

PUBLIC DISCLOSURE

May 4, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Savings Bank of Wapakoneta
Certificate Number: 30176

1 South Blackhoof Street
Wapakoneta, Ohio 45895

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 (LMI) 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.

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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 (AA), including LMI neighborhoods, in a manner consistent with its resources and capabilities.

The following points summarize Home Savings Bank of Wapakoneta's (HSB) performance:

- The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and AA credit needs.
- HSB originated a majority of home mortgage loans inside the AA.
- The AA does not include LMI census tracts (CT); therefore, the geographic distribution criterion did not affect the rating.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels.
- The bank did not receive any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

HSB is a full-service community bank headquartered in Wapakoneta, Ohio. The bank received a "Satisfactory" rating at the previous FDIC CRA Performance Evaluation, dated May 26, 2020, based on Interagency Small Institution Examination Procedures. HSB continues to operate one office in Auglaize County, Ohio.

The bank offers traditional credit products including home mortgage, commercial, agriculture, and personal and business credit cards, with the primary business focus remaining on home mortgage loans. Additionally, HSB provides down payment assistance through the Federal Home Loan Bank Welcome Home Program. HSB also offers a variety of deposit products and services, such as personal and business checking and savings, certificate of deposit, and individual retirement accounts. Alternative banking services include online banking, mobile banking, and one automated teller machine.

As reported on the March 31, 2026 Consolidated Report of Conditions and Income (Call Report), assets totaled \$43.4 million, loans totaled \$36.6 million, securities totaled \$3.9 million, and deposits totaled \$35.3 million. The following table illustrates HSB's loan portfolio distribution.

Loan Portfolio Distribution as of 3/31/2026		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	859	2.3
Secured by Farmland	1,131	3.1
Secured by 1-4 Family Residential Properties	31,124	85.0
Secured by Multifamily (5 or more) Residential Properties	641	1.8
Secured by Nonfarm Nonresidential Properties	2,853	7.8
Total Loans	36,608	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the AA's credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA regulation requires financial institutions to define AAs within which examiners will evaluate the CRA performance. HSB continues to designate all of Auglaize County, Ohio as its AA. Due to the release of the 2020 Census data, the income tract designations changed since the bank's prior CRA performance evaluation, and the AA no longer contains LMI tracts. The AA designation is in conformance with CRA requirements, as it consists of whole, contiguous CTs and does not arbitrarily exclude LMI CTs. The sources of information used in this section include bank data, 2020 Census data, Bureau of Labor Statistics, and 2025 D&B data.

Economic and Demographic Data

Based on 2020 U.S. Census data, the AA includes six middle- and five upper-income tracts. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (CTs)	11	0.0	0.0	54.6	45.5	0.0
Population by Geography	46,422	0.0	0.0	55.5	44.5	0.0
Housing Units by Geography	20,020	0.0	0.0	58.0	42.0	0.0
Owner-Occupied Units by Geography	14,413	0.0	0.0	53.4	46.6	0.0
Occupied Rental Units by Geography	4,587	0.0	0.0	72.4	27.6	0.0
Vacant Units by Geography	1,020	0.0	0.0	57.9	42.1	0.0
Businesses by Geography	4,336	0.0	0.0	50.7	49.3	0.0
Farms by Geography	343	0.0	0.0	31.2	68.8	0.0
Family Distribution by Income Level	12,950	12.5	14.2	21.9	51.5	0.0
Household Distribution by Income Level	19,000	16.4	13.5	18.5	51.6	0.0
Ohio Non-MSA Median Family Income		\$66,160	Median Housing Value			\$ 144,900
			Median Gross Rent			\$769
			Families Below Poverty Level			6.6%

Source: 2020 Census And 2025 D&B Data. Due to rounding, totals may not equal 100%.

Examiners use the Federal Financial Institutions Examinations Council (FFIEC) updated median family income (MFI) ranges to analyze home mortgage loans under the Borrower Profile criterion. The following table shows the ranges for the AA during 2025.

