NexTier Bank, N.A. CRA Public File

Updated 8/31/2026

NexTier Bank

Public Comments and Responses

Public Comments & Responses

2023

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

2024

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

2025

- No written comments have been received from the public relating to the institution's CRA performance for 2025.

NexTier Bank

CRA Performance Evaluation

Office of the
Comptroller of the Currency
Washington, DC 20219

LARGE BANK

PUBLIC DISCLOSURE

June 8, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

NexTier Bank, National Association
Charter Number: 5073

222 Market Street
Kittanning, PA 16201

Office of the Comptroller of the Currency

200 Public Square Suite 1610
Cleveland, OH 44114-2301

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.

Contents

Overall CRA Rating

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

The following table indicates the performance level of NexTier Bank, National Association with respect to the Lending, Investment, and Service Tests:

Performance Levels	NexTier Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	X
High Satisfactory			
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on the bank's performance in the state of Pennsylvania which exhibited an excellent distribution of home mortgage and small business lending among geographies of different income levels and a good distribution of home mortgage and small business lending among borrowers of different income levels. The bank was also a leader in funding community development (CD) loans.

- The Investment Test rating is based on the bank's performance in the state of Pennsylvania which exhibited an excellent level of CD investments and donations which were responsive to identified community needs.

- The Service Test rating is based on the bank's performance in the state of Pennsylvania which exhibited service delivery systems that were readily accessible to geographies and individuals of different income levels.

Lending in Assessment Area

A high percentage of the bank's loans were in its AAs.

The bank originated and purchased 72.1 percent of its total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	530	67.5	255	32.5	785	122,049	32.2	257,301	67.8	379,351
Small Business	236	84.9	42	15.1	278	50,193	79.3	13,122	20.7	63,315
Total	**766**	**72.1**	**297**	**27.9**	**1063**	**172,242**	**38.9**	**270,423**	**61.1**	**442,666**
Source: 1/1/2022 - 12/31/2024 Bank Data. *Due to rounding, totals may not equal 100.0%*										

Description of Institution

NexTier Bank, National Association, (NexTier, or the bank) is a full-service, intrastate bank headquartered in Kittanning, Pennsylvania (PA). The bank is a wholly owned subsidiary of NexTier, Incorporated, which is a one bank holding company also located in Kittanning, PA. Kittanning is situated in Armstrong County in Western PA. In February 2024, the bank acquired Mars Bancorp, Inc. Mars bank operated six branch offices in Allegheny, Butler, and Mercer Counties in Pennsylvania.

The bank offered a range of traditional deposit and loan products and services. The bank's retail deposit products included checking accounts and savings programs. The bank's loan products included home mortgages, home equity loans, home equity lines of credit, consumer, and commercial loans. The bank also offered treasury management services. In addition to its traditional service delivery methods, the bank offered certain alternative retail delivery systems, such as deposit-taking ATMs, online banking, online account opening, direct deposit, and mobile banking. The bank's strategy was to originate commercial loans in addition to home mortgages within its market areas and to be responsive to suitable acquisition opportunities.

Over the evaluation period, the bank served seven counties in western and central Pennsylvania. Specifically, the bank served Allegheny, Armstrong, Butler, and Westmoreland counties which comprised part of the Pittsburgh Metropolitan Statistical Area (MSA). The bank also served Cumberland County which comprised part of the Harrisburg-Carlisle MSA. Additionally, the bank served Clearfield County, and beginning with the Mars Bank acquisition, the bank also served Mercer County in western Pennsylvania. Neither Clearfield County nor Mercer County was located within an MSA.

The state of Pennsylvania comprised the bank's only CRA rating area. The four Pittsburgh MSA counties comprised the bank's primary AA, the Pittsburgh MSA AA. The bank's Pittsburgh MSA does not include the other three Pittsburgh MSA (#38300) counties of Beaver, Fayette, and Washington, since the bank does not operate any branches or deposit-taking ATMs within these counties. Cumberland County comprised the bank's Harrisburg MSA AA within the Harrisburg-Carlisle MSA (#25420). Additionally, Clearfield and Mercer Counties, neither of which were located within an MSA, were combined for analysis purposes, with the bank's other AA, the Pennsylvania Non-MSA AA. The bank's AAs meet regulatory requirements and do not arbitrarily exclude low- or moderate-income geographies.

As of December 31, 2024, the bank operated 30 branch offices in the state of Pennsylvania. Of the 30 branch offices, the bank operated 28 branches in its Pittsburgh MSA, and one branch each in Clearfield and Mercer Counties respectively, which comprised its Pennsylvania Non-MSA. During the evaluation period, the bank operated a branch office in Cumberland County within its Harrisburg MSA. However, the Cumberland County branch office closed on August 2, 2024. Also, as of December 31, 2024, the bank operated 29 ATMs in the state of Pennsylvania. Of the 29 ATMs, the bank operated 28 ATMs in the Pittsburgh MSA and one ATM in non-MSA, Mercer County.

As of December 31, 2024, the bank's assets totaled $2.9 billion. As of year-end 2023 and 2022, the bank's assets totaled $2.2 billion and $2.0 billion respectively. Also as of December 31, 2024, the bank's tier one capital totaled $236.7 million, or 8.2 percent of total assets and the bank's loan portfolio (net loans and leases) totaled $2.1 billion million, or 72.4 percent of total assets.

Of the bank's loan portfolio, as of December 31, 2024, 1.7 billion or 81.0 percent was secured by real estate. The loan portfolio was comprised of residential (1-4 family) real estate loans ($623.9 million or 29.7 percent), commercial (non-farm, non-residential) real estate loans ($604.1 million or 28.8 percent), individual loans (209.7 million or 10.0 percent), construction and development loans ($200.0 million or 9.5 percent), as well as commercial and industrial loans (139.4 million or 6.6 percent), and other loans (384.7 or 15.4 percent).

There were no legal or financial factors that impacted the bank's ability to help meet the credit needs of its community. The bank's prior CRA performance evaluation dated May 8, 2023, resulted in an Outstanding rating overall. For the prior bank's prior CRA evaluation, the bank was evaluated using Intermediate Small Bank CRA procedures which consisted of a Lending Test and a Community Development Test and resulted in an Outstanding rating on both tests.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The bank's CRA performance was evaluated using the large bank CRA performance criteria. The large bank procedures included a Lending Test, an Investment Test, and a Service Test and evaluated the bank's performance under each test, over the evaluation period of January 1, 2022, through December 31, 2024. Specifically, the bank's performance was assessed through the bank's record of originating and purchasing its primary loan products, the accessibility of its retail services, as well as the CD activities in which the bank engaged over the period. CD activities included qualified CD loans, CD investments, grants, and donations, as well as CD services.

The bank's primary loan products consisted of home mortgage loans reported in accordance with the Home Mortgage Disclosure Act (HMDA) and small business loans reported in accordance with the CRA. The bank reported home mortgage data for 2022, 2023, and 2024 and small business data for 2023, and 2024. Absent reported small business data for 2022, a sample of loans was utilized. Home mortgage and small business aggregate lending and market share percentages considered only lenders that submitted HMDA and small business data. Lenders that collected, but did not submit data, were not considered in the aggregate lending and market share percentages. It was determined that the data submitted as required by the HMDA and the CRA was accurate for purposes of this evaluation. It was also verified that CD activities submitted by the bank met the CD regulatory definition.

Loans originated or purchased from January 1, 2022, through December 31, 2023, were analyzed using 2020 U.S. Census data and loans originated or purchased from January 1, 2024, through December 31, 2024, were analyzed using 2024 U.S. Census data. The analysis period for CD loans, the investment test, and the service test was January 1, 2022, through December 31, 2024. Analyses considered economic, financial, and environmental factors impacting the bank's CRA performance.

Lending Test

The bank's record of lending, which included home mortgages and small loans to businesses, was evaluated under the Lending Test. Small loans to farms and consumer loans were not considered in this CRA evaluation since they did not constitute a significant focus of the bank's lending business and/or the bank did not request consideration of that loan product category. No affiliate activity was included in this evaluation.

Generally, the geographic distribution of loans and the borrower distribution of loans were afforded equal weight in the Lending Test. When evaluating the distribution of home mortgage loans among borrowers of different income levels, greater weight was afforded to the bank's lending to moderate-income borrowers than to low-income borrowers. Low-income AA families are more likely to encounter challenges qualifying for a home mortgage as well as funding downpayments, closing costs and other expenses related to home mortgage affordability. When evaluating the distribution of home mortgages and small business loans to borrowers of different income levels, greater weight was afforded to the bank's record compared to aggregate lenders than to demographic data. Consideration was also afforded to AA poverty levels and affordability barriers. Additionally, consideration was given to the bank's record of CD lending and its responsiveness to community needs. Lending activity responsiveness was assessed by comparing the bank's deposit market share and ranking to the bank's lending market share and ranking for each primary product.

Investment Test

When conducting analysis under the Investment Test, the dollar amount of CD investments and donations was compared to tier 1 capital allocated to the applicable AA. The analysis also included evaluating responsiveness to community needs and any impediments to meeting those needs. The volume of investments funded during the current evaluation period and amounts of investments funded in a prior period remaining outstanding were considered. Specifically, investments funded during a prior period were considered based on the book value of the investments as of the end of the evaluation period, December 31, 2024. Current period investments were considered at their original investment amount, even if that amount is greater than the book value of the investment at the end of the evaluation period. Unfunded commitments consist of legally binding investment commitments that are tracked and recorded in the bank's financial reporting system.

Service Test

Primary consideration was afforded to the bank's record of delivering retail products and services to geographies and individuals of different income levels through the bank's branch distribution. The branch distribution focused on the accessibility of branches to low- and moderate-income geographies and individuals including the impact of opening and closing branches. The range and consistency of products and services offered through its branch network were considered particularly relative to differences in branch hours and services among AA geographies. The bank's record of providing CD services and the responsiveness of those services to community needs was also considered.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope.

Refer to the "Scope" section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

To determine the Lending Test rating, equal weight was generally afforded to the geographic and borrower distribution of loans. Greater weight was generally afforded to the bank's record compared to aggregate lending than to demographic data. While the analysis considered lending performance by both number and dollar of volume of loans, emphasis was placed on the number of loans since it better reflects the number of individuals and businesses served.

The state rating is based on performance in the AA. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Other Information

Deposit Market Share – Summary deposit data reported to the FDIC as of June 30, 2024, was used. This was the most recent public data available during the analysis periods.

Unemployment Rate – The unemployment rates references are the non-seasonally adjusted rates as published monthly by the U.S. Bureau of Labor Statistics

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank's) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area 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 Consumer Financial Protection Bureau, as applicable.

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

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

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Outstanding
The Service Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibited a good level of lending activity, an excellent and good distribution of loans among geographies and borrowers of different income levels, respectively.
- The bank was a leader in making CD loans that were responsive to identified community credit needs.
- The bank funded an excellent level of qualified investments, including grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The bank's service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA.

Description of Institution's Operations in Pennsylvania

During the evaluation period, the bank had three AAs all of which were contained within the state of Pennsylvania. The three AAs consisted of geographies within the Pittsburgh MSA, geographies within the Harrisburg-Carlisle MSA, and non-MSA geographies in Clearfield County and beginning in 2024, Mercer County. Specifically, through the end of 2022, the bank delineated Allegheny, Armstrong, and Butler Counties in their entireties in addition to selected geographies in Westmoreland County, all of which were within the Pittsburgh MSA. Also, through the end of 2022, the bank delineated selected geographies in Cumberland and Dauphin Counties, both of which were within the Harrisburg-Carlisle MSA. Additionally, through year end 2022, the bank delineated non-MSA geographies within Clearfield County.

Beginning in 2023, within the Pittsburgh MSA, the bank expanded Westmoreland County, AA geographies to include Westmoreland County in its entirety in addition to the AA's existing full counties of Allegheny, Armstrong, and Butler. Also beginning in 2023, within the Harrisburg-Carlisle MSA, the bank eliminated Dauphin County and expanded Cumberland County AA geographies to include Cumberland County in its entirety.

On February 16, 2024, the bank completed an acquisition of Mars Bank. In conjunction with the acquisition, the bank acquired six Mars Bank branch offices. Of the six branches, five were located within the Pittsburgh MSA and one was located within non-MSA, Mercer County. Consequently, the bank added Mercer County in its entirety to its delineated AAs. Since Mercer County is not located in an

MSA and Clearfield County is also not located in an MSA, these two counties were combined for analysis purposes, into the bank's Pennsylvania Non-MSA. As a result, for purposes of this CRA evaluation, the bank's lending performance was assessed in three Pennsylvania AAs, (Pittsburgh MSA, Harrisburg MSA, and Pennsylvania Non-MSA) using three separate analysis periods (2022, 2023, and 2024).

According to the 2024 Census the bank's primary AA, which was comprised of four whole counties in the Pittsburgh MSA, consisted of 573 geographies (census tracts or CTs). Of the 573 geographies with income classifications, 7.5 percent, 20.6 percent, 40.7 percent and 27.2 percent were designated as low-, moderate-, middle-, and upper-income respectively. Also, of AA geographies 4.01 percent were not assigned an income classification. In addition, none of the AA geographies were included on the FFIEC's 2022, 2023, or 2024 listings of Distressed Nonmetropolitan Middle-Income Geographies.

As of December 31, 2024, the bank operated 30 branch offices in the state of Pennsylvania. Of the 30 branch offices, the bank operated 28 branches in its Pittsburgh MSA, and one branch each in Clearfield and Mercer Counties respectively which comprised its Pennsylvania non-MSA. The bank had previously operated one branch in Cumberland County in its Harrisburg MSA. However, the bank closed the Cumberland County branch on October 2, 2024. Within its Pittsburgh MSA, the bank operated most of its branches in the more suburban and rural counties of Butler and Armstrong. These counties are situated north of Allegheny County which houses the city of Pittsburgh. Specifically, of the 28 branches operated by the bank in the Pittsburgh MSA, 13, 10, four, and one were located in Butler, Armstrong, Allegheny, and Westmoreland Counties, respectively.

Also, as of December 31, 2024, the bank operated 29 ATMs in the state of Pennsylvania. Of the 29 ATMs, the bank operated 27 in the Pittsburgh MSA and one ATM each in the non-MSA counties of Clearfield and Mercer. Of the 27 ATMs the bank operated in the Pittsburgh MSA, 23 were deposit-taking, and one was a stand-alone ATM not operated in conjunction with a branch. Of the 27 ATMs operated by the bank in the Pittsburgh MSA, 14, eight, four, and one were operated in Butler, Armstrong, Allegheny, and Westmoreland Counties, respectively.

The bank offered a range of traditional deposit and loan products and services. The bank's retail deposit products include checking accounts and savings programs. The bank's loan products include home mortgages, home equity loans, home equity lines of credit, consumer, and commercial loans. In addition to its traditional service delivery methods, the bank also offered certain alternative retail delivery systems, such as deposit-taking ATMs, online banking, online account opening, direct deposit, and mobile banking.

According to 2024 U.S. Census data, the AA's population was 1.9 million. Of the AA's population, 5.3 percent, 17.1 percent, 41.6 percent, and 35.0 percent resided in low-, moderate-, middle-, and upper-income AA geographies. Of the population, 4.0 percent resided in AA geographies that were not classified for income purposes. The AA included 470,546 families and 805,227 households. And of AA families, 18.9 percent, 17.3 percent, 20.8 percent, and 43.0 percent were classified as low-, moderate-, middle-, and upper-income respectively. Median family AA income was $99,100 with low-income families earning less than $49,550, and moderate-income families earning between $49,550 and $79,280. Of AA housing units which totaled 890,139, 61.9 percent, 28.6 percent, and 9.5 percent were owner-occupied, rental, and vacant units respectively. The median AA housing value equaled $145,900 and AA families living below the poverty level represented 6.6 percent of AA families. These families were characterized as having difficulty meeting basic financial needs. AA families struggling with poverty are likely to encounter challenges qualifying for a home mortgage and funding associated costs.

Banking competition was considered to be significant. According to 2024 Federal Deposit Insurance Corporation (FDIC), the bank reported total deposits of 2.2 billion, of which $2.1 billion or 96.0 percent were derived from the bank's Pittsburgh MSA. Of 45 depository institutions operating 567 offices taking deposits from within the AA, the bank ranked 17th with 1.1 percent deposit market share. Depository institutions with the greatest level of AA deposit market share included PNC Bank, N.A., (55.4 percent), BNY Mellon, N.A. (12.5 percent), TriState Capital Bank (8.7 percent), Citizens's Bank, N.A. (4.4 percent), and First National Bank of Pennsylvania (4.3 percent).

The bank also encountered significant competition for AA home mortgage loans. Based on 2024 peer mortgage loan data, the bank ranked 58th among 558 lenders originating or purchasing home mortgage loans within the AA. The bank's mortgage lending market share represented 0.3 percent of total home mortgage market share. The top five home mortgage lenders combined garnered 29.3 percent of AA home mortgage lending. Of the top home mortgage lenders, some were very large banks, and national mortgage originators. Specifically, lenders with the greatest home mortgage, AA market share included: PNC Bank N.A. (8.7 percent), CBNA (5.8 percent), Dollar Bank, FSB (5.2 percent), Rocket Mortgage (5.1 percent), and First National Bank of PA (4.5 percent).

Additionally, the bank encountered significant competition for AA small business loans. Based on 2024 small business loan data, the bank ranked 26th among 145 lenders originating or purchasing small business loans within the AA. The bank's business lending market share represented 0.3 percent of total small business loan market share. The top five home mortgage lenders combined garnered 66.4 percent of AA small business lending. Of the top small business lenders, some were very large banks and national credit card lenders. Specifically, lenders with the greatest small business, AA market share included: American Express National Bank (23.3 percent), JPMorgan Chase Bank N.A. (19.8 percent), PNC Bank N.A. (10.2 percent), CitiBank, N.A. (6.7 percent), and Capital One, N.A. (6.4 percent).

As reported by the U.S. Bureau of Labor Statistics (BLS), the Allegheny County unemployment rate (not seasonally adjusted) was 3.1 percent as of December 2024, compared to 3.0 percent at year-end 2023, and 3.3 percent at year-end 2022. The Butler County unemployment rate compared similarly at 3.5 percent as of December 2024, 2.9 percent at year-end 2023, and 3.0 percent at year-end 2022. The Westmoreland County unemployment rate compared less favorably at 3.8 percent as of December 2024, 3.3 percent at year-end 2023, and 3.4 percent at year-end 2022. And the Armstrong County unemployment rate compared even less favorably at 4.5 percent as of December 2024, 4.1 percent at year-end 2023, and 4.3 percent at year-end 2022. The state of Pennsylvania unemployment rate, however, was 3.8 percent as of December 2024, compared to 3.07 percent at year-end 2023, and 4.2 percent at year-end 2022.

