



# Community Reinvestment Act

Public File 2025

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## ***COMMUNITY REINVESTMENT ACT PUBLIC FILE 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 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 banking services provided by this branch. You may also review additional information, which we will make available to you within five (5) calendar days of receiving your written 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 other Artisans' branches in this assessment area
- (3) the list of services provided 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 CRA 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 other communities served by Artisans' Bank, the public file for our entire bank is available for your inspection at our Main Office, located at 2961 Centerville Road, Wilmington, Delaware 19808.

At least thirty (30) days before the beginning of each quarter, the FDIC publishes a nationwide list of banks that are scheduled for a 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 your 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  
Division of Depositor & Consumer Protection  
350 Fifth Avenue – Suite 1200  
New York, NY 10118-0110**

Your letter, together with any responses 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 also request from the FDIC Regional Director an announcement of Artisans' Bank applications covered by the CRA filed with the FDIC.

***Artisans' Bank***  
***CRA ASSESSMENT AREA STATEMENT***

Artisans' Bank will serve all three counties in the State of Delaware: New Castle County, a portion of Metropolitan Area (MA) 48864; Kent County, a portion of Metropolitan Area (MA) 20100; and Sussex County, formerly a portion of Metropolitan Area (MA) 41540. This CRA delineation is based on a geographic analysis of the Bank's loans and deposits and the location of its 12 full-service branches and loan production offices. The Bank's analysis supports a conclusion that our Reasonably Expected Market Area (REMA) does not extend beyond our formal CRA Assessment Area delineation.

**New Castle County, Delaware full-service branch offices with deposit taking ATMs:**

***Downtown Office***

223 West Ninth Street  
Wilmington, DE 19801  
(Moderate Income Census Tract 0028.00)

***Graylyn Office***

1706 Marsh Road  
Wilmington, DE 19810  
(Upper Income Census Tract 0114.00)

***Talleyville Office***

3631 Silverside Road  
Wilmington, DE 19810  
(Upper Income Census Tract 0112.01)

***Midway Office***

4901 Kirkwood Highway  
Wilmington, DE 19808  
(Middle Income Census Tract 0133.00)

***Pike Creek Office***

4551 Linden Hill Road  
Wilmington, DE 19808  
(Middle Income Census Tract 0136.07)

***Bear Office***

1124 Pulaski Highway  
Bear, DE 19701  
(Middle Income Census Tract 0163.01)

***Glasgow Office***

2424 Pulaski Highway  
Newark, DE 19702  
(Upper Income Census Tract 0148.12)

***Little Falls Office \* \*\****

2961 Centerville Road  
Wilmington, DE 19808  
(Moderate Income Census Tract 0120.00)

**Kent County, Delaware full-service branch offices with deposit taking ATMs:**

***Dover Office \*\****

1555 S. Governors Avenue  
Dover, DE 19904  
(Moderate Income Census Tract 0415.00)

***Milford Office***

100 Aerenon Drive  
Milford, DE 19963  
(Moderate Income Census Tract 0425.00)

**Sussex County, Delaware full-service branch offices and deposit taking ATMs:**

***Rehoboth Office \* \*\****

17211 Hood Road  
Rehoboth Beach, DE 19971  
(Upper Income Census Tract 0510.15)

***Millville Office***

35696 Atlantic Avenue  
Millville, DE 19967  
(Middle Income Census Tract 0513.13)

\* Includes a residential loan production office    \*\* Includes a commercial loan production office