Non-Metro MFI Ranges for Ohio					
Year	MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2025	\$ 85,200	< \$42,600	\$42,600 to < \$68,160	\$68,160 to < \$102,240	≥ \$102,240

Source: FFIEC

Examiners considered levels of unemployment throughout the evaluation period when evaluating the bank’s ability to lend within the AA. According to recent U.S. Bureau of Labor Statistics, unemployment rates in the AA were lower than the state and national averages.

Unemployment Rates		
Area	2024	2025
	%	%
Auglaize County	3.7	3.2
Ohio	4.4	4.6
National Average	4.1	4.2

Source: Bureau of Labor Statistics

Competition

HSB operates in a moderately competitive market environment in the AA. According to FDIC Summary of Deposits data, as of June 30, 2025, 8 financial institutions operate 13 branches within the AA. Of these institutions, HSB ranked seventh, with 3.0 percent of the market share.

HSB is not required to collect and report home mortgage data under the Home Mortgage Disclosure Act, and it has elected not to do so. Therefore, the analysis of home mortgage loans does not include comparisons against aggregate data. However, the aggregate data provides additional insight into the competition and demand for home mortgage loans in the AA. The 2024 aggregate home mortgage lending data revealed that 106 lenders reported 958 home mortgage loans, indicating a moderate level of demand.

Community Contacts

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

The contact stated that the area's economy and population is stable and home prices in the area have increased significantly in the past few years. Additionally, the contact mentioned that the existing housing stock is largely in need of repairs, which contributes to the increasing housing costs in the area. The contact noted that the greatest needs of the area are affordable housing, down payment assistance, and financial education. Additionally, the contact noted that financial institutions in the area are meeting the credit needs of community.

Credit Needs

Considering information provided by the community contact, bank management, and demographic and economic data, examiners determined that home mortgage lending is the primary credit need of the AA.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior CRA evaluation, dated May 26, 2020, to the current evaluation, dated May 4, 2026. Examiners used the Interagency Small Institution Procedures, which includes the Lending Test, as detailed in the Appendix.

Activities Reviewed

Examiners considered the institution's loan portfolio composition, business strategy, and number and dollar volume of loans originated or renewed during the evaluation period. Based on the information, examiners determined the major product line is home mortgage loans. The most recent Reports of Condition and Income (Call Report) as of March 31, 2026, indicate home mortgage loans account for 85.0 percent of the loan portfolio by dollar volume. No other loan types such as small business, small farm, or consumer loans represent a major product line. Therefore, they provided no material support for conclusions or ratings and examiners will present only home mortgage lending activity. Institution records indicate the product mix remained consistent throughout the evaluation period.

Examiners reviewed the full universe of home mortgage loans originated in 2025, using bank records. In that period, HSB originated 42 home mortgage loans totaling \$6.7 million. This activity was believed to be consistent with the institution’s performance throughout the entire evaluation period.

Examiners analyzed and presented both the number and dollar amount of home mortgage loans. In evaluating the Borrower Profile criterion, examiners only evaluated loans extended within the AA. Examiners used 2020 U.S. Census data as the source of comparable data in the Lending Test.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, HSB demonstrated reasonable performance under the Lending Test. This is supported by reasonable performance in all applicable criteria.

Loan-to-Deposit Ratio

The LTD ratio is more than reasonable given the bank’s size, financial condition, and AA credit needs. HSB’s LTD ratio, calculated from Call Report data, averaged 91.8 percent over the last 24 calendar quarters from June 30, 2020, to March 31, 2026. The ratio ranged from a high of 107.0 percent as of December 31, 2024, to a low of 76.4 percent as of March 31, 2022. The bank’s average LTD ratio exceeds that of the similarly situated banks (SSB), as illustrated in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and loan portfolio distribution.

LTD Ratio Comparison		
Bank	Total Assets as of 3/31/2026 (\$000s)	Average Net LTD Ratio (%)
HSB	41,443	91.8
SSB #1	54,412	88.6
SSB #2	56,597	57.6
SSB #3	44,332	82.9
SSB #4	62,682	87.5
<i>Source: Reports of Condition and Income 6/30/2020 – 3/31/2026</i>		

Assessment Area Concentration

The bank originated a majority of home mortgage by number and dollar volume within the AA. The following table illustrates the lending activity inside and outside of the AA.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000)				Total \$(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	30	71.4	12	28.6	42	4,427	66.3	2,251	33.7	6,678

Source: Imported Bank Data. Due to rounding, totals may not equal 100.0%.

