3	24	4.7	510	57,958	94.3	3,516	5.7	61,474
2019	466	95.9	20	4.1	486	59,874	95.7	2,686	4.3	62,560
2020	601	95.9	26	4.1	627	93,082	94.8	5,086	5.2	98,168
Total	1,553	95.7	70	4.3	1,623	210,914	94.9	11,288	5.1	222,201

Source: Bank Data

Due to rounding, totals may not equal 100.0%

Description of Institution

The Honesdale National Bank (HNB) is an intrastate community bank founded in 1836. Its main office and headquarters are located in Honesdale, Pennsylvania, which is in Wayne County. HNB is located in Northeast Pennsylvania approximately 50 miles from Wilkes-Barre, 100 miles from New York City, and 150 miles from Philadelphia. As of December 31, 2020, HNB had \$812 million in assets and tier one capital of \$109 million. HNB is a wholly owned subsidiary of the Honat Bancorp, Inc. which is a single bank holding company headquartered in Honesdale, PA.

HNB has 12 full-service branches all of which are located within its assessment area which consists of Wayne County, Lackawanna County, Pike County, Luzerne County, Wyoming County, and Susquehanna County. HNB's branch network is located primarily in Wayne, Pike, and Susquehanna counties. There is also a Mortgage Banking Center/Loan Production Office located in Wilkes Barre, PA in Luzerne County. All twelve offices have an automated teller machine (ATM) on-site, and eleven of the branches have drive thru services. Five branches offer a drive thru ATM, four branches have walk up ATM access, and four branches have deposit accepting ATMs. The Main Office branch has both a walk ATM and deposit accepting ATM. All branches offer extended hours on Friday and eleven of the branches offer Saturday morning hours. The bank opened a temporary branch in 2019 in Hallstead, PA. There were no branches closed, and there were no mergers or acquisitions during the evaluation period.

HNB offers a full line of retail banking, commercial banking and asset management (trust) services. Retail services include checking accounts, savings programs, money-market accounts, certificates of deposit, credit cards, consumer loans, and residential mortgages. Commercial services include business checking accounts, money-market accounts, savings accounts, certificates of deposit, commercial mortgages, small business administration (SBA) loans, lines & letters of credit, business credit cards, dealer floorplans, equipment leasing, and loans for equipment & capital improvements.

As of December 31, 2020, total gross loans were \$564 million, representing roughly 68 percent of total assets. Please refer to the chart below for the loan portfolio breakdown:

HNB Loan Portfolio Breakdown as of December 31, 2020		
Loan Category	\$ Amount (000s)	% of Gross Loans
Commercial Real Estate	228,258	40.48%
1-4 Residential Mortgages First Lien	156,214	27.70%
Commercial & Industrial	89,731	15.91%
Home Equity Lines of Credit	43,631	7.74%
Consumer	24,319	4.31%
1-4 Residential Mortgages Jr Lien	11,604	2.06%
Municipal Loans	5,342	0.95%
Nondepository/Other Loans	4,019	0.71%
Agricultural Loans	751	0.13%
Gross Loans	563,869	100.00%

Source: December 31, 2020 Call Report Schedule RC-C

There are no financial or legal impediments that impact HNB's ability to meet the credit needs to its communities.

HNB's last Public Evaluation (PE), dated April 2, 2018, was rated Satisfactory.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Honesdale National Bank (HNB) was evaluated under the Intermediate Small Bank examination procedures, which include a lending test and a community development (CD) test. The lending test evaluates the bank's record of meeting the credit needs of its assessment area (AA) through its lending activities. HNB's primary loan product was home mortgage loans. HNB reports data under the requirements of the Home Mortgage Disclosure Act (HMDA). Prior to this evaluation, reported HMDA data was tested and found to be reliable and this data was used to evaluate the bank's home mortgage performance. The Lending Test covers three evaluation periods, assessing the bank's performance from January 1, 2018 through December 31, 2020.

The CD test evaluates the bank's responsiveness to CD needs in its AA through CD lending, qualified investments, and community development services. The period for the community development test is from April 3, 2018 through December 31, 2020. We reviewed documentation supplied by bank management to determine if the bank's CD loans, investments, and services meet the regulatory definition for community development. Further discussion of the bank's CD activities is included in the 'Community Development' section of this performance evaluation.

Selection of Areas for Full-Scope Review

HNB has three assessment areas located in northeastern Pennsylvania. The AAs are a part of Scranton/Wilkes-Barre/Hazleton MSA #42540 and consist of all of Lackawanna County, Luzerne County, and Wyoming County. The second AA is part of the Newark-Union NJ-PA MD #35084 and includes all of Pike County, PA. The third AA was a Non-MSA and consists of all of Wayne and Susquehanna County, PA. We performed a full-scope review of all three AAs. Refer to the table in appendix A for more information.

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A-1, Scope of Examination, for a list of full-and limited-scope AAs.

Ratings

The bank’s overall rating is based on the review of the three assessment areas. Based on the demographic context of the AAs, more weight was placed on moderate-income areas. Refer to Appendix A-1 for demographic information on the AA.

The state rating is based on performance in all bank AAs. Refer to the “Scope” section under the state section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside its AAs.
- The bank exhibits a reasonable distribution of loans in its AAs.
- The bank's distribution of loans among borrowers of different income levels is reasonable.
- The bank demonstrates adequate responsiveness to the community development needs of its AAs through CD lending, qualified investments, and CD services.

Description of Institution's Operations in Pennsylvania

Honesdale National Bank (HNB) has 12 full-service branches all of which are located within its assessment area. The bank's assessment areas consist of whole census tracts and includes the geographies where they have their main office, branches, and deposit-taking ATMs as well as surrounding geographies where they have originated or purchased a substantial portion of their loans. HNB only maintains branches within the state of Pennsylvania, therefore, there is no difference in the description of the institution's operations at the overall and state level. Competition is average and includes local community banks and branches of larger regional and national banks. HNB's main competitors are PNC Bank, NA, First National Community Bank, Community Bank, NA, Peoples Security Bank and Trust, and Wells Fargo, NA.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Wayne County and Susquehanna County AA

Table A – Demographic Information						
Metropolitan Statistical Area: Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.0	12.0	80.0	8.0	0.0
Population by Geography	95,011	0.0	10.8	80.6	8.6	0.0
Housing Units by Geography	54,844	0.0	9.4	82.1	8.5	0.0
Owner-Occupied Units by Geography	28,902	0.0	8.7	81.7	9.5	0.0
Occupied Rental Units by Geography	7,891	0.0	8.7	81.7	9.5	0.0
Vacant Units by Geography	18,051	0.0	14.4	74.9	10.7	0.0
Businesses by Geography	7,495	0.0	14.4	74.9	10.7	0.0
Farms by Geography	477	0.0	3.4	84.3	12.4	0.0
Family Distribution by Income Level	25,112	16.5	17.4	22.5	43.4	0.0
Household Distribution by Income Level	36,793	20.5	15.1	18.2	48.1	0.0
Median Family Income MSA - PA		\$56,172	Median Housing Value			\$167,903
			Median Gross Rent			\$776
			Families Below Poverty Level			8.4%
<i>Source: 2015 ACS Census and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

HNB's main office is located in the Non-MSA designated Assessment Area (AA) that includes all of Wayne and Susquehanna Counties. This assessment area contains 25 census tracts with a total population of 95,011. There are no low income tracts in this AA, but 12 percent of the census tracts are designated as moderate-income areas, 80 percent are middle-income areas, and 8 percent of the census tracts are upper-income areas. Within the assessment area, 10.8 percent of the population is located in moderate-income areas, 80.6 percent of the population is located in middle-income areas, and 8.6 percent of the population is located in upper-income areas.

The AA contains 54,844 housing units of which 28,902 are owner-occupied. The median housing value for the AA is \$167,903. A total of 82.1 percent of the housing units are located in middle-income areas, 9.4 percent in moderate-income areas and 8.5 percent are located in upper-income areas. A total of 7,891 occupied rental units reflect the same income levels as the owner-occupied units. Income levels in the AA among 36,793 households reflect a distribution of 20.5 percent in low-income, 15.1 percent in moderate-income, 18.2 percent in middle-income and 48.1 percent in upper-income levels. Median family income for this AA is \$56,172 with just 8.4 percent of families below poverty level.

Pike County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Pike County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	18	0.0	61.1	38.9	0.0	0.0
Population by Geography	56,632	0.0	53.2	46.8	0.0	0.0
Housing Units by Geography	38,513	0.0	53.2	46.8	0.0	0.0
Owner-Occupied Units by Geography	17,720	0.0	54.3	45.7	0.0	0.0
Occupied Rental Units by Geography	3,359	0.0	55.9	44.1	0.0	0.0
Vacant Units by Geography	17,434	0.0	54.6	45.4	0.0	0.0
Businesses by Geography	4,411	0.0	51.4	48.6	0.0	0.0
Farms by Geography	126	0.0	53.2	46.8	0.0	0.0
Family Distribution by Income Level	15207	30.5	24.0	23.3	22.2	0.0
Household Distribution by Income Level	21,079	30.1	20.7	20.4	28.8	0.0
Median Family Income MSA – 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$191,593
			Median Gross Rent			\$1,131
			Families Below Poverty Level			7.1%
<i>Source: 2015 ACS Census and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The bank's second assessment area is part of the Newark-Union NJ-PA-MD MSA #35084 and includes all of Pike County, PA. This assessment area contains 18 census tracts with a total population of 56,632. 61.1 percent of the census tracts are designated moderate-income areas and 38.9 percent are designated middle-income areas. Within this AA, 53.2 percent of the population are located in moderate-income areas and 46.8 percent of the population are located in middle-income areas. The AA contains 38,513 housing units of which 17,720 are owner-occupied. The median housing value for the AA is \$191,593. A total of 53.2 percent of the housing units are located in moderate-income areas and 46.8 percent are located in middle-income areas. There are 3,359 occupied rental units, with 55.9 percent located in moderate-income census tracts and 44.1 percent in middle-income tracts. Income levels in the AA among 21,079 households reflect a distribution of 30.1 percent in low-income, 20.7 percent in moderate-income, 20.4 percent in middle-income and 28.8 percent in upper-income levels. Median family income for this AA is \$90,570 with just 7.1 percent of families below poverty level.

Lackawanna County, Luzerne County, and Wyoming County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Scranton-Wilkes Barre						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	170	3.5	24.7	51.2	19.4	1.2
Population by Geography	561,701	3.2	20.5	52.2	23.6	0.5
Housing Units by Geography	258,752	3.1	20.3	54.5	21.8	0.4
Owner-Occupied Units by Geography	152,184	1.6	14.2	56.5	27.5	0.0
Occupied Rental Units by Geography	72,436	6.0	31.3	48.8	12.9	1.0
Vacant Units by Geography	34,162	3.0	24.1	57.4	14.9	0.6
Businesses by Geography	46,294	2.7	19.2	51.4	32.3	0.3
Farms by Geography	1,012	1.3	11.0	55.1	32.3	0.3
Family Distribution by Income Level	141,530	21.3	17.6	20.5	40.6	0.0
Household Distribution by Income Level	224,620	25.1	15.9	16.9	42.2	0.0
Median Family Income MSA – 42540 Scranton-Wilkes Barre, PA MSA		\$59,887	Median Housing Value			\$130,472
			Median Gross Rent			\$710
			Families Below Poverty Level			11.1%
<i>Source: 2015 ACS Census and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The third assessment area is part of the Scranton/Wilkes-Barre/Hazleton MSA #42540 and consists of all of Lackawanna County, Luzerne County, and Wyoming County. This assessment area contains 170 census tracts with a total population of 561,701. Approximately 3.5 percent of the census tracts are designated low-income areas, 24.7 percent are designated moderate-income areas, 51.2 percent of the census tracts are designated middle-income areas and 19.4 percent are designated upper-income areas. Within this AA, 52.2 percent of the population is located in middle-income areas, 23.6 percent of the population is located in upper-income areas, 20.5 percent of the population is located in moderate-income areas and 3.2 percent of the population is located in low-income areas.

