

Community Reinvestment Act

Public File 2026

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ARTISANS' BANK
TYPES OF PRODUCTS OFFERED TO
MEET THE NEEDS OF OUR ENTIRE COMMUNITY

Artisans' Bank recognizes its obligations under the Community Reinvestment Act to help meet the credit and financial services needs of our entire community, including the low- and moderate-income segments of our CRA Assessment Area. As a full-service financial institution with 11 statewide branch offices, Artisans' Bank is sensitive to the credit and financial services needs of potential customers from every income level and geographic location within our CRA Assessment Area, which is defined as the State of Delaware. The Bank has established specific loan and deposit programs to meet this responsibility and all applications for loan and deposit products will be openly accepted and evaluated fairly without regard to race, color, religion, ethnicity, national origin, sex, marital status, familial status, gender identity, age, disability status, source of income, or residential location.

CONSUMER LOANS

Consumer and mortgage loans are available for a wide variety of personal, family and household purposes when applicants demonstrate a desire and ability to repay the loan from their ordinary or supplemental income. These loans include secured and unsecured personal loans and personal lines of credit, residential home mortgage loans, and home equity term loans and lines of credit. The Bank also offers special incentives for CRA qualifying mortgage applicants and credit builder and small dollar consumer loan programs for first time home buyers and qualifying low-and moderate-income consumer applicants.

CONSUMER DEPOSITS

The Bank's offers a wide range of checking, savings, and time deposit products for consumers and non-personal entities. Our consumer deposit products are designed with low minimum balances to open, no or low monthly fees, and simplified account opening and maintenance requirements. Our Easy Access "Bank-On" certified transaction account and Free Savers (unrestricted) and Group Savers (restricted) accounts are available for low-and moderate- income consumers. These latter two products require a referral from a participating local non-profit agency.

COMMERCIAL LOANS

Artisans' Bank makes loans to small and medium sized businesses for worthwhile and productive purposes, where intent and ability to repay are demonstrated. Such loans include conventional C&I term loans and commercial lines of credit, small business loans, commercial construction loans, commercial mortgages, and residential mortgages for single family investment and/or multi-family housing structures. The Bank also issues Commercial Letters of Credit to support such development. The Bank works closely with the public and private sectors in promoting its commercial and community development loans and services.

ADDITIONAL INFORMATION

Detailed information on Artisans' Bank's Community Lending Programs, designed to meet the credit and financial services needs of low-and moderate-income families and geographies within the Bank's CRA Assessment Area, is available within this file or upon request from the CRA Officer, located at the Little Falls (main) Office of Artisans' Bank at 2961 Centerville Road, Wilmington, Delaware 19808. For additional information , please see our website www.artisansbank.com.

ARTISANS' BANK
LOAN PRODUCTS OFFERED TO MEET
THE NEEDS OF THE LOCAL COMMUNITY

MORTGAGE LENDING

Artisans' Bank offers basic residential mortgages and low or no fee home equity loans to assist consumers in financing or improving their primary residence, secondary residence, or consumer real estate investment property, including:

- *Conforming Conventional Fixed Rate and Adjustable-Rate Mortgage Loans*
- (*) *Artisans' Bank Homeownership Program loans*
- (*) *FHA, VA, and DSHA Mortgage loans*
- (*) *FHLBank First Front Door Settlement Assistance Programs*
- (*) *FHLMC Home Possible Mortgage loans*
- (*) *FHLMC Manufactured Housing Loans*
- *Residential Construction and Land Lot Loans*

CONSUMER LENDING

Artisans' Bank is also able to meet your consumer credit needs with the following low-cost or no cost products:

- *Home Equity Loans and Home Equity Lines of Credit*
- *Personal Unsecured and Deposit Secured Loans and Lines of Credit*
- *Overdraft Protection Lines of Credit*
- (*) *Artisans' Credit Builder Loan Product* +
- (*) *Artisans' Small Dollar Loan Product* +

COMMERCIAL LENDING

Artisans' Bank's team of commercial lenders offer a variety of credit facilities to fit almost every need, including small business and micro enterprise loans. Our commercial services include:

- *Commercial Term Loans and Lines of Credit*
- *Small Business Term Loans and Lines of Credit*
- *Commercial Real Estate Mortgages and Construction Loans*
- *Residential Land and Construction Loans & Small Farm Lending Programs*
- *Commercial Letters of Credit*
- *Commercial and Small Business Working Capital, Equipment, or Inventory Financing*
- (*) *FHLBank's Banking on Business (BOB) and Affordable Housing Program (AHP)*
- (*) *Participation in or origination of qualifying CRA Community Development loans*

* *Products in bold are designated as an Artisans' CRA Product*

+ **Requires a referral from a participating local agency.**

ARTISANS' BANK
BANKING SERVICES OFFERED TO MEET
THE NEEDS OF THE LOCAL COMMUNITY

DEPOSIT & OTHER BANKING SERVICES

Artisans' Bank employs a professional staff of highly trained customer service representatives in all thirteen bank branches. Artisans' Bank has consistently offered some of the highest interest rates on deposits in the State of Delaware. Our deposit products and auxiliary services include:

Checking and Interest Checking Accounts

- *Personal Checking and*
- *Interest Rewards Checking*
- *Non-Profit & Organization Checking*
- *Business Analysis Checking*
- *Small Business Checking*
- *Premier (tiered) Interest Checking*
- *NOW Account*
- ***Easy Access Account (Bank-On Certified)***

Savings & Time Deposit Accounts

- *Statement Savings Accounts*
- *Premier Yield Savings &*
- *Business Money Market Accounts*
- *Fixed and Variable Rate IRA Accounts*
- *Holiday Club Accounts*
- ***Free Savers Accounts***
- *Business Statement Savings Accounts*
- *Premier Money Market Accounts*
- *Fixed Rate Certificates of Deposit*
- *Health Savings Accounts*
- ***Bank at School Savings Programs +***
- ***Group Savers Accounts +***

Auxiliary Banking Services

- *Touch Tone Banking*
- *Online Banking & Bill Payment*
- *Online Deposit Account Opening*
- *Mobile Banking*
- *Open Later Drive-Thru Lanes (+)*
- *Official Checks*
- *Stop Payment Orders*
- *ACH Direct Debit & Credits*
- *24hr ATM Access (Dual Language) at all AB branch locations*
- *U.S. Savings Bond Applications & Redemptions*
- *Wire Transfer Services*
- *Safe Deposit Boxes (+)*
- *Non-FDIC Insured Investment Products & Services via DT Investments (a third party)*
- *Personal and Business Credit Cards via Elan' Financial Services (a third party)*
- *VISA Check Debit Cards & ATM Cards*
- *Remote Check Deposit*
- *Apple Pay; Google Pay; Samsung Pay*
- *Money Orders*
- *Direct Deposit & Payroll PPD Services*
- *Bank 2 Bank ACH Transfers*
- *Deposit Sweep Account Services*
- *Night Depository Services*
- *Merchant Services*
- *Free e-Statements*

+At select AB locations

* ***Products in bold are designated as an Artisans' CRA Product***

+ **Requires a referral from a participating local agency.**

OUR SERVICES

PRODUCTS DESIGNED WITH YOU IN MIND

We offer a diverse range of products that cater to your personal needs. In addition to our checking accounts, we provide competitive savings accounts. Achieve your goals without sacrificing the things that matter most!



MEETING THE NEEDS OF OUR COMMUNITY

The Community Reinvestment Act (CRA) encourages banks to meet the credit and financial needs of the community.

Since 1861, Artisans' Bank is proud to have helped serve consumers and small businesses throughout Delaware.

COMMUNITY PRODUCTS

UNDERSTANDING YOUR CHOICES



“I have been banking with Artisans' Bank since 1998, an outstanding bank. If I call or stop in, I always have someone who can answer all my questions or concerns in a “polite and professional” manner. Artisans' Bank has a family atmosphere in a professional environment.”