Geographic Distribution

The bank’s AA does not include any LMI geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated and carries no weight in the overall evaluation.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels, including LMI. The bank’s lending performance to low-income borrowers is comparable to demographic data. Additionally, 6.6 percent of families in the AA have income below the poverty level. Due to their limited financial resources, families with incomes below the poverty level often do not have the capacity to support traditional home mortgage loans. This can limit the demand and opportunity for the bank to lend to low-income borrowers.

HSB’s performance to moderate-income borrowers trails demographic data. However, considering the institution’s resources and capacity to lend, HSB’s performance to moderate-income borrowers is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	12.5	3	10.0	244	5.5
Moderate	14.2	3	10.0	290	6.6
Middle	21.9	8	26.7	1,035	23.4
Upper	51.5	15	50.0	2,613	59.0
NA	0.0	1	3.3	245	5.5
Total	100.0	30	100.0	4,427	100.0

Source: 2020 Census; Imported Bank Data. Due to rounding, totals may not equal 100.0%.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The institution’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

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 geographic distribution of the bank's loans;
- 4) The bank'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; 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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

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 bank 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).

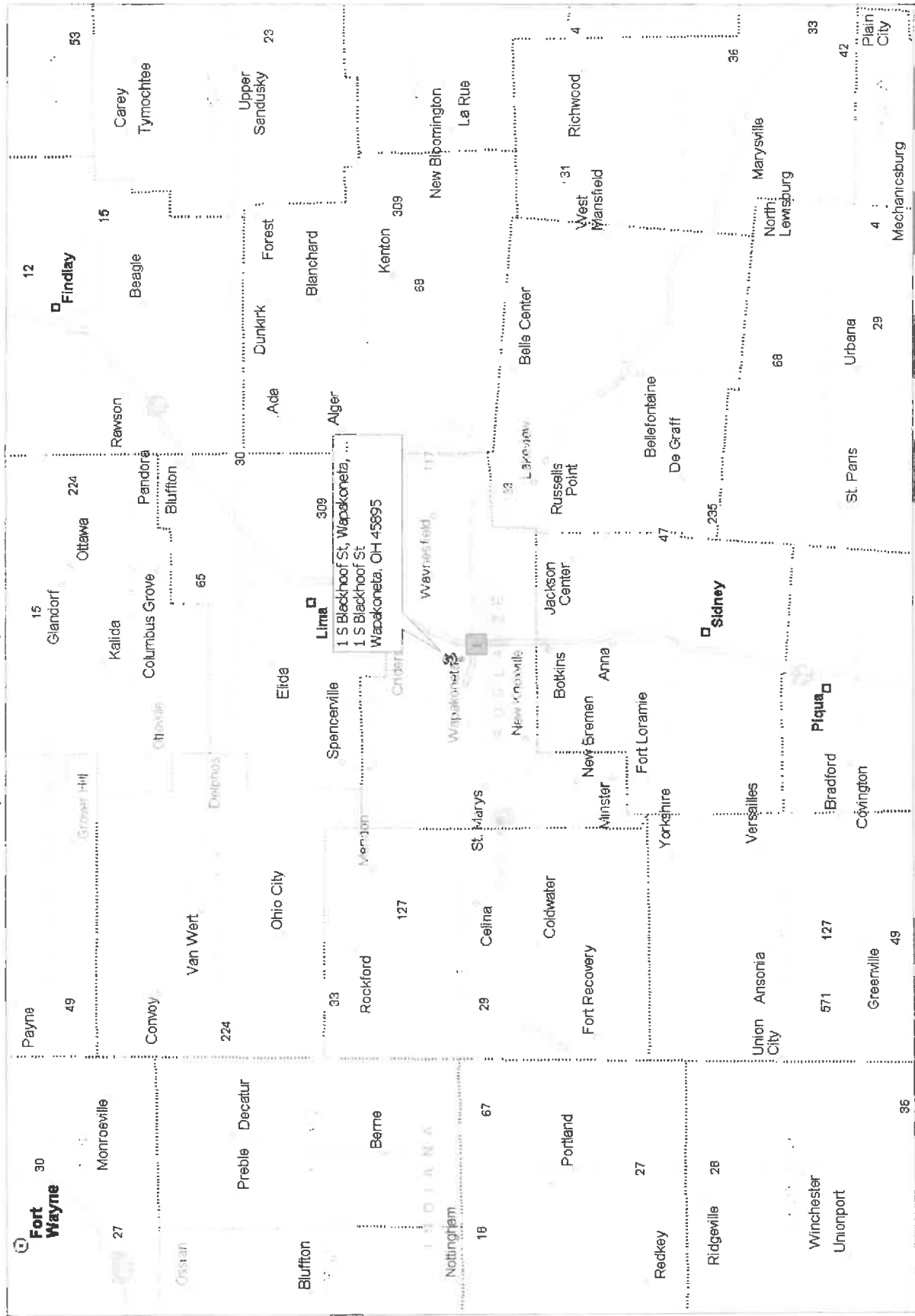
“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