The AA contains 258,752 housing units of which 152,184 are owner-occupied. The median housing value for the AA is \$130,472. A total of 54.5 percent of the housing units are located in middle-income areas, 27.5 percent in upper-income areas, 14.2 percent in moderate-income areas and 1.6 percent are located in low-income areas. Of the 72,436 occupied rental units, 6.9 percent are in low-income areas, 31.3 percent are in moderate-income areas, 48.8 percent are in middle-income areas and 12.9 percent are in upper-income areas. Income levels in the AA among 224,620 households reflect a distribution of 25.1 percent in low-income, 15.9 percent in moderate-income, 16.9 percent in middle-income and 42.2 percent in upper-income levels. Median family income for this AA is \$59,887 with 11.1 percent of families below poverty level.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the state of Pennsylvania is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The bank's loan originations reflect reasonable distribution among geographies of different income levels throughout the bank's AAs. HNB's performance meets the standard for satisfactory performance. There were no conspicuous gaps identified within the bank's AA.

The distribution of residential loans to borrowers reflects reasonable dispersion based on Appendix D, Table O. During the evaluation period, HNB mortgage loans in moderate-income census tracts totaled 12.6 percent and exceeded 8.7 percent of owner-occupied housing units in the Non-MSA assessment area. In the Scranton-Wilkes Barre assessment area, mortgage loans in moderate-income census tracts totaled 11.8 percent and exceeded 14.2 percent of owner-occupied housing units. HNB mortgage loans in moderate-income census tracts totaled 57.3 percent and exceeded 54.3 percent of owner-occupied housing units.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank exhibits a reasonable distribution of loans to individuals of different income levels. Overall, the distribution of loans to borrowers of different incomes reflects reasonable penetration in the AA's. HNB's record of lending to borrowers of different incomes meets the standard for satisfactory performance.

In our analysis, we considered the affordability of home ownership for low-income families. The weighted average median cost of housing is \$340,625. According to the FFIEC, the adjusted median family income in the AA is \$99,939. A low-income family earns less than \$49,970. Median rent for the AA is \$1,223 per month, offering a more affordable alternative to low-income families. This lack of housing affordability, and comparative affordability of rental units, limits the opportunity to originate home mortgage loans to low-income borrowers.

The bank's percentage of home mortgage loans made to low-income borrowers was less than the percentage of low-income families in the AA. However, when compared to the peer aggregate for low-income borrowers in the AA, the bank was in line with peer. Given the lack of opportunity to lend to low-income families, the bank's performance is reasonable.

The bank's percentage of home mortgage loans made to moderate-income borrowers was below the percentage of moderate-income families in the AA. When compared to the peer aggregate for moderate-income borrowers in the AA, the bank was in line with peer in the Scranton-Wilkes Barre assessment area and below in the Pike assessment area and Non-MSA assessment area.

Responses to Complaints

There have been no complaints related to the bank's CRA performance.

Community Contact

We interviewed one community contact within the assessment area and reviewed five inter-agency interviews with community organizations completed during the review cycle. The purpose was to determine the credit needs of the local community. The organizations interviewed were generally community development organizations that focused on providing small business loans and business development assistance throughout the assessment areas. Community contacts describe the local economy as one still recovering from of the COVID-19 pandemic and local shutdown orders of non-essential businesses. While availability to credit has not been a primary concern, businesses are experiencing labor shortages. Opportunities exist for local institutions to provide low-interest business loans and provide education to local business owners on the best uses of banking to sustain operations through the recovery. The community contact we interviewed noted that relationships with local institutes are positive. The community enjoys several smaller banks with strong personal relationships. The community contact specifically cited HNB as a bank that holds a strong perception in the local area.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Pennsylvania is rated Satisfactory.

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas. The bank exhibits adequate responsiveness to the needs of the community. Factors supporting this conclusion include the institution's adequate record regarding qualified CD loans, donations and services, and appropriate responsiveness to CD needs.

The bank demonstrated adequate responsiveness to its AA through CD loans. During the evaluation period, the bank committed 749 CD loans totaling \$50,840,750.

CD loans were predominately small business loans granted through the Paycheck Protect Program, as part of the CARES Act of 2020. PPP loans originated during the evaluation period totaled 702. PPP loans are qualified as CD loans since they support economic development through the retention of jobs that would otherwise be lost due to business closures as a result of the COVID-19 emergency.

The bank submitted 47 additional CD loans totaling \$7.5 million. These loans were small business loans originated during the evaluation period. The bank primarily originated the loans within the AA, however due to the responsiveness to the needs and opportunities within the AA, CD qualified loans made in the broader regional area were also considered. This performance exceeds the performance of the prior examination, in which HNB made 48 CD qualified loans totaling \$24.32 million.

Number and Amount of Community Development Loans

Refer to the Community Development Loan table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Wayne and Susquehanna Counties	387	52	29,114,622	58
Scranton/Wilkes-Barre/Hazleton MSA	274	37	16,260,716	32
Newark-Union NJ-PA MD	52	7	2,188,505	4
Outside	36	5	2,949,807	6

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Wayne - Susquehanna AA	55	209	27	2,541	27	54	2,541	53	0	\$0
Scranton/Wilkes-Barre/Hazleton MSA	4	81	17	2,209	17	34	2,209	46	1	\$26
Newark-Union NJ-PA MD	2	5	2	18	2	4	18	0		
Outside AA			4	47	4	8	47	1		

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified CD investments. This table includes all CD investments, including prior period investments that remain outstanding as of the examination date.

HNB demonstrated adequate responsiveness to the needs of its assessment areas through donations and qualified investments. The bank made two qualifying CD investments during the evaluation period, which totaled \$4.24 million. In addition, the bank made donations and contributions totaling \$573,543 to 48 qualified community development organizations.

All qualified investments were made within the assessment area. Both investments financed the building of multifamily affordable housing facilities within the AA. All units associated with these projects were eligible for Federal Low-Income Housing Tax Credits.

A majority of qualified donations were made to CD organizations within the assessment area. The community development organizations provide an array of services. Donations were primarily concentrated in educational improvement tax credits. Other qualified organizations provided services for seniors, local affordable housing programs, food pantries, medical assistance, and other community services which specifically target low-to-moderate income communities within the assessment area.

Extent to Which the Bank Provides Community Development Services

The Honesdale National Bank demonstrates excellent responsiveness to the service needs of its assessment areas through CD services.

During the evaluation period, four officers provided financial and technical expertise by serving on the Board of Directors of an economic development organization that focuses on small business development and attracting new businesses to the community. One officer served as President to an economic development organization, one officer provides technical expertise by serving as Treasurer to an organization that provided free legal services to low-to-moderate income individuals, and another

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

officer served as Treasurer to a local community service group. Another bank employee served as treasurer to an economic development organization.

Ten bank employees served on the Board of Directors to nine community development organizations. Organizational purposes varied but included the following: building homes for low-to-moderate income communities, work force development of low-to-moderate income individuals, providing resources for victims of domestic abuse, providing food and shelter for those in need and providing seminars for small businesses in the area. Another bank employee provided technical expertise by serving as the webmaster to a housing organization for families in need.

The bank provides point-of-sale terminals to benefit recipients with no surcharge fees. It also provides funds transfer services to a local housing organization.

The bank finances an interactive web-based financial literacy program directed to low-to-moderate income individuals. Each course provides modules that delivers educational information on affordable housing and details the steps of buying a home.

The bank serves as co-applicant to a program which provides flexible grants and programs with a goal to provide housing to those at risk for homelessness.

Bank employees served as volunteers to a local food kitchen as well as collected food and donations for a local food pantry. One bank employee led a Christmas gift drive, which distributed 200 gifts across the AA to children of families of need.

Members of the bank taught financial literacy to students across the assessment area as part of an educational series on the value of saving.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/18 to 12/31/20	
Bank Products Reviewed:	Home mortgage loans, community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania		
Honesdale AA	Full Scope	The Honesdale assessment area consists of Wayne County, Pike County, Lackawanna County, Luzerne County, Wyoming County, and Susquehanna County.

Appendix B: Community Profiles for Full-Scope Areas

THE HONESDALE NATIONAL BANK			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank Rating
The Honesdale National Bank	Satisfactory	Satisfactory	Satisfactory
State:			
Pennsylvania	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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 qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): 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, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2018-20		
Total Home Mortgage Loans					Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
Assessment Area:	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Scranton-Wilkes Barre AA	644	82,497	100.0	12,827	1.6	0.3	1.5	14.2	11.8	13.4	56.5	57.9	51.8	27.6	29.8	33.2	0.0	0.2	0.0	
Total	644	82,497	100.0	12,827	1.6	0.3	1.5	14.2	11.8	13.4	56.5	57.9	51.8	27.6	29.8	33.2	0.0	0.2	0.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2018-20		
Total Home Mortgage Loans					Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
Assessment Area:	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Pike AA	171	25,979	100.0	2,507	0.0	0.0	0.0	54.3	57.3	48.4	45.7	42.7	51.6	0.0	0.0	0.0	0.0	0.0	0.0	
Total	171	25,979	100.0	2,507	0.0	0.0	0.0	54.3	57.3	48.4	45.7	42.7	51.6	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2018-20**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Non-MSA AA	738	102,438	100.0	2,520	0.0	0.0	0.0	8.7	12.6	8.5	81.7	78.6	82.9	9.5	8.8	8.6	0.0	0.0	0.0
Total	738	102,438	100.0	2,520	0.0	0.0	0.0	8.7	12.6	8.5	81.7	78.6	82.9	9.5	8.8	8.6	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2018-20**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Scranton-Wilkes Barre AA	644	82,497	100.0	12,827	21.3	7.6	9.1	17.6	14.9	19.2	20.5	23.0	22.2	40.6	39.3	34.5	0.0	15.2	15.1
Total	644	82,497	100.0	12,827	21.3	7.6	9.1	17.6	14.9	19.2	20.5	23.0	22.2	40.6	39.3	34.5	0.0	15.2	15.1

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2018-20		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Pike AA	171	25,979	100.0	2,507	30.5	15.8	14.7	24.0	18.1	23.1	23.3	22.8	20.6	22.2	39.2	25.2	0.0	4.1	16.3	
Total	171	25,979	100.0	2,507	30.5	15.8	14.7	24.0	18.1	23.1	23.3	22.8	20.6	22.2	39.2	25.2	0.0	4.1	16.3	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2018-20		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Non-MSA AA	738	102,438	100.0	2,520	16.6	5.0	5.1	17.4	14.8	14.9	22.6	22.4	20.7	43.4	50.5	47.5	0.0	7.3	11.7	
Total	738	102,438	100.0	2,520	16.6	5.0	5.1	17.4	14.8	14.9	22.6	22.4	20.7	43.4	50.5	47.5	0.0	7.3	11.7	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*



Products & Services CRA Public File

CORPORATE CENTER, 724 MAIN STREET, HONESDALE, PENNSYLVANIA 18431
HNBBANK.BANK | MEMBER FDIC



Products & Services Employee Manual

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10. HNB Financial Services

1. Welcome Statement

Welcome to the HNB family. As the area's oldest independent community bank, we have an investment in our region and a commitment to the people who live here.

The Honesdale National Bank (HNB) was established in 1836. Today, HNB stands as one of the area's strongest independent financial institutions serving Northeastern Pennsylvania and the Southern Tier counties of New York. Full-service community banking offices are located in Honesdale, Hamlin, Hawley, Lackawaxen, Forest City, Montdale, Kingston, Lakewood, Eynon, Clarks Summit and Hallstead. Our Corporate and Administrative Offices, Commercial Lending, Trust, Investment, Data Processing and Information Technology, and Deposit and Loan Operations Departments are located in the HNB Corporate Center at 724 Main Street, in Honesdale. HNB Mortgage, located at 38 North Franklin Street in Wilkes-Barre, offers limited branch services and serves as the operations center for our residential mortgage division. HNB has earned the distinction as a leading community bank by offering our customers security, experience and unparalleled service.

At HNB our goal is to provide customized solutions to your financial needs. As well as deposit services, HNB has an affirmative objective in helping to meet legitimate credit needs of the community on a nondiscriminatory basis. As a leading community bank, we reinvest your deposits back into the community in the forms of personal and small business loans, residential and business mortgages, municipal loans and investments.

Management of the Bank shall endeavor to understand clearly the borrower's needs and attempt to meet them soundly within the framework of our loan policy. In the business of lending money, we are concerned with credit worthiness and credit usage and we shall not permit discrimination of any kind with respect to the borrower's race, creed, age, color, religion, national origin, marital status or sex. It is also our goal to establish such standards of credit and of lending performance that our lending personnel be leaders in the field of bank loan services.

The processing and evaluation of loan applications, the origination and approval of loans, and the underlying terms and conditions of each loan will be in strict accordance with all applicable statutes and regulations, including those set forth under the Community Reinvestment Act (CRA) of 1977 and the fair lending laws and regulations, and will be predicated upon safe and sound lending practices consistent with economical financing.