As of 2025, Moody's Analytics characterized Pittsburgh's economic status as in "recovery". Economic drivers emanate from the region's energy and resources as well as its financial and medical center status. Strengths of the Pittsburgh economy include the presence of top education and research institutions, little employment volatility, and a low cost of living relative to other large Northeast and metro areas. Weaknesses of Pittsburgh economy include an unfavorable aging structure, negative net migration, contracting population, and an aging infrastructure as well as limited growth potential emanating from a manufacturing concentration in steel and machinery. Top Pittsburgh MSA employers included UPMC Health Systems, Highmark Health, University of Pittsburgh, PNC Bank, Independence Health System, BNY Mellon Corp, Giant Eagle, Eat'n Park Hospitality Group, Carnegie Mellon University, and Excela Health.

Information provided by community contacts was relied upon to understand area needs and opportunities. One contact represented an organization focused on Butler County economic development. According to the contact, Butler County had a generally stable and growing economy supported by manufacturing, healthcare, energy, logistics, retail trade, and commuting access to the greater Pittsburgh region. The contact described the population as aging and population growth as modest but positive. Median household income was characterized as relatively strong for western Pennsylvania with comparatively low poverty levels. Although, the contact identified pockets of concentrated lower income remaining within the city of Butler and older borough communities. The contact characterized homeownership rates as high, although impacted by rising housing costs and affordability issues increasing demand for affordable housing and flexible consumer loan products. Banking and credit needs included affordable mortgage loans, including products for low- and moderate-income households and first-time homebuyers; home rehab financing, small business loans, agricultural loans, financial literacy services, workforce retention, downtown revitalization, and access to essential services in lower-income areas. The also contact stated that the bank had a significant presence and was very active in supporting the community through regular donations and sponsorships to local nonprofits.

An additional four community contacts were relied upon to understand area needs and opportunities. Specifically, three additional community contacts represented community-based organizations that served Allegheny County, and one additional community contact represented an organization serving Westmoreland County. The community contacts serving Allegheny County represented organizations focused on economic development and community reinvestment. These Allegheny County contacts cited community needs including special purpose credit, affordable housing, funding for smaller entrepreneurial projects, and technical support for minority and women-owned small businesses. The Westmoreland community contact represented an organization focused on housing and cited a community need for affordable housing.

Pittsburgh MSA

Assessment Area(s) – Pittsburgh MSA 2024						
						2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	573	7.50	20.59	40.66	27.23	4.01
Population by Geography	1,864,562	5.31	17.08	41.55	34.98	1.08
Housing Units by Geography	890,139	6.13	19.63	42.63	30.94	0.67
Owner-Occupied Housing by Geography	550,977	2.72	16.00	45.24	35.83	0.21
Occupied Rental Units by Geography	254,250	11.29	24.72	38.24	24.22	1.53
Vacant Units by Geography	84,912	12.81	27.89	38.85	19.36	1.10
Businesses by Geography	90,547	5.31	14.39	37.51	40.85	1.94
Farms by Geography	2,480	2.58	13.75	49.92	32.98	0.77
Family Distribution by Income Level	470,546	18.85	17.31	20.82	43.03	0.00
Household Distribution by Income Level	**805,227**	24.29	15.30	17.35	43.06	0.00
Unemployment rate (%)	**4.81**	10.27	7.25	4.41	3.28	10.67
Households Below Poverty Level (%)	**11.20**	34.73	17.46	9.03	6.03	34.75
Median Family Income (38300 Pittsburgh, PA MSA		$81,197			**Median Housing Value**	$145,900
Median Family Income (38300 – Pittsburgh, PA MSA) for 2024		$99,100			**Median Gross Rent**	$840
					Families Below Poverty Level	6.64

FFIEC File – 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Pennsylvania

Refer to table in appendix A for a list of all AAs under review.

Over the evaluation period, the bank delineated three AAs within the state of Pennsylvania. For purposes of this CRA evaluation, the three Pennsylvania AAs included the Pittsburgh MSA, the Harrisburg MSA, and the Pennsylvania Non-MSA. The bank's Pennsylvania Non-MSA consisted of Clearfield County and Mercer County. Clearfield and Mercer Counties were combined and evaluated together as a single AA.

A full-scope review of the bank's Pittsburgh MSA was performed. Over the evaluation period, the bank operated the vast majority of its branch offices and ATMs within its Pittsburgh MSA. The bank also derived the vast majority of its total deposits and its total loans from within its Pittsburgh MSA. The bank's Harrisburg MSA and Pennsylvania Non-MSA AAs were evaluated as limited-scope AAs.

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 performance in the Pittsburgh MSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Table 3: Lending Activity								**2022-2024**
Number of Loans								
Assessment Area	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Full-Scope								
Pittsburgh MSA	502	229	0	23	0	754	95.44	95.91
Limited-Scope								
Harrisburg MSA	2	2	0	0	0	4	0.51	0.58
PA Non-MSA 2024	26	5	0	1	0	32	4.05	3.51
Total	530	236	0	24	0	790	100.00	100.00
Dollar Volume of Loans ($000s)								
Assessment Area	**Home Mortgage**	**Small Business**	**Small Farm**	**Community Development**	**Consumer**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Full-Scope								
Pittsburgh MSA	116,406	49,600	0	21,089	0	187,095	95.15	95.91
Limited-Scope								
Harrisburg MSA	392	299	0	0	0	691	0.35	0.58
PA Non-MSA 2024	5,252	294	0	3,300	0	8,846	4.50	3.51
Total	30,619	23,192	0	0	0	53,811	100.00	0.00
Source: 1/1/2024 - 12/31/2024 Bank Data.								
Due to rounding, totals may not equal 100.0%								

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

According to the FDIC Summary of Deposit Market Share Report dated June 30, 2024, of 45 FDIC-insured deposit taking institutions in the AA, the bank ranked 11th with a deposit market share of 1.1 percent. The AA's top three deposit taking institutions were PNC Bank, N.A., BNY Mellon, N.A., and TriState Capital Bank with deposit market shares equaling 55.4 percent, 12.5 percent, and 8.7 percent, respectively.

According to peer mortgage data, of 559 lenders originating home mortgage loans to AA borrowers, the bank ranked 59th with a home mortgage market share of 0.3 percent. The AA's top three home mortgage lenders were PNC Bank N.A., CBNA, and Dollar Bank with home mortgage market shares equaling 8.7 percent, 5.8 percent, and 5.2 percent, respectively. The bank's home mortgage lending activity, relative to the number of AA lenders, is stronger than its deposit activity. Of AA home mortgage lenders, the bank was within the top 10.6 percent compared to AA deposit taking institutions, for which the bank was in the top 24.4 percent.

According to peer small business data, of 145 lenders originating small loans to AA businesses, the bank ranked 25th with a small business loan market share of 0.3 percent. The AA's top three small business loan lenders were American Express National Bank, a nationwide lender with a significant small business credit card portfolio, JP Morgan Chase Bank N.A., and PNC Bank N.A. with small business loan market shares equaling 23.3 percent, 19.8 percent, and 10.2 percent respectively. The bank's small loans to businesses activity, relative to the number and nature of AA lenders, is stronger than its deposit activity. Of AA small business loan lenders, the bank was within the top 17.2 percent compared to AA deposit taking institutions, for which the bank was in the top 24.4 percent.

Distribution of Loans by Income Level of the Geography

The bank exhibited an excellent geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table 7 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.

Home Mortgage Loans 2022

The bank's geographic distribution of home mortgage loans in low-income AA geographies at 2.7 percent was somewhat below the percentage of owner-occupied housing at 3.2 percent and exceeded the aggregate percentage of all reporting home mortgage lenders in those geographies at 2.4 percent. The geographic distribution of home mortgage loans in moderate-income AA geographies at 21.1 percent exceeded both the percentage of owner-occupied housing 16.3 percent and the aggregate percentage of all reporting home mortgage lenders in those geographies at 13.3 percent.

Home Mortgage Loans 2023

The bank's geographic distribution of home mortgage loans in both low- and moderate-income AA geographies at 4.7 percent and 19.9 percent exceeded both the percentage of owner-occupied housing at 3.0 and 17.4 percent and the aggregate percentage of all reporting home mortgage lenders in those geographies at 2.7 percent and 15.2 percent.

Home Mortgage Loans 2024

The bank's geographic distribution of home mortgage loans in both low- and moderate-income AA geographies at 4.1 percent and 16.4 percent exceeded both the percentage of owner-occupied housing at 2.7 percent and 16.0 percent, and the aggregate percentage of all reporting home mortgage lenders in those geographies at 2.5 percent and 14.7 percent.

Loans to Small Businesses

Refer to Table 9 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Loans to Small Businesses, 2022

The bank's geographic distribution of loans to small businesses in both low- and moderate-income AA geographies at 5.0 percent and 15.0 percent, exceeded both the percentage of businesses in those geographies at 4.8 percent and 14.3 percent, and the percentage of all reporting small business lenders in those geographies at 4.3 percent and 13.0 percent.

Loans to Small Businesses, 2023

The bank's geographic distribution of loans to small businesses in low-income AA geographies at 4.9 percent was somewhat near to the percentage of businesses in those geographies at 5.6 percent and exceeded the aggregate percentage of all reporting small businesses lenders at 4.0 percent. The geographic distribution of loans to small businesses in moderate-income AA geographies at 30.1 percent exceeded both the percentage of businesses in those geographies at 15.0 percent and the aggregate percentage of all reporting small businesses lenders at 14.1 percent.

Loans to Small Businesses, 2024

The bank's geographic distribution of loans to small businesses in low-income AA geographies at 2.8 percent was well below the percentage of businesses in those geographies at 5.3 percent and below the aggregate percentage of all reporting small businesses lenders at 4.2 percent. The geographic distribution of loans to small businesses in moderate-income AA geographies at 23.6 percent exceeded both the percentage of businesses in those geographies at 14.4 percent and the aggregate percentage of all reporting small businesses lenders at 13.6 percent.

Lending Gap Analysis

Summary reports and maps were reviewed and analyzed to identify any gaps in the bank's home mortgage and small business originations and purchases in the full-scope AA. No unexplained conspicuous gaps in the full-scope area were identified.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 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.

Home Mortgage Loans 2022

The bank's borrower distribution of home mortgage loans to low-income AA borrowers at 8.7 percent was below the percentage of low-income families at 19.0 percent and somewhat below the aggregate percentage of all reporting home mortgage lenders at 11.4 percent. The borrower distribution of home mortgage loans to moderate-income AA borrowers at 17.3 percent exceeded the percentage of moderate-income families at 17.2 percent and was somewhat near to the aggregate percentage of all reporting home mortgage lenders at 19.7 percent.

Home Mortgage Loans 2023

The bank's borrower distribution of home mortgage loans to low-income AA borrowers at 10.5 percent was below the percentage of low-income families at 19.3 percent but somewhat near to the aggregate percentage of all reporting home mortgage lenders at 12.2 percent. The borrower distribution of home mortgage loans to moderate-income AA borrowers at 19.9 percent exceeded the percentage of moderate-income families at 17.6 percent and was near to the aggregate percentage of all reporting home mortgage lenders at 21.0 percent.

Home Mortgage Loans 2024

The bank's borrower distribution of home mortgage loans to low-income AA borrowers at 6.2 percent was well below the percentage of low-income families at 18.9 percent and below the aggregate percentage of all reporting home mortgage lenders at 10.2 percent. The borrower distribution of home mortgage loans to moderate-income AA borrowers at 15.1 percent was somewhat below the percentage of moderate-income families at 17.3 percent and below the aggregate percentage of all reporting home mortgage lenders at 19.7 percent.

As a result of demographic and economic factors, in reaching conclusions, greater weight was placed on comparing the bank's record of lending to moderate-income AA families than to low-income AA families. Additionally, greater weight was placed on comparing the bank's record of lending against aggregate lending to AA families, than on the demographic percentage of low- and moderate-income AA families.

Multiple factors were considered when reaching conclusions regarding the bank's record of lending to low- and moderate-income AA families. These factors encompassed the bank's curtailed lending posture in conjunction with its high loan-to-deposit ratio in 2023 leading into 2024, the substantial level of competition encountered by the bank for AA home mortgage loans, and home mortgage affordability.

Specifically, in 2023, the bank restricted new loan originations, because of an anticipated rise in its loan to deposit ratio. The bank implemented this internal lending constraint to ensure sound risk management practices. Nevertheless, the lending restriction represented an operational limitation on the bank's ability to extend credit in 2023 and 2024. Specifically, the bank's loan-to-deposit ratio increased to 97.3 percent then moderated with the Mars Bank acquisition at which time normal lending activity resumed.

Also, as discussed in the "Description of Institution's Operations in Pennsylvania" section the bank encountered significant competition within its AA. The bank's home mortgage AA market share was minimal and AA competition emanating from very large banks and national mortgage originators that had the capacity to facilitate easy access to credit. Of AA families, 18.9 percent and 17.3 percent were classified as low- and moderate-income respectively. Additionally, AA families living below the poverty level represented 6.6 percent of AA families. These families are characterized as having difficulty meeting basic financial needs. AA families struggling with poverty are likely to encounter challenges qualifying for a home mortgage as well as funding downpayments, closing costs and other expenses related to home mortgage affordability. Higher interest rates may also have discouraged low- and moderate-income borrowers from seeking home mortgages.

Loans to Small Businesses

Refer to Table 10 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of loans to small businesses.

Loans to Small Businesses, 2022

The bank's percentage of loans to small businesses originated or purchased at 60.0 percent was below the percentage of small businesses at 84.9 percent but exceeded the aggregate percentage of all reporting small business lenders at 49.3 percent.

Loans to Small Businesses, 2023

The bank's percentage of loans to small businesses originated or purchased at 56.3 percent was well below the percentage of small businesses at 85.6 percent but exceeded the aggregate percentage of all reporting small business lenders at 53.8 percent.

Loans to Small Businesses, 2024

The bank's percentage of loans to small businesses originated or purchased at 34.9 percent was well below both the percentage of small businesses at 85.5 percent and the aggregate percentage of all reporting small business lenders at 54.0 percent.

In reaching conclusions, greater weight was placed on comparing the bank's record of lending to AA small businesses against aggregate lending to AA businesses than the demographic percentage of AA small businesses.

Multiple factors were considered when reaching conclusions regarding the bank's record of lending to small AA businesses. These factors encompassed the bank's curtailed lending posture in 2023 leading into 2024, the substantial level of competition encountered by the bank for AA business loans, as well as the potential use of alternative financing.

Specifically, in 2023, the bank restricted new loan originations, because of an anticipated rise in its loan-to-deposit ratio. Although the bank implemented this internal lending constraint to ensure sound risk management practices, the lending restriction nevertheless represented an operational limitation on the bank's ability to extend credit in 2023 and 2024. However, with the Mars Bank acquisition, the bank's loan-to-deposit ratio moderated, and normal lending activity resumed.

Also, as discussed in the "Description of Institution's Operations in Pennsylvania" section the bank encountered significant competition within its AA. The bank's small business lending AA market share was minimal and AA competition emanated from very large banks and national issuers of credit cards which are often used by small businesses to facilitate easy access to credit. Additionally, D&B market share data includes micro-businesses and start-ups that often do not rely on traditional sources of financing.

Community Development Lending

The institution was a leader in making CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Over the evaluation period, the bank funded 23 CD loans totaling $21.1 million or 8.9 percent of allocated tier one capital. By dollar volume of the $21.1 million in CD loans, 49.2 percent, 48.9 percent, and 1.8 percent funded affordable housing, revitalization and stabilization of low- and moderate-income AA geographies, and community services targeted to low-and moderate-income AA residents. Additionally, the bank also funded another CD loan totaling $132,000 which financed affordable housing and benefitted the broader statewide area. These CD loans were responsive to identified community credit needs and positively impacted the bank's Lending Test performance.

The following are examples of CD loans the bank originated or purchased in the AA:

- The bank funded three commercial mortgage loans totaling $5.1 million that financed affordable housing projects for low- or moderate-income AA residents. Specifically, the loans financed the acquisition of three multifamily rental properties consisting of 69 rental units. These loans augmented the AAs' existing affordable housing stock and were responsive to an identified AA credit need.

- The bank funded two commercial loans totaling $6.3 million that financed revitalization and/or stabilization projects in low-or moderate-income AA geographies. Specifically, the bank financed the construction of an educational and workforce training facility in a moderate-income AA geography. The project received support through the Pennsylvania Redevelopment Assistance Capital Program (RACP).

- The bank funded a loan totaling $3.5 million that supported AA revitalization and/or stabilization. Specifically, the bank financed the construction of a mixed-use facility situated on a former industrial site located in a moderate-income AA geography.

CD Loans in Broader Statewide Regional Area

Because the bank was responsive to CD needs and opportunities in its AAs, loans in the broader statewide and regional areas that include the bank's AA but do not have a purpose, mandate, or function to specifically serve the AA, received positive consideration. During the evaluation period, the bank funded a CD loan totaling $132,00 outside of its AAs but within an adjacent western Pennsylvania county. The CD loan funded affordable housing by financing a commercial mortgage to purchase a six-unit apartment building. Average rents are below Housing and Urban Development's (HUD) fair market rent (FMR) and are affordable to individuals earning less than 80% of area median income. This CD loan had a neutral impact and supported the Lending Test conclusion.

Product Innovation and Flexibility

The institution made no use of innovative and/or flexible lending practices to serve AA credit needs.

In May of 2024, the bank introduced the Perfect Fit Home Ownership Program. The Program was created as a flexible mortgage product designed to expand affordable homeownership opportunities. The program was available for owner-occupied properties located in low- or moderate-income AA geographies in Pennsylvania. The program targeted households with incomes at or below 80.0 percent of the median family income. Program features included financing up to 97.0 percent loan-to-value and down payment and closing cost assistance through partnerships with community organizations and grant programs.

The bank did not originate any loans under its Perfect Fit Home Ownership Program during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Tables 7 through 10 in the state of Pennsylvania section of appendix D for the facts and data that support the limited-scope conclusions.

Based on limited-scope reviews, the bank's performance under the Lending Test in the Harrisburg MSA and Pennsylvania non-MSA AAs was weaker than the bank's overall performance under the Lending Test in the full-scope AA. The bank's lending performance in the Harrisburg MSA and Pennsylvania non-MSA AAs is weaker than its performance in its full-scope AA, because the bank's geographic distribution of loans was consistently weaker in those AAs compared to its geographic distribution of loans in its full-scope AA.

INVESTMENT TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review the bank's performance in the Pittsburgh MSA was excellent.

The institution had an excellent level of qualified investments, including grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited good responsiveness to credit and community development needs. The institution occasionally used innovative and/or complex investments to support CD initiatives.

Table 4: Qualified Investments*										2022-2024
Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Harrisburg MSA	0	0	0	0	0	0.0	0	0.00	0	0
Pennsylvania non-MSA	0	0	8	753	8	2.80	753	6.20	0	0
Pittsburgh MSA	5	5,170	255	5,985	260	90.09	11,155	91.83	2	711
Broader Statewide or Regional Area	0	0	18	240	18	6.29	240	1.68	0	0
Total	5	5,170	281	6,978	286	100.00	12,148	100.00	2	711

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

During the evaluation period, the bank funded 255 qualified CD investments totaling $10.3 million or 5.6 percent of allocated tier one capital. Qualified investments included 245 donations and grants for 2.0 million. Additionally, five prior period CD investments remained on the bank's books as of December 31, 2024, in an amount totaling $5.2 million. Current and prior period, qualifying CD investments totaling $15.5 million represented 6.8 percent of Tier 1 allocated capital.

