



# **NexTier Bank, N.A. CRA Public File**



# Public Comments and Responses



## Public Comments & Responses

### **2022**

- No written comments have been received from the public relating to the institution's CRA performance in 2022.

### **2023**

- No written comments have been received from the public relating to the institution's CRA performance in 2023.

### **Q1 – 2024**

- No written comments have been received from the public relating to the institution's CRA performance for Q1 2024.



# CRA Performance Evaluation



## **PUBLIC DISCLOSURE**

May 8, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

NexTier Bank, N.A.  
Charter Number 5073

222 Market Street  
Kittanning, PA 16201

Office of the Comptroller of the Currency

Corporate One Office Park Bldg. 2  
4075 Monroeville Boulevard, Suite 430  
Monroeville, PA 15146

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## Table of Contents

Overall CRA Rating.....	2
Description of Institution.....	3
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	5
State Rating.....	6
State of Pennsylvania.....	6
Community Development Test .....	10
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Outstanding**.

**The lending test is rated: Outstanding**

**The community development test is rated: Outstanding**

The major factors that support this rating include:

- The Lending Test rating is based on the excellent geographic distribution of home mortgage loans and a reasonable distribution of home mortgage loans among borrowers of different income levels.
- The Community Development Test rating is based on excellent responsiveness to community development needs in its assessment areas (AAs).
- The average loan-to-deposit (LTD) ratio is more than reasonable, given the bank's size, financial condition, and the credit needs of the bank's AAs.
- A majority of the bank's home mortgage lending activity is originated within its delineated AAs.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable.

NexTier Bank, N.A.'s (NexTier or 'the bank') average quarterly LTD ratio for the evaluation period of January 1, 2019, to December 31, 2021, was 92.6 percent. The LTD ratio was calculated on a bank-wide basis. NexTier's quarterly average LTD ratio ranged from a low of 77.7 percent in the third quarter of 2021, to a high of 101.9 percent in the first quarter of 2020. The variance in the bank's LTD ratio was primarily caused by the economic impacts of the COVID-19 pandemic as many institutions experienced an influx in deposits which resulted in decreased LTD ratios.

We compared the bank's LTD ratio to nine institutions of similar asset size, location, and product offerings. The peer group's average LTD ratio during the evaluation period was 84.2 percent, with a quarterly average low of 48.3 percent and a quarterly average high of 132.4 percent.

### Lending in Assessment Area

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

The bank originated and purchased 69.9 percent of its total loans by number inside the bank's AAs during the evaluation period. This analysis is performed at the bank level rather than the AA level and resulted in a positive impact on the bank's overall geographic distribution of lending by income. The table below illustrates the number and dollar volume of loans the bank originated inside and outside of its AAs.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	352	66.8	175	33.2	527	68,880	59.2	47,516	40.8	116,396
2020	334	69.4	147	30.6	481	71,464	67.0	35,199	33.0	106,663
2021	337	73.9	119	26.1	456	100,086	75.3	32,776	24.7	132,861
<b>Subtotal</b>	<b>1,023</b>	<b>69.9</b>	<b>441</b>	<b>30.1</b>	<b>1,464</b>	<b>240,429</b>	<b>67.6</b>	<b>115,490</b>	<b>32.4</b>	<b>355,920</b>
<b>Total</b>	<b>1,023</b>	<b>69.9</b>	<b>441</b>	<b>30.1</b>	<b>1,464</b>	<b>240,429</b>	<b>67.6</b>	<b>115,490</b>	<b>32.4</b>	<b>355,920</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

## Description of Institution

NexTier is an independently owned intrastate community bank, headquartered in Butler, Pennsylvania. NexTier is a wholly owned subsidiary of NexTier, Inc. According to the Reports of Condition and Income, the bank's assets totaled \$1.9 billion as of December 31, 2021, and tier 1 capital totaled \$168.3 million, or 8.8 percent of total assets. As of year-end 2020 and 2019, the bank's assets totaled \$1.65 billion and \$1.4 billion, respectively. The bank's primary product is home mortgage loans for the purpose of this evaluation, but also originates commercial loans. As of December 31, 2022, the bank's loan portfolio totaled \$1.53 billion, comprised of residential real estate loans (\$559.0 million, or 36.3 percent), commercial real estate loans (\$495.9 million 32.2 percent), consumer (\$185.7 million or 12.1 percent), commercial and industrial (\$122.0 million or 7.9 percent), construction (\$111.1 million or 7.2 percent) and other loans (\$64.5 million or 4.2 percent). The bank's strategy is to continue to originate residential mortgages and commercial loans in their market areas. There was no merger or acquisition activity during the evaluation period. NexTier offers a range of traditional deposit and loan products and services. The bank's retail products include checking accounts and savings programs. NexTier's loan products include home mortgages, home equity loans, home equity lines of credit, consumer, commercial, and agricultural loans. The bank also offers internet banking.

During the evaluation period, the bank operated primarily in Pennsylvania and is evaluated as a single state institution. NexTier identified three separate AAs in the state of Pennsylvania, which are the Western Pennsylvania AA (Western PA AA), the Camp Hill AA, and the Dubois AA. The Western PA AA is contained within the Pittsburgh PA Metropolitan Statistical Area (MSA) (#38300). The Western PA AA consists of all of Allegheny, Armstrong, and Butler Counties, and includes portions of Westmoreland County, which are contiguous to the other counties. The Western PA AA does not include the other counties in the Pittsburgh PA MSA (Beaver, Fayette, and Washington), as the bank does not operate any branches or deposit taking locations within these counties. The Western PA AA meets the regulatory requirements of an AA and does not arbitrarily exclude low- and moderate-income geographies.

The Camp Hill and the Dubois AAs are new for the bank as of this evaluation. The Camp Hill AA consists of portions of Cumberland County and Dauphin County and is within the Harrisburg-Carlisle MSA



(#25420). The bank added the Camp Hill AA after the opening of the Camp Hill branch in April 2019, which was previously a loan production office. The Dubois AA consists of the entirety of Clearfield County and is not part of an MSA. The bank added the Dubois AA after the opening of the Dubois branch in November 2020.

As of December 31, 2021, NexTier operated thirty full-service branches in the state of Pennsylvania. The bank also operated two loan production offices in Erie, PA, and Cleveland, Ohio. Twenty-eight of the bank's branches (93 percent) are located within the Western PA AA. Of the branches within the Western PA AA, seven branches are located within moderate-income census tracts (CT), one is located within a low-income CT, and one is located within an unknown CT. The remaining 19 branches are located within middle- or upper-income CTs. Twenty-seven branches have ATMs, and 22 branches have drive-up services. NexTier opened one new branch in the Western PA AA during the evaluation period in Ford City (June 2019). The Camp Hill AA and the Dubois AA each have one branch within the AA located within a middle-income CT, and each have an ATM.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The bank received an "Outstanding" rating on their previous CRA performance evaluation dated February 18, 2020.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

This performance evaluation assesses NexTier's record of meeting the credit needs within its AAs. OCC examiners performed this review using Intermediate Small Bank CRA procedures, which includes a Lending Test and Community Development (CD) test. The lending test evaluates the bank's record of meeting the credit needs of its AAs through lending activities, including to low- and moderate-income borrowers and geographies. The CD Test evaluates the bank's responsiveness to CD needs in the bank's AAs through qualified lending, investments and donations, and services. Examiners used supporting information during the evaluation including the 2015 American Community Survey (ACS) data, internal bank records, deposit market share data, and data from governmental websites regarding the characteristics and economy of the bank's AAs.

The bank's primary loan product over the evaluation period of January 1, 2019, to December 31, 2021, was home mortgage loans. To evaluate the bank's performance under the Lending Test, we reviewed home mortgage loan originations. To evaluate the bank's performance under the CD Test, we evaluated the bank's loans, investments and donations, and services that satisfied the definition of CD. Both analyses took into consideration the economic, financial, and environmental factors that impact the bank's CRA performance.

### **Selection of Areas for Full-Scope Review**

NexTier delineated three AAs, the Western PA AA, the Camp Hill AA and the Dubois AA. OCC examiners performed a full-scope review of the Western PA AA and limited scope reviews of the Camp Hill and Dubois AAs. Please refer to *Appendix A, Scope of Examination*, for more information.

## **Ratings**

NexTier's overall rating is based on the state of Pennsylvania. The bank's performance in the Western PA AA carried the greatest weight as this AA represented the majority of home mortgage lending activities by both dollar amount and by volume during the evaluation period. Additionally, most of the bank's operations are located within the Western PA AA. The state ratings are based on performance in all bank AAs. Refer to the "Scope" section under the state rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

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

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

## State Rating

### State of Pennsylvania

**CRA rating for the State of Pennsylvania:** Outstanding

**The Lending Test is rated:** Outstanding

**The Community Development Test is rated:** Outstanding

The major factors that support this rating include:

- The bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments and donations, and CD services.
- The bank's geographic distribution of home mortgage loans is excellent.
- The bank's distribution of home mortgages loans among individuals of different income levels is reasonable.
- There were no complaints received by the bank or the agency since the prior examination regarding the bank's performance in meeting the credit needs of their established AAs.

### Description of Institution's Operations in Pennsylvania

NexTier only maintains branches within the state of Pennsylvania within its three AAs; therefore, there is no difference in the description of the institution's operations at the overall and state level. Please refer to the overall Description of the Institution section and Appendix A for additional information. The bank's performance in the Western PA AA, located within the Pittsburgh PA MSA, carried the greatest weight, and received a full-scope review as it represented the majority of home mortgage lending activity by both dollar amount and volume of loans during the evaluation period. The Camp Hill and Dubois AAs were subject to limited-scope reviews.

The U.S. Bureau of Labor Statistics reported unadjusted unemployment rates for the Pittsburgh PA MSA at 3.8 percent as of December 31, 2021. The Pittsburgh PA MSA's unemployment rate slightly exceeded the national unadjusted unemployment rate of 3.7 percent but was below the state unadjusted employment rate of 4.6 percent as of December 31, 2021. Unemployment rates decreased in 2021 as the impact caused by the COVID-19 pandemic subsided. Unemployment rates reached a high of 15.8 percent in the MSA during April 2020, which was consistent with the state of Pennsylvania's unemployment rate of 16.2 percent, and the national unemployment rate of 14.4 percent during the same period.

For the Western PA AA, the 2015 U.S. Census reports a total population of 1.58 million, total families of 403,868, and total households of 672,838. Of the 403,868 families, 5.23 percent are low-income, 16.18 percent are moderate-income, 44.89 percent are middle-income, and 33.66 percent are upper-income. The 2015 U.S. Census reports the AA median family income to be \$69,624 and the median housing value at \$141,816. Overall, median housing values are approximately 1.8 times the median family income in the AA.

The Western PA AA meets the requirement of the CRA and does not arbitrarily exclude any low- or moderate- income CTs. The Western PA AA is comprised of the complete counties of Allegheny, Armstrong, and Butler, and contiguous portions of Westmoreland County. According to 2015 U.S. Census data and 2021 D&B Data, the Western PA AA contains 491 CTs, with 50 low-income CTs, 104 moderate-income CTs, 198 middle-income CTs, 124 upper-income CTs, and 15 CTs that have not been assigned an income classification. Within the Western PA AA, there are two underserved middle-income tracts located within Allegheny County.

Home ownership for low- to moderate-income (LMI) borrowers in the Western PA AA may be difficult due to high median housing prices compared to median family income. According to the 2015 ACS US Census, the median housing value was \$141.8 thousand. The maximum LMI annual income calculations are based on 50 percent and 80 percent of the adjusted median family income for the AA, respectively. Overall, median housing values are approximately two times the median family income and approximately four times the low-income family's median income in the AA. Additionally, the COVID-19 pandemic further exacerbated existing challenges for low-income borrowers to purchase a home as the inventory of homes available for sale declined and home prices increased, driven by historically low mortgage interest rates.

There are limited opportunities for residential mortgage lending in LMI CTs within the AA. Of the 491 CTs in the AA, only 10.2 percent are within low-income geographies. Additionally, there is a lower number of housing units within the LMI CTs compared to middle- and upper-income CTs. There are 745,430 total housing units in the AA, of which 61.0 percent are owner-occupied, 29.3 percent are renter-occupied, and 9.7 percent are vacant housing units. Owner occupied units in LMI income CTs represent 18.0 percent of total owner-occupied units in the AA, compared to 82.0 percent in middle- and upper-income CTs. These AA demographic factors significantly impact housing affordability and corresponding residential mortgage loan demand from LMI AA residents.

Banking competition within the AAs is high. According to the June 30, 2021, FDIC Deposit Market Share Report, there are 44 financial institutions serving the four counties across the Western PA AA. The bank is ranked twelfth in terms of deposit market share, with 0.73 percent of total deposits. The top five institutions in the June 2021 market share report have a market share of 82.25 percent and include PNC Bank, N.A., The Bank of New York Mellon, BNY Mellon, N.A., Citizens Bank, N.A., and Tristate Capital Bank.

As part of this performance evaluation, we considered information obtained from one community contact within the AA to gain an understanding of the community development needs and credit opportunities of the AA. The community organization focuses on housing needs for LMI individuals and families and specializes in rehabilitation and redevelopment projects as well as new home construction. The organization noted that there is a shortage of affordable housing, specifically for first-time homebuyers.

**Western PA AA**

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: NexTier Bank - Western PA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	491	10.2	21.2	40.3	25.3	3.1
Population by Geography	1,582,928	6.0	17.3	43.8	32.0	0.8
Housing Units by Geography	745,430	7.1	19.5	44.2	29.1	0.2
Owner-Occupied Units by Geography	454,286	3.3	14.7	46.9	35.1	0.0
Occupied Rental Units by Geography	218,552	12.1	26.2	40.8	20.5	0.5
Vacant Units by Geography	72,592	15.3	29.3	37.8	17.3	0.4
Businesses by Geography	169,396	5.4	13.4	38.3	41.8	1.2
Farms by Geography	3,379	2.6	10.8	53.1	33.4	0.1
Family Distribution by Income Level	403,868	20.4	16.6	20.0	43.1	0.0
Household Distribution by Income Level	672,838	24.7	15.1	16.8	43.4	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$69,624	Median Housing Value			\$141,816
			Median Gross Rent			\$793
			Families Below Poverty Level			8.4%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

**Scope of Evaluation in Pennsylvania**

This analysis reflects a full-scope review of the bank's lending and CD activities in the Western PA AA, and limited scope reviews of the DuBois AA and the Camp Hill AA. To develop our conclusions, we considered factors within the AA community profile that would impact the bank's ability to lend, such as demographic, economic, and market share information. We also considered the number of home mortgage loans originated or purchased during the review period. Equal weight was placed on the Lending Test and the Community Development Test. Refer to *Appendix A - Scope of Examination*, for more information on this AA.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA**

### **LENDING TEST**

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

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full- scope review, the bank's lending performance in the Western PA AA is excellent.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits excellent geographic distribution of home mortgage loans in the state.

#### ***Home Mortgage Loans***

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

The bank's geographic distribution of home mortgage loans reflects an excellent distribution in the Western PA AA. The bank's percentage of home loans to borrowers in low-income CTs within the AA is 3.4 percent, which exceeds both the percentage of owner-occupied housing units of 3.3 percent and the peer aggregate percentage in the AA of 1.6 percent. The bank's percentage of home loans to borrowers in moderate-income CTs within the AA is 21.2 percent, which exceeds both the percentage of owner-occupied housing units of 14.7 percent and the peer aggregate percentage in the AA of 10.3 percent.

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

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

#### ***Home Mortgage Loans***

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

The bank exhibits a reasonable distribution of home mortgage loans to individuals of different income levels. The percentage of home mortgage loans to low-income borrowers of 6.6 percent was below the distribution of low-income families in the AA of 21.4 percent and near the percentage of aggregate bank lending of 7.9 percent. The percentage of home mortgages loans to moderate income borrowers of 16.1 percent was near the distribution of moderate-income families living in the AA of 16.6 percent and 17.0 percent of aggregate bank lending.

When determining conclusions, examiners considered multiple factors related to the bank's performance lending to low-income borrowers compared to the distribution of low-income families. As discussed in the Description of Institution's Operations in Pennsylvania section, high median housing costs in relation to median family income may cause difficulties for LMI borrowers. Additionally, the COVID-19 pandemic further exacerbated existing challenges for low-income borrowers. Based on the data in the tables along with the performance context factors previously discussed, including the increasing unaffordability of housing for low-income households driven by historically low mortgage interest rates, and the high level of unemployment in the AA during the COVID-19 pandemic, examiners found the bank's overall performance under the Lending Test in Pennsylvania to be outstanding.

### **Responses to Complaints**

There were no complaints received by the bank or the agency since the prior examination regarding performance in meeting the credit needs of the bank's established AAs within the state of Pennsylvania.

### **Conclusions for Area Receiving a Limited Scope Review**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Dubois AA and the Camp Hill AA is weaker than the bank's overall performance under the Lending Test in the full scope area. Performance differences in the limited-scope areas did not impact the overall conclusions for the state of Pennsylvania, as 95.5 percent of the bank's mortgage loans made within the three AAs were made within the Western PA AA.

The bank did not have any loans during the performance period in low-income census tracts in the Camp Hill and Dubois AAs. The bank's percentage of home loans to borrowers in moderate-income CTs within the Camp Hill AA is 12.0 percent, which is below the percentage of owner-occupied housing units of 12.8 percent, but exceeds the peer aggregate percentage in the AA of 11.3 percent. The bank's percentage of home loans to borrowers in moderate-income CTs within the Dubois AA is 4.8 percent, which is below the percentage of owner-occupied housing units of 7.6 percent and the peer aggregate percentage in the AA of 6.5 percent.

The bank did not have any loans during the performance period to low-income borrowers in the Camp Hill and Dubois AAs. The bank's percentage of home loans to moderate-income borrowers in the Camp Hill AA is 0.0 percent, which is below the percentage of owner-occupied housing units of 17.6 percent and the peer aggregate percentage in the AA of 19.0 percent. The bank's percentage of home loans to moderate-income borrowers in the Dubois AA is 9.5 percent, which below the percentage of owner-occupied housing units of 19.3 percent and the peer aggregate percentage in the AA of 18.8 percent.