Kelly B. , Personal Banking Relationship

ARTISANS' BANK IS COMMITTED TO MEETING THE NEEDS OF OUR DELAWARE COMMUNITY WHILE PROMOTING OPPORTUNITY AND DIVERSITY IN BANKING AND OUR STATE.

- EASY ACCESS ACCOUNT**
Artisans' Bank has joined the national Bank-On movement by offering a safe, affordable, and functional checkless transaction account. The Easy Access Account is designed to incur no overdraft or NSF fees and can be opened with as little as \$10.
- PERSONAL CHECKING ACCOUNT**
With our convenient Personal Checking Accounts, you don't have to worry about monthly service charges because there are no minimum balance requirements or transaction fees. Accounts can be opened with as little as \$50.
- FREE SAVERS**
Add to your checking account by opening an Artisans' Bank Free Savers account with no minimum balance requirements, no monthly service charges, and only a \$10 minimum to open.
- CERTIFICATES OF DEPOSIT & IRAS**
Our higher interest rate Certificates of Deposit and IRAs are used to save for longer term goals. Open a Certificate of Deposit with a minimum requirement of \$1,500 with terms from 3 months to 5 years. To help meet retirement goals, IRAs can be opened with as little as \$500.
- HOMEOWNERSHIP MORTGAGE**
Are you a first-time home buyer? Is your income classified as “low” or “moderate” by the Department of Housing and Urban Development (HUD)? If so, you may qualify for our Artisans' First-Time Home Buyers program, which offers reduced pricing and waives our loan application fee. Additionally, if you are looking to purchase a home in a low- or moderate-income census tract, you may be eligible for \$5,000 in settlement assistance provided by the Bank.
- SPECIALTY MORTGAGE PRODUCTS + RESOURCES**
Artisans' Bank proudly offers a variety of mortgage options, including FHA, VA, and DSHA loans, making homeownership more accessible. We're also excited to provide budget-friendly solutions through the Federal Home Loan Mortgage Corporation (FHLMC). For personalized assistance, reach out to one of our dedicated Mortgage Lenders at 302.884.6868 or 1-800.282.8255.
- CREDIT BUILDER PERSONAL LOAN**
If you're struggling with poor or no credit and are ready to save for a down payment on your future home, the Artisans' Credit Builder Loan is your key to success. This loan is expertly crafted to enhance your credit score and set you on the path to homeownership. Take charge of your financial future today and begin building the credit and savings you need!

For details on how this loan works, please visit our website.

Please Note: All offers are subject to credit approval, and product availability may vary. The Credit Builder Loan requires a referral from a participating local non-profit agency, Please contact the Artisans' Bank CRA Officer at 302.884.6566 for more details. For the most current updates, we recommend visiting our website. Additionally, we encourage you to connect with one of our knowledgeable Residential Mortgage Lenders who can provide insights regarding current rates and various options available to you.

ABOUT US

Artisans' is a mutual bank owned by our depositors who live and work in our community. We focus on Delaware and our surrounding markets. As an independent, local institution we listen to our customers and make decisions quickly from our headquarters here in Delaware. We remain steadfast in the support and the enrichment of the communities we serve.

HOW CAN WE HELP?



ARTISANS' BANK
www.ArtisansBank.com
302.658.6881

ARTISANS' BANK

VISIT US!

Headquarters Office Location
2961 Centerville Rd
Wilmington, DE 19808

REINVESTING IN OUR LOCAL COMMUNITY



Let's do something great.
TOGETHER!

In addition to CRA lending products and solutions we are pleased to offer:

- Personal Banking Services
 - Personal Checking
 - Easy Access Checking
 - Interest Rewards
- Business Banking Services
 - Small Business Checking
 - Business Checking
 - Non-Profit Checking
- And so much more...

Interested in learning more?

Visit our website or stop by a local branch!

The Board of Directors, Officers, and Associates of Artisans' Bank are firmly dedicated to upholding the spirit of the Community Reinvestment Act (CRA). We demonstrate this commitment by promoting a range of innovative and flexible consumer loan and consumer deposit products. Additionally, we provide leadership and outreach to numerous non-profit agencies that cater to these segments of our community. Furthermore, we invest in assets that support our community's credit and financial service needs.

Interested in learning more?

Contact Artisans' CRA Officer at 302.884.6566 for complete details of our CRA products and services.



NEW CASTLE COUNTY

Little Falls

2961 Centerville Rd
Wilmington, DE 19808
302.884.6800

Pike Creek

4551 Linden Hill Rd
Shoppes of Linden Hill
Wilmington, DE 19808
302.738.3744

Midway

4901 Kirkwood Hwy
Wilmington, DE 19808
302.993.8220

Bear

1124 Pulaski Hwy
(US 40 & 7)
Bear, DE 19701
302.834.8800

KENT COUNTY

Dover

1555 S. Governors Ave
(At US 13)
Dover, DE 19904
302.674.3214

SUSSEX COUNTY

Millville

35696 Atlantic Ave
(Route 26 & 349)
Millville, DE 19967
302.537.2888

Talleyville

3631 Silverside Rd
Wilmington, DE 19810
302.479.2553

Graylyn

Closed - As of March 2026

9th Street (Wilmington)

223 W. Ninth St
Wilmington, DE 19801
302.656.8188

Glasgow

2424 Pulaski Hwy
(Route 40 at Peoples Plaza)
Newark, DE 19702
302.838.6700

Milford

100 Aerson Dr
(Route 113 & Buccaneer Blvd)
Milford, DE 19963
302.430.7681

Rehoboth Beach

17211 Hood Rd
(Route 24 & Beebe Road)
Rehoboth Beach, DE 19971
302.296.0155



6202.5130

OUR SERVICES

PRODUCTS DESIGNED WITH YOU IN MIND

We offer a diverse range of products that cater to your personal needs. In addition to our checking accounts, we provide competitive savings accounts. Achieve your goals without sacrificing the things that matter most!



EVERY CONSUMER ARTISANS' BANK ACCOUNT HAS FREE:

- Online Banking
- Mobile Deposits
- Online Bill Pay
- E-Statements⁽⁶⁾

HAVE A BUSINESS?

Artisans' Bank offers a variety of products and services designed for businesses. Visit our website or contact an Artisans' Bank branch for more details and to understand how we can meet of your business.



PRODUCTS & FEATURES

UNDERSTANDING YOUR CHOICES

“My husband and son visited an Artisans' Bank branch to inquire about my son's paycheck. A dedicated banker went above and beyond to assist them with their questions and guided my son through the process of cashing the check. It's wonderful to have a local bank that genuinely cares about its customers.”

C.Craft, Personal Banking Relationship

PRODUCT FEATURES ⁽¹⁾	PERSONAL CHECKING	INTEREST REWARDS CHECKING	PREMIER INTEREST CHECKING	PREMIER MONEY MARKET CHECKING	EASY ACCESS ACCOUNT	STATEMENT SAVINGS	PREMIER YIELD SAVINGS	MONEY MARKET STATEMENT SAVINGS
Minimum Balance to Open	\$50	\$50	\$50	\$5,000	\$10	\$10	\$1,000	\$1,000
Minimum to Earn Interest	N/A	\$0.01	\$0.01	\$5,000	N/A	\$50	\$0.01	\$50
Monthly Balance Requirement to Avoid Service Fee	No Minimum	No Minimum	\$5,000 Average Daily	\$5,000 Minimum Daily	\$300 Average Daily	\$100 Average Daily	\$5,000 Average Daily	\$1,500 Average Daily
Monthly Service Fee	None	None	\$15	\$15	\$3 ⁽⁷⁾	\$5	\$15	\$10
Earns APY ⁽²⁾ Interest	N/A	Yes, tiered	Yes, tiered	Yes, tiered	N/A	Yes	Yes, tiered	Yes
Overdraft Protection Available from Savings or Line of Credit ⁽³⁾	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bank to Bank Transfer ⁽⁴⁾	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Artisans' Bank ATM Usage ⁽⁵⁾	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Online Banking Online Bill Pay Mobile Deposits E-Statements ⁽⁶⁾	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE

Terms + Conditions

1. Terms and conditions are accurate as of JAN 01, 2026 and are subject to change without notice. Please visit our website or ask any bank representative for complete details.
2. APY means Annual Percentage Yield. Annual Percentage Yields are subject to change without notice. Visit www.artisansbank.com for current APY's for each product and tier range.
3. There is a \$5.00 sweep fee assessed each day a transfer occurs from your savings to checking account.
4. There is a \$3.00 fee for outgoing Bank to Bank transfers. There is no fee for incoming Bank to Bank transfers.
5. Free at Artisans' Bank ATMs. Fees for NON-Artisans' ATMs: You are permitted 2 free withdrawals and 2 free inquiries per calendar month; afterwards each withdrawal is \$2.00 and each inquiry is \$0.50.
6. There is a \$2.00 monthly service charge for receiving paper statements for Personal Checking, Interest Rewards Checking, and Easy Access Accounts.
7. Fee is waivable with an ACH debit or credit transaction within the statement cycle or keep a \$300 average balance.