These CD investments, including donations and grants, provided funding for various community-based organizations serving the Pittsburgh MSA. Generally, these community-based organizations focused on economic development, services targeted to low- or moderate-income AA residents, and affordable housing which is an identified community need.

The following are examples of qualified investments in the Pittsburgh MSA:

- The bank invested $2.4 million in a small business investment fund focused on sponsoring small business capital growth within the Pittsburgh MSA. The fund originates mezzanine debt and minority equity investments through partnerships with independent sponsors, family offices, private equity funds, and management teams to facilitate recapitalizations, buyouts, generational transitions, acquisitions, and other growth capital.

- The bank invested a total of $4.3 million in four mortgage-backed security investments that were securitized by pools of residential mortgage loans in low- or moderate-income AA geographies or to low- and moderate-income AA borrowers.

- The bank invested a total of $2.4 million in five AA school districts. These investments benefitted school districts in which the majority of students are eligible to receive free or reduced lunch.

- The bank funded two $15,000 down payment assistance grants, totaling $30,000 to low- or moderate-income AA first-time home buyers. The grants were funded through a down payment and closing cost assistance program designed to assist eligible first-time homebuyers access homeownership with reduced upfront costs.

CD Investments in Broader Regional and National Areas

The bank funded 18 CD donations totaling $240,000 to organizations outside of its AAs, but within the state of Pennsylvania. Collectively, these donations had a neutral impact and supported the Investment Test conclusion.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited -scope reviews, the bank's performance under the Investment Test in the Pennsylvania non-MSA was inconsistent with the bank's performance under the Investment Test in the full-scope AA. And the bank's performance under the Investment Test in the Harrisburg MSA was weaker than the bank's overall performance under the Investment Test in the full-scope AA. The bank's Investment Test performance was weaker in its limited-scope Harrisburg MSA than its full-scope AA since the bank did not make investments in its Harrisburg MSA. The weaker performance in the limited-scope AAs had minimal impact on the overall conclusions since the bank had a minimal presence in the limited-scope AAs.

SERVICE TEST

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

Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Pittsburgh MSA was excellent.

Retail Banking Services

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA.

Table 5: Distribution of Branch Delivery Systems — **2024**

Assessment Area	Deposits	Branches		Branches					Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Harrisburg MSA	0.6	0	6.7	0.0	0.0	0.0	0.0	0	2.98	7.44	55.40	31.97	2.21
Pennsylvania non-MSA	3.5	2	6.7	0.0	0.0	50.0	50.0	0	2.74	13.48	68.55	15.23	0.00
Pittsburgh MSA	95.9	28	93.3	7.14	17.86	50.00	21.43	0	5.31	17.08	41.55	34.98	1.08
Total	100.00	30	100.0	6.67	16.67	53.33	23.33	0	4.84	15.70	45.33	33.01	1.12

Source: FFIEC File – 2020 Census
1/1/2022 – 12/31/2024 Bank Data
Due to rounding, totals may not equal 100.0%

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

At the end of the evaluation period on December 31, 2024, the bank operated 28 branch offices in its Pittsburgh MSA. Of the 28 branch offices, two, five, 15, and six branches equaling 7.1 percent, 17.1 percent, 41.6 percent, and 35.0 percent of all branches were located within low- moderate- middle- and upper-income AA geographies respectively. In comparison, of the AA population, 5.3 percent, 17.1, percent, 41.6 percent, 35.0 percent resided in low-, moderate-, middle, and upper-income geographies, respectively. Consequently, the percentage of bank branches located in low- and moderate-income AA geographies exceeded the percentage of AA population in low-and moderate-income AA geographies.

Table 6: Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Harrisburg MSA	0	1	0	0	-1	0	0
Pennsylvania non-MSA	1	0	0	0	-2	0	0
Pittsburgh MSA	5	5	0	0	0	-3	0
Total	6	6	0	0	-3	-3	0
1/1/2022 - 12/31/2024 Bank Data							

* The table presents the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

The bank's opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

During the evaluation period, within its Pittsburgh MSA, the bank closed two branches in middle-income geographies and three branches in upper-income geographies. Also, over the period, in the Pittsburgh MSA, the bank did not open any branches. Rather, the bank acquired five branch offices in conjunction with the Mars Bank acquisition. All closed and acquired branch offices were located in middle- and upper-income geographies. The bank did not close any branch offices in low- or moderate-income AA geographies. In October of 2024, the bank closed the branch it had operated in a middle-income geography in Cumberland County in its Harrisburg MSA.

The bank complements its traditional service delivery methods in the AA with certain alternative retail delivery systems, such as deposit-taking ATMs, online banking, online account opening, direct deposit, and mobile banking.

No significant weight was given to the alternative delivery systems as no analysis or data was available to determine the impact on, or usage by, low- and moderate-income customers, and residents of low- and moderate-income geographies

Services, including where appropriate, business hours, did not vary in a way that inconvenienced its AA, particularly low- and moderate-income geographies and/or individuals.

Branch office hours between Monday and Friday ranged from opening times between 8:30am and 10:00am and closing times between 4:00pm and 6:00pm. Although for most branches, weekday office hours were scheduled between 9:00am and 4:00pm. Most branch offices also offered extended hours, on at least one weekday in addition to Saturday morning hours, drive-through services, and onsite ATMs. The bank did not operate an ATM in conjunction with just two of the AA branches. Both of these two branches were located in middle-income Armstrong County geographies. Products and services offered were consistent across the bank's branch network.

Community Development Services

The institution provided a relatively high level of CD services.

During the evaluation period, the bank provided CD services, primarily through financial expertise, to multiple non-profit community-based organizations. Specifically, over the period, 20 employees provided over 666 hours of services to 16 community organizations. Examples of these services included the following:

- A bank executive vice president and a bank vice president served on the Board of Directors of a local non-profit community development corporation (CDC). The bank officers provided approximately 96 hours of expertise and participated in monthly CDC board meetings. The CDC board promoted small business development, business district revitalization and/or creating jobs for low- and moderate-income individuals. CDC was the lead economic development organization in Butler County that proactively created an environment for private industry with rental leases, job creation and job retention opportunities thorough coordination of leaders from local businesses, municipality, county, and other elected officials and organizations at all levels of government.

- A bank senior vice president and chief information officer, provided approximately 108 hours of technological and financial knowledge to assist and guide decisions of a local community action partnership non-profit organization. The organization’s mission is to plan, develop, and serve as an incubator for programs that will assist the low-income and working poor individuals and family to achieve self-sufficiency.

- A bank vice president and business banking officer provided approximately 48 hours of expertise and served on the board of directors of a local non-profit economic development organization by providing expertise to an economic restructuring committee. The committee focused on capital, incentives, and other economic and financial tools to assist new and existing businesses, catalyze property development, and create a supportive environment for entrepreneurs and innovators that drive local economies. The committee was instrumental in the administration of the revolving loan fund and projects related to a street scape plan. The loan fund was developed to provide financing for small business development and renovation projects to commercial or mixed-use real estate within a defined geographic area that encompassed one moderate-income and two low-income AA geographies.

- A bank executive secretary provided approximately 10 hours of expertise including technological skills and served on the board of directors of a local chapter of a global non-profit, affordable housing organization. The non-profit affordable housing organization constructed, rehabilitated, and preserved homes; advocated for fair and just housing policies; and provided training and access to resources to help families improve their shelter conditions. The organization’s local chapter partnered with local businesses, individuals, and churches to build and renovate houses for AA families in need.

Broader Statewide Regional Qualified Services

A vice president of commercial lending provided approximately 72 hours of expertise by serving on an area economic development advisory community outside of the bank’s AAs but in an adjacent western Pennsylvania county. The purpose of the committee was to advise the Board of Supervisors on matters dealing with the advancement and expansion of economic development. This CD service had a neutral impact and supported the Investment Test conclusion.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited scope reviews, the bank’s performance under the Service Test in the Harrisburg MSA and the Pennsylvania non-MSA was weaker than the bank’s overall performance under the Service test in the full-scope AA. The primary reason for the bank's weaker performance in the limited-scope AAs was that within those AAs the bank did not operate branch offices in low- or moderate-income geographies. The weaker performance in the limited-scope AAs had minimal impact on the overall conclusions since the bank had a minimal presence in the limited-scope AAs.

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 MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Home mortgage, small business Community development loans, qualified investments, community development services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
Not Applicable	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Pennsylvania		
Pittsburgh MSA	Full-scope	Counties of Beaver, Butler, Allegheny, and Westmoreland
Harrisburg MSA	Limited-Scope	County of Cumberland
Pennsylvania Non-MSA	Limited-scope	Counties of Clearfield and Mercer

Appendix B: Summary of MMSA and State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
NexTier Bank, National Association	Outstanding	Outstanding	Outstanding	Outstanding
MMSA or State: Pennsylvania				
Pennsylvania	Outstanding	Outstanding	Outstanding	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests 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 the 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 low- and moderate-income 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): 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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

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 CD loans and qualified investments, branch distribution, and CD services).

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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 loans are treated the same 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/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

Table 7. **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 8. **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/AA. The table also presents aggregate peer data for the years the data is available.

Table 9. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

Table 10. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	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
Harrisburg MSA	1	272	0.51	15,666	2.99	--	3.63	13.12	--	13.89	44.99	--	41.51	38.90	100.00	40.97	0.00	--	--
PA non-MSA	12	1,993	6.06	1,949	--	--	--	13.74	--	14.42	78.72	75.00	74.45	7.54	25.00	11.13	--	--	--
Pittsburgh MSA	185	52,319	93.43	50,140	3.16	2.70	2.38	16.29	21.08	13.27	42.46	51.89	40.35	37.85	23.78	44.84	0.25	0.54	0.16
Total	**198**	**54,584**	**100.00**	**67,755**	**3.00**	**2.53**	**2.60**	**15.57**	**19.70**	**13.45**	**44.41**	**53.03**	**41.60**	**36.83**	**24.24**	**42.23**	**0.19**	**0.51**	**0.12**

Source: FFEIC File – 2020 Census; 1/1/2022 – 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	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
Harrisburg MSA	1	120	0.56	6,196	0.86	--	1.39	6.61	--	7.62	56.49	100.00	53.74	36.03	--	37.22	0.01	--	--
PA non-MSA	8	655	4.44	1,429	--	--	--	13.74	--	14.77	78.72	87.50	72.78	7.54	12.50	12.46	--	--	--
Pittsburgh MSA	171	36,062	95.00	40,728	2.98	4.68	2.67	17.36	19.88	15.15	44.86	53.80	42.28	34.59	21.64	39.66	0.21	--	0.24
Total	**180**	**36,846**	**100.00**	**48,353**	**2.63**	**4.44**	**2.42**	**16.05**	**18.89**	**14.17**	**47.42**	**55.56**	**44.65**	**33.72**	**21.11**	**38.54**	**0.18**	**--**	**0.20**

Source: FFEIC File – 2020 Census; 1/1/2023 – 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	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
Harrisburg MSA	0	0	0.00	6,821	0.86	--	1.30	6.61	--	8.64	56.49	--	52.28	36.03	--	37.60	0.01	--	--
PA Non-MSA	6	2,594	3.95	3,446	1.47	--	1.07	14.11	--	12.28	68.10	83.33	67.76	16.32	16.67	18.89	--	--	--
Pittsburgh MSA	146	28,025	96.05	41,622	2.72	4.11	2.50	16.00	16.44	14.65	45.24	54.79	42.51	35.83	24.66	40.15	0.21	--	0.18
Total	**152**	**30,619**	**100.00**	**51,889**	**2.42**	**3.95**	**2.25**	**14.87**	**15.79**	**13.70**	**48.36**	**55.92**	**45.47**	**34.18**	**24.34**	**38.41**	**0.17**	**--**	**0.14**

Source: FFEIC File – 2024 Census; 1/1/2024 – 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Harrisburg MSA	1	272	0.51	15,666	18.81	--	10.25	18.25	--	21.52	22.21	--	22.64	40.73	--	32.36	--	100.00	13.24
PA Non-MSA AA	12	1,993	6.06	1,949	22.20	8.33	10.42	18.32	8.33	23.04	24.40	--	22.52	35.08	75.00	33.40	--	8.33	10.62
Pittsburgh MSA	185	52,319	93.43	50,140	19.03	8.65	11.37	17.23	17.30	19.73	20.75	17.30	20.74	42.98	24.86	34.79	--	31.89	13.36
Total	**198**	**54,584**	**100.00**	**67,755**	**19.11**	**8.59**	**11.08**	**17.49**	**16.67**	**20.24**	**21.21**	**16.16**	**21.23**	**42.19**	**27.78**	**34.19**	**--**	**30.81**	**13.26**

Source: FFEIC File – 2020 Census; 1/1/2022 – 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Harrisburg MSA	1	120	0.56	6,196	16.19	--	9.62	18.06	--	21.80	23.62	--	22.93	42.13	--	33.38	--	100.00	12.27
PA Non-MSA AA	8	665	4.44	1,429	22.20	--	11.06	18.32	37.50	21.69	24.40	25.00	23.02	35.08	37.50	33.10	--	--	11.13
Pittsburgh MSA	171	36,062	95.00	40,728	19.33	10.53	12.17	17.64	19.88	21.01	21.06	17.54	20.44	41.97	28.65	31.33	--	23.39	15.05
Total	**180**	**36,846**	**100.00**	**48,353**	**19.07**	**10.00**	**11.81**	**17.72**	**20.56**	**21.13**	**21.48**	**17.78**	**20.83**	**41.73**	**28.89**	**31.65**	**--**	**22.78**	**14.58**

Source: FFEIC File – 2020 Census; 1/1/2023 – 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Harrisburg MSA	0	0	0.00	6,821	16.19	--	7.24	18.06	--	19.23	23.62	--	22.24	42.13	--	37.96	--	--	13.33
PA Non-MSA AA	6	2,594	3.95	3,446	22.07	--	10.68	17.67	--	22.84	22.13	50.00	22.03	38.13	16.67	31.11	--	33.33	13.35
Pittsburgh MSA	146	28,025	96.05	41,622	18.85	6.16	10.24	17.31	15.07	19.65	20.82	26.71	19.85	43.03	32.88	33.78	--	19.18	16.48
Total	**152**	**30,619**	**100.00**	**51,889**	**18.83**	**5.92**	**9.87**	**17.42**	**14.47**	**19.80**	**21.24**	**27.63**	**20.31**	**42.51**	**32.24**	**34.15**	**--**	**19.74**	**15.86**

Source: FFEIC File – 2024 Census; 1/1/2024 – 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Harrisburg MSA	-	--	--	8,310	5.86	--	4.17	22.45	--	14.47	42.87	--	46.62	28.79	--	34.72	0.03	--	0.02
PA non-MSA	-	--	--	1,223	--	--	--	18.93	--	17.33	72.64	--	74.90	8.43	--	7.77	--	--	--
Pittsburgh MSA	20	3,843	100.00	32,815	4.78	5.00	4.32	14.32	15.00	12.98	38.10	30.00	36.62	40.62	50.00	41.14	2.18	--	4.94
Total	**20**	**3,843**	**100.00**	**42,408**	**4.87**	**5.00**	**4.17**	**16.19**	**15.00**	**13.40**	**40.11**	**30.00**	**39.70**	**37.17**	**50.00**	**38.91**	**1.66**	**--**	**3.82**

Source FFIEC File – 2020 Census; 1/1/2022 – 12/31/2022 Bank Data, 2022 Dunn& Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "—" data not available.
Due to rounding, totals may not equal 100.0%

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Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2023**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Harrisburg MSA	2	299	1.83	4,391	2.06	--	1.25	6.01	--	5.85	60.54	50.00	56.91	31.34	50.00	35.94	0.06	--	0.05
PA non-MSA	4	183	3.67	1,096	--	--	--	19.03	--	18.25	72.39	100.00	74.09	8.58	--	7.66	--	--	--
Pittsburgh MSA	103	22,676	94.50	35,228	5.59	4.85	3.97	14.98	30.10	14.10	37.99	39.81	38.15	39.50	25.24	42.05	1.94	--	1.74
Total	**109**	**23,158**	**100.00**	**40,175**	**5.06**	**4.59**	**3.57**	**14.12**	**28.44**	**13..32**	**40.33**	**42.20**	**41.14**	**37.81**	**24.77**	**40.46**	**1.69**	**--**	**1.51**

Source FFIEC File – 2020 Census; 1/1/2023 – 12/31/2023 Bank Data, 2023 Dunn& Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "—" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2024**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Harrisburg MSA	0	0	0.00	4,676	2.05	--	1.30	5.95	--	5.86	61.05	--	53.46	30.87	--	39.37	0.08	--	--
PA non-MSA	1	111	0.93	2,600	3.93	--	3.19	13.35	--	13.69	63.92	100.00	65.62	18.81	--	17.50	--	--	--
Pittsburgh MSA	106	23,081	99.07	39,300	5.31	2.83	4.18	14.39	23.58	13.64	37.51	47.17	36.73	40.85	25.47	43.88	1.94	0.94	1.58
Total	**107**	**23,192**	**100.00**	**46,576**	**4.89**	**2.80**	**3.83**	**13.44**	**23.36**	**12.86**	**41.63**	**47.66**	**40.02**	**38.42**	**25.23**	**41.96**	**1.62**	**0.93**	**1.33**

Source FFIEC File – 2024 Census; 1/1/2024 – 12/31/2024 Bank Data, 2024 Dunn& Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "—" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	**Total Loans to Small Businesses**				**Businesses with Revenues <= 1MM**			**Businesses with Revenues > 1MM**		**Businesses with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Harrisburg MSA	-	--	--	8,310	82.75	--	47.50	4.38	--	12.87	--
Pennsylvanian non-MSA	-	--	--	1,223	80.03	--	65.74	4.84	--	15.13	--
Pittsburgh MSA	20	3,843	100.00	32,815	84.86	60.00	49.30	4.71	40.00	10.42	--
Total	**20**	**3,843**	**100.00**	**42,408**	**84.27**	**60.00**	**49.42**	**4.64**	**40.00**	**11.08**	**--**

Source FFIEC File – 2020 Census; 1/1/2022 – 12/31/2022 Bank Data, 2022 Dunn& Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "—" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023
Assessment Area:	**Total Loans to Small Businesses**				**Businesses with Revenues <= 1MM**			**Businesses with Revenues > 1MM**		**Businesses with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Harrisburg MSA	2	299	1.83	4,391	85.92	100.00	54.38	4.10	--	9.97	--
Pennsylvanian Non-MSA	4	183	3.67	1,096	81.45	100.00	67.97	4.35	--	14.20	--
Pittsburgh MSA	103	22,676	94.50	35,228	85.57	56.31	53.80	4.54	40.78	9.89	2.91
Total	**109**	**23,158**	**100.00**	**40,715**	**85.50**	**58.72**	**54.25**	**4.49**	**38.53**	**10.02**	**2.75**

Source FFIEC File – 2020 Census; 1/1/2023 – 12/31/2023 Bank Data, 2023 Dunn& Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "—" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2024
Assessment Area:	**Total Loans to Small Businesses**				**Businesses with Revenues <= 1MM**			**Businesses with Revenues > 1MM**		**Businesses with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Harrisburg MSA	0	0	0.00	4,676	86.23	--	52.50	3.78	--	9.99	--
Pennsylvanian Non-MSA	1	111	0.93	2,600	81.98	100.00	62.35	4.54	--	13.48	--
Pittsburgh MSA	106	23,081	99.07	39,300	85.54	34.91	54.02	4.28	60.38	10.18	4.72
Total	107	23,192	100.00	46,576	85.39	35.51	54.33	4.24	59.81	10.36	4.67

Source FFIEC File – 2024 Census; 1/1/2024 – 12/31/2024 Bank Data, 2024 Dunn& Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "—" data not available.
Due to rounding, totals may not equal 100.0%

NexTier Bank

Branch Locations

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 Western PA's Premier Community Bank, NexTier Bank has served the community for over 145 years. Our offices are located throughout the Western PA region, and in Rochester and Williamsville, New York.