Under the Federal CRA, the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of our delineated assessment area consistent with safe and sound operations.

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 OCC; 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. This information can be found on the following pages of this CRA folder.

The mission of HNB is to be “THE” community bank in Wayne, Pike, Lackawanna, Luzerne and Susquehanna Counties. We will accomplish this by providing a full array of quality financial products and services, while committing ourselves to our community through professional and social involvement. We will strive to constantly improve shareholder value by maintaining a safe and sound institution.

2. Checking Accounts

HNB Essential Account

Account Benefits

- **Anywhere Banking Tools:** Unlimited Check Writing, Online Banking with Bill Pay, Mobile Banking with Mobile Deposit, VISA® Debit or ATM Card, Telephone Banking, eStatements and Notices

HNB Perks

- **ID Theft Aid*:** Includes payment card fraud resolution, \$1,000 in personal identity theft benefit and identity restoration.
- **Buyer's Protection and Extended Warranty*:** Newly purchased items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, plus one-year extended warranty.
- **\$300 Overdraft Privilege:** For qualified account holders. Limits apply. Please refer to the Discretionary Overdraft Policy for additional details.

Account Balance Requirements

- \$2 monthly service charge will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$100.
- To avoid the \$2 monthly service charge, account holder must be the age of 55 or older, maintain a \$100 minimum daily balance, or enroll in eStatements.

**Personal identity protection, buyer's protection and extended warranty are subject to additional terms and conditions. Insurance products are not a deposit, not FDIC insured, not insured by any Federal government agency and not guaranteed by the Bank. Identity monitoring and credit monitoring require additional enrollment on BaZing.com.*

HNB Select Account

Account Benefits

- **Anywhere Banking Tools:** Unlimited Check Writing, Online Banking with Bill Pay, Mobile Banking with Mobile Deposit, VISA® Debit or ATM Card, Telephone Banking, eStatements and Notices

HNB Perks

- **Shop Local, Save Local with BaZing Savings:** Local discounts and national retailer deals to save money on shopping, dining, travel and more.
- **Cell Phone Protection*:** Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.

- **ID Theft Aid***: Includes payment card fraud resolution, \$5,000 in personal identity theft benefit and identity restoration.
- **Roadside Assistance**: Available 24/7 and free to use, up to \$80 in covered service charges.
- **\$10,000 Travel Accidental Death Coverage***: Peace of mind for the unexpected.
- **Health Savings Card**: Save money on prescriptions, eye exams, frames, lenses and hearing services.
- **Buyer's Protection and Extended Warranty***: Newly purchased items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first one hundred eighty (180) days of purchase, plus one-year extended warranty.
- **\$500 Overdraft Privilege**: For qualified account holders. Limits apply. Please refer to the Discretionary Overdraft Policy for additional details.

Account Requirements

- \$5 monthly service charge

**Personal identity protection, buyer's protection and extended warranty are subject to additional terms and conditions. Insurance products are not a deposit, not FDIC insured, not insured by any Federal government agency and not guaranteed by the Bank. Identity monitoring and credit monitoring require additional enrollment on BaZing.com.*

HNB Premier Account

Account Benefits

- **Anywhere Banking Tools**: Unlimited Check Writing, Online Banking with Bill Pay, Mobile Banking with Mobile Deposit, VISA® Debit or ATM Card, Telephone Banking, eStatements and Notices, Unlimited Check Writing with one (1) box of complimentary basic checks per year and a 50% discount on specialty checks

HNB Perks

- **Shop Local, Save Local with BaZing Savings**: Local discounts and national retailer deals to save money on shopping, dining, travel and more.
- **Cell Phone Protection***: Receive up to \$600 per claim (\$1200 per year) if your cell phone is broken or stolen.
- **ID Theft Aid***: *1B Credit Monitoring*: Your credit report is monitored for suspicious activity (additional activation is required); *Credit Report and Credit Score*: Free quarterly credit report and quarterly updated credit score; *Fraud Resolution*: Expert help on fraud resolution if you become a victim of identity theft; and *\$10,000 Personal Identity Theft Benefit*.
- **Roadside Assistance**: Available 24/7 and free to use, up to \$80 in covered service charges.
- **\$25,000 Accidental Death Coverage***: You're covered for accidental death should the unexpected happen.
- **Health Savings Card**: Save money on prescriptions, eye exams, frames, lenses and hearing services.
- **Buyer's Protection and Extended Warranty***: Newly purchased items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first one hundred eighty (180) days of purchase, plus one-year extended warranty.
- **\$700 Overdraft Privilege**: For qualified account holders. Limits apply. Please refer to the Discretionary Overdraft Policy for additional details.

- **Premier Money Market***: Exclusive to our Premier Checking Account customers, earn an elite interest rate on balances \$25,000 or more to maximize your daily financial needs and larger financial goals.*
- **Plus**: Free Consultation with HNB Financial Group, Safekeeping of Wills, and No Fee for Money Orders and Cashier Checks. Limits apply. The Honesdale National Bank reserves the right to waive a charge in accordance with the current fee schedule without forfeiting the right to assess the charge in the future.

Account Requirements

- \$8 monthly service charge

**Personal identity protection, buyer's protection and extended warranty are subject to additional terms and conditions. Insurance products are not a deposit, not FDIC insured, not insured by any Federal government agency and not guaranteed by the Bank. Identity monitoring and credit monitoring require additional enrollment on BaZing.com.*

Interest Checking

Account Benefits

- **Anywhere Banking Tools**: Unlimited Check Writing, Online Banking with Bill Pay, Mobile Banking with Mobile Deposit, VISA® Debit or ATM Card (2 cards maximum per account), Telephone Banking, eStatements and Notices
- **Current Interest Rate Earnings**: Earn the current interest rate and enjoy the benefits of unlimited check writing regardless of the account balance.
- **\$700 Overdraft Privilege**: For qualified account holders. Limits apply. Please refer to the Discretionary Overdraft Policy for additional details.

Account Requirements

- \$1,000 minimum daily account balance to waive \$5 monthly service fee

Accounts No Longer Available

HNB Free Checking Account

Account Benefits

- **Anywhere Banking Tools**: Unlimited Check Writing (without per check fees or service charge), Online Banking with Bill Pay, VISA® Debit or ATM Card (2 cards maximum per account), Telephone Banking, eStatements and Notices
- **No Minimum Balance Requirement**

Signature Circle Account ("Where your Signature is Worth Something")

Account Benefits

- **Anywhere Banking Tools**: Unlimited Check Writing (without per check fees or service charge), Online Banking with Bill Pay, Mobile Banking with Mobile Deposit, VISA® Debit or ATM Card (2 cards maximum per account), Telephone Banking, eStatements and Notices

- **No Minimum Balance Requirement**
- **Special Club Checks:** Checks included or any other checks at half price (limit 2 per year).
- **\$700 Overdraft Privilege:** For qualified account holders. Limits apply. Please refer to the Discretionary Overdraft Policy for additional details.
- **CD Bonus Rate:** Bonus rate of .05% on CDs of 12 months or longer (excluding specials).
- **HNB VISA®, VISA® Gold, or MasterCard® Credit Cards:** Available with no annual fee for qualified account holders ages 62 or older.
- **Other Benefits:** Local Shopping and Healthcare Benefits, Money Orders, Cashier's Checks, Stop Payments, Photo Copies, Notary Service with Signature Guarantee, Lamination Service, Safekeeping of Wills, Safe Deposit Box Rental (with 50% first-year discount). Limits apply.

Account Requirements

- \$3.95 monthly service fee (\$4.95 if receiving paper statements)

Signature Circle Direct Deposit Account

Account Benefits

- Account for employees of companies who process their payroll via direct deposit, includes all of the benefits of the Signature Circle account without the monthly fee.

Account Requirements

- To avoid \$3.95 monthly service fee (or \$4.95 if receiving paper statements), customer must remain employed at company and use our Direct Deposit Processing Service.

The Chairman's Club Checking

Account Benefits

- Account exclusively for those age 50 or better, includes all of the benefits of the Signature Circle account.

Account Requirements

- \$2,500 minimum daily account balance (in any account or combination of deposit accounts excluding IRAs and Special Club Savings Plans) to waive \$3.95 monthly service fee (or \$4.95 if receiving paper statements).

N.O.W. Account

Account Benefits

- **Anywhere Banking Tools:** Unlimited Check Writing, Online Banking with Bill Pay, VISA® Debit or ATM Card (2 cards maximum per account), Telephone Banking, eStatements and Notices
- **Current Interest Rate Earnings:** Earn the current interest rate and enjoy the benefits of unlimited check writing regardless of the account balance.

Account Requirements

- \$1,000 minimum daily account balance to waive \$5 monthly service fee

The U Club Checking Account (Ages 14-22)

Account Benefits

- **Anywhere Banking Tools:** Online Banking with Bill Pay, Mobile Banking with Mobile Deposit, VISA® Debit or ATM Card (with no annual fee and no overdraft privileges), Telephone Banking, eStatements and Notices
- **No Minimum Balance Requirement**
- **No Penalties for Closing Account**
- **Membership Cards:** Available to obtain benefits at participating businesses and venues.
- **Complimentary Checks:** 8 complimentary paper checks printed at the branch upon request (with subsequent check orders paid for by the account holder).
- **Automatic Allowance Transfers:** AFT transfers from parent or guardian's accounts available.

3. Savings Plans

Kids Savings Club Account (Ages 14 and Under)

Account Benefits

- **Anywhere Banking Tools:** Online and Mobile Banking, ATM Card (with no annual fee and no overdraft privileges), Telephone Banking, eStatements and Notices
- **No Minimum Balance Requirement**
- **All Balances Earn Current Interest Rate**
- **Other Benefits:** Mini Bank, Binder, Special Insert, Birthday Cards and Quarterly Newsletter
- **Plus:** Every deposit earns one (1) coin sticker. Use of an HNB free coin counting machine earns two (2) stickers. Completed saver cards can be redeemed for gifts.
- Upon the age of 14, the account will automatically convert to The U Club Savings Account unless otherwise specified by the parent or guardian.

The U Club Savings Account (Ages 14-22)

Account Benefits

- **Anywhere Banking Tools:** Online and Mobile Banking, ATM Card (with no annual fee and no overdraft privileges), Telephone Banking, eStatements and Notices
- **No Minimum Balance Requirement**
- **All Balances Earn Current Interest Rate**
- **No Penalties for Closing Account**
- **Membership Cards:** Available to obtain benefits at participating businesses and venues.
- **Automatic Allowance Transfers:** AFT transfers from parent or guardian's accounts available.

Statement Savings

Account Benefits

- **Anywhere Banking Tools:** Online and Mobile Banking, ATM Card (with no annual fee and no overdraft privileges), Telephone Banking, eStatements and Notices
- **Daily Interest:** Interest earned daily, credited and compounded quarterly at prevailing rate.
- **HNB ATM Card:** Combine with an HNB ATM card for the freedom to bank anywhere, anytime.

- **eStatements and Notices:** Monthly statement details available for all transactions.
- **Transactions:** This account is used for direct deposits and automatic payments. Some debit transaction limitations do apply. Interest is earned on all statement savings accounts.

Account Requirements

- A \$2 service charge is assessed monthly on accounts that do not maintain a \$100 minimum balance. Students and UTMA (Uniform Transfer to Minors Act) accounts are exempt from any minimum balance requirements.
- Accrued interest to date is not paid on accounts closed prior to quarter end.

4. Money Market Deposit Account and Certificates of Deposit

Money Market Deposit Account (MMDA)

Account Benefits

- **Anywhere Banking Tools:** Check Writing, Online and Mobile Banking with Mobile Deposit, VISA® Debit or ATM Card, Telephone Banking, eStatements and Notices
- **Daily Interest:** Earn interest on account balances \$2,500 or more at current market rate. Interest accrued daily, credited and compounded monthly. Interest rate may change daily, with no maximum or minimum. Fees may reduce earnings.
- **Unlimited Transactions:** Account holders are permitted an unlimited number of transfers, withdrawals made in person, a limited number of checks, preauthorized transfers per statement cycle, and immediate access to all collected funds.