## **COMMUNITY DEVELOPMENT TEST**

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

Based on the full-scope review of the Western PA AA, the bank exhibits excellent responsiveness to CD needs in the AA through CD loans, qualified investments and donations, and CD services, as appropriate.

This assessment considered the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

## Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans and the Small Business Administration (SBA) Paycheck Protection Program (PPP) Lending Program, that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$ (000's)	% of Total \$
Western PA (Full Scope)	786	96.1%	\$92,883	91.3%
Camp Hill (Limited Scope)	21	2.6%	\$3,580	3.5%
DuBois (Limited Scope)	11	1.3%	\$5,276	5.2%

NexTier provided an excellent level of qualified loans that were responsive to the CD needs of the AA. During the evaluation period, the bank originated 786 CD loans within the AA totaling \$92.9 million, representing 55.2 percent of tier 1 capital as of December 31, 2021. The bank actively helped sustain operations of local businesses by participating in the SBA PPP Lending Program, which allowed these businesses to maintain employment of their workforce during the COVID-19 pandemic. NexTier's participation resulted in the origination of 735 qualifying PPP loans totaling \$57.4 million within the Western PA AA. Additionally, NexTier originated 25 qualifying PPP loans in the bank's other AAs, totaling \$1.2 million, and 169 qualifying PPP loans, totaling \$21.6 million, outside of the bank's AAs. Including loans made outside of the bank's AA, NexTier originated 1,001 CD loans totaling \$138.3 million.

## Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Western Pennsylvania	2	\$1,940	17	\$6,584	19	100%	\$8,524	100%	2	\$1,940

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

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

The bank's level of qualified investments and donations demonstrates excellent responsiveness to the CD needs of its AA. During the evaluation period, the bank made 19 investments totaling approximately \$8.5 million in the Western PA AA. Examples of NexTier's investments include:

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



- \$516 thousand to an agency that works to provide affordable homeownership and rental apartments options for LMI families.
- \$400 thousand to support free lunch programs during the school year for the West Allegheny school district.
- \$1.0 million for capital improvements to revitalize bridges, streets, etc. in Allegheny County.

NexTier also made an additional 255 donations totaling \$1.8 million across the bank's three AAs. NexTier also made 35 donations totaling \$242.4 thousand outside of the AA, but within the state of Pennsylvania.

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

The bank has excellent responsiveness in providing CD services within the Western PA AA. Bank management and employees spent a significant number of hours providing financial and technical expertise to 12 separate organizations that either provide community services to LMI individuals and families, support affordable housing, or promote economic development within their AA. NexTier staff also dedicated 634 hours during the evaluation period towards CD services in the AA. Examples of the bank's CD services included members of management serving on the boards of a CD corporation and a nonprofit organization that works to provide affordable housing in their community.

### **Conclusions for Areas Receiving Limited Scope Reviews**

Based on limited-scope reviews, the bank's performance under the CD Test in the Dubois AA and the Camp Hill AA is weaker than the bank's overall performance under the CD Test in the full scope area(s). Performance differences in the limited-scope areas did not impact the overall conclusions for the state of Pennsylvania as the majority of the bank's operations are located within the Western PA AA. The bank had six donations in the Camp Hill AA totaling \$23.8 thousand, and 35 donations in the Dubois AA totaling \$31.0 thousand.

## Appendix A: Scope of Examination

---

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

<b>Time Period Reviewed:</b>	January 1, 2019 to December 31, 2021	
<b>Bank Products Reviewed:</b>	Home mortgage Community development loans, qualified investments, community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Pennsylvania</b>	<b>Full-Scope</b>	
Western PA AA	Full-Scope	<i>Part of the Pittsburgh PA MSA</i>
Camp Hill AA	Limited-Scope	<i>Part of the Harrisburg-Carlisle MSA</i>
Dubois AA	Limited Scope	<i>Non-MSA</i>

## Appendix B: Summary of MMSA and State Ratings

---

	RATINGS	NexTier Bank	
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
NexTier Bank	Outstanding	Outstanding	Outstanding
State: Pennsylvania	Outstanding	Outstanding	Outstanding

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

## Appendix C: Definitions and Common Abbreviations

---

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

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

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

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

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

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

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

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

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

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

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

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

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

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

## Appendix D: Tables of Performance Data

---

### Content of Standardized Tables

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

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

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

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

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



Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2019-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
Camp Hill	25	12,328	2.4	24,344	3.1	0.0	2.4	12.8	12.0	11.3	50.5	48.0	48.1	33.6	40.0	38.2	0.0	0.0	0.0			
Dubois	21	3,145	2.1	2,292	0.0	0.0	0.0	7.6	4.8	6.5	92.4	95.2	93.5	0.0	0.0	0.0	0.0	0.0	0.0			
Western PA	977	224,957	95.5	77,962	3.3	3.4	1.6	14.7	21.2	10.3	46.9	52.7	43.1	35.1	21.5	45.0	0.0	1.2	0.0			
<b>Total</b>	<b>1,023</b>	<b>240,429</b>	<b>100.0</b>	<b>104,598</b>	<b>3.1</b>	<b>3.2</b>	<b>1.8</b>	<b>14.0</b>	<b>20.6</b>	<b>10.5</b>	<b>49.5</b>	<b>53.5</b>	<b>45.4</b>	<b>33.3</b>	<b>21.5</b>	<b>42.4</b>	<b>0.0</b>	<b>1.2</b>	<b>0.0</b>			

Source: 2015 ACS; 01/01/2019 - 12/13/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

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

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2019-21</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
NexTier Bank - Camp Hill	25	12,328	2.4	24,344	19.4	0.0	8.3	17.6	0.0	19.0	21.1	0.0	21.2	41.9	12.0	34.1	0.0	88.0	17.4	
NexTier Bank - Dubois	21	3,145	2.1	2,292	20.6	0.0	7.7	19.3	9.5	18.8	24.3	19.0	21.2	35.9	33.3	39.0	0.0	38.1	13.4	
NexTier Bank - Western PA	977	224,957	95.5	77,962	20.4	6.6	7.9	16.6	16.1	17.0	20.0	22.3	20.7	43.1	28.0	39.5	0.0	27.0	14.9	
<b>Total</b>	<b>1,023</b>	<b>240,429</b>	<b>100.0</b>	<b>104,598</b>	<b>20.2</b>	<b>6.3</b>	<b>8.0</b>	<b>16.9</b>	<b>15.5</b>	<b>17.5</b>	<b>20.4</b>	<b>21.7</b>	<b>20.9</b>	<b>42.5</b>	<b>27.8</b>	<b>38.2</b>	<b>0.0</b>	<b>28.7</b>	<b>15.4</b>	

Source: 2015 ACS ; 01/01/2019 - 12/13/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

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



# Branch Locations



## Main Office, Branches & Remote Service Facility Locations

Branch	Street Address	City	State	Zip Code	County	Census Tract
<b>Main Office:</b>						
NexTier Center	101 E Diamond St	Butler	PA	16001	Butler	9024.00
<b>Branches:</b>						
422 East	105 Burton Drive	Kittanning	PA	16201	Armstrong	9509.00
Camp Hill	4231 Trindle Road	Camp Hill	PA	17011	Cumberland	0113.04
Chicora	130 Hummingbird Plaza	Chicora	PA	16025	Butler	9113.00
Clearview Mall	196 Clearview Circle	Butler	PA	16001	Butler	9109.00
Cranberry	20246 Route 19	Cranberry Township	PA	16066	Butler	9120.02
Downtown Kittanning	222 Market Street	Kittanning	PA	16201	Armstrong	9511.00
DuBois	522 Liberty Boulevard	DuBois	PA	15801	Clearfield	3303.00
Evans City	229 East Main Street	Evans City	PA	16033	Butler	9117.00
Ford City	322 Ford Street	Ford City	PA	16226	Armstrong	9510.00
Freeport	236 5th Street	Freeport	PA	16229	Armstrong	9519.00
Grove City	109 South Broad Street	Grove City	PA	16127	Mercer	0329.00
Heritage Creek	211 Scharberry Lane	Mars	PA	16046	Butler	9124.04
Highlands	316 First Avenue	Kittanning	PA	16201	Armstrong	9505.00
Hilltop Plaza	4 Hilltop Plaza	Kittanning	PA	16201	Armstrong	9505.00
Leechburg	160 Market Street	Leechburg	PA	15656	Armstrong	9518.00
Lyndora	1 Lyn-Mar Plaza	Lyndora	PA	16045	Butler	9027.00
Manor	83 Race Street	Manor	PA	15665	Westmoreland	8029.00
Mars	145 Grand Avenue	Mars	PA	16046	Butler	9124.05
Moraine Pointe	100 Moraine Pointe Plaza	Butler	PA	16001	Butler	9028.00
Oakland	3455 Forbes Avenue	Pittsburgh	PA	15213	Allegheny	0405.00
Parker	102 South Wayne Avenue	Parker	PA	16049	Armstrong	9503.00
Penn	600 Pittsburgh Road	Butler	PA	16002	Butler	9116.00
Richland	5552 William Flynn Highway	Gibsonia	PA	15044	Allegheny	4080.02
Saxonburg	333 Main Street Suite 100	Saxonburg	PA	16056	Butler	9115.02
Shaler	1626 Babcock Boulevard	Pittsburgh	PA	15209	Allegheny	4272.00
Slippery Rock	121 South Main Street	Slippery Rock	PA	16057	Butler	9104.00
West Kittanning	409 Butler Road	Kittanning	PA	16201	Armstrong	9505.00
Wexford	11361 Perry Highway	Wexford	PA	15090	Allegheny	4090.01
Worthington	15104 Route 422 West	Worthington	PA	16262	Armstrong	9504.00
Zelienople	226 South Main Street	Zelienople	PA	16063	Butler	9119.00
<b>Remote Service Facility:</b>						
Petrolia	100 South Argyle Street	Petrolia	PA	16050	Butler	9101.00



# Branch Closures



## 2022 Opened & Closed Branches

### Opened

- No Branches were opened in 2022.

### Closed

- 3 Branches were closed in 2022:
  - **Irwin**  
**Address:** 226 Main Street, Irwin PA 15642  
**Census Tract:** 8030.00
  - **Petrolia**  
**Address:** 100 South Argyle Street, Petrolia PA 16050  
**Census Tract:** 9101.00
  - **T-Bones Plaza**  
**Address:** 100 VIP Wexford Drive Suite 108, Wexford PA 15090  
**Census Tract:** 4110.02



## 2023 Opened & Closed Branches

### Opened

- No Branches were opened in 2023.

### Closed

- No Branches were closed in 2023.



## 2024 Opened & Closed Branches

### Opened

- Q1
  - 4 New Branches were opened as a result of NexTier Bank acquiring Mars Bank in February 2024:
    - **Grove City**  
Address: 109 South Broad Street, Grove City PA 16127  
Census Tract: 0329.00
    - **Heritage Creek**  
Address: 211 Scharberry Lane, Mars PA 16046  
Census Tract: 9124.04
    - **Mars**  
Address: 145 Grand Avenue, Mars PA 16046  
Census Tract: 9124.05
    - **Penn**  
Address: 600 Pittsburgh Road, Butler PA 16002  
Census Tract: 9116.00
  - 2 Current NexTier Bank Branches were relocated as a result of NexTier Bank acquiring Mars Bank in February 2024:
    - **Cranberry**  
Address: 20246 Route 19, Cranberry Township PA 16066  
Census Tract: 9120.02
    - **Richland (Northtowne)**  
Address: 5552 William Flynn Highway (Route 8), Gibsonia PA 15044  
Census Tract: 4080.02

### Closed

- Q1
  - No Branches were closed in Q1 2024





# Retail Banking Services & Products

**We Are**  
*More Than Just a Bank*

We are dedicated to building long-term relationships and providing high-quality financial services to our **customers**, creating meaningful opportunities for our **employees**, and giving back to our **communities**.

Our mission for the past century has been to support, improve, and give back to each of the communities we serve. We believe communities are built and thrive when supported by a strong, hometown bank – that’s why our employees are passionate about giving financially, and more importantly, about volunteering their time.

Our leaders encourage each team member to help local families and businesses achieve their financial goals and give back through volunteer efforts and donation or sponsorship opportunities. Our community promise is to give back for generations to come.

NexTier Bank will continue to provide exceptional customer experiences through world-class service, innovative products, and convenience through our in-person and online interactions.

**As a family-owned organization, NexTier Bank has served the Western PA region for over 145 years. We have offices throughout Allegheny, Armstrong, Butler, Clearfield, Cumberland, Mercer, and Westmoreland Counties and loan experts in Cleveland, Ohio and Rochester and Buffalo, New York.**

Member  
**FDIC**



*Contact Us*

**1.800.262.1088**

[www.nextierbank.com](http://www.nextierbank.com)

*Revised February 2024*

*Our Community Locations*

**NexTier**  
Bank



## Our Locations

### 422 East\*

105 Burton Drive | Kittanning, PA 16201

Lobby Hours: Drive-Thru Hours:  
M-Th 9 am – 4:30 pm M-Th 8:30 am – 4:30 pm  
F 9 am – 6 pm F 8:30 am – 6 pm

### Camp Hill\*

4231 Trindle Road | Camp Hill, PA 17011

Lobby & Drive-Thru Hours:  
M-F 9 am – 4 pm

### Chicora\*

130 Hummingbird Plaza | Chicora, PA 16025

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm  
Sat 9 am – Noon

### Clearview Mall\*

196 Clearview Circle | Butler, PA 16001

Lobby & Drive-Thru Hours:  
M-Th 9:30 am – 4 pm  
F 9:30 am – 6 pm  
Sat 9:30 am – 12:30 pm

### Cranberry\*

20246 Route 19 | Cranberry Township, PA 16066

Lobby & Drive-Thru Hours:  
M-F 9 am – 5 pm  
Sat 9 am – Noon

### Downtown Kittanning\*

222 Market Street | Kittanning, PA 16201

Lobby Hours: Drive-Thru Hours:  
M-Th 9 am – 4 pm M-Th 8:30 am – 4:30 pm  
F 9 am – 6 pm F 8:30 am – 6 pm  
Sat 9 am – Noon Sat 8:30 am – Noon

### DuBois\*

522 Liberty Boulevard | DuBois, PA 15801

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4:30 pm  
F 9 am – 5 pm  
Sat 9 am – Noon

### Evans City\*

229 East Main Street | Evans City, PA 16033

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm

### Ford City\*

322 Ford Street | Ford City, PA 16226

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm  
Sat 9 am – Noon

### Freeport\*

236 5th Street | Freeport, PA 16229

Lobby Hours:  
M-F 9 am – 4:30 pm  
Sat 9 am – Noon

### Grove City\*

109 South Broad Street | Grove City, PA 16127

Lobby Hours:  
M-Th 9 am – 4:30 pm  
F 9 am – 5 pm  
Sat 9 am – Noon

### Heritage Creek\*

211 Scharberry Lane | Mars, PA 16046

Lobby Hours: Drive-Thru Hours:  
M-Th 9 am – 4 pm M-Th 9 am – 4 pm  
F 9 am – 5 pm F 9 am – 5 pm  
Sat By Appointment Sat 9 am – Noon

### Highlands\*

316 First Avenue | Kittanning, PA 16201

Lobby Hours: Drive-Thru Hours:  
M-Th 9 am – 4:30 pm M-Th 8:30 am – 4:30 pm  
F 9 am – 6 pm F 8:30 am – 6 pm  
Sat 9 am – Noon Sat 8:30 am – Noon

### Hilltop Plaza

4 Hilltop Plaza | Kittanning, PA 16201

Lobby Hours:  
M-F 10 am – 6 pm  
Sat 10 am – 2 pm

### Leechburg\*

160 Market Street | Leechburg, PA 15656

Lobby Hours:  
M-F 9 am – 5 pm  
Sat 9 am – Noon

### Lyndora\*

1 Lyn-Mar Plaza | Lyndora, PA 16045

Lobby & Drive-Thru Hours:  
M-F 9 am – 4 pm

### Manor\*

83 Race Street | Manor, PA 15665

Lobby Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm

### Mars\*

145 Grand Avenue | Mars, PA 16046

Lobby Hours:  
M-F 9 am – 4 pm

### Moraine Pointe\*

100 Moraine Pointe Plaza | Butler, PA 16001

Lobby & Drive-Thru Hours:  
M-F 9:30 am – 6 pm  
Sat 9:30 am – 3 pm

### NexTier Center\*

101 East Diamond Street | Butler, PA 16001

Lobby Hours:  
M-F 9 am – 4 pm

### Oakland\*

3455 Forbes Avenue | Pittsburgh, PA 15213

Lobby & Drive-Thru Hours:  
M-F 9 am – 4 pm

### Parker

102 South Wayne Avenue | Parker, PA 16049

Lobby Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm

### Penn\*

600 Pittsburgh Road | Butler, PA 16002

Lobby Hours: Drive-Thru Hours:  
M-Th 9 am – 4 pm M-Th 9 am – 4 pm  
F 9 am – 5 pm F 9 am – 5 pm  
Sat By Appointment Sat 9 am – Noon

### Richland\*

5552 William Flynn Hwy | Gibsonia, PA 15044

Lobby Hours: Drive-Thru Hours:  
M-Th 9 am – 4 pm M-Th 9 am – 4 pm  
F 9 am – 5 pm F 9 am – 5 pm  
Sat By Appointment Sat 9 am – Noon

### Saxonburg\*

333 Main Street, Suite 100 | Saxonburg, PA 16056

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm

### Shaler\*

1626 Babcock Boulevard | Pittsburgh, PA 15209

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm  
Sat 9 am – Noon

### Slippery Rock\*

121 South Main Street | Slippery Rock, PA 16057

Lobby & Drive-Thru Hours:  
M-F 9 am – 5 pm

### West Kittanning\*

409 Butler Road | Kittanning, PA 16201

Lobby & Drive-Thru Hours:  
M-F 8:30 am – 6 pm  
Sat 8:30 am – Noon

### Wexford\*

11361 Perry Hwy | Wexford, PA 15090

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 5 pm

### Worthington\*

15104 Route 422 West | Worthington, PA 16262

Lobby Hours: Drive-Thru Hours:  
M-Th 9 am – 4:30 pm M-Th 8:30 am – 4:30 pm  
F 9 am – 6 pm F 8:30 am – 6 pm