Our loan experts serve Western Pennsylvania, Cleveland, Ohio, and Western New York.

Member FDIC

Our Community Locations

NexTier Bank

Contact Us

1.800.262.1088

www.nextierbank.com

Revised September 2025

Pennsylvania Locations

422 East* 105 Burton Drive | Kittanning

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

Chicora* 130 Hummingbird Plaza | Chicora

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

Clearview* 196 Clearview Circle | Butler

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

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

Downtown Kittanning*
222 Market St | Kittanning

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

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 St | Evans City

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

Ford City* 322 Ford St | Ford City

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

Freeport* 236 5th St | Freeport

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

Grove City* 109 South Broad St | Grove City

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

Heritage Creek* 211 Scharberry Lane | Mars

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

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

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

Leechburg* 160 Market St | Leechburg

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

Lyndora* 1 Lyn-Mar Plaza | Lyndora

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

Manor* 83 Race St | Manor

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

Mars* 145 Grand Avenue | Mars

Lobby Hours:
M-F 9 am – 4 pm

Moraine* 100 Moraine Pointe Plaza | Butler

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

NexTier Center* 101 East Diamond St | Butler

Lobby Hours:
M-F 9 am – 4 pm

Parker 102 South Wayne Avenue | Parker

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

Penn* 600 Pittsburgh Road | Butler

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

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 St, Ste 100 | Saxonburg

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

Shadyside* 245 Shady Avenue | Pittsburgh

Lobby Hours:
M-F 9 am – 4 pm

Shaler* 1626 Babcock Boulevard | Pittsburgh

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

Slippery Rock*
121 South Main St | Slippery Rock

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

West Kittanning* 409 Butler Road | Kittanning

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

Wexford* 11361 Perry Hwy | Wexford

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

Worthington* 15104 Route 422 West | Worthington

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 St | Zelienople

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

New York Locations

Rochester* 398 E. Henrietta Road | Rochester

M-Th 9 am – 4 pm
F 9 am – 5 pm
Sat 9 am – Noon

Williamsville* 5877 Main St, Ste 120 | Williamsville

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

ATM Only Location
Petrolia – 100 South Argyle Street | Petrolia, PA 16050

***NexTier Bank ATM locations**

NexTier Bank

Main Office, Branches & Remote Service Facility Locations

Branch	Street Address	City	State	Zip Code	County	Census Tract
Main Office:						
Downtown Kittanning	222 Market St	Kittanning	PA	16201	Armstrong	9511.00
Pennsylvania Branches:						
422 East	105 Burton Drive	Kittanning	PA	16201	Armstrong	9509.00
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
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
NexTier Center	101 E Diamond St	Butler	PA	16001	Butler	9024.00
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
Shadyside	245 Shady Avenue	Pittsburgh	PA	15206	Allegheny	0708.00
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
New York Branches:						
Rochester	398 East Henrietta Road	Rochester	NY	14620	Monroe	0038.06
Williamsville	5877 Main Street Suite 120	Williamsville	NY	14221	Erie	0089.00
Ohio Branches:						
Bridge Park	4548 Bridge Park Avenue	Dublin	OH	43017	Franklin	0062.38
Frantz Road	555 Metro Place North	Dublin	OH	43017	Franklin	0063.86
Remote Service Facility:						
Petrolia	100 South Argyle Street	Petrolia	PA	16050	Butler	9101.00

NexTier Bank

Branches Opened and Closed

NexTier Bank

2023 Opened & Closed Branches

Opened

- No Branches were opened in 2023.

Closed

- No Branches were closed in 2023.

2024 Opened & Closed Branches

Opened / Relocated

- 6 New Branches were opened and 2 Branches were relocated in 2024:
  - ***Grove City – New ****
    Address: 109 South Broad Street, Grove City PA 16127
    Census Tract: 0329.00
  - ***Heritage Creek – New ****
    Address: 211 Scharberry Lane, Mars PA 16046
    Census Tract: 9124.04
  - ***Mars – New ****
    Address: 145 Grand Avenue, Mars PA 16046
    Census Tract: 9124.05
  - ***Penn – New ****
    Address: 600 Pittsburgh Road, Butler PA 16002
    Census Tract: 9116.00
  - ***Rochester – New***
    Address: 398 East Henrietta Road, Rochester NY 14620
    Census Tract: 0038.06
  - ***Williamsville – New***
    Address: 5877 Main Street Suite 120, Williamsville NY 14221
    Census Tract: 0089.00
  - ***Cranberry – Relocated ****
    Address: 20246 Route 19, Cranberry Township PA 16066
    Census Tract: 9120.02
  - ***Richland (Northtowne) – Relocated ****
    Address: 5552 William Flynn Highway (Route 8), Gibsonia PA 15044
    Census Tract: 4080.02

Closed

- 1 Branch was closed in 2024:
  - ***Camp Hill***
    Address: 4231 Trindle Road, Camp Hill PA 17011
    Census Tract: 0113.04

* The Grove City, Heritage Creek, Mars, Penn, Cranberry & Richland branches were opened/relocated as a result of NexTier Bank acquiring Mars Bank in February 2024

2025 Opened & Closed Branches

Opened

- 1 Branch was opened in 2025:
  - ***Shadyside***

    Address: 245 Shady Avenue, Pittsburgh PA 15206
    Census Tract: 0708.00

Closed

- 1 Branch was closed in 2025:
  - ***Oakland***

    Address: 3455 Forbes Ave, Pittsburgh PA 15213
    Census Tract: 0405.00

For Immediate Release

Contact: Natalie Cotherman, VP/Director of Marketing, ncotherman@nextierbank.com
724.548.9235 (O) or 724.332.9026 (C)

NexTier Bank Grand Opening of New Shadyside Location

Butler and Shadyside, PA October 6, 2025 — NexTier Bank, N.A. is pleased to announce the Grand Opening of our new, full-service branch located at 245 Shady Avenue, Pittsburgh, PA 15206. The branch officially opened to the public on September 29, 2025 with a ribbon-cutting event planned for October 28th.

"We are excited to join the Shadyside community and continue building strong relationships with our customers," said Clem Rosenberger, President and CEO of NexTier Bank. "Our new branch represents more than just a move from Oakland. It is an investment in the future of this neighborhood and the people we serve. We look forward to welcoming everyone to our Grand Opening and showcasing the exceptional service our team provides."

NexTier Bank will offer the Shadyside community an array of personal and business banking services and products, digital solutions to meet a variety of banking preferences, an ATM, and night depository. Myrah-Ashly Dixon will serve as the Branch Relationship Manager, leading a team of the same familiar faces customers have come to know and trust from our Oakland office. In addition, Robert Taylor and Zane Morgan, Vice Presidents and Business Bankers, will also be based in the Shadyside office to support and expand business lending opportunities in the community.

The new branch was created with our customers in mind, offering a modern, welcoming space where convenience meets personalized service. "We look forward to building strong connections in the community and helping our customers achieve their financial goals," stated Robert Taylor.

Stop by our Grand Opening in Shadyside the week of October 27th to see how we can assist you in meeting your financial goals.

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About NexTier Bank, N.A.

NexTier Bank N.A. is a subsidiary of NexTier, Inc. and has 32 community offices throughout Butler, Armstrong, Allegheny, Mercer, Westmoreland, and Clearfield counties in Pennsylvania and Rochester & Williamsville, New York, along with a loan production office in Cleveland, Ohio. As of June 30, 2025, NexTier Bank reported total assets of $2.8 billion, total loans of $2.2 billion and total deposits of $2.4 billion. www.nextierbank.com.

NexTier Bank

Retail Banking Services & Products

NexTier Bank

Retail Banking Services

Main Office, Branches & Remote Service Facilities Services

Branch	Census Tract	Tract Income Level (1)	Service Type	ATM Available (2)	ATM Accepts Deposits (3)	ATM Access
Main Office:						
Downtown Kittanning	9511.00	**Moderate**	Full-Service	Yes	Yes	Walk-up
Pennsylvania Branches:						
422 East	9509.00	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
DuBois	3303.00	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	Yes	Walk-up
Mars	9124.05	Middle	Full-Service	Yes	Yes	Walk-up
Moraine Pointe	9028.00	Middle	Full-Service	Yes	Yes	Drive-up
NexTier Center	9024.00	**Low**	Full-Service	Yes	Yes	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
Shadyside	0708.00	Upper	Full-Service	Yes	No	Walk-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	Yes	Drive-up
New York Branches:						
Rochester	0038.06	**Low**	Full-Service	Yes	Yes	Walk-up
Williamsville	0089.00	Upper	Full-Service	Yes	Yes	Walk-up
Ohio Branches:						
Bridge Park	0062.38	Middle	Full-Service	Yes	Yes	Walk-up
Frantz Road	0063.86	Upper	Full-Service	Yes	Yes	Walk-up
Remote Service Facility:						
Petrolia	9101.00	Middle	Limited-Service	Yes	Yes	Drive-up

Summary

(1) 21% of NexTier Bank Branches / Remote Service Facilities are located in LMI areas.
(2) 30 NexTier Bank Branches / Remote Service Facilities have ATM machines.
(3) 28 ATM machines accept deposits.

* Census tract income levels were based on the 2025 FFIEC Census Report.

NexTier Bank

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.

NexTier Bank

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.

NexTier. Bank

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

EQUAL HOUSING LENDER

Borrowing Options

NexTier Bank

Contact Us

1.800.262.1088
www.nextierbank.com
Revised February 2024

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

NexTier Bank

Perfect Fit

Home Ownership Program

A mortgage assistance program designed for homebuyers.

NexTier Bank's Perfect Fit Home Ownership Program is designed to help homebuyers afford the home of their dreams. We'll work with you to determine what you can afford and we promise competitive rates and fees, and a quick answer regarding approval. NexTier Bank is here to do everything we can to make your dream a reality.

Overview

Fixed interest rate

Up to 97% loan-to-value

Financing terms up to 30 years

No Mortgage Insurance

Income Qualification:
80% of Area Median Income

Minimum credit score of 650

Debt-to-income ratio of 43% or less

Required

Homebuyer Educational Program

Eligible Properties

Purchase of Single-Family, Condo, Townhouse, Doublewide on Foundation, Owner-Occupied within a Low and Moderate Census Tracts in NexTier Bank's Assessment Area.[1]

Fees & Down Payments

Our standard low fees and rates

No Mortgage Insurance required

Down Payment and/or Closing Cost Assistance? Homebuyer grants and/or loans can be used towards down payment and/or closing costs. We will help you identify and apply for grants and/or loans through: NeighborWorks Western Pennsylvania's Closing Cost Assistance Loan Program or Federal Home Loan Bank's First Front Door Program.

[1]NexTier Bank's Assessment Areas are located within the following Western PA Counties: Allegheny, Armstrong, Clearfield, Butler, Mercer, and Westmoreland.

How to Apply

With the help of a Personal Banker, applying for a loan is easy. Our lenders will walk you through the process to ensure your dream home becomes a reality.

Contact us to get started today!

Scan to **Learn More**

1.800.262.1088 | www.nextierbank.com

Revised May 2024
NMLS # 402449

EQUAL HOUSING LENDER

NexTier Bank

Perfect Fit

Purchase / Rehab Loan

A mortgage assistance program designed for purchase/rehab loans.

NexTier Bank's Perfect Fit Home Ownership Program is designed to help homebuyers afford the home of their dreams. We'll work with you to determine what you can afford and we promise competitive rates and fees, and a quick answer regarding approval. NexTier Bank is here to do everything we can to make your dream a reality.

Overview

Up to 12-Month Construction Period

Converts automatically to permanent mortgage

Interest only through construction

Fixed interest rate

Up to 97% loan-to-value

Financing terms up to 30 years

No Mortgage Insurance

Income Qualification: 80% of Area Median Income

Minimum credit score of 650

Debt-to-income ratio of 43% or less

Eligible Properties

Purchase of Single-Family, Condo, Townhouse, Doublewide on Foundation, Owner-Occupied within a Low and Moderate Census Tracts in NexTier Bank's Assessment Area.[1]

Fees & Down Payments

Our standard low fees and rates

No Mortgage Insurance required

Required

Work to be completed by licensed contractors only. The signed contract showing the work to be done must be provided.

[1]NexTier Bank's Assessment Areas are located within the following Western PA Counties: Allegheny, Armstrong, Clearfield, Butler, Mercer, and Westmoreland.

How to Apply

With the help of a Personal Banker, applying for a loan is easy. Our lenders will walk you through the process to ensure your dream home becomes a reality.

Contact us to get started today!

Scan to Learn More

1.800.262.1088 | www.nextierbank.com

Revised October 2024
NMLS # 402449

EQUAL HOUSING LENDER

Member FDIC

Business Banking Options

Business Statement Savings*

- Interest bearing account[1]
- 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[2]
- 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.

[1] 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.

[2] 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.

Revised April 2022

NexTier Bank

Deposit Products

Member FDIC

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.

Checking Accounts

NexTier Bank

Contact Us

1.800.262.1088

www.nextierbank.com

Revised January 2025

NexTier Bank
Perfect Fit
BankOn
Certified 2025 – 2026
since January 2024
Cities for Financial Empowerment Fund

Get Rewarded For Being YOU.

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.

Choose Your Account!

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

[1]Please see your nearest branch or visit our website at www.nextierbank.com for current balance qualifications and interest rate details.

[2]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.

[3]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.

[4]Perfect Fit is a BankOn – Certified product offering.

Perfect Fit
Checking Account

A checking account that gives you access to your money.

NexTier Bank's Perfect Fit Checking Account is designed to make banking simple and affordable. Access your money on-the-go, anytime you need with our Digital Solutions. Receive free eStatements, no monthly maintenance fee, no minimum balance and more.

Features

- Minimum $25 to open
- No minimum balance
- No overdraft fees
- No monthly maintenance fee
- Free paper statements
- Free ATM Withdrawals on the Freedom ATM Alliance Network

Free

- Debit card
- Online banking
- Mobile banking
- Mobile deposit
- Bill Pay
- Person-to-person payments with Zelle®

NexTier Bank Perfect Fit
BankOn
Certified 2025 – 2026
since January 2024
Cities for Financial Empowerment Fund

This product pairs well with the Perfect Fit Home Ownership Program. Ask us for details.

BankOn Certification
The Perfect Fit Account is a digital-first product that is officially certified by the national Cities for Financial Empowerment Fund (CFE Fund) as meeting the BankOn National Account Standards (2025 – 2026). The national safe account Standards, co-created by consumer advocates, leading national nonprofit organizations, civic leaders, and other financial institutions, designate both core and strongly recommended features that ensure low cost, high functionality, and consumer safety.

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

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.

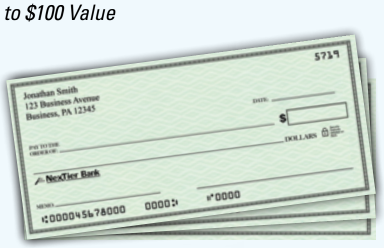
Deposits Your Way

- 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
Deposit to Open	$50	$100	$100
Balance Requirement	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
Monthly Service Charge	$0	$4 monthly service charge unless balance requirement is met	$7 monthly service charge unless balance requirement is met
Interest Bearing[1]	✗	✗	✓
Free Online Banking with Bill Pay	✓	✓	✓
Free Mobile Banking	✓	✓	✓
Free eStatements	✓	✓	✓
Free Telephone Banking	✓	✓	✓
Overdraft Privilege	Covers overdrafts up to $1,500	Covers overdrafts up to $500	Covers overdrafts up to $1,500
Free NexTier Visa® Debit Card	✓	✓	✓
ATM Refunds	✗	✗	Yes. Charges from non-NexTier ATM usage are credited within one (1) to two (2) business days.

[1]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.

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.

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 IRA's

The risk-free secure savings option that helps you to invest in your future. Learn more at: www.nextierbank.com

Member FDIC

Savings Accounts

NexTier Bank

Contact Us

1.800.262.1088
www.nextierbank.com

Revised April 2022

Start
Saving
for your future.

Personal Savings

- Interest bearing account[1]
- 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	Elevate Money Market
Deposit to Open	$1,500	$25,000
Balance Requirement	Maintain a minimum daily balance of $1,500 or monthly average balance of $5,000 to avoid a $10 monthly service charge	Maintain a daily balance of $25,000 to avoid a $25 monthly service charge
Monthly Service Charge	$10 if you do not meet the balance requirement	$25
Interest Bearing[2]	✓	✓
Free eStatements	✓	✓
Free Online Banking with Bill Pay	✓	✓
Free Mobile Banking	✓	✓
Free Telephone Banking	✓	✓
Free NexTier Visa® Debit Card	✓	✓

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

- No minimum balance requirement
- No service fees
- Interest bearing account[3]
- 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[4]

[1]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.

[2]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.

[3]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.

[4]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@nextierbank.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

NexTier Bank

NexTier Bank

Church & Ministry Solutions

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

- **ACH Alerts** blocks or filters ACH Transactions
- **Check 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:

- Options for Public and Non-Profit Entities
- Mastercard Business Cash Back Credit Card
- Mastercard 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.*

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 Western PA's Premier, Locally Owned Community Bank, NexTier Bank has served the community for over 145 years. Our offices are located throughout the Western PA region, and in Rochester and Williamsville, New York.

Our loan experts serve Western Pennsylvania, Cleveland, Ohio, and Western New York.

Get to Know Your *Treasury Management Team*

Our Treasury Management experts have the knowledge and experience to help your business or non-profit organization grow.

Protect yourself from fraud with solutions that enable your business or non-profit to be proactive. Focus on your organization. We have the banking covered.