Account Requirements

- \$1,000 minimum daily account balance to waive \$5 monthly service fee

Investors Advantage MMDA

Account Benefits

- **Anywhere Banking Tools:** Check Writing, Online and Mobile Banking with Mobile Deposit, VISA® Debit or ATM Card, Telephone Banking, eStatements and Notices
- **Daily Interest:** This eight (8) tiered MMDA provides higher rates of interest for higher balances. Interest accrued daily, credited and compounded monthly. Interest rate may change daily, with no maximum or minimum. Fees may reduce earnings.
- **Unlimited Transactions:** Account holders are permitted an unlimited number of transfers, withdrawals made in person, a limited number of checks, preauthorized transfers per statement cycle, and immediate access to all collected funds. This account has the same terms and transaction limitations as a the regular MMDA.

Account Requirements

- \$1,000 minimum daily account balance to waive \$5 monthly service fee

Select MMDA

Account Benefits

- **Anywhere Banking Tools:** Check Writing, Online and Mobile Banking with Mobile Deposit, VISA[®] Debit or ATM Card, Telephone Banking, eStatements and Notices
- **Daily Interest:** This three (3) tiered MMDA provides higher rates of interest for higher balances. This account earns interest at the current market rate on balances over \$25,000. Interest accrued daily, credited and compounded monthly. Interest rate may change daily, with no maximum or minimum. Fees may reduce earnings.
- **Unlimited Transactions:** Account holders are permitted an unlimited number of transfers, withdrawals made in person, a limited number of checks, preauthorized transfers per statement cycle, and immediate access to all collected funds.

Account Requirements

- \$2,500 minimum balance to waive \$5 monthly service fee

Premier MMDA

Account Benefits

- **Anywhere Banking Tools:** Check Writing, Online and Mobile Banking with Mobile Deposit, VISA[®] Debit or ATM Card, Telephone Banking, eStatements and Notices
- **Daily Interest:** Earn interest on account balances \$25,000 or more at current market rate. Interest accrued daily, credited and compounded monthly. Interest rate may change daily, with no maximum or minimum. Fees may reduce earnings. If the balance falls below \$25,000, or if the Premier Checking Account closes, interest rate will drop to 0% Annual Percentage Yield (APY) until the balance once again meets or exceeds the threshold.
- **Unlimited Transactions:** Account holders are permitted an unlimited number of transfers, withdrawals made in person, a limited number of checks, preauthorized transfers per statement cycle, and immediate access to all collected funds.

Account Requirements

- \$2,500 minimum balance to waive \$5 monthly service fee

Special Club Accounts (Holiday, Vacation, or All Purpose)

Account Benefits

- **Details:** Put money aside regularly to plan for holiday expenses, an upcoming vacation or other goal to help you stay on budget.
- **Deposits:** Systematic deposits to Club Account by AFT from another HNB deposit account.
- **Daily Interest:** Interest is earned at prevailing Club rate for Club Accounts with an AFT deposit. Higher rates are paid on Automatic Fund Transfer deposit clubs. Interest is credited and compounded quarterly at the prevailing rate.
- **Checks:** Holiday checks are issued in early October from Holiday Club Accounts. Other club checks are issued upon your request.

Account Requirements

- Fees are assessed on early withdrawals or premature closing of the club account.

Certificate of Deposit (CD)

Account Benefits

- **Terms:** 30-day to 5-year terms available.
- **Rates:** Rates are determined according to the length of the investment. HNB Flex CD allows for deposits, one rate adjustment and one penalty-free withdrawal per term.
- **Investment:** \$1,000 minimum investment amounts. Annual percentage yields must be quoted when giving rates. Early withdrawal penalties may apply.
- **HNB Flex CD:** Flex your financial muscle and invest in a Flex CD. This CD allows deposits, one rate adjustment, and one penalty-free withdrawal during the term.

Individual Retirement Account (IRA)

Account Benefits

- **Details:** IRAs provide for financial security for retirement years. IRA contributions earn tax-deferred compounded interest for the future and may save tax dollars now.
- **Rates:** Rates are determined by the term of the investment.
- **Investment:** Customers can open an IRA for as little as \$50 and HNB will help you establish a systematic deposit plan. Assistance available for transferring proceeds from an existing qualified pension or IRA plan to HNB (Rollover). Roth and Self-Directed plans are also available.

Account Requirements

- Annual percentage yields and early withdrawal penalties will be assessed. Consult your accountant regarding tax deduction eligibility. IRAs are insured by the FDIC separately from other HNB accounts.

5. Loans and Leasing Services

Loans are for qualified borrowers. HNB is an Equal Housing Lender and an Equal Opportunity Lender.

Installment Loans

Customers can take advantage of these competitive fixed rate loans with convenient terms and fast turn-around. Special rates are available for new or pre owned cars, trucks or vans, dream vacations and home improvements. Payments can be made automatically from your HNB checking or savings account. Debt protection coverage for disability, death, and unemployment are available to qualified applicants.

Mortgage Loans

Choose from one, three-and five-year adjustable rate, 15-to-30-year conventional fixed rate, Pennsylvania Housing Financing Agency (PHFA) or a number of other mortgage options to purchase, build, remodel or refinance your home. Adjustable-rate mortgages help keep your initial payments low and the annual and lifetime caps protect you against rising interest rates. Our fixed rate mortgages, with up to 100% financing and terms to 30 years assure an affordable monthly payment for the life of the loan. Payments can automatically be made from your HNB checking or savings account and Accident & Health and Life Insurance are available.

Home Equity Loans

Use the equity that you have built up in your home to borrow for almost any reason. Single disbursement equity loans provide you with the proceeds in one lump sum and give you the option of fixed or adjustable-rate repayment options. HNB's Equity Line gives you access to a pre-approved line of credit with special checks, telephone or personal transfers. Monthly payments, calculated only on your outstanding balance at our competitive variable interest rates can be made automatically on both types of loans from your HNB checking or savings account.

LifeLine Personal Line of Credits

Use the equity that you have built up in your home to borrow for almost any reason. Single disbursement equity loans provide you with the proceeds in one lump sum and give you the option of fixed or adjustable-rate repayment options. HNB's Equity Line gives you access to a pre-approved line of credit with special checks, telephone or personal transfers. Monthly payments, calculated only on your outstanding balance at our competitive variable interest rates can be made automatically on both types of loans from your HNB checking or savings account.

Commercial Loans

HNB provides flexible terms and competitive rates for loans to sole proprietors, partnerships, non-profit organizations and corporations. Commercial mortgages, loans for equipment, capital improvements, and letters or lines of credit are all available.

Credit Cards

HNB partners with TCM Bank and VISA® to deliver diverse credit card options to our personal banking customers including:

- **Rewards Platinum:** Earn one point per dollar on net purchases and redeem for merchandise, rental cards, travel and more.
- **Cash Rewards Platinum:** Earn 1% cash back on all net purchases.
- **Platinum Edition:** No penalty APR and low interest rates.
- **Secured Platinum:** A card that will help you establish and build credit with oversight.

Visit hnb.bank for details.

Secured Loans

Special rates are available when you use marketable securities, your HNB savings account or certificate of deposit as collateral for your next loan. Some restrictions apply.

Equipment Leasing

Many businesses lease equipment to preserve cash flow, take advantage of tax benefits and reduce the risk of obsolescence. By leasing with us at HNB, we can better respond to your need for a quick response with convenient and flexible terms.

6. Business Services

Checking

HNB's Small Business Checking has unlimited check writing privileges without per check fees or service charges. High volume businesses and national chain depository accounts may be subject to monthly analysis.

Savings

Statement savings and Money Market Deposit Accounts (MMDA) are available for sole proprietors, partnerships, non-profit organizations and corporations. N.O.W. accounts are available for sole proprietors.

Financing

Our complete line of financing options was designed to meet the special needs of the area businesses. Commercial mortgages, lines or letters of credit, credit cards and loans for equipment or capital improvements are available.

Equipment Leasing

Many businesses lease equipment to preserve cash flow, take advantage of tax benefits and reduce the risk of obsolescence. By leasing with us at HNB, we can better respond to your need for a quick response with convenient and flexible terms.

Merchant Services

At HNB, our mission is to provide customized solutions to your business financial needs with unparalleled service. The Bank offers services, provides installation and maintenance for various style terminals for your business to accept debit and credit cards at your business location or on-the-go. All sales are assigned authorization numbers and are automatically credited to your account, eliminating time-consuming paperwork.

Credit Cards

HNB partners with TCM Bank and VISA® to deliver diverse credit card options to our business banking customers including:

- **Business Rewards:** Earn unlimited reward points. Earn one point per dollar on net purchases and redeem them for merchandise, rental cards, travel and more.
- **Business Cash Rewards:** Earn 1% cash back on all net purchases. Cash rewards never expire.
- **Business Edition:** No penalty APR and low interest rates.
- **Company Rewards:** Intended for large corporations, non-profits and municipalities. No annual fee. Pay-in-full account.

Visit hnb.bank for details.

HNB Online Banking

HNB's Online Banking Service provides 24-hour banking from wherever you can log onto the Internet. The basic service is free of charge and provides access to all of your deposit and loan accounts with us. Check your account balances, verify automated deposits and payments, transfer funds or make loan payments, and print a current statement and more.

Online Bill Pay

Pay bills electronically with our online bill payment service available with HNB Online Banking for free.

HNB Telephone Banking

Bank with us 24 hours a day, 7 days a week with HNB's Telephone Banking Service. Check your account balances, verify automatic deposits, or ATM and check card transactions, search for specific checks, and much more. Retail businesses use the Merchant Service to verify checks drawn on HNB. Call 570-253-4817 or toll free 1-888-HNB-Xpress and press #3 for instructions on how to use the system. Call or visit any HNB office for details and to sign up to transfer funds.

Special Services

Ask about how we can serve your business with night depository, coin and currency, automatic funds transfers, notary, payroll, wire transfers, safe deposit boxes, automated clearing house debits or credits, remote deposits, merchant services and direct deposit payroll processing.

Positive Pay with Payee Verification

Positive Pay is a cash management tool that helps further deter check fraud. The service reviews account numbers, check numbers, dollar amounts and payees of each check presented for payment against a list of authorized checks issued by our company. If the components don't match, the item will not be paid until authorized by the business.

7. Special Services

HNB ATM Card

The HNB ATM Card is accepted at thousands of ATM locations around the world. Deposit, withdraw, transfer funds or check your balance anytime or anywhere. Some ATMs not owned and operated by HNB may impose a transaction service charge for cash withdrawals.

HNB VISA® Debit Card

The HNB debit card is two cards in one. It does all the great things at the Automatic Teller Machine (ATM) that our HNB ATM card does (see below), plus you enjoy the added convenience of using it to make purchases anywhere in the world that VISA® is accepted. Use it instead of writing checks at stores, gas stations, restaurants and hotels without hassles, questions and proof of identification or check approvals. The card provides for unlimited use without transaction fees. Some ATMs not owned and operated by HNB may impose a transaction service charge for cash withdrawals.

Overdraft Protection Transfer Service

Protect against overdrafts by linking a secondary HNB account to your HNB checking account. Money will automatically transfer to your checking account in the exact amount needed from the linked account, if funds are available, to prevent an overdraft. \$10 fee per transfer per day.

HNB Perks

HNB Perks powered by BaZing is a powerful new way to save and take advantage of offers that provide access to banking, discounts, health and protection benefits. Current HNB Select and Premier account holders may download the HNB Perks app through the Apple App Store® or the Google Play Store®.

Special Clubs

Christmas, vacation and all-purpose clubs help you save a small amount weekly, bi-weekly or monthly and earn interest when funds are transferred from an HNB checking account.

HNB Telephone Banking

Bank with us 24 hours a day 7 days a week with HNB's free telephone banking service. Check your account balance, verify automatic deposits or ATM and Check Card transactions, search for specific checks and much more. Call 570-253-4817 or toll free 1-888-HNB-Xpress and press #3 for instructions on how to use the system. Call or visit any HNB office for details and to sign up to transfer funds.

HNB Online Banking

This service provides 24-hour banking that is quick, safe, easy and free! Check your account balances, verify automated deposits and payments, transfer funds, make loan payments, view your checks, and print current or previous statements. Additionally, the following services can be performed through Online Banking. Log on at hnbbank.bank to securely apply online.