CHECK OUR CURRENT INTEREST RATES AT WWW.ARTISANSBANK.COM



ABOUT US

Artisans' is a mutual bank owned by our depositors who live and work in our community. We focus on Delaware and our surrounding markets. As an independent, local institution we listen to our customers and make decisions quickly from our headquarters here in Delaware. We remain steadfast in the support and the enrichment of the communities we serve.

HOW CAN WE HELP YOU DO MORE?

 ARTISANS' BANK

 ARTISANS' BANK

VISIT US!

CONSUMER CHECKING + SAVINGS ACCOUNT PRODUCTS

Let's do something great. **TOGETHER!**



SAVINGS ACCOUNT PRODUCTS

Statement Savings

A basic savings account to help you achieve your long-term investment goals.

Premier Yield Savings

A tiered savings account where the higher your balance, the higher your earnings.

Money Market Savings Account

Access your funds as needed without a restriction on the number of transactions you can perform.

Premier Money Market Account

The interest earnings of a savings account, combined with the check writing and debit card access of a checking account.

CHECKING ACCOUNT PRODUCTS

Personal Checking Account

Go convenient and go green with no minimum balance and E-Statements.

Easy Access Account

This checkless all-electronic account is perfect for the person on the go. Pay bills, send and receive money, and bank from anywhere without the worry of NSF or overdraft fees.

Interest Rewards Checking Account

Earn a rewards level interest rate when you meet the following requirements:

- Either a direct deposit transaction, or ACH Debit or Credit must be posted to the account each statement cycle.
- A minimum of 12 signature-based Visa® Check Card transactions must be posted to the account each statement cycle.
- Account must be enrolled in Online Banking and receive E-Statements.

Statement cycles in which the rewards requirements are not met will earn the base rate for that statement cycle.

Premier Interest Checking

Combines the benefits of a checking account with a money market account! Unlimited check writing and interest rates based on your account balance.

www.ArtisansBank.com

Visit our website for a complete list of branch hours & locations.

Headquarters Office Location

2961 Centerville Rd
Wilmington, DE 19808

302.658.6881



OUR SERVICES

WE BUILD PARTNERSHIPS THAT LAST A LIFETIME

We provide checking products to meet the needs of every business, from sole proprietorships to large corporations.



ANALYSIS CHECKING AVAILABLE

Have a large business with specific needs? Contact us and let an Artisans' Relationship Manager design a perfect checking account for your business!

COMMERCIAL LENDING

Artisans' Bank offers many types of financing options for your business, from Operating Lines of Credit to Equipment Financing and Commercial Real Estate Lending. Contact an Artisans' Bank Commercial Lender to see how we are able to meet the lending needs of your business!



“As a small business account holder, one of the many friendly features and advantages of dealing with Artisan’s Bank that we appreciate is the consistent and respectful treatment we receive whenever we visit any of the Artisan’s branches. Many big banks struggle with customer service, but Artisans’ Bank is different. They take the time to carefully review anything that could be a potential issue, and always go above and beyond to address even the smallest problems or unique requests that I have.”

Mike Schierbaum, Trial Transport Logistics, Commercial Business Relationship

PRODUCTS & FEATURES

UNDERSTANDING YOUR CHOICES

PRODUCT FEATURES ⁽¹⁾	SMALL BUSINESS CHECKING	BUSINESS CHECKING	BUSINESS INTEREST CHECKING	NON-PROFIT CHECKING	NON-PERSONAL INTEREST CHECKING
DESCRIPTION	Ideal for small businesses that conduct fewer monthly transactions	Ideal for small businesses that conduct moderate monthly transactions	Ideal for businesses that have larger balances and limited transaction volumes	An account designed for organizations with 501(c) designation	Interest bearing accounts for sole proprietorships and organizations
Minimum Balance to Open	\$50	\$50	\$1,000	\$50	\$50
Minimum Balance to Avoid Monthly Maintenance Fees	No Minimum	\$3,500 Minimum Daily	\$5,000 Minimum Daily	No Minimum	\$1,500 Minimum Daily
Monthly Maintenance Fees	\$0	\$15	\$15	\$0	\$12
Free Transaction Items Per Month	150	250	150	Unlimited	Unlimited
Cost Per Extra Transaction	\$0.30	\$0.30	\$0.35	N/A	N/A
Earns APY ⁽²⁾ Interest	N/A	N/A	Yes, tiered	N/A	Yes
Online Banking Mobile Banking Bill Pay Visa Business Debit Card	FREE	FREE	FREE	FREE	FREE
E-Statements available with front of processed checks	Yes ⁽³⁾	Yes	Yes	Yes	Yes
Artisans' Relationship Managers	Available	Available	Available	Available	Available

Terms + Conditions

- Terms and conditions are accurate as of June 15, 2024 and are subject to change without notice. Please visit our website or ask any bank representative for complete details.
- APY means Annual Percentage Yield. Annual Percentage Yields are subject to change without notice. Visit www.artisansbank.com for current APY's for each product and tier range.

- E-statements & processed check images are available to view electronically. There is a \$5.00 per month charge for paper statements with processed check images if not enrolled in e-statements.

CHECK OUR CURRENT INTEREST RATES AT WWW.ARTISANSBANK.COM

ABOUT US

Artisans' is a mutual bank owned by our depositors who live and work in our community. We focus on Delaware and our surrounding markets. As an independent, local institution we listen to our customers and make decisions quickly from our headquarters here in Delaware. We remain steadfast in the support and the enrichment of the communities we serve.



Let's do
something great.
TOGETHER!

OUR BUSINESS PRODUCTS ARE DESIGNED FOR YOU

We provide a wide selection of products that meet the demands of your business. In addition to our deposit accounts, we have lending services to help your business grow and succeed.

We can help you set up cash management services beyond the traditional checking and savings accounts that make banking with us more convenient.

Ready to get started? Visit any branch statewide for more information or give us a call during business hours.

HOW CAN WE HELP YOUR BUSINESS DO MORE?

BUSINESS DEPOSIT PRODUCTS

- Business Checking Accounts
 - Small Business
 - Sole Proprietorships & Organizations
 - Non-Profit Organizations
 - Interest & Non-Interest Bearing Accounts
- Business Debit Cards
- Business Money Market Accounts

BUSINESS LOAN PRODUCTS

- Working Capital Line of Credit
- Equipment Financing
- Tenant Fit-Out Financing
- Business Acquisition Financing
- Business Term Loans
- Commercial Construction Financing
- Commercial Real Estate Mortgage Financing
- Business Credit Cards

CASH MANAGEMENT PRODUCTS

- Remote Deposit Capture
- Online ACH Deposits/Bill Payment
- Online Cash Management
- Positive Pay Services (ACH + Check)
- Autobooks
- Online Wire Transfers
- Merchant Services & Payment Processing



VISIT US!

www.ArtisansBank.com

Visit our website for a
complete list of branch hours & locations.

Headquarters Office Location

2961 Centerville Rd
Wilmington, DE 19808
302.658.6881



BUSINESS CHECKING ACCOUNTS PRODUCTS + SERVICES



OUR SERVICES

LENDING DESIGNED WITH YOU IN MIND

Enhance your home-buying journey with our dedicated mortgage lending team. We prioritize local service, offer competitive processing fees, and ensure hassle-free closings.