### Zelienople\*

226 South Main Street | Zelienople, PA 16063

Lobby Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm  
Sat 9 am – Noon

### ATM Only Location

Petrolia – 100 South Argyle Street | Petrolia, PA 16050

\*NexTier Bank ATM locations



## Main Office, Branches & Remote Service Facilities Services

Branch	Census Tract	Tract Income Level <sup>(1)</sup>	Service Type	ATM Available <sup>(2)</sup>	ATM Accepts Deposits <sup>(3)</sup>	ATM Access
<b>Main Office:</b>						
NexTier Center	9024.00	Low	Full-Service	Yes	Yes	Walk-up
<b>Branches:</b>						
422 East	9509.00	Middle	Full-Service	Yes	Yes	Drive-up
Camp Hill	0113.04	Middle	Full-Service	Yes	Yes	Drive-up
Chicora	9113.00	Middle	Full-Service	Yes	Yes	Walk-up
Clearview Mall	9109.00	Upper	Full-Service	Yes	Yes	Drive-up
Cranberry	9120.02	Upper	Full-Service	Yes	Yes	Drive-up
Downtown Kittanning	9511.00	Moderate	Full-Service	Yes	Yes	Walk-up
DuBois	3303.00 <sup>(4)</sup>	Middle	Full-Service	Yes	Yes	Drive-up
Evans City	9117.00	Middle	Full-Service	Yes	Yes	Drive-up
Ford City	9510.00	Moderate	Full-Service	Yes	Yes	Walk-up
Freeport	9519.00	Moderate	Full-Service	Yes	Yes	Walk-up
Grove City	0329.00	Upper	Full-Service	Yes	Yes	Walk-up
Heritage Creek	9124.04	Upper	Full-Service	Yes	Yes	Drive-up
Highlands	9505.00	Middle	Full-Service	Yes	Yes	Drive-up
Hilltop Plaza	9505.00	Middle	Full-Service	No	-	-
Leechburg	9518.00	Moderate	Full-Service	Yes	No	Walk-up
Lyndora	9027.00	Middle	Full-Service	Yes	Yes	Drive-up
Manor	8029.00	Upper	Full-Service	Yes	No	Walk-up
Mars	9124.05	Middle	Full-Service	Yes	Yes	Walk-up
Moraine Pointe	9028.00	Middle	Full-Service	Yes	Yes	Drive-up
Oakland	0405.00	Low	Full-Service	Yes	No	Walk-up
Parker	9503.00	Middle	Full-Service	No	-	-
Penn	9116.00	Middle	Full-Service	Yes	Yes	Drive-up
Richland	4080.02	Upper	Full-Service	Yes	Yes	Drive-up
Saxonburg	9115.02	Middle	Full-Service	Yes	Yes	Drive-up
Shaler	4272.00	Moderate	Full-Service	Yes	No	Walk-up
Slippery Rock	9104.00	Middle	Full-Service	Yes	Yes	Drive-up
West Kittanning	9505.00	Middle	Full-Service	Yes	Yes	Drive-up
Wexford	4090.01	Upper	Full-Service	Yes	Yes	Drive-up
Worthington	9504.00	Middle	Full-Service	Yes	Yes	Drive-up
Zelienople	9119.00	Middle	Full-Service	Yes	No	Drive-up
<b>Remote Service Facility:</b>						
Petrolia	9101.00	Middle	Limited-Service	Yes	Yes	Drive-up

### Summary

<sup>(1)</sup> 23% of NexTier Bank Branches & 22% of ATMs serve LMI areas.

<sup>(2)</sup> 29 NexTier Bank Branches have ATM machines and 1 ATM Only Location.

<sup>(3)</sup> 25 ATM machines accept deposits.

<sup>(4)</sup> Designated as a Nonmetropolitan Middle-Income Distressed or Underserved geography based on criteria designated by federal banking and thrift regulators.

\* Census tract income levels were based on the 2023 FFIEC Census Report.



## 24 Hour Banking & ATM

ATM/Debit Visa Check Cards are available on any NexTier Bank checking, personal savings, and personal money market accounts.

What is an ATM/Debit Visa Check Card? It is an enhanced ATM card that can be used to make purchases almost anywhere VISA cards are accepted. It is NOT a credit card. The amount of the purchases are taken directly from your NexTier account.

To receive a card, the customer must complete an ATM/Debit Check Card Application. The customer should usually have a balance of at least \$50.00 in the account. The card should be received within 7-10 business days. Once the card is received, the customer will call the 800 Number listed on their card to select their Personal Identification Number (PIN).

- Cash available anytime from valid accounts.
- Make deposits anytime at any deposit taking ATM to valid accounts.
- Transfer money from your valid checking account to valid savings account or from a valid savings account to a valid checking account.
- Check balances on valid accounts anytime, anywhere.
- NexTier Bank is a member of the national PLUS network which enables NexTier bank customers to access their accounts in every state.
- NexTier Bank is a member of the Freedom ATM Alliance. The Freedom Alliance is a network of Eighteen participating banks that partnered together to eliminate surcharges. When you use an ATM at a member bank you will not be charged.
- Use ATM/Debit Visa Check Card almost anywhere VISA is accepted for purchases.

NexTier Bank is a member of the FREEDOM ATM ALLIANCE. That means you can enjoy surcharge free cash withdrawals at over 350 ATMs, and 18 participating banks reaching 50 countries.

Anywhere you see:



For more information, or to see a complete list of local surcharge free ATM's, please visit [www.freedomatm.com](http://www.freedomatm.com).



## After Hours Depository

This service is for customers who make deposits during or after banking hours through a depository attached to the outside of each branch. The Bank provides the customer with a lockable pouch, two keys, and a key to the depository. The customer locks the money and a deposit slip in the pouch, unlocks the depository, and deposits the pouch. Once the bag is placed in the depository, it is safe. It is then held there until the Bank reopens and the pouch is removed and logged in a control book.

The customer may choose one of two ways to handle the after-hours deposit. The first option entails the pouch may be left "subject to count". This means, under dual control, Bank employee opens the pouch, verifies the deposit, and credits the customer's account. This procedure is done under a special contract. The second option entails the customer returning to the Bank the following morning with their key. The pouch is opened, the Bank employee verifies the deposit with the customer present, and then credits the customer's account.



# Loan Products

# Master Settlement Services

Local experts with your best interest in mind.

## A full-service title agency.

Are you looking for a mortgage closing agent that pairs with your loan? Master Settlement Services might be the option for you. Master Settlement Services is a full-service title agency and has been a wholly owned subsidiary of NexTier Bank since 2005.

Master Settlement Services provides a seamless closing experience with quality control standards to ensure accuracy throughout the closing. Our team members will engage with you during the entire process to ensure all documents are in order for a personalized, professional experience. Closing services are available at any NexTier Bank location.

Contact Master Settlement Services to learn more:

**1.800.262.1088**  
[www.nextierbank.com](http://www.nextierbank.com)



## Contact Us

**1.800.262.1088**

[www.nextierbank.com](http://www.nextierbank.com)

*Revised February 2024*

# Borrowing Options

**NexTier**  
Bank





# Ask Our Experts

## Our Personal Bankers

If you're looking for someone to guide you through the lending process, you've come to the right place. Our Personal Banking Experts are here to help every step of the way. They'll make borrowing simple with competitive rates and terms.

## What We Offer:

### Mortgages:

Buy, Build, or Refinance.  
Up to 100% Financing with No Mortgage Insurance Required.

### Construction Loans:

Up to 90% Financing with No Mortgage Insurance Required.

### Home Equity Loans:

Up to 100% of Your Home's Value.

### Home Equity Lines of Credit:

Up to 100% of Your Home's Value.

### Consumer Loans:

No Hidden Fees!

### Auto Loans:

Purchase motorcycles, ATVs, boats, vehicles, or farm equipment.



## Choose Your Loan!

### Mortgages

#### Up to 100% Financing with No Mortgage Insurance Required

NexTier offers a variety of attractive mortgage plans. Our local mortgage experts will work with you to determine what you can afford and we promise competitive rates, competitive fees, and a quick answer regarding approval.

In addition to conforming properties, NexTier Bank will also consider the following financing options:

- Home Renovations
- Condo / Co-Ops
- Non-working Farm
- Home with Acreage and/or Out Buildings
- Oil / Gas Lease
- Modular / Double-wide on Permanent Foundation
- Loans to Purchase Land

### Home Equity Loans

#### Up to 100% of Your Home's Value

Let the equity of your home work for you.

- Competitive interest rates
- The full loan amount upfront
- Security of a fixed interest rate
- Convenience of fixed monthly payments
- A predictable payoff schedule and no penalty if paid off early
- Benefit from interest that may be tax deductible (consult your tax advisor)

### Home Equity Lines of Credit

#### Up to 100% of Your Home's Value

Turn your home's equity into a flexible, convenient credit line when you need it.

- Competitive interest rates
- Flexibility: apply once and access your credit line anytime
- Low monthly payments
- Pay in full and keep open for future use
- Benefit from interest that may be tax deductible (consult your tax advisor)

## Construction Loans

Terms ranging from 10 to 30 years.

- Up to 90% Financing with No Mortgage Insurance Required
- One-time closing
- Fixed-rate or adjustable-rate options available
- Same rate from Construction to Permanent Phase

## Consumer Loans

Fast Approval. Flexible Terms. Affordable Rates. No Hidden Fees!

- Personal Loans
- Personal Lines of Credit
- Loans secured by savings, certificates of deposit, stocks, bonds, mutual funds, or cash value life insurance
- Auto Loans – Up to 100% financing on new vehicles, with terms up to 72 months. Used vehicles up to 90% financing, with terms of 60 months on select years

## Auto Loans

Financing ATVs, boats, vehicles, or farm equipment is simple.







- Auto – new vehicles up to 100% of purchase price, used vehicles up to 90% of purchase price or book value, whichever is less
- Loans to purchase motorcycles, ATVs, boats, or farm equipment up to 80% of invoice or book value, whichever is less

Member  
**FDIC**









# Business Banking Options

## Business Statement Savings\*

-  Interest bearing account<sup>1</sup>
-  Free NexTier ATM Card
-  Free ATM withdrawals on the Freedom ATM Alliance Network
-  Free Online & Telephone Banking
-  \$100 minimum deposit to open
-  Maintain a monthly average balance of \$100 to avoid a \$5 monthly service charge

## Business Money Market\*

-  Interest bearing account with check writing capabilities<sup>2</sup>
-  Free NexTier ATM Card
-  Free ATM withdrawals on the Freedom ATM Alliance Network
-  Free Online & Telephone Banking
-  \$1,500 minimum deposit to open
-  Maintain a minimum daily balance of \$1,500 or monthly average balance of \$5,000 to avoid a \$10 monthly service charge

\* No limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers.

<sup>1</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited quarterly.

<sup>2</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

**NexTier**  
Bank

# Borrowing Options Designed For YOUR Business.

## What We Offer:

### **Term Loans:**

NexTier Bank offers flexible terms designed for your business' success.

### **Commercial Real Estate:**

If you're looking to purchase, renovate, or refinance existing property our Business Bankers can provide a competitive approach to understand your business.

### **Construction Loans:**

NexTier Bank's Construction Loan options may be the clear choice if you'd like to expand your existing business space or build a new facility.

### **Lines of Credit:**

A business line of credit can help buy inventory or to manage cash flow. Best of all, you can continue to repay and reuse it as often as you need.

### **Letters of Credit:**

If you need to guarantee a payment to a customer or vendor, we can issue a letter of credit to ensure your customer or vendor will receive their money.

### **Municipal Lending:**

NexTier Bank offers flexible and affordable options for essential purpose projects, water and sewer, tax anticipation notes, renovations, expansions, and equipment purchases.



# Deposit Products

Free  
with our  
**Checking  
ACCOUNTS**



### NexTier Visa® Debit Card

Take control of your debit card spending with CardBoss, Visa® Purchase Alerts, and Debit Card Automatic Updates.



### Online & Mobile Banking

Manage your finances with Bill Pay, send money, order checks, view eStatements, or place stop payments.



### Free eStatements

Have access to your finances at home or on-the-go with FREE eStatements. Secure. Convenient. Eco-friendly.



### Free ATM Withdrawals

Access to surcharge free ATM withdrawals at more than 350 ATMs with the Freedom ATM Alliance.

Member  
**FDIC**



Contact Us

**1.800.262.1088**

[www.nexttierbank.com](http://www.nexttierbank.com)

Revised February 2024



Checking Accounts

**NexTier**  
Bank



# Get Rewarded For Being YOU.

# Choose Your Account!

## Rewards Checking

With our Rewards Checking options, you decide if you'd rather earn Cash Back or Higher Interest. Get rewards by qualifying during each monthly cycle, and if you don't qualify every month, you'll be eligible to try again.

You can even pair the **Cash Back** or **Interest Plus** with our **NexTier Saver Account**. It's a savings account designed for Rewards Checking.

If rewards aren't your thing, we also offer **Free Checking**.

### \*Qualifications

To earn rewards and ATM withdrawal fee refunds, complete the following each Monthly Qualification Cycle:

- Have at least 12 check card purchases post and settle
- Have at least 1 automatic payment (ACH) or direct deposit post and settle
- Be enrolled in and agree to receive eStatements

\*\*If you don't qualify, there is no service charge to you. And, when you do qualify, you'll automatically start earning rewards again.

	Free Checking	Perfect Fit <sup>4</sup>	Cash Back	Interest Plus
<b>Deposit to Open</b>	\$50	\$25	\$50	\$50
<b>Balance Requirement</b>	No Minimum Balance	No Minimum Balance	No Minimum Balance	No Minimum Balance
<b>Monthly Service Charge</b>	\$0	\$0	\$0	\$0
<b>Rewards</b>	✗	✗	2.5% Cashback on debit card purchases. Receive up to \$8 per statement cycle <sup>2</sup>	Higher interest rate if qualifications are met
<b>*Qualifications</b>	None	None	See qualifications*	See qualifications*
<b>Interest Bearing<sup>1</sup></b>	✗	✗	✗	✓
<b>Free eStatements</b>	✓	✓	✓	✓
<b>Free Online Banking with Bill Pay</b>	✓	✓	✓	✓
<b>Free Mobile Banking</b>	✓	✓	✓	✓
<b>Free Telephone Banking</b>	✓	✓	✓	✓
<b>Overdraft Privilege</b>	Covers overdrafts up to \$500	N/A	Covers overdrafts up to \$500	Covers overdrafts up to \$1,000
<b>Free NexTier Visa<sup>®</sup> Debit Card</b>	✓	✓	✓	✓
<b>ATM Withdrawal Fee Refunds</b>	✗	✗	Up to \$15 per statement cycle <sup>3</sup>	Up to \$15 per statement cycle <sup>3</sup>
<b>Linked Account</b>	None	None	Free NexTier Saver Account	Free NexTier Saver Account

<sup>1</sup>Please see your nearest branch or visit our website at [www.nexttierbank.com](http://www.nexttierbank.com) for current balance qualifications and interest rate details.

<sup>2</sup>When NexTier Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.50% cash back up to a total of \$8.00 on debit card purchases, excluding ATM transactions that post and settle to the account during that cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle. Rates current as of February 5, 2024.

<sup>3</sup>You will receive reimbursements up to an aggregate total of \$15.00 for nationwide ATM withdrawal fees incurred within your NexTier Cash Back or NexTier Interest Plus account during that Monthly Qualification Cycle. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

<sup>4</sup>Perfect Fit is a BankOn – Certified product offering.

Free  
with our  
**Checking  
ACCOUNTS**



**NexTier Visa® Debit Card**

Take control of your business debit card with CardBoss, Visa® Purchase Alerts, and Debit Card Automatic Updates.



**Online & Mobile Banking**

With Cash Manager, access wire transfers, real-time host inquiries, & more – all using a single platform.



**Free eStatements**

Have access to your finances at work or on-the-go with FREE eStatements. Secure. Convenient. Eco-friendly.



**Free ATM Withdrawals**

Access to surcharge free ATM withdrawals at more than 350 ATMs with the Freedom ATM Alliance.

Member  
**FDIC**

*Business Checking Accounts*

**NexTier**  
Bank



*Contact Us*

**1.800.262.1088**

[www.nextierbank.com](http://www.nextierbank.com)

*Revised February 2024*



# Products Designed For YOUR Business.

## Business Checking

With our checking account options, choose the account that's right for your business or non-profit organization. Our accounts are customized to fit every balance, account activity level, or cash management needed.

We offer a **Free Business Checking**, a Non-Profit **NexTier Connects** Account, or Interest Checking with the **Business Alliance with Interest** Account.

### Deposits Your Way

- ≠ Online Banking with Cash Manager
- ≠ Merchant Capture Check Scanning
- ≠ Mobile Deposits

### Fraud Detection and Prevention

- ≠ Security Alerts
- ≠ Positive Pay prevents the recreation or alteration of checks
- ≠ ACH Alerts blocks or filters ACH transactions

**FREE** First Order of Standard Checks  
Up to \$100 Value



# Choose Your Account!

	Free Business Checking	NexTier Connects	Business Alliance With Interest
<b>Deposit to Open</b>	\$50	\$100	\$100
<b>Balance Requirement</b>	No Minimum Balance	Minimum daily balance of \$400 or a monthly average balance of \$600 to avoid a \$4 monthly service charge	Maintain a minimum daily balance of \$1,000 or an average monthly balance of \$2,000 to avoid a \$7 monthly service charge
<b>Monthly Service Charge</b>	\$0	\$4 monthly service charge unless balance requirement is met	\$7 monthly service charge unless balance requirement is met
<b>Interest Bearing<sup>1</sup></b>	✗	✗	✓
<b>Free Online Banking with Bill Pay</b>	✓	✓	✓
<b>Free Mobile Banking</b>	✓	✓	✓
<b>Free eStatements</b>	✓	✓	✓
<b>Free Telephone Banking</b>	✓	✓	✓
<b>Overdraft Privilege</b>	Covers overdrafts up to \$1,500	Covers overdrafts up to \$500	Covers overdrafts up to \$1,500
<b>Free NexTier Visa® Debit Card</b>	✓	✓	✓
<b>ATM Refunds</b>	✗	✗	Yes. Charges from non-NexTier ATM usage are credited within one (1) to two (2) business days.