- **Online Bill Pay:** HNB's Bill Pay offers you the convenience of paying your bills automatically each month with the click of your mouse. It's safe, easy, and free! Your payment can be sent electronically or by a paper check.
- **Mobile Banking:** Secure access to your HNB accounts from your smartphone or mobile device with the HNB Mobile Banking app.
- **Remote Deposit Anywhere:** Deposit checks anywhere using the HNB Mobile Banking app on your mobile device. After enrolling within the app, follow the simple steps to deposit checks when it's most convenient for you.
- **Bank-to-Bank Transfers:** With Bank-to-Bank Transfers, you can easily move money between your HNB deposit accounts and deposit accounts at other U.S. financial institutions – including banks, credit unions, and brokerage accounts.
- **Person-to-Person:** This service provides you with a tool to easily and securely send money to others. To send a payment, you just need the payee's name and email address.

Digital Banking Service

The following services are available to assist with banking needs: Apple Pay, MyCardRules, eStatements, email and text alerts, VISA® Checkout, QuickBooks® and Quicken®. For details to these services, visit hnbbank.bank/digital.

VISA®, VISA Gold® & MasterCard®

Carry the hometown cards that are accepted across the street and around the world. Our HNB cards feature low annual fees, competitive rates and access for cash advances at thousands of financial institutions and automatic teller machines (ATMs). No interest is charged when purchases are paid in full within 25 days.

Safe Deposit Boxes

A safe deposit box keeps valuable or important papers safe and secure. Various size boxes are available for yearly rental.

Night Depository

HNB branches provide this safe and secure after-hours banking alternative.

Drive-Up Banking

Conduct limited banking transactions without ever leaving the comfort of your vehicle. Drive-Up Banking is fast, friendly and convenient and located at most of our branches.

Automatic Transfers

Make loan payments, club deposits, or save for a rainy day by automatically transferring funds between your accounts. It is a safe, convenient, and free way to bank!

Cashier's Checks & Money Orders[^]

These checks are widely accepted because they are issued on cash or collected funds. Certified checks are also available.

Direct Deposit

Have your payroll, government or retirement checks automatically deposited. It's safe, convenient, and free of charge.

Safekeeping of Wills

Our Trust Department will protect your will from fire or theft while providing easy access at the time it is needed.

Notary Service[^]

Select staff members at each office are available to notarize signatures required on many important documents.

Signature Guarantee[^]

With proper identification, our bank officers will guarantee signatures that are required on stock certificates and many investment-related documents. HNB is a member of the Medallion Securities Guarantee Program.

FedNow™ Real-Time Payments

Real-Time Payments allow you to receive payments in seconds from individuals or businesses offering you greater financial flexibility and capability. Please visit the Federal Reserve's website for a list of participating financial institutions.

[^]Service is free or discounted for members of "The Chairman's Club" and "Signature Circle." Limits Apply.

Special Services No Longer Available

The Chairman's Club (Adults 50 or Older)

Members enjoy local shopping, dining and health care benefits and a host of free or discounted banking products and services. A quarterly newsletter is provided electronically or by mail with educational financial articles.

Signature Circle

This program puts an entire package of numerous banking tools right at the tip of your pen. Please see the Personal Checking Account section for a list of benefits.

The U Club (Ages 14-22)

Club members enjoy shopping and dining discounts at participating area businesses and venues, plus a host of free or discounted banking products and services. It is a practical financial literacy tool for young people and reinforces the lesson of developing good savings and financially responsible habits. The member will receive a periodic e-newsletter with financial education tips.

8. F.D.I.C. Insurance

Deposits at HNB are insured by the Federal Deposit Insurance Corporation (F.D.I.C.) and backed by the full faith and credit of the United States Government. The F.D.I.C. emblem is proudly displayed at each office as evidence of this coverage.

F.D.I.C. insurance covers all types of deposits received by HNB in our usual course of business. This includes deposits to checking, N.O.W., MMDA, savings, time deposits, IRA and club accounts. Cashier's checks, money orders, certified checks, letters of credit and travelers' checks, for which the bank is primarily liable, are also insured when issued in exchange for cash or its equivalent or when charged against a deposit account.

The basic insured amount for a depositor is \$250,000. Accrued interest is included when calculating insurance coverage. Deposits maintained in different categories of legal ownership are separately insured. It is therefore possible for you to have more than \$250,000 of insurance coverage on your deposits at HNB if they are owned and deposited in different ownership categories.

The most common categories of ownership used by depositories are single (or individual), joint, testamentary and retirement accounts. The insurance limit is applied to the combined total amount that each depositor holds within each ownership category. Testamentary and retirement funds are insured separately from individual and joint accounts.

Please contact a Customer Service Representative for more detailed information regarding your F.D.I.C. insurance coverage.

9. Trust & Investment Services

The Trust Department at HNB presently manages an asset base of over \$100 million. Our experienced Trust Officers are available to meet with you regarding estate administration, personal or corporate trust needs.

Estate Administration

To ensure that your estate will be settled in a professional, timely and unbiased manner, consider naming HNB Trust Department as your Executor. Our Trust Officers have extensive experience in the estate settlement field and are able to provide guidance and expertise at a difficult time. Our Trust Officers can also assist in coordinating your estate plans with your legal, tax, and financial advisors to help assure that your plan and documentation is complete and efficient.

Personal Trust Services

The HNB Trust Department will work with you to establish and maintain living trusts, trusts under agreement or will, insurance or charitable trusts. Agency accounts are available to provide safekeeping of assets and are offered in the form of custodial, investment advisory and investment management arrangements.

Corporate Trust Services

Our HNB Trust Department acts as Paying Agent, Transfer Agent, Registrar, and/or Escrow Agent for a number of local Municipal Bond issues.

Safekeeping of Wills

Your Will is one of your most important documents. As a special service, our HNB Trust Department provides a safe and secure area for your Will, or the Will of a loved one, with access and guidance at the time that it is needed most.

Managed Funds

Investment goals and expectations can be as diverse as the colors of the rainbow. Our Investment Management Services can help you grow your wealth. Individual stocks and bonds, as well as a variety of mutual funds, are available through the HNB Trust Department. We can provide distinctly different investment opportunities each geared to meet your individual goals.

These funds are not deposits, obligations or guaranteed by any bank nor are they insured or guaranteed by the FDIC, the Federal Reserve Board or any other government agency. Mutual funds involve risk, including possible loss of principal. In addition to these services, our Trust department maintains Guardianships for minors or incompetents, Qualified Pension Plans, Self-directed Individual Retirement Accounts (IRAs), and Simplified Employee Pensions (SEPs). We also provide securities services for those who wish to purchase or sell stocks, bonds or treasuries outside of a Trust arrangement. For additional information about these, or any other services, please contact a Trust Officer at our Corporate Center located at 724 Main Street, Honesdale, Pennsylvania, 18431.

10. HNB Financial Services

Every investor has his or her own special goals. Whether you are saving for retirement, preparing for a child's education, purchasing a vacation home or whatever... the advice of a professional investment counselor is a key ingredient to pursuing those goals.

Learn more about how to make your money work harder for you. Arrange a free, no obligation appointment with our HNB Financial Services representative. Visit our 724 Main Street Office, in Honesdale, or ask any bank employee - at any HNB Office - to make an appointment for you.

HNB Financial Services is a full-service investment program with discount brokerage service and, Stocks and Mutual Funds, U.S. Government Bonds, Corporate and Zero-Coupon Bonds, Tax-Free Municipal Bonds, IRAs, IRA Rollovers, Business Retirement Plans – including SEPs, Simple IRAs, 401(k)s, and others, Long-Term Care Plans, Asset Management, Fixed, Indexed, and Variable Annuities, and Wealth Management.

Securities and insurance products are offered by and Investment Consultants are registered with, Cetera Investment Services, LLC (Cetera), a registered broker-dealer, registered investment adviser, and licensed insurance agency, Member FINRA/SIPC. Cetera and HNB are independent entities.

HNB Financial Services, located at The Honesdale National Bank: 724 Main Street, P.O. Box 350, Honesdale, PA 18431

Securities and Insurance Products Offered by Cetera are: Not Insured by Any Federal Government Agency
Not Bank Guaranteed • Not Bank Deposits • Not FDIC Insured • May Lose Value

HNB is not a registered broker/dealer and is not an affiliate of Cetera Investment Services, LLC.

Bank regulations require that specific and distinctive areas be allocated for investment securities sales divisions. They or their signs cannot be located near any bank Customer Service Representative, Teller or other deposit taking areas.

Banking Information, Locations & Hours

Mailing Address: P.O. Box 350, Honesdale, PA 18431 **Toll Free Customer Service:** 800-HNB-9515
Website: hnbbank.bank **Email:** hnb@hnbbank.com

Main Office (1836)

733 Main Street, P.O. Box 350
Honesdale, PA 18431
V: 570-253-3355
F: 570-253-5263

ATM Service Available
MSA Code: NA
County Code: 127
Tract Code: 9607.00

Corporate Center (2005)

724 Main Street, P.O. Box 350
Honesdale, PA 18431
V: 570-253-3355 or 800-462-9515
F: 570-251-9519

MSA Code: NA
County Code: 127
Tract Code: 9607.00

Route 6 Plaza Office (1975)

1207 Texas Palmyra Highway, P.O. Box 350
Honesdale, PA 18431
V: 570-253-5991
F: 570-251-9519

ATM Service Available
MSA Code: NA
County Code: 127
Tract Code: 9608.00

Forest City Office (1996)

619 Main Street
Forest City, PA 18421
V: 570-785-2274 (CASH)
F: 570-251-9519

ATM Service Available
MSA Code: 42540
County Code: 069
Tract Code: 1101.00

Lake Wallenpaupack Office (1998)

2547 Lake Wallenpaupack Road, Route 6
Hawley, PA 18428
V: 570-226-8300
F: 570-251-9519

ATM Service Available
MSA Code: 35084
County Code: 103
Tract Code: 9503.01

Hamlin Office (2001)

559 Hamlin Highway, P.O. Box 66
Hamlin, PA 18427
V: 570-689-1922
F: 570-251-9519

ATM Service Available
MSA Code: NA
County Code: 127
Tract Code: 9612.00

Lackawaxen Office (1998)

100 LCPL Jacob Beisel Road, P.O. Box 192
Lackawaxen, PA 18435
V: 570-685-1000
F: 570-685-1101

ATM Service Available
MSA Code: 35084
County Code: 103
Tract Code: 9502.02

Lakewood Office (2012)

18 Como Road, Suite D
Lakewood, PA 18472
V: 570-798-2399
F: 570-251-9519

ATM Service Available
MSA Code: NA
County Code: 127
Tract Code: 9602.00

Kingston Office (2007)

786 Wyoming Avenue
Kingston, PA 18704
V: 570-283-6900
F: 570-251-9519

ATM Service Available
MSA Code: 42540
County Code: 079
Tract Code: 2127.00

Eynon Office (2013)

202 Betty Street
Archbald, PA 18403
V: 570-786-1079
F: 570-521-9519

ATM Service Available
MSA Code: 42540
County Code: 069
Tract Code: 1104.03

Montdale Office (1996)

13 Chapman Lake Road
Scott Township, PA 18447
V: 570-254-2274 (CASH) or 800-507-8896
F: 570-251-9519

ATM Service Available
MSA Code: 42540
County Code: 069
Tract Code: 1102.02

Clarks Summit Office (2018)

651 Northern Boulevard
Clarks Summit, PA 18411
V: 570-587-2274
F: 570-251-9519

ATM Service Available
MSA Code: 42540
County Code: 115
Tract Code: 1104.03

Hallstead Office (2019)

313 Main Street
Hallstead, PA 18822
V: 570-879-2274 (CASH)
F: 570-251-9519

ATM Service Available
MSA Code: NA
County Code: 115
Tract Code: 0322.00

HNB Mortgage Center (1995)**Wilkes-Barre Office**

38 North Franklin Street
Wilkes-Barre, PA 18403
V: 570-826-1800 or 800-426-4884
F: 570-826-1850

MSA Code: 42540
County Code: 079
Tract Code: 2001.00

Night Depository service is available at all offices except HNB Mortgage Center and Corporate Center.
Member Federal Deposit Insurance Corporation • Member of the Federal Reserve System
Equal Housing Lender • Equal Opportunity Employer

