



## **Community Reinvestment Act Public File**

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



## **Community Reinvestment Act Public File**

### **Table of Contents**

- Section 1:** Comments from the Public
- Section 2:** Most Recent Public Evaluation
- Section 3:** Bank Information, Location & Hours
- Section 4:** Bank Products & Services
- Section 5:** HMDA Notice
- Section 6:** Assessment Area with Census Lists

REVISED 03/28/2025

## Section 1: Comments from the Public

There are no comments from the public at this time.

## Section 2: Most Recent Public Evaluation



Office of the  
Comptroller of the Currency  
Washington, DC 20219

### INTERMEDIATE SMALL BANK

#### PUBLIC DISCLOSURE

May 20, 2024

#### COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

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.

Table of Contents

Overall CRA Rating.....1

Description of Institution.....2

Scope of the Evaluation.....3

Discriminatory or Other Illegal Credit Practices Review.....3

State Rating.....5

    State of Pennsylvania.....5

Community Development Test .....15

Appendix A: Scope of Examination..... Appendix A-1

Appendix B: Summary of MMSA and State Ratings.....Appendix B-1

Appendix C: Definitions and Common Abbreviations.....Appendix C-1

Appendix D: Tables of Performance Data.....Appendix D-1

## 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 (CD) 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 over the 12-quarter evaluation period was 75.45 percent. During this period, the ratio ranged from a quarterly low of 67.18 percent to a quarterly high of 82.97 percent. Examiners compared the bank's LTD ratio to five similarly situated banks in Wayne, Luzerne, Bradford, Columbia, and Carbon counties, with total assets ranging from \$532 million to \$1.41 billion. The average quarterly LTD ratio for these banks over the same period was 76.78 percent. The ratios ranged from a quarterly low of 65.29 percent to a quarterly high of 88.43 percent.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs.

The bank originated and purchased 94.6 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. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. Please refer to Table D below.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,667	94.6	95	5.4	1,762	269,479,354	91.1	26,267,662	8.9	295,747,016
Total	1,667	94.6	95	5.4	1,762	269,479,354	91.1	26,267,662	8.9	295,747,016
Source: HNB HMDA Data from January 1, 2021 to December 31, 2023										

## 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, 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. HNB is a wholly owned subsidiary of the Honat Bancorp, Inc. which is a single bank holding company headquartered in Honesdale, PA. The institution has 12 full-service branches, all of which are located within its AAs. HNB's branch network is located primarily in Wayne, Pike, and Susquehanna counties. A Loan Production Office is 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. All branches offer extended hours on Fridays and 11 of the branches offer Saturday morning hours. There were no branches closed and no mergers or acquisitions during the evaluation period.

HNB offers a full line of retail banking, commercial banking, and 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, 2023, HNB reported \$963 million in assets and \$134 million in tier one capital. Net loans and leases total \$685 million, representing 71 percent of total assets. Please refer to the chart below for the loan portfolio breakdown:

HNB Loan Portfolio as of December 31, 2023		
Loan Category	\$ Amount (000s)	% of Gross Loans
Commercial Real Estate	236,923	34%
1-4 Residential Mortgages	210,915	30.3%
Commercial & Industrial	87,990	12.6%
Home Equity Lines of Credit	61,535	8.8%
Multifamily	34,795	5%
Consumer	27,527	4%
Construction	23,319	3.4%
Agricultural Loans	7,429	1.1%
Municipal Loans	4,014	0.6%
Non depository/Other Loans	3,266	0.5%

*Source: December 31, 2023 Call Report*

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 May 17, 2021, was rated "Satisfactory".

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

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 AAs through its lending activities. 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. This data was used to evaluate the bank's home mortgage performance. The current evaluation period covered lending activity from January 1, 2021, to December 31, 2023. The evaluation period was separated into two analysis periods due to census changes. The evaluation period from January 1, 2021 to December 31, 2021 uses data from the 2015 American Community Survey (ACS) while the 2020 U.S. Census was used for analysis of loans originated or purchased beginning January 1, 2022.

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 January 1, 2021 through December 31, 2023. Examiners 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 Test' section of this performance evaluation.

### Selection of Areas for Full-Scope Review

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 their three AAs. 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. 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



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## Discriminatory or Other Illegal Credit Practices Review

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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 Pennsylvania: 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 (CD) needs of its AAs through CD lending, qualified investments, and CD services.

### **Description of Institution's Operations in Pennsylvania**

HNB has three AAs located in northeastern Pennsylvania and only maintains branches within this state. Therefore, there is no difference in the description of the institution's operations at the overall and state level. Please refer to the overall description of the institution's operations for additional information.

The local economy is in a late expansion period. Job growth in the region has maintained pace with that of Pennsylvania. Gains in healthcare have produced an outsized portion of the job gains, while logistics and manufacturing, the other industrial mainstay, has kept flat. Subpar growth in other industries will present headwinds. Unemployment levels have hovered around a series low for the past several quarters. Monthly data shows the post-pandemic jump in net in-migration has ended. Major employers in the region include Geisinger Health System, Community Health Systems, Proctor & Gamble, Mohegan Sun at Pocono Downs, and Wilkes-Barre VA Medical Center.

**Wayne County and Susquehanna County AA (Non-MSA)**

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wayne and Susquehanna Counties 2021						
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%
Source: 2015 ACS Census and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wayne and Susquehanna Counties AA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	6.9	75.9	17.2	0.0
Population by Geography	89,589	0.0	5.8	79.1	15.0	0.0
Housing Units by Geography	55,741	0.0	5.3	76.3	18.4	0.0
Owner-Occupied Units by Geography	28,506	0.0	5.4	78.4	16.2	0.0
Occupied Rental Units by Geography	7,459	0.0	10.5	81.4	8.1	0.0
Vacant Units by Geography	19,776	0.0	3.2	71.5	25.4	0.0
Businesses by Geography	10,131	0.0	4.1	83.3	12.6	0.0
Farms by Geography	679	0.0	1.9	81.4	16.6	0.0
Family Distribution by Income Level	23,931	17.2	18.3	20.9	43.7	0.0
Household Distribution by Income Level	35,965	20.7	15.8	18.1	45.4	0.0
Median Family Income Non-MSAs - PA		\$65,202	Median Housing Value			\$180,264
			Median Gross Rent			\$768
			Families Below Poverty Level			7.4%
Source: 2020 U.S. Census and 2023 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

HNB's main office is located in the non-MSA designated AA that includes all of Wayne and Susquehanna Counties. Utilizing data as of 2023, this assessment area contains 29 census tracts with a total population of 89,589. The assessment area is largely comprised of middle-income census tracts, which represent 75.9 percent of the total. Moderate-income census tracts represent 6.9 percent of the assessment area and there are no census tracts designated as low-income.

According to the deposit market share data as of June 2022, HNB ranks 3<sup>rd</sup> in deposits within the AA, representing 17.74 percent of market share. Major competitors in the AA include Peoples Security Bank and Trust Company (22.41 percent market share) and The Dime Bank (19.16 percent market share).

### Pike County AA (Newark NJ-PA MSA)

Table A – Demographic Information of the Assessment Area						
Assessment Area: Pike County AA 2021						
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%
Source: 2015 ACS Census and 2020 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Pike County AA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	4.0	68.0	28.0	0.0	0.0
Population by Geography	58,535	2.4	63.3	34.3	0.0	0.0
Housing Units by Geography	39,049	2.2	69.8	28.0	0.0	0.0
Owner-Occupied Units by Geography	19,151	2.0	63.7	34.3	0.0	0.0
Occupied Rental Units by Geography	3,566	3.1	73.3	23.6	0.0	0.0
Vacant Units by Geography	16,332	2.2	76.1	21.7	0.0	0.0
Businesses by Geography	6,395	1.3	66.7	32.0	0.0	0.0
Farms by Geography	190	1.1	60.0	38.9	0.0	0.0
Family Distribution by Income Level	15,609	30.3	23.5	22.6	23.5	0.0
Household Distribution by Income Level	22,717	29.8	20.9	21.0	28.3	0.0
Median Family Income MSA - 35084 Newark, NJ-PA		\$107,333	Median Housing Value			\$196,266
			Median Gross Rent			\$1,152
			Families Below Poverty Level			7.8%
Source: 2020 U.S. Census and 2023 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The bank's second assessment area is part of the Newark-Union NJ-PA-MD MSA #35084 and includes all of Pike County, PA. Utilizing data as of 2023, this assessment area contains 25 census tracts with a total population of 58,535. The assessment area consists primarily of moderate-income census tracts which comprise 68.0 percent of the total. Low-income census tracts represented 4.0 percent of the assessment area.

