

ARTISANS' BANK
TYPES OF PRODUCTS OFFERED TO
MEET THE NEEDS OF OUR ENTIRE COMMUNITY

Artisans' Bank recognizes its obligations under the Community Reinvestment Act to help meet the credit and financial services needs of our entire community, including the low- and moderate-income segments of our CRA Assessment Area. The Bank has established specific loan and deposit programs to meet this responsibility. As a full-service financial institution with 12 statewide branch offices, Artisans' Bank is sensitive to the credit and financial services needs of potential customers from every income level and geographic location within our CRA Assessment Area. All applications for loan and deposit products will be openly accepted and evaluated fairly without regard to race, color, religion, ethnicity, national origin, sex, marital status, familial status, gender identity, age, disability status, source of income, or residential location.

CONSUMER LOANS

Consumer and mortgage loans are available for a wide variety of personal, family and household purposes when applicants demonstrate a desire and ability to repay the loan from their ordinary or supplemental income. These loans include secured and unsecured personal loans and personal lines of credit, new and used automobile loans, residential home mortgage loans, home equity term loans and home equity lines of credit. The Bank also offers special Homeowner incentives for mortgage applicants and Credit Builder and Small Dollar loan programs for first time home buyers and qualifying low-and moderate-income consumer applicants.

CONSUMER DEPOSITS

The Bank's offers a wide range of checking, savings, and time deposit products for consumers and non-personal entities. Our consumer deposit products are designed with low minimum balances to open, no or low monthly fees, and simplified account opening and maintenance requirements. Our Easy Access Bank-On certified transaction account and Free (unrestricted) and Group (restricted) Savings accounts are also available for low-and moderate- income consumers.

COMMERCIAL LOANS

Artisans' Bank makes loans to small and medium sized businesses for worthwhile and productive purposes, where intent and ability to repay are demonstrated. Such loans include conventional C&I term loans and commercial lines of credit, small business loans, commercial construction loans, commercial mortgages, and residential mortgages for single family investment and/or multi-family housing structures. The Bank also issues Commercial Letters of Credit to support such development. The Bank works closely with the public and private sectors in promoting its commercial and community development loans and services.

ADDITIONAL INFORMATION

Detailed information on Artisans' Bank's Community Lending Programs, designed to meet the credit and financial services needs of low-and moderate-income families and geographies within the Bank's CRA Assessment Area, is available within this file or upon request from the CRA Officer, located at the Little Falls (main) Office of Artisans' Bank at 2961 Centerville Road, Wilmington, Delaware 19808.

ARTISANS' BANK
LOAN PRODUCTS OFFERED TO MEET
THE NEEDS OF THE LOCAL COMMUNITY

MORTGAGE LENDING

Artisans' Bank offers basic residential mortgages and low or no fee home equity loans to assist consumers in financing or improving their primary residence, secondary residence, or consumer real estate investment property, including:

- *Conforming Conventional Fixed Rate and Adjustable-Rate Mortgage Loans*
- (*) *Artisans' Bank Homeowner Program loans*
- (*) *FHA, VA, and DSHA Mortgage loans*
- (*) *FHLBank First Front Door and Keys to Equity Settlement Assistance Programs*
- (*) *FHLMC Home Possible and HFA Advantage Mortgage loans;*
- (*) *FHLMC Manufactured Housing Loans*
- *Residential Construction and Land Lot Loans*

CONSUMER LENDING

Artisans' Bank is also able to meet your consumer credit needs with the following low-cost or no cost products:

- *Home Equity Loans and Home Equity Lines of Credit*
- *Personal Unsecured and Deposit Secured Loans and Lines of Credit*
- *Overdraft Protection Lines of Credit*
- (*) *Artisans' Credit Builder Loan Product*
- (*) *Artisans' Small Dollar Loan Product*

COMMERCIAL LENDING

Artisans' Bank's team of commercial lenders offer a variety of credit facilities to fit almost every need, including small business and micro enterprise loans. Our commercial services include:

- *Commercial Term Loans and Lines of Credit*
- *Small Business Term Loans and Lines of Credit*
- *Commercial Real Estate Mortgages and Construction Loans*
- *Residential Land and Construction Loans & Small Farm Lending Programs*
- *Commercial Letters of Credit*
- *Commercial and Small Business Working Capital, Equipment, or Inventory Financing*
- (*) *FHLBank's Banking on Business (BOB) and Affordable Housing Program (AHP)*
- (*) *Participation in or origination of qualifying CRA Community Development loans*

* *Designated as an Artisans' CRA Product*

ARTISANS' BANK
BANKING SERVICES OFFERED TO MEET
THE NEEDS OF THE LOCAL COMMUNITY

DEPOSIT & OTHER BANKING SERVICES

Artisans' Bank employs a professional staff of highly trained customer service representatives in all thirteen bank branches. Artisans' Bank has consistently offered some of the highest interest rates on deposits in the State of Delaware. Our deposit products and auxiliary services include:

Checking and Interest Checking (NOW) Accounts

- | | |
|---|---|
| • <i>Personal Checking and</i> | • <i>Small Business Checking</i> |
| • <i>Interest Rewards Checking</i> | • <i>Premier (tiered) Interest Checking</i> |
| • <i>Non-Profit & Organization Checking</i> | • <i>NOW Account</i> |
| • <i>Business Analysis Checking</i> | • <i>Easy Access Account (Bank-On Certified)</i> |

Savings & Time Deposit Accounts

- | | |
|---|--|
| • <i>Statement Savings Accounts</i> | • <i>Business Statement Savings Accounts</i> |
| • <i>Premier Yield Savings &</i> | • <i>Premier Money Market Accounts</i> |
| • <i>Business Money Market Accounts</i> | • <i>Fixed Rate Certificates of Deposit</i> |
| • <i>Fixed and Variable Rate IRA Accounts</i> | • <i>Health Savings Accounts</i> |
| • <i>Holiday Club Accounts</i> | |
- (*) ***Restricted Group Savers & Unrestricted Free Savings Accounts***
(*) ***Bank at School Savings Programs***

Auxiliary Banking Services

- | | |
|---|--|
| • <i>Touch Tone Banking</i> | • <i>VISA Check Debit Cards & ATM Cards</i> |
| • <i>Online Banking & Bill Payment</i> | • <i>Remote Check Deposit</i> |
| • <i>Online Deposit Account Opening</i> | • <i>Apple Pay; Google Pay; Samsung Pay</i> |
| • <i>Mobile Banking</i> | • <i>Money Orders</i> |
| • <i>Open Later Drive-Thru Lanes (+)</i> | • <i>Direct Deposit & Payroll PPD Services</i> |
| • <i>Official Checks</i> | • <i>Bank 2 Bank ACH Transfers</i> |
| • <i>Stop Payment Orders</i> | • <i>Deposit Sweep Account Services</i> |
| • <i>ACH Direct Debit & Credits</i> | • <i>Night Depository Services</i> |
| • <i>24 hour ATM Access (Dual Language) at all 12 AB branch locations</i> | |
| • <i>U.S. Savings Bond Applications & Redemptions</i> | |
| • <i>Wire Transfer Services</i> | • <i>Merchant Services</i> |
| • <i>Safe Deposit Boxes (+)</i> | • <i>Free e-Statements</i> |
- *Non-FDIC Insured Investment Products & Services via DT Investments (a third party)*
• *Personal and Business Credit Cards via Elan' Financial Services (a third party)*

+At select AB locations

*** *Designated as an Artisans' CRA Product***



Meeting the Needs of the Communities We Serve

The Community Reinvestment Act (CRA) encourages banks to help meet the credit and financial needs of the community. Since 1861, Artisans' Bank is proud to have helped serve consumers and small businesses throughout Delaware.

Contact Artisans' CRA Officer at 302-884-6566 for complete details of our CRA products and services.