### Business Solutions

#### ≠ Merchant Service Solutions By Clover

Accept payments from anywhere and simplify business card processing with a flexible business management platform.

#### ≠ Credit Card Solutions.

Simplify your spending with credit card solutions to support your business at every stage.

**And More!** Contact a NexTier team member to learn what solutions are right for your business.

<sup>1</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.



# Certificates OF DEPOSIT (CDs)

Designed to be low-risk, fixed interest rate account with a set maturity date.

- Flexible terms ranging from 3 months to 10 years.
- Low minimum deposit requirements
- Quarterly interest payments
- Convenient automatic renewals
- FDIC Coverage

Type of Certificate	Minimum Deposit
3 to 5 Month CD	\$500
6 to 11 Month CD	\$500
12 to 17 Month CD	\$500
18 to 23 Month CD	\$500
24 to 35 Month CD	\$500
36 to 47 Month CD	\$500
48 to 59 Month CD	\$500
60 to 83 Month CD	\$500
84 to 120 Month CD	\$500
Add To It Anytime 20 Month CD	\$500
18 Month Variable IRA	\$500

## Individual (IRAs) RETIREMENT ARRANGEMENT

### Traditional and Roth IRAs

The risk-free secure savings option that helps you to invest in your future. Learn more at: [www.nexttierbank.com](http://www.nexttierbank.com)

Member  
FDIC



## Contact Us

1.800.262.1088

[www.nexttierbank.com](http://www.nexttierbank.com)

Revised August 2021












# Savings Accounts

NextTier  
Bank



# Start Saving for your future.

## Personal Savings

-  Interest bearing account<sup>1</sup>
-  Free NexTier ATM Card
-  Free ATM withdrawals with the Freedom ATM Alliance
-  Free eStatements
-  Free Online Banking
-  Free Mobile Banking
-  Free Telephone Banking
-  Receive quarterly statements
-  \$50.00 minimum deposit to open
-  Maintain a daily average balance of \$100 to avoid a \$3 monthly service charge
-  NexTier does not limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers

## Free Kids Savings

For children under the age of 18 with the features mentioned above. No minimum balance requirement. Initial deposit of \$25.00 to open.











This account automatically rolls into our Personal Savings Account and is updated to the above account features upon reaching the age of 18 years old.

# Choose Your Account!

## Money Markets

	Personal Money Market	Premium Gold Money Market	Elevate Money Market
<b>Deposit to Open</b>	\$1,500	\$10,000	\$25,000
<b>Balance Requirement</b>	Maintain a minimum daily balance of \$1,500 or monthly average balance of \$5,000 to avoid a \$10 monthly service charge	Maintain a monthly average balance of \$10,000 to avoid a \$20 monthly service charge	Maintain a daily balance of \$25,000 to avoid a \$25 monthly service charge
<b>Monthly Service Charge</b>	\$10 if you do not meet the balance requirement	\$20 if you do not meet the balance requirement	\$25
<b>Interest Bearing<sup>2</sup></b>	✓	✓	✓
<b>Free eStatements</b>	✓	✓	✓
<b>Free Online Banking with Bill Pay</b>	✓	✓	✓
<b>Free Mobile Banking</b>	✓	✓	✓
<b>Free Telephone Banking</b>	✓	✓	✓
<b>Free NexTier Visa<sup>®</sup> Debit Card</b>	✓	✓	✓

## Savings Club - Select your maturity month for the life of the account!

-  No minimum balance requirement
-  No service fees
-  Interest bearing account<sup>3</sup>
-  Select the maturity month, from 7 to 12 months from account opening
-  Free eStatements
-  Free Online Banking
-  Free Mobile Banking
-  Free Telephone Banking
-  No minimum deposit to open
-  Penalty for early withdrawals may apply<sup>4</sup>

<sup>1</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited quarterly.

<sup>2</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

<sup>3</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited at maturity.

<sup>4</sup>Penalty may include forfeiture of interest.



# We've Got **YOU** Covered!

## **What is Overdraft Privilege?**

A non-contractual courtesy that's included with your checking account to cover accidental overdrafts. Overdraft Privilege saves the embarrassment of returned checks and saves you from the non-sufficient funds fee merchants may charge. You'll also avoid potential late charges on important bills!

With your consent, we can also cover your debit and ATM transactions! Be proactive and opt-in today to extend the courtesy you're already given! See form on the reverse side for details.

## **Another way to protect your account(s)**

You may also sign up for Overdraft Protection which allows you to transfer funds from a previously designated account to cover insufficient items. To learn more, ask us about this service.

# Overdraft Privilege

We've Got  
**YOU**  
Covered!

## How does NexTier Bank Cover Overdrafts?

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- We have standard Overdraft Privilege practices that come with your account.
- We also offer Overdraft Protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

## Our Standard Overdraft Privilege Practices

This notice explains our standard Overdraft Privilege practices included with your account.

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic Bill Payments

We **do not** authorize and pay overdrafts for the following types of transactions without your consent. Select the appropriate option on the form below to authorize ATM and everyday debit card transactions.

We pay overdrafts at our discretion, which means we **do not** guarantee that we will always authorize and pay any type of transaction.

If we **do not** authorize and pay an overdraft, your transaction will be declined.

## What fees will I be charged if NexTier Bank pays my overdraft?

You will be charged a fee of \$36 each time we pay an overdraft item, unless one of the following exceptions applies:

- The amount of the item is \$36 or less.
- The overdraft results from an ATM or one-time debit card transaction from your checking account.
- Your overdrawn balance at the end of the day is \$36 or less.
- You have reached the daily maximum of \$144 or four (4) Overdraft Paid Item(s) Fees.

## What if I want NexTier Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions – complete this form and return it to your local office or mail it to:

NexTier Bank, P.O. Box 1232, Butler, PA 16003-9985, ATTN: Deposit Support

You can also call 1.800.262.1088 or email a signed copy of this form to [info@nexttierbank.com](mailto:info@nexttierbank.com) to opt-in today!

I **DO** want NexTier Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name \_\_\_\_\_ Date \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Checking Account Number(s) \_\_\_\_\_

*We only need the last four digits of your account number.*

Customer Signature \_\_\_\_\_



## Custom Account Options

NexTier knows that every church needs a banking partner to help **process and safeguard their deposits** while helping streamline their daily banking operations. Our accounts are customized to fit every balance, account activity level, and cash management need.

What We Offer:

- ✦ Free Business Checking Accounts
- ✦ NexTier Connects Checking – designed specifically for Churches and non-profits
- ✦ Money Market & Savings Accounts
- ✦ Sweep Accounts
- ✦ CD options to suit short- and long-term savings goals

## Commercial Lending

We offer a variety of **short- and long-term financing** options for non-profits of all size. Our experts will work with your organization to explore options and guide you through the lending process.

What We Offer:

- ✦ Construction Financing
- ✦ Equipment Loans
- ✦ Real Estate Secured Loans
- ✦ Refinancing of Existing Debt
- ✦ Revolving Lines of Credit
- ✦ Term Loans

## Online Banking with Cash Manager

As an extension of your finance department, our comprehensive **Cash Management** solution, enables you to bank from your desktop.\*

What We Offer:

- ✦ Account Reconciliation
- ✦ ACH Services
- ✦ Bill Pay Service
- ✦ eStatements
- ✦ Merchant Capture
- ✦ Multiple Security Levels
- ✦ NexTier Business Mobile App
- ✦ QuickBooks Compatible
- ✦ Wire Services

## Fraud Detection and Prevention

- ✦ **Electronic Payment Authorization (EPA)** blocks or filters ACH Transactions.
- ✦ **Positive Pay** prevents the recreation or alteration of checks.
- ✦ **Security Alerts** to help protect your organization.

## Merchant Capture

Save time and reduce trips to the bank with our **Merchant Capture** solution. Simply use a desktop scanner provided by NexTier Bank. The scanner connects to your PC and enables you to safely and securely deposit checks into your organization's accounts the same day they are received.

## ACH Collections & Payroll Services

Collect donations and obtain greater control with our **Automated Clearing House (ACH) collection services** through NexTier Cash Manager. Automatically collect one-time or recurring payments by directly debiting donors checking or saving accounts and electronically transferring the funds to your NexTier account on a specific date. You can provide your donors with an alternative to credit cards and checks that produces faster payments and more efficient processing for your ministry. Ideal for members or donors who want to make automatic monthly contributions.

ACH Services can also be used to offer direct deposit for employee payroll.

## Merchant Services | Payment Processing with Clover®

Our partnership with Fiserv, a global leader in payments processing, enables us to provide merchants with value-added services and business tools to simplify running your business. Our solutions include Clover® business management platform and payment processing devices featuring simplified pricing, comprehensive business insights, multi-layer security and concierge-level service and support.

## Credit Card Solutions

Simplify your spending with **Credit Card Solutions** to support your business at every stage.

Credit Card Options:

- ✦ Community Card for Public and Non-Profit Entities
- ✦ NexTier One Card
- ✦ Visa® Business Credit Card
- ✦ Visa® Business Rewards Credit Card

## Conversion Services

We know it's not easy to switch banks. Our experts will guide you through the process by providing on-site training to ensure all employees are comfortable with NexTier programs and processes before the transition is made. **We will provide the first order of checks, deposit slips, and endorsement stamps – free of charge.**

*\* Accounts may be charged for cash management services. Consult your Relationship Manager for details. All accounts and services subject to individual approval. Some restrictions may apply.*

# Making Our *Team & Community* Stronger

#nextiergivesback

## More Than Just a Bank – We're a Total Community Bank.

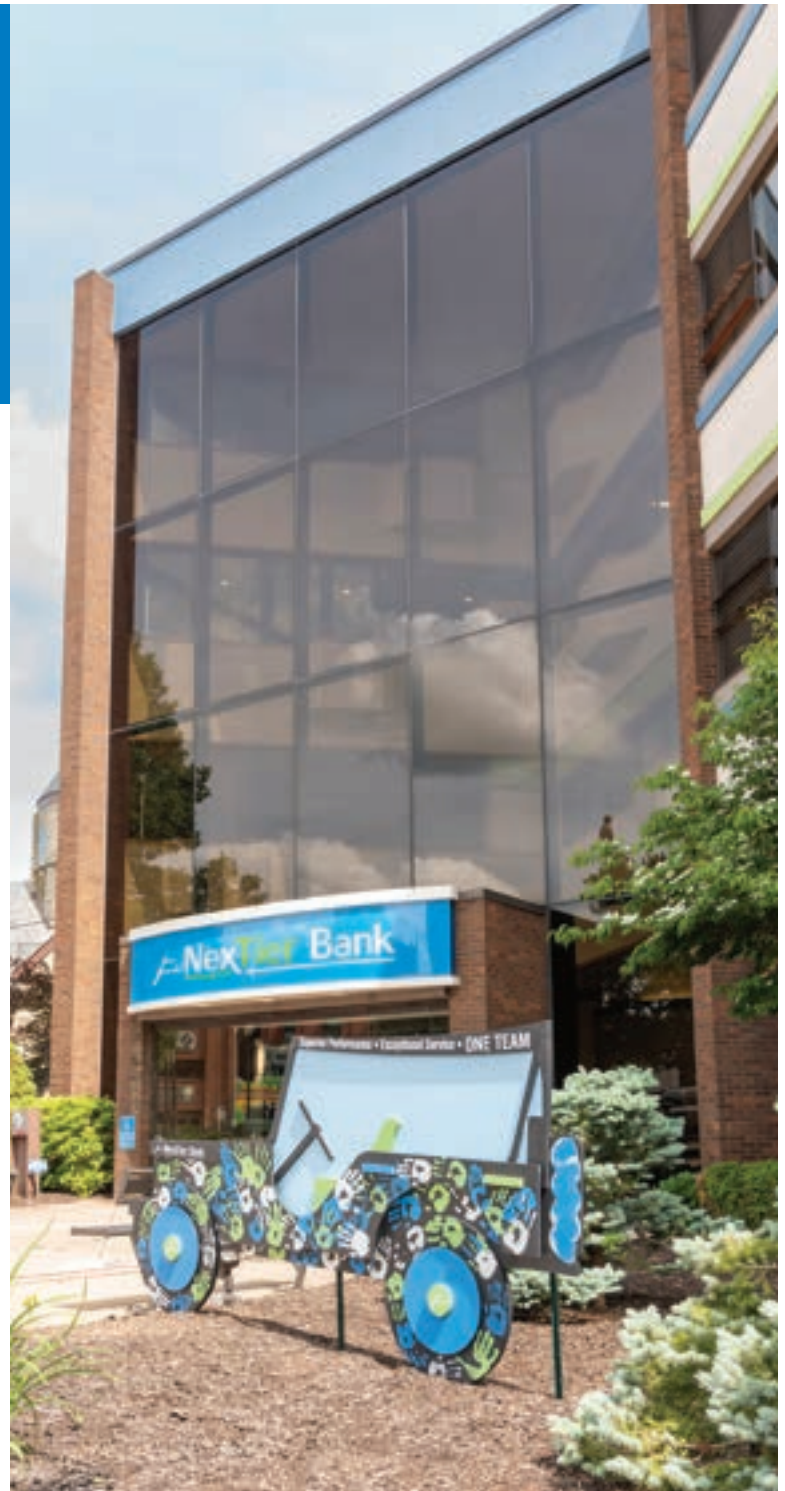
We are dedicated to building long-term relationships and providing high-quality financial services to our **customers**, creating meaningful opportunities for our **employees**, and giving back to our **communities**.

Our mission for the past century has been to support, improve, and give back to each of the communities we serve. We believe communities are built and thrive when supported by a strong, hometown bank – that's why our employees are passionate about giving financially, and more importantly, about volunteering their time.

Our leaders encourage each team member to help local families and businesses achieve their financial goals and give back through volunteer efforts and donation or sponsorship opportunities. Our community promise is to continue giving back for generations to come.

NexTier Bank will continue to provide exceptional customer experiences through world-class service, innovative products, and convenience through our in-person and online interactions.

**As a family-owned organization, NexTier Bank has served the Western PA region for over 140 years. We have community offices throughout Pennsylvania in Allegheny, Armstrong, Butler, Clearfield, Cumberland, and Westmoreland Counties. Our lending experts serve the Pittsburgh, Cleveland, Erie, Harrisburg, Buffalo, and Rochester regions.**



## Contact Your Treasury Management Team

### Lara Wozniak

SVP / Director of Treasury Services

724.335.2902 cell

[lwozniak@nextierbank.com](mailto:lwozniak@nextierbank.com)

### Carol Achezinski

SVP / Treasury Management

724.214.5841 cell

[cachezinski@nextierbank.com](mailto:cachezinski@nextierbank.com)

### Karen Brackett

VP / Treasury Management

724.355.3018 cell

[kbrackett@nextierbank.com](mailto:kbrackett@nextierbank.com)

### Christine Van Luven

VP / Business Development Manager

724.214.6342 cell | NMLS# 795253

[cvanluven@nextierbank.com](mailto:cvanluven@nextierbank.com)

### Demi Rossman

Treasury Management Specialist

724.991.8997 cell

[drossman@nextierbank.com](mailto:drossman@nextierbank.com)

### Brittany Milligan

Treasury Management Assistant

724.504.6406 cell

[bmilligan@nextierbank.com](mailto:bmilligan@nextierbank.com)





# Schedule of Fees

## FEE SCHEDULE

**NexTier Bank N.A.  
Deposit Support  
101 E Diamond St  
Butler, PA 16001**

**This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.  
All below fees are priced per occurrence.**

Wire Transfers:

Incoming(Domestic/Foreign): \$17.00

Outgoing Domestic: \$25.00

Outgoing Foreign: \$50.00\*

\*Currency conversion not included

Deposit Supplies: Fees vary by style

Checks

Deposit Tickets

Endorsement Stamps

Night Bags

Other Related Supplies

Account Research:

Account Research & Reconciliation: \$25.00/hr

Statement Copy: \$10.00

Consumer Paper Statement Image Fee: \$2.00

Check Copy: \$5.00

Fax: \$4.00/page

Photocopy: \$.50/copy

Miscellaneous:

Overdraft (Paid): \$36.00\*

NSF (Returned Item Fee): \$36.00\*

Returned Deposit Item (Business): \$10.00

Cashier's Checks: \$10.00

Stop Payments: \$36.00

Other Collection Items: \$20.00 plus \$6.00/item

Levy, Writs, Garnishments: \$150.00

Check Card Replacement: \$10.00

(If replaced more than once per year)

Internet BillPayer: FREE

Safe Deposit Box Drilled - Lost Keys: Actual Cost

Counter Checks: \$1.00

Cash Advance: \$5.00

Escheat Fee: \$75.00

\*Maximum combined Overdraft and NSF fees of \$144.00 per day

**Effective Date: 03/20/2024**





# Other Retail Banking Services

# NexTier Visa® Debit Cards

Make purchases quickly and easily with your NexTier Visa® Debit Card.

- ✔ **It's Convenient.**  
Make purchases anywhere Visa® is accepted.
- 🔒 **It's Secure.**  
Visa® monitors your account 24-hours a day to help prevent, detect, and resolve fraud on your card.
- 🔄 **It's Automated.**  
Transactions are automatically deducted from your account. So you'll always have access to your up-to-date balance.

## Automatic Updates

NexTier Bank works with many billers and merchants to send secure, automatic updates when your NexTier Bank Card is re-issued. So, in many cases, you won't have to update your payment info.