Scan to **Learn More About Us & How We Can Help**

EQUAL HOUSING LENDER

Member FDIC

NexTier Bank

Schedule of Fees

FEE SCHEDULE

NexTier Bank N.A.
Effective Date: 02/16/2026
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): $20.00
- 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 & Reconcilement: $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 per Item Fee): $36.00*
- NSF (RETURNED per Item Fee): $36.00*
- Returned Deposit Item (Business): $10.00
- Cashier's Checks: $10.00
- Stop Payments: $36.00
- Other Collection Items: $30.00
- 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
- Escheat Fee: $75.00
- Visa ISA Fee (applies to international debit card transactions only): 1% of the transaction amount will be charged for international service assessment and currency conversion cost may apply separately.

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

Current Date: 02/17/2026

NexTier Bank

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.

Bank 24/7: Debit Cards

NexTier Bank

Contact Us

1.800.262.1088
www.nextierbank.com
Revised November 2022

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.

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.

Pay

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

G Pay

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

SAMSUNG pay

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: VISA

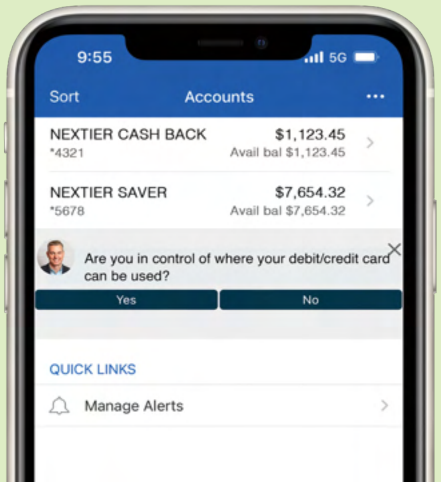
Learn how to set-up mobile payments at: www.nextierbank.com

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.

Available on the App Store

GET IT ON Google Play



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 NexTier Online Banking Account or using the NexTier 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

Bank 24/7: Online

NexTier Bank

Contact Us

1.800.262.1088
www.nextierbank.com

Revised August 2021

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
- Safely access up to 18 months of eStatements
- Receive email notifications when your statement is available

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.

NexTier Bank

Treasury Services

Business Checking

With our **Business Checking** options, you can manage your finances to know where and how you're spending money. Our accounts are customized to fit every balance, account activity level, and cash management need.

What We Offer:

- Free Business Checking Accounts
- Business Alliance Analysis Accounts
- Business Money Market Accounts
- Sweep Accounts
- Zero Balance Accounts

Commercial Lending

We offer a variety of **short- and long-term financing** options for businesses 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
- Tax Anticipation Notes
- 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

- **ACH Alerts** blocks or filters ACH Transactions
- **Check Positive Pay** prevents the recreation or alteration of checks.
- **Security Alerts** to help protect your organization.

Traditional Lockbox

Save time and money with our **Traditional Lockbox** solution.

What We Offer:

- Outsourcing of Accounts Receivable to free up valuable staff resources.
- Quick access to paper receivables with reports customized to your specifications.

Remote Lockbox

Maintain additional control through **Remote Lockbox**.

What We Offer:

- Continue to accept payments at your location.
- Customized reporting benefits of a traditional lockbox.
- Automate payment processing with the ability to capture bar coded information or remittances.
- Same day depositing of funds.

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 the organization's accounts the same day they are received.

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:

- Options for Public and Non-Profit Entities
- Mastercard Business Cash Back Credit Card
- Mastercard Business Rewards Credit Card

** 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.*

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 Western PA's Premier Community Bank, NexTier Bank has served the community for over 145 years. Our offices are located throughout the Western PA region, and in Rochester and Williamsville, New York.

Our loan experts serve Western Pennsylvania, Cleveland, Ohio, and Western New York.

Get to Know Your *Treasury Management Team*

Our Treasury Management experts have the knowledge and experience to help your business or non-profit organization grow.

Protect yourself from fraud with solutions that enable your business or non-profit to be proactive. Focus on your organization. We have the banking covered.

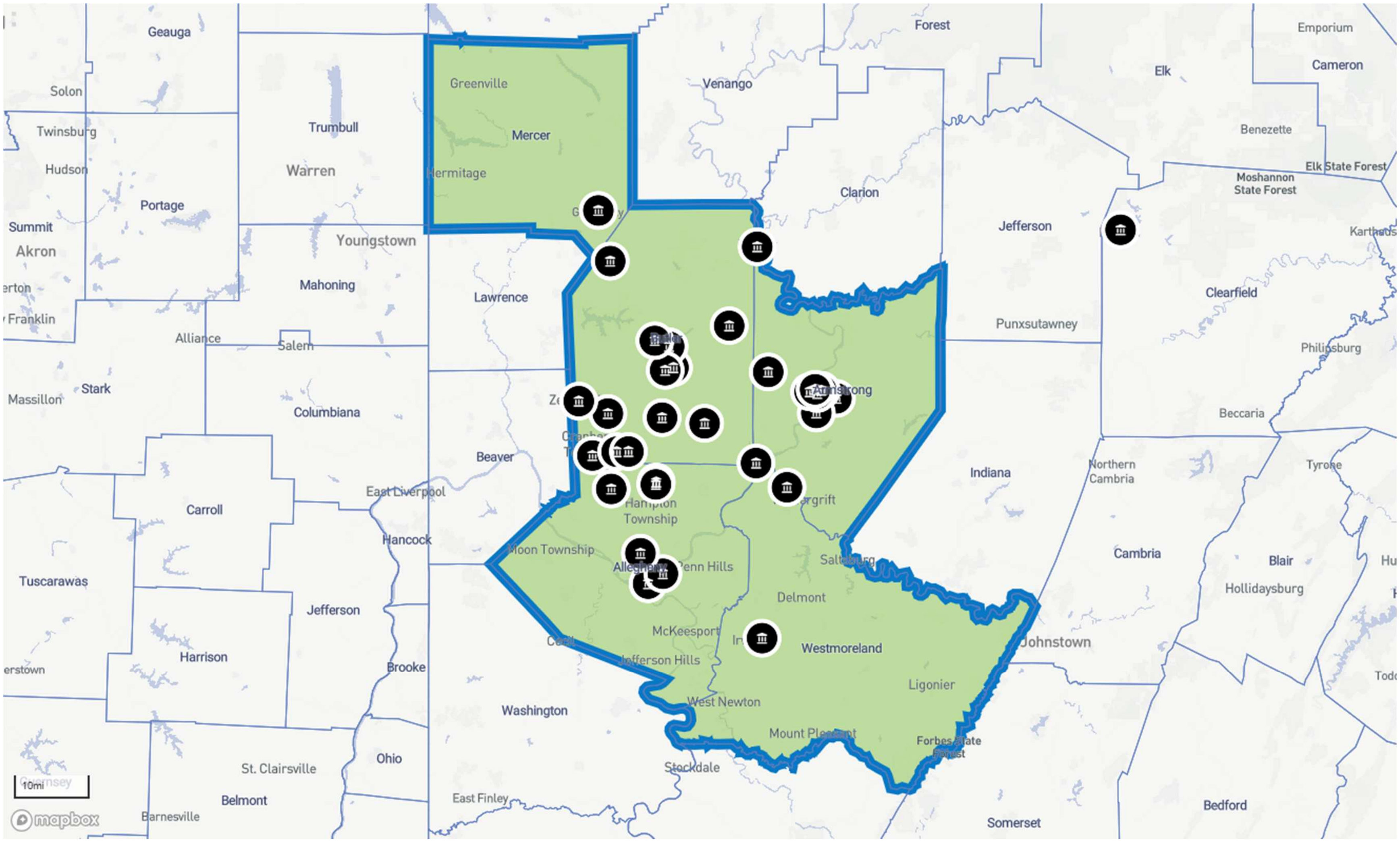
***Scan to* Learn More About Us & How We Can Help**