Stop by your local Artisans branch to learn more.
302-884-6566



Locations all over Delaware!

NEW CASTLE COUNTY

Little Falls

2961 Centerville Road
Wilmington, DE 19808
302.884.6800

Pike Creek

4551 Linden Hill Road
Shoppes of Linden Hill
Wilmington, DE 19808
302.738.3744

Midway

4901 Kirkwood Highway
Wilmington, DE 19808
302.993.8220

Bear

1124 Pulaski Hwy
(US 40 & 7)
Bear, DE 19701
302.834.8800

Talleyville

3631 Silverside Road
Wilmington, DE 19810
302.479.2553

Graylyn

1706 Marsh Road
Wilmington, DE 19810
302.479.2550

Wilmington Downtown

223 West Ninth Street
Wilmington, DE 19801
302.656.8188

Glasgow

2424 Pulaski Highway
(Route 40 at Peoples Plaza)
Newark, DE 19702
302.838.6700

KENT COUNTY

Dover

1555 S. Governors Ave.
(At US 13)
Dover, DE 19904
302.674.3214

Milford

100 Aerenson Drive
(Route 113 & Buccaneer Blvd)
Milford, DE 19963
302.430.7681

SUSSEX COUNTY

Millville

35696 Atlantic Avenue
(Rte 26 & 349)
Millville, DE 19967
302.537.2888

Rehoboth Beach **NEW LOCATION**

19358 Miller Rd.
(on Route 1)
Rehoboth Beach, DE 19971
302.296.0155
**ON RTE 24
SPRING 2022!**



REINVESTING IN OUR COMMUNITY



**Serving Delaware
Since 1861**

ARTISANSBANK.COM

CRA Products January 2022

ARTISANSBANK.COM

Artisans' Bank is ready to meet the financial needs of our entire community and supports diversity, equity, and inclusion.

First Time Home Buyer Mortgage

Are you a first time home buyer? Is your income considered "low" or "moderate" as determined by Housing & Urban Development (HUD)? If so, you may qualify for our Artisans' First Time Home Buyers program, which includes reduced pricing and a waiver of our loan application fee. Contact an Artisans' Mortgage Specialist at 302-884-6868 or 1-800-282-8255 for complete details.

Specialty Mortgage Products

Artisans' Bank is an approved FHA and VA mortgage lender! We also offer affordable mortgage solutions from FHLMC (Federal Home Loan Mortgage Corp.) Contact an Artisans' Mortgage Specialist at 302-884-6868 or 800-282-8255 for complete details.

Credit Builder Personal Loan

If you have poor credit or no credit, an Artisans' Credit Builder Loan can help you establish or improve your credit rating. This loan is designed to help people build credit and a good credit score makes approvals for credit cards and other loans more likely.

Here's how it works: proceeds from the Credit Builder Loan are deposited into a savings account that is held by the bank as collateral. The borrower repays the loan monthly while strengthening their credit rating. At the end of the loan term, the borrower gets their loan principal plus interest on the deposit.

This loan requires a referral from a participating local non-profit agency. Contact the Bank's CRA Officer at 302-884-6566 for more details.

Easy Access Account

Artisans' Bank has joined the national Bank-On movement by offering a safe, affordable, and functional checkless transaction account. The Easy Access account is designed to incur no overdraft or NSF fees and can be opened with as little as \$10.

Personal Checking

With our convenient Personal Checking accounts, you don't have to worry about monthly service charges because there are no minimum balance requirements or transaction fees. Accounts can be opened with as little as \$50.

Statement Savings

Add to your checking account by opening an Artisans' Bank Statement Savings account with no minimum balance requirements, no monthly service charges, and only a \$10 minimum to open.

Certificates of Deposit & IRAs

Our higher interest rate Certificates of Deposit and IRAs are used to save for longer term goals. Open a Certificate of Deposit with a minimum requirement of \$1,500 with terms from 3 months to 5 years. For retirement goals, IRAs can be opened with as little as \$500.

