

PUBLIC DISCLOSURE

September 24, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Woodsfield Savings Bank
Certificate Number: 32292

600 Lewisville Road
Woodsfield, Ohio 43793

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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, nor should it 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

INSTITUTION RATING.....	1
DESCRIPTION OF INSTITUTION.....	2
DESCRIPTION OF ASSESSMENT AREAS.....	2
SCOPE OF EVALUATION.....	3
CONCLUSIONS ON PERFORMANCE CRITERIA.....	4
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	5
OHIO NON-MSA – Full-Scope Review.....	6
WHEELING, WV-OH MSA – Full Scope Review.....	11
APPENDICES.....	16
SMALL BANK PERFORMANCE CRITERIA.....	16
GLOSSARY.....	17

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The current rating is unchanged from the prior FDIC evaluation, conducted as of October 20, 2014 using the Interagency Small Institution CRA Examination Procedures. The following factors support the rating:

The Lending Test is rated Satisfactory.

- The average net loan-to-deposit (LTD) ratio is reasonable, given the bank's size, financial condition, and the credit needs of the assessment areas (AA).
- The bank made a substantial majority of loans in its AAs.
- The geographic distribution of loans reflects excellent dispersion throughout the AAs overall.
- The distribution of borrowers reflects, given the product lines offered by the bank, reasonable penetration among borrowers of different income levels and businesses of different sizes.
- There were no CRA-related complaints during the evaluation period. As a result, examiners did not evaluate this performance criterion.

Discriminatory of Other Illegal Credit Practices

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the bank's overall CRA rating.

DESCRIPTION OF INSTITUTION

Woodsfield Savings Bank (Woodsfield) is a full-service community savings bank headquartered in Woodsfield, Ohio. Woodsfield operates two full-service branches located at 600 Lewisville Road, Woodsfield, Monroe County, Ohio in a moderate-income census tract and 201 North Chestnut Street, Barnesville, Belmont County, Ohio in a middle-income census tract. The Barnesville branch opened in September 2017.

Woodsfield offers a variety of loans products including home mortgage loans, home equity and business lines of credit, and construction loans. Deposit products include savings accounts, personal and business checking, and certificates of deposit. The bank also offers on-line banking and bill pay. Woodsfield's primary lending focus is home mortgage and small business loans.

As of June 30, 2020, the bank reported total assets of \$76.1 million, total loans of \$45.9 million, total securities of \$11.1 million, and total deposits of \$69.7 million. The following table provides the loan composition as of June 30, 2020.

Loan Portfolio Distribution as of 06/30/20		
Loan Category	\$(000s)	%
Construction and Land Development	3,697	8.1
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	29,450	64.1
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	3,715	8.1
Total Real Estate Loans	36,862	80.3
Commercial and Industrial Loans	2,137	4.6
Agricultural Loans	27	0.1
Consumer Loans	6,891	15.0
Other Loans	9	0.0
Less: Unearned Income	0	0.0
Total Loans	45,926	100.0
<i>Source: Reports of Condition and Income</i>		

There are no financial, legal, or other impediments affecting the bank's ability to meet the credit needs of its AAs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its CRA performance. Woodsfield designated the following two separate AAs:

- Ohio Non-MSA: This AA includes Monroe County and portions of Noble and Guernsey Counties in Ohio.

- Wheeling, WV-OH MSA: This AA includes portions of Belmont County, Ohio

The Ohio Non-MSA contains tracts designated as distressed and underserved middle-income census tracts. There are three census tracts in Monroe County and one census tract in Noble County designated as distressed and underserved for poverty, unemployment and remote rural.

Please refer to the separate sections of this evaluation for additional information about the AAs and detailed descriptions of Woodsfield's performance within each.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Small Institutions CRA Examination Procedures to evaluate Woodsfield's performance since the previous evaluation dated October 20, 2014. Examiners used full-scope procedures to assess the bank's performance in the both AAs.

Activities Reviewed

Examiners analyzed Woodsfield's CRA performance using home mortgage and small business loans. Examiners determined that these are the bank's major product lines based on a review of bank records, and Woodsfield's business strategy and loan composition. Although the bank originates consumer loans and agricultural loans, the evaluation does not include these loans, because the limited volume did not provide material support for the conclusions or rating. This evaluation does not include any lending activity performed by affiliates.

Examiners analyzed the bank's 2018 and 2019 residential loans reported on the bank's Loan Application Register under the Home Mortgage Disclosure Act (HMDA). HMDA-reportable loans include home purchase, home improvement loans, including refinancing, of 1-4 family and multifamily (five or more unit) properties. Examiners compared the bank's lending activity to demographic and aggregate HMDA data. The bank reported 83 loans totaling \$10.1 million in 2018 and 85 loans totaling \$10.4 million in 2019. The lending dispersions among geographic areas and borrowers of different income levels were consistent between the two years. As a result, lending activities by AA presented later in this evaluation show only 2019 data, as it is the most recent year for which aggregate data is available.

Examiners also analyzed the bank's 2018 and 2019 small business lending activities, which include commercial real estate and commercial and industrial loans and lines of credit in amounts of \$1.0 million or less. Examiners compared the bank's record of small business lending to relevant demographic data. The bank originated 12 loans totaling \$2.0 million in 2018 and 13 loans totaling \$862,000 in 2019. Similar to the mortgage lending, the bank's performance was consistent between the years; therefore, the separate AA sections contain only the 2019 data, as it is the most recent year.

Examiners placed more emphasis on Woodsfield's home mortgage lending performance in the

overall Lending Test conclusions, as it is the bank's primary lending focus and had higher volumes of originations. While the evaluation presents the number and dollar volume of lending activities for both HMDA and small business loans, examiners emphasized performance by number of loans because it is a better indicator of the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Woodsfield demonstrated reasonable performance under the Lending Test. The bank's excellent performance in the Geographic Distribution and reasonable performance in the Borrower Profile criteria primarily support this conclusion.

Loan-to-Deposit Ratio

The bank's average net LTD is reasonable considering its size, financial condition, and local lending opportunities. Woodsfield's average net LTD ratio was 48.9 percent based on the 23 quarterly Reports of Condition and Income since the previous evaluation.

Examiners compared Woodsfield's LTD ratio to those of similarly-situated institutions. Examiners selected these institutions based on asset size, geographic location, areas served, and lending focus. As shown in the following table, Woodsfield's LTD ratio is within the range of the other institutions. The LTD trended upward since the previous evaluation. As of June 30, 2020, the LTD was 65.4 percent.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 06/30/2020 (\$000s)	Average Net LTD Ratio (%)
Woodsfield Savings Bank	76.4	48.9
Similarly-Situated Institution #1	144.8	40.1
Similarly-Situated Institution #2	52.7	76.4
<small>Source: Reports of Condition and Income 12/31/14 through 06/30/20</small>		

Assessment Area Concentration

Woodsfield made a substantial majority of loans inside the AAs for both product lines. As shown in the following table, the bank originated 95.3 percent of its loans by number, and 96.2 percent of its loans by dollar volume within the AAs during the evaluation period.

Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	79	95.2	4	4.8	83	9,640	95.7	436	4.3	10,076
2019	80	94.1	5	5.9	85	9,976	95.6	456	4.4	10,432
Subtotal	159	94.6	9	5.4	168	19,616	95.7	892	4.3	20,508
Small Business										
2019	12	100.0	0	0.0	12	1,994	100.0	0	0.0	1,994
2019	13	100.0	0	0.0	13	862	100.0	0	0.0	862
Subtotal	25	100.0	0	0.0	25	2,856	100.0	0	0.0	2,856
Total	184	95.3	9	4.7	193	22,472	96.2	892	3.8	23,364

Source: 2018 and 2019 HMDA and Bank Records

Geographic Distribution

Overall, Woodsfield's geographic distribution of loans reflects excellent dispersion throughout the bank's AAs. Refer to the conclusions within each AA for detailed discussions of the bank's performance.

Borrower Profile

The distribution of loans reflects, given the product lines offered by the bank, reasonable penetration amount borrowers of different income levels and businesses of different sizes. Refer to the conclusions within each AA for more detailed discussions of the bank's performance.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institutions overall CRA rating.