According to the deposit market share data as of June 2022, HNB ranks 6<sup>th</sup> in deposits within the AA, representing 6.87 percent of market share. Major competitors in the AA include Wells Fargo Bank, NA (34.86 percent market share), Wayne Bank (17.83 percent market share), and The Dime Bank (16.43 percent market share).

**Lackawanna, Luzerne, and Wyoming Counties AA (Scranton -Wilkes-Barre PA MSA)**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Lackawanna, Luzerne, and Wyoming Counties AA 2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
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%

Source: 2015 ACS Census and 2020 D&amp;B Data

Due to rounding, totals may not equal 100.0%

(\*) The NA category consists of geographies that have not been assigned an income classification.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Lackawanna, Luzerne, and Wyoming Counties AA 2023</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	168	3.0	28.0	47.6	20.8	0.6
Population by Geography	567,559	3.0	26.1	45.6	24.8	0.5
Housing Units by Geography	264,290	2.8	25.6	48.0	23.0	0.5
Owner-Occupied Units by Geography	153,036	1.3	18.1	52.0	28.5	0.1
Occupied Rental Units by Geography	75,627	5.8	38.7	39.6	15.0	0.8
Vacant Units by Geography	35,627	2.9	30.5	48.7	16.6	1.3
Businesses by Geography	62,482	4.8	24.5	42.9	27.4	0.4
Farms by Geography	1,410	1.4	14.0	55.4	29.2	0.0
Family Distribution by Income Level	141,619	21.6	17.3	20.5	40.6	0.0
Household Distribution by Income Level	228,663	24.8	16.0	17.1	42.2	0.0
Median Family Income MSA - 42540 Scranton--Wilkes-Barre, PA MSA		\$70,003	Median Housing Value			\$137,358
			Median Gross Rent			\$792
			Families Below Poverty Level			10.3%

Source: 2020 U.S. Census and 2023 D&amp;B Data

Due to rounding, totals may not equal 100.0%

(\*) The NA category consists of geographies that have not been assigned an income classification.

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. Utilizing data as of 2023, this assessment area contains 168 census tracts with a total population of 567,559. Middle-income census tracts represent 47.6 percent of the assessment area. Moderate-income and low-income census tracts represent 28.0 percent and 3.0 percent, respectively.

Competition within the assessment area is high and includes local community banks, branches of larger regional, national banks, and online mortgage lenders. According to 2022 peer mortgage data there were 386 lenders in the AA. HNB ranked 19<sup>th</sup> with a mortgage market share of 1.7 percent.

According to the deposit market share data as of June 2022, HNB ranks 15<sup>th</sup> in deposits within the AA, with a 1.03 percent of market share. Major competitors in the AA include PNC Bank, NA (25.05 percent market share), The Fidelity Deposit and Discount Bank (10.11 percent market share) and Peoples Security Bank and Trust Company (8.65 percent market share).

## **Community Contact**

Examiners reviewed one interagency community contact report conducted throughout the evaluation period in order to determine the credit needs of the local community. The organization is a community-based, non-profit organization which connects non-profits with donors. The community contact says the local market has been experiencing net in-migration, with many local institutions, including Geisinger, expanding. The highway system provides access to jobs in various metro areas, while housing is more affordable than surrounding metro areas. There are a good number of job vacancies with a lack of labor to fill them. The interviewee expresses a lack of affordable housing in the area. Houses in the \$100 thousand range are in very high demand while the construction of new housing units is mostly confined to more affluent areas. There are opportunities in the local area for the bank to provide mortgages for affordable housing and fund the construction of new affordable housing units.

The contact also suggests that banks have the opportunity to provide funding to local small businesses and entrepreneurs. The contact expressed that all local banks have been involved with the local community, participating on the boards of local non-profits, sponsoring local fundraisers such as charity golf tournaments.

## **Scope of Evaluation in Pennsylvania**

HNB has three assessment areas located in northeastern Pennsylvania and examiners performed a full-scope review of all AAs.



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. Utilizing data as of 2023, this assessment area contains 168 census tracts with a total population of 567,559. Middle-income census tracts represent 47.6 percent of the assessment area. Moderate-income and low-income census tracts represent 28.0 percent and 3.0 percent, respectively.

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According to the deposit market share data as of June 2022, HNB ranks 15<sup>th</sup> in deposits within the AA, with a 1.03 percent of market share. Major competitors in the AA include PNC Bank, NA (25.05 percent market share), The Fidelity Deposit and Discount Bank (10.11 percent market share) and Peoples Security Bank and Trust Company (8.65 percent market share).

## **Community Contact**

Examiners reviewed one interagency community contact report conducted throughout the evaluation period in order to determine the credit needs of the local community. The organization is a community-based, non-profit organization which connects non-profits with donors. The community contact says the local market has been experiencing net in-migration, with many local institutions, including Geisinger, expanding. The highway system provides access to jobs in various metro areas, while housing is more affordable than surrounding metro areas. There are a good number of job vacancies with a lack of labor to fill them. The interviewee expresses a lack of affordable housing in the area. Houses in the \$100 thousand range are in very high demand while the construction of new housing units is mostly confined to more affluent areas. There are opportunities in the local area for the bank to provide mortgages for affordable housing and fund the construction of new affordable housing units.

The contact also suggests that banks have the opportunity to provide funding to local small businesses and entrepreneurs. The contact expressed that all local banks have been involved with the local community, participating on the boards of local non-profits, sponsoring local fundraisers such as charity golf tournaments.

## **Scope of Evaluation in Pennsylvania**

HNB has three assessment areas located in northeastern Pennsylvania and examiners performed a full-scope review of all AAs.

## **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 Areas Receiving Full-Scope Reviews**

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 overall geographic distribution of home mortgage loans is reasonable.

##### ***Wayne and Susquehanna Counties AA (Non-MSA)***

The bank's loan originations reflect excellent distribution among geographies of different income levels throughout the AA. HNB's performance meets the standard for outstanding performance.

For 2021, the geographic distribution of home mortgage loans in moderate-income census tracts significantly exceeds the percentage of owner-occupied housing and aggregate lending in the AA. For 2022-2023, the geographic distribution of home mortgage loans in moderate-income census tracts was slightly below the percentage of owner-occupied housing and aggregate lending in the AA. The Wayne and Susquehanna Counties AA includes no low-income census tracts during the 2021 or 2022-2023 analysis periods.

##### ***Pike County AA (Newark NJ-PA MSA)***

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.

For 2021, the geographic distribution of home mortgage loans in moderate-income census tracts is below the percentage of owner-occupied housing but exceeds the aggregate lending figure in the AA. The AA included no low-income census tracts during the 2021 analysis period. For 2022-2023, there was one low-income census tract within the AA, representing 2 percent of owner-occupied housing units. The bank made no loans to this segment during the analysis period resulting in the bank being below the aggregate lending figure. For 2022-2023, the geographic distribution of home mortgage loans in moderate-income census tracts exceeds both the percentage of owner-occupied housing and aggregate lending in the AA.

*Lackawanna, Luzerne, and Wyoming Counties AA (Scranton Wilkes-Barre PA MSA)*

The bank's loan originations reflect reasonable distribution among geographies of different income levels throughout the AA, when taking into consideration the performance context and high level of competition for loans in the AA. The bank's performance meets the standard for satisfactory performance.