Banking Hours

733 Main Street, Honesdale

Monday – Thursday
Friday
Saturday

Lobby Hours

8:30 AM – 5:00 PM
8:30 AM – 6:00 PM
8:30 AM – noon

Drive-Up Banking

7:30 AM – 5:15 PM
7:30 AM – 6:00 PM
8:30 AM – noon

Route 6 Plaza, Honesdale

Monday – Thursday
Friday
Saturday

Lobby Hours

8:30 AM – 4:00 PM
8:30 AM – 6:00 PM
8:30 AM – noon

Drive-Up Banking

8:30 AM – 6:00 PM
8:30 AM – 7:00 PM
8:30 AM – noon

Forest City

Monday – Thursday
Friday
Saturday

Lobby Hours

9:00 AM – 4:00 PM
9:00 AM – 6:00 PM
8:30 AM – noon

Drive-Up Banking

8:00 AM – 5:00 PM
8:00 AM – 6:00 PM
8:30 AM – noon

Montdale

Monday – Thursday
Friday
Saturday

Lobby Hours

9:00 AM – 4:00 PM
9:00 AM – 6:00 PM
8:30 AM – noon

Drive-Up Banking

8:00 AM – 5:00 PM
8:00 AM – 6:00 PM
8:30 AM – noon

Lake Wallenpaupack

Monday – Thursday
Friday
Saturday

Lobby Hours

9:00 AM – 4:00 PM
9:00 AM – 6:00 PM
9:00 AM – noon

Drive-Up Banking

8:00 AM – 5:00 PM
8:00 AM – 6:00 PM
8:30 AM – noon

Lakewood

Monday – Tuesday
Wednesday
Thursday
Friday
Saturday

Lobby

9:00 AM – 4:00 PM
9:00 AM – noon
9:00 AM – 4:00 PM
9:00 AM – 5:00 PM
9:00 AM – noon

Drive-Up Banking

9:00 AM – 4:00 PM
9:00 AM – 4:00 PM
9:00 AM – 4:00 PM
9:00 AM – 5:00 PM
9:00 AM – noon

Lackawaxen

Monday
Tuesday – Thursday
Friday
Saturday

Lobby Only

9:00 AM – 4:00 PM
9:00 AM – 3:00 PM
9:00 AM – 4:00 PM
Closed

Hamlin

Monday – Thursday
Friday
Saturday

Lobby Hours

9:00 AM – 4:00 PM
9:00 AM – 6:00 PM
8:30 AM – noon

Drive-Up Banking

8:00 AM – 6:00 PM
8:00 AM – 7:00 PM
8:30 AM – noon

Kingston

Monday – Thursday
Friday
Saturday

Lobby Hours

8:30 AM – 5:00 PM
8:30 AM – 5:30 PM
9:00 AM – noon

Drive-Up Banking

8:00 AM – 5:00 PM
8:00 AM – 5:30 PM
9:00 AM – noon

Eynon Monday – Thursday Friday Saturday	Lobby Hours 8:30 AM – 5:00 PM 8:30 AM – 6:00 PM 8:30 AM – noon	Drive-Up Banking 8:30 AM – 5:00 PM 8:30 AM – 6:00 PM 8:30 AM – noon
Clarks Summit Monday – Thursday Friday Saturday	Lobby Hours 9:00 AM – 5:00 PM 9:00 AM – 6:00 PM 9:00 AM – noon	Drive-Up Banking 8:30 AM – 5:00 PM 8:30 AM – 6:00 PM 9:00 AM – noon
Hallstead Monday – Thursday Friday Saturday	Lobby Hours 8:30 AM – 4:30 PM 8:30 AM – 6:00 PM 8:30 AM – noon	Drive-Up Banking 8:30 AM – 4:30 PM 8:30 AM – 6:00 PM 8:30 AM – noon
HNB Mortgage, Wilkes-Barre Monday – Friday Saturday and Evenings	8:00 AM – 5:00 PM By appointment only	
HNB Corporate Center, Honesdale Monday – Friday Saturdays	8:00 AM – 4:00 PM By appointment only	

ATMs

- **Honesdale:** 8th and Church Streets and 733 Main Street,*
Wayne Memorial Hospital, 601 Park Street,* Route 6 Plaza, 3 Miles East of Honesdale
- **Lake Wallenpaupack:** 2547 Route 6, East of Hawley
- **Forest City:** 619 Main Street, Forest City*
- **Lackawaxen:** 100 LCPL Jacob Beisel Road, Lackawaxen*
- **Lakewood:** 18 Como Road, Lakewood*
- **Montdale:** 13 Chapman Lake Road, Scott Township*
- **Hamlin:** 559 Hamlin Highway, Route 590, Hamlin
- **Kingston:** 786 Wyoming Avenue, Kingston*
- **Eynon:** 202 Betty Street, Eynon*
- **Clarks Summit:** 651 Northern Boulevard, Clarks Summit*
- **Hallstead:** 313 Main Street, Hallstead*

*No Deposits Accepted

Home Mortgage Disclosure Act Notice

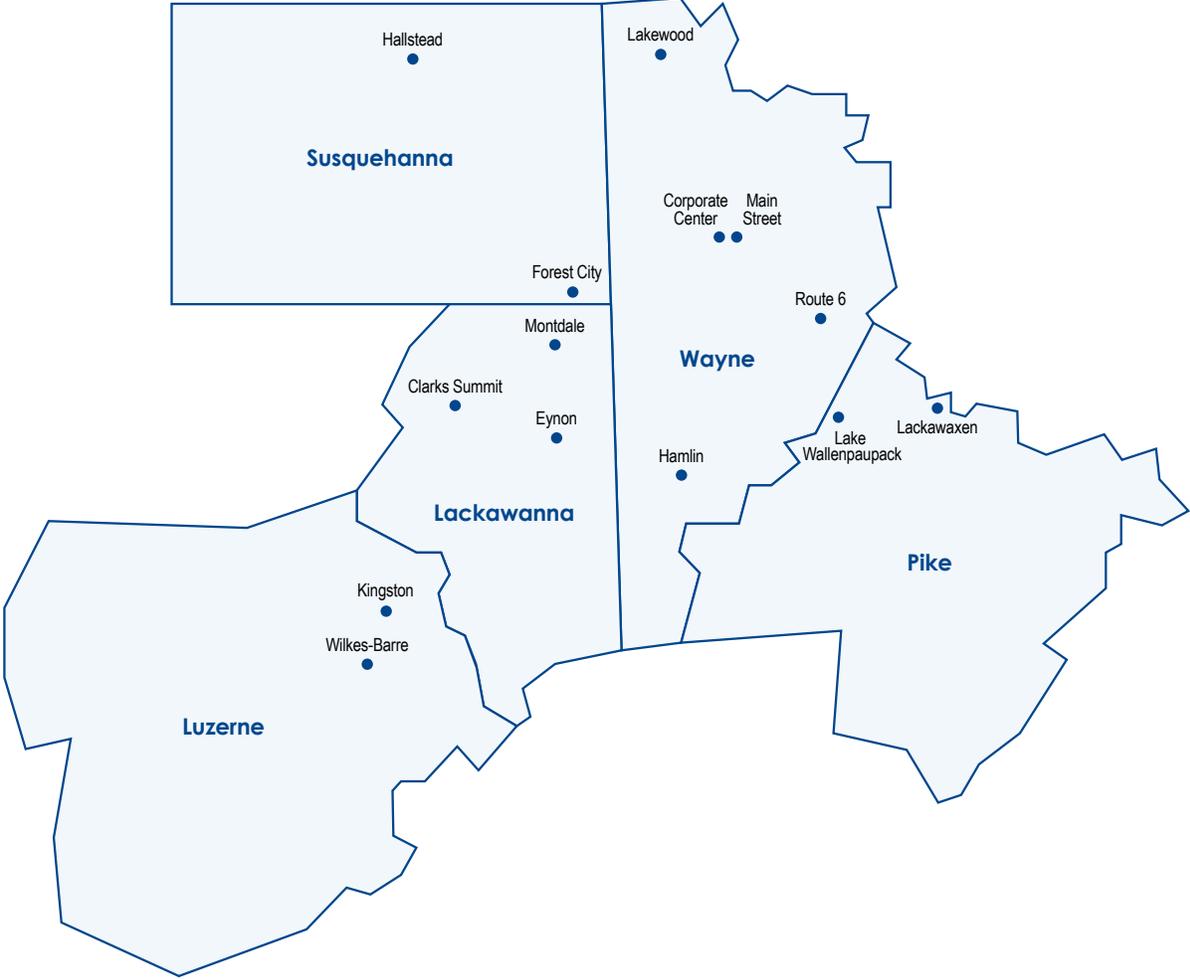
The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial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

For more information, visit the Consumer Financial Protection Bureau's website at consumerfinance.gov/hmda.

Loan-to-Deposit Ratio (By Quarter)

2019	Loans Net of Reserves	Deposits	Ratio
March	\$ 513,874	\$ 555,387	92.53%
June	\$ 514,290	\$ 585,022	87.91%
September	\$ 519,786	\$ 591,466	87.88%
December	\$ 517,177	\$ 591,139	87.49%
2020	Loans Net of Reserves	Deposits	Ratio
March	\$ 516,215	\$ 586,985	87.94%
June	\$ 554,832	\$ 656,931	84.46%
September	\$ 554,388	\$ 680,971	81.41%
December	\$ 551,731	\$ 689,693	80.00%
2021	Loans Net of Reserves	Deposits	Ratio
March	\$ 550,119	\$ 726,524	75.72%
June	\$ 553,870	\$ 758,794	72.99%
September	\$ 548,900	\$ 787,083	69.74%
December	\$ 551,521	\$ 817,527	67.46%
2022	Loans Net of Reserves	Deposits	Ratio
March	\$ 560,251	\$ 836,061	67.01%
June	\$ 582,252	\$ 833,168	69.88%
September	\$ 597,676	\$ 814,169	73.41%
December	\$ 625,463	\$ 783,794	79.80%
2023	Loans Net of Reserves	Deposits	Ratio
March	\$ 649,571	\$ 806,804	80.51%
June	\$ 665,772	\$ 815,244	81.67%
September	\$ 683,976	\$ 835,277	81.89%
December	\$ 685,127	\$ 825,982	82.95%
2024	Loans Net of Reserves	Deposits	Ratio
March	\$ 691,937	\$ 824,006	83.97%
June			
September			
December			

CRA Assessment Area Map with Office Locations



2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 069 - LACKAWANNA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	069	1002.00	Low	No	36.98	\$86,500	\$31,988	\$25,893	3456	44.10	1524	66	368
42	069	1003.00	Moderate	No	56.94	\$86,500	\$49,253	\$39,861	4228	28.95	1224	188	602
42	069	1004.00	Middle	No	107.97	\$86,500	\$93,394	\$75,586	2039	45.12	920	443	1062
42	069	1005.00	Moderate	No	74.99	\$86,500	\$64,866	\$52,500	2195	30.34	666	584	1034
42	069	1006.00	Middle	No	81.40	\$86,500	\$70,411	\$56,989	4270	44.07	1882	668	1655
42	069	1008.00	Middle	No	96.59	\$86,500	\$83,550	\$67,621	3103	36.87	1144	442	1191
42	069	1009.00	Middle	No	86.60	\$86,500	\$74,909	\$60,625	1571	25.40	399	327	672
42	069	1010.00	Upper	No	166.30	\$86,500	\$143,850	\$116,417	3107	11.65	362	609	1413
42	069	1011.00	Middle	No	82.64	\$86,500	\$71,484	\$57,854	2520	25.79	650	672	1225
42	069	1012.00	Moderate	No	58.22	\$86,500	\$50,360	\$40,758	2726	26.96	735	634	1113
42	069	1013.00	Moderate	No	66.15	\$86,500	\$57,220	\$46,307	2714	28.56	775	647	1364
42	069	1014.00	Moderate	No	57.62	\$86,500	\$49,841	\$40,341	2731	48.04	1312	454	1257
42	069	1016.00	Moderate	No	62.36	\$86,500	\$53,941	\$43,659	2529	33.02	835	579	1189
42	069	1017.00	Middle	No	104.41	\$86,500	\$90,315	\$73,095	3064	20.69	634	830	1551
42	069	1018.00	Upper	No	121.98	\$86,500	\$105,513	\$85,396	4573	13.49	617	1246	1747
42	069	1019.00	Middle	No	86.60	\$86,500	\$74,909	\$60,625	1412	24.50	346	402	757
42	069	1020.00	Moderate	No	72.02	\$86,500	\$62,297	\$50,417	2133	37.27	795	389	975
42	069	1021.00	Moderate	No	68.61	\$86,500	\$59,348	\$48,036	2322	32.34	751	443	1088
42	069	1022.00	Middle	No	88.05	\$86,500	\$76,163	\$61,644	2412	25.75	621	589	1229
42	069	1023.00	Moderate	No	66.63	\$86,500	\$57,635	\$46,645	3591	40.04	1438	554	1513
42	069	1025.00	Moderate	No	57.49	\$86,500	\$49,729	\$40,247	3246	52.40	1701	480	1284
42	069	1026.00	Moderate	No	58.78	\$86,500	\$50,845	\$41,149	2516	51.79	1303	300	1251
42	069	1027.00	Middle	No	103.12	\$86,500	\$89,199	\$72,188	2866	30.43	872	798	1328
42	069	1028.00	Upper	No	123.54	\$86,500	\$106,862	\$86,484	2985	15.11	451	1042	1234
42	069	1029.00	Low	No	47.31	\$86,500	\$40,923	\$33,125	4163	50.47	2101	735	1341
42	069	1030.00	Middle	No	85.48	\$86,500	\$73,940	\$59,844	2158	46.62	1006	510	986