OHIO NON-MSA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN OHIO NON- MSA

Woodsfield operates its main office in this AA. The main office is located in a moderate-income census tract in Monroe County, Ohio. This AA accounted for 50.0 percent of the bank’s branches, 87.0 percent of total deposits, and 62.4 percent of total home mortgage and small business loans. Consequently, examiners gave most weight to the bank’s performance within this AA in the overall CRA rating.

This AA includes Monroe County and contiguous portions of Guernsey and Noble Counties in the State of Ohio. The following sections discuss economic and demographic information for the AA.

Economic and Demographic Data

The AA is composed of seven census tracts, including one moderate-income and six middle-income census tracts. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	14.3	85.7	0.0	0.0
Population by Geography	26,436	0.0	15.6	84.4	0.0	0.0
Housing Units by Geography	14,106	0.0	14.9	85.1	0.0	0.0
Owner-Occupied Units by Geography	8,685	0.0	15.3	84.7	0.0	0.0
Occupied Rental Units by Geography	1,968	0.0	25.7	74.3	0.0	0.0
Vacant Units by Geography	3,453	0.0	8.0	92.0	0.0	0.0
Businesses by Geography	1,251	0.0	22.7	77.3	0.0	0.0
Farms by Geography	125	0.0	6.4	93.6	0.0	0.0
Family Distribution by Income Level	7,420	21.2	21.7	25.2	32.0	0.0
Household Distribution by Income Level	10,653	22.8	17.6	21.3	38.2	0.0
Median Family Income Non-MSAs - OH		\$55,785	Median Housing Value			\$94,493
			Median Gross Rent			\$561
			Families Below Poverty Level			11.6%

*Source: 2015 ACS and 2019 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.*

This AA has 14,106 housing units, of which 61.5 percent are owner-occupied, 14.0 percent are occupied rental units, and 24.5 percent are vacant.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of the bank’s small business loans by the gross annual revenue (GAR) of the business. According

to the 2019 D&B data, there were 1,251 business establishments in the AA with the following GAR levels:

- 99.2 percent have GARs of \$1.0 million or less
- 0.8 percent have GARs more than \$1.0 million

Within this AA, service industries represent the largest portion of businesses at 34.0 percent, followed by non-classifiable establishments (13.4 percent), and retail trade (11.6 percent). In addition, 68.0 percent of the small businesses have four or fewer employees, and 90.3 percent operate from a single location.

The top employers for Guernsey County are Cambridge City Schools, Colgate-Palmolive Company, Daimler AG/Detroit Diesel, Encore Plastics, and Federal-Mogul Corporation. The top employers for Monroe County are Arbors at Woodsfield, Monroe County Government, Riesbeck Food Markets, Safe Auto Insurance Group, and Slay Transportation Company Inc. The top employers for Noble County are B&N Coal, Caldwell Exempted Village Schools, International Converter Inc., Noble County Government, and Noble County Schools.

Unemployment rates were higher than state and national rates during the review period. Guernsey, Monroe, and Noble Counties had unemployment rates of 5.9 percent, 8.9 percent, and 7.2 percent, respectively. The State of Ohio and nationwide rates were 3.4 percent and 3.8 percent, respectively.

Examiners use the FFIEC-updated median family income to evaluate lending under the Borrower Profile criterion. The following table shows the low-, moderate-, middle-, and upper-income categories for the AA. Approximately 11.6 percent of the families in the AA have incomes below the poverty level.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
OH NA Median Family Income (99999)				
2019 (\$61,000)	<\$30,500	\$30,500 to <\$48,800	\$48,800 to <\$73,200	≥\$73,200

Source: FFIEC

Competition

There is moderate competition for deposits in the AA. As of June 30, 2020, 12 FDIC-insured institutions (with 23 branch offices) held \$1.3 billion in deposits within the AA. Woodsfield ranked 8th with 5.4 percent of the deposit market share.

There is also moderate competition for residential loans in the AA. Based on 2019 aggregate HMDA data, 106 lenders originated or purchased 817 loans totaling \$98.6 million. Woodsfield ranked 2nd with 9.1 percent of the market share by number.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit needs. This information helps determine what credit opportunities are available and whether local financial institutions are responsive to these needs.

Examiners used recent information gathered prior to the COVID-19 pandemic from a community contact active in the AA. The contact stated that current economic conditions are good. The area has a well-diversified economy made up of professional offices, retail, and healthcare. Additionally, there is an abundance of natural resources including coal and natural gas. Manufacturing is also strong, with two chemical companies located in the area. The contact also stated that there are plenty of job opportunities. Furthermore, there is a need for housing loans, as well as small business loans. Large businesses typically have other avenues for gaining needed funds; however, small businesses often need help from the local banks.

Credit Needs

Based on demographics and information from the community contact, examiners determined that the primary credit needs of the area are home mortgage and small business loans.

CONCLUSIONS ON PERFORMANCE CRITERIA OHIO NON-MSA

LENDING TEST

Woodsfield demonstrated reasonable performance under the Lending Test within this AA overall. The bank's excellent performance in the Geographic Distribution and reasonable performance in the Borrower Profile criteria primarily supports this conclusion.

Geographic Distribution

Overall, the geographic distribution of the bank's lending activity reflects excellent dispersion throughout this AA.

Home Mortgage Loans

The geographic distribution of loans reflects excellent dispersion throughout the AA. The following table details the geographic distribution of home loans by census tract income-level. The bank's lending activities in the moderate-income census tract were significantly higher than the percentage of owner-occupied housing units and aggregate HMDA data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2019	15.3	15.8	20	39.2	2,132	34.3
Middle						
2019	84.7	84.2	31	60.8	4,087	65.7
Totals						
2019	100.0	100.0	51	100.0	6,219	100.0

Source: 2015 ACS: Bank Data, 2019 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%

Small Business Loans

The geographic distribution of small business loans reflects excellent dispersion throughout this AA. The following table details the geographic distribution of small business loans by census tract income-level. The bank's lending in the moderate-income census tract was significantly higher than the percentage of businesses in the AA.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	22.7	6	85.7	284	75.5
Middle	77.3	1	14.3	92	24.5
Total	100.0	7	100.0	376	100.0

Source: 2019 D&B Data, Bank Records

Borrower Profile

The distribution of borrowers reflects, given product lines offered by the bank, reasonable penetration of lending among borrowers of different income levels and businesses of different sizes.

Home Mortgage Loans

The bank's distribution of loans represents reasonable penetration among borrowers of different income levels. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers as detailed in the following table.

Lending to low-income borrowers is reasonable. Although the bank's level of lending is below the percentage of families, approximately 11.6 percent of families in the AA have incomes below the poverty level. Families at that income level may face difficulty qualifying for home mortgage loans in amounts sufficient to finance a home, particularly considering the median home value of \$94,493. Lending to moderate-income families was reasonable as well. The bank's lending exceeded the aggregate performance; however, fell below the percentage of families in the AA.

The Ohio Non-MSA contains tracts designated as distressed and underserved middle-income census tracts. There are three census tracts in Monroe County, and one census tract in Noble County designated distressed and underserved for poverty, unemployment and remote rural. Furthermore, over 90.0 percent of Monroe County is forest, with the Wayne National Forest covering approximately 18,000 acres of the southern portion of the county. Less than one percent of the designated county is urban.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	21.2	7.2	2	3.9	70	1.1
Moderate						
2019	21.7	16.5	10	19.6	999	16.1
Middle						
2019	25.2	26.4	18	35.3	1,566	25.2
Upper						
2019	32.0	39.4	21	41.2	3,584	57.6
Not Available						
2019	0.0	10.5	0	0.0	0	0.0
Totals						
2019	100.0	100.0	51	100.0	6,219	100.0

Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data. "-" data not available. Due to rounding, totals may not equal 100.0%

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. Nearly all of the businesses in the AA have GARs of \$1.0 million or less, and all of the bank's small business loans were in this category.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	99.2	7	100.0	376	100.0
> \$1,000,000	0.8	0	0.0	0	0.0
Total	100.0	7	100.0	376	100.0

Source: 2019 D&B Data, Bank Records

WHEELING, WV-OH MSA - Full Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WHEELING, WV-OH MSA

Woodsfield operates a branch in Barnesville Ohio, in a middle-income census tract in Belmont County. This AA accounted for 50.0 percent of the bank's total offices, 13.0 percent of total deposits, and 37.6 percent of total home mortgage and small business loans made within this AA during the evaluation period. Consequently, examiners placed less emphasis on the bank's performance within this AA in the overall CRA rating.

