

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:

**Deputy 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

**Deputy 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
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>				
Downtown 302-656-8188 223 West Ninth Street, Wilmington, DE 19801	9-4	9-4		24 Hrs.		Y	
Graylyn 302-479-2550 1706 Marsh Road, Wilmington, DE 19810	9-4	9-6		24 Hrs.			
Talleyville 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
Midway 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
Pike Creek 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
Bear 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
Glasgow 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
Dover 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
Rehoboth 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
Milford 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
Little Falls 302-884-6800 2961 Centerville Road, Wilmington, DE 19808	9-4	9-6		24 Hrs.			
Millville 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:

On July 5, 2022, the Bank officially opened a new Rehoboth Branch Banking Office and Sussex County LPO at 17211 Hood Road, Rehoboth Beach DE 19971

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

On July 1, 2022, the Bank formally closed its Rehoboth Branch Banking Office and Sussex County LPO at 19358 Miller Road, Rehoboth Beach DE 19971

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
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, a portion of Metropolitan Area (MA) 41540. This CRA delineation is based on a geographic analysis of the Bank's loan and deposit accounts and the location of its 12 full-service branches and loan production offices. This analysis also supports the Bank's conclusion that its Reasonably Expected Market Area (REMA) does not extend beyond its 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
***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.

**Artisans' Bank
Loan To Deposit Ratios**

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

3/31/2023	76.20%	6/30/2023	75.98%	9/30/2023	79.91%	12/31/2023	79.26%
3/31/2022	71.16%	6/30/2022	73.55%	9/30/2022	74.56%	12/31/2022	77.66%
3/31/2021	72.51%	6/30/2021	71.93%	9/30/2021	70.67%	12/31/2021	70.75%
3/31/2020	80.33%	6/30/2020	75.11%	9/30/2020	75.18%	12/31/2020	72.89%
3/31/2019	78.94%	6/30/2019	80.61%	9/30/2019	81.41%	12/31/2019	82.56%

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, 2022, (the most recent year available), the statewide average Loan to Deposit Ratio for Delaware banks was 47%. This ratio is updated annually in July by the FDIC and although it excludes wholesale and limited purpose banks, credit card banks, and special purpose banks, it does allow national banks that are headquartered in Delaware to report its 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: <https://www.fdic.gov/news/press-releases/2023/pr23038.html>

Artisans' Bank ***DIRECTORY***

Web Site Address: 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, CDs & IRAs

Online Banking, Mobile Banking, Online Deposit Account Opening; E-Statements, and Bill Payment
Wire Transfers, ACHs, 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
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 normal business hours are 8:30 am until 4:30 pm eastern standard time, Monday-Friday)