OUR TEAM

When you feel ready to take the next steps in your home buying or loan process, we encourage you to reach out to us. You can give us a call, visit one of our branches, or explore our website for more information.

Our team is eager to help you navigate this important journey, answering any questions you may have and providing the support you need to make informed decisions. Your dream home is within reach, and we are excited to be a part of that journey with you!

HOMEOWNERSHIP PRODUCTS

PRODUCTS + FEATURES

“I am grateful to the Artisans’ Bank Residential Lending Team and all of hard work getting my mortgage loan across the finish line. I will see them again for the next one!”
Matthew H. , Mortgage Lending Relationship

Whether you are buying a home, refinancing a property, or need money for a home improvement project, our experts are here to assist you through the process. We have a wide selection of home lending products to meet your financing needs and offer unparalleled guidance and advice throughout the entire process.

Check our website and speak with one of our Residential Lenders to understand current rates and your options for these products.
www.ArtisansBank.com | 302.884.6868

- CONVENTIONAL**
Traditional fixed-rate mortgages provide predictability in rate and payments.
- FEDERAL HOUSING ADMINISTRATION (FHA)**
With FHA home loans you will enjoy low down payment requirements that are typically less than conventional financing.
- DELAWARE STATE HOUSING AUTHORITY (DSHA)**
For first-time homebuyers, we partner with DSHA for mortgage products with below-market interest rates to make owning a home a possibility.
- VETERANS AFFAIRS (VA)**
If you are a reservist or veteran looking for home financing, then a VA home loan with Artisans’ Bank may be what you are looking for. This financing has low closing costs and historically low rates.
- JUMBO**
If you are a well-qualified buyer seeking loans exceeding the conforming loan limits, you are in the right place. With a Jumbo home loan from Artisans’ Bank, you may be able to secure financing to fit your needs.
Offer of credit is subject to credit approval.
- CONSTRUCTION**
Build your dream home with Artisans’ Bank. Our custom Construction loans offer financing to build a new home or significantly remodel an existing one.
Offer of credit is subject to credit approval.
- HOME EQUITY LOANS & LINES OF CREDIT**
Our Home Equity loans and Home Equity Lines of Credit provide you with options for home improvement projects, debt consolidation, large purchases, and other unexpected expenses.
Offer of credit is subject to credit approval.

ABOUT US

Artisans' is a mutual bank owned by our depositors who live and work in our community. We focus on Delaware and our surrounding markets. As an independent, local institution we listen to our customers and make decisions quickly from our headquarters here in Delaware. We remain steadfast in the support and the enrichment of the communities we serve.



HOW CAN WE HELP?

VISIT US!



RESIDENTIAL LENDING PRODUCTS + FEATURES



Let's do something great.
TOGETHER!

In addition to residential lending products and solutions we are pleased to offer:

- Business Banking Services
 - Small Business Checking
 - Business Checking
 - Non-Profit Checking
- Personal Banking Services
 - Personal Checking
 - Easy Access Checking
 - Interest Rewards
- And so much more...

Interested in learning more?

Visit our website or stop by a local branch!

HOME LOAN CHECKLIST

A home mortgage is the biggest financial decision most people will have to make. Artisans' Bank is here to help you make the right decision when it comes to financing your home.

Here are some of the things you will need to be approved for a mortgage:

- **Personal identity verification**
- **Income, asset, and debt verification**
- **Other important information**

Interested in learning more?

Use our full home loan checklist online!



www.ArtisansBank.com

Visit our website for a complete list of branch hours & locations.

Headquarters Office Location

2961 Centerville Rd
Wilmington, DE 19808
302.658.6881





MEMBER FDIC NMLS # 774924



www.ArtisansBank.com | 302.884.6868



COMMUNITY HOMEOWNERSHIP | **NEW NEIGHBOR PROGRAM**

We are committed to empowering our Delaware community and homebuyers and helping them to thrive through the transformative power of homeownership.

Artisans' Bank proudly provides essential solutions for modest-income and first-time homebuyers, including affordable mortgages, settlement assistance, valuable resources, and expertise. **Let's Talk!**

Our **NEW NEIGHBOR PROGRAM** includes the following:

- + **A SETTLEMENT ASSISTANCE GRANT OF \$5,000**
- + Interest rate reduction of 0.25% + Waiving of our \$895.00 origination fee

..... **SPEAK TO ONE OF OUR LOAN OFFICERS FOR COMPLETE DETAILS!** www.ArtisansBank.com | 302.884.6868

KEY PROGRAM GUIDELINES	
1	The home purchase loan must be for a primary residence, specifically a 1-2 family home, located within the State of Delaware.
2	There are no income limits for properties in targeted census tracts designated for low to moderate income.
3	Income limits may apply for loans in other census tracts, so it is advisable to speak with a loan officer for more details.
4	Owner-occupants are not permitted to own any other real estate at the time of settlement.
5	Conventional financing is available for up to 97% loan-to-value (LTV). <i>Additionally, FHA and VA financing options are also offered.</i>
6	This loan program may be used in conjunction with the FHLB's First Front Door or other settlement assistance programs.
7	A minimum credit score of 640 is required.
8	Refinance transactions are eligible for pricing discounts, but these do not include a cash grant.

5202.4120

The New Neighbor Program is subject to Low- to Moderate-Income mortgage product guidelines. | The New Neighbor Program is part of the Artisans Bank Community Homeownership Program and is designed for purchasing homes and loans specifically in qualifying Low- and Moderate-Income (LMI) census tracts. It is available exclusively for LMI applicants.

The receipt of an Artisans' Bank New Neighbor Program grant may limit or preclude the utilization of other mortgage discounts or programs and may be considered taxable income. Please ask us regarding availability and consult with a tax advisor for the full scope of deductibility. | This Artisans' Bank Lending Product listed above is subject to change at any time.

Terms and conditions of this offer are subject to change without notice. | Additional eligibility restrictions may apply. | Offer of credit subject to credit approval.

KISS YOUR LANDLORD GOODBYE!



First Mortgages:

Welcome Home:

Welcome Home is for first-time homebuyers. A first-time homebuyer has not owned a home as a primary residence in the past 3 years. Below market-rate interest!

Home Again:

Home Again is for repeat and first-time homebuyers. When a homebuyer is ready to purchase their next home, DSHA offers financing options that can make the process simple, easy, and affordable!

Down Payment Assistance Programs:

First State Home Loan:

First State provides funds in the amount of 3% of the final first mortgage loan amount to assist with down payment and closing costs. Repayment of this loan is deferred until the home is sold, refinanced, or is no longer the primary residence.

Diamond in the Rough:

5% of the final loan amount for down payment and closing costs.
*Must qualify for FHA Streamline 203(k) Home Renovation program.



KissYourLandlordGoodbye.com



888-363-8808





First Front Door Settlement Assistance

Up to a \$5,000 grant
towards your down
payment

First Front Door

First Front Door (FFD) is offered to qualified first-time homebuyers by financial institutions that are members of FHLBank Pittsburgh. A list of participating members is available at www.firstfrontdoor.com.

If you qualify for FFD, you could receive \$3 in down payment and closing cost assistance for every \$1 you contribute, up to a maximum of \$5,000.

An application to FFD will be made on your behalf by a participating financial institution during an annual application period. Funds are available on a first-come, first-served basis.

Who Qualifies

To qualify for FFD, you must:

- Confirm that you are a first-time homebuyer:
 - A first-time homebuyer is a person who has not owned a single-family home used as their primary residence in the last three years. This also includes if purchasing jointly with other individuals, at least one person has not owned a single-family, primary residence in the last three years or if an investment property is owned, the person is not living there and has not owned a single-family, primary residence in the last three years.
- Commit to owning the home for five years
- Complete required homeownership counseling prior to closing
- Contribute personal funds toward down payment and closing costs
- Have a household income of 80% or less of the area median income, as recorded at www.huduser.gov/portal/datasets/il.html
- Use the purchased home as your primary residence

Don't worry if you have questions! Your participating lender will review these and other FFD requirements with you.