This AA includes portions of Belmont County, Ohio. The following sections discuss economic and demographic information for the AA.

Economic and Demographic Data

The AA is composed of five census tracts, including one moderate-income and four middle-income census tracts. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA+ % of #
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0
Population by Geography	20,258	0.0	11.8	88.2	0.0	0.0
Housing Units by Geography	9,431	0.0	12.1	87.9	0.0	0.0
Owner-Occupied Units by Geography	6,399	0.0	10.4	89.6	0.0	0.0
Occupied Rental Units by Geography	1,635	0.0	16.3	83.7	0.0	0.0
Vacant Units by Geography	1,397	0.0	14.9	85.1	0.0	0.0
Businesses by Geography	1,033	0.0	7.8	92.2	0.0	0.0
Farms by Geography	85	0.0	3.5	96.5	0.0	0.0
Family Distribution by Income Level	5,502	15.9	19.6	21.5	43.0	0.0
Household Distribution by Income Level	8,034	21.6	18.0	17.0	43.4	0.0
Median Family Income MSA - 48540 Wheeling, WV-OH MSA		\$56,853	Median Housing Value			\$97,183
			Median Gross Rent			\$525
			Families Below Poverty Level			7.9%
<small>Source: 2015 ACS and 2019 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.</small>						

This AA has 9,431 housing units, of which 67.9 percent are owner-occupied, 17.3 percent are occupied rental units, and 14.8 percent are vacant.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of the bank's small business loans by the gross annual revenue (GAR) of the business. According to the 2019 D&B data, there were 1,033 business establishments in the AA with the following GAR levels:

- 98.8 percent have GARs of \$1.0 million or less
- 1.2 percent have GARs more than \$1.0 million

Within this AA, service industries represent the largest portion of businesses at 35.3 percent, followed by retail trade (13.2 percent), and non-classifiable establishments (12.7 percent). In addition, 66.1 percent of the small businesses have four or fewer employees, and 87.7 percent operate from a single location.

The top employers for Belmont County are Barnesville Hospital, Belmont Community Hospital, Belmont County Government, East Ohio Regional Hospital, and Kroger Company

Unemployment rates were higher than state and national averages during the review period. Belmont County had an unemployment rate of 5.8 percent, compared to the State of Ohio and Nationwide unemployment rates of 3.4 percent and 3.8 percent, respectively.

Examiners use the FFIEC-updated median family income to evaluate lending under the Borrower Profile criterion. The following table shows the low-, moderate-, middle-, and upper-income categories for the AA. Approximately 7.9 percent of the families in the AA have incomes below the poverty level.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Wheeling, WV-OH MSA Median Family Income (48540)				
2019 (\$65,200)	<\$32,600	\$32,600 to <\$52,160	\$52,160 to <\$78,240	≥\$78,240
<i>Source: FFIEC</i>				

Competition

There is moderate competition for deposits in the AA. As of June 30, 2020, 12 FDIC-insured institutions (with 30 branch offices) held \$1.8 billion in deposits within the AA. Woodsfield's market share data was not available.

There is also moderate competition for residential loans in the AA. Based on 2019 aggregate HMDA data, 98 lenders originated or purchased 692 loans totaling \$84.1 million. Woodsfield ranked 3rd with 5.1 percent of the market share by number.

Community Contacts

Examiners used recent information gathered prior to the COVID-19 pandemic from a community contact active in the AA. The contact stated that there continues to be a high need for affordable, quality housing and anticipates that need will only grow. The lack of quality jobs make rent difficult to pay, especially for units that are not subsidized. Besides the need for affordable housing, there continues to be a huge demand for utility assistance and food. Other local challenges include substance abuse, history of criminal records, and lack of soft skills for employment.

Credit Needs

Based on demographic information and the community contact, affordable housing is a primary credit need in the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN WHEELING, WV-OH MSA

LENDING TEST

Woodsfield demonstrated reasonable performance under the Lending Test within this AA. The bank's excellent performance in the Geographic Distribution and reasonable performance in the Borrower Profile criteria primarily support this conclusion.

Geographic Distribution

Overall, the geographic distribution of the bank's lending activity reflects excellent dispersion throughout this AA.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the AA. As shown in the following table, the bank's lending in the moderate-income census tract was well above the percentage of owner-occupied housing and aggregate HMDA data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2019	10.4	12.2	5	17.2	479	12.7
Middle						
2019	89.6	87.8	24	82.8	3,279	87.3
Totals						
2019	100.0	100.0	29	100.0	3,758	100.0

Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Small Business Loans

The geographic distribution of the bank's small business loans reflects excellent dispersion throughout this AA. The bank originated one loan in the moderate-income census tract, which exceeded the percentage of businesses in the AA.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	7.8	1	16.7	28	5.8
Middle	92.2	5	83.3	457	94.2
Total	100.0	6	100.0	485	100.0

Source: 2019 D&B Data, Bank Records

Borrower Profile

The distribution of borrowers reflects reasonable penetration among borrowers of different income levels and businesses of different sizes.

Home Mortgage Loans

The bank's distribution of home mortgage loans reflects reasonable penetration among borrowers of different income levels. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers, as detailed in the following table.

The bank's lending to low-income borrowers is reasonable and slightly below the aggregate. Approximately 7.9 percent of families in the AA have incomes below poverty level. These families likely face difficulty qualifying for mortgages in amounts sufficient to finance homes, particularly given the median home value of \$97,183. The bank's lending to moderate-income borrowers fell below the aggregate, but is considered reasonable.

The bank is relatively new to Belmont County, having opened the branch in 2017.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	15.9	9.2	2	6.9	205	5.5
Moderate						
2019	19.6	16.5	3	10.3	208	5.5
Middle						
2019	21.5	24.6	7	24.1	660	17.6
Upper						
2019	43.0	39.0	17	58.6	2,685	71.5
Not Available						
2019	0.0	10.7	0	0.0	0	0.0
Totals						
2019	100.0	100.0	29	100.0	3,758	100.0

*Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data. "--" data not available.
Due to rounding, totals may not equal 100.0%*

Small Business Loans

The distribution of loans reflects excellent penetration among businesses of different sizes. As shown in the following table, all of the bank's lending was to businesses with GARs of \$1.0 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	98.8	6	100.0	485	100.0
> \$1,000,000	1.2	0	0.0	0	0.0
Total	100.0	6	100.0	485	100.0

Source: 2019 D&B Data, Bank Records

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- 4) The geographic distribution of the bank's loans; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in

information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g. geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g. geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

Rated Area: A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

ASSESSMENT AREA

The Bank's primary assessment area is considered to be:

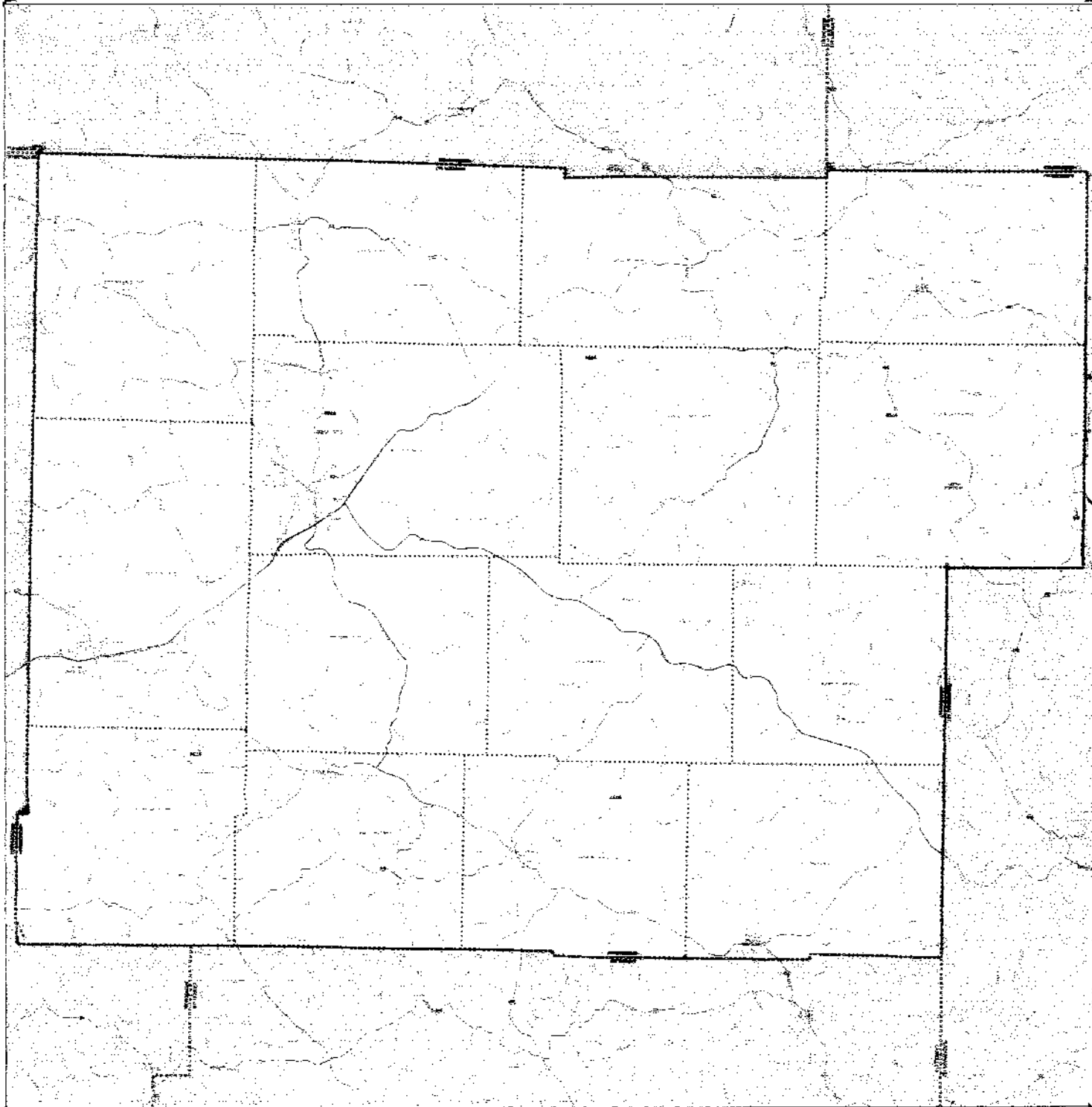
Monroe County – census tracks including:	39111966600; 9666; 1 39111966800; 9668; 1	39111966700; 9667; 1 39111966900; 9669; 1
Belmont County – census tracks including:	39013010700; 107; 1 39013010900; 109; 1 39013011200; 112; 1	39013010802; 108.02; 1 39013011000; 110; 1 39013010600;106;1
Harrison County – census tracks including:	39067975600;9756;1 39067975800;9758;1 39067976000;9760;1	39067975700;9757;1 39067975900;9759;1
Noble County – census tracks including:	39121968300; 9683; 1	
Guernsey County – census tracks including:	39059977100; 9771; 1	39059977800; 9778; 1



2020 Census Tract Reference Map
 State of Ohio
 Department of Public Safety
 Bureau of Geomatics and Mapping
 Columbus, Ohio

This map is a reproduction of the 2020 Census Tract Reference Map for Harrison County, Ohio. It is intended for use as a reference only and does not constitute a legal document. The map is based on the 2020 Census of Population and Housing, which was conducted by the U.S. Census Bureau. The map is subject to change without notice and is not guaranteed to be accurate. The map is provided as a service to the public and is not intended to be used for any other purpose.

Legend	Scale	Projection	Units
<ul style="list-style-type: none"> County Boundary City Boundary Township Boundary Census Tract Boundary Water Road Railroad Power Line Telephone Line Other 	1:50,000 1 inch = 0.833 miles 1 inch = 1.321 kilometers	NAD 83	Feet



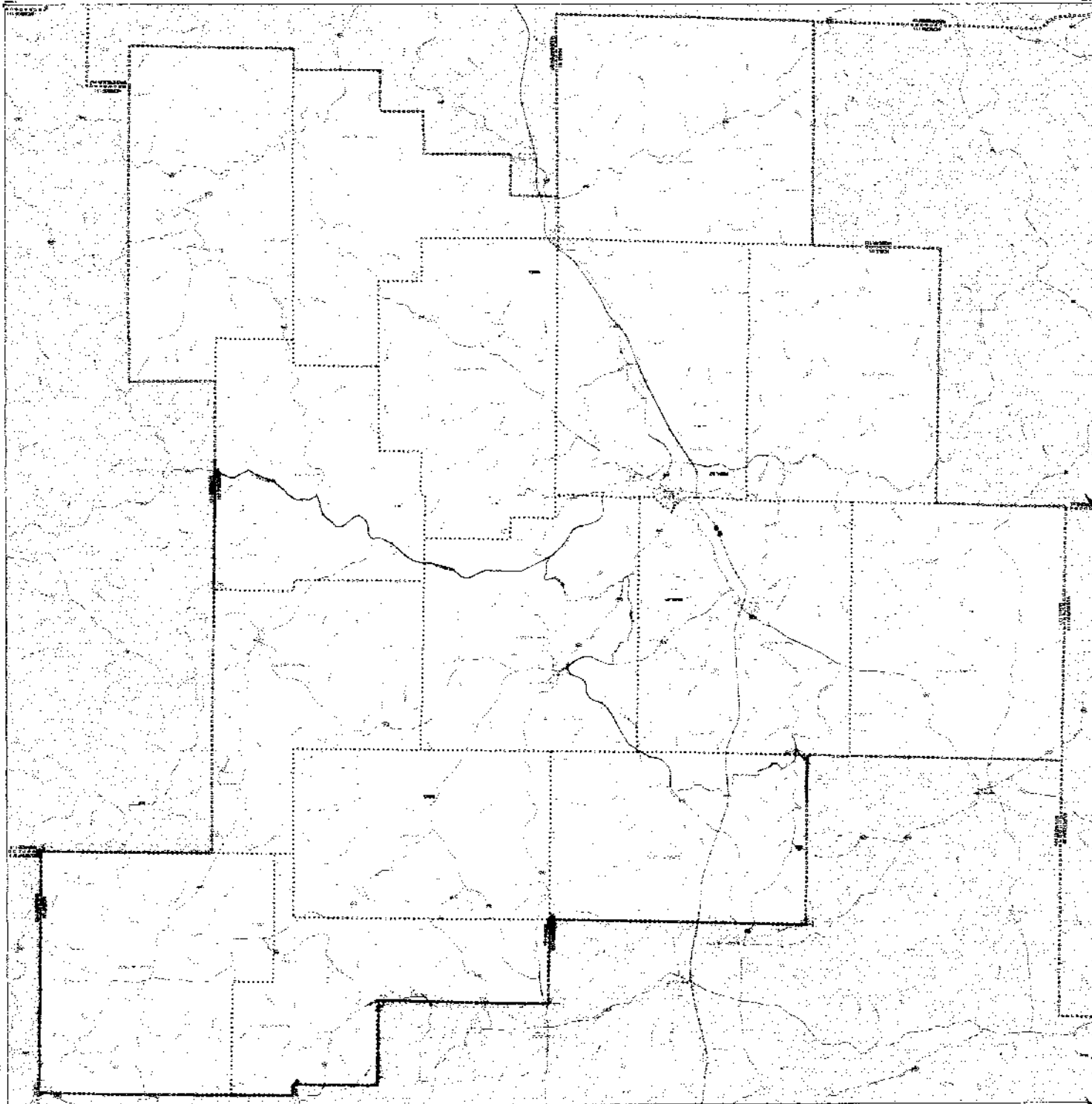
2020 CENSUS - CENSUS TRACT REFERENCE MAP- Harrison County, OH



STATE OF OHIO
 DEPARTMENT OF REVENUE
 DIVISION OF TAX SERVICES
 150 EAST WASHINGTON STREET
 COLUMBUS, OHIO 43260-1100
 (614) 467-3300
 www.ohio.gov