For 2021, the geographic distribution of home mortgage loans in low-income census tracts is below the percentage of owner-occupied housing and aggregate lending in the AA. The distribution in moderate-income census tracts was significantly below the percentage of owner-occupied housing and aggregate lending in the AA. For 2022-2023, the geographic distribution of home mortgage loans in low-income census tracts was below the percentage of owner-occupied housing and aggregate lending in the AA. The distribution in moderate-income census tracts was below the percentage of owner-occupied housing and aggregate lending in the AA.

**Lending Gap Analysis**

There were no unexplained conspicuous lending gaps identified during the evaluation period.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels.

***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.

HNB exhibits an overall reasonable distribution of home mortgages among borrowers of different income levels.

*Wayne and Susquehanna Counties AA (Non-MSA)*

The bank's loan originations reflect reasonable distribution among individuals of different income levels throughout the AA. HNB's performance meets the standard for satisfactory performance.

For 2021 and 2022-2023, the bank's distribution of loans to low-income borrowers is significantly below the percentage of low-income families in the AA but exceeds the aggregate distribution of loans in the AA. Given the lack of opportunity to lend to low-income families, the bank's performance is reasonable.

The bank's distribution of loans to moderate-income borrowers is slightly below the percentage of moderate-income families in the AA and exceeds the aggregate distribution of loans in the AA for both the 2021 and 2022-2023 analysis periods.

The bank's distribution of home mortgages reflects reasonable penetration among individuals of different income levels. In the analysis, examiners considered the affordability of home ownership for low-income families. The weighted average median cost of housing in the AA is \$180,264. The median

family income in the non-MSA AA is \$65,202 for 2023. A low-income family earns less than \$32,601, and a moderate-income family earns less than \$52,162. These considerations of housing affordability limit the opportunity to originate home mortgage loans to low-income borrowers. Median rent for the AA is \$768 per month, offering a more affordable alternative to low-income families.

*Pike County AA (Newark NJ-PA MSA)*

The bank's loan originations reflect reasonable distribution among individuals of different income levels throughout the AA. HNB's performance meets the standard for satisfactory performance.

For both the 2021 and 2022-2023 analysis periods, the bank's distribution of loans to low-income borrowers is significantly below the number of low-income families in the AA. In 2021 the bank was slightly below the aggregate distribution of loans in the AA and in 2022-2023 the bank was below the aggregate distribution of loans in the AA.

The bank's distribution of loans to moderate-income borrowers was significantly below both the percentage of moderate-income families in the AA and the aggregate distribution figure during the 2021 analysis period. For the 2022-2023 analysis period, the bank's lending to moderate income borrowers met the percentage of moderate-income families in the AA while the bank is slightly below the aggregate distribution figure.

In the analysis, examiners considered the affordability of home ownership for low-income families. The weighted average median cost of housing in the AA is \$196,266. According to the FFIEC, the estimated median family income in the Newark NJ-PA MSA for 2023 is \$107,333. A low-income family earns less than \$53,667. These considerations of housing affordability limit the opportunity to originate home mortgage loans to low-income borrowers. Median rent for the AA is \$1,152 per month, offering a more affordable alternative to low-income families.

*Lackawanna, Luzerne, and Wyoming Counties AA (Scranton Wilkes-Barre PA MSA)*

The bank's loan originations reflect reasonable distribution among individuals of different income levels throughout the AA, when taking into consideration the level of competition. HNB's performance meets the standard for satisfactory performance.

For both the 2021 and 2022-2023 analysis periods, the bank's distribution of loans to low-income borrowers is significantly below the number of low-income families in the AA. The bank is also below the aggregate distribution of loans in the AA.

The bank's distribution of loans to moderate-income borrowers is below the percentage of moderate-income families in the AA and below the aggregate distribution figure during both the 2021 and 2022-2023 analysis periods.

The bank's distribution of home mortgage reflects reasonable penetration among the individuals of different income levels. In the analysis, examiners considered the affordability of home ownership for low-income families. The weighted average median cost of housing in the AA is \$137,358. The median family income in the Scranton Wilkes-Barre PA MSA for 2023 is \$70,003. A low-income family earns less than \$35,002. These considerations of housing affordability limit the opportunity to originate home

mortgage loans to low-income borrowers. Median rent for the AA is \$792 per month, offering a more affordable alternative to low-income families.

### **Responses to Complaints**

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

## COMMUNITY DEVELOPMENT TEST

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

### Conclusions for Areas Receiving a Full-Scope Review

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.

### Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information 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.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Wayne and Susquehanna Counties AA	9	39.1	1,417	11.1
Lackawanna, Luzerne, and Wyoming Counties AA	12	52.2	10,957	85.5
Pike County AA	2	8.7	440	3.4
<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>12,814</b>	<b>100.0</b>

The bank demonstrated adequate responsiveness to its AAs through CD loans. During the evaluation period, the bank committed 23 CD loans totaling \$12.8 million. These loans were small business loans originated during the evaluation period. The bank primarily originated the loans within the AAs, 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. Qualified CD loans were made to local small businesses, housing organizations, and developments with a focus on LMI families, medical and outpatient treatment facilities in LMI communities, and local education and public services.

While this performance does not exceed the bank's performance from the prior evaluation, the majority of CD loans the bank made from the prior evaluation were related to the Paycheck Protection Program (PPP). Factoring out the PPP loans, the bank originated \$7.5 million in CD loans last evaluation period.

## 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 and Susquehanna Counties AA	1	\$1,252	34	\$228.95	35	59%	\$1,481	51%	0	0
Lackawanna, Luzerne, and Wyoming Counties AA	1	\$1,295	20	\$115.29	21	36%	\$1,410	49%	0	0
Pike County AA	0	0	2	\$2.6	2	3%	\$2.6	0%	0	0
Regional	0	0	1	\$5	1	2%	\$5	0%	0	0
<b>Total</b>	<b>2</b>	<b>\$2,550</b>	<b>57</b>	<b>\$351.84</b>	<b>59</b>	<b>100%</b>	<b>\$2,899</b>	<b>100%</b>	<b>0</b>	<b>0</b>

\* 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, sets forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investments, including prior period investments that remain outstanding as of the examination date.

HNB demonstrated adequate responsiveness to the needs of its AAs through donations and qualified investments. The bank made two qualifying CD investments during the previous evaluation period, which are both outstanding as of the evaluation date. These investments total \$2.55 million. 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.

In addition, the bank made 57 qualified donations and contributions totaling \$351,836 to 57 qualified community development organizations.

A majority of qualified donations were made to CD organizations within the AAs. The community development organizations provide an array of services. Donations were primarily concentrated in educational improvement tax credits. Other qualified donations provided pro bono legal services, substance addiction recovery services, economic development and other community development services, which specifically target LMI communities within the AAs.

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

### **Extent to Which the Bank Provides Community Development Services**

The HNB demonstrates excellent responsiveness to the service needs of its AAs through CD services.

During the evaluation period 11 bank employees served on the Board of Directors to 12 community development organizations. Organizations included promoting economic development through small business loans, financing initiatives, and employment opportunities. Other organizations are involved in educational and leadership development, healthcare services, and outreach organizations for victims of domestic violence. Various members of bank staff also provide volunteers services, outside of directors, for numerous community development organizations across the AAs. Among these organizations are Habitat for Humanity, the local community kitchen, and a local pro-bono legal services practice. Employees also volunteer for an organization which provides holiday gifts to disadvantaged children. Additionally, employees teach financial literacy to students across the AAs as part of an educational series on the value of saving. Many of these organizations involve community outreach for LMI individuals and families.

The bank finances an interactive web-based financial literacy program directed to low-to-moderate income individuals. Each course provides modules that deliver educational information on affordable housing and details the steps of buying a home. Also, the bank serves as co-applicant to a program which provides flexible grants with a goal to provide housing to those at risk for homelessness.



## Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	January 1, 2021 – December 31, 2023	
<b>Bank Products Reviewed:</b>	Home mortgage loans, community development loans, qualified investments, and community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	None	None
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Pennsylvania</b>		
Pike County AA	Full Scope	Part of Newark-Union NJ-PA-MD MSA #35084 and includes all of Pike County, PA with 25 census tracts.
Wayne and Susquehanna Counties AA	Full Scope	Non-MSA designated AA that includes all of Wayne and Susquehanna Counties with 29 census tracts.
Lackawanna, Luzerne, and Wyoming Counties AA	Full Scope	Part of Scranton/Wilkes-Barre/Hazleton MSA #42540 and consists of all of Lackawanna County, Luzerne County, and Wyoming County with 168 census tracts.