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	069	1031.00	Middle	No	89.15	\$86,500	\$77,115	\$62,411	1698	19.96	339	479	858
42	069	1101.00	Middle	No	115.11	\$86,500	\$99,570	\$80,583	3068	10.10	310	882	1270
42	069	1102.01	Middle	No	115.97	\$86,500	\$100,314	\$81,188	3986	5.32	212	1554	2322
42	069	1102.02	Upper	No	134.20	\$86,500	\$116,083	\$93,949	4629	5.44	252	1884	2295
42	069	1103.00	Middle	No	116.66	\$86,500	\$100,911	\$81,667	4200	8.38	352	1351	1886
42	069	1104.01	Upper	No	171.33	\$86,500	\$148,200	\$119,940	6884	15.09	1039	2052	2276
42	069	1104.02	Upper	No	196.24	\$86,500	\$169,748	\$137,375	2912	14.46	421	843	976
42	069	1104.03	Upper	No	160.02	\$86,500	\$138,417	\$112,019	3022	12.48	377	758	924
42	069	1105.00	Upper	No	124.89	\$86,500	\$108,030	\$87,431	5201	9.00	468	1723	2192
42	069	1106.00	Middle	No	106.36	\$86,500	\$92,001	\$74,458	2888	6.54	189	1028	1355
42	069	1107.00	Moderate	No	79.19	\$86,500	\$68,499	\$55,439	2377	14.05	334	536	894
42	069	1108.00	Moderate	No	71.62	\$86,500	\$61,951	\$50,139	3394	16.65	565	803	1499
42	069	1109.00	Moderate	No	77.54	\$86,500	\$67,072	\$54,286	3057	12.40	379	819	1459
42	069	1110.00	Middle	No	84.89	\$86,500	\$73,430	\$59,428	2150	8.42	181	657	1056
42	069	1111.00	Middle	No	97.79	\$86,500	\$84,588	\$68,456	7297	8.37	611	2010	2859
42	069	1112.00	Middle	No	106.25	\$86,500	\$91,906	\$74,383	6657	10.15	676	2268	3176
42	069	1113.00	Middle	No	104.02	\$86,500	\$89,977	\$72,823	4520	8.92	403	1294	1897
42	069	1114.00	Moderate	No	79.02	\$86,500	\$68,352	\$55,317	5383	13.36	719	1261	2072
42	069	1115.00	Middle	No	99.51	\$86,500	\$86,076	\$69,663	3367	10.54	355	1014	1403
42	069	1116.00	Middle	No	82.16	\$86,500	\$71,068	\$57,520	2671	13.85	370	591	1182
42	069	1117.00	Middle	No	83.92	\$86,500	\$72,591	\$58,750	4065	10.04	408	1260	1918
42	069	1118.01	Upper	No	139.52	\$86,500	\$120,685	\$97,675	3765	6.00	226	1216	1563
42	069	1118.02	Upper	No	144.97	\$86,500	\$125,399	\$101,484	5154	7.18	370	1496	1750
42	069	1120.00	Upper	No	129.25	\$86,500	\$111,801	\$90,481	4366	10.77	470	1087	1684
42	069	1121.00	Upper	No	136.77	\$86,500	\$118,306	\$95,750	4293	13.81	593	1126	1744
42	069	1122.00	Middle	No	119.99	\$86,500	\$103,791	\$84,000	2645	10.81	286	719	1014
42	069	1123.00	Moderate	No	77.83	\$86,500	\$67,323	\$54,489	2738	19.10	523	480	1308
42	069	1124.00	Middle	No	118.48	\$86,500	\$102,485	\$82,944	4213	6.34	267	1324	1635
42	069	1125.00	Moderate	No	74.79	\$86,500	\$64,693	\$52,361	6294	19.00	1196	1649	2818

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	069	1126.00	Middle	No	111.55	\$86,500	\$96,491	\$78,095	5667	13.09	742	1416	2547
42	069	1127.00	Upper	No	123.52	\$86,500	\$106,845	\$86,471	2830	8.55	242	965	1459
42	069	1128.00	Upper	No	143.17	\$86,500	\$123,842	\$100,227	5959	13.81	823	1656	2436
42	069	1129.01	Upper	No	121.96	\$86,500	\$105,495	\$85,379	4096	9.30	381	1344	2011
42	069	1129.02	Middle	No	119.00	\$86,500	\$102,935	\$83,306	5820	8.71	507	2140	3470

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 079 - LUZERNE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	079	2001.00	Moderate	No	51.18	\$86,500	\$44,271	\$35,833	3960	25.25	1000	87	169
42	079	2002.00	Middle	No	105.86	\$86,500	\$91,569	\$74,107	3683	43.44	1600	818	1482
42	079	2003.00	Middle	No	105.79	\$86,500	\$91,508	\$74,063	1867	34.87	651	429	671
42	079	2004.00	Moderate	No	74.69	\$86,500	\$64,607	\$52,292	2632	51.52	1356	410	1045
42	079	2005.00	Moderate	No	62.35	\$86,500	\$53,933	\$43,650	2662	52.14	1388	308	1149
42	079	2006.00	Middle	No	92.19	\$86,500	\$79,744	\$64,539	2253	42.25	952	660	1002
42	079	2007.00	Moderate	No	74.48	\$86,500	\$64,425	\$52,139	3721	50.85	1892	766	1479
42	079	2008.00	Moderate	No	55.85	\$86,500	\$48,310	\$39,097	3740	56.52	2114	684	1370
42	079	2009.00	Moderate	No	73.06	\$86,500	\$63,197	\$51,151	3252	54.09	1759	677	1457
42	079	2010.00	Unknown	No	0.00	\$86,500	\$0	\$0	2858	67.70	1935	225	918
42	079	2011.00	Moderate	No	56.59	\$86,500	\$48,950	\$39,615	1342	57.90	777	153	573
42	079	2012.00	Moderate	No	60.41	\$86,500	\$52,255	\$42,292	2686	42.74	1148	178	615
42	079	2013.00	Moderate	No	64.02	\$86,500	\$55,377	\$44,821	2253	51.93	1170	481	919
42	079	2014.00	Moderate	No	74.63	\$86,500	\$64,555	\$52,250	2390	46.90	1121	409	843
42	079	2015.00	Moderate	No	73.72	\$86,500	\$63,768	\$51,607	2320	29.91	694	448	1010
42	079	2016.00	Middle	No	94.55	\$86,500	\$81,786	\$66,193	2739	17.27	473	767	1276
42	079	2101.00	Middle	No	118.50	\$86,500	\$102,503	\$82,955	3186	5.96	190	1105	1385
42	079	2102.00	Middle	No	104.01	\$86,500	\$89,969	\$72,813	2539	7.09	180	893	1392
42	079	2103.00	Middle	No	109.68	\$86,500	\$94,873	\$76,786	2507	7.82	196	881	1231
42	079	2104.00	Upper	No	125.35	\$86,500	\$108,428	\$87,750	1329	7.52	100	481	667
42	079	2105.00	Middle	No	99.40	\$86,500	\$85,981	\$69,588	5036	8.78	442	1627	2228
42	079	2106.00	Moderate	No	76.37	\$86,500	\$66,060	\$53,462	2704	14.42	390	600	1338
42	079	2107.00	Moderate	No	77.22	\$86,500	\$66,795	\$54,063	1742	19.17	334	433	757
42	079	2108.00	Moderate	No	63.58	\$86,500	\$54,997	\$44,509	3145	15.90	500	540	1181
42	079	2110.00	Middle	No	84.60	\$86,500	\$73,179	\$59,226	4652	10.53	490	1162	2253
42	079	2111.01	Middle	No	114.39	\$86,500	\$98,947	\$80,083	5514	8.49	468	1965	2617

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	079	2111.02	Middle	No	103.03	\$86,500	\$89,121	\$72,128	2051	3.56	73	1029	1257
42	079	2112.01	Upper	No	135.35	\$86,500	\$117,078	\$94,750	2694	7.39	199	955	1168
42	079	2112.03	Upper	No	132.85	\$86,500	\$114,915	\$93,000	1716	6.70	115	609	753
42	079	2112.04	Upper	No	158.19	\$86,500	\$136,834	\$110,739	6630	10.26	680	1868	2268
42	079	2112.05	Upper	No	131.15	\$86,500	\$113,445	\$91,813	2469	5.99	148	622	926
42	079	2113.01	Upper	No	164.61	\$86,500	\$142,388	\$115,238	4631	32.95	1526	834	949
42	079	2113.02	Upper	No	158.68	\$86,500	\$137,258	\$111,083	3346	5.95	199	1255	1630
42	079	2113.03	Upper	No	150.35	\$86,500	\$130,053	\$105,250	2788	4.88	136	1005	1925
42	079	2113.04	Middle	No	106.73	\$86,500	\$92,321	\$74,716	1993	5.32	106	642	854
42	079	2114.00	Upper	No	142.75	\$86,500	\$123,479	\$99,934	7108	6.02	428	2547	3293
42	079	2115.00	Middle	No	114.51	\$86,500	\$99,051	\$80,167	2638	4.59	121	979	1213
42	079	2116.00	Middle	No	113.26	\$86,500	\$97,970	\$79,286	3102	9.25	287	884	1504
42	079	2117.01	Middle	No	107.56	\$86,500	\$93,039	\$75,298	4921	8.70	428	1477	2461
42	079	2117.02	Upper	No	151.42	\$86,500	\$130,978	\$106,000	1451	9.99	145	532	602
42	079	2118.00	Upper	No	132.13	\$86,500	\$114,292	\$92,500	1981	14.49	287	424	583
42	079	2119.00	Upper	No	125.41	\$86,500	\$108,480	\$87,796	5995	10.89	653	2183	2925
42	079	2120.00	Middle	No	89.40	\$86,500	\$77,331	\$62,589	1832	14.96	274	556	957
42	079	2121.00	Middle	No	115.02	\$86,500	\$99,492	\$80,521	4239	10.80	458	1026	1686
42	079	2122.00	Middle	No	90.36	\$86,500	\$78,161	\$63,255	5021	6.81	342	2064	2630
42	079	2123.00	Middle	No	89.40	\$86,500	\$77,331	\$62,589	2711	9.11	247	809	1573
42	079	2127.00	Moderate	No	73.16	\$86,500	\$63,283	\$51,221	5217	22.71	1185	815	2138
42	079	2128.00	Upper	No	164.53	\$86,500	\$142,318	\$115,179	3441	13.43	462	831	1201
42	079	2129.00	Middle	No	114.28	\$86,500	\$98,852	\$80,000	1451	18.40	267	382	634
42	079	2130.00	Middle	No	89.16	\$86,500	\$77,123	\$62,417	1479	24.68	365	316	599
42	079	2131.00	Middle	No	108.92	\$86,500	\$94,216	\$76,250	1761	19.99	352	408	681
42	079	2132.00	Moderate	No	57.67	\$86,500	\$49,885	\$40,372	4929	31.41	1548	861	1889
42	079	2133.00	Middle	No	88.27	\$86,500	\$76,354	\$61,797	1582	6.07	96	497	716
42	079	2134.00	Middle	No	108.82	\$86,500	\$94,129	\$76,183	4225	10.27	434	1645	2255
42	079	2136.00	Moderate	No	63.14	\$86,500	\$54,616	\$44,200	2153	21.83	470	398	1017