2020 CENSUS - CENSUS TRACT REFERENCE MAP - Noble County, OH

TRACT	POPULATION	POPULATION DENSITY	POPULATION CHANGE
010000	100	100	100
020000	200	200	200
030000	300	300	300
040000	400	400	400
050000	500	500	500
060000	600	600	600
070000	700	700	700
080000	800	800	800
090000	900	900	900
100000	1000	1000	1000
110000	1100	1100	1100
120000	1200	1200	1200
130000	1300	1300	1300
140000	1400	1400	1400
150000	1500	1500	1500
160000	1600	1600	1600
170000	1700	1700	1700
180000	1800	1800	1800
190000	1900	1900	1900
200000	2000	2000	2000
210000	2100	2100	2100
220000	2200	2200	2200
230000	2300	2300	2300
240000	2400	2400	2400
250000	2500	2500	2500
260000	2600	2600	2600
270000	2700	2700	2700
280000	2800	2800	2800
290000	2900	2900	2900
300000	3000	3000	3000
310000	3100	3100	3100
320000	3200	3200	3200
330000	3300	3300	3300
340000	3400	3400	3400
350000	3500	3500	3500
360000	3600	3600	3600
370000	3700	3700	3700
380000	3800	3800	3800
390000	3900	3900	3900
400000	4000	4000	4000
410000	4100	4100	4100
420000	4200	4200	4200
430000	4300	4300	4300
440000	4400	4400	4400
450000	4500	4500	4500
460000	4600	4600	4600
470000	4700	4700	4700
480000	4800	4800	4800
490000	4900	4900	4900
500000	5000	5000	5000
510000	5100	5100	5100
520000	5200	5200	5200
530000	5300	5300	5300
540000	5400	5400	5400
550000	5500	5500	5500
560000	5600	5600	5600
570000	5700	5700	5700
580000	5800	5800	5800
590000	5900	5900	5900
600000	6000	6000	6000
610000	6100	6100	6100
620000	6200	6200	6200
630000	6300	6300	6300
640000	6400	6400	6400
650000	6500	6500	6500
660000	6600	6600	6600
670000	6700	6700	6700
680000	6800	6800	6800
690000	6900	6900	6900
700000	7000	7000	7000
710000	7100	7100	7100
720000	7200	7200	7200
730000	7300	7300	7300
740000	7400	7400	7400
750000	7500	7500	7500
760000	7600	7600	7600
770000	7700	7700	7700
780000	7800	7800	7800
790000	7900	7900	7900
800000	8000	8000	8000
810000	8100	8100	8100
820000	8200	8200	8200
830000	8300	8300	8300
840000	8400	8400	8400
850000	8500	8500	8500
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880000	8800	8800	8800
890000	8900	8900	8900
900000	9000	9000	9000
910000	9100	9100	9100
920000	9200	9200	9200
930000	9300	9300	9300
940000	9400	9400	9400
950000	9500	9500	9500
960000	9600	9600	9600
970000	9700	9700	9700
980000	9800	9800	9800
990000	9900	9900	9900
1000000	10000	10000	10000



2020 CENSUS - CENSUS TRACT REFERENCE MAP - Noble County, OH

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Guernsey County, OH

Legend

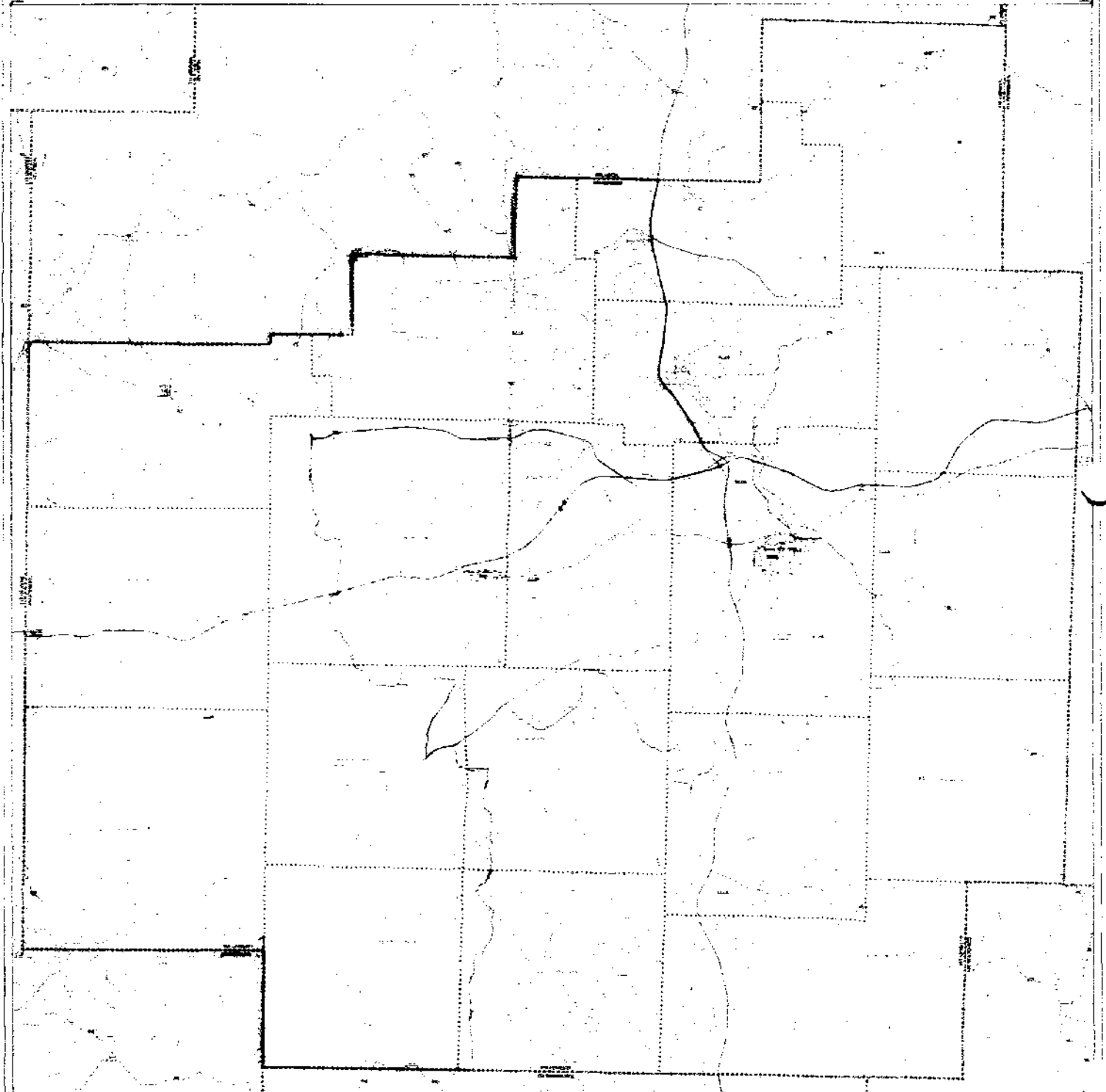
- County Boundary
- City Boundary
- Township Boundary
- Census Tract Boundary
- Water
- Road
- Railroad
- Utility Line
- Other

Scale

0 1 2 3 4 5 Miles

Notes

This map is a reference map for the 2020 Census. It shows the boundaries of the census tracts in Guernsey County, Ohio. The map is based on the 2010 Census data and is subject to change. The map is not to scale and is not intended to be used for navigation or other purposes. The map is a reference map and is not intended to be used for navigation or other purposes.



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Guernsey County, OH

SIGNED PUBLIC COMMENTS

The bank has not received any signed public comments or CRA complaints.

BANK'S RESPONSE TO SIGNED PUBLIC COMMENTS

There were no instances where a response by the bank to public comments received.