## Appendix B: Summary of MMSA and State Ratings

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

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

## Appendix C: Definitions and Common Abbreviations

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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

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### 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 30<sup>th</sup> 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
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
Pike County AA	81	20,796,052	14.0	4,183	0.0	0.0	0.0	54.3	49.4	47.9	45.7	50.6	52.1	0.0	0.0	0.0	0.0	0.0	0.0
Wayne and Susquehanna Counties AA	247	45,763,112	42.7	3,838	0.0	0.0	0.0	8.7	15.8	7.0	81.7	76.9	85.5	9.5	7.3	7.5	0.0	0.0	0.0
Lackawanna, Luzerne, and Wyoming Counties AA	251	39,143,960	43.4	19,384	1.6	0.4	1.5	14.2	6.8	13.6	56.5	61.8	51.8	27.6	30.7	33.0	0.0	0.4	0.1
<b>Total</b>	<b>579</b>	<b>105,703,124</b>	<b>100.0</b>	<b>27,405</b>	<b>1.2</b>	<b>0.2</b>	<b>1.1</b>	<b>17.0</b>	<b>16.6</b>	<b>17.9</b>	<b>59.2</b>	<b>66.7</b>	<b>56.6</b>	<b>22.5</b>	<b>16.4</b>	<b>24.4</b>	<b>0.0</b>	<b>0.2</b>	<b>0.1</b>

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23
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
Pike County AA	129	28,064,457	11.9	2,896	2.0	0.0	3.6	63.7	65.9	64.8	34.3	34.1	31.6	0.0	0.0	0.0	0.0	0.0	0.0
Wayne and Susquehanna Counties AA	531	73,884,568	48.8	2,837	0.0	0.0	0.0	5.4	3.0	4.0	78.4	81.7	76.2	16.2	15.3	19.8	0.0	0.0	0.0
Lackawanna, Luzerne, and Wyoming Counties AA	428	61,827,205	39.3	14,337	1.3	0.5	1.4	18.1	15.0	20.0	52.0	55.1	47.8	28.5	29.4	30.7	0.1	0.0	0.1
<b>Total</b>	<b>1,088</b>	<b>163,776,230</b>	<b>100.0</b>	<b>20,070</b>	<b>1.2</b>	<b>0.2</b>	<b>1.6</b>	<b>20.6</b>	<b>15.2</b>	<b>24.2</b>	<b>54.1</b>	<b>65.6</b>	<b>49.5</b>	<b>24.0</b>	<b>19.0</b>	<b>24.7</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
	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 County AA	81	20,796,052	14.0	4,183	30.5	11.1	12.3	24.0	12.3	23.4	23.3	21.0	20.6	22.2	49.4	27.2	0.0	6.2	16.6
Wayne and Susquehanna Counties AA	247	45,763,112	42.7	3,838	16.6	4.5	3.6	17.4	14.6	11.8	22.6	19.0	18.5	43.4	50.6	49.1	0.0	11.3	17.0
Lackawanna, Luzerne, and Wyoming Counties AA	251	39,143,960	43.4	19,384	21.3	5.6	8.2	17.6	12.7	18.0	20.5	24.3	20.5	40.6	41.4	34.4	0.0	15.9	18.9
Total	579	105,703,124	100.0	27,405	21.4	5.9	8.1	18.1	13.5	18.0	21.0	21.6	20.3	39.4	46.5	35.3	0.0	12.6	18.3
Source: 2015 ACS : 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23	
	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 County AA	129	28,064,457	11.9	2,896	30.3	10.1	16.5	23.5	23.3	24.4	22.6	19.4	20.1	23.5	38.8	24.1	0.0	8.5	14.7	
Wayne and Susquehanna Counties AA	531	73,884,568	48.8	2,837	17.2	6.2	5.3	18.3	16.2	15.1	20.9	18.1	19.6	43.7	48.0	46.0	0.0	11.5	14.1	
Lackawanna, Luzerne, and Wyoming Counties AA	428	61,827,205	39.3	14,337	21.6	5.1	9.0	17.3	12.2	19.7	20.5	16.8	21.5	40.6	38.3	33.8	0.0	27.6	16.0	
Total	1,088	163,776,230	100.0	20,070	21.8	6.3	9.5	18.0	15.4	19.7	20.7	17.7	21.0	39.5	43.1	34.1	0.0	17.5	15.6	
Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%																				

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

## Section 3: Bank Information, Locations & Hours

**Mailing Address:** P.O. Box 350, Honesdale, PA 18431 **Toll Free Customer Service:** 800-HNB-9515

**Website:** [hnbbank.bank](http://hnbbank.bank) **Email:** [hnb@hnbbank.com](mailto:hnb@hnbbank.com)

### **Main Office (1836)**

733 Main Street, P.O. Box 350  
Honesdale, PA 18431  
V: 570-253-3355  
F: 570-251-9519

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: NA  
County Code: 115  
Tract Code: 0329.02

### **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: NA  
County Code: 103  
Tract Code: 9503.03

### **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: 9612.01

### **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: NA  
County Code: 103  
Tract Code: 9502.02

### **Lakewood Office (2012)**

18 Como Road, Suite D  
Lakewood, PA 18439  
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: 570-876-1079  
F: 570-521-9519

ATM Service Available  
MSA Code: 42540  
County Code: 069  
Tract Code: 1111.00

**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: 069  
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

**Moscow Office (2024)**

330 N Main Street  
Moscow, PA 18444  
V: 570-842-2274  
F: 570-251-9519

ATM Service Available  
MSA Code: 42540  
County Code: 069  
Tract Code: 1118.02

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

38 North Franklin Street  
Wilkes-Barre, PA 18701  
V: 570-826-1800 or 800-426-4884  
F: 570-826-1850

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

**Additional Automated Teller Machines**

Wayne Memorial Hospital  
601 Park Street  
Honesdale, PA 18431  
601 Park Street

8<sup>th</sup> and Church Streets  
Honesdale, PA 18431

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 – 6:00 PM

8:30 AM – Noon

## **Forest City**

Monday – Thursday

Friday

Saturday

## **Lobby Hours**

9:00 AM – 4:00 PM

9:00 AM – 5:00 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 – 5:00 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**

8:30 AM – 5:00 PM

8:30 AM – 6:00 PM

9:00 AM - Noon

## **Kingston**

Monday – Thursday

Friday

Saturday

## **Lobby Hours**

8:30 AM – 5:00 PM

8:30 AM – 5:00 PM

9:00 AM – Noon

## **Drive-Up Banking**

8:30 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 – 5:00 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 – 5:00 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 – 4:00 PM  
 8:30 AM – 5:00 PM  
 8:30 AM – Noon

**Drive-Up Banking**

8:30 AM – 4:00 PM  
 8:30 AM – 5:00 PM  
 8:30 AM – Noon

**Moscow**

Monday – Friday  
 Saturday

**Lobby Hours**

9:00 AM – 5:00 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\*
- **Moscow:** 330 N Main Street, Moscow\*

\*No Deposits Accepted

## Branches Opened or Closed

**Branch(s) opened during the current year or within the prior two calendar years:**

Open July 29, 2024  
Moscow Office  
330 N Main Street  
Moscow, PA 18444  
MSA Code: 42540  
County Code: 069  
Tract Code: 1118.02

**Branch(s) closed during the current year or within the prior two calendar years:**

None

## Section 4: Bank Products and Services



### Bank Products & Services

#### Table of Contents

1. Welcome Statement
2. Checking Accounts
3. Savings Plans
4. Money Market Accounts  
and Certificates of Deposit
5. Loans and Leasing
6. Business Services
7. Special Services
8. FDIC Insurance
9. Trust Department Services
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, Hallstead, and Moscow. 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.