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	079	2137.00	Moderate	No	77.57	\$86,500	\$67,098	\$54,306	2005	20.40	409	461	995
42	079	2138.00	Moderate	No	77.85	\$86,500	\$67,340	\$54,500	1605	21.12	339	403	742
42	079	2139.00	Middle	No	97.24	\$86,500	\$84,113	\$68,077	1717	8.27	142	579	748
42	079	2141.00	Moderate	No	70.39	\$86,500	\$60,887	\$49,282	3500	14.83	519	796	1624
42	079	2142.00	Moderate	No	68.17	\$86,500	\$58,967	\$47,727	2950	18.47	545	746	1267
42	079	2143.00	Moderate	No	75.78	\$86,500	\$65,550	\$53,051	2121	13.96	296	467	835
42	079	2144.00	Middle	No	110.70	\$86,500	\$95,756	\$77,500	2057	13.56	279	550	912
42	079	2145.00	Middle	No	96.57	\$86,500	\$83,533	\$67,604	1742	15.61	272	475	739
42	079	2146.00	Middle	No	111.36	\$86,500	\$96,326	\$77,958	4095	26.08	1068	1010	1469
42	079	2149.00	Middle	No	92.42	\$86,500	\$79,943	\$64,700	1458	10.84	158	440	679
42	079	2150.00	Middle	No	95.53	\$86,500	\$82,633	\$66,875	1528	9.42	144	406	713
42	079	2151.00	Moderate	No	74.25	\$86,500	\$64,226	\$51,979	2596	15.91	413	640	1263
42	079	2152.00	Middle	No	100.06	\$86,500	\$86,552	\$70,052	3183	21.90	697	776	1342
42	079	2153.00	Upper	No	130.35	\$86,500	\$112,753	\$91,250	3982	8.04	320	1453	1974
42	079	2154.00	Middle	No	90.99	\$86,500	\$78,706	\$63,698	2489	8.20	204	813	1285
42	079	2155.01	Upper	No	147.95	\$86,500	\$127,977	\$103,571	4703	11.69	550	1321	1651
42	079	2155.02	Upper	No	129.07	\$86,500	\$111,646	\$90,357	5722	9.86	564	1897	2186
42	079	2155.03	Upper	No	162.87	\$86,500	\$140,883	\$114,018	3632	14.34	521	1136	1334
42	079	2155.04	Middle	No	117.42	\$86,500	\$101,568	\$82,202	3796	4.11	156	1528	1888
42	079	2156.00	Middle	No	103.21	\$86,500	\$89,277	\$72,256	4433	13.31	590	1202	1998
42	079	2157.01	Middle	No	103.67	\$86,500	\$89,675	\$72,574	2223	5.40	120	794	996
42	079	2157.02	Middle	No	111.47	\$86,500	\$96,422	\$78,036	2667	6.82	182	944	1185
42	079	2158.00	Middle	No	95.64	\$86,500	\$82,729	\$66,957	2726	5.25	143	1183	1544
42	079	2159.00	Middle	No	101.78	\$86,500	\$88,040	\$71,250	3485	4.42	154	1324	1666
42	079	2161.00	Middle	No	105.87	\$86,500	\$91,578	\$74,113	4027	9.49	382	1727	2176
42	079	2162.00	Middle	No	106.11	\$86,500	\$91,785	\$74,282	5035	7.17	361	1706	2427
42	079	2164.00	Middle	No	111.17	\$86,500	\$96,162	\$77,829	1909	5.40	103	635	1164
42	079	2165.01	Middle	No	100.44	\$86,500	\$86,881	\$70,313	1825	10.68	195	623	770

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	079	2165.02	Upper	No	133.92	\$86,500	\$115,841	\$93,750	3846	10.32	397	1093	1357
42	079	2166.01	Upper	No	129.28	\$86,500	\$111,827	\$90,500	3239	8.52	276	1278	1419
42	079	2166.02	Upper	No	136.69	\$86,500	\$118,237	\$95,688	6246	13.06	816	2214	2602
42	079	2167.00	Moderate	No	72.83	\$86,500	\$62,998	\$50,987	3833	28.59	1096	818	1422
42	079	2168.00	Middle	No	113.55	\$86,500	\$98,221	\$79,489	3516	9.95	350	1437	2163
42	079	2169.00	Middle	No	101.54	\$86,500	\$87,832	\$71,086	4696	21.40	1005	1632	2286
42	079	2170.01	Moderate	No	73.01	\$86,500	\$63,154	\$51,111	2339	31.34	733	1035	1463
42	079	2170.02	Middle	No	114.49	\$86,500	\$99,034	\$80,147	3125	37.34	1167	653	895
42	079	2171.00	Moderate	No	74.40	\$86,500	\$64,356	\$52,083	3908	60.08	2348	609	1515
42	079	2172.00	Low	No	40.26	\$86,500	\$34,825	\$28,185	3906	75.45	2947	651	1233
42	079	2173.00	Middle	No	82.55	\$86,500	\$71,406	\$57,794	3671	34.46	1265	895	1266
42	079	2174.00	Low	No	44.91	\$86,500	\$38,847	\$31,442	1751	69.56	1218	194	397
42	079	2175.00	Moderate	No	58.50	\$86,500	\$50,603	\$40,955	3380	79.44	2685	378	1196
42	079	2176.00	Low	No	48.50	\$86,500	\$41,953	\$33,958	3721	78.66	2927	354	1032
42	079	2177.00	Moderate	No	58.18	\$86,500	\$50,326	\$40,731	5490	66.25	3637	817	1899
42	079	2178.00	Moderate	No	74.04	\$86,500	\$64,045	\$51,833	4136	73.55	3042	640	1414
42	079	2179.00	Moderate	No	75.04	\$86,500	\$64,910	\$52,536	5163	64.48	3329	778	1688
42	079	2180.00	Middle	No	93.80	\$86,500	\$81,137	\$65,669	4150	21.08	875	1316	1817

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 103 - PIKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	103	9501.02	Moderate	No	66.52	\$126,100	\$83,882	\$71,400	2528	12.62	319	818	1949
42	103	9501.03	Moderate	No	70.60	\$126,100	\$89,027	\$75,781	2362	18.04	426	727	1061
42	103	9501.04	Middle	No	81.37	\$126,100	\$102,608	\$87,344	2537	13.20	335	693	990
42	103	9502.02	Moderate	No	51.17	\$126,100	\$64,525	\$54,933	1532	11.88	182	624	904
42	103	9502.03	Moderate	No	66.30	\$126,100	\$83,604	\$71,163	1652	10.84	179	658	1497
42	103	9502.04	Middle	No	103.64	\$126,100	\$130,690	\$111,250	1888	13.40	253	787	2488
42	103	9503.02	Moderate	No	79.04	\$126,100	\$99,669	\$84,844	761	6.96	53	282	1486
42	103	9503.03	Moderate	No	51.38	\$126,100	\$64,790	\$55,156	1467	9.00	132	559	1412
42	103	9503.04	Moderate	No	51.54	\$126,100	\$64,992	\$55,326	978	13.50	132	287	1120
42	103	9505.01	Middle	No	94.79	\$126,100	\$119,530	\$101,750	1619	21.19	343	557	888
42	103	9505.03	Moderate	No	76.59	\$126,100	\$96,580	\$82,212	1884	15.61	294	515	1633
42	103	9505.04	Moderate	No	66.98	\$126,100	\$84,462	\$71,898	1912	15.85	303	505	1477
42	103	9506.01	Middle	No	105.71	\$126,100	\$133,300	\$113,472	1523	14.31	218	469	698
42	103	9506.03	Moderate	No	68.94	\$126,100	\$86,933	\$74,000	1103	14.69	162	263	542
42	103	9506.06	Middle	No	91.93	\$126,100	\$115,924	\$98,676	6089	17.11	1042	2108	2655
42	103	9506.07	Middle	No	110.41	\$126,100	\$139,227	\$118,512	2797	25.10	702	933	1373
42	103	9506.08	Middle	No	87.14	\$126,100	\$109,884	\$93,537	3604	19.12	689	1015	1619
42	103	9507.01	Moderate	No	77.17	\$126,100	\$97,311	\$82,829	3751	16.77	629	1271	2254
42	103	9507.02	Moderate	No	73.60	\$126,100	\$92,810	\$79,000	3702	17.91	663	1248	1964
42	103	9508.03	Low	No	47.45	\$126,100	\$59,834	\$50,938	1430	38.53	551	387	832
42	103	9508.04	Moderate	No	56.22	\$126,100	\$70,893	\$60,352	3727	50.82	1894	1265	1968
42	103	9508.05	Moderate	No	56.89	\$126,100	\$71,738	\$61,071	2903	54.50	1582	1034	2356
42	103	9508.06	Moderate	No	53.90	\$126,100	\$67,968	\$57,857	2783	56.41	1570	677	1336
42	103	9509.01	Moderate	No	60.23	\$126,100	\$75,950	\$64,650	2512	12.62	317	938	2074
42	103	9509.02	Moderate	No	64.51	\$126,100	\$81,347	\$69,250	1491	12.74	190	531	2013

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 115 - SUSQUEHANNA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	115	0320.00	Middle	Yes*	111.19	\$77,800	\$86,506	\$72,500	2849	5.27	150	946	1780
42	115	0321.00	Middle	Yes*	114.89	\$77,800	\$89,384	\$74,911	3476	6.44	224	1343	2258
42	115	0322.00	Middle	Yes*	87.02	\$77,800	\$67,702	\$56,745	3509	7.50	263	1115	1651
42	115	0323.00	Moderate	No	77.49	\$77,800	\$60,287	\$50,531	3432	8.19	281	1045	1846
42	115	0324.01	Middle	Yes*	92.78	\$77,800	\$72,183	\$60,500	2151	7.90	170	705	1795
42	115	0324.02	Upper	No	120.89	\$77,800	\$94,052	\$78,824	1868	4.82	90	743	1293
42	115	0325.00	Middle	Yes*	107.94	\$77,800	\$83,977	\$70,380	3855	5.94	229	1197	2313
42	115	0326.00	Middle	Yes*	115.84	\$77,800	\$90,124	\$75,536	3926	6.44	253	1238	2066
42	115	0327.00	Middle	Yes*	106.13	\$77,800	\$82,569	\$69,200	3329	7.51	250	1200	1924
42	115	0328.00	Middle	Yes*	110.61	\$77,800	\$86,055	\$72,123	4559	6.67	304	1695	2482
42	115	0329.01	Upper	No	127.48	\$77,800	\$99,179	\$83,125	3700	5.86	217	1459	2271
42	115	0329.02	Moderate	No	74.66	\$77,800	\$58,085	\$48,684	1780	11.46	204	495	880

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 127 - WAYNE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	127	9601.00	Middle	No	109.80	\$77,800	\$85,424	\$71,597	1291	6.97	90	453	1123
42	127	9602.00	Middle	No	108.55	\$77,800	\$84,452	\$70,781	3091	7.73	239	1087	2370
42	127	9603.00	Middle	No	106.97	\$77,800	\$83,223	\$69,750	2277	6.10	139	697	1248
42	127	9604.00	Upper	No	129.54	\$77,800	\$100,782	\$84,464	3157	6.81	215	1018	1575
42	127	9605.00	Middle	No	106.52	\$77,800	\$82,873	\$69,457	3674	7.29	268	1458	2524
42	127	9606.00	Middle	No	90.39	\$77,800	\$70,323	\$58,942	4958	9.16	454	1385	2231
42	127	9607.00	Middle	No	82.02	\$77,800	\$63,812	\$53,482	4458	12.07	538	1086	2111
42	127	9608.00	Middle	No	96.97	\$77,800	\$75,443	\$63,231	4200	8.33	350	1275	2001
42	127	9609.00	Middle	No	114.70	\$77,800	\$89,237	\$74,792	6700	29.90	2003	974	1679
42	127	9610.01	Middle	No	102.82	\$77,800	\$79,994	\$67,042	1972	9.08	179	841	1070
42	127	9610.02	Upper	No	167.90	\$77,800	\$130,626	\$109,479	2878	12.44	358	779	3265
42	127	9611.01	Middle	No	102.56	\$77,800	\$79,792	\$66,875	1858	8.83	164	887	1849
42	127	9611.02	Middle	No	99.46	\$77,800	\$77,380	\$64,856	1818	13.53	246	677	2324
42	127	9612.01	Middle	No	109.68	\$77,800	\$85,331	\$71,514	2807	10.97	308	746	2103
42	127	9612.02	Middle	No	92.59	\$77,800	\$72,035	\$60,375	1308	9.33	122	465	1102
42	127	9613.00	Middle	No	95.42	\$77,800	\$74,237	\$62,216	2832	12.75	361	865	1524
42	127	9614.00	Upper	No	131.37	\$77,800	\$102,206	\$85,658	1876	15.99	300	632	1768

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