If FFD funds are made available for your use, you will receive \$3 for every \$1 you contribute toward your down payment and closing costs, up to \$5,000.



AB CREDIT BUILDER LOAN PROGRAM - UNDERSERVED

Consumers with limited, damaged, or no credit have a valuable opportunity to establish or enhance their credit scores through the Artisans' Bank Credit Builder Loan. In this program, the funds from a small dollar consumer loan will be deposited into a savings account at Artisans' Bank, serving as collateral for the loan. As borrowers make monthly payments using their income (cash flow), they'll not only work towards improving their credit scores but also build their savings. Below is a basic outline of the program. *We look forward to speaking with you!*

CONSUMER LOAN RATE: The Credit Builder offers a low fixed interest rate of 9% (8.93% APR - Annual Percentage Rate), which is approximately 5% lower than the Bank's unsecured consumer loan rate. Please note that applicants for the Credit Builder Loan must be referred to the Bank by a participating local agency, as this product is not available for direct consumer application. *This flyer is intended for CRA agency use only.*

MINIMUM/MAXIMUM LOAN AMOUNTS/TERMS: This loan is designed for low- and moderate-income applicants. Typical loan amounts range from \$500.00 to \$2,000.00, with a standard one-to two-year term.

Credit Builder Loan Monthly Payment Examples:

- \$500 / 8.93% APR / one-year term, payments would be \$43.73;
- \$1000 / 8.93% APR / one-year term, payments would be \$87.46;
- \$2000 / 8.97% APR / two-year term, payments would be \$63.62.

UNDERWRITING GUIDELINES: Non-traditional underwriting guidelines will be followed and debt to income and loan payment experience will be modified so that low-income and moderate-income applicants can qualify. Sources of income will be verified to determine cash flow adequacy and continuance. Pay stubs or other income support will need to be provided. Other income need not be disclosed if the applicant does not wish this type of income to be considered in underwriting the transaction. Offer of credit is subject to credit approval.

REFERRING AGENCIES: Clients must agree to maintain contact with their Referring Agency during the life of the Credit Builder Loan. The Agency, the Bank, and the Client will sign an Authorization to Share Customer Information disclosure to protect the consumer's financial privacy.

IDENTIFICATION RULES: Applicants must provide a valid government photo identification: (Driver's License; State ID card; Passport), their Social Security Number, Date of Birth, and other supporting information as required under the USA PATRIOT Act. We will also require proof of residence and related housing expenses for one year.

CLOSING COSTS: All costs associated with the Credit Builder Loan and the related savings deposit account will be waived.

DEPOSIT INTEREST RATE: The Credit Builder Loan will earn interest on the deposited funds during the term of the loan and the Bank will retain the savings account as collateral for the loan. Once the loan balance is paid below the deposit balance, the consumer may request emergency access to their available funds (*with agency approval*).

CREDIT HISTORY AND CREDIT REPORT: A consumer credit report will be obtained and analyzed. The Bank will report the loan and the loan's repayment to the credit reporting agencies. Note: a consumer's credit score benefits the most from monthly, on time, loan repayments. This loan is not designed to be repaid in a lump sum.

Agencies may also refer non-LMI applicants for larger loans, as a larger credit builder loan is a great product when saving for a home purchase, home improvement, small business creation, or continuing education. Unaffiliated consumers interested in an AB Credit Builder loan should contact the CRA Officer for an CRA agency referral.

For further information, please contact our CRA Officer, Joel Schiller, jschiller@artisansbank.com, who may also be reached at 302.884.6566 or at our 2961 Centerville Road, Wilmington, DE 19808 address.



AB CREDIT BUILDER LOAN PROGRAM - HOMEOWNERSHIP

Consumers who need to save cash for their future or upcoming home purchase may benefit from an Artisans' Bank Credit Builder loan. In this program, the funds from a small dollar consumer loan are deposited into a savings account at Artisans' Bank, which serves as collateral for the loan. As borrowers make their monthly payments, using their income (cash flow), they'll not only be improving their credit scores, but also building their savings balances. Below is the basic outline of the program. *We look forward to speaking with you soon!*

CONSUMER LOAN RATE: The Credit Builder loan offers a low fixed interest rate of 9% (8.93% APR - Annual Percentage Rate), or approximately 5% lower than the Bank's unsecured consumer loan rate. Applicants for the Credit Builder loan must be referred to the Bank by a participating local housing counseling agency, as this loan product is not available for direct consumer application. *This flyer is intended for CRA agency use only.*

MINIMUM/MAXIMUM LOAN AMOUNTS/TERMS: This loan is designed for low- and moderate-income applicants and typical loan amounts range from \$3000.00 to \$5,000.00, with a standard two-or-three year term.

Credit Builder Loan Monthly Payment Examples:

- \$5000 / 9.008% APR / three-year term, payments would be \$159.02;
- \$5000 / 9.011% APR / two-year term, payments would be \$228.45;
- \$3000 / 9.010% APR / two-year term, payments would be \$137.07

UNDERWRITING GUIDELINES: Non-traditional underwriting guidelines will be used. The applicant's debt to income and loan payment experience will be modified, so that low-income and moderate-income applicants can qualify. Sources of income will be verified to determine cash flow adequacy and continuance. Pay stubs or other income support will need to be provided. Other income need not be disclosed if the applicant does not wish this type of income to be considered in underwriting the transaction. Any offer of credit is subject to credit approval.

REFERRING AGENCIES: Clients must agree to maintain contact with their Referring Agency during the life of the Credit Builder Loan. The Agency will be responsible for any consumer education or technical assistance that is required by the applicant(s). The Agency, the Bank, and the Client will sign an Authorization to Share Customer Information disclosure to protect the consumers financial privacy.

IDENTIFICATION RULES: Applicants must provide a valid government photo identification: (Driver's License; State ID card; Passport), their Social Security Number, Date of Birth, and other information as required under the USA PATRIOT Act. We also require proof of residence and related housing expenses for one year.

CLOSING COSTS: There are no costs associated with applying or receiving a Credit Builder loan and the related savings deposit account. All costs will be waived.

DEPOSIT INTEREST RATE: The Credit Builder Loan will earn interest on the deposited funds during the term of the loan. The Bank will retain the savings account as collateral for the loan. Once the loan balance is paid below the deposit balance, the consumer may request emergency access to their available funds (*with agency approval*).

CREDIT HISTORY AND CREDIT REPORT: A consumer credit report will be obtained and analyzed. The Bank will report the loan and the loan's repayment to the credit reporting agencies. Note: a consumer's credit score benefits the most from monthly, on time, loan repayments. This loan is not designed to be repaid in a lump sum.

Agencies may also refer LMI applicants for a smaller credit builder loan, designed for the unbanked and underbanked segments of our community. Unaffiliated consumers interested in an AB Credit Builder loan should contact the CRA Officer for an CRA agency referral.

For further information, please contact our CRA Officer, Joel Schiller, jschiller@artisansbank.com, who may also be reached at 302.884.6566 or at our 2961 Centerville Road, Wilmington, DE 19808 address.



ARTISANS' BANK

EASY ACCESS ACCOUNT PRODUCT+FEATURES



PRODUCTS DESIGNED WITH YOU IN MIND

- No overdraft or NSF Fees
- Free VISA[®] Debit Card
- Free Online and Mobile Banking
- Up to 4 Free Money Orders Per Month



ARTISANS' BANK

www.ArtisansBank.com

302.658.6881



Member
FDIC



NMLS#
774924



Artisans' Bank has joined the national Bank-On movement by offering a checkless all-electronic account.

EASY ACCESS ACCOUNT FEATURES

Minimum Balance to Open	\$10
Minimum Balance Requirement to Avoid Service Fee	\$300 ⁽¹⁾ <i>Average Daily</i>
Monthly Service Fee <i>If minimum balance not maintained</i>	\$3 ⁽¹⁾
VISA Debit Card	FREE
Mobile Deposits/Direct Deposits	FREE
Online Bill Pay	FREE

NO OVERDRAFT OR NSF FEES: Here's How It Works!