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. For more information about HNB, visit [hnnbank.bank](http://hnnbank.bank)

## 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

## 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 preowned 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](http://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 [hnbbank.bank](http://hnbbank.bank) for details.

### HNB Online and Mobile Banking

HNB's Online and Mobile 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 [hnnbank.bank](http://hnnbank.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 [hnnbank.bank/digital](http://hnnbank.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<sup>^</sup>**

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<sup>^</sup>**

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

## **Signature Guarantee<sup>^</sup>**

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.

## **Foreign Currency Services**

HNB customers may purchase or sell back foreign currency by visiting any of our branch office locations. Transactions are subject to a processing fee.

<sup>^</sup>Service is free or discounted for members of "The Chairman's Club" and "Signature Circle." Limits Apply.

## **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 1843. 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.*

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

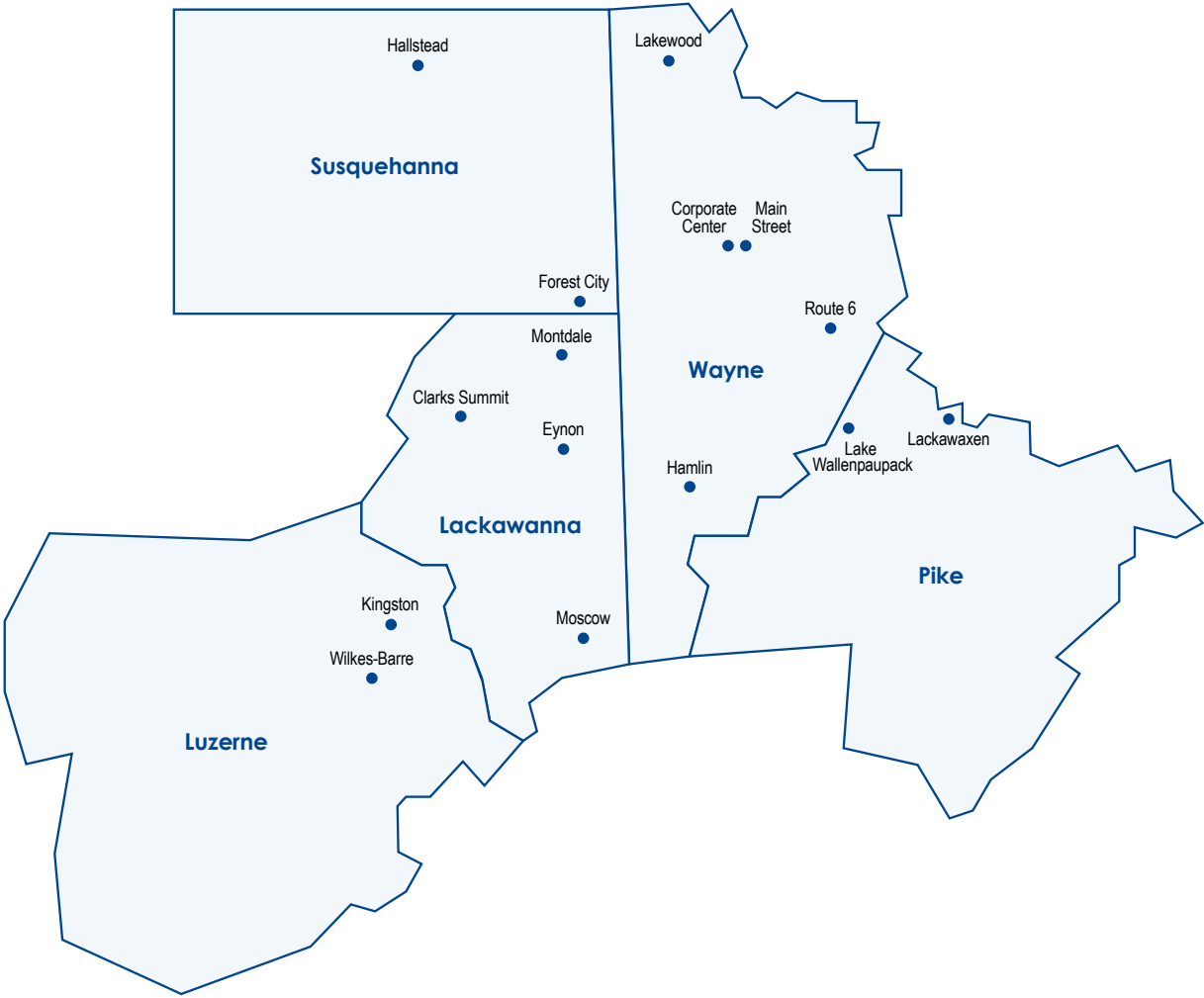
## Section 5: HMDA Notice

### 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](https://consumerfinance.gov/hmda).

# Section 6: Assessment Area with Census Lists



# Lackawanna County

2024 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 %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	\$83,000	\$30,693	\$25,893	3456	44.10	1524	66	368
42	069	1003.00	Moderate	No	56.94	\$83,000	\$47,260	\$39,861	4228	28.95	1224	188	602
42	069	1004.00	Middle	No	107.97	\$83,000	\$89,615	\$75,586	2039	45.12	920	443	1062
42	069	1005.00	Moderate	No	74.99	\$83,000	\$62,242	\$52,500	2195	30.34	666	584	1034
42	069	1006.00	Middle	No	81.40	\$83,000	\$67,562	\$56,989	4270	44.07	1882	668	1655
42	069	1008.00	Middle	No	96.59	\$83,000	\$80,170	\$67,621	3103	36.87	1144	442	1191
42	069	1009.00	Middle	No	86.60	\$83,000	\$71,878	\$60,625	1571	25.40	399	327	672
42	069	1010.00	Upper	No	166.30	\$83,000	\$138,029	\$116,417	3107	11.65	362	609	1413
42	069	1011.00	Middle	No	82.64	\$83,000	\$68,591	\$57,854	2520	25.79	650	672	1225
42	069	1012.00	Moderate	No	58.22	\$83,000	\$48,323	\$40,758	2726	26.96	735	634	1113
42	069	1013.00	Moderate	No	66.15	\$83,000	\$54,905	\$46,307	2714	28.56	775	647	1364
42	069	1014.00	Moderate	No	57.62	\$83,000	\$47,825	\$40,341	2731	48.04	1312	454	1257
42	069	1016.00	Moderate	No	62.36	\$83,000	\$51,759	\$43,659	2529	33.02	835	579	1189
42	069	1017.00	Middle	No	104.41	\$83,000	\$86,660	\$73,095	3064	20.69	634	830	1551
42	069	1018.00	Upper	No	121.98	\$83,000	\$101,243	\$85,396	4573	13.49	617	1246	1747
42	069	1019.00	Middle	No	86.60	\$83,000	\$71,878	\$60,625	1412	24.50	346	402	757
42	069	1020.00	Moderate	No	72.02	\$83,000	\$59,777	\$50,417	2133	37.27	795	389	975
42	069	1021.00	Moderate	No	68.61	\$83,000	\$56,946	\$48,036	2322	32.34	751	443	1088
42	069	1022.00	Middle	No	88.05	\$83,000	\$73,082	\$61,644	2412	25.75	621	589	1229
42	069	1023.00	Moderate	No	66.63	\$83,000	\$55,303	\$46,645	3591	40.04	1438	554	1513
42	069	1025.00	Moderate	No	57.49	\$83,000	\$47,717	\$40,247	3246	52.40	1701	480	1284
42	069	1026.00	Moderate	No	58.78	\$83,000	\$48,787	\$41,149	2516	51.79	1303	300	1251
42	069	1027.00	Middle	No	103.12	\$83,000	\$85,590	\$72,188	2866	30.43	872	798	1328
42	069	1028.00	Upper	No	123.54	\$83,000	\$102,538	\$86,484	2985	15.11	451	1042	1234
42	069	1029.00	Low	No	47.31	\$83,000	\$39,267	\$33,125	4163	50.47	2101	735	1341
42	069	1030.00	Middle	No	85.48	\$83,000	\$70,948	\$59,844	2158	46.62	1006	510	986