HOME SAVINGS BANK ASSESSMENT AREA

The Assessment Area of Home Savings Bank is considered all of Auglaize County, Ohio

TYPE;CODE;NAME;SHEETS
TRACT;39011040100;401;1
TRACT;39011040200;402;1
CT;39011040300;403;1
TRACT;39011040400;404;1
TRACT;39011040500;405;1
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TRACT;39011041000;410;1
TRACT;39011041100;411;1
TRACT;39011041201;412.01;1
TRACT;39011041202;412.02;1

Ohio, United States, North America



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WRITTEN COMMENTS

The Bank has not received written comments from the public during the prior two calendar years that relate to the Bank's performance in meeting the community's credit needs.

BANK'S RESPONSE TO CONSUMER COMPLAINTS/COMMENTS REGARDING CRA COMPLIANCE

No response is necessary; there have been no consumer complaints or comments to date

PART III BRANCHES

The Home Savings Bank of Wapakoneta operates from its main office located at 1 South Blackhoof Street, Wapakoneta, OH 45895. The Bank does not have any branch offices.

Our Hours of Operation Are:

Monday through Friday 9:00 a.m. to 5:00 p.m.

Saturday 9:00 a.m. to 12:00 p.m.

Drive Up Opens at 8:30 a.m.

BRANCHES ACTIVITY

The Bank has not opened or closed any branch offices during the current year or during each of the prior two calendar years.

PART VII LOAN-TO-DEPOSIT RATIO

Home Savings Bank's Loan-to-Deposit Ratios:

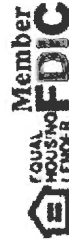
<u>Date</u>	<u>Ratio</u>
06/30/2024	99%
09/30/2024	101%
12/31/2024	108%
03/31/2025	105%
06/30/2025	103%
09/30/2025	107%
12/31/2025	107%
03/31/2026	103%

SERVICES

- *INSURED SAVINGS
- *CERTIFICATES OF DEPOSIT
- *CHECKING ACCOUNTS
- *DEBIT CARDS
- *DIRECT DEPOSIT
- *CHRISTMAS CLUB SAVINGS
- *INTERNET BANKING
- *ONLINE BILL PAY
- *MOBILE BANKING AP
- *IRA'S
- *SHAZAM ATM
- *HOME LOANS
- *HOME EQUITY LOANS
- *COMMERICAL MORTGAGE LOANS
- *CONSTRUCTION LOANS
- *LOANS ON SAVINGS ACCOUNTS
- *SAFE DEPOSIT BOXES
- *FREE NOTARY
- *DRIVE THRU

HOURS

MON	TUES	WED	THURS	FRI	SAT	DRIVE THRU
9-5	9-5	9-5	9-5	9-5	9-12	OPENS 8:30



The convenience of Home.

Home Mortgage Loans

Lending made simple with local loan servicing

- Free pre-approvals
- Fixed & variable rate options available
- Flexible terms up to 30 years
- Monthly, bi-monthly, bi-weekly payments accepted
- Automatic loan payment option

Home Equity Loans & Lines of Credit

Put the equity in your home to work for you

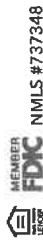
- Borrow for whatever the reason
- Consolidate high interest debts
- Home remodeling or room additions
- Auto, camper or boat purchases
- College tuition

Ask us!

