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**Organizational Functional Area:**

**CRA**

**Policy for:**

**Community Reinvestment Act**

**Board Approved: February 20, 2024**

**Last Revision Date: February 2024**

**Previous Board Approval: February 2023**

**Department/Individual Responsible  
For Maintaining/Updating Policy:**

**Brandon Haselby**

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### **Community Reinvestment Act Statement**

Community State Bank  
101 N. Chicago Street  
Royal Center, Indiana 46978

Revised February 2023

#### Delineation of Entire Lending Community

The Community State Bank, through its Board of Directors, do hereby reaffirm its commitment to The Community Reinvestment Act of 1977, and commits to the extension of credit to low and moderate income neighborhoods affirming the spirit and letter of The Community Reinvestment Act, commensurate with the safe and solvent operation of the Community State Bank. No individual shall be denied credit on any grounds except for lack of creditworthiness, which includes a history of credit, financial condition of borrower, and quality of collateral to be utilized for such a borrowing. The Board of Directors reaffirms its commitment to assist in the development of individuals, organizations and businesses, which meet the criteria of low and moderate-income neighborhoods within its service area.

## Community Reinvestment Act Area

The Community State Bank hereby delineates its lending service area as follows:

That assessment area covered will consist of the following block numbering areas:

Cass County: 9509, 9510, 9511, 9512, 9513, 9514, 9515, 9516, 9517, 9518 & 9519

Fulton County: 9530, 9531, 9532, 9533, 9534 & 9535

Pulaski County: 9589, 9590, 9591 & 9592

White County: 9581, 9582, 9583, 9584, 9585, 9586, 9587 & 9588

Miami County: 9520, 9521, 9522, 9523, 9524, 9525, 9526, 9527, 9528, & 9529

## Types of Credit Accommodation

In order to meet its commitments under The Community Reinvestment Act, the Community State Bank, hereby offers the following types of credit to its lending service area:

### A. Consumer Loans

#### Installment or Single Payment Loans - Secured or Unsecured

Included are loans for the purchase of new and used automobiles, furniture and appliances, home improvement loans, lines of credit, loans secured by Certificates of Deposit and savings accounts, listed stock with Government Regulation U, and personal loans supported by acceptable financial information of borrower.

### B. Mortgage Loans

Residential loans for 1 to 4 family dwelling units to include new construction or existing properties, including low and moderate income neighborhoods, also loans for construction of commercial buildings or existing properties and farm properties.

### C. Business Loans

Loans for business purposes that may be installment loans or single payment loans adequately secured or supported with acceptable financial information.

### D. Agricultural Loans

Loans for agricultural purposes, including purchase of land and buildings, equipment and working capital, all adequately secured or supported with acceptable financial information.

#### E. Community Equity Line of Credit

This type of credit provides flexibility through the open-end feature and is secured by real estate. Including 1 to 4 family dwelling units, low and moderate-income neighborhoods and farm properties. This account is designed to make available the equity in existing real estate properties.

#### F. Cash Access Line of Credit

This plan is designed to end checking account overdraft complications and charges. Overdraft protection means that prior approval of a personal unsecured line of credit is issued to qualifying applicants, allowing the customer to balance their transaction account if they should overdraw. Cash Access is a credit plan offered for customer convenience.

#### G. Allowable Overdraft Protection

As a benefit to our customers, we offer a useful feature on our checking account products as an Allowable Overdraft Protection (AOD). This feature will save our customers time, embarrassment and may prevent additional fees charged by others to process their returned check. With the AOD, we will generally pay our customers' overdraft items up to \$500. The customers are charged the normal service fee on each insufficient item presented. We require that our customers bring their account to a zero balance every 30 days when using the AOD.

The Community State Bank shall make the above loans, as funds are available, at rates that from time to time may be established by the Bank and based on borrower character, creditworthiness, capacity to repay, collateral offered as security or supported by acceptable financial information.

#### Community Involvement

The Community State Bank attempts to comply with the spirit and the letter of The Community Reinvestment Act in meeting the lending needs of moderate and low-income neighborhoods commensurate with safe and solvent banking. In doing so, we participate in the local community with the efforts of our staff, officers and directors. So that, information is disseminated concerning the credit accommodation opportunities available, at the Community State Bank, and to assist individuals, businesses and other organizations in receiving credit, through work with neighborhood associations, interest groups, organizations, and other parties within the community that is served by the Community State Bank. We will attempt to meet the credit needs of the community through appropriate lending under safe and solvent conditions to the public. As of December 31, 2023, the Bank had the following commercial loans, real estate loans, and consumer loans on its books as an indication of its commitment to its community:

A. Commercial Loans	\$ 12,049,642
B. Real Estate Loans	\$ 22,091,247
C. Consumer Loans	\$ 3,455,230
D. Agriculture Loans	\$ 33,878,382
E. Leases	\$ 836,299
F. Municipal Loans	\$ 9,979,102

The Community State Bank has been instrumental in the development and growth of new industries within our lending community. We have been actively involved in the Community Development Associations of the communities we serve. A prerequisite in this type of lending is the creation of part-time or full-time jobs to assist in the economic development of our community.

#### Community Endeavors

The Bank's directors, officers and employees are actively involved in civic, religious, and economic organizations and committees. The Bank also contributes funds for worthy community projects and activities.

#### Community Input

In order to assess our performance within the community, we encourage individuals and organizations within our lending community for the purposes of The Community Reinvestment Act to contact us either in writing or in person to assist us in assessing our performance as lenders within our service area.

Please contact the Compliance Committee  
Community State Bank  
101 N. Chicago Street, P.O. Box 370  
Royal Center, Indiana 46978.

Your input as to our performance in meeting our commitments under The Community Reinvestment Act is greatly encouraged.