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	\$83,000	\$73,995	\$62,411	1698	19.96	339	479	858
42	069	1101.00	Middle	No	115.11	\$83,000	\$95,541	\$80,583	3068	10.10	310	882	1270
42	069	1102.01	Middle	No	115.97	\$83,000	\$96,255	\$81,188	3986	5.32	212	1554	2322
42	069	1102.02	Upper	No	134.20	\$83,000	\$111,386	\$93,949	4629	5.44	252	1884	2295
42	069	1103.00	Middle	No	116.66	\$83,000	\$96,828	\$81,667	4200	8.38	352	1351	1886
42	069	1104.01	Upper	No	171.33	\$83,000	\$142,204	\$119,940	6884	15.09	1039	2052	2276
42	069	1104.02	Upper	No	196.24	\$83,000	\$162,879	\$137,375	2912	14.46	421	843	976
42	069	1104.03	Upper	No	160.02	\$83,000	\$132,817	\$112,019	3022	12.48	377	758	924
42	069	1105.00	Upper	No	124.89	\$83,000	\$103,659	\$87,431	5201	9.00	468	1723	2192
42	069	1106.00	Middle	No	106.36	\$83,000	\$88,279	\$74,458	2888	6.54	189	1028	1355
42	069	1107.00	Moderate	No	79.19	\$83,000	\$65,728	\$55,439	2377	14.05	334	536	894
42	069	1108.00	Moderate	No	71.62	\$83,000	\$59,445	\$50,139	3394	16.65	565	803	1499
42	069	1109.00	Moderate	No	77.54	\$83,000	\$64,358	\$54,286	3057	12.40	379	819	1459
42	069	1110.00	Middle	No	84.89	\$83,000	\$70,459	\$59,428	2150	8.42	181	657	1056
42	069	1111.00	Middle	No	97.79	\$83,000	\$81,166	\$68,456	7297	8.37	611	2010	2859
42	069	1112.00	Middle	No	106.25	\$83,000	\$88,188	\$74,383	6657	10.15	676	2268	3176
42	069	1113.00	Middle	No	104.02	\$83,000	\$86,337	\$72,823	4520	8.92	403	1294	1897
42	069	1114.00	Moderate	No	79.02	\$83,000	\$65,587	\$55,317	5383	13.36	719	1261	2072
42	069	1115.00	Middle	No	99.51	\$83,000	\$82,593	\$69,663	3367	10.54	355	1014	1403
42	069	1116.00	Middle	No	82.16	\$83,000	\$68,193	\$57,520	2671	13.85	370	591	1182
42	069	1117.00	Middle	No	83.92	\$83,000	\$69,654	\$58,750	4065	10.04	408	1260	1918
42	069	1118.01	Upper	No	139.52	\$83,000	\$115,802	\$97,675	3765	6.00	226	1216	1563
42	069	1118.02	Upper	No	144.97	\$83,000	\$120,325	\$101,484	5154	7.18	370	1496	1750
42	069	1120.00	Upper	No	129.25	\$83,000	\$107,278	\$90,481	4366	10.77	470	1087	1684
42	069	1121.00	Upper	No	136.77	\$83,000	\$113,519	\$95,750	4293	13.81	593	1126	1744
42	069	1122.00	Middle	No	119.99	\$83,000	\$99,592	\$84,000	2645	10.81	286	719	1014
42	069	1123.00	Moderate	No	77.83	\$83,000	\$64,599	\$54,489	2738	19.10	523	480	1308
42	069	1124.00	Middle	No	118.48	\$83,000	\$98,338	\$82,944	4213	6.34	267	1324	1635
42	069	1125.00	Moderate	No	74.79	\$83,000	\$62,076	\$52,361	6294	19.00	1196	1649	2818

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	\$83,000	\$92,587	\$78,095	5667	13.09	742	1416	2547
42	069	1127.00	Upper	No	123.52	\$83,000	\$102,522	\$86,471	2830	8.55	242	965	1459
42	069	1128.00	Upper	No	143.17	\$83,000	\$118,831	\$100,227	5959	13.81	823	1656	2436
42	069	1129.01	Upper	No	121.96	\$83,000	\$101,227	\$85,379	4096	9.30	381	1344	2011
42	069	1129.02	Middle	No	119.00	\$83,000	\$98,770	\$83,306	5820	8.71	507	2140	3470

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

# Luzerne County

## 2024 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 %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	\$83,000	\$42,479	\$35,833	3960	25.25	1000	87	169
42	079	2002.00	Middle	No	105.86	\$83,000	\$87,864	\$74,107	3683	43.44	1600	818	1482
42	079	2003.00	Middle	No	105.79	\$83,000	\$87,806	\$74,063	1867	34.87	651	429	671
42	079	2004.00	Moderate	No	74.69	\$83,000	\$61,993	\$52,292	2632	51.52	1356	410	1045
42	079	2005.00	Moderate	No	62.35	\$83,000	\$51,751	\$43,650	2662	52.14	1388	308	1149
42	079	2006.00	Middle	No	92.19	\$83,000	\$76,518	\$64,539	2253	42.25	952	660	1002
42	079	2007.00	Moderate	No	74.48	\$83,000	\$61,818	\$52,139	3721	50.85	1892	766	1479
42	079	2008.00	Moderate	No	55.85	\$83,000	\$46,356	\$39,097	3740	56.52	2114	684	1370
42	079	2009.00	Moderate	No	73.06	\$83,000	\$60,640	\$51,151	3252	54.09	1759	677	1457
42	079	2010.00	Unknown	No	0.00	\$83,000	\$0	\$0	2858	67.70	1935	225	918
42	079	2011.00	Moderate	No	56.59	\$83,000	\$46,970	\$39,615	1342	57.90	777	153	573
42	079	2012.00	Moderate	No	60.41	\$83,000	\$50,140	\$42,292	2686	42.74	1148	178	615
42	079	2013.00	Moderate	No	64.02	\$83,000	\$53,137	\$44,821	2253	51.93	1170	481	919
42	079	2014.00	Moderate	No	74.63	\$83,000	\$61,943	\$52,250	2390	46.90	1121	409	843
42	079	2015.00	Moderate	No	73.72	\$83,000	\$61,188	\$51,607	2320	29.91	694	448	1010
42	079	2016.00	Middle	No	94.55	\$83,000	\$78,477	\$66,193	2739	17.27	473	767	1276
42	079	2101.00	Middle	No	118.50	\$83,000	\$98,355	\$82,955	3186	5.96	190	1105	1385
42	079	2102.00	Middle	No	104.01	\$83,000	\$86,328	\$72,813	2539	7.09	180	893	1392
42	079	2103.00	Middle	No	109.68	\$83,000	\$91,034	\$76,786	2507	7.82	196	881	1231
42	079	2104.00	Upper	No	125.35	\$83,000	\$104,041	\$87,750	1329	7.52	100	481	667
42	079	2105.00	Middle	No	99.40	\$83,000	\$82,502	\$69,588	5036	8.78	442	1627	2228
42	079	2106.00	Moderate	No	76.37	\$83,000	\$63,387	\$53,462	2704	14.42	390	600	1338
42	079	2107.00	Moderate	No	77.22	\$83,000	\$64,093	\$54,063	1742	19.17	334	433	757
42	079	2108.00	Moderate	No	63.58	\$83,000	\$52,771	\$44,509	3145	15.90	500	540	1181
42	079	2110.00	Middle	No	84.60	\$83,000	\$70,218	\$59,226	4652	10.53	490	1162	2253
42	079	2111.01	Middle	No	114.39	\$83,000	\$94,944	\$80,083	5514	8.49	468	1965	2617