WOODSFIELD SAVINGS BANK LOCATIONS

MAIN OFFICE:

600 Lewisville Road
Woodsfield, OH 43793

Phone: 740-472-1641

Fax: 740-472-1644

Office Hours:

Drive Thru 8:00am-5:00pm M-F
Sat 8:00am-12:00pm Drive Thru only
Email: info@woodsfieldsavings.com

BRANCH LOCATIONS:

Barnesville Branch

201 North Chestnut Street

Barnesville, OH 43713

Phone: 740-425-3000

Fax: 740-425-3002

Office Hours:

Drive Thru 8:00am-5:00pm M-F
Sat 8:00am-12:00pm Drive Thru only
Email: info@woodfieldsavings.com

BRANCH LOCATION:

Cadiz Branch

202 W Market St.

Cadiz OH 43907

Phone: 740-320-0590

Fax: 740-320-0587

Office Hours:

Drive Thru 8:00am-5:00pm M-F
Sat 8:00am-12:00pm Drive Thru only
Email: info@woodfieldsavings.com



WOODSFIELD
SAVINGS BANK

A Product and Service Guide of
everything there is to offer

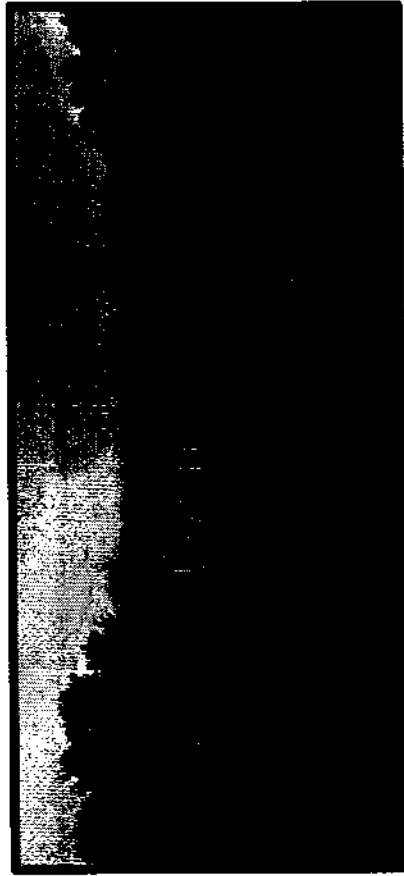


About the Bank:

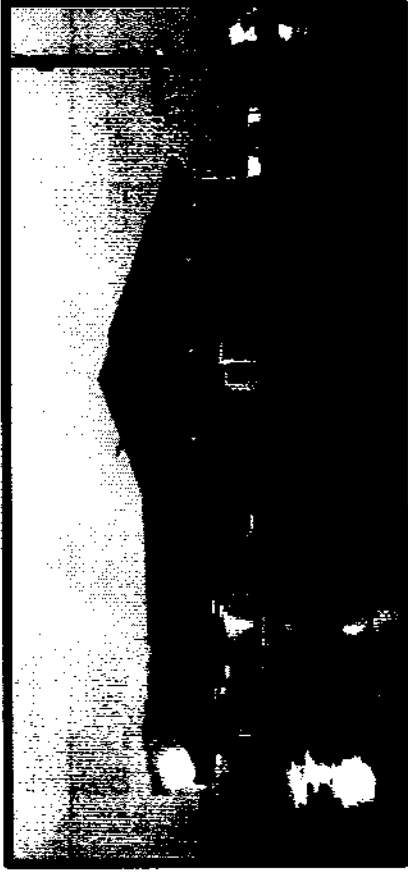
Woodsfield Savings Bank was established in March of 1887 as the Woodsfield Building and Loan. The original location was on Court Street directly across from the Monroe County Court House until 1995. Our new and current facility was built on State Route 78 at 600 Lewisville Road and serves as the main office. In 2017, a second location was added on 201 North Chestnut Street in Barnesville. There will also be another branch coming soon to the Cadiz area in the near future. WSB is a locally owned Community Bank offering all the product and services of the "Big Banks" without all the hassle. The Bank has seven (7) Directors who oversee the operation of the Bank.

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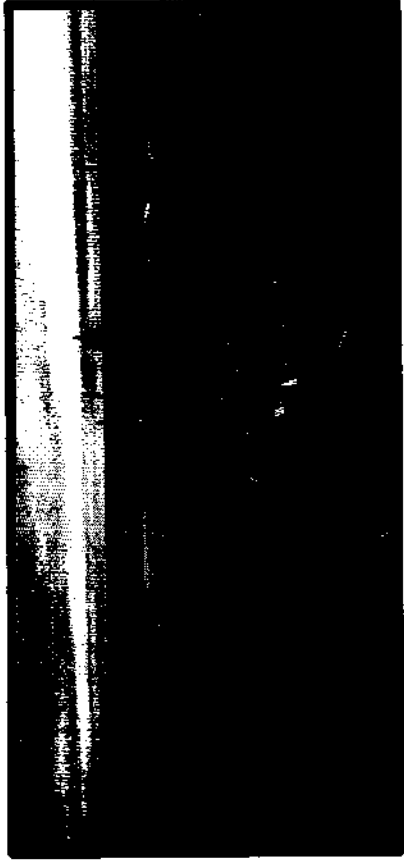
Main Branch



Barnesville Branch



Cadiz Branch



Deposit Accounts

CHECKING:

Regular Checking

- \$50 to open
- 40 free checks
- \$2/month statement fee (can be avoided with eStatements)
- No minimum balance
- Age 65 and older and nonprofit organizations can receive statements for free

Interest Bearing Checking

- \$1,000.00 to open
- Interest accrues daily and compounds monthly
- \$1,000 minimum balance or a \$10 monthly fee applies
- Can write unlimited number of checks
- \$2/month statement fee (can be avoided with eStatements)
- Age 65 and older and nonprofit organizations can receive statements for free
- If the balance is above \$25,000 within the month you can earn a higher tier rate.

Deposit Accounts Continued..

Savings:

- \$10 to open
 - Interest accrues daily and compounds quarterly
 - No minimum balance
 - \$2/monthly statement fee (can be avoided by signing a waiver to receive eStatements)
 - Age 65 and older, minors and nonprofit organizations can receive statements with no fee (personal bankers must waive statement fee)
-

Deposit Accounts Continued..

Minor Checking:

- Ages 13-17
 - Must have parent or guardian on account
 - No checks
 - Debit Card, Online, and Mobile Banking
 - Online eStatement
 - \$50 to open
 - ATM Cash Limit \$150 per day
 - POS Limit is \$250 per day
-
-)))

Deposit Accounts Continued..

Business Checking:

- \$50 to open
- Free starter kit
- \$2/month statement fee (can be avoided with eStatements)
- No minimum balance
- Non-profit organization can receive statements with no fee (personal banker must waive statement fee)

Business Savings:

- \$10 to open
- Interest accrues daily and compounds quarterly
- No minimum balance
- \$2/monthly statement fee (can be avoided with eStatements)
- Non-profit organization can receive statements with no fee (personal banker must waive statement fee)

Interest Bearing Business Checking:

- \$5,000.00 to open
 - Interest accrues daily and compounds monthly
 - \$5,000 minimum balance or a \$10 monthly fee applies
 - Can write unlimited number of checks
 - \$2/month statement fee (can be avoided with eStatements)
 - Non-profit organization can receive statements with no fee (personal banker must waive statement fee)
-

Deposit Accounts Continued..

Certificates of Deposits Also Known As (CD'S):

- Varying terms and rates from 6 months to 5 years
 - Varying penalties for early withdrawal before maturity
 - 7 calendar day grace period until CD renews to current rate
 - \$1,000 minimum to start
-

Deposit Accounts Continued..

Christmas Club:

- Runs from November 1 through October 31
 - Can be automatically transferred or deposited in person in any amount
 - \$5,000 max per tax owner each year
 - Pays varying rate of interest
-

Deposit Accounts Continued..

RETIREMENT ACCOUNTS (CD IRA):

- 12, 30, and 60 month fixed rate CD
 - \$250 minimum balance to start
 - Functions like a Traditional or Roth IRA
 - May have penalty for early withdrawal from both the Bank and IRS
 - Contact Personal Bankers for more information
-

Loan Accounts

RESIDENTIAL LOANS:

Fixed Rate Home Mortgage

- Terms: 5, 10, 15, 20 or 20 years amortized for 30 years
- Rate: Based on credit score
- Will loan up to 80% of value

Adjustable Rate Home Mortgage

- Terms: 1, 3 or 5 year – Payment can be amortized up to 30 years for all
- Rate: Varying based on prime rate and credit score
- Will loan up to 80% of value

Application fees and closing costs apply

Loan Accounts Continued..