NexTier Bank

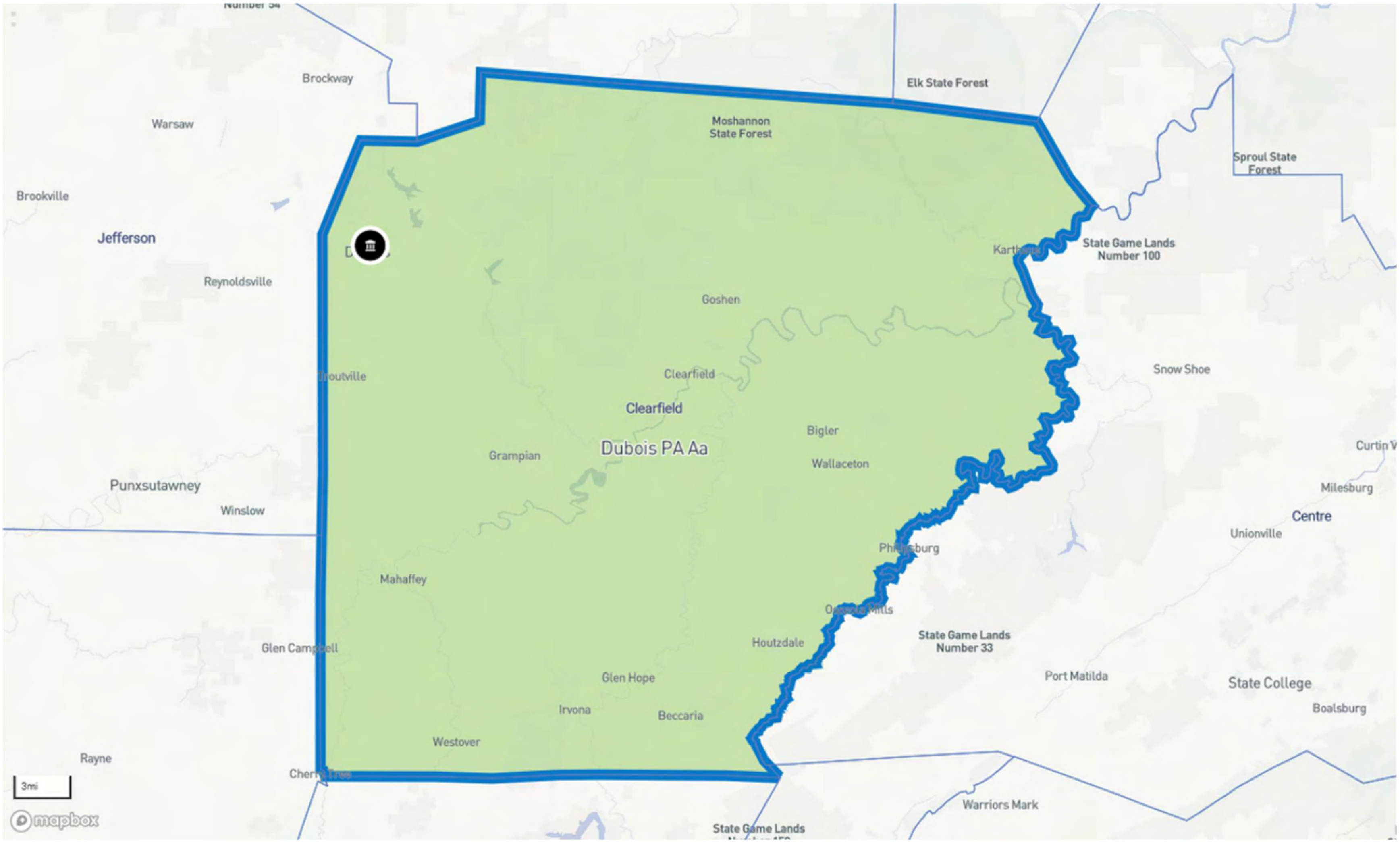
Assessment Area

NexTier Bank

Western PA Assessment Area

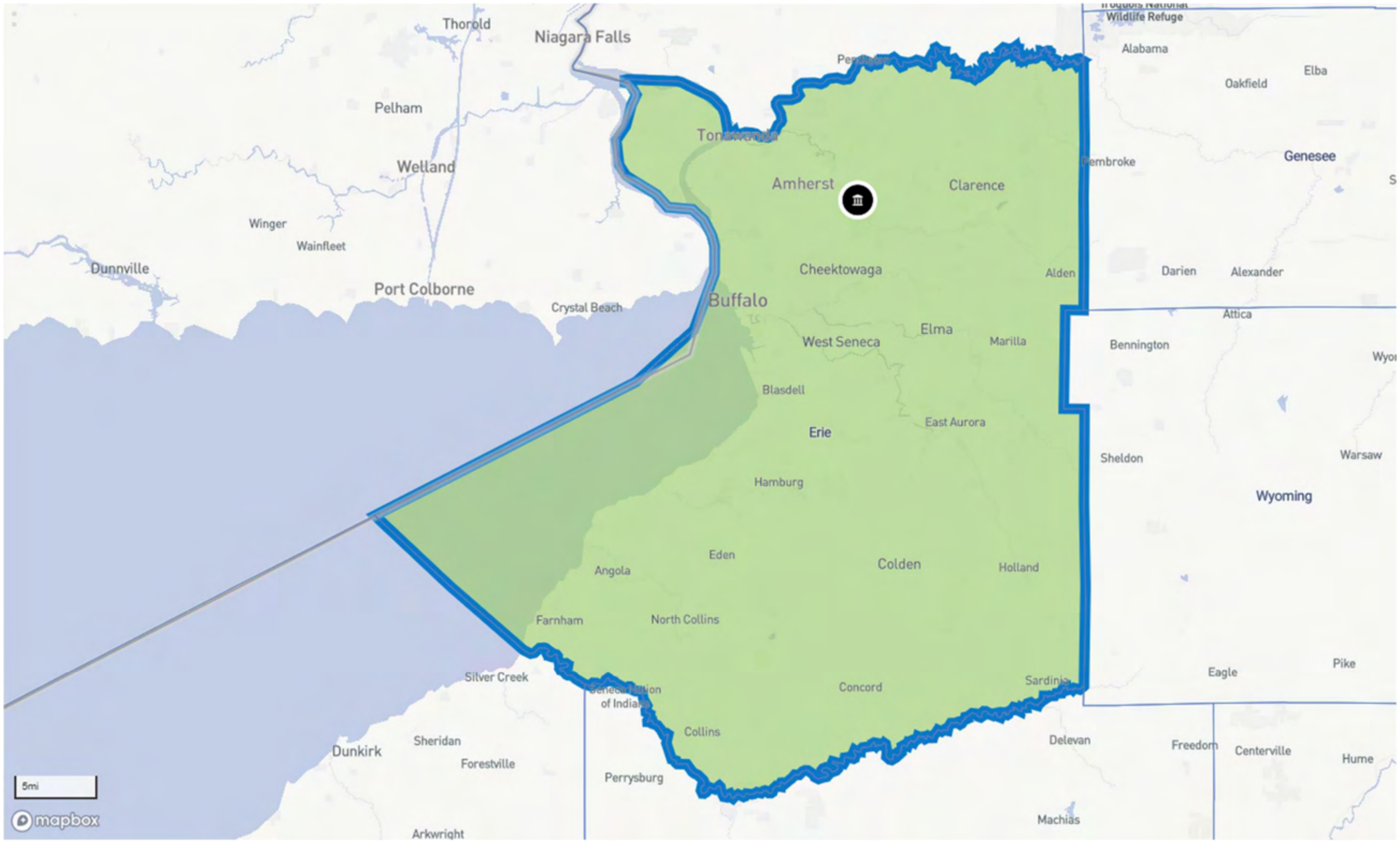


DuBois PA Assessment Area

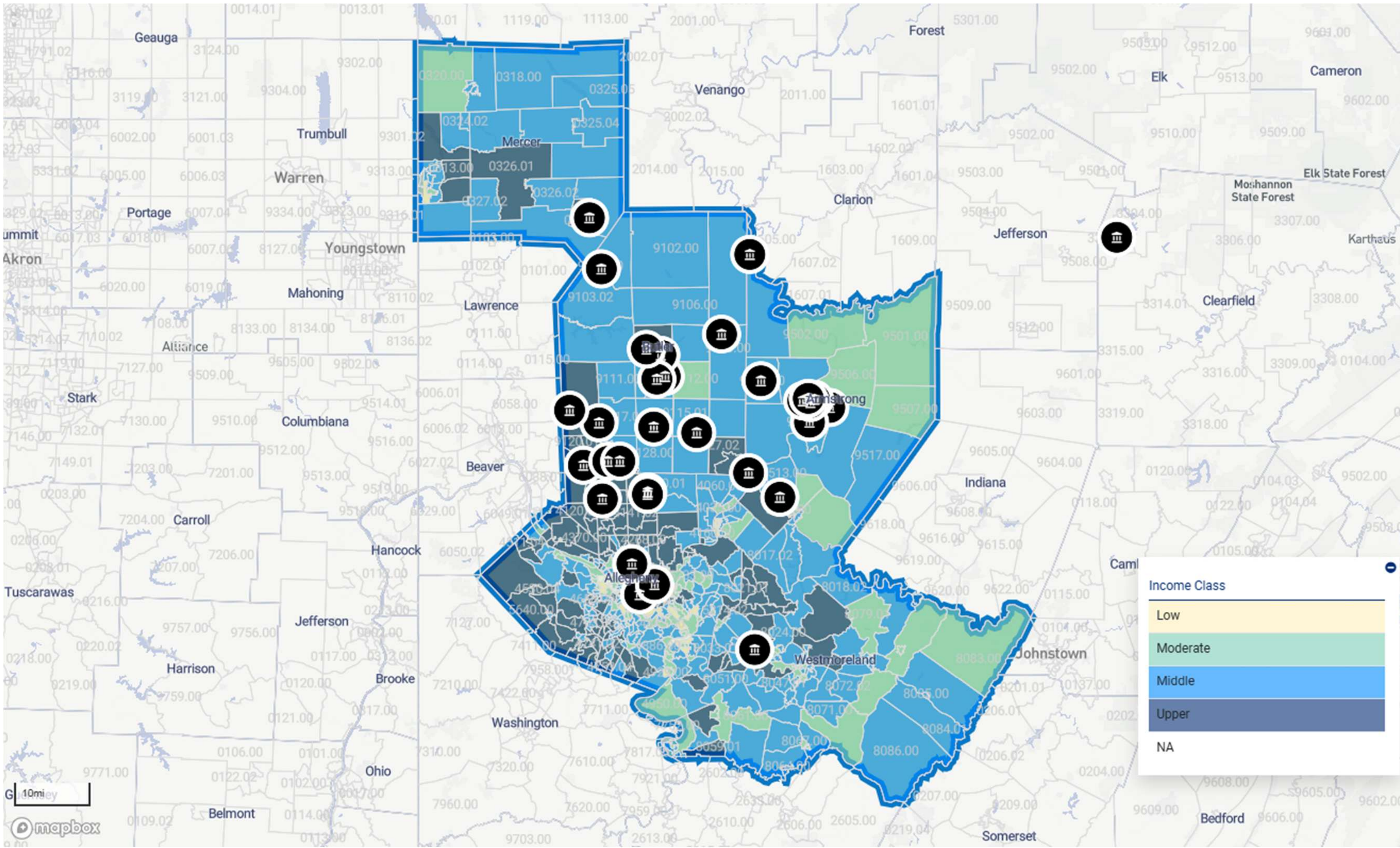


Rochester NY Assessment Area

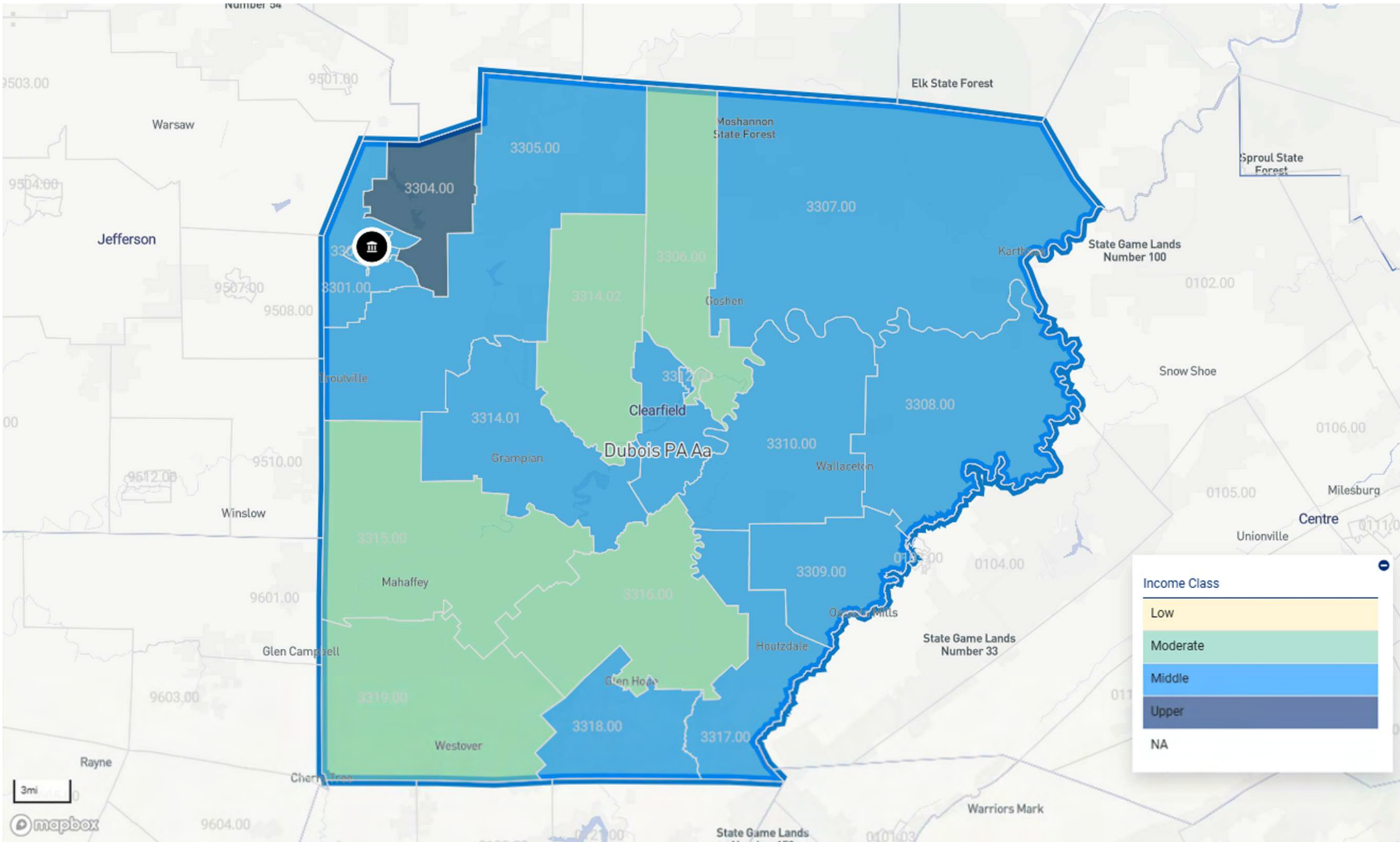
Williamsville NY Assessment Area



Western PA Assessment Area by Tract Income Level

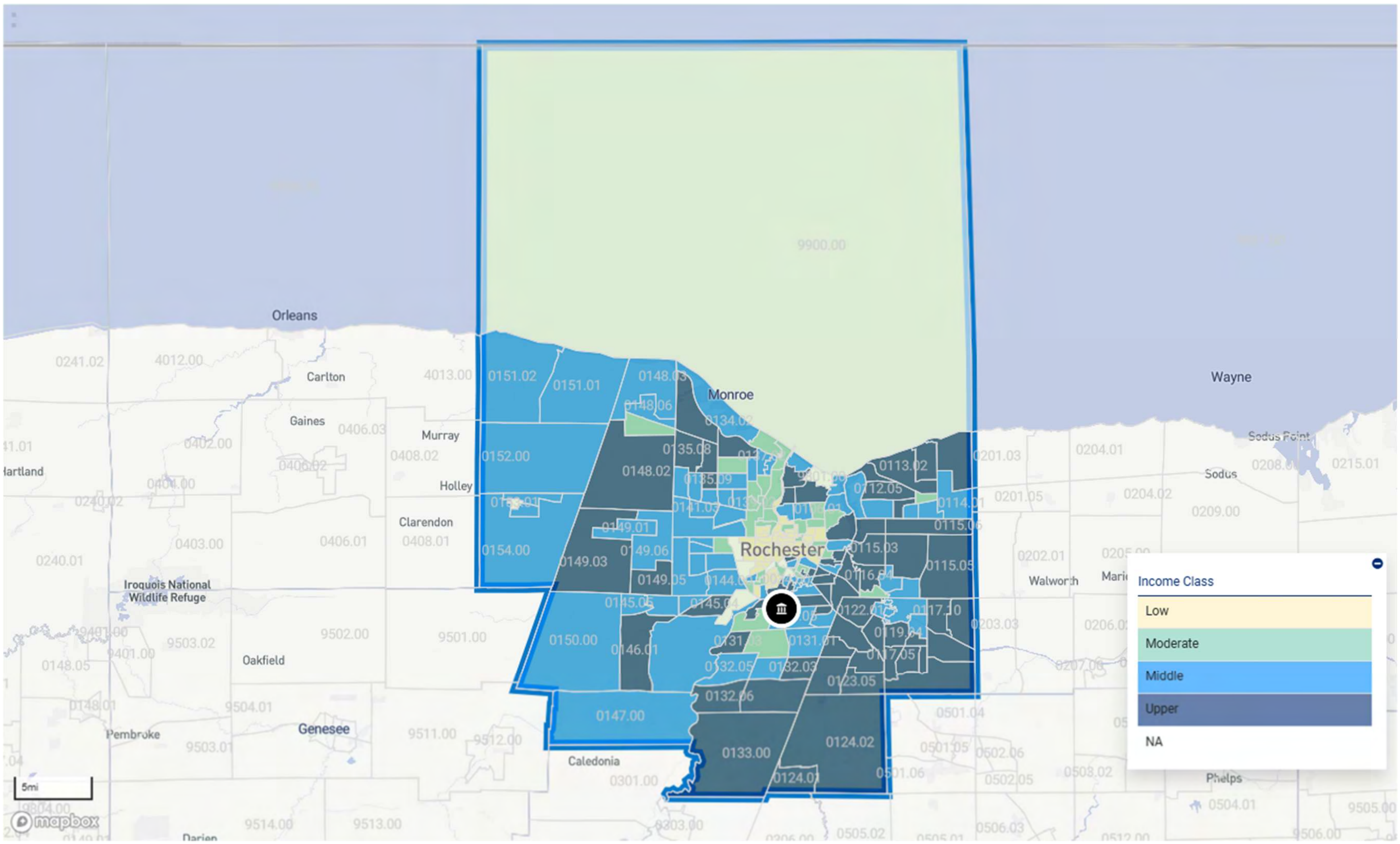


DuBois PA Assessment Area by Tract Income Level



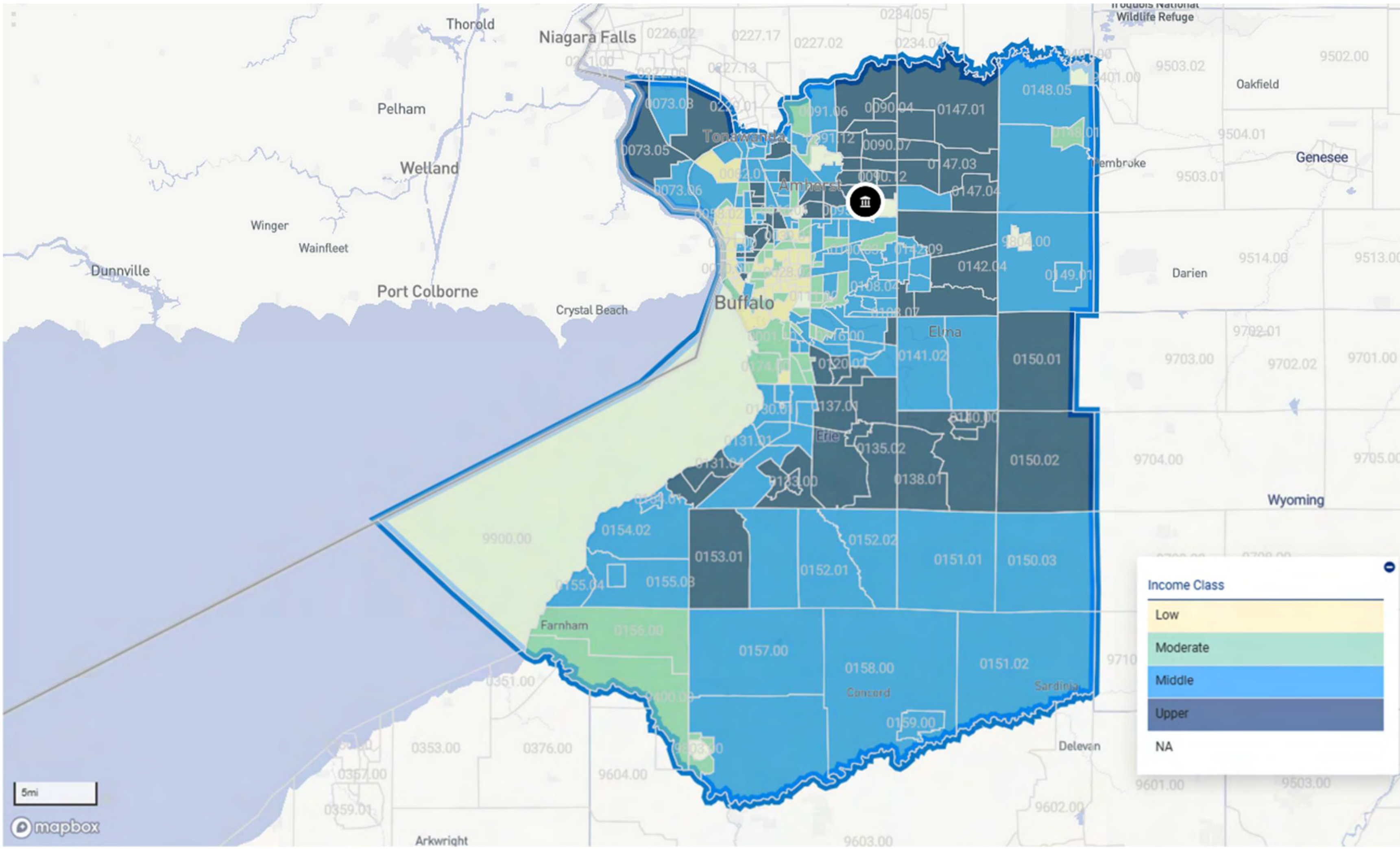
NexTier Bank

Rochester NY Assessment Area by Tract Income Level



NexTier Bank

Williamsville NY Assessment Area by Tract Income Level



NexTier Bank

Census Tracts

Census Tracts

State Code - Pennsylvania	**42**
MSA Code - Pittsburgh	**38300**
County Code - Allegheny	**003**

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	MODERATE
PITTSBURGH CITY	0510.00	UNKNOWN	PITTSBURGH CITY	1807.00	MODERATE
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

Census Tracts

State Code - Pennsylvania	42
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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
MILLVALE 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

Census Tracts

State Code - Pennsylvania	42
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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
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Allegheny County Cont.

EDGEWOOD BOROUGH	5161.00	UPPER
EDGEWOOD BOROUGH	5162.00	UPPER
BRADDOCK HILLS BOROUGH	5170.00	MODERATE
FOREST HILLS BOROUGH	5180.01	UPPER
CHURCHILL BOROUGH	5190.00	UPPER
	5200.01	MIDDLE
	5200.02	MIDDLE
MONROEVILLE MUNICIPALITY	5211.00	MIDDLE
MONROEVILLE MUNICIPALITY	5212.00	MIDDLE
MONROEVILLE MUNICIPALITY	5213.01	MIDDLE
MONROEVILLE MUNICIPALITY	5213.02	MIDDLE
MONROEVILLE MUNICIPALITY	5214.01	UPPER
MONROEVILLE MUNICIPALITY	5214.02	UPPER
MONROEVILLE MUNICIPALITY	5215.00	MIDDLE
PITCAIRN BOROUGH	5220.00	MODERATE
	5231.00	MODERATE
	5232.00	MODERATE
	5233.00	MIDDLE
	5234.00	MODERATE
	5235.01	MODERATE
	5235.02	MODERATE
	5236.00	MIDDLE
	5237.01	MIDDLE
	5237.02	MIDDLE
	5238.00	MIDDLE
VERONA BOROUGH	5240.00	MODERATE
OAKMONT BOROUGH	5251.00	UPPER
OAKMONT BOROUGH	5252.00	UPPER
OAKMONT BOROUGH	5253.00	UPPER
PLUM BOROUGH	5261.01	UPPER
PLUM BOROUGH	5261.02	MIDDLE
PLUM BOROUGH	5262.01	MIDDLE
PLUM BOROUGH	5262.02	MIDDLE
PLUM BOROUGH	5263.01	UPPER
PLUM BOROUGH	5263.02	MIDDLE
MCKEESPORT CITY	5509.00	LOW
MCKEESPORT CITY	5512.00	LOW
MCKEESPORT CITY	5513.00	MIDDLE
MCKEESPORT CITY	5519.00	UNKNOWN
MCKEESPORT CITY	5520.00	MODERATE
MCKEESPORT CITY	5521.00	LOW
MCKEESPORT CITY	5522.00	UNKNOWN
MCKEESPORT CITY	5523.00	MODERATE
MCKEESPORT CITY	5524.00	LOW
WILKINSBURG BOROUGH	5604.00	MODERATE
WILKINSBURG BOROUGH	5605.00	UPPER
WILKINSBURG BOROUGH	5614.00	MODERATE
WILKINSBURG BOROUGH	5615.00	MODERATE
PITTSBURGH CITY	5619.00	LOW
PITTSBURGH CITY	5620.00	MODERATE
PITTSBURGH CITY	5623.00	LOW

Allegheny County Cont.

PITTSBURGH CITY	5624.00	LOW
PITTSBURGH CITY	5625.00	LOW
PITTSBURGH CITY	5626.00	MODERATE
PITTSBURGH CITY	5627.00	MIDDLE
PITTSBURGH CITY	5628.00	MIDDLE
PITTSBURGH CITY	5629.01	LOW
PITTSBURGH CITY	5630.00	MIDDLE
PITTSBURGH CITY	5631.00	MIDDLE
PITTSBURGH CITY	5632.01	UNKNOWN
PITTSBURGH CITY	5632.02	UPPER
SEWICKLEY HEIGHTS BOROUGH	5633.00	UPPER
BEN AVON HEIGHTS BOROUGH	5638.00	UPPER
CHALFANT BOROUGH	5639.00	MIDDLE
ENLOW CDP	5640.00	UPPER
ROSSLYN FARMS BOROUGH	5641.00	UPPER
WHITE OAK BOROUGH	5642.00	MIDDLE
TRAFFORD BOROUGH	5644.00	MIDDLE
JEFFERSON HILLS BOROUGH	5645.00	MIDDLE
WILKINSBURG BOROUGH	5647.00	LOW
WILKINSBURG BOROUGH	5648.00	LOW
PITTSBURGH CITY	5651.00	MIDDLE
PITTSBURGH CITY	5652.00	MODERATE
PITTSBURGH CITY	5653.00	MODERATE
PITTSBURGH CITY	9800.00	UNKNOWN
PITTSBURGH CITY	9801.00	UNKNOWN
PITTSBURGH CITY	9803.00	UNKNOWN
PITTSBURGH CITY	9804.00	UNKNOWN
PITTSBURGH CITY	9805.00	UNKNOWN
PITTSBURGH CITY	9806.00	UNKNOWN
PITTSBURGH CITY	9807.00	UNKNOWN
PITTSBURGH CITY	9808.00	UNKNOWN
PITTSBURGH CITY	9809.00	UNKNOWN
PITTSBURGH CITY	9810.00	UNKNOWN
PITTSBURGH CITY	9811.00	UNKNOWN
PITTSBURGH CITY	9812.00	UNKNOWN
PITTSBURGH CITY	9818.00	UNKNOWN
PITTSBURGH CITY	9822.00	UNKNOWN

Total	
Low	35
Moderate	81
Middle	137
Upper	120
Unknown	21
NA	0
Total Census Tracts (Allegheny Co)	**394**

Census Tracts

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

Armstrong County

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

Armstrong County Cont.

Total	
Low	0
Moderate	10
Middle	9
Upper	0
Unknown	0
NA	0
Total Census Tracts (Armstrong Co)	**19**

Census Tracts

State Code - Pennsylvania	42
MSA Code - Pittsburgh	38300
County Code - Butler	019

Butler County

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

Butler County Cont.