If there are not enough funds in the account at the time a transaction is presented for payment, it will be returned or rejected by the Bank without charge by Artisans' Bank⁽²⁾. Pre-approved debit card transactions will also be accepted without charge.

1. The monthly service charge will be waived with either a \$300 average daily balance or a Direct Deposit or ACH Credit/Debit each statement cycle.
2. Fees may apply for returned transactions from third parties/payees.



CRA Savings Accounts

Artisans' Bank is a leading financial services provider of entry level deposit products for low- and moderate-income consumers in Delaware. Please ask any bank associate for full details of these bank products.

Unrestricted Products (Open to All Consumers)

- **Easy Access Account:** The Artisans' **Easy Access Account** is Bank-On certified, non-interest bearing, checkless, transaction account, designed not to incur overdraft or NSF fees. Its low \$3 monthly service fee is waivable with either a direct deposit, an ACH credit or debit, or a \$300 minimum daily balance per statement cycle. The account is checkless but offers a VISA check card, up to four free money orders per month, and free access to online banking, bill payment, and mobile banking. \$10 "Minimum to Open". The \$2 paper statement fee is waivable with free e-Statements. Items presented against insufficient funds are returned or rejected without charge.
- **Free Savers Accounts:** The Artisans' **Free Savers Account** is an unrestricted personal statement savings account, designed to build savings and to provide an emergency source of funds. \$10 "Minimum to Open". No minimum monthly balance requirements to receive the stated Annual Percentage Yield (APY). The account incurs no monthly service or transaction charges, Direct Deposits are welcomed. Online Banking is permitted. A free ATM Card can also be provided. The current **APY is 0.25%**, which is higher than the Bank's regular statement savings rate. Check deposits are subject to a five business-day hold.

CRA Restricted Products (Consumer must be referred by a participating local, non-profit agency).

- **Group Savers Accounts:** The Artisans' **Group Savers Account** is a restricted personal statement savings account, designed for asset growth and an emergency source of funds. \$10 "Minimum to Open". No minimum monthly balance requirements to receive the stated Annual Percentage Yield (APY). The account incurs no monthly service or transaction charges. Direct Deposits are welcomed. Online Banking and ATM card access is prohibited as withdrawals are restricted and require Agency approval. The current **APY is 0.25%**, which higher than our regular statement savings rate. Check deposits are subject to a five business-day hold.
- **Individual Development Accounts:** The Bank can support agency led Individual Development Account programs. An individual development account is a Group Savers account established under a structured savings program that is administered by the participating community agency. Consumers save over a pre-determined period of time and if they meet their savings goals and other program requirements, they may receive a pre-determined amount of matching funds from the participating community agency. Withdrawals from IDA accounts are restricted (require Agency approval) and are subject to the other Group Savers requirements. No active programs.

Other Requirements

- **Identification Rules:** Applicants must reside in Delaware and provide a valid government issued photo identification card, (Driver's License; State Issued ID card; Passport). Applicants must provide their social security number, residential street address, date of birth, and any other information as required under the Bank's USA PATRIOT Act or OFAC screening programs.
- **APY=Annual Percentage Yield:** Interest rates (and resulting APYs) are established by the Bank's Pricing Committee and are subject to change without notice. Deposit rates are available on the Bank's website or at any Artisans' Bank branch office.

For more information, please contact our Joel Schiller, CRA Officer, Artisans' Bank, 2961 Centerville Road, Wilmington, DE 19808. jschiller@artisansbank.com or 302-884-6566.



Account Options and Fees Schedule - Personal Accounts

The following Deposit Account Options and Account Service Fee Schedule (with miscellaneous fees on reverse side). For Business Deposit and Checking Accounts please refer to the "Account Options & Service Fee Schedule for Business Deposits and Checking Accounts" schedule. All accounts listed that pay interest are variable rate accounts. Interest rates for these accounts are subject to change without notice.

Account Type	Minimum to Open	Minimum Balance to Earn Interest	Minimum Balance to Avoid Monthly Service Charge	Monthly Service Charge	Interest Compounded	Interest Credited
Personal Checking (a)	\$50	n/a	No minimum	None	n/a	n/a
Easy Access Account (a)	\$10	n/a	\$300 average daily (f)	\$3.00	n/a	n/a
Interest Rewards Checking (a)	\$50	\$0.01	No minimum	None	Daily	Monthly
Premier Interest Checking	\$50	\$0.01	\$5,000 average daily	\$15	Daily	Monthly
Premier Money Market	\$5,000	\$5,000	\$5,000 minimum daily	\$15	Daily	Monthly
Health Savings Account (e)	\$50	\$0.01	\$300 average daily	\$2.50	Monthly	Monthly
Statement Savings	\$10	\$50	\$100 average daily	\$5	Monthly	Monthly
Money Market Statement	\$1,000	\$50	\$1,500 minimum daily	\$10	Monthly	Monthly
Premier Yield Account	\$1,000	\$0.01	\$5,000 average daily	\$15	Daily	Monthly
Holiday Club (b)	\$10	\$10	No minimum	None	n/a	Annually
Credit Builder (c)	\$500	\$.01	No minimum	None	Monthly	Monthly
Free Savers (c)	\$10	\$0.01	No minimum	None	Monthly	Monthly
Group Savings (c)	\$10	\$0.01	No minimum	None	Monthly	Monthly
School Savings (c)	\$1	\$0.01	No minimum	None	Monthly	Monthly
Money Market Transaction (d)	\$1,000	\$50	\$1,500 minimum daily	\$10	Monthly	Monthly
Interest Checking (d)	\$50	\$50	\$1,500 minimum daily	\$12	Monthly	Monthly
Super Interest Checking (d)	\$1,500	\$50	\$1,500 minimum daily	\$12	Monthly	Monthly

Notes on above:

- n/a Not applicable
- (a) Paper Statement Fee applies starting any month account is not enrolled in e-Statements.
- (b) \$10 penalty for early withdrawals
- (c) Third Party affiliation product not available to the general public. Requires a referral from a participating local non-profit agency. Ask us for details.
- (d) No new accounts opened at this time
- (e) Some HSAs provided through certain employers or third-party groups are customized. Account requirement may be different as a result. Please ask us if your HSA requirements are customized.
- (f) Or an ACH Debit or Credit each statement cycle.

Compounding and Crediting - Please refer to the above table to determine the compounding and crediting feature for your account.

Minimum Balance Requirements – The Bank requires that you meet certain minimum balance requirements for your account as follows:

- **Minimum Balance to Open the Account** - Please refer to the above table to determine the minimum balance for your account.
- **Minimum Balance to Earn Interest** - Please refer to the above table to determine the minimum balance you must maintain in your account each day in order to obtain the disclosed annual percentage yield. You will receive no interest on any day that you do not maintain the required minimum balance.
- **Minimum Balance to Avoid a Service Charge** - You will be required to maintain a minimum balance in your account to avoid a service charge. Depending upon which type of account you have, your minimum balance will be determined by either the MINIMUM DAILY BALANCE or the AVERAGE DAILY BALANCE. Your Minimum Daily Balance is the lowest balance your account can reach on any one day during the period. Your Average Daily Balance is calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. The period for statement accounts will be covered by the statement. To determine the minimum balance needed to avoid a monthly service charge to your account, please refer to the above table.

Balance Computation Method – The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in the account each day the minimum balance to earn interest is met. Your daily balance is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.

Deposits and Accrual of Interest – Subject to any other limitations, items such as cash, checks or other items, which are processed through normal clearing process and accepted for deposit, shall begin accruing interest on the interest-bearing accounts on the day of the deposit. Items accepted for collection processing for deposit to interest bearing accounts will be credited to your account and begin to accrue interest on the business day the Bank receives credit for these items, or unless otherwise provided by law. All transactions received after the Bank's specific daily cutoff time on a business day or received on a day in which the Bank is not open for business, will be treated and recorded as if initiated on the next business day.