Home Equity Line of Credit (HELOC)

- Terms: 3 year draw period, 10 year repayment
- Rate: Fixed rate
- Will loan up to 80% of value or \$75,000 limit

LAND:

- Terms: All fixed and adjustable terms
- Rate: 1% above the fixed or adjustable rate based on credit score
- Will loan up to 65% of value

Application fees and closing costs apply

)))

Business/Commercial Loans:

Commercial Property/Non-owner occupied

- Includes business, rental property or non-owner occupied property
- Rate: Fixed or Adjustable 1% above our Residential rates based on credit score
- Terms: Up to 20 years
- Will loan up to 80% of value

Commercial Equipment

- Terms: up to 84 months depending on age
- Rate: Based on credit score
- Will loan up to 100% of NADA or equivalent value
- Vendors Single Interest (VSI) required

Application fees and closing costs apply

Business/Commercial Loans Continued..

Line of Credit

- Terms: 3 year draw period, 10 year repayment
- Rate: Fixed rate; depends on type of collateral held i.e. property, equipment, unsecured

Application fees and closing costs apply

Consumer Loans:

Auto, Truck and Motorcycle

- Terms: Up to 84 months depending on age
- Rate: Based on credit score
- Will loan up to 100% of NADA value
- GAP Insurance available

ATV, BOAT or RV

- Term: Up to 84 months depending on age
- Rate: Based on credit score
- Will loan up to 100% NADA or equivalent value

Application fees and VSI insurance apply

Consumer Loans Continued..

Secured Loans

- Term: 90 days, 1, 2, 3, 4, or 5 years
- Rate: Based on credit score
- Will loan up to NADA loan value
- Interest rate lower than Unsecured Loan

Unsecured Loans

- Term: 90 days, 1, 2, 3, 4, or 5 years
- Rate: Based on credit score

Consumer Lines of Credit

- Terms: 3 year draw period, 10 year repayment
- Rate: Fixed rate

Application fees and VSI insurance apply

Other Products and Services:

Internet Banking (Website):

- Check balances, transfer money between WSB accounts
 - Transfers to external bank accounts
 - Make loan payments from your WSB accounts
 - Bill Pay
 - POPMoney – transfer money person to person through email or texting (fee to use)
 - Budget and savings goal features
 - Access bank statements to review or print (requires additional enrollment)
 - Apply for a debit card
 - Freeze and unfreeze debit card if lost or stolen
 - Print copy of checks for free
 - Create email and/or mobile alerts
 - Ability to rename/nickname accounts
 - Quickbooks online export available
-

Other Products and Services:

Mobile Banking (App)

- Available on Apple or Android phones and tablets
- Access to all the features listed under Internet Banking
- Mobile deposit
- Fingerprint login capabilities or face recognition depending on the phone



WSB
Mobile App

Other Products and Services Continued..

Debit Card

- MasterCard debit with debit/credit capabilities
- EMV Chip Card with tap and pay technology
- \$405 daily cash withdrawal limit from ATMs
- \$1,000 daily Point of Sale (POS) limit for purchases (can be temporarily raised)
- 24/7 Fraud monitoring
- Card can be frozen/unfrozen if lost or stolen either through our online banking or by mobile app.
- Mobile Wallet capabilities for Apple, Android, and Google
- Minor debit card limits are lower- See Minor checking accounts



Other Products and Services Continued..

Financial Services:

- Partnership with Scott Williamson & Keith Hill through their affiliation with LPL Financial for investment needs
 - Retirement planning, annuities, college funding, long-term care, etc.
 - Will meet with customers at either of our locations
 - Investments are not FDIC insured
-

Other Products and Services Continued..

Wire Transfer

- Can wire money in or out of their account
- Wire out must be done before 4:30 M-F
- Wire in - Customer needs to have **our** instructions to give to other institution
- International Wires
- Fee charged for service

Check Re-Ordering

- Can be done by phone, in person or through our website

Linked Accounts

- Used to prevent checking account from becoming overdrawn
- Similar to Overdraft Protection
- Can link Savings, another Checking account or Home Equity Line of Credit
- \$2 fee assessed if used

Business remote Deposit Capture (RDC)

- Coming Soon

Notary Service

- No fee charged for Bank customers
- Non-customers fee will be \$5
- Gold Medallion Signature for customers only

Gold Medallion Signature

- Must be bank customer
 - Fee charged for service
-

Other Products and Services Continued..

Foreign Currency

- Can order upon request (customers only)
- Fee for Service

Telephone Banking

- (888) 621-2297
 - Find out information on deposit, CD or loan accounts
 - Transfer money
 - Make a loan payment
-

BANK OFFICES OPENED OR CLOSED IN THE PAST TWO YEARS

January 2, 2024:

Cadiz Branch; 202 West Market Street, Cadiz, OH 43907

Phone: (740)320-0590 Fax: (740) 414-5207

**WOODSFIELD SAVINGS BANK
LOAN TO DEPOSIT REPORT
March 31, 2026**

TOTAL LOANS	86,998,616.24	
TOTAL ASSETS	121,697,399.11	71.49% TOTAL LOANS TO TOTAL ASSETS
TOTAL DEPOSITS	111,407,827.23	78.09% TOTAL LOANS TO TOTAL DEPOSITS
CONSUMER LNS	11,639,029.77	13.38% CONSUMER LOANS TO TOTAL LOANS
AUTO LNS PURCHASED	46,577.34	0.05% AUTO LNS PURCHASED (CSB) TO TOTAL LOANS
1-4 RESIDENTIAL MTG	59,732,799.19	68.66% 1-4 MORTGAGE TO TOTAL LOANS
NON-RESIDENTIAL MTG	8,689,151.19	9.99% NRP TO TOTAL LOANS
LAND LOANS	717,940.04	0.83% LAND LOANS TO TOTAL LOANS
COMMERCIAL LNS	5,972,256.02	6.86% COMMERCIAL LNS TO TOTAL LOANS
5 OR MORE MTG	-	0.00% 5 OR MORE LOANS TO TOTAL LOANS
PART PURCHASED	200,862.69	0.23% PART PURCHASED (MIDDLEFIELD) TO TOTAL LOANS
TICIPATION SOLD	-	0.00% NET MTG PART LOAN SOLD TO TOTAL LOANS
	86,998,616.24	100.00%

**WOODSFIELD SAVINGS BANK
LOAN TO DEPOSIT REPORT
December 31, 2025**

TOTAL LOANS	85,398,218.70	
TOTAL ASSETS	114,949,616.38	74.29% TOTAL LOANS TO TOTAL ASSETS
TOTAL DEPOSITS	104,844,472.57	81.45% TOTAL LOANS TO TOTAL DEPOSITS
CONSUMER LNS	11,476,820.08	13.44% CONSUMER LOANS TO TOTAL LOANS
AUTO LNS PURCHASED	60,184.66	0.07% AUTO LNS PURCHASED (CSB) TO TOTAL LOANS
1-4 RESIDENTIAL MTG	58,916,803.03	68.99% 1-4 MORTGAGE TO TOTAL LOANS
NON-RESIDENTIAL MTG	8,532,299.47	9.99% NRP TO TOTAL LOANS
LAND LOANS	623,519.19	0.73% LAND LOANS TO TOTAL LOANS
COMMERCIAL LNS	4,955,403.75	5.80% COMMERCIAL LNS TO TOTAL LOANS
5 OR MORE MTG	-	0.00% 5 OR MORE LOANS TO TOTAL LOANS
PART PURCHASED	233,188.52	0.27% PART PURCHASED (MIDDLEFIELD) TO TOTAL LOANS
PARTICIPATION SOLD	600,000.00	0.70% NET MTG PART LOAN SOLD TO TOTAL LOANS
	85,398,218.70	100.00%

**WOODSFIELD SAVINGS BANK
LOAN TO DEPOSIT REPORT
September 30, 2025**

TOTAL LOANS	84,134,356.82	
TOTAL ASSETS	113,760,779.86	73.96% TOTAL LOANS TO TOTAL ASSETS
TOTAL DEPOSITS	113,760,779.86	73.96% TOTAL LOANS TO TOTAL DEPOSITS
CONSUMER LNS	11,988,167.18	14.25% CONSUMER LOANS TO TOTAL LOANS
AUTO LNS PURCHASED	87,613.78	0.10% AUTO LNS PURCHASED (CSB) TO TOTAL LOANS
1-4 RESIDENTIAL MTG	58,250,375.93	69.23% 1-4 MORTGAGE TO TOTAL LOANS
NON-RESIDENTIAL MTG	7,646,566.44	9.09% NRP TO TOTAL LOANS
LAND LOANS	633,429.67	0.75% LAND LOANS TO TOTAL LOANS
COMMERCIAL LNS	4,671,181.75	5.55% COMMERCIAL LNS TO TOTAL LOANS
5 OR MORE MTG	-	0.00% 5 OR MORE LOANS TO TOTAL LOANS
PART PURCHASED	257,022.07	0.31% PART PURCHASED (MIDDLEFIELD) TO TOTAL LOANS
MICIPATION SOLD	600,000.00	0.71% NET MTG PART LOAN SOLD TO TOTAL LOANS
	84,134,356.82	100.00%

