

## Community Reinvestment Act

**Public File 2024**

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HMDA Data for Calendar Years 2021, 2022, and 2023

CRA Data for Calendar Years 2021, 2022, and 2023

### FFIEC HMDA & CRA DATA - ANNUAL DISCLOSURE STATEMENTS

Are available to the Public online at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda) and [www.ffiec.gov/cra](http://www.ffiec.gov/cra)

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### TAB 5

Narrative of the CRA Products Offered to Meet the Needs of our Community  
Reinvesting in our Community: the CRA Product Trifold Brochure  
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### TAB 6

- Branch Listing by Census Tract
- New Castle County Census Tract Maps showing Branch Locations
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# *Compliance Memorandum*

To: Branch Managers and CRA Public File Holders  
From: Joel S. Schiller, CRA Officer  
Subject: CRA Public File Updates  
Date: April 1, 2024  
CC: CRA Public File

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The public is entitled to review certain information about our operations and our performance under the Community Reinvestment Act. As a holder of a branch CRA Public File, you have a responsibility for assuring your CRA file is available to be reviewed by the general public.

Please note: your CRA Public file is only a partial file. The complete CRA Public File for Artisans' Bank is maintained by CRA Officer, Joel Schiller at the Bank's 2961 Centerville Road, Wilmington, DE 19808 Main Office address and is available on the Bank's website. Mr. Schiller's direct dial telephone number is 302-884-6566 and his email address is jschiller@artisansbank.com.

Anyone who requests to view the Bank's CRA Public File should provide you with their Name, Address, Telephone Number and their Company or Community affiliation. Please document this information on the CRA Public File Review Log and contact the Bank's CRA Officer, so that the Bank can ensure that, within five (5) business days, access to the Bank's full CRA Public File, is made available to the requestor. It is your responsibility as a branch manager to communicate all requests to view the Bank's CRA Public File to the CRA Officer.

Your CRA Public File is contained within a green multi-sectioned file folder. When a request to review the CRA Public file occurs, please provide access to **only** the information contained in the green file folder. Do not provide the requestor with any other information or access to the information outside of the file, including this memo and the CRA Public File Review Log.

The Public has a right to send written comments about our CRA performance. Such comments should also be sent to the CRA Officer, so that they may be incorporated into our full CRA Public File. ***The Public also has the right to send written comments directly to the Regional Director of the FDIC, Division of Depositor and Consumer Protection, 350 Fifth Avenue – Suite 1200, New York, NY 10118-0110.***

Please do not hesitate to contact me should you have any questions pertaining to the Bank's CRA Public File or our CRA Program.



<b>DATE</b>	<b>CUSTOMER NAME (PRINT)</b>	<b>CUSTOMER ADDRESS &amp; TELEPHONE (PRINT)</b>	<b>BANK OFFICE</b>	<b>COPIES REQUESTED?</b>	<b>ADDITIONAL REQUESTS OR COMMENTS</b>
2011	None				
2012	None				
2013	None				
2014	None				
2015	None				
2016	None				
2017	None				
2018	None				
2019	None				
2020	None				
2021	None				
2022	None				
2023	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

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 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:

**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 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.

H:CRA/CraBranch/2024