Visit your local Artisans' Bank branch for more details.



Free Services from Artisans' Bank:

- e-Statements
- Online Banking / Bill Payment
- Mobile Banking / Digital Banking Apps
- No Annual Fee ATM or Check Card
- 24 hour ATMs in English and Spanish at all Artisans' Bank locations

Artisans' Bank services to help protect your account:

- Overdraft Sweep Protection from a Savings or Checking account
- Overdraft Lines of Credit (subject to credit approval)
- Keep an eye on your account balance with text alerts.
- Credit Cards offered by Elan Financial Services (subject to credit approval)



Learn more at: ARTISANSBANK.COM

Member
FDIC
EQUAL HOUSING
LENDER
NMLS# 774924



Homeownership Program

Artisans' Bank is pleased to present our Homeownership Program for qualifying low- and moderate-income applicants.

- **Artisans' Bank will offer an interest rate reduction of 0.25%**
- **Artisans' Bank will also waive our low origination fee of \$895.00**
- **A lower rate with lower closing costs!! Helps the buyer to save!**

Here are some of the program guidelines:

- A Home Purchase loan must be for a 1-2 family, primary residence within the State of Delaware.
- A Refinance transaction must be for a 1-2 family, primary residence within the State of Delaware.
- The owner-occupants cannot own other real estate at the time of settlement.
- Conventional financing up to 97% LTV. FHA and VA financing is also available.
- May be used with FHLB's First Front Door or other Settlement Assistance programs.
- A minimum credit score of 640 is required.
- There is no income limit for properties in targeted (low-moderate income) census tracts.

New Castle County
1–2 person
household
\$80,350
3 or more occupants
\$103,550

Kent County
1–2 person
household
\$58,850
3 or more occupants
\$75,850

Sussex County
1–2 person
household
\$64,000
3 or more occupants
\$82,500

Contact our Residential Lenders
2961 Centerville Road
Wilmington, DE 19808
302-884-6868
www.artisansbank.com



An **FHA insured loan** is a US Federal Housing Administration mortgage insurance backed mortgage provided by a FHA-approved lender. FHA insured loans have historically allowed lower income Americans to borrow money for the purchase of a home that they would not otherwise be able to afford. To obtain mortgage insurance from the FHA, an upfront mortgage insurance premium equal to 1.75 percent of the base loan amount at closing is required, which is normally financed into the total loan amount by the lender and paid to FHA on the borrower's behalf. There is also a monthly mortgage insurance premium which varies based on the amortization term and loan-to-value ratio.

The FHA program originated during the Great Depression of the 1930s, when the rates of foreclosures and defaults rose sharply, and the program was intended to provide lenders with sufficient insurance. Some FHA programs were subsidized by the government, but the goal was to make it self-supporting, based on insurance premiums paid by borrowers. Over time, private mortgage insurance (PMI) companies came into play, and now FHA primarily serves people who cannot afford a conventional down payment or otherwise do not qualify for PMI. The program has since this time been modified to accommodate the heightened recession.

The FHA does not make loans. Rather, it insures loans made by private lenders. The first step in obtaining an FHA loan is to contact a lender or a mortgage broker and ask them if they are FHA-Approved by the U.S. Department of Housing and Urban Development to originate FHA loans. As each lender sets its own rates and terms, comparison shopping is important in this market.

The potential lender assesses the prospective home buyer for risk. The analysis of one's debt-to-income ratio enables the buyer to know what type of home can be afforded based on monthly income and expenses and is one risk metric considered by the lender. Other factors, e.g. payment history on other debts, are considered and used to make decisions regarding eligibility and terms for a loan. FHA loans for buyers who don't meet a minimum 640 FICO score may be subject to higher mortgage rates.