## Visa® Purchase Alerts

Set notifications that are right for you when you enroll for Visa® Purchase Alerts. Enrolling in alerts allows you to receive text message or email updates when you use your NexTier Visa® Debit Card.

Member  
**FDIC**



## Contact Us

**1.800.262.1088**

[www.nexttierbank.com](http://www.nexttierbank.com)

*Revised November 2022*

Bank 24/7:  
Debit  
Cards

**NexTier**  
Bank



# OUR Digital SOLUTIONS

We have *Solutions* that pair with your NexTier Visa® Debit Card.



CONTROL YOUR SPENDING.

## Debit Card Services

Automatic Updates  
 Visa® Purchase Alerts  
 Control Your Cards



PAY YOUR FRIENDS AND FAMILY ON-THE-GO.

## Send Money Your Way



SAVE TIME WHEN YOU'RE IN LINE.

## Mobile Pay Your Way

## Control Your Debit Cards with NexTier Mobile!

Have piece-of-mind knowing you can control the NexTier Visa® Debit Cards in your wallet with the smartphone in your pocket.



### Protect Yourself

Receive mobile alerts whenever your card is used.



### Track Card Use

Review card usage history and transaction details.



### Set Limits

Manage spending by setting customized purchase controls.



## DOWNLOAD THE NexTier Mobile App

To send money with Zelle or control your debit cards. Download NexTier Mobile from the app store on your smart phone today.



## Zelle® - Send Money Your Way.

Send money right from the NexTier Mobile App or your online banking account.



### SEND

Send money fast in just a few steps.



### REQUEST

Settle up with friends & family, regardless of where they bank.\*



### SPLIT

Easily divide the cost of the dinner check, coffee and more.

\* Must have a bank account in the U.S. to use Zelle.

## Mobile Pay Your Way

Pay merchants in stores and online with the ease of mobile payment options.



### Apple Pay

Enjoy the benefits of your NexTier Visa® Debit Card using Apple Pay.



### Google Pay

Confidence. Simplicity. And the things you love about your NexTier Visa® Debit Card.

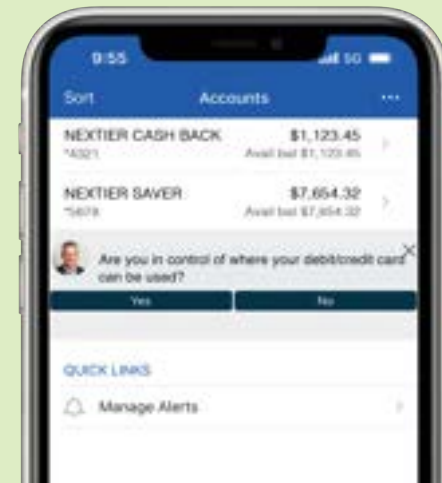


### Samsung Pay

Adding your NexTier Visa® Debit Card to Samsung Pay is as easy as snapping a photo.

Accepted at merchants where you see these icons:  

Learn how to set-up mobile payments at: [www.nexttierbank.com](http://www.nexttierbank.com)



Easily transfer money  
from other banks with

## External Transfer

Financing big expenses is simple with **External Transfer**. You can freely access your accounts at other banks right inside your NextTier Online Banking Account or using the NextTier Mobile App.

It's your money – move it when and where you need it.

### How To Use External Transfer on the Desktop Website:

1. Login to your **NexTier Online Banking Account**.
2. Click on **Transfer**.
3. Click on the **Launch External Transfer** button.
4. Enter your **Transfer Details**: Amount, Account info (From and To), the date you'd like to send the transfer, and you can even add a memo.
5. Click **Continue**.
6. **Review** Transfer details.
7. Click **Confirm**.

### How To Use External Transfer on the NexTier Mobile App:

1. Login on the **App**.
2. Tap **Transfer & Pay**.
3. Select **External Transfer**.
4. **Follow** the on-screen steps.
5. Review Transfer.
6. Tap **Transfer**.

That's it! Your transfer will be sent on the date you've selected.

Member  
**FDIC**



## Contact Us

**1.800.262.1088**

[www.nexttierbank.com](http://www.nexttierbank.com)

*Revised August 2021*

Bank 24/7: Online

**NexTier**  
Bank



# OUR Digital SOLUTIONS

We have *Solutions* that pair with your NexTier Online Banking Account.



BANK YOUR WAY.

## Online Banking



MANAGE YOUR FINANCES.

## Bill Pay



BANKING ON-THE-GO.

## NexTier Mobile App



RECEIVE EMAIL NOTIFICATIONS.

## eStatements

## Online Banking

With the convenience of online banking, it's easy to use and more secure than ever.

- Check account balances
- Transfer funds between accounts
- View your check images
- Access and print your eStatements
- Make loan payments with a NexTier checking or savings account
- Apply Stop Payments
- Set up alerts to monitor account balances with email or text message notifications
- Order Checks
- Transfer Funds with External Transfer

## Bill Pay

Paying bills online is a fast and easy way to manage your finances. Enroll when you are logged into your NexTier Online Banking account.

- Set up either one-time or recurring payments
- Pay all of your bills from one secure website

## NexTier Mobile App

Using our mobile app from your phone or tablet allows you to:

- View account balances & transaction history
- Pay bills with Mobile Bill Pay
- Transfer funds between accounts
- Find the nearest branch location
- Deposit checks with Mobile Deposit

*Message and data rates may apply. NexTier Mobile is available to anyone currently enrolled in our NexTier Online Banking service.*

## eStatements

Receive statements for checking, savings, & money market accounts in one place.

- Enroll in eStatements from your Online Banking portal
- Receive email notifications when your statement is available
- Safely access up to 18 months of eStatements

## SET UP

## Real-Time Alerts

Know what's happening with your money the moment it happens. Setup your Online Banking alerts and relax. You now have peace-of-mind knowing the status of your finances.

### Want to know if your balance drops?

An alert is sent instantly.

**Need to know when a deposit is made?** You'll find out the moment it happens.

### Want to track when your debit card is used?

Each transaction can automatically trigger a notification.

### Choose from a variety of alerts.

With the notification response option, you can transfer funds on the spot, pay bills and more. Alerts can even help spot signs of fraud and identity theft.

### How to Setup Real-Time Alerts:

1. Login to your **NexTier Online Banking Account**.
2. Click on **Alerts**.
3. Set up your **Contact Information**. You can add an email address and cell phone number. If you use the NexTier Mobile App, you'll see it listed and activated under App Notifications.
4. **Activate** the email address and cell phone number you've added.
5. Customize your **Alert Options**.

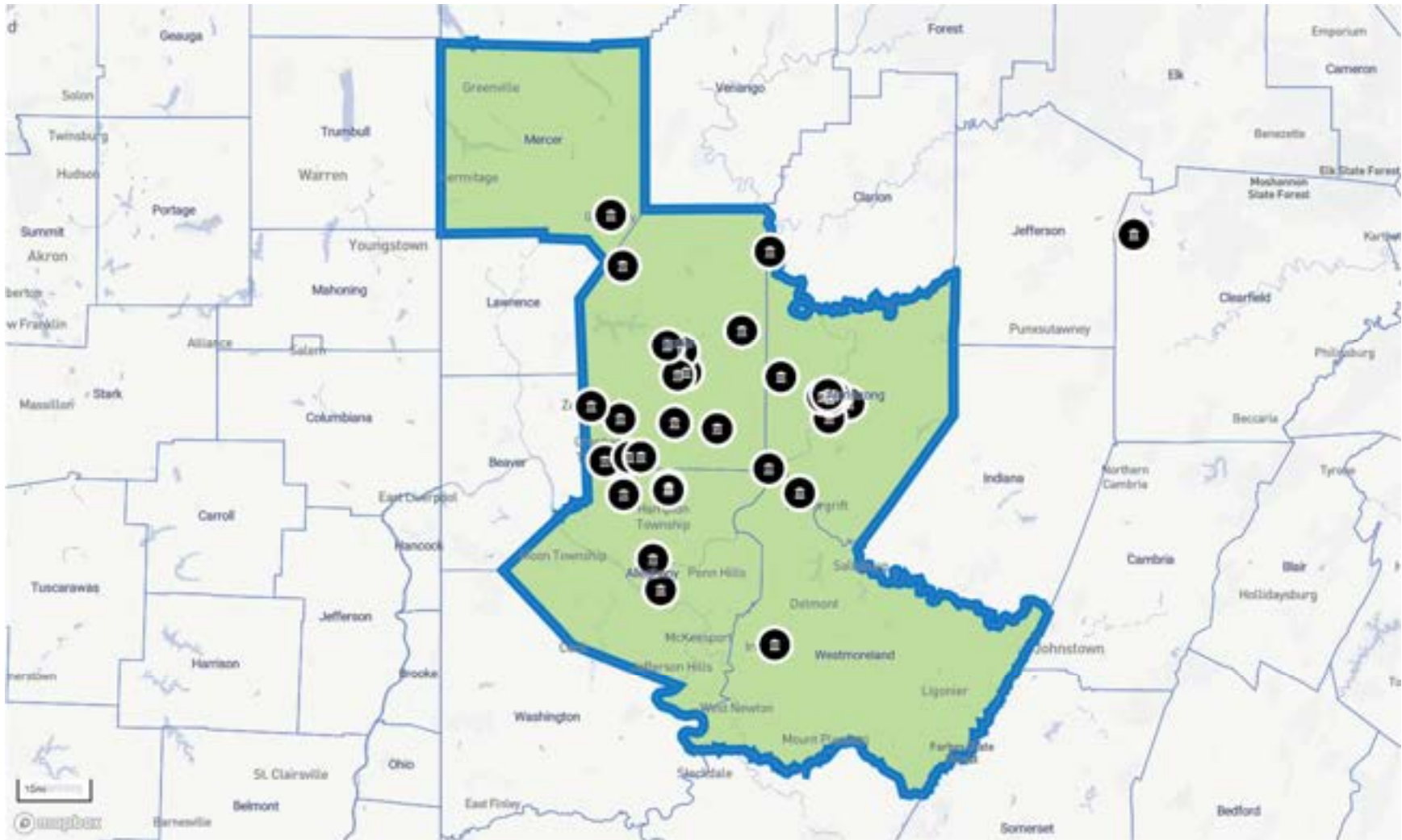
That's it! You're now ready to receive Real-Time Online Banking Alerts.



