

Community Reinvestment Act

Public File 2024

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Compliance Memorandum

To: Artisans' Bank Customers and Stakeholders
From: Joel S. Schiller, CRA Officer
Subject: CRA Public File Access
Date: April 1, 2024
CC: CRA Public File

The public is entitled to certain information about our operations and our performance under the Community Reinvestment Act, and as a customer of the Bank, or as a member of the general public, you are entitled to review, and/or receive a free copy of this information.

The Bank's CRA Public File is maintained by CRA Officer, Joel Schiller, at the Bank's 2961 Centerville Road, Wilmington, DE 19808 Main Office address. It is also available directly from the homepage of the Bank's website: www.artisansbank.com.

Anyone requesting a copy of the Bank's CRA Public File should contact me with their Name, Address, Telephone Number, and their Company or Community affiliation. My direct dial telephone number is 302-884-6566 and my email address is jschiller@artisansbank.com. I am required to provide this information to you within five (5) business days.

The Bank's CRA Public File consists of multiple pdf reports: some of which are required by regulation; others are provided so you may better understand our CRA programs. A Table of Contents is appended to this cover memo.

The public also has a right to submit written comments about our CRA performance. These comments should be sent to the **Deputy Regional Director of the FDIC, Division of Depositor and Consumer Protection, 350 Fifth Avenue – Suite 1200, New York, NY 10118-0110**. A copy of the comments should also be sent to the Bank's CRA Officer, so that they may be included in our CRA Public File.

Please do not hesitate to contact me should you have any questions pertaining to the Bank's CRA Public File or our CRA performance/

Joel

MAIN OFFICE NOTICE

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes our CRA record into account when deciding on certain applications submitted by us. **Your involvement is encouraged.**

You are entitled to review certain information **today** about our operations and our CRA performance, including:

- (1) information about our branches and the services provided at them;
- (2) the public section of our most recent FDIC prepared CRA Performance Evaluation;
- (3) comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments.

At least thirty (30) days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the:

**Deputy Regional Director
FDIC Division of Depositor & Consumer Protection
350 Fifth Avenue – Suite 1200
New York, NY 10118-0110**

You may send written comments about our performance in helping to meet community credit needs to:

**Joel S. Schiller
SVP CRA Officer
Artisans' Bank
2961 Centerville Road
Wilmington, Delaware 19808**

and the

**Deputy Regional Director
FDIC Division of Depositor & Consumer Protection
350 Fifth Avenue – Suite 1200
New York, NY 10118-0110**

Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may also ask to look at any comments received about us by the FDIC Regional Director. You may request from the FDIC Regional Director an announcement of Artisans' Bank applications covered by the CRA filed with the FDIC.

DATE	CUSTOMER NAME (PRINT)	CUSTOMER ADDRESS & TELEPHONE (PRINT)	BANK OFFICE	COPIES REQUESTED?	ADDITIONAL REQUESTS OR COMMENTS
2011	None				
2012	None				
2013	None				
2014	None				
2015	None				
2016	None				
2017	None				
2018	None				
2019	None				
2020	None				
2021	None				
2022	None				
2023	None				