**Artisans' Bank**  
**BRANCH AND ATM LOCATIONS**

<u>Branch Office</u>	<u>Lobby Hours</u>			<u>ATM Hours</u>	<u>SD Boxes</u>	<u>Night Drop</u>	<u>Drive-Thru Hours</u>
	<u>M-Th.</u>	<u>Fri.</u>	<u>Sat.</u>				
<b>Downtown</b> 302-656-8188 223 West Ninth Street, Wilmington, DE 19801	9-4	9-4		24 Hrs.		Y	
<b>Graylyn</b> 302-479-2550 1706 Marsh Road, Wilmington, DE 19810	9-4	9-6		24 Hrs.			
<b>Talleyville</b> 302-479-2553 3631 Silverside Road, Wilmington, DE 19810	9-4	9-6	9-12	24 Hrs.		Y	M-Thu 9-5:30 Fri 9-6 - Sat 9-12
<b>Midway</b> 302-993-8220 4901 Kirkwood Highway, Wilmington, DE 19808	9-4	9-6	9-12	24 Hrs.	Y	Y	M-Thu 9-5:30 Fri 9-6 - Sat 9-12
<b>Pike Creek</b> 302-738-3744 4551 Linden Hill Road, Wilmington, DE 19808	9-4	9-6	9-12	24 Hrs.	Y	Y	M-Thu 9-5:30 Fri 9-6 - Sat 9-12
<b>Bear</b> 302-834-8800 1124 Pulaski Highway, Bear, DE 19701	9-4	9-6	9-12	24 Hrs.	Y	Y	M-Thu 9-5:30 Fri 9-6 - Sat 9-12
<b>Glasgow</b> 302-838-6700 2424 Pulaski Highway, Newark, DE 19702	9-4	9-6	9-12	24 Hrs.	Y	Y	M-Thu 9-5:30 Fri 9-6 - Sat 9-12
<b>Dover</b> 302-674-3214 1555 S. Governors Avenue, Dover, DE 19904	9-4	9-6	9-12	24 Hrs.	Y	Y	M-Thu 9-5:30 Fri 9-6 - Sat 9-12
<b>Rehoboth</b> 302-296-0155 17211 Hood Road, Rehoboth Beach DE 19971	9-4	9-6	9-12	24 Hrs.		Y	M-Thu 9-5:30 Fri 9-6 - Sat 9-12
<b>Milford</b> 302-430-7681 100 Aerson Drive, Milford, DE 19963	9-4	9-6	9-12	24 Hrs.	Y	Y	M-Thu 9-5:30 Fri 9-6 - Sat 9-12
<b>Little Falls</b> 302-884-6800 2961 Centerville Road, Wilmington, DE 19808	9-4	9-6		24 Hrs.			
<b>Millville</b> 302-537-2888 35696 Atlantic Avenue, Millville, DE 19967	9-4	9-6		24 Hrs.	Y	Y	M-Thu 9-5:30 Fri 9-6

***Artisans' Bank***  
***BRANCHES OPENED AND CLOSED***

- 1. Branches opened during the current year and each of prior two (2) calendar years:**

None

- 2. Branches closed during the current year and each of prior two (2) calendar years:**

None

- 3. Branches relocated during the current year and each of prior two (2) calendar years:**

None

- 4. Automatic Teller Machines opened during the current year and each of prior two (2) calendar years:**

See #1

- 5. Automatic Teller Machines closed during the current year and each of prior two (2) calendar years:**

See #2

- 6. Loan Production Offices opened during the current year and each of prior two (2) calendar years:**

See #1

- 7. Loan Production Offices closed during the current year and each of prior two (2) calendar years:**

See #2

# ***Artisans' Bank*** ***DIRECTORY***

**Web Site Address:** [www.artisansbank.com](http://www.artisansbank.com)

**General Information:** Toll Free 800-282-8255

New Castle County - Corporate Offices 302-658-6881  
Kent & Sussex County - Toll Free 800-282-8255

## **Branch Information**

## **Refer to the Branch & ATM Listing**

**Touch Tone Banking Services:** Toll Free 800-440-0361

New Castle County -Wilmington 302-658-6888  
Kent & Sussex County – Toll Free 800-440-0361

**Deposit Accounts & Online Banking** 302-658-6850 Toll Free 800-282-8255  
Checking, Savings, Money Markets, Certificates of Deposit, IRAs, and Health Savings Accounts  
Online Banking, Mobile Banking, Online Deposit Accounts; E-Statements, Escheat, Customer Service,  
Wire Transfers, ACHs, Corporate Cash Management, Electronic Funds Transfer Disputes

**Consumer, Home Equity, and Residential Loans:** Toll Free 800-282-8255

Information and Applications 302-884-6868  
Billing, Payments, & Customer Service 302-658-6857

**VISA Consumer & Business Credit Cards:** Toll Free 800-282-8255

(Artisans' Bank is a Take One Agent for Elan' Financial Services, an unaffiliated company)  
Credit Card Applications Visit any Branch or go to [www.artisansbank.com](http://www.artisansbank.com)  
Billing and Payments 800-558-3424  
Lost or Stolen 888-297-3416