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	\$83,000	\$85,515	\$72,128	2051	3.56	73	1029	1257
42	079	2112.01	Upper	No	135.35	\$83,000	\$112,341	\$94,750	2694	7.39	199	955	1168
42	079	2112.03	Upper	No	132.85	\$83,000	\$110,266	\$93,000	1716	6.70	115	609	753
42	079	2112.04	Upper	No	158.19	\$83,000	\$131,298	\$110,739	6630	10.26	680	1868	2268
42	079	2112.05	Upper	No	131.15	\$83,000	\$108,855	\$91,813	2469	5.99	148	622	926
42	079	2113.01	Upper	No	164.61	\$83,000	\$136,626	\$115,238	4631	32.95	1526	834	949
42	079	2113.02	Upper	No	158.68	\$83,000	\$131,704	\$111,083	3346	5.95	199	1255	1630
42	079	2113.03	Upper	No	150.35	\$83,000	\$124,791	\$105,250	2788	4.88	136	1005	1925
42	079	2113.04	Middle	No	106.73	\$83,000	\$88,586	\$74,716	1993	5.32	106	642	854
42	079	2114.00	Upper	No	142.75	\$83,000	\$118,483	\$99,934	7108	6.02	428	2547	3293
42	079	2115.00	Middle	No	114.51	\$83,000	\$95,043	\$80,167	2638	4.59	121	979	1213
42	079	2116.00	Middle	No	113.26	\$83,000	\$94,006	\$79,286	3102	9.25	287	884	1504
42	079	2117.01	Middle	No	107.56	\$83,000	\$89,275	\$75,298	4921	8.70	428	1477	2461
42	079	2117.02	Upper	No	151.42	\$83,000	\$125,679	\$106,000	1451	9.99	145	532	602
42	079	2118.00	Upper	No	132.13	\$83,000	\$109,668	\$92,500	1981	14.49	287	424	583
42	079	2119.00	Upper	No	125.41	\$83,000	\$104,090	\$87,796	5995	10.89	653	2183	2925
42	079	2120.00	Middle	No	89.40	\$83,000	\$74,202	\$62,589	1832	14.96	274	556	957
42	079	2121.00	Middle	No	115.02	\$83,000	\$95,467	\$80,521	4239	10.80	458	1026	1686
42	079	2122.00	Middle	No	90.36	\$83,000	\$74,999	\$63,255	5021	6.81	342	2064	2630
42	079	2123.00	Middle	No	89.40	\$83,000	\$74,202	\$62,589	2711	9.11	247	809	1573
42	079	2127.00	Moderate	No	73.16	\$83,000	\$60,723	\$51,221	5217	22.71	1185	815	2138
42	079	2128.00	Upper	No	164.53	\$83,000	\$136,560	\$115,179	3441	13.43	462	831	1201
42	079	2129.00	Middle	No	114.28	\$83,000	\$94,852	\$80,000	1451	18.40	267	382	634
42	079	2130.00	Middle	No	89.16	\$83,000	\$74,003	\$62,417	1479	24.68	365	316	599
42	079	2131.00	Middle	No	108.92	\$83,000	\$90,404	\$76,250	1761	19.99	352	408	681
42	079	2132.00	Moderate	No	57.67	\$83,000	\$47,866	\$40,372	4929	31.41	1548	861	1889
42	079	2133.00	Middle	No	88.27	\$83,000	\$73,264	\$61,797	1582	6.07	96	497	716
42	079	2134.00	Middle	No	108.82	\$83,000	\$90,321	\$76,183	4225	10.27	434	1645	2255
42	079	2136.00	Moderate	No	63.14	\$83,000	\$52,406	\$44,200	2153	21.83	470	398	1017

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	\$83,000	\$64,383	\$54,306	2005	20.40	409	461	995
42	079	2138.00	Moderate	No	77.85	\$83,000	\$64,616	\$54,500	1605	21.12	339	403	742
42	079	2139.00	Middle	No	97.24	\$83,000	\$80,709	\$68,077	1717	8.27	142	579	748
42	079	2141.00	Moderate	No	70.39	\$83,000	\$58,424	\$49,282	3500	14.83	519	796	1624
42	079	2142.00	Moderate	No	68.17	\$83,000	\$56,581	\$47,727	2950	18.47	545	746	1267
42	079	2143.00	Moderate	No	75.78	\$83,000	\$62,897	\$53,051	2121	13.96	296	467	835
42	079	2144.00	Middle	No	110.70	\$83,000	\$91,881	\$77,500	2057	13.56	279	550	912
42	079	2145.00	Middle	No	96.57	\$83,000	\$80,153	\$67,604	1742	15.61	272	475	739
42	079	2146.00	Middle	No	111.36	\$83,000	\$92,429	\$77,958	4095	26.08	1068	1010	1469
42	079	2149.00	Middle	No	92.42	\$83,000	\$76,709	\$64,700	1458	10.84	158	440	679
42	079	2150.00	Middle	No	95.53	\$83,000	\$79,290	\$66,875	1528	9.42	144	406	713
42	079	2151.00	Moderate	No	74.25	\$83,000	\$61,628	\$51,979	2596	15.91	413	640	1263
42	079	2152.00	Middle	No	100.06	\$83,000	\$83,050	\$70,052	3183	21.90	697	776	1342
42	079	2153.00	Upper	No	130.35	\$83,000	\$108,191	\$91,250	3982	8.04	320	1453	1974
42	079	2154.00	Middle	No	90.99	\$83,000	\$75,522	\$63,698	2489	8.20	204	813	1285
42	079	2155.01	Upper	No	147.95	\$83,000	\$122,799	\$103,571	4703	11.69	550	1321	1651
42	079	2155.02	Upper	No	129.07	\$83,000	\$107,128	\$90,357	5722	9.86	564	1897	2186
42	079	2155.03	Upper	No	162.87	\$83,000	\$135,182	\$114,018	3632	14.34	521	1136	1334
42	079	2155.04	Middle	No	117.42	\$83,000	\$97,459	\$82,202	3796	4.11	156	1528	1888
42	079	2156.00	Middle	No	103.21	\$83,000	\$85,664	\$72,256	4433	13.31	590	1202	1998
42	079	2157.01	Middle	No	103.67	\$83,000	\$86,046	\$72,574	2223	5.40	120	794	996
42	079	2157.02	Middle	No	111.47	\$83,000	\$92,520	\$78,036	2667	6.82	182	944	1185
42	079	2158.00	Middle	No	95.64	\$83,000	\$79,381	\$66,957	2726	5.25	143	1183	1544
42	079	2159.00	Middle	No	101.78	\$83,000	\$84,477	\$71,250	3485	4.42	154	1324	1666
42	079	2161.00	Middle	No	105.87	\$83,000	\$87,872	\$74,113	4027	9.49	382	1727	2176
42	079	2162.00	Middle	No	106.11	\$83,000	\$88,071	\$74,282	5035	7.17	361	1706	2427
42	079	2164.00	Middle	No	111.17	\$83,000	\$92,271	\$77,829	1909	5.40	103	635	1164
42	079	2165.01	Middle	No	100.44	\$83,000	\$83,365	\$70,313	1825	10.68	195	623	770

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	\$83,000	\$111,154	\$93,750	3846	10.32	397	1093	1357
42	079	2166.01	Upper	No	129.28	\$83,000	\$107,302	\$90,500	3239	8.52	276	1278	1419
42	079	2166.02	Upper	No	136.69	\$83,000	\$113,453	\$95,688	6246	13.06	816	2214	2602
42	079	2167.00	Moderate	No	72.83	\$83,000	\$60,449	\$50,987	3833	28.59	1096	818	1422
42	079	2168.00	Middle	No	113.55	\$83,000	\$94,247	\$79,489	3516	9.95	350	1437	2163
42	079	2169.00	Middle	No	101.54	\$83,000	\$84,278	\$71,086	4696	21.40	1005	1632	2286
42	079	2170.01	Moderate	No	73.01	\$83,000	\$60,598	\$51,111	2339	31.34	733	1035	1463
42	079	2170.02	Middle	No	114.49	\$83,000	\$95,027	\$80,147	3125	37.34	1167	653	895
42	079	2171.00	Moderate	No	74.40	\$83,000	\$61,752	\$52,083	3908	60.08	2348	609	1515
42	079	2172.00	Low	No	40.26	\$83,000	\$33,416	\$28,185	3906	75.45	2947	651	1233
42	079	2173.00	Middle	No	82.55	\$83,000	\$68,517	\$57,794	3671	34.46	1265	895	1266
42	079	2174.00	Low	No	44.91	\$83,000	\$37,275	\$31,442	1751	69.56	1218	194	397
42	079	2175.00	Moderate	No	58.50	\$83,000	\$48,555	\$40,955	3380	79.44	2685	378	1196
42	079	2176.00	Low	No	48.50	\$83,000	\$40,255	\$33,958	3721	78.66	2927	354	1032
42	079	2177.00	Moderate	No	58.18	\$83,000	\$48,289	\$40,731	5490	66.25	3637	817	1899
42	079	2178.00	Moderate	No	74.04	\$83,000	\$61,453	\$51,833	4136	73.55	3042	640	1414
42	079	2179.00	Moderate	No	75.04	\$83,000	\$62,283	\$52,536	5163	64.48	3329	778	1688
42	079	2180.00	Middle	No	93.80	\$83,000	\$77,854	\$65,669	4150	21.08	875	1316	1817