# Assessment Area



## Western PA Assessment Area





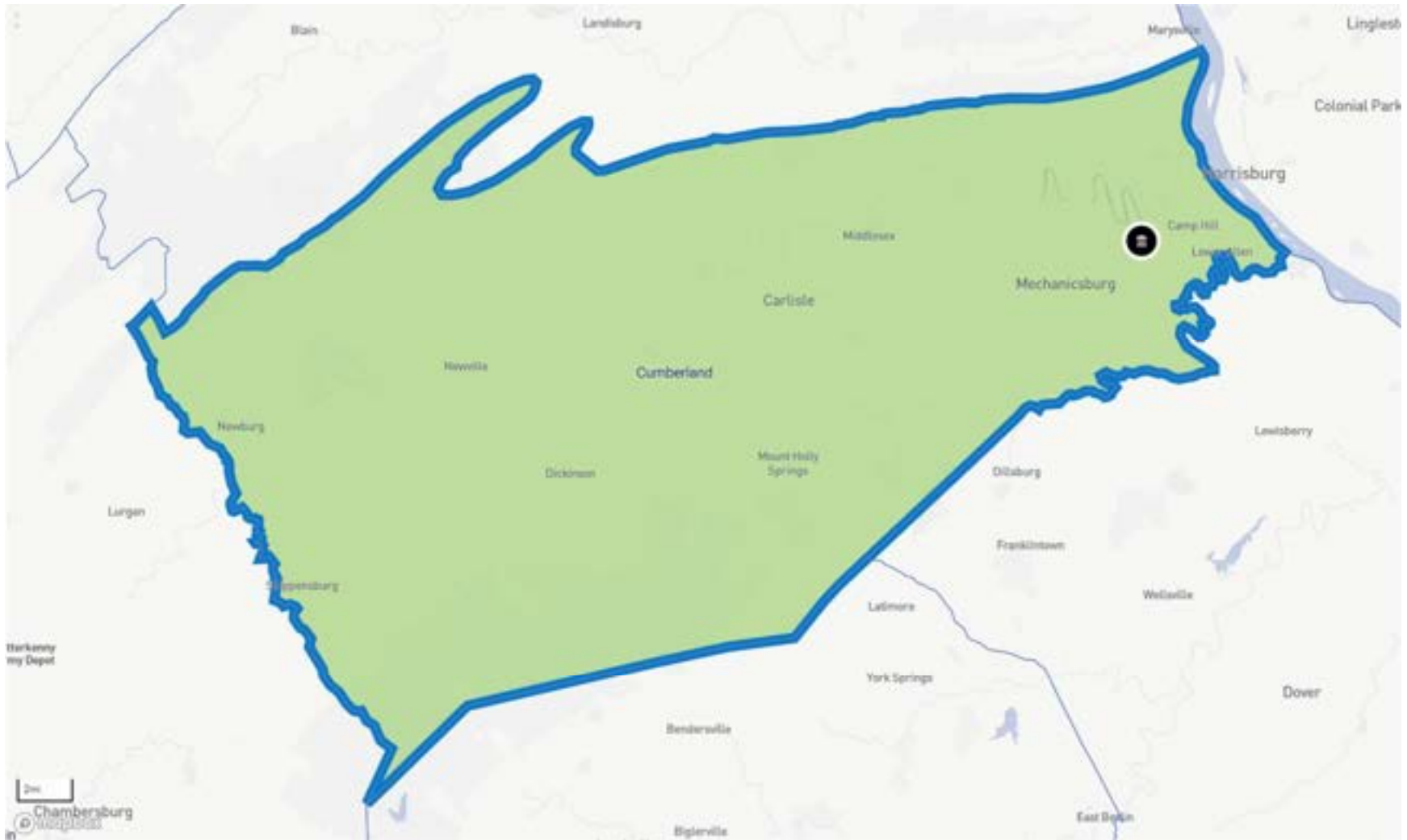
## DuBois PA Assessment Area





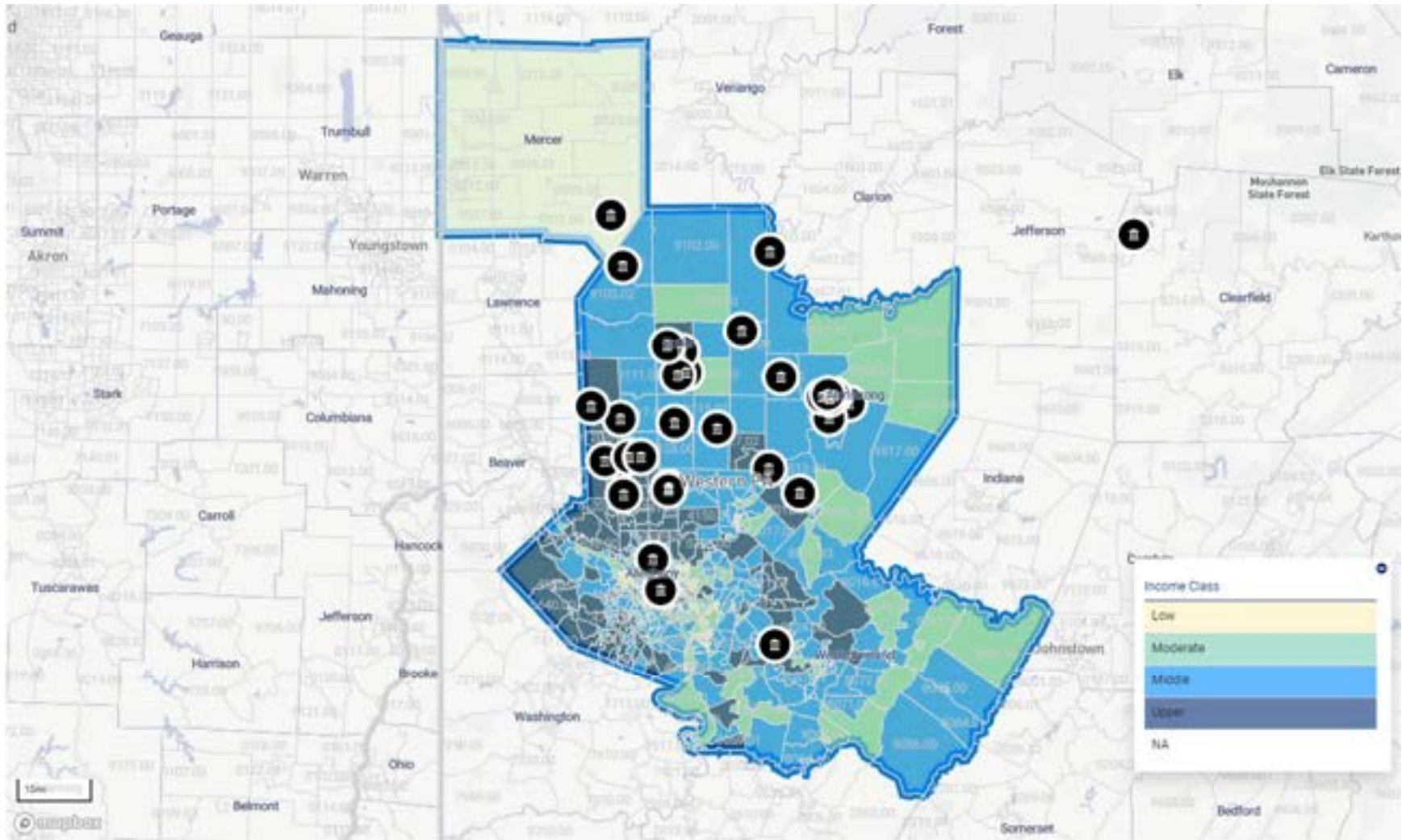


## Camphill PA Assessment Area



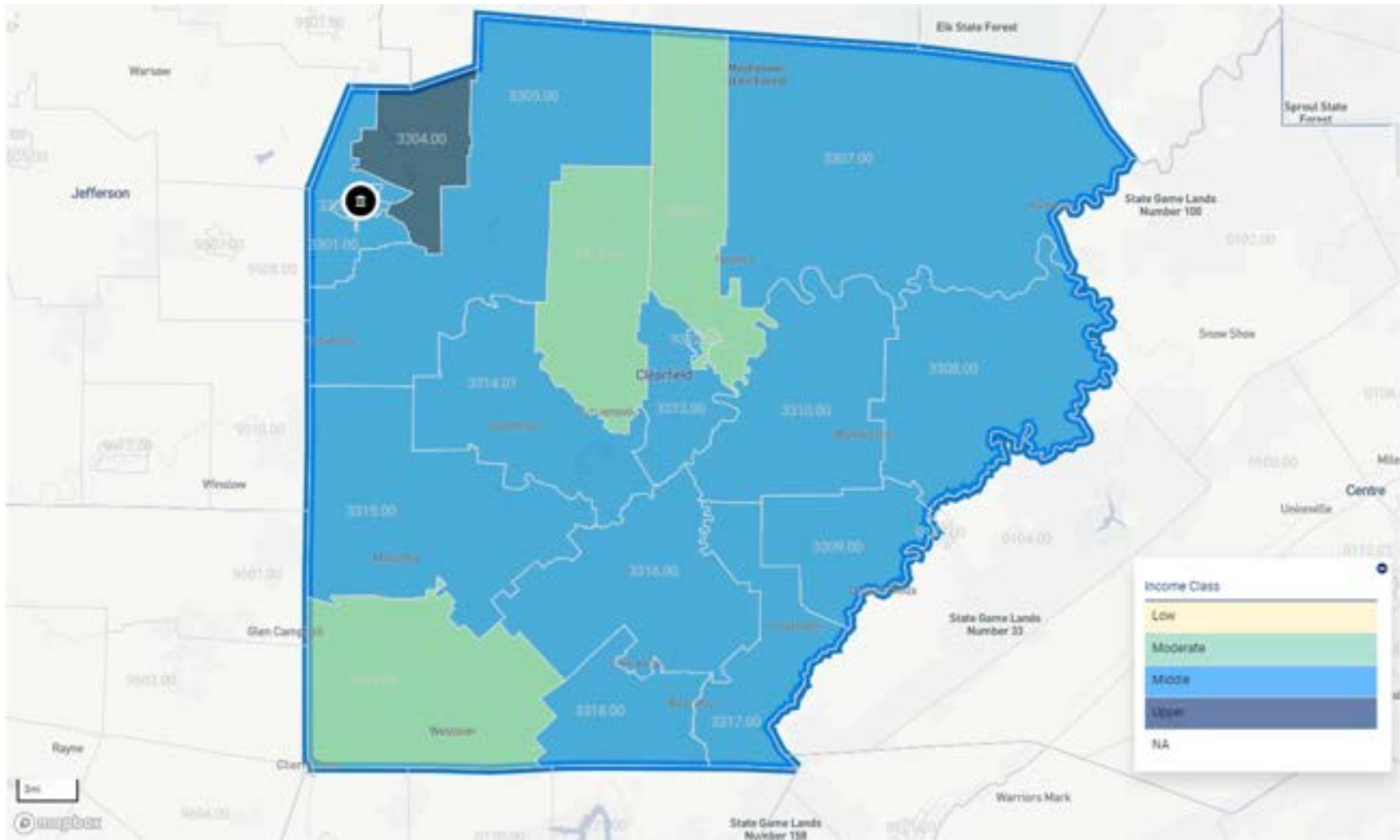


## Western PA Assessment Area by Tract Income Level



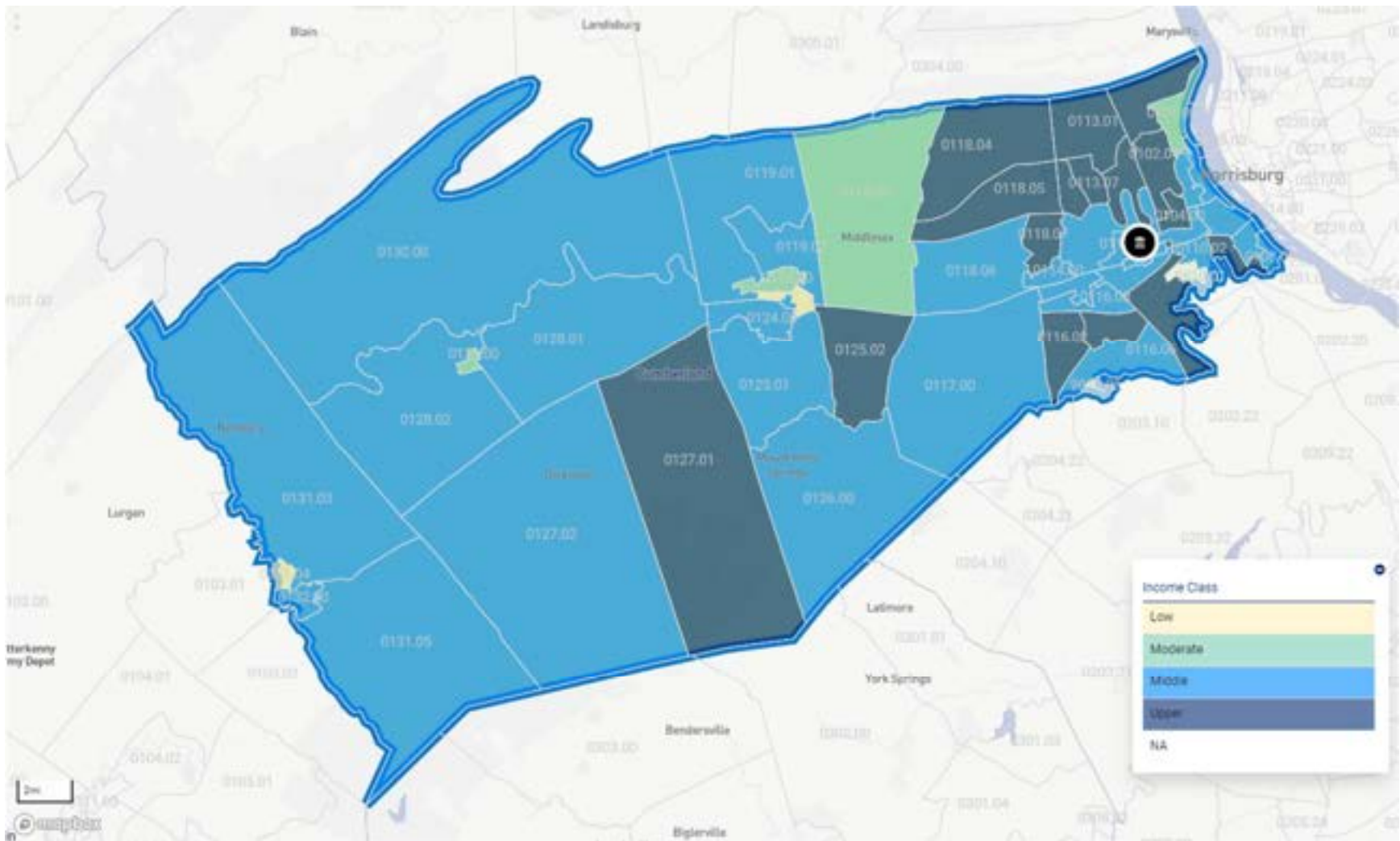


## DuBois PA Assessment Area by Tract Income Level





## Camphill PA Assessment Area by Tract Income Level



## Census Tracts

State Code - Pennsylvania

42

MSA Code - Pittsburgh

38300

County Code - Allegheny

005

### Allegheny County

### Allegheny County Cont.

PITTSBURGH CITY	0103.01	UNKNOWN	PITTSBURGH CITY	1408.00	UPPER
PITTSBURGH CITY	0103.02	LOW	PITTSBURGH CITY	1411.00	UPPER
PITTSBURGH CITY	0201.00	UPPER	PITTSBURGH CITY	1412.00	UPPER
PITTSBURGH CITY	0203.00	UNKNOWN	PITTSBURGH CITY	1413.00	UPPER
PITTSBURGH CITY	0305.00	LOW	PITTSBURGH CITY	1414.00	UPPER
PITTSBURGH CITY	0402.00	LOW	PITTSBURGH CITY	1516.00	MIDDLE
PITTSBURGH CITY	0404.00	UPPER	PITTSBURGH CITY	1517.00	MIDDLE
PITTSBURGH CITY	0405.00	LOW	PITTSBURGH CITY	1608.00	MODERATE
PITTSBURGH CITY	0406.00	LOW	PITTSBURGH CITY	1609.00	UPPER
PITTSBURGH CITY	0409.00	MODERATE	PITTSBURGH CITY	1610.00	LOW
PITTSBURGH CITY	0501.00	LOW	PITTSBURGH CITY	1702.00	MODERATE
PITTSBURGH CITY	0506.00	MODERATE	PITTSBURGH CITY	1706.00	MODERATE
PITTSBURGH CITY	0509.00	LOW	PITTSBURGH CITY	1803.00	LOW
PITTSBURGH CITY	0510.00	UNKNOWN	PITTSBURGH CITY	1807.00	LOW
PITTSBURGH CITY	0511.00	LOW	PITTSBURGH CITY	1903.00	MIDDLE
PITTSBURGH CITY	0603.00	MIDDLE	PITTSBURGH CITY	1911.00	UPPER
PITTSBURGH CITY	0605.00	MIDDLE	PITTSBURGH CITY	1914.00	MIDDLE
PITTSBURGH CITY	0703.00	UPPER	PITTSBURGH CITY	1915.00	MODERATE
PITTSBURGH CITY	0705.00	MIDDLE	PITTSBURGH CITY	1916.00	MODERATE
PITTSBURGH CITY	0706.00	MIDDLE	PITTSBURGH CITY	1917.00	MIDDLE
PITTSBURGH CITY	0708.00	UPPER	PITTSBURGH CITY	1918.00	MIDDLE
PITTSBURGH CITY	0709.00	UPPER	PITTSBURGH CITY	1919.00	MIDDLE
PITTSBURGH CITY	0802.00	MODERATE	PITTSBURGH CITY	1920.00	MIDDLE
PITTSBURGH CITY	0804.00	MIDDLE	PITTSBURGH CITY	2022.00	MODERATE
PITTSBURGH CITY	0806.00	UPPER	PITTSBURGH CITY	2023.00	MIDDLE
PITTSBURGH CITY	0807.00	MODERATE	PITTSBURGH CITY	2413.00	MIDDLE
PITTSBURGH CITY	0809.00	MIDDLE	PITTSBURGH CITY	2509.00	LOW
PITTSBURGH CITY	0901.00	MIDDLE	PITTSBURGH CITY	2602.00	MIDDLE
PITTSBURGH CITY	0902.00	UPPER	PITTSBURGH CITY	2607.00	MIDDLE
PITTSBURGH CITY	0903.00	MIDDLE	PITTSBURGH CITY	2613.00	LOW
PITTSBURGH CITY	1005.00	MIDDLE	PITTSBURGH CITY	2614.00	MODERATE
PITTSBURGH CITY	1011.00	MODERATE	PITTSBURGH CITY	2615.00	MODERATE
PITTSBURGH CITY	1014.00	MIDDLE	PITTSBURGH CITY	2620.00	MODERATE
PITTSBURGH CITY	1018.00	MIDDLE	PITTSBURGH CITY	2701.00	MIDDLE
PITTSBURGH CITY	1019.00	MODERATE	PITTSBURGH CITY	2703.00	MIDDLE
PITTSBURGH CITY	1102.00	UPPER	PITTSBURGH CITY	2708.00	MIDDLE
PITTSBURGH CITY	1106.00	UPPER	PITTSBURGH CITY	2716.00	MODERATE
PITTSBURGH CITY	1113.00	MODERATE	PITTSBURGH CITY	2814.00	LOW
PITTSBURGH CITY	1114.00	MODERATE	PITTSBURGH CITY	2815.00	MODERATE
PITTSBURGH CITY	1115.00	LOW	PITTSBURGH CITY	2901.00	MODERATE
PITTSBURGH CITY	1203.00	MODERATE	PITTSBURGH CITY	2902.00	MODERATE
PITTSBURGH CITY	1209.00	LOW	PITTSBURGH CITY	2904.00	MIDDLE
PITTSBURGH CITY	1302.00	MODERATE	PITTSBURGH CITY	3001.00	MODERATE
PITTSBURGH CITY	1306.00	LOW	PITTSBURGH CITY	3102.00	MIDDLE
PITTSBURGH CITY	1307.00	LOW	PITTSBURGH CITY	3204.00	MODERATE
PITTSBURGH CITY	1308.00	LOW	PITTSBURGH CITY	3206.00	MIDDLE
PITTSBURGH CITY	1401.00	UPPER	PITTSBURGH CITY	3207.00	MIDDLE
PITTSBURGH CITY	1402.00	UPPER		4011.00	MIDDLE
PITTSBURGH CITY	1403.00	UPPER		4012.00	MODERATE
PITTSBURGH CITY	1404.00	UPPER		4013.00	MIDDLE
PITTSBURGH CITY	1405.00	MIDDLE	BRACKENRIDGE BOROUGH	4020.00	MODERATE

Allegheny County Cont.

TARENTUM BOROUGH	4035.00	MODERATE
	4040.00	MIDDLE
	4050.00	MIDDLE
	4060.00	MIDDLE
BAIRDFORD CDP	4070.01	MIDDLE
ALLISON PARK CDP	4070.02	MIDDLE
BAKERSTOWN CDP	4080.01	UPPER
GIBSONIA CDP	4080.02	UPPER
	4090.01	UPPER
	4090.02	UPPER
BRADFORD WOODS BOROUGH	4100.00	UPPER
	4110.01	UPPER
	4110.02	UPPER
FRANKLIN PARK BOROUGH	4120.02	UPPER
FRANKLIN PARK BOROUGH	4120.03	UPPER
FRANKLIN PARK BOROUGH	4120.04	UPPER
	4131.00	UPPER
	4132.01	UPPER
	4132.02	UPPER
	4133.00	UPPER
ALLISON PARK CDP	4134.00	UPPER
ALLISON PARK CDP	4135.00	UPPER
ALLISON PARK CDP	4141.01	UPPER
ALLISON PARK CDP	4141.02	UPPER
ALLISON PARK CDP	4142.00	UPPER
	4150.01	UPPER
	4150.02	UPPER
HARWICK CDP	4160.00	MIDDLE
SPRINGDALE BOROUGH	4171.00	MIDDLE
SPRINGDALE BOROUGH	4172.00	MIDDLE
CHESWICK BOROUGH	4180.00	UPPER
	4190.00	MIDDLE
BLAWNOX BOROUGH	4200.00	MODERATE
	4211.00	UPPER
	4212.00	UPPER
FOX CHAPEL BOROUGH	4220.00	UPPER
ASPINWALL BOROUGH	4230.00	UPPER
SHARPSBURG BOROUGH	4240.00	MODERATE
ETNA BOROUGH	4250.00	MODERATE
ALLISON PARK CDP	4263.00	UPPER
GLENSHAW CDP	4264.00	MIDDLE
	4267.00	MIDDLE
ALLISON PARK CDP	4268.00	UPPER
MILLVALLE BOROUGH	4270.00	MODERATE
	4271.00	UPPER
	4272.00	MODERATE
	4281.00	MIDDLE
	4282.00	MIDDLE
	4291.00	MIDDLE
GLENSHAW CDP	4292.01	UPPER
GLENSHAW CDP	4292.02	UPPER

Allegheny County Cont.

	4293.00	UPPER
	4294.00	UPPER
	4295.00	MIDDLE
	4296.00	UPPER
	4297.00	MODERATE
WEST VIEW BOROUGH	4301.00	MIDDLE
WEST VIEW BOROUGH	4302.00	UPPER
BELLEVUE BOROUGH	4311.00	MIDDLE
BELLEVUE BOROUGH	4314.00	MIDDLE
BELLEVUE BOROUGH	4315.00	UPPER
AVALON BOROUGH	4323.00	MIDDLE
AVALON BOROUGH	4324.00	MIDDLE
BEN AVON BOROUGH	4340.00	UPPER
EMSWORTH BOROUGH	4350.00	MIDDLE
	4370.00	UPPER
BELL ACRES BOROUGH	4390.00	UPPER
SEWICKLEY BOROUGH	4455.00	UPPER
EDGEWORTH BOROUGH	4460.00	UPPER
	4470.00	MIDDLE
LEETSDALE BOROUGH	4480.00	MODERATE
	4490.00	MIDDLE
CORAOPOLIS BOROUGH	4507.00	MODERATE
CORAOPOLIS BOROUGH	4508.00	MODERATE
CARNOT-MOON CDP	4511.01	UPPER
CARNOT-MOON CDP	4511.02	MIDDLE
	4511.04	UPPER
CARNOT-MOON CDP	4511.05	UPPER
CARNOT-MOON CDP	4513.00	MIDDLE
CLINTON CDP	4520.00	UPPER
ENLOW CDP	4530.03	UPPER
ENLOW CDP	4530.04	UPPER
OAKDALE BOROUGH	4550.00	MIDDLE
	4560.01	UPPER
NOBLESTOWN CDP	4560.03	UPPER
	4560.04	UPPER
BRIDGEVILLE BOROUGH	4571.00	MIDDLE
BRIDGEVILLE BOROUGH	4572.00	MIDDLE
	4580.01	UPPER
RENNERDALE CDP	4580.02	UPPER
	4591.01	MIDDLE
	4591.02	UPPER
	4592.01	MIDDLE
PENNSBURY VILLAGE BOROUGH	4592.02	MIDDLE
	4600.01	MIDDLE
	4600.02	MIDDLE
	4610.00	MODERATE
	4621.00	MODERATE
	4626.00	MODERATE
MCKEES ROCKS BOROUGH	4639.00	MODERATE
INGRAM BOROUGH	4643.00	MIDDLE
MCKEES ROCKS BOROUGH	4644.00	UNKNOWN

Allegheny County Cont.