**WOODSFIELD SAVINGS BANK
LOAN TO DEPOSIT REPORT
June 30, 2025**

TOTAL LOANS	81,157,494.06	
TOTAL ASSETS	114,159,909.71	71.09% TOTAL LOANS TO TOTAL ASSETS
TOTAL DEPOSITS	104,528,234.81	77.64% TOTAL LOANS TO TOTAL DEPOSITS
CONSUMER LNS	11,694,454.43	14.41% CONSUMER LOANS TO TOTAL LOANS
AUTO LNS PURCHASED	103,669.54	0.13% AUTO LNS PURCHASED (CSB) TO TOTAL LOANS
1-4 RESIDENTIAL MTG	55,405,697.02	68.27% 1-4 MORTGAGE TO TOTAL LOANS
NON-RESIDENTIAL MTG	7,688,480.19	9.47% NRP TO TOTAL LOANS
LAND LOANS	728,224.24	0.90% LAND LOANS TO TOTAL LOANS
COMMERCIAL LNS	4,651,382.22	5.73% COMMERCIAL LNS TO TOTAL LOANS
5 OR MORE MTG	-	0.00% 5 OR MORE LOANS TO TOTAL LOANS
PART PURCHASED	285,586.42	0.35% PART PURCHASED (MIDDLEFIELD) TO TOTAL LOANS
PARTICIPATION SOLD	600,000.00	0.74% NET MTG PART LOAN SOLD TO TOTAL LOANS
	81,157,494.06	100.00%

**WOODSFIELD SAVINGS BANK
LOAN TO DEPOSIT REPORT
March 31, 2025**

TOTAL LOANS	79,368,358.25	
TOTAL ASSETS	113,750,507.63	69.77% TOTAL LOANS TO TOTAL ASSETS
TOTAL DEPOSITS	104,391,880.22	76.03% TOTAL LOANS TO TOTAL DEPOSITS
CONSUMER LNS	11,619,627.57	14.64% CONSUMER LOANS TO TOTAL LOANS
AUTO LNS PURCHASED	119,351.92	0.15% AUTO LNS PURCHASED (CSB) TO TOTAL LOANS
1-4 RESIDENTIAL MTG	54,523,338.66	68.70% 1-4 MORTGAGE TO TOTAL LOANS
NON-RESIDENTIAL MTG	7,444,615.47	9.38% NRP TO TOTAL LOANS
LAND LOANS	738,823.73	0.93% LAND LOANS TO TOTAL LOANS
COMMERCIAL LNS	4,006,806.25	5.05% COMMERCIAL LNS TO TOTAL LOANS
5 OR MORE MTG	-	0.00% 5 OR MORE LOANS TO TOTAL LOANS
PART PURCHASED	315,794.65	0.40% PART PURCHASED (MIDDLEFIELD) TO TOTAL LOANS
PARTICIPATION SOLD	600,000.00	0.76% NET MTG PART LOAN SOLD TO TOTAL LOANS
	79,368,358.25	100.00%

**WOODSFIELD SAVINGS BANK
LOAN TO DEPOSIT REPORT
December 31, 2024**

TOTAL LOANS	78,789,919.15	
TOTAL ASSETS	110,471,494.76	71.32% TOTAL LOANS TO TOTAL ASSETS
TOTAL DEPOSITS	100,145,945.85	78.68% TOTAL LOANS TO TOTAL DEPOSITS
CONSUMER LNS	11,794,790.34	14.97% CONSUMER LOANS TO TOTAL LOANS
AUTO LNS PURCHASED	135,231.02	0.17% AUTO LNS PURCHASED (CSB) TO TOTAL LOANS
1-4 RESIDENTIAL MTG	54,015,777.18	68.56% 1-4 MORTGAGE TO TOTAL LOANS
NON-RESIDENTIAL MTG	7,269,953.18	9.23% NRP TO TOTAL LOANS
LAND LOANS	608,315.90	0.77% LAND LOANS TO TOTAL LOANS
COMMERCIAL LNS	4,024,167.11	5.11% COMMERCIAL LNS TO TOTAL LOANS
5 OR MORE MTG	-	0.00% 5 OR MORE LOANS TO TOTAL LOANS
PART PURCHASED	341,684.42	0.43% PART PURCHASED (MIDDLEFIELD) TO TOTAL LOANS
PARTICIPATION SOLD	600,000.00	0.76% NET MTG PART LOAN SOLD TO TOTAL LOANS
	78,789,919.15	100.00%

**WOODSFIELD SAVINGS BANK
LOAN TO DEPOSIT REPORT
September 30, 2024**

TOTAL LOANS	77,940,614.49	
TOTAL ASSETS	111,090,573.39	70.16% TOTAL LOANS TO TOTAL ASSETS
TOTAL DEPOSITS	99,364,093.24	78.44% TOTAL LOANS TO TOTAL DEPOSITS
CONSUMER LNS	11,779,507.76	15.11% CONSUMER LOANS TO TOTAL LOANS
AUTO LNS PURCHASED	149,093.48	0.19% AUTO LNS PURCHASED (CSB) TO TOTAL LOANS
1-4 RESIDENTIAL MTG	53,524,214.14	68.67% 1-4 MORTGAGE TO TOTAL LOANS
NON-RESIDENTIAL MTG	6,971,667.81	8.94% NRP TO TOTAL LOANS
LAND LOANS	616,456.38	0.79% LAND LOANS TO TOTAL LOANS
COMMERCIAL LNS	3,797,403.87	4.87% COMMERCIAL LNS TO TOTAL LOANS
5 OR MORE MTG	-	0.00% 5 OR MORE LOANS TO TOTAL LOANS
PART PURCHASED	379,295.78	0.49% PART PURCHASED (MIDDLEFIELD) TO TOTAL LOANS
PARTICIPATION SOLD	722,975.27	0.93% NET MTG PART LOAN SOLD TO TOTAL LOANS
	77,940,614.49	100.00%

**WOODSFIELD SAVINGS BANK
LOAN TO DEPOSIT REPORT
June 28, 2024**

TOTAL LOANS	75,490,071.07	
TOTAL ASSETS	110,412,581.58	68.37% TOTAL LOANS TO TOTAL ASSETS
TOTAL DEPOSITS	101,458,608.71	74.40% TOTAL LOANS TO TOTAL DEPOSITS
CONSUMER LNS	11,580,620.65	15.34% CONSUMER LOANS TO TOTAL LOANS
AUTO LNS PURCHASED	165,444.64	0.22% AUTO LNS PURCHASED (CSB) TO TOTAL LOANS
1-4 RESIDENTIAL MTG	50,797,580.83	67.29% 1-4 MORTGAGE TO TOTAL LOANS
NON-RESIDENTIAL MTG	9,717,613.08	12.87% NRP TO TOTAL LOANS
LAND LOANS	624,554.78	0.83% LAND LOANS TO TOTAL LOANS
COMMERCIAL LNS	1,438,848.91	1.91% COMMERCIAL LNS TO TOTAL LOANS
5 OR MORE MTG	-	0.00% 5 OR MORE LOANS TO TOTAL LOANS
PART PURCHASED	428,437.57	0.57% PART PURCHASED (MIDDLEFIELD) TO TOTAL LOANS
MORTGAGE PARTICIPATION SOLD	736,970.61	0.98% NET MTG PART LOAN SOLD TO TOTAL LOANS
	75,490,071.07	100.00%

WOODSFIELD SAVINGS BANK

HMDA Disclosure Statements

Home Mortgage Disclosure Act Notice

The Woodsfield Savings Bank's HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information visit the Consumer Financial Protection Bureau's Web site (ffiec.cfpb.gov/data-publication/disclosure-reports).