

Community Reinvestment Act

Public File 2025

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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, 2025
CC: CRA Public File

The public is entitled to certain information about our operations and our performance under the Community Reinvestment Act. 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. Information from the CRA Public File 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 the CRA Officer with their Name, Address, Telephone Number, and, if applicable, their Company or Community affiliation. You may reach the Bank's CRA Officer at 302-884-6566; or by email at jschiller@artisansbank.com. The Bank is required to provide you this information within five (5) business days.

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

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

Please do not hesitate to contact the Bank's CRA Officer should you have any questions about the Bank's CRA Public File or our CRA performance.

Respectfully yours,

Joel Schiller
CRA Officer.

DATE	CUSTOMER NAME (PRINT)	CUSTOMER ADDRESS & TELEPHONE (PRINT)	BANK OFFICE	COPIES REQUESTED?	ADDITIONAL REQUESTS OR COMMENTS
2015	None				
2016	None				
2017	None				
2018	None				
2019	None				
2020	None				
2021	None				
2022	None				
2023	None				
2024	None				

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:

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

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You are entitled to review certain information about our operations and our CRA performance. You may review today the public section of our most recent FDIC prepared CRA evaluation and a list of services provided at this branch. You may also review additional information, which we will make available to you within five (5) calendar days of receiving your request:

- (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community
- (2) information about our branches in this assessment area
- (3) a list of services we provide at those locations
- (4) data on our lending performance in this assessment area
- (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we may have made to those comments
- (6) any CRA Covered Agreements between the Bank and non-governmental entities.

If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in the communities served by us, the public file for our Bank is available from our CRA Officer, at our bank's headquarters, located at 2961 Centerville Road, Wilmington, Delaware 19808.

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**Regional Director
FDIC Division of Depositor & Consumer Protection
350 Fifth Avenue – Suite 1200
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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

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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 our applications covered by the CRA filed with the FDIC.