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

# Pike County

## 2024 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 %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	Middle	No	107.66	\$81,400	\$87,635	\$71,400	2528	12.62	319	818	1949
42	103	9501.03	Middle	No	114.26	\$81,400	\$93,008	\$75,781	2362	18.04	426	727	1061
42	103	9501.04	Upper	No	131.70	\$81,400	\$107,204	\$87,344	2537	13.20	335	693	990
42	103	9502.02	Middle	No	82.83	\$81,400	\$67,424	\$54,933	1532	11.88	182	624	904
42	103	9502.03	Middle	No	107.30	\$81,400	\$87,342	\$71,163	1652	10.84	179	658	1497
42	103	9502.04	Upper	No	167.75	\$81,400	\$136,549	\$111,250	1888	13.40	253	787	2488
42	103	9503.02	Upper	No	127.93	\$81,400	\$104,135	\$84,844	761	6.96	53	282	1486
42	103	9503.03	Middle	No	83.16	\$81,400	\$67,692	\$55,156	1467	9.00	132	559	1412
42	103	9503.04	Middle	No	83.42	\$81,400	\$67,904	\$55,326	978	13.50	132	287	1120
42	103	9505.01	Upper	No	153.42	\$81,400	\$124,884	\$101,750	1619	21.19	343	557	888
42	103	9505.03	Upper	No	123.96	\$81,400	\$100,903	\$82,212	1884	15.61	294	515	1633
42	103	9505.04	Middle	No	108.41	\$81,400	\$88,246	\$71,898	1912	15.85	303	505	1477
42	103	9506.01	Upper	No	171.10	\$81,400	\$139,275	\$113,472	1523	14.31	218	469	698
42	103	9506.03	Middle	No	111.58	\$81,400	\$90,826	\$74,000	1103	14.69	162	263	542
42	103	9506.06	Upper	No	148.79	\$81,400	\$121,115	\$98,676	6089	17.11	1042	2108	2655
42	103	9506.07	Upper	No	178.70	\$81,400	\$145,462	\$118,512	2797	25.10	702	933	1373
42	103	9506.08	Upper	No	141.04	\$81,400	\$114,807	\$93,537	3604	19.12	689	1015	1619
42	103	9507.01	Upper	No	124.89	\$81,400	\$101,660	\$82,829	3751	16.77	629	1271	2254
42	103	9507.02	Middle	No	119.12	\$81,400	\$96,964	\$79,000	3702	17.91	663	1248	1964
42	103	9508.03	Moderate	No	76.80	\$81,400	\$62,515	\$50,938	1430	38.53	551	387	832
42	103	9508.04	Middle	No	91.00	\$81,400	\$74,074	\$60,352	3727	50.82	1894	1265	1968
42	103	9508.05	Middle	No	92.08	\$81,400	\$74,953	\$61,071	2903	54.50	1582	1034	2356
42	103	9508.06	Middle	No	87.24	\$81,400	\$71,013	\$57,857	2783	56.41	1570	677	1336
42	103	9509.01	Middle	No	97.48	\$81,400	\$79,349	\$64,650	2512	12.62	317	938	2074
42	103	9509.02	Middle	No	104.42	\$81,400	\$84,998	\$69,250	1491	12.74	190	531	2013

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

# Susquehanna County

## 2024 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 %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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*	109.32	\$81,400	\$88,986	\$72,500	2849	5.27	150	946	1780
42	115	0321.00	Middle	Yes*	112.95	\$81,400	\$91,941	\$74,911	3476	6.44	224	1343	2258
42	115	0322.00	Middle	Yes*	85.56	\$81,400	\$69,646	\$56,745	3509	7.50	263	1115	1651
42	115	0323.00	Moderate	No	76.19	\$81,400	\$62,019	\$50,531	3432	8.19	281	1045	1846
42	115	0324.01	Middle	Yes*	91.22	\$81,400	\$74,253	\$60,500	2151	7.90	170	705	1795
42	115	0324.02	Middle	Yes*	118.85	\$81,400	\$96,744	\$78,824	1868	4.82	90	743	1293
42	115	0325.00	Middle	Yes*	106.12	\$81,400	\$86,382	\$70,380	3855	5.94	229	1197	2313
42	115	0326.00	Middle	Yes*	113.89	\$81,400	\$92,706	\$75,536	3926	6.44	253	1238	2066
42	115	0327.00	Middle	Yes*	104.34	\$81,400	\$84,933	\$69,200	3329	7.51	250	1200	1924
42	115	0328.00	Middle	Yes*	108.75	\$81,400	\$88,523	\$72,123	4559	6.67	304	1695	2482
42	115	0329.01	Upper	No	125.34	\$81,400	\$102,027	\$83,125	3700	5.86	217	1459	2271
42	115	0329.02	Moderate	No	73.40	\$81,400	\$59,748	\$48,684	1780	11.46	204	495	880

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



# Wayne County

## 2024 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 %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	107.96	\$81,400	\$87,879	\$71,597	1291	6.97	90	453	1123
42	127	9602.00	Middle	No	106.72	\$81,400	\$86,870	\$70,781	3091	7.73	239	1087	2370
42	127	9603.00	Middle	No	105.17	\$81,400	\$85,608	\$69,750	2277	6.10	139	697	1248
42	127	9604.00	Upper	No	127.36	\$81,400	\$103,671	\$84,464	3157	6.81	215	1018	1575
42	127	9605.00	Middle	No	104.73	\$81,400	\$85,250	\$69,457	3674	7.29	268	1458	2524
42	127	9606.00	Middle	No	88.87	\$81,400	\$72,340	\$58,942	4958	9.16	454	1385	2231
42	127	9607.00	Middle	No	80.64	\$81,400	\$65,641	\$53,482	4458	12.07	538	1086	2111
42	127	9608.00	Middle	No	95.34	\$81,400	\$77,607	\$63,231	4200	8.33	350	1275	2001
42	127	9609.00	Middle	No	112.77	\$81,400	\$91,795	\$74,792	6700	29.90	2003	974	1679
42	127	9610.01	Middle	No	101.09	\$81,400	\$82,287	\$67,042	1972	9.08	179	841	1070
42	127	9610.02	Upper	No	165.08	\$81,400	\$134,375	\$109,479	2878	12.44	358	779	3265
42	127	9611.01	Middle	No	100.83	\$81,400	\$82,076	\$66,875	1858	8.83	164	887	1849
42	127	9611.02	Middle	No	97.79	\$81,400	\$79,601	\$64,856	1818	13.53	246	677	2324
42	127	9612.01	Middle	No	107.83	\$81,400	\$87,774	\$71,514	2807	10.97	308	746	2103
42	127	9612.02	Middle	No	91.03	\$81,400	\$74,098	\$60,375	1308	9.33	122	465	1102
42	127	9613.00	Middle	No	93.81	\$81,400	\$76,361	\$62,216	2832	12.75	361	865	1524
42	127	9614.00	Upper	No	129.16	\$81,400	\$105,136	\$85,658	1876	15.99	300	632	1768

\* Will automatically be included in the 2025 Distressed or Underserved Tract List