Miscellaneous Fee Schedule

The following fees may apply to your deposit account:

Account Reconciliation (minimum charge 1 hour) \$20 per hr.
 Account Research (minimum charge 1 hour) . \$20 per hr. plus copies
 Activity Printout \$5
ATM Fees-

There are no fees for transactions conducted at an Artisans' Bank ATM. For transactions conducted at other ATMs, you are permitted 2 free withdrawals and 2 free inquiries per calendar month. Afterwards the following fees will apply:

Withdrawal at a non-Artisans' Bank ATM \$2
 Inquiry at a non-Artisans' Bank ATM \$0.50
 Signature International Fee.....1.25% of transaction amount

Card Replacement – Debit or ATM \$8
 Card Replacement – Rush replacement or special handling \$50
Check Order:

For all accounts your cost will depend on the style of checks ordered. Please see branch personnel for details

Check/Deposit Photocopies\$5 each
 Collection Items..... \$25 plus Bank cost

e-Statements FREE
 Escheat Processing Fee \$50
 IRA Transfer Out Fee \$25
 Legal Processes (Tax Levy/Subpoenas/Garnishments and other legal processes affecting your account) \$75 per attachment
 Mobile Banking..... FREE
 Money Orders (maximum amount \$750) \$5
 Notary Fee

Current customers FREE
 Non-customers \$5 each notary

Official Checks \$8 each
 Online Banking FREE
 Online Bill Pay..... FREE
 Online Banking Bank-to-Bank Transfer
 Outgoing\$3 per transfer
 Incoming FREE

Paper Statement Fee\$2 per month
Applies to Personal Checking, Easy Access Account and Rewards Interest Checking Accounts –The fee is charged each month you are not enrolled in e-Statements.

Returned Deposit Item Charge \$0 per item
Safe Deposit Box

Key Replacement..... \$10 each or \$15 per set
 Box Drilled to Open \$25 plus cost
 Box Inventoried \$40 per hour, \$20 minimum
 Box Rental 3x5..... \$28 annually
 Box Rental 3x5 non customers \$35 annually
 Box Rental 5x5 \$32 annually
 Box Rental 5x5 non customers \$40 annually
 Box Rental 3x10 or 3.5x10 \$40 annually
 Box Rental 3x10 or 3.5x 10 non customers \$50 annually
 Box Rental 5x10 \$60 annually
 Box Rental 5x10 non customers \$75 annually
 Box Rental 10x10 \$80 annually
 Box Rental 10x10 non customers \$100 annually
 Late Rental Payment Fee \$10
 Stop Payment..... \$25
 Statement Copy \$5
 Temporary Check Charge..... \$5 for set of 4

Wire Transfers
 Incoming Domestic..... \$15
 Outgoing Domestic \$20
 Incoming or Outgoing International \$40

Written Deposit Verifications (per request) \$10

Overdraft and Related Fees:

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. If you overdraw your account by \$5 or less, we will not assess an Overdraft fee. You should make every effort to bring your account to a positive balance as soon as possible and you must do so within 30 days. The total NSF and Overdraft fees assessed per day are four items.

Paid Item Fee (Overdraft Fee) \$35

A Paid Item Fee (Overdraft Fee) of \$35 is assessed for each overdraft created by check, in-person withdrawal, recurring debit card payment or other electronic (ACH) means and for each overdraft created by ATM withdrawals or one-time debit card purchases if you have opted-in to having such items paid into overdraft.

Returned Item Fee (Non-Sufficient Funds-NSF-Fee) \$35

A Returned Item Fee (Non-Sufficient Funds-NSF Fee) of \$35 is assessed for each item drawn on your account that we return (we do not pay) due to insufficient funds.

We do not authorize and pay overdrafts for ATM or everyday debit card transactions unless you ask us to (Opt-In).

Overdraft Protection Sweep Fee \$5 per sweep

Overdraft Protection Plans designed to avoid the above fees are available either by linking to another deposit account or through a line of credit. For deposit plans, an OD Protection Sweep Fee of \$5 is charged for each sweep of funds to cover the overdraft. Ask us if interested in these lower cost options.

Representation Fee..... \$35

If an item previously presented for payment, is represented for payment and is again returned or rejected due to insufficient funds or an overdraft condition, the Bank may charge its standard Paid Item or Returned Item fee.

Dormant Accounts

Dormant Charge \$5 per month

If your account is or becomes inactive, a Dormant Charge may be applied to your account each month it remains inactive. An account is determined to be inactive as follows:

- (a) Checking accounts, including those that earn interest—no deposits, withdrawals or transfers have been made to or from the account for over one year.
- (b) Savings and Money Market accounts—no deposits, withdrawals or transfers have been made to or from the account for over two years.
- (c) Free Savers Accounts (d)—no deposits, withdrawals or transfers have been made to or from the account for over 182 days.
- (d) Dormant Charge not applicable for Easy Access Account.

For the above, interest crediting and Bank service charges are not considered a deposit, withdrawal, or transfer for purposes of defining activity.



Account Options & Fee Schedule for Business & Non-Personal Deposit and Checking Accounts

The following information pertains to savings, money market, and checking account deposit products for Business, Non-Profit and Non-Personal entities.

Account Type	Minimum to Open	Minimum Balance to Earn Interest	Minimum Balance to Avoid Monthly Service Charge	Monthly Service Charge	Interest Compounded	Interest Credited	Statement Frequency
Small Business Checking (c)	\$50	n/a	No minimum	None	n/a	n/a	Monthly
Business Checking	\$50	n/a	\$3,500 minimum daily	\$15	n/a	n/a	Monthly
Commercial Analysis Checking (e)	\$50	n/a	(e)	\$15(e)	n/a	n/a	Monthly
Business Interest Checking	\$1,000	\$100,000	\$5,000 minimum daily	\$15	Daily	Monthly	Monthly
Non-Personal Interest Checking (a)	\$50	\$50	\$1,500 minimum daily	\$12	Monthly	Monthly	Monthly
Non-Profit Checking (b)	\$50	n/a	No minimum	None	n/a	n/a	Monthly
IOLTA Checking Accounts	\$50	\$0.01	n/a	n/a	Daily	Monthly	Monthly
Business Statement Savings (d)	\$10	\$50	\$100 average daily	\$5	Monthly	Monthly	Quarterly (d)
Business Money Market	\$1,000	\$0.01	\$1,000 minimum daily	\$10	Daily	Monthly	Monthly

Notes on above:

- n/a Not Applicable
- (a) Available only to Sole Proprietors and Non-Profit Organizations
- (b) Available only to Non-Profit Organizations, both formal and informal
- (c) Statements are required to be sent electronically. Paper Statement fee is \$5.00.
- (d) If any ACH or other EFT activity occurs, statements will be generated during the month such transactions take place.
- (e) Monthly Service Fee for Commercial Analysis Checking can be offset only by earnings credit

Minimum Balance to Open the Account - Please refer to the above table to determine your minimum balance. **Minimum Balance to Earn Interest** - Please refer to the above table to determine the minimum balance you must maintain in your account each day in order to obtain the disclosed annual percentage yield. You will receive no interest on any day that you do not maintain the required minimum balance. **Minimum Balance to Avoid a Service Charge** - You will be required to maintain a minimum balance in your account to avoid a service charge. Depending upon which type of account you have, your minimum balance will be determined by either the MINIMUM DAILY BALANCE or the AVERAGE DAILY BALANCE. Your Minimum Daily Balance is the lowest balance your account can reach on any one day during the period. Your Average Daily Balance is calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. The period for statement accounts will be covered by the statement. To determine the minimum balance needed to avoid a monthly service charge to your account, please refer to the above table.

Balance Computation Method - The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in the account each day the minimum balance to earn interest is met. Your daily balance is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.