CRAFTON BOROUGH	4656.00	MIDDLE
CRAFTON BOROUGH	4658.00	UPPER
CARNEGIE BOROUGH	4687.00	MIDDLE
CARNEGIE BOROUGH	4688.00	MIDDLE
CARNEGIE BOROUGH	4689.00	MIDDLE
GREEN TREE BOROUGH	4690.00	UPPER
	4703.00	MIDDLE
	4704.00	UPPER
	4705.01	UPPER
	4705.02	UPPER
	4706.00	MIDDLE
HEIDELBERG BOROUGH	4710.00	MIDDLE
DORMONT BOROUGH	4721.00	MIDDLE
DORMONT BOROUGH	4722.00	MIDDLE
DORMONT BOROUGH	4723.00	MIDDLE
DORMONT BOROUGH	4724.00	MIDDLE
	4731.00	UPPER
	4732.00	UPPER
	4733.00	UPPER
	4734.01	UPPER
	4734.02	UPPER
	4735.00	UPPER
	4736.01	UPPER
	4736.02	UPPER
	4741.01	UPPER
	4741.02	UPPER
	4742.01	UPPER
	4742.02	UPPER
	4742.03	UPPER
BETHEL PARK MUNICIPALITY	4751.01	MIDDLE
BETHEL PARK MUNICIPALITY	4751.02	UPPER
BETHEL PARK MUNICIPALITY	4752.00	UPPER
BETHEL PARK MUNICIPALITY	4753.01	MIDDLE
BETHEL PARK MUNICIPALITY	4753.03	UPPER
BETHEL PARK MUNICIPALITY	4753.04	UPPER
BETHEL PARK MUNICIPALITY	4754.01	UPPER
BETHEL PARK MUNICIPALITY	4754.02	UPPER
CASTLE SHANNON BOROUGH	4761.00	MIDDLE
CASTLE SHANNON BOROUGH	4762.00	MIDDLE
WHITEHALL BOROUGH	4771.00	UPPER
WHITEHALL BOROUGH	4772.00	MIDDLE
WHITEHALL BOROUGH	4773.00	MIDDLE
BRENTWOOD BOROUGH	4781.00	MIDDLE
BRENTWOOD BOROUGH	4782.00	MIDDLE
	4790.00	MIDDLE
BALDWIN BOROUGH	4801.01	MODERATE
BALDWIN BOROUGH	4801.02	MIDDLE
BALDWIN BOROUGH	4802.00	MIDDLE
BALDWIN BOROUGH	4803.00	MIDDLE
BALDWIN BOROUGH	4804.00	MIDDLE
MOUNT OLIVER BOROUGH	4810.00	MODERATE

Allegheny County Cont.

WEST HOMESTEAD BOROUGH	4825.00	MIDDLE
HOMESTEAD BOROUGH	4838.00	LOW
MUNHALL BOROUGH	4843.00	MIDDLE
MUNHALL BOROUGH	4845.00	MODERATE
MUNHALL BOROUGH	4846.00	MIDDLE
WHITAKER BOROUGH	4850.00	MODERATE
DUQUESNE CITY	4867.00	LOW
DUQUESNE CITY	4868.00	MODERATE
DUQUESNE CITY	4869.00	MODERATE
DRAVOSBURG BOROUGH	4870.00	MODERATE
WEST MIFFLIN BOROUGH	4881.00	MODERATE
WEST MIFFLIN BOROUGH	4882.00	MODERATE
WEST MIFFLIN BOROUGH	4883.00	MIDDLE
WEST MIFFLIN BOROUGH	4884.00	MIDDLE
WEST MIFFLIN BOROUGH	4885.00	MIDDLE
WEST MIFFLIN BOROUGH	4886.00	MIDDLE
PLEASANT HILLS BOROUGH	4890.01	MIDDLE
PLEASANT HILLS BOROUGH	4890.02	MIDDLE
	4900.02	MIDDLE
	4900.03	UPPER
	4900.04	UPPER
JEFFERSON HILLS BOROUGH	4911.01	UPPER
JEFFERSON HILLS BOROUGH	4912.00	MIDDLE
CLAIRTON CITY	4927.00	MODERATE
CLAIRTON CITY	4928.00	MODERATE
CLAIRTON CITY	4929.00	LOW
ELIZABETH BOROUGH	4940.00	MODERATE
	4950.00	MODERATE
	4961.01	UPPER
	4961.02	MIDDLE
BOSTON CDP	4962.00	MIDDLE
LINCOLN BOROUGH	4970.00	MIDDLE
LIBERTY BOROUGH	4980.00	MIDDLE
GLASSPORT BOROUGH	4993.00	MODERATE
GLASSPORT BOROUGH	4994.00	MODERATE
PORT VUE BOROUGH	5003.00	MIDDLE
VERSAILLES BOROUGH	5010.00	MODERATE
WHITE OAK BOROUGH	5030.02	MIDDLE
	5041.00	MODERATE
EAST MCKEESPORT BOROUGH	5070.00	MIDDLE
WILMERDING BOROUGH	5080.00	MODERATE
TURTLE CREEK BOROUGH	5094.00	LOW
EAST PITTSBURGH BOROUGH	5100.00	LOW
NORTH BRADDOCK BOROUGH	5120.00	MODERATE
NORTH BRADDOCK BOROUGH	5130.00	MODERATE
BRADDOCK BOROUGH	5138.00	LOW
RANKIN BOROUGH	5140.00	LOW
SWISSVALE BOROUGH	5151.00	MODERATE
SWISSVALE BOROUGH	5152.00	MIDDLE
SWISSVALE BOROUGH	5153.00	MIDDLE
SWISSVALE BOROUGH	5154.01	UPPER





# Census Tracts

State Code - Pennsylvania	42
MSA Code - Pittsburgh	38300
County Code - Armstrong	005

## Armstrong County

## Armstrong County Cont.

DAYTON BOROUGH	9501.00	MODERATE			
TEMPLETON CDP	9502.00	MODERATE			
PARKER CITY	9503.00	MIDDLE			
WORTHINGTON BOROUGH	9504.00	MIDDLE			
APPLEWOLD BOROUGH	9505.00	MIDDLE			
	9506.00	MODERATE			
ATWOOD BOROUGH	9507.00	MODERATE			
	9508.00	MIDDLE			
FORD CLIFF BOROUGH	9509.00	MIDDLE			
FORD CITY BOROUGH	9510.00	MODERATE			
KITTANNING BOROUGH	9511.00	MODERATE			
	9512.00	MIDDLE			
	9513.00	MIDDLE			
KISKIMERE CDP	9514.00	MODERATE			
APOLLO BOROUGH	9515.00	MIDDLE			
ORCHARD HILLS CDP	9516.00	MODERATE			
ELDERTON BOROUGH	9517.00	MIDDLE			
LEECHBURG BOROUGH	9518.00	MODERATE			
FREEPORT BOROUGH	9519.00	MODERATE			
			<b>Total</b>		
			Low	0	
			Moderate	10	
			Middle	9	
			Upper	0	
			Unknown	0	
			NA	0	
			<b>Total Census Tracts (Armstrong Co)</b>		<b>19</b>

## Census Tracts

<b>State Code - Pennsylvania</b>	<b>42</b>
<b>MSA Code - Pittsburgh</b>	<b>38300</b>
<b>County Code - Butler</b>	<b>019</b>

### Butler County

### Butler County Cont.

BUTLER CITY	9021.00	MIDDLE		
BUTLER CITY	9022.00	MODERATE		
BUTLER CITY	9023.00	LOW		
BUTLER CITY	9024.00	LOW		
BUTLER CITY	9025.00	MIDDLE		
MEADOWOOD CDP	9026.00	MIDDLE		
HOMEACRE-LYNDORA CDP	9027.00	MIDDLE		
HOMEACRE-LYNDORA CDP	9028.00	MIDDLE		
HOMEACRE-LYNDORA CDP	9029.00	UPPER		
HOMEACRE-LYNDORA CDP	9030.00	MIDDLE		
OAK HILLS CDP	9031.00	MIDDLE		
BRUIN BOROUGH	9101.00	MIDDLE		
CHERRY VALLEY BOROUGH	9102.00	MIDDLE		
HARRISVILLE BOROUGH	9103.01	MIDDLE		
WEST LIBERTY BOROUGH	9103.02	MIDDLE		
SLIPPERY ROCK BOROUGH	9104.00	MIDDLE		
WEST SUNBURY BOROUGH	9106.00	MIDDLE		
	9107.00	MIDDLE		
UNIONVILLE CDP	9108.00	UPPER		
SHANOR-NORTHVUE CDP	9109.00	UPPER		
LAKE ARTHUR ESTATES CDP	9110.00	MIDDLE		
CONNOQUENESSING BOROUGH	9111.00	MIDDLE		
EAST BUTLER BOROUGH	9112.00	MODERATE		
CHICORA BOROUGH	9113.00	MIDDLE		
	9114.00	MIDDLE		
	9115.01	MIDDLE		
SAXONBURG BOROUGH	9115.02	MIDDLE		
NIXON CDP	9116.00	MIDDLE		
EVANS CITY BOROUGH	9117.00	MIDDLE		
	9118.00	UPPER		
HARMONY BOROUGH	9119.00	MIDDLE		
	9120.01	UPPER		
	9120.02	UPPER		
	9121.01	UPPER		
	9121.02	UPPER		
	9122.00	UPPER		
	9123.01	UPPER		
SEVEN FIELDS BOROUGH	9123.03	UPPER		
	9123.04	UPPER		
	9124.03	UPPER		
	9124.04	UPPER		
CALLERY BOROUGH	9124.05	MIDDLE		
VALENCIA BOROUGH	9124.06	UPPER		
	9127.01	UPPER		
	9127.02	UPPER		
	9128.00	MIDDLE		
SLIPPERY ROCK UNIVERSITY CDP	9801.00	UNKNOWN		
			<b>Total</b>	
			Low	2
			Moderate	2
			Middle	25
			Upper	17
			Unknown	1
			NA	0
			<b>Total Census Tracts (Butler Co)</b>	<b>47</b>



## Census Tracts

State Code - Pennsylvania  
MSA Code - Pittsburgh  
County Code - Westmoreland

42  
38300  
129

### Westmoreland County

### Westmoreland County Cont.

ARNOLD CITY	8001.00	LOW	GREENSBURG CITY	8039.01	MIDDLE
ARNOLD CITY	8002.00	MODERATE	GREENSBURG CITY	8039.02	MIDDLE
ARNOLD CITY	8003.00	LOW	GREENSBURG CITY	8040.00	MODERATE
NEW KENSINGTON CITY	8004.00	MIDDLE	GREENSBURG CITY	8041.00	MODERATE
NEW KENSINGTON CITY	8005.00	MIDDLE	GREENSBURG CITY	8042.00	MIDDLE
NEW KENSINGTON CITY	8006.00	LOW	SOUTHWEST GREENSBURG BORO	8043.00	MIDDLE
NEW KENSINGTON CITY	8007.00	LOW	SOUTH GREENSBURG BOROUGH	8044.00	MODERATE
NEW KENSINGTON CITY	8008.00	MIDDLE		8045.01	MIDDLE
NEW KENSINGTON CITY	8009.00	MODERATE		8045.03	MIDDLE
LOWER BURRELL CITY	8010.01	MIDDLE		8045.04	MIDDLE
LOWER BURRELL CITY	8010.02	MODERATE	YOUNGWOOD BOROUGH	8046.00	MIDDLE
LOWER BURRELL CITY	8011.00	MIDDLE	ARONA BOROUGH	8047.01	MIDDLE
	8012.00	UPPER		8047.03	MIDDLE
HYDE PARK BOROUGH	8013.00	MIDDLE		8047.04	MODERATE
VANDERGRIFT BOROUGH	8014.00	MODERATE		8047.05	UNKNOWN
EAST VANDERGRIFT BOROUGH	8015.00	MODERATE		8047.06	MIDDLE
VANDERGRIFT BOROUGH	8016.00	LOW		8048.01	MODERATE
	8017.01	MIDDLE	ARONA BOROUGH	8048.03	MIDDLE
	8017.02	MIDDLE		8048.04	UPPER
	8017.03	MIDDLE	MADISON BOROUGH	8049.01	MIDDLE
AVONMORE BOROUGH	8018.01	MIDDLE	HUNKER BOROUGH	8049.02	MIDDLE
SLICKVILLE CDP	8018.02	MIDDLE	HERMINIE CDP	8050.00	MIDDLE
SLICKVILLE CDP	8019.01	MIDDLE	SUTERSVILLE BOROUGH	8051.00	MIDDLE
CRABTREE CDP	8019.02	UPPER	MONESSEN CITY	8052.00	MODERATE
MURRYSVILLE MUNICIPALITY	8020.01	UPPER	MONESSEN CITY	8054.00	LOW
DELMONT BOROUGH	8020.03	UPPER	MONESSEN CITY	8055.00	MIDDLE
EXPORT BOROUGH	8020.04	UPPER	NORTH BELLE VERNON BOROUGH	8056.00	MIDDLE
MURRYSVILLE MUNICIPALITY	8021.01	UPPER	FELLSBURG CDP	8058.00	MODERATE
MURRYSVILLE MUNICIPALITY	8021.02	UPPER	LYNNWOOD-PRICEDALE CDP	8059.01	UPPER
MURRYSVILLE MUNICIPALITY	8021.03	UPPER	COLLINSBURG CDP	8059.03	UPPER
TRAFFORD BOROUGH	8022.00	MODERATE	FELLSBURG CDP	8059.04	MIDDLE
LEVEL GREEN CDP	8023.01	MIDDLE	WEST NEWTON BOROUGH	8060.00	MODERATE
HARRISON CITY CDP	8023.03	UPPER	WYANO CDP	8061.00	MODERATE
HARRISON CITY CDP	8023.04	UPPER	SMITHTON BOROUGH	8062.00	MIDDLE
	8024.00	MIDDLE	SCOTTDALE BOROUGH	8063.00	MIDDLE
JEANNETTE CITY	8025.00	MIDDLE	SCOTTDALE BOROUGH	8064.00	MIDDLE
JEANNETTE CITY	8026.00	MODERATE		8065.00	MIDDLE
JEANNETTE CITY	8027.00	MIDDLE		8066.00	MIDDLE
JEANNETTE CITY	8028.00	MODERATE	MOUNT PLEASANT BOROUGH	8067.00	MODERATE
MANOR BOROUGH	8029.00	UPPER	MOUNT PLEASANT BOROUGH	8068.00	MODERATE
IRWIN BOROUGH	8030.00	MIDDLE		8069.00	MIDDLE
	8031.00	MIDDLE	MAMMOTH CDP	8070.00	MODERATE
	8032.00	MIDDLE	CALUMET CDP	8071.00	MIDDLE
	8033.01	MIDDLE		8072.01	MIDDLE
	8033.02	UPPER		8072.02	MIDDLE
	8034.00	UPPER	HOSTETTER CDP	8073.00	MODERATE
	8035.01	UPPER	CRABTREE CDP	8074.01	MIDDLE
	8035.02	MIDDLE		8074.03	UPPER
ADAMSBURG BOROUGH	8036.00	MIDDLE	LAWSON HEIGHTS CDP	8074.04	MIDDLE
GRAPEVILLE CDP	8037.00	MIDDLE	LATROBE BOROUGH	8075.00	MIDDLE
	8038.00	UPPER	LATROBE BOROUGH	8076.00	MIDDLE





## Census Tracts

State Code - Pennsylvania

42

MSA Code - Harrisburg/Carlisle PA

25420

County Code - Cumberland

041

### Cumberland County

### Cumberland County Cont.

ENOLA CDP	0101.00	MODERATE		0131.05	MIDDLE	
	0102.01	UPPER		SHIPPENSBURG BOROUGH	0132.00	MIDDLE
CAMP HILL BOROUGH	0102.03	MIDDLE			9810.01	UNKNOWN
ENOLA CDP	0102.04	UPPER		MESSIAH COLLEGE CDP	9816.06	UNKNOWN
ENOLA CDP	0103.00	MIDDLE				
CAMP HILL BOROUGH	0104.00	UPPER				
CAMP HILL BOROUGH	0105.00	MIDDLE				
LEMOYNE BOROUGH	0106.00	MIDDLE				
NEW CUMBERLAND BOROUGH	0107.00	MIDDLE				
NEW CUMBERLAND BOROUGH	0108.00	MIDDLE				
LOWER ALLEN CDP	0109.00	UPPER				
LOWER ALLEN CDP	0110.02	MIDDLE				
	0111.01	UPPER				
	0111.02	MIDDLE				
SHIREMANSTOWN BOROUGH	0112.00	MIDDLE				
	0113.01	UPPER				
	0113.03	UPPER				
	0113.04	MIDDLE				
	0113.05	MIDDLE				
	0113.06	UPPER				
	0113.07	UPPER				
MECHANICSBURG BOROUGH	0114.00	MIDDLE				
MECHANICSBURG BOROUGH	0115.00	MIDDLE				
	0116.02	UPPER				
	0116.06	MIDDLE				
	0116.07	UPPER				
	0116.08	MIDDLE				
	0117.00	MIDDLE				
SCHLUSSER CDP	0118.03	MODERATE				
	0118.04	UPPER				
NEW KINGSTOWN CDP	0118.05	UPPER				
NEW KINGSTOWN CDP	0118.06	MIDDLE				
	0118.07	UPPER				
SCHLUSSER CDP	0119.01	MIDDLE				
CARLISLE BARRACKS CDP	0119.02	MIDDLE				
CARLISLE BOROUGH	0120.00	MODERATE				
CARLISLE BOROUGH	0121.00	LOW				
CARLISLE BOROUGH	0122.00	MIDDLE				
CARLISLE BOROUGH	0123.00	LOW				
CARLISLE BOROUGH	0124.00	MIDDLE				
	0125.01	MIDDLE				
BOILING SPRINGS CDP	0125.02	UPPER				
MOUNT HOLLY SPRINGS BOROUGH	0126.00	MIDDLE				
	0127.01	UPPER				
	0127.02	MIDDLE				
PLAINFIELD CDP	0128.01	MIDDLE				
	0128.02	MIDDLE				
NEWVILLE BOROUGH	0129.00	MODERATE				
	0130.00	MIDDLE				
NEWBURG BOROUGH	0131.03	MIDDLE				
SHIPPENSBURG UNIVERSITY CDP	0131.04	LOW				
			<b>Total</b>			
			Low		3	
			Moderate		4	
			Middle		30	
			Upper		16	
			Unknown		2	
			NA		0	
			<b>Total Census Tracts (Cumberland Co)</b>		<b>55</b>	



# Loan to Deposit Ratio





## 2022 Loan to Deposit Ratio

### Loan to Deposit Ratio

87.80%

88.59%

81.52%

85.09%

### Quarter-End

March 31, 2022

June 30, 2022

September 30, 2022

December 31, 2022

- Loan to Deposit Ratio is based on Net Loans and Leases / Total Deposits from the Bank's Uniform Bank Performance Report that is based on the Bank's Call Reports.