The FHA makes provisions for home buyers who have recovered from "economic events". The FHA may reduce its standard, mandatory three-year application waiting period for buyers with a history of foreclosure, short sale or deed-in-lieu or two-year waiting period after a Chapter 7 or Chapter 13 bankruptcy. For buyers who can show that their economic event was preceded by a twenty percent household income reduction lasting for six months or more and can show a satisfactory credit history for the most recent 12 months, the FHA will allow an application, and will agree to insure the loan.

FHA's mortgage insurance programs help low- and moderate-income families become homeowners by lowering some of the costs of their mortgage loans. FHA mortgage insurance also encourages lenders to make loans to otherwise credit-worthy borrowers and projects that might not be able to meet conventional underwriting requirements, protecting the lender against loan defaults for properties that meet certain minimum requirements, including manufactured homes, single and multifamily properties, and some health-related facilities.

FHA allows first time homebuyers to put down as little as 3.5% and receive up to 6% towards closing costs. However, few lenders will allow a seller to contribute more than 3% toward allowable closing costs. If little or no credit exists for the applicants, the FHA will allow a qualified non-occupant co-borrower to co-sign for the loan without requiring that person to reside in the home with the first time homebuyer. The co-signer does not have to be a blood relative. This is called a Non-Occupying Co-Borrower.

The VA Home Loan

A VA Home Loan is made available to eligible servicemen and women, reservists, certain unmarried surviving spouses and veterans to purchase, refinance or make repairs on a veteran owned home.

Advantages of a VA Loan:

- Zero down payment required
- Low Interest Rates
- No prepayment penalties
- No monthly mortgage insurance
- Assumability: VA loans can be taken over by another qualified Veteran under the original loan terms.
- Debt to income ratio is more lenient. The maximum ratio currently to qualify is 41% with exceptions made on a case by case basis
- VA Loan guarantees a maximum of 25% of a home loan up to \$144,000, limiting the maximum loan amount with no down payment to \$417,000. *Select Virginia counties may allow as much as \$625,000 maximum. There is no limit on a VA loan, however loans over 417k require a down payment of 25% of the balance over 417k.

- Calculate your monthly mortgage payments at www.veteranloanfunding.com/resources

- For more information like us on facebook! www.facebook.com/VeteranLoanFunding



Like us on
Facebook

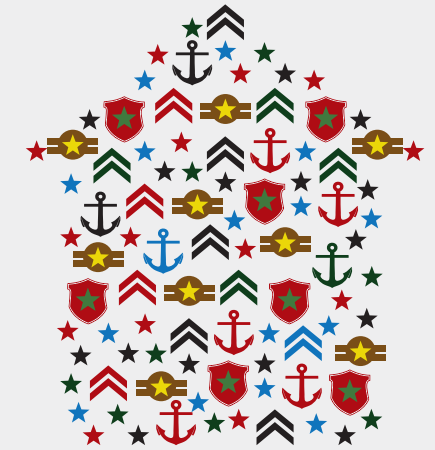
- Simple qualification process.
Can be used to finance qualified energy efficient home improvements. Reduce interest rate without an appraisal*`

Basic requirements for a VA Loan:

The general requirements for obtaining a VA guaranteed loan are simple. You must meet one of the requirements as follows, excluding dishonorable discharge personnel. Your debt to income ratio must also fall at or less than 41%.

- Current and continuous active duty for at least 90 days.
- Served in the Reserves or National Guard for a minimum of 6 years.
- Served at least 90 days war time active duty during World War II, Korean Conflict, Vietnam or the Persian Gulf war.
- Served minimum of 181 Days continuous active duty during peace time and have been released or discharged. (Dishonorable discharge excluded). Service must have been between the following dates:
 - July 1947-June 1950
 - February 1955- August 1964
 - May 1975-September 1980 (1981 for officers)
- Served 24 months between September 1980 for enlisted personnel or October for officers and August 1990- Eligibility may be available to those who served less than a two year term who meet the conditional requirements.
- Unmarried surviving spouses of who died during service or succumbed to service related injuries.
- Spouses of active duty POW's and MIA for over 90 days.
- Service related discharge due to disability, reviewed medical conditions and hardships.