Total	
Low	2
Moderate	2
Middle	25
Upper	17
Unknown	1
NA	0
Total Census Tracts (Butler Co)	**47**

Census Tracts

State Code - Pennsylvania	42
MSA Code - Outside of MSA	NA
County Code - Mercer	085

Mercer County

SHARON CITY	0301.00	MODERATE
SHARON CITY	0303.00	MIDDLE
SHARON CITY	0304.00	MIDDLE
SHARON CITY	0305.00	MIDDLE
FARRELL CITY	0309.00	MODERATE
HERMITAGE CITY	0311.00	MIDDLE
HERMITAGE CITY	0312.00	UPPER
HERMITAGE CITY	0313.00	UPPER
HERMITAGE CITY	0314.00	MIDDLE
SHARPSVILLE BOROUGH	0317.00	MIDDLE
SHEAKLEYVILLE BOROUGH	0318.00	MIDDLE
	0319.00	MIDDLE
JAMESTOWN BOROUGH	0320.00	MODERATE
GREENVILLE BOROUGH	0321.00	MIDDLE
GREENVILLE BOROUGH	0322.00	MIDDLE
CLARK BOROUGH	0323.00	UPPER
REYNOLDS HEIGHTS CDP	0324.01	MIDDLE
REYNOLDS HEIGHTS CDP	0324.02	MIDDLE
FREDONIA BOROUGH	0324.03	MIDDLE
JACKSON CENTER BOROUGH	0325.02	MIDDLE
	0325.03	MIDDLE
SANDY LAKE BOROUGH	0325.04	MIDDLE
NEW LEBANON BOROUGH	0325.05	MIDDLE
LAKE LATONKA CDP	0326.01	UPPER
MERCER BOROUGH	0326.02	MIDDLE
WEST MIDDLESEX BOROUGH	0327.01	MIDDLE
	0327.02	MIDDLE
	0328.01	MIDDLE
	0328.02	UPPER
GROVE CITY BOROUGH	0329.00	UPPER
GROVE CITY BOROUGH	0330.00	MIDDLE
	0331.00	MIDDLE
SHARON CITY	0332.00	LOW
HERMITAGE CITY	0333.00	MIDDLE
FARRELL CITY	0334.00	LOW

Mercer County Cont.

Total	
Low	2
Moderate	3
Middle	24
Upper	6
Unknown	0
NA	0
Total Census Tracts (Mercer Co)	**35**

Census Tracts

State Code - Pennsylvania	42
MSA Code - Pittsburgh	38300
County Code - Westmoreland	129

Westmoreland County

ARNOLD CITY	8001.00	LOW
ARNOLD CITY	8002.00	MODERATE
ARNOLD CITY	8003.00	LOW
NEW KENSINGTON CITY	8004.00	MIDDLE
NEW KENSINGTON CITY	8005.00	MIDDLE
NEW KENSINGTON CITY	8006.00	LOW
NEW KENSINGTON CITY	8007.00	LOW
NEW KENSINGTON CITY	8008.00	MIDDLE
NEW KENSINGTON CITY	8009.00	MODERATE
LOWER BURRELL CITY	8010.01	MIDDLE
LOWER BURRELL CITY	8010.02	MODERATE
LOWER BURRELL CITY	8011.00	MIDDLE
	8012.00	UPPER
HYDE PARK BOROUGH	8013.00	MIDDLE
VANDERGRIFT BOROUGH	8014.00	MODERATE
EAST VANDERGRIFT BOROUGH	8015.00	MODERATE
VANDERGRIFT BOROUGH	8016.00	LOW
	8017.01	MIDDLE
	8017.02	MIDDLE
	8017.03	MIDDLE
AVONMORE BOROUGH	8018.01	MIDDLE
SLICKVILLE CDP	8018.02	MIDDLE
SLICKVILLE CDP	8019.01	MIDDLE
CRABTREE CDP	8019.02	UPPER
MURRYSVILLE MUNICIPALITY	8020.01	UPPER
DELMONT BOROUGH	8020.03	UPPER
EXPORT BOROUGH	8020.04	UPPER
MURRYSVILLE MUNICIPALITY	8021.01	UPPER
MURRYSVILLE MUNICIPALITY	8021.02	UPPER
MURRYSVILLE MUNICIPALITY	8021.03	UPPER
TRAFFORD BOROUGH	8022.00	MODERATE
LEVEL GREEN CDP	8023.01	MIDDLE
HARRISON CITY CDP	8023.03	UPPER
HARRISON CITY CDP	8023.04	UPPER
	8024.00	MIDDLE
JEANNETTE CITY	8025.00	MIDDLE
JEANNETTE CITY	8026.00	MODERATE
JEANNETTE CITY	8027.00	MIDDLE
JEANNETTE CITY	8028.00	MODERATE
MANOR BOROUGH	8029.00	UPPER
IRWIN BOROUGH	8030.00	MIDDLE
	8031.00	MIDDLE
	8032.00	MIDDLE
	8033.01	MIDDLE
	8033.02	UPPER
	8034.00	UPPER
	8035.01	UPPER
	8035.02	MIDDLE
ADAMSBURG BOROUGH	8036.00	MIDDLE
GRAPEVILLE CDP	8037.00	MIDDLE
	8038.00	UPPER

Westmoreland County Cont.

GREENSBURG CITY	8039.01	MIDDLE
GREENSBURG CITY	8039.02	MIDDLE
GREENSBURG CITY	8040.00	MODERATE
GREENSBURG CITY	8041.00	MODERATE
GREENSBURG CITY	8042.00	MIDDLE
SOUTHWEST GREENSBURG BORO	8043.00	MIDDLE
SOUTH GREENSBURG BOROUGH	8044.00	MODERATE
	8045.01	MIDDLE
	8045.03	MIDDLE
	8045.04	MIDDLE
YOUNGWOOD BOROUGH	8046.00	MIDDLE
ARONA BOROUGH	8047.01	MIDDLE
	8047.03	MIDDLE
	8047.04	MODERATE
	8047.05	UNKNOWN
	8047.06	MIDDLE
	8048.01	MODERATE
ARONA BOROUGH	8048.03	MIDDLE
	8048.04	UPPER
MADISON BOROUGH	8049.01	MIDDLE
HUNKER BOROUGH	8049.02	MIDDLE
HERMINIE CDP	8050.00	MIDDLE
SUTERSVILLE BOROUGH	8051.00	MIDDLE
MONESSEN CITY	8052.00	MODERATE
MONESSEN CITY	8054.00	LOW
MONESSEN CITY	8055.00	MIDDLE
NORTH BELLE VERNON BOROUGH	8056.00	MIDDLE
FELLSBURG CDP	8058.00	MODERATE
LYNNWOOD-PRICEDALE CDP	8059.01	UPPER
COLLINSBURG CDP	8059.03	UPPER
FELLSBURG CDP	8059.04	MIDDLE
WEST NEWTON BOROUGH	8060.00	MODERATE
WYANO CDP	8061.00	MODERATE
SMITHTON BOROUGH	8062.00	MIDDLE
SCOTTDALE BOROUGH	8063.00	MIDDLE
SCOTTDALE BOROUGH	8064.00	MIDDLE
	8065.00	MIDDLE
	8066.00	MIDDLE
MOUNT PLEASANT BOROUGH	8067.00	MODERATE
MOUNT PLEASANT BOROUGH	8068.00	MODERATE
	8069.00	MIDDLE
MAMMOTH CDP	8070.00	MODERATE
CALUMET CDP	8071.00	MIDDLE
	8072.01	MIDDLE
	8072.02	MIDDLE
HOSTETTER CDP	8073.00	MODERATE
CRABTREE CDP	8074.01	MIDDLE
	8074.03	UPPER
LAWSON HEIGHTS CDP	8074.04	MIDDLE
LATROBE BOROUGH	8075.00	MIDDLE
LATROBE BOROUGH	8076.00	MIDDLE

Census Tracts

State Code - Pennsylvania	42
MSA Code - Pittsburgh	38300
County Code - Westmoreland	129

Westmoreland County Cont.

LATROBE BOROUGH	8077.00	MIDDLE
LOYALHANNA CDP	8078.00	MIDDLE
NEW ALEXANDRIA BOROUGH	8079.01	MODERATE
BRADENVILLE CDP	8079.02	MIDDLE
BRADENVILLE CDP	8081.00	MODERATE
DERRY BOROUGH	8082.00	MODERATE
BOLIVAR BOROUGH	8083.00	MODERATE
	8084.01	MIDDLE
LAUREL MOUNTAIN BOROUGH	8084.02	MIDDLE
LIGONIER BOROUGH	8085.00	MIDDLE
DONEGAL BOROUGH	8086.00	MIDDLE

Westmoreland County Cont.

Total	
Low	6
Moderate	25
Middle	62
Upper	19
Unknown	1
NA	0
Total Census Tracts (Westmoreland Co)	**113**

Census Tracts

State Code - Pennsylvania	42
MSA Code - Outside of MSA	NA
County Code - Clearfield	033

Clearfield County

FALLS CREEK BOROUGH, PA	3301.00	MIDDLE
DUBOIS CITY, PA	3302.00	MIDDLE
DUBOIS CITY, PA	3303.00	MIDDLE
OKLAHOMA CDP, PA	3304.00	UPPER
TROUTVILLE BOROUGH, PA	3305.00	MIDDLE
PLYMPTONVILLE CDP, PA	3306.00	MODERATE
	3307.00	MIDDLE
ALLPORT CDP, PA	3308.00	MIDDLE
CHESTER HILL BOROUGH, PA	3309.00	MIDDLE
BIGLER CDP, PA	3310.00	MIDDLE
CLEARFIELD BOROUGH, PA	3311.00	MODERATE
CLEARFIELD BOROUGH, PA	3312.00	MIDDLE
HYDE CDP, PA	3313.00	MIDDLE
GRAMPIAN BOROUGH, PA	3314.01	MIDDLE
CURWENSVILLE BOROUGH, PA	3314.02	MODERATE
MAHAFFEY BOROUGH, PA	3315.00	MODERATE
GLEN HOPE BOROUGH, PA	3316.00	MODERATE
BRISBIN BOROUGH, PA	3317.00	MIDDLE
COALPORT BOROUGH, PA	3318.00	MIDDLE
BURNSIDE BOROUGH, PA	3319.00	MODERATE

Clearfield County Cont.

Total	
Low	0
Moderate	6
Middle	13
Upper	1
Unknown	0
NA	0
Total Census Tracts (Clearfield Co)	**20**

Census Tracts

State Code - New York	36
MSA Code - Rochester, NY	40380
County Code - Monroe	055

Monroe County

ROCHESTER CITY	0002.00	LOW
ROCHESTER CITY	0007.00	LOW
ROCHESTER CITY	0010.00	MIDDLE
ROCHESTER CITY	0013.00	LOW
ROCHESTER CITY	0016.00	LOW
ROCHESTER CITY	0018.00	MODERATE
ROCHESTER CITY	0019.00	MODERATE
ROCHESTER CITY	0020.00	MODERATE
ROCHESTER CITY	0021.00	LOW
ROCHESTER CITY	0022.00	LOW
ROCHESTER CITY	0023.00	LOW
ROCHESTER CITY	0024.00	LOW
ROCHESTER CITY	0027.00	LOW
ROCHESTER CITY	0029.00	MODERATE
ROCHESTER CITY	0030.00	MODERATE
ROCHESTER CITY	0031.01	UPPER
ROCHESTER CITY	0031.02	UPPER
ROCHESTER CITY	0032.00	UNKNOWN
ROCHESTER CITY	0033.00	MIDDLE
ROCHESTER CITY	0034.00	MIDDLE
ROCHESTER CITY	0035.00	UPPER
ROCHESTER CITY	0036.00	MIDDLE
ROCHESTER CITY	0037.00	MIDDLE
ROCHESTER CITY	0038.06	LOW
BRIGHTON CDP	0038.07	UPPER
ROCHESTER CITY	0039.00	LOW
ROCHESTER CITY	0040.00	LOW
ROCHESTER CITY	0041.00	LOW
ROCHESTER CITY	0046.02	LOW
ROCHESTER CITY	0047.01	LOW
ROCHESTER CITY	0047.02	MODERATE
ROCHESTER CITY	0048.00	LOW
ROCHESTER CITY	0049.00	LOW
ROCHESTER CITY	0050.00	LOW
ROCHESTER CITY	0051.00	LOW
ROCHESTER CITY	0052.00	LOW
ROCHESTER CITY	0054.00	MODERATE
ROCHESTER CITY	0055.00	LOW
ROCHESTER CITY	0056.00	LOW
ROCHESTER CITY	0057.00	MODERATE
ROCHESTER CITY	0058.00	LOW
ROCHESTER CITY	0059.00	LOW
ROCHESTER CITY	0060.00	MODERATE
ROCHESTER CITY	0061.00	UPPER
ROCHESTER CITY	0062.00	MIDDLE
ROCHESTER CITY	0063.00	MODERATE
ROCHESTER CITY	0064.00	LOW
ROCHESTER CITY	0065.00	LOW
ROCHESTER CITY	0066.00	LOW
ROCHESTER CITY	0067.00	MODERATE
ROCHESTER CITY	0068.00	MODERATE

Monroe County Cont.

ROCHESTER CITY	0069.00	LOW
ROCHESTER CITY	0070.00	MIDDLE
ROCHESTER CITY	0071.00	LOW
ROCHESTER CITY	0075.00	LOW
ROCHESTER CITY	0076.00	UPPER
ROCHESTER CITY	0077.00	MIDDLE
ROCHESTER CITY	0078.01	UPPER
ROCHESTER CITY	0078.02	UPPER
ROCHESTER CITY	0079.00	LOW
ROCHESTER CITY	0080.00	MODERATE
ROCHESTER CITY	0081.00	MODERATE
ROCHESTER CITY	0082.00	LOW
ROCHESTER CITY	0083.01	LOW
ROCHESTER CITY	0084.00	LOW
ROCHESTER CITY	0085.00	MODERATE
ROCHESTER CITY	0086.00	MODERATE
ROCHESTER CITY	0087.02	UNKNOWN
ROCHESTER CITY	0088.01	LOW
ROCHESTER CITY	0092.00	LOW
ROCHESTER CITY	0093.01	LOW
ROCHESTER CITY	0093.02	MODERATE
ROCHESTER CITY	0094.01	UPPER
ROCHESTER CITY	0094.02	MIDDLE
ROCHESTER CITY	0094.03	UNKNOWN
ROCHESTER CITY	0094.04	UNKNOWN
ROCHESTER CITY	0095.00	MODERATE
ROCHESTER CITY	0096.01	UNKNOWN
ROCHESTER CITY	0096.02	LOW
ROCHESTER CITY	0096.05	LOW
IRONDEQUOIT CDP	0101.00	MIDDLE
IRONDEQUOIT CDP	0102.00	UPPER
IRONDEQUOIT CDP	0103.00	UPPER
IRONDEQUOIT CDP	0104.00	MIDDLE
IRONDEQUOIT CDP	0105.00	UPPER
IRONDEQUOIT CDP	0106.01	MODERATE
IRONDEQUOIT CDP	0106.02	MIDDLE
IRONDEQUOIT CDP	0107.00	MIDDLE
IRONDEQUOIT CDP	0108.00	MIDDLE
IRONDEQUOIT CDP	0109.01	MODERATE
IRONDEQUOIT CDP	0109.02	MODERATE
IRONDEQUOIT CDP	0110.00	UPPER
IRONDEQUOIT CDP	0111.00	MIDDLE
	0112.01	MIDDLE
	0112.03	UPPER
	0112.05	UPPER
	0112.07	MIDDLE
	0112.09	MIDDLE
	0112.10	UPPER
WEBSTER VILLAGE	0113.02	UPPER
	0113.03	UPPER
	0113.04	UPPER

Census Tracts

State Code - New York	**36**
MSA Code - Rochester, NY	**40380**
County Code - Monroe	**055**

Monroe County Cont.			Monroe County Cont.		
WEBSTER VILLAGE	0114.01	MIDDLE		0133.00	UPPER
WEBSTER VILLAGE	0114.02	MIDDLE		0134.01	MODERATE
WEBSTER VILLAGE	0114.03	MODERATE		0134.02	MIDDLE
	0115.03	UPPER		0135.03	UPPER
	0115.04	UPPER	GREECE CDP	0135.05	MIDDLE
	0115.05	UPPER		0135.07	UPPER
	0115.06	UPPER		0135.08	UPPER
	0115.07	UPPER		0135.09	UPPER
	0116.01	MIDDLE		0135.10	MIDDLE
	0116.03	MODERATE		0135.11	MIDDLE
	0116.04	UPPER		0136.01	MIDDLE
	0116.05	MIDDLE		0136.03	UPPER
	0117.05	UPPER		0136.04	MODERATE
FAIRPORT VILLAGE	0117.07	UPPER		0137.01	MIDDLE
	0117.08	UPPER		0137.02	MIDDLE
	0117.09	UPPER		0138.00	MODERATE
FAIRPORT VILLAGE	0117.10	UPPER		0139.01	MODERATE
	0117.11	UPPER		0139.02	MODERATE
	0117.12	UPPER		0140.01	MIDDLE
FAIRPORT VILLAGE	0118.00	MIDDLE	GREECE CDP	0140.03	MIDDLE
	0119.01	MIDDLE		0140.04	MIDDLE
FAIRPORT VILLAGE	0119.03	UPPER	GREECE CDP	0141.02	MIDDLE
	0119.04	UPPER	GREECE CDP	0141.03	MIDDLE
EAST ROCHESTER VILLAGE	0120.00	MIDDLE		0141.04	MIDDLE
EAST ROCHESTER VILLAGE	0121.00	MIDDLE		0142.02	MIDDLE
NAZARETH COLLEGE CDP	0122.01	UPPER		0142.04	MIDDLE
PITTSFORD VILLAGE	0122.02	UPPER	NORTH GATES CDP	0142.05	MIDDLE
PITTSFORD VILLAGE	0123.01	UPPER	NORTH GATES CDP	0142.06	MIDDLE
	0123.04	UPPER	NORTH GATES CDP	0143.01	MODERATE
	0123.05	UPPER	GATES CDP	0143.02	MIDDLE
	0123.07	UPPER		0144.00	MIDDLE
	0123.08	UPPER		0145.01	MIDDLE
HONEOYE FALLS VILLAGE	0124.01	UPPER		0145.03	MIDDLE
	0124.02	UPPER		0145.04	UPPER
BRIGHTON CDP	0125.00	UPPER		0145.05	MIDDLE
BRIGHTON CDP	0126.00	UPPER		0146.01	UPPER
BRIGHTON CDP	0127.00	UPPER	ROCHESTER CITY	0146.02	MIDDLE
BRIGHTON CDP	0128.00	MIDDLE	SCOTTSVILLE VILLAGE	0147.00	MIDDLE
BRIGHTON CDP	0129.00	UPPER		0148.02	UPPER
BRIGHTON CDP	0130.03	UPPER		0148.03	MIDDLE
BRIGHTON CDP	0130.04	MIDDLE	HILTON VILLAGE	0148.05	MODERATE
BRIGHTON CDP	0130.05	MIDDLE	HILTON VILLAGE	0148.06	MIDDLE
BRIGHTON CDP	0130.06	MODERATE	SPENCERPORT VILLAGE	0149.01	MIDDLE
	0131.01	MIDDLE	SPENCERPORT VILLAGE	0149.03	UPPER
ROCHESTER INSTITUTE OF TECHNOLOG	0131.03	UPPER		0149.05	UPPER
ROCHESTER INSTITUTE OF TECHNOLOG	0131.04	MODERATE	SPENCERPORT VILLAGE	0149.06	MIDDLE
	0132.03	UPPER	CHURCHVILLE VILLAGE	0150.00	MIDDLE
	0132.05	MIDDLE	HAMLIN CDP	0151.01	MIDDLE
	0132.06	UPPER	HAMLIN CDP	0151.02	MIDDLE
	0132.07	UPPER	BROCKPORT VILLAGE	0152.00	MIDDLE
	0132.08	MIDDLE	BROCKPORT VILLAGE	0153.01	UNKNOWN

Census Tracts

State Code - New York	36
MSA Code - Rochester, NY	40380
County Code - Monroe	055

Monroe County Cont.