## 2023 Loan to Deposit Ratio

### Loan to Deposit Ratio

90.17%

96.33%

94.19%

97.33%

### Quarter-End

March 31, 2023

June 30, 2023

September 30, 2023

December 31, 2023

- Loan to Deposit Ratio is based on Net Loans and Leases / Total Deposits from the Bank's Uniform Bank Performance Report that is based on the Bank's Call Reports.



## 2024 Loan to Deposit Ratio

### Loan to Deposit Ratio

100.00%

N/A

N/A

N/A

### Quarter-End

March 31, 2024

June 30, 2024

September 30, 2024

December 31, 2024

- Loan to Deposit Ratio is based on Net Loans and Leases / Total Deposits from the Bank's Uniform Bank Performance Report that is based on the Bank's Call Reports.



# Mars Bank Acquisition



## For Immediate Release

**Contact:** NexTier Bank Clem Rosenberger, President & CEO, [crosenberger@nextierbank.com](mailto:crosenberger@nextierbank.com)  
724-548-9240 (O)

Mars Bank Jim Dionise, President & CEO, [jdionise@marsbank.com](mailto:jdionise@marsbank.com)  
724-625-1555 x 259 (O)

## NexTier, Inc. and Mars Bancorp, Inc. Announce Merger

**BUTLER, PA and MARS, PA** August 31, 2023 – NexTier, Inc. (“NexTier”), the holding company of NexTier Bank, N.A. (“NexTier Bank”), and Mars Bancorp, Inc. (“Mars”) (OTCQX: MNBP), the holding company of Mars Bank, jointly announced today that the parties have entered into a definitive agreement whereby NexTier will acquire Mars. The proposed transaction will result in Western Pennsylvania’s premier, locally owned and managed community bank having total assets in excess of \$2.6 billion. Upon consummation of the proposed transaction, Mars Bank will be merged with and into NexTier Bank, with the combined company and branch locations operating under the NexTier Bank brand. Clem Rosenberger, NexTier’s President and Chief Executive Officer, will lead the combined institution, and Jim Dionise, Mars’ President and Chief Executive Officer, will join the NexTier Bank Board of Directors upon the consummation of the merger.

With twenty-seven branches and \$2.1 billion in assets as of June 30, 2023, NexTier Bank brings a strong commercial business, treasury management and relationship building focus, along with its community-based culture to the combined bank. “We believe the merger with Mars Bank provides NexTier the opportunity to provide additional banking services to Western Pennsylvania’s businesses, retail customers, non-profit organizations, school districts and local government entities. We are especially excited to expand our services into Mercer County. We will continue to provide the level of relationship-focused service and community involvement that both organizations have historically succeeded in,” said Rosenberger. “We look forward to our partnership with Mars Bank as we combine our two organizations.”

Mars Bank holds \$520.8 million in assets as of June 30, 2023 and brings strong capability in retail, mortgage, and commercial lending along with digital acquisition. “This merger ensures our customers will continue to receive access to the products, services, and technology they need, while maintaining the relationship-driven, hands-on service they’ve come to expect,” said Jim Dionise, Mars Bank President and Chief Executive Officer.

Under the terms of the merger agreement, shareholders of Mars will receive cash consideration of \$20.00 for each share of Mars common stock owned. The agreement was unanimously approved by the Boards of Directors of NexTier and Mars. The transaction is expected to close in the first quarter of 2024, following receipt of approvals from regulatory authorities, the approval of Mars’ shareholders, and the satisfaction of other customary closing conditions.

Janney Montgomery Scott, LLC served as financial advisor and Alston & Bird LLP served as legal counsel to NexTier. D.A. Davidson & Co. served as financial advisor and Silver, Freedman, Taff & Tiernan LLP served as legal counsel to Mars.

## **About NexTier Bank, N.A.**

NexTier Bank, N.A. is a subsidiary of NexTier, Inc. and has 27 community offices throughout Butler, Armstrong, Allegheny, Westmoreland, Clearfield and Cumberland counties in Pennsylvania, along with loan production offices in Cleveland and Columbus, Ohio and Buffalo and Rochester, New York. As of June 30, 2023, NexTier Bank reported total assets of \$2.13 billion, total loans of \$1.68 billion and total deposits of \$1.74 billion. [www.nextierbank.com](http://www.nextierbank.com).

## **About Mars Bank**

Mars Bank is a subsidiary of Mars Bancorp, Inc. and has six retail offices in Allegheny, Butler, and Mercer Counties in Pennsylvania, a loan production office in Chicora, Pennsylvania, and a loan production office in Beckley, West Virginia. As of June 30, 2023, Mars Bank reported total assets of \$520.8 million, total loans of \$338.7 million and total deposits of \$459.1 million. [www.mars.bank](http://www.mars.bank).

## **Additional Information About the Merger**

In connection with the proposed merger transaction, Mars will prepare a proxy statement, as well as other relevant documents concerning the proposed transaction. The proxy statement will be mailed to the shareholders of Mars. Shareholders of Mars are urged to read the proxy statement and other relevant materials in their entirety when they become available before voting on the merger because they will contain important information about NexTier, Mars, and the proposed merger transaction. The foregoing description of the merger agreement and the transactions contemplated thereby is not complete and is subject to and qualified in its entirety by reference to the merger agreement, which will be included in the proxy statement.

The merger agreement is not intended to provide any other factual information about Mars, NexTier or any of NexTier's or Mars' affiliates. The representations and warranties contained in the merger agreement were made only for purposes of that agreement and as of specific dates, were solely for the benefit of the parties to the agreement, may be subject to limitations agreed upon by the parties, including being qualified by confidential disclosures made for the purposes of allocating contractual risk between the parties to the agreement instead of establishing these matters as facts, and may be subject to standards of materiality applicable to the contracting parties that differ from those applicable to investors. Investors should not rely upon the representations, warranties and covenants or any description thereof as characterizations of the actual state of facts or condition of Mars, NexTier or any of NexTier's or Mars' affiliates. Moreover, information concerning the subject matter of the representations, warranties and covenants may change after the date of the agreement, which subsequent information may or may not be fully reflected in public disclosures by Mars or NexTier.

This press release does not constitute a solicitation of proxies.

## **Special Note Concerning Forward-Looking Statements**

This communication contains "forward-looking statements" as defined in the Private Securities Litigation Reform Act of 1995. In general, forward-looking statements usually use words such as "may," "believe," "expect," "anticipate," "intend," "will," "should," "plan," "estimate," "predict," "continue" and "potential" or the negative of these terms or other comparable terminology, including statements related to the expected timing of the closing of the proposed transactions between NexTier and Mars (the "Merger"), the expected returns and other benefits of the Merger to shareholders, expected improvement in operating efficiency resulting from the Merger, estimated expense reductions resulting from the transactions and the timing of achievement of such reductions, the impact on and timing of the recovery of the impact on tangible book value, and the effect of the Merger on NexTier's capital ratios. Forward-looking statements represent management's beliefs, based upon information available at the time the statements are made, with regard to the matters addressed. Such forward-looking statements are not guarantees of future performance.

Forward-looking statements are subject to numerous assumptions, risks and uncertainties that change over time and could cause actual results or financial condition to differ materially from those expressed in or implied by such statements. With respect to the Merger, factors that could cause or contribute to such differences include, but are not limited to (1) the risk that the cost savings and any revenue synergies from the Merger may not be realized or take longer than anticipated to be realized, (2) disruption from the Merger with customers, suppliers, employee or other business partners relationships, (3) the occurrence of any event, change or other circumstances that could give rise to the termination of one or both of the definitive agreements in respect of the Merger, (4) the risk of successful integration

of Mars into NexTier, (5) the failure to obtain the necessary approval by the shareholders of Mars, (6) the amount of the costs, fees, expenses and charges related to the Merger, (7) the ability by NexTier to obtain required governmental approvals of the Merger, (8) reputational risk and the reaction of each of the companies' customers, suppliers, employees or other business partners to the Merger, (9) the failure of the closing conditions in the definitive agreements in respect of the Merger to be satisfied, or any unexpected delay in closing of the Merger, (10) the risk that the integration of the operations of Mars into the operations of NexTier will be materially delayed or will be more costly or difficult than expected, (11) the possibility that the Merger may be more expensive to complete than anticipated, including as a result of unexpected factors or events, and (12) general competitive, economic, political and market conditions. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements.

Neither NexTier nor Mars undertakes any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.



## For Immediate Release

**Contact:** NexTier Bank Clem Rosenberger, President & CEO, [crosenberger@nextierbank.com](mailto:crosenberger@nextierbank.com)  
724-548-9240 (O)

Mars Bank Jim Dionise, President & CEO, [jdionise@marsbank.com](mailto:jdionise@marsbank.com)  
724-625-1555 x 259 (O)

## NexTier, Inc. and Mars Bancorp, Inc. Announce Regulatory Approvals

**BUTLER, PA and MARS, PA** January 30, 2024 – NexTier, Inc. (“NexTier”), the holding company of NexTier Bank, N.A. (“NexTier Bank”), and Mars Bancorp, Inc. (“Mars”) (OTCQX: MNBP), the holding company of Mars Bank, jointly announced today that they have received all regulatory approvals, including approval from the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, and the Pennsylvania Department of Banking and Securities, necessary to complete the proposed merger of Mars Bancorp with and into NexTier, Inc. in accordance to the Agreement and Plan of Merger dated August 30, 2023 by and between NexTier and Mars (the “Merger Agreement”).

“Our teams have been working diligently to ensure the merger transition is as smooth and simple as possible,” stated Clem Rosenberger, NexTier’s President and Chief Executive Officer. “We are pleased to have received all regulatory approvals, and this allows us to complete the merger process on-time as previously disclosed to Mars Bank customers.” A legal closing for the Merger is scheduled for Friday, February 16th, with system conversions planned February 17th – 19th. All existing Mars Bank branches will open on Tuesday, February 20th as NexTier Bank locations. Customers will be able to visit and bank at all NexTier Bank locations across the region.

Promptly following completion of the Merger, Mars shareholders will receive instructions for exchanging their common stock certificates in order to receive the merger consideration of \$20 per share.

###

### About NexTier Bank, N.A.

NexTier Bank, N.A. is a subsidiary of NexTier, Inc. and has 27 community offices throughout Butler, Armstrong, Allegheny, Westmoreland, Clearfield and Cumberland counties in Pennsylvania, along with loan production offices in Cleveland, Ohio and Buffalo and Rochester, New York. As of December 31, 2023, NexTier Bank reported total assets of \$2.24 billion, total loans of \$1.79 billion and total deposits of \$1.84 billion. [www.nextierbank.com](http://www.nextierbank.com).

### About Mars Bank

Mars Bank is a subsidiary of Mars Bancorp, Inc. and has six retail offices in Allegheny, Butler, and Mercer Counties in Pennsylvania and a loan production office in Chicora, Pennsylvania. As of December 31, 2023, Mars Bank reported total assets of \$529.6 million, total loans of \$341.7 million and total deposits of \$ 491.0 million. [www.mars.bank](http://www.mars.bank).



### **Special Note Concerning Forward-Looking Statements**

This communication contains “forward-looking statements” as defined in the Private Securities Litigation Reform Act of 1995. In general, forward-looking statements usually use words such as “may,” “believe,” “expect,” “anticipate,” “intend,” “will,” “should,” “plan,” “estimate,” “predict,” “continue” and “potential” or the negative of these terms or other comparable terminology, including statements related to the expected timing of the closing of the proposed transactions between NexTier and Mars (the “Merger”), the expected returns and other benefits of the Merger to shareholders, expected improvement in operating efficiency resulting from the Merger, estimated expense reductions resulting from the transactions and the timing of achievement of such reductions, the impact on and timing of the recovery of the impact on tangible book value, and the effect of the Merger on NexTier’s capital ratios. Forward-looking statements represent management’s beliefs, based upon information available at the time the statements are made, with regard to the matters addressed. Such forward-looking statements are not guarantees of future performance.

Forward-looking statements are subject to numerous assumptions, risks and uncertainties that change over time and could cause actual results or financial condition to differ materially from those expressed in or implied by such statements. With respect to the Merger, factors that could cause or contribute to such differences include, but are not limited to (1) the risk that the cost savings and any revenue synergies from the Merger may not be realized or take longer than anticipated to be realized, (2) disruption from the Merger with customers, suppliers, employee or other business partners relationships, (3) the occurrence of any event, change or other circumstances that could give rise to the termination of one or both of the definitive agreements in respect of the Merger, (4) the risk of successful integration of Mars into NexTier, (5) the amount of the costs, fees, expenses and charges related to the Merger, (6) reputational risk and the reaction of each of the companies’ customers, suppliers, employees or other business partners to the Merger, (7) the failure of the closing conditions in the definitive agreements in respect of the Merger to be satisfied, or any unexpected delay in closing of the Merger, (8) the risk that the integration of the operations of Mars into the operations of NexTier will be materially delayed or will be more costly or difficult than expected, (9) the possibility that the Merger may be more expensive to complete than anticipated, including as a result of unexpected factors or events, and (10) general competitive, economic, political and market conditions. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements.

Neither NexTier nor Mars undertakes any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.



## For Immediate Release

**Contact:** NexTier Bank Clem Rosenberger, President & CEO, [crosenberger@nexttierbank.com](mailto:crosenberger@nexttierbank.com)  
724-548-9240 (O)

## NexTier, Inc. and Mars Bancorp, Inc. Complete Merger

**BUTLER, PA** February 20, 2024 – NexTier, Inc. (“NexTier”), the holding company of NexTier Bank, N.A. (“NexTier Bank”) has completed its merger, effective February 16, 2024, with Mars Bancorp, Inc. (“Mars”) (OTCQX: MNBP), including its wholly-owned subsidiary, Mars Bank.

With over \$2.7 billion in assets, NexTier Bank offers Western Pennsylvania businesses and consumers a comprehensive line of products and services, 31 convenient locations, and a focus on exceptional customer service. The combined organization will be Western Pennsylvania’s premier, locally owned and managed community bank and will continue the commitment to community that both organizations have made a priority for well over a century.

The merger of Mars into NexTier enhances NexTier’s geographic footprint. “Joining together with Mars Bank provides us the opportunity to expand into Mercer County”, stated Clem Rosenberger, President & CEO of NexTier. “Mars Bank customers will have access to enhanced deposit and lending products, digital banking solutions, and Treasury Management services. We look forward to meeting the financial needs of Mars Bank customers and will continue the legacy customer service and community partnerships they’ve come to know and trust.”

NexTier also welcomes Jim Dionise, President & CEO of Mars, to NexTier Bank’s Board of Directors. “Jim has been a well-respected, financial industry expert within Western Pennsylvania for many years and we look forward to having his experience and knowledge within our board room.”

###

### **About NexTier Bank, N.A.**

NexTier Bank, N.A. is a subsidiary of NexTier, Inc. and has 31 community offices throughout Butler, Armstrong, Allegheny, Mercer, Westmoreland, Clearfield and Cumberland counties in Pennsylvania, along with loan production offices in Cleveland, Ohio and Buffalo and Rochester, New York. As of February 16, 2024, NexTier Bank reported total assets of \$2.74 billion, total loans of \$2.12 billion and total deposits of \$2.35 billion. [www.nexttierbank.com](http://www.nexttierbank.com).

### **Special Note Concerning Forward-Looking Statements**

This communication contains “forward-looking statements” as defined in the Private Securities Litigation Reform Act of 1995. In general, forward-looking statements usually use words such as “may,” “believe,” “expect,” “anticipate,” “intend,” “will,” “should,” “plan,” “estimate,” “predict,” “continue” and “potential” or the negative of these terms or other comparable terminology, including statements related to the expected returns and other benefits of the merger between NexTier and Mars (the “Merger”). Forward-looking statements represent management’s beliefs, based upon information

available at the time the statements are made, with regard to the matters addressed. Such forward-looking statements are not guarantees of future performance.

Forward-looking statements are subject to numerous assumptions, risks and uncertainties that change over time and could cause actual results or financial condition to differ materially from those expressed in or implied by such statements. With respect to the Merger, factors that could cause or contribute to such differences include, but are not limited to (1) the risk that the cost savings and any revenue synergies from the Merger may not be realized or take longer than anticipated to be realized, (2) disruption from the Merger with customers, suppliers, employee or other business partners relationships, (3) the risk of successful integration of Mars into NexTier, (4) reputational risk and the reaction of each of the companies' customers, suppliers, employees or other business partners to the Merger, (5) the risk that the integration of the operations of Mars into the operations of NexTier will be materially delayed or will be more costly or difficult than expected, and (6) general competitive, economic, political and market conditions. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements.

Neither NexTier nor Mars undertakes any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.



# CRA Disclosure Statement



## [CRA Disclosure Statement](#)

The CRA Disclosure Statement pertaining to NexTier Bank, N.A., may be obtained on the FFIEC's website at: <https://www.ffiec.gov>.



# HMDA Disclosure Statement



## [HMDA Disclosure Statement](#)

The HMDA Disclosure Statement pertaining to NexTier Bank, N.A., and the home mortgage loan data published by the Consumer Financial Protection Bureau (CFPB) are available at the CFPB's website:

<https://www.consumerfinance.gov/hmda>