

## Community Reinvestment Act

**Public File 2026**

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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, 2026  
CC: CRA Public File

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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 Main Office address: 2961 Centerville Road, Wilmington, DE 19808. Information from the CRA Public File is also available from the Homepage of the Bank's website: [www.artisansbank.com](http://www.artisansbank.com).

Anyone who requests to view the Bank's CRA Public File is permitted to do so. You may request a hard or emailed copy of the Bank's CRA Public File by providing the CRA Officer with your Name, Address, Telephone Number, and, if applicable, your Company or Community affiliation. You may reach the Bank's CRA Officer at 302-884-6566 or by email at [jschiller@artisansbank.com](mailto: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 also 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**, with a copy of the comments sent to the Bank's CRA Officer, so they may be included in our CRA Public File. Note: in 2026, the FDIC plans to move their New York Regional Office to 1166 Avenue of the Americas, New York, NY 10036-2708.

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

Respectfully yours,

Joel Schiller  
CRA Officer.

DATE	CUSTOMER NAME (PRINT)	CUSTOMER ADDRESS & TELEPHONE (PRINT)	BANK OFFICE	COPIES REQUESTED?	ADDITIONAL REQUESTS OR COMMENTS
2016	None				
2017	None				
2018	None				
2019	None				
2020	None				
2021	None				
2022	None				
2023	None				
2024	None				
2025	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.

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:

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FDIC Division of Depositor & Consumer Protection  
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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

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

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

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