BROCKPORT VILLAGE	0153.03	MIDDLE
BROCKPORT VILLAGE	0153.04	MIDDLE
BROCKPORT VILLAGE	0154.00	MIDDLE
ROCHESTER CITY	9800.00	UNKNOWN
ROCHESTER CITY	9801.00	UNKNOWN
ROCHESTER CITY	9802.00	UNKNOWN
	9900.00	UNKNOWN

Monroe County Cont.

Total	
Low	39
Moderate	32
Middle	67
Upper	63
Unknown	10
NA	0
Total Census Tracts (Monroe Co)	**211**

Census Tracts

State Code - New York 36
MSA Code - Buffalo-Cheektowaga 15380
County Code - Erie 029

Erie County

BUFFALO CITY	0001.10	MODERATE
BUFFALO CITY	0002.00	MODERATE
BUFFALO CITY	0005.00	LOW
BUFFALO CITY	0006.00	MIDDLE
BUFFALO CITY	0007.00	MIDDLE
BUFFALO CITY	0008.00	MIDDLE
BUFFALO CITY	0009.00	MODERATE
BUFFALO CITY	0010.00	MIDDLE
BUFFALO CITY	0011.00	MIDDLE
BUFFALO CITY	0014.03	LOW
BUFFALO CITY	0014.04	LOW
BUFFALO CITY	0015.00	LOW
BUFFALO CITY	0016.01	LOW
BUFFALO CITY	0016.02	LOW
BUFFALO CITY	0017.00	MODERATE
BUFFALO CITY	0019.00	MODERATE
BUFFALO CITY	0023.00	LOW
BUFFALO CITY	0024.00	LOW
BUFFALO CITY	0025.02	MODERATE
BUFFALO CITY	0027.03	LOW
BUFFALO CITY	0027.04	LOW
BUFFALO CITY	0028.01	LOW
BUFFALO CITY	0028.02	LOW
BUFFALO CITY	0029.00	LOW
BUFFALO CITY	0030.00	MODERATE
BUFFALO CITY	0031.00	MODERATE
BUFFALO CITY	0033.01	MODERATE
BUFFALO CITY	0033.02	LOW
BUFFALO CITY	0034.00	LOW
BUFFALO CITY	0035.01	LOW
BUFFALO CITY	0035.02	MODERATE
BUFFALO CITY	0036.00	LOW
BUFFALO CITY	0037.00	LOW
BUFFALO CITY	0038.00	LOW
BUFFALO CITY	0039.01	MODERATE
BUFFALO CITY	0040.02	MIDDLE
BUFFALO CITY	0040.03	LOW
BUFFALO CITY	0041.00	MODERATE
BUFFALO CITY	0042.00	LOW
BUFFALO CITY	0043.00	MODERATE
BUFFALO CITY	0044.01	MODERATE
BUFFALO CITY	0044.02	LOW
BUFFALO CITY	0045.00	UPPER
BUFFALO CITY	0046.01	MODERATE
BUFFALO CITY	0047.01	MIDDLE
BUFFALO CITY	0047.02	MIDDLE
BUFFALO CITY	0048.00	UPPER
BUFFALO CITY	0049.01	MIDDLE
BUFFALO CITY	0049.02	MIDDLE
BUFFALO CITY	0050.00	MIDDLE
BUFFALO CITY	0051.00	MODERATE

Erie County Cont.

BUFFALO CITY	0052.01	UPPER
BUFFALO CITY	0052.02	MODERATE
BUFFALO CITY	0053.00	UPPER
BUFFALO CITY	0054.00	UPPER
BUFFALO CITY	0055.00	LOW
BUFFALO CITY	0056.00	LOW
BUFFALO CITY	0057.00	LOW
BUFFALO CITY	0058.01	MODERATE
BUFFALO CITY	0058.02	LOW
BUFFALO CITY	0059.00	LOW
BUFFALO CITY	0061.00	LOW
BUFFALO CITY	0063.01	MIDDLE
BUFFALO CITY	0063.02	MIDDLE
BUFFALO CITY	0065.01	UPPER
BUFFALO CITY	0066.01	MIDDLE
BUFFALO CITY	0066.02	UPPER
BUFFALO CITY	0067.01	MIDDLE
BUFFALO CITY	0067.02	MODERATE
BUFFALO CITY	0068.01	UNKNOWN
BUFFALO CITY	0068.02	UPPER
BUFFALO CITY	0069.01	LOW
BUFFALO CITY	0069.03	MIDDLE
BUFFALO CITY	0069.04	LOW
BUFFALO CITY	0070.00	LOW
BUFFALO CITY	0071.02	LOW
BUFFALO CITY	0071.03	LOW
BUFFALO CITY	0071.04	LOW
BUFFALO CITY	0072.02	MODERATE
	0073.03	MIDDLE
	0073.04	UPPER
GRANDYLE VILLAGE CDP	0073.05	UPPER
GRANDYLE VILLAGE CDP	0073.06	MIDDLE
TONAWANDA CITY	0076.00	MIDDLE
TONAWANDA CITY	0077.00	MIDDLE
TONAWANDA CITY	0078.00	MIDDLE
TONAWANDA TOWN CDP	0079.01	MIDDLE
TONAWANDA TOWN CDP	0079.02	MIDDLE
TONAWANDA TOWN CDP	0079.03	MIDDLE
TONAWANDA TOWN CDP	0079.04	UPPER
TONAWANDA TOWN CDP	0079.05	UPPER
TONAWANDA TOWN CDP	0080.01	MIDDLE
TONAWANDA TOWN CDP	0080.02	MIDDLE
TONAWANDA TOWN CDP	0080.03	MIDDLE
TONAWANDA TOWN CDP	0081.01	MIDDLE
TONAWANDA TOWN CDP	0081.02	UPPER
TONAWANDA TOWN CDP	0082.01	MIDDLE
TONAWANDA TOWN CDP	0082.02	MODERATE
TONAWANDA TOWN CDP	0083.00	LOW
TONAWANDA TOWN CDP	0084.00	MIDDLE
KENMORE VILLAGE	0085.00	UPPER
KENMORE VILLAGE	0086.00	UPPER

Erie County Cont.

KENMORE VILLAGE	0087.00	MIDDLE
KENMORE VILLAGE	0088.00	MIDDLE
WILLIAMSVILLE VILLAGE	0089.00	UPPER
	0090.04	UPPER
	0090.07	UPPER
	0090.08	UPPER
	0090.09	UPPER
	0090.10	UPPER
	0090.11	UPPER
	0090.12	UPPER
	0091.04	UPPER
	0091.06	MIDDLE
	0091.07	MODERATE
	0091.09	MIDDLE
UNIVERSITY AT BUFFALO CDP	0091.10	UNKNOWN
	0091.12	MIDDLE
	0091.13	UPPER
	0091.14	UPPER
UNIVERSITY AT BUFFALO CDP	0091.15	MODERATE
	0091.16	MIDDLE
	0092.00	MIDDLE
EGGERTSVILLE CDP	0093.01	MODERATE
EGGERTSVILLE CDP	0093.02	MIDDLE
EGGERTSVILLE CDP	0094.01	UPPER
	0094.02	UPPER
EGGERTSVILLE CDP	0095.01	UPPER
	0095.03	UPPER
WILLIAMSVILLE VILLAGE	0095.04	MIDDLE
	0096.01	UNKNOWN
WILLIAMSVILLE VILLAGE	0096.02	UPPER
DEPEW VILLAGE	0097.01	MIDDLE
DEPEW VILLAGE	0097.02	MIDDLE
DEPEW VILLAGE	0098.00	MIDDLE
DEPEW VILLAGE	0099.00	MODERATE
CHEEKTOWAGA CDP	0100.01	MIDDLE
CHEEKTOWAGA CDP	0100.02	MODERATE
CHEEKTOWAGA CDP	0100.03	MIDDLE
CHEEKTOWAGA CDP	0101.01	MIDDLE
CHEEKTOWAGA CDP	0101.02	MODERATE
CHEEKTOWAGA CDP	0101.03	MIDDLE
CHEEKTOWAGA CDP	0102.01	MIDDLE
CHEEKTOWAGA CDP	0102.02	MIDDLE
CHEEKTOWAGA CDP	0103.00	MODERATE
CHEEKTOWAGA CDP	0104.00	MODERATE
CHEEKTOWAGA CDP	0105.00	MIDDLE
CHEEKTOWAGA CDP	0106.00	MIDDLE
CHEEKTOWAGA CDP	0107.00	MIDDLE
CHEEKTOWAGA CDP	0108.03	MIDDLE
CHEEKTOWAGA CDP	0108.04	MIDDLE
CHEEKTOWAGA CDP	0108.05	MIDDLE
CHEEKTOWAGA CDP	0108.07	MIDDLE

Erie County Cont.

CHEEKTOWAGA CDP	0108.08	MIDDLE
CHEEKTOWAGA CDP	0108.09	MIDDLE
CHEEKTOWAGA CDP	0109.01	MIDDLE
CHEEKTOWAGA CDP	0109.02	MODERATE
CHEEKTOWAGA CDP	0110.00	MODERATE
CHEEKTOWAGA CDP	0111.00	MODERATE
WEST SENECA CDP	0112.01	UPPER
WEST SENECA CDP	0112.02	MIDDLE
WEST SENECA CDP	0113.00	MIDDLE
WEST SENECA CDP	0114.00	MODERATE
WEST SENECA CDP	0115.00	MODERATE
WEST SENECA CDP	0116.00	MIDDLE
WEST SENECA CDP	0117.00	MIDDLE
WEST SENECA CDP	0118.00	MIDDLE
WEST SENECA CDP	0120.01	UPPER
WEST SENECA CDP	0120.02	UPPER
WEST SENECA CDP	0120.03	UPPER
LACKAWANNA CITY	0123.00	MODERATE
LACKAWANNA CITY	0124.00	LOW
LACKAWANNA CITY	0125.01	MODERATE
LACKAWANNA CITY	0125.02	MODERATE
BLASDELL VILLAGE	0128.00	MIDDLE
	0129.02	MIDDLE
	0129.03	MIDDLE
	0129.04	MIDDLE
	0130.01	MIDDLE
	0130.02	MIDDLE
WANAKAH CDP	0131.01	MIDDLE
	0131.03	UPPER
WANAKAH CDP	0131.04	UPPER
HAMBURG VILLAGE	0132.01	MIDDLE
HAMBURG VILLAGE	0132.02	UPPER
HAMBURG VILLAGE	0133.00	UPPER
HAMBURG VILLAGE	0134.00	UPPER
ORCHARD PARK VILLAGE	0135.01	UPPER
ORCHARD PARK VILLAGE	0135.02	UPPER
ORCHARD PARK VILLAGE	0136.00	UPPER
ORCHARD PARK VILLAGE	0137.01	UPPER
ORCHARD PARK VILLAGE	0137.02	UPPER
	0138.01	UPPER
BILLINGTON HEIGHTS CDP	0138.02	UPPER
EAST AURORA VILLAGE	0139.00	UPPER
BILLINGTON HEIGHTS CDP	0140.00	UPPER
BILLINGTON HEIGHTS CDP	0141.01	MIDDLE
BILLINGTON HEIGHTS CDP	0141.02	MIDDLE
TOWN LINE CDP	0142.04	UPPER
	0142.06	UPPER
	0142.07	UPPER
	0142.08	UPPER
	0142.09	MIDDLE
LANCASTER VILLAGE	0143.00	MIDDLE

Census Tracts

State Code - New York	36
MSA Code - Buffalo-Cheektowaga	15380
County Code - Erie	029

Erie County Cont.

LANCASTER VILLAGE	0144.00	MIDDLE
DEPEW VILLAGE	0145.01	MIDDLE
DEPEW VILLAGE	0145.02	MIDDLE
HARRIS HILL CDP	0146.01	MIDDLE
HARRIS HILL CDP	0146.03	UPPER
	0146.05	UPPER
	0146.06	UPPER
CLARENCE CENTER CDP	0147.01	UPPER
CLARENCE CDP	0147.03	UPPER
CLARENCE CDP	0147.04	UPPER
AKRON VILLAGE	0148.01	MODERATE
AKRON VILLAGE	0148.04	MIDDLE
AKRON VILLAGE	0148.05	MIDDLE
ALDEN VILLAGE	0149.01	MIDDLE
TOWN LINE CDP	0149.03	MIDDLE
	0150.01	UPPER
	0150.02	UPPER
HOLLAND CDP	0150.03	MIDDLE
	0151.01	MIDDLE
	0151.02	MIDDLE
NORTH BOSTON CDP	0152.01	MIDDLE
NORTH BOSTON CDP	0152.02	MIDDLE
EDEN CDP	0153.01	UPPER
	0153.02	MIDDLE
HIGHLAND-ON-THE-LAKE CDP	0154.01	MIDDLE
ANGOLA ON THE LAKE CDP	0154.02	MIDDLE
ANGOLA VILLAGE	0155.01	MIDDLE
ANGOLA ON THE LAKE CDP	0155.03	MIDDLE
LAKE ERIE BEACH CDP	0155.04	MIDDLE
FARNHAM VILLAGE	0156.00	MODERATE
NORTH COLLINS VILLAGE	0157.00	MIDDLE
SPRINGVILLE VILLAGE	0158.00	MIDDLE
SPRINGVILLE VILLAGE	0159.00	MIDDLE
LACKAWANNA CITY	0162.00	MODERATE
BUFFALO CITY	0163.00	LOW
BUFFALO CITY	0164.00	MODERATE
BUFFALO CITY	0165.00	MIDDLE
BUFFALO CITY	0166.00	LOW
BUFFALO CITY	0167.00	UNKNOWN
BUFFALO CITY	0168.01	LOW
BUFFALO CITY	0168.02	MODERATE
BUFFALO CITY	0169.00	UPPER
BUFFALO CITY	0170.00	MODERATE
BUFFALO CITY	0171.00	LOW
TONAWANDA CITY	0172.00	MIDDLE
WEST SENECA CDP	0173.01	MIDDLE
WEST SENECA CDP	0173.02	MIDDLE
BUFFALO CITY	0174.00	MODERATE
GOWANDA VILLAGE	0175.01	MODERATE
	0175.02	MIDDLE
	9400.00	MODERATE

Erie County Cont.

	9401.00	UNKNOWN
BUFFALO CITY	9800.00	UNKNOWN
	9803.00	UNKNOWN
	9804.00	UNKNOWN
BUFFALO CITY	9805.00	UNKNOWN
	9900.00	UNKNOWN

Total	
Low	40
Moderate	46
Middle	102
Upper	63
Unknown	10
NA	0
Total Census Tracts (Erie Co)	**261**

Other Information

For Immediate Release

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NexTier Bank Launches 2025 Back To School Essay Contest and Good Neighbor Award

Call for Entries: Up to $1200 in School Supplies to be Awarded

Butler, PA August 18, 2025 – NexTier Bank is pleased to announce the launch of the 2025 Teaching Our Next Generation Essay Contest and Good Neighbor Award campaign.

Aimed at assisting local teachers and teacher's aides with school supplies for their classrooms, the contest is open to any teacher in the Pennsylvania communities NexTier Bank serves regardless of whether they are a NexTier customer. Teachers are encouraged to enter a 500-word essay, while members of the community are encouraged to nominate a teacher who has gone above and beyond the call of educating for the Good Neighbor Award through the NexTier Bank website (www.nextierbank.com).

A first-, second-, and third-place winner will be chosen based on their essay, and one winner will be chosen for the Good Neighbor Award based on their contributions to the community outside of teaching. First place will receive a $500 gift card, second place a $250 gift card, and third place a $150 gift card to be used toward classroom supplies. The winner of the Good Neighbor Award will choose a classroom item, up to $300 in value, to be purchased by NexTier Bank and delivered to their school.

The contest runs from August 1 through August 31. Winners will be announced on or about September 17 and receive their prizes at their schools.

This year's essay question is: Your childhood hero is stepping in to teach your class for a week, what additional lesson would you hope he/she shares with your students beyond the curriculum?

NexTier Bank remains committed to giving back to the communities it serves through employee volunteerism, donations, and fundraising. Our donations and community sponsorships help organizations that improve the lives of our children, support in-school programming, and provide scholarship opportunities. NexTier Bank continues to have a positive impact on our communities year after year.

NexTier Bank's Teaching Our Next Generation and Good Neighbor Award Official Rules

The use of artificial intelligence, or AI, is prohibited in essay submissions and may result in disqualification of the essay contest. If AI is detected, NexTier Bank reserves the right to disqualify contest entrants and their essay from the awarding of prizes.

Essay Contest is open to the public. Essay participants must be a teacher or teacher's aide working with Pre-Kindergarten to 12th Grade students. Essays must be creative and 500 words or less. Good Neighbor Award submissions are open to the public. Award entries may be submitted by anyone, and you do not have to be a teacher or teacher's aide to enter a teacher who goes above and beyond the call of educating.

Contest and Award submissions will be accepted from the opening of business on Friday, August 1, 2025, to Sunday, August 31, 2025, at 11:59 pm EST. You do not have to be a customer of the bank to enter or win. Entries may be submitted on the NexTier Bank website. If you are unable to submit an online entry, please notify us at 1.800.262.1088 to make alternative arrangements.

No purchase necessary. A purchase will not improve your chances of winning. Three prizes will be awarded to the top three essay participants, and one prize will be awarded to the top Good Neighbor recipient. No substitutions for prizes. Prizes are not transferable. One entry per person. One prize per person.

Contest prizes and school supplies will be awarded only to teachers in the NexTier Bank assessment areas. Assessment areas which include PA school districts in Allegheny, Armstrong, Butler, Clearfield, Mercer, and Westmoreland counties. Employees are not eligible to enter or win. Employees' family members and friends are eligible to enter or win. Winners will be determined on or before Monday, September 8, 2025, and notified by telephone. The contest winners will be announced on the NexTier Bank website on Wednesday, September 17, 2025. If the winner does not respond to the contact attempt within five (5) business days, or if the winner declines a Prize, the Bank will randomly select another Winner from the entrants. The Bank is not held liable in any way for any product you, the consumer, may win - or any event you, the consumer, may decide to attend or any business, you the consumer, may decide to patronize in conjunction with this event.

About NexTier, N.A.

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Back to School
with NexTier Bank
Teaching Our Next Generation Essay Contest
$500 1st Place
$250 2nd Place
$150 3rd Place
Scan the QR Code to Learn More!
Good Neighbor Award
Given to a teacher who has made an impact in the community.
Classroom item of winner's choice up to $300

Disclosure Statements

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.

NexTier Bank

HMDA Disclosure Statement

NexTier Bank

HMDA Disclosure Statement

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's website: (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website: (www.consumerfinance.gov/hmda).

NMLS# 402449 1.800.262.1088 P.O. Box 1550 | Butler, PA 16003 www.nextierbank.com