**VISA Debit & ATM Card Services:** Toll Free 800-282-8255

Applications & Information 302-658-6850  
Report Lost or Stolen:  
- During Business Hours 302-658-6850  
- After-Hours call 866-546-8273

**Commercial & Small Business Banking Services:** Toll Free 800-282-8255

New Castle County Commercial Banking 302-884-6885  
Kent County Commercial Banking 302-674-1754  
Sussex County Commercial Banking 302-296-0153

## **Investment Services**

Non-FDIC Insured Products and Services 484-778-4425  
(DT Investment Partners, LLC is an unaffiliated Registered Investment Advisory company)

(Our business hours are 8:30 am until 4:30 pm Eastern time zone, Monday-Friday)

**Artisans' Bank**  
**Loan To Deposit Ratios**

**The Bank's Loan to Deposit Ratios for the last five years are as follows:**

<b>3/31/2024</b>	<b>79.02%</b>	<b>6/30/2024</b>	<b>80.59%</b>	<b>9/30/2024</b>	<b>82.43%</b>	<b>12/31/2024</b>	<b>81.58%</b>
<b>3/31/2023</b>	<b>76.20%</b>	<b>6/30/2023</b>	<b>75.98%</b>	<b>9/30/2023</b>	<b>79.91%</b>	<b>12/31/2023</b>	<b>79.26%</b>
<b>3/31/2022</b>	<b>71.16%</b>	<b>6/30/2022</b>	<b>73.55%</b>	<b>9/30/2022</b>	<b>74.56%</b>	<b>12/31/2022</b>	<b>77.66%</b>
<b>3/31/2021</b>	<b>72.51%</b>	<b>6/30/2021</b>	<b>71.93%</b>	<b>9/30/2021</b>	<b>70.67%</b>	<b>12/31/2021</b>	<b>70.75%</b>
<b>3/31/2020</b>	<b>80.33%</b>	<b>6/30/2020</b>	<b>75.11%</b>	<b>9/30/2020</b>	<b>75.18%</b>	<b>12/31/2020</b>	<b>72.89%</b>

The Bank's Loan to Deposit ratio is the amount of a Bank's loans divided by the amount of its deposits at any given time. This ratio allows the Bank's regulators to determine whether the Bank is reasonably helping to meet the credit needs of the communities served by the Bank. In this context, the higher the ratio, the more the Bank is lending, presumably within its community.

The regulators use this percentage to determine compliance with section 109 of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. In general, this law prohibits banks from establishing or acquiring a bank or bank branches outside of its home state primarily for the purpose of deposit gathering. The section also prohibits branches controlled by, out of state, bank holding companies from operating primarily for the purpose of deposit production.

As of **June 30, 2023**, (the most recent year available), the statewide average Loan to Deposit Ratio for Delaware banks was **60%**. This ratio is updated annually by the FDIC, and although it excludes wholesale banks, limited purpose banks, and credit card banks, it does include national banks headquartered in Delaware who report their deposits here, thus skewing the ratio lower. Banks are required to report their loan to deposit ratio quarterly, as part of its quarterly CALL reporting.

Source: [FDIC Press Release PR-45-24 dated May 31, 2024](#)

***Artisans' Bank***  
***PUBLIC COMMENT LETTERS, DISCLOSURE OF  
COVERED AGREEMENTS, AND CRA STRATEGIC PLAN***

1. **Customer correspondence and social media posts relating to CRA and formal public comment letters relating to CRA for the past two (2) calendar years:**

NONE

CRA related correspondence and communications should be forwarded to Joel S. Schiller, Artisans' Bank's CRA Officer, at the Bank's Main Office location: 2961 Centerville Road, Wilmington, DE 19808.

2. **Public Disclosure of Covered Agreements, per the CRA Sunshine Regulatory requirements:**

NONE

A CRA Covered Agreement is any contract, arrangement or understanding that meets **all** of the following criteria:

- it is in writing (it need not be a contract - an exchange of letters applies)
- it is made in connection with the financial institution's fulfillment of CRA
- the parties include a financial institution and a non-governmental entity
- the agreement calls for the financial institution to make payments in excess of \$10,000 a year or make loans in excess of \$50,000 a year
- CRA communication (discussion of the adequacy of the financial institution's CRA program) preceded the agreement.

3. **Does Artisans' Bank currently operate under a CRA Strategic Plan requirement?**

No.