Deposits and Accrual of Interest - Subject to any other limitations, items such as cash, checks or other items, which are processed through normal clearing process and accepted for deposit, shall begin accruing interest on the interest bearing accounts on the day of the deposit. Items accepted for collection processing for deposit to interest bearing accounts will be credited to your account and begin to accrue interest on the business day the Bank receives credit for these items, or unless otherwise provided by law. All transactions received after the Bank's specific daily cutoff time on a business day, or received on a day in which the Bank is not open for business, will be treated and recorded as if initiated on the next business day.

Remote Deposit Capture - For accounts with Remote Deposit Capture, monthly service fees and transactions fees are determined according to your Remote Deposit Agreement and may be different than the schedules below.

Small Business Checking

Minimum balance required to open this account is \$50
 Monthly Service Fee:None
 Electronic Statement Fee:.....None
 Paper Statement Fee:..... \$5 per month
Statements are required to be sent electronically. You will be charged a Paper Statement Fee each month you are not signed-up for e-Statements.
 Transaction Fee:
 For each deposit item, deposit slip, check paid, incoming ACH debit or ACH credit:
 First 150 No Charge
 Each additional over 150 \$0.30

Business Checking

Minimum balance required to open this account is \$50
 Monthly Service Fee:
 You must maintain a minimum daily balance of \$3,500 to avoid a service charge of \$15 per month
 Transaction Fee:
 For each deposit item, deposit slip, check paid, incoming ACH debit or ACH credit:
 First 250 No Charge
 Each additional over 250 \$0.30

Commercial Analysis Checking

Minimum Balance required to open this account is \$50. We will analyze this account each month and calculate the earnings credit available to you to offset certain fees and services. The earnings credit may only be used to offset fees and services in the specific month for which the credit is calculated. The earnings credit is not cumulative. Any portion of the credit not used to offset fees and services in the specific month of the calculation will expire that month. When the total fees for a particular month are greater than the earnings credit for that month, we will charge you the amount of the difference between them. Based on current market conditions, and without prior notice to you, the earnings credit is subject to change monthly. The current earnings credit is available from your Artisans' commercial officer or at a local branch office. The earning credit is established at the discretion of Bank Management.

We will charge the following fees to your Commercial Analysis Checking Account, which may be offset by your earnings credit:

Monthly Service Fee\$15 per month
 Deposit Item Fees:
 On-us Item \$0.20 per deposit item
 Transit Item \$0.20 per deposit item
 Deposit Ticket Fee \$0.50 per deposit ticket
 Paid Check Fee..... \$0.20 per check paid will be charged
 Incoming ACH Debits/ACH Credits \$0.10 per item

Business Interest Checking

Minimum balance to open is \$1,000. The account is a variable rate interest bearing checking account with rates paid according to balance tiers. Rates are subject to change without notice. Minimum balance to earn interest is \$100,000.

Monthly Service Fee:

You must maintain a minimum daily balance of \$5,000 to avoid a service charge of \$15 per month

Transaction Fee:

For each deposit item, deposit slip, check paid, incoming ACH debit or ACH credit:

First 150 No Charge

Each additional over 150 \$0.35

Statement Image Fee.....\$3.00

Non-Profit Checking

Minimum balance to open is \$50. This account is available only to not-for-profit organizations, both formal and informal, including charitable, educational, youth, social, athletic, and civic associations. There is no minimum balance requirement after the account is opened.

Non-Personal Interest Checking

Additional Business Service Fees

The following fees may apply to your deposit account. Cash Management Fees, Remote Deposit Fees and other fees related to Merchant Services are not included. Please refer to your account agreements for those services for fee information. Commercial Analysis Checking Account Fees that may be offset by the earnings credit are identified with *** below.

Account Reconciliation
(Minimum charge one hour).....\$20 per hour

Account Research
(Minimum charge 1 hour, photocopies additional).....\$20 per hr plus copies

Activity Printout ***\$5

ATM Fees-

There are no fees for transactions conducted at an Artisans' Bank ATM. For transactions conducted at other ATMs, you are permitted 2 free withdrawals and 2 free inquiries per calendar month. Afterwards the following fees will apply:

Withdrawal at a non-Artisans' Bank ATM.....\$2

Inquiry at a non-Artisans' Bank ATM.....\$0.50

Signature International Fee.....1.25% of transaction amount

Card Replacement – Debit or ATM.....\$8

Card Replacement – Rush replacement or special handling..... \$40

Check Order: Cost depends on the style of checks ordered

Check/Deposit Photocopies*** \$5 each

Collection Items***\$25 plus Bank cost

Coins Furnished*** \$0.05 per roll

Currency Furnished*** \$1 per thousand

e-Statements..... FREE

Legal Processes..... \$75 per attachment

Tax Levy/Subpoenas/Garnishments and other legal processes affecting your account

Money Orders \$5 per order

Night Depository Bags***\$0.20 per bag

Notary Fee – Current customers FREE

Official Check \$8

Online Banking..... FREE

Online Bill Payment FREE

Paper Statement Fee:.....\$5 per month

Applies to Small Business Checking Accounts. The fee is charged each month you are not enrolled in e-Statements.

Returned Deposit Item Charge*** \$10 per item

Safe Deposit Box Key Replacement..... \$10 each or \$15 per set

Safe Deposit Box Drilled to Open\$25 plus cost

Safe Deposit Box Inventoried \$40 per hour, \$20 minimum

Safe Deposit Box Late Rental Payment Fee \$10

Safe Deposit Box Rental: please see account representative for current box sizes and rental cost.

Statement Photocopy*** \$5

Stop Payment** \$25

Temporary Check Charge..... \$5 for set of 4

Wire Transfer Fees***

Incoming Domestic..... \$15

Outgoing Domestic..... \$20

International Wires \$40

Written Deposit Verifications (per request)..... \$10

Minimum balance to open is \$50. This account is available only for sole proprietorships and not-for-profit organizations. Minimum balance to earn interest is \$50. Interest is compounded monthly and credited monthly. Non-Personal Interest Checking accounts for large non-profits with high transaction volume activity may be established as analysis accounts. For such cases, the account options and fee schedule for Commercial Analysis Accounts will apply.

Interest on Lawyers Trust Account (IOLTA)

Minimum to open is \$50. This account is a variable rate interest bearing checking account with rates subject to change without notice. Interest will be paid to the Delaware Bar Foundation per the IOLTA agreement.

Business Statement Savings

Minimum balance to open is \$10. This is a variable rate savings account. Rates are subject to change without notice.

Business Money Market Accounts

Minimum balance to open is \$1,000. This is a variable rate money market account with rates paid according to balance tiers.

Overdraft and Related Fees:

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. You should make every attempt to bring your account to a positive balance as soon as possible, and you must do so within 30 days.

Paid Item Fee (Overdraft Fee)..... \$35

A Paid Item Fee (Overdraft Fee) of \$35 is assessed for each overdraft created by check, in-person withdrawal, recurring debit card payment or other electronic (ACH) means and for each overdraft created by ATM withdrawals or one-time debit card purchases.

Returned Item Fee (Non-Sufficient Funds-NSF-Fee) \$35

A Returned Item Fee (Non-Sufficient Funds-NSF Fee) of \$35 for each item drawn on your account that we return (we do not pay) due to insufficient funds.

Overdraft Protection Sweep Fee \$5 per sweep

Overdraft Protection Plans designed to avoid the above fees are available either by linking to another deposit account or through a line of credit. For deposit plans, an OD Protection Sweep Fee of \$5 is charged for each sweep of funds to cover the overdraft. Ask us if interested in these lower cost options.

Representation Fee..... \$35

If an item previously presented for payment, is represented for payment and is again returned or rejected due to insufficient funds or an overdraft condition, the Bank may charge its standard Paid Item or Returned Item fee.

Dormant Accounts

Dormant Charge \$5 per month

If your account is or becomes inactive, a Dormant Charge may be applied to your account each month it remains inactive. An account is determined to be inactive as follows:

- For checking accounts, including those that earn interest—no deposits, withdrawals or transfers have been made to or from the account for over one year.
- For business statement savings and business money market accounts—no deposits, withdrawals or transfers have been made to or from the account for over two years.

For the above, interest crediting and Bank service charges are not considered a deposit, withdrawal, or transfer for purposes of defining activity.