At Home Savings we have the solutions to help meet all your financial needs.

We also offer:

- Construction loans
- Lot loans
- Commercial real estate loans
- Free personal checking accounts
- Business checking accounts
- Savings accounts & certificate of deposits
- Christmas club accounts



The convenience of Home.

Cornerstone Free Checking Account

Banking made simple

- Completely free account with exception of checks
- Internet banking access
- ATM & debit card
- Online bill pay
- Mobile banking
- E-statements available

Cornerstone Business Checking

An account with YOUR business in mind

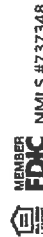
- Maintain a minimum balance of \$2500 waives monthly fee of \$5.00 plus \$0.14 per check
- Minimum balance will allow you 75 maximum deposited items per month
- Online access and bill pay
- Mobile banking
- E-statements

Ask us!

At Home Savings we have the solutions to help meet all your financial needs.

We also offer:

- Mortgages
- Construction & lot loans
- Home equity lines of credit
- Statement savings
- Certificate of deposit
- Christmas club accounts



The convenience of Home.

Internet Banking

Banking Made Simple

Some of the many features include:

- Check balances on all your accounts
- Search transactions
- Account statements
- View check images and deposit slips
- Transfer funds



Online Bill Pay

Save Time and a Stamp

Some of the many features include:

- Pay anyone, anywhere, any time
- Check pending payments
- View a payment history
- Set up payments on a one-time or recurring basis

Mobile Banking App

Anywhere, Any Time Banking at Your Fingertips

- Check Balances
- Make Transfers
- Deposit
- Pay Bills
- Convenient
- Secure



Safe at Home.

PART V SERVICES

The Home Savings Bank offers the following services:

- | | |
|----------------------------|--------------------------------|
| Demand Accounts | Construction Loans |
| Statement Savings Accounts | Individual Retirement Accounts |
| Christmas Club Accounts | Safe Deposit Boxes |
| Certificates of Deposit | ATM/Debit Cards |
| Home Mortgage Loans | Certified Checks |
| Home Improvement Loans | ID Theftsmart |
| Home Equity Loans | Credit Cards |
| 2nd Mortgage Loans | |

The following fees may be assessed against accounts and the following transaction limitations, if any, apply to accounts:

- | | |
|---|---|
| Foreign ATM withdrawal | \$3.00 |
| Check Cashing Policy | 1% or \$5.00, whichever is greater if an average daily balance of \$250.00 is not maintained in an account. |
| Automatic transfer of funds from one account to another account for overdraft protection | \$5.00 |
| Check printing | (depends on style of check ordered) |
| Counter checks | \$1.00 each |
| Bank Checks | \$5.00 each |
| Deposited checks (and other items) returned unpaid | \$12.00 |
| The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means. | |
| Overdraft (each overdraft paid) | \$35.00 |
| Account research | \$20.00 per hour |
| Statement copy | \$2.00 |
| Stop payment (each) | \$33.00 |
| Account closed within 90 days of opening | \$25.00 |
| Photocopies | |
| Up to 10 copies | \$.25 each |
| Over 10 copies | \$.50 each |
| Wire transfers | \$20.00 |
| Notary | No charge |
| Fax fee | \$2.50 first page
\$1.00 each additional page |

PART V SERVICES (cont.)

The Home Savings Bank's hours are as follows:

Monday through Friday	9:00 a.m. - 5:00 p.m.
Saturday	9:00 a.m. - 12:00 p.m.

The drive-thru opens Monday through Saturday at 8:30 a.m..

Respondent ID Agency Code Timestamp Activity Year TAX ID Respondent Name & Address
0000030176 3 20251231 2025 34-4264429 HOME SAVINGS BANK, 1 S. Blackhoof St., Wapakoneta, OH 45895

Contact Person Contact Person's Phone & Fax Numbers Email address
Joel P. Schneider 419/738-9258 419/738-3862 schneider@homesavings-wapak.com