Conditions apply for having your entitlement restored if you have partially or fully used the allotted amount. Sale of the original property and repayment of the loan in full, assumability, or repayment of full loan amount while retaining the property (Only allowed once).



To learn more about VA loans or to get started call 800-601-3878 or visit www.veteranloanfunding.com

HUD-Approved Counseling Agencies

CCCS of MD & DE, Inc.

Wilmington, DE..... (866) 731-8486

Dover, DE (866) 731-8486

<http://www.cccs-inc.org>

CLARIFI, Inc.

Wilmington, DE..... (800) 989-2227

First State Community Action Agency

New Castle, DE (302) 498-0454

Dover, DE (302) 674-1355

Georgetown, DE (302) 856-7761

<http://www.firststatecaa.org>

Hockessin Community Center

Hockessin, DE (302) 239-2363

<http://www.hockessincc.org>

Housing Opportunities of Northern Delaware, Inc.

Wilmington, DE (302) 429-0794

<http://www.hond.org>

Interfaith Community Housing of Delaware, Inc.

Wilmington, DE (302) 652-3991

Dover, DE (302) 741-0142

<http://www.ichde.org>

NCALL Research, Inc.

Newark, DE (302) 283-7505

Dover, DE (302) 678-9400

Georgetown, DE (302) 855-1370

<http://www.ncall.org>

Neighborhood House, Inc.

Wilmington, DE (302) 652-3928

Middletown, DE (302) 378-7217

<http://www.neighborhoodhse.org>

West End Neighborhood House, Inc.

Wilmington, DE (302) 658-4171

<http://www.westendnh.org>

YWCA Centers for Homeownership Education

Newark, DE (302) 224-4060

<http://www.ywcade.org>



For details about participating lenders, visit:

www.DeStateHousing.com

Call DSHA today toll free at:

(888) 363-8808

*The mission of the
Delaware State Housing Authority is to
efficiently provide, and assist others to provide
quality, affordable housing opportunities and
appropriate supportive services to low- and
moderate-income Delawareans.*



Doc. No. 10.08.01.12.08.02

Delaware State Housing Authority

**Welcome
Home**



**Mortgage Loans
for First-Time Buyers**

What is Welcome Home?

Welcome Home offers qualified first-time homebuyers access to DSHA's range of below-market interest rate mortgage products—including first mortgage financing, and downpayment and closing cost assistance.

When a homebuyer is ready to purchase their first home, DSHA offers financing options that can make the process simple, easy, and affordable!



Am I Eligible?

In order to qualify, a buyer's income must not exceed maximum household income limits. The income limits vary depending on the county and the number of people in the borrower's household.

Single-family (includes a detached home, townhouse, condominium, or cooperative unit) and multi-unit homes (up to 4 units) may be eligible for Welcome Home. The property must be below the maximum purchase price based on location and number of units.



DSHA provides funding under conventional loan programs offered by Fannie Mae and Freddie Mac, as well as various Federal Housing Administration (FHA), Veteran's Administration (VA), and U. S. Department of Agriculture Rural Development Service (USDA) programs.

How Do I Apply?



Contact a participating lender or housing counselor to start the process. DSHA rates are very competitive and may be a great option for you to consider when purchasing your first home.

To view the current list of participating lenders, visit www.DeStateHousing.com or call DSHA toll-free at (888) 363-8808 today!



First Front Door Settlement Assistance

\$15,000 * (for 2024,)

Up to a ~~\$5,000~~ grant
towards your down
payment

First Front Door

First Front Door (FFD) is offered to qualified first-time homebuyers by financial institutions that are members of FHLBank Pittsburgh. A list of participating members is available at www.firstfrontdoor.com.

If you qualify for FFD, you could receive \$3 in down payment and closing cost assistance for every \$1 you contribute, up to a maximum of ~~\$5,000~~. *\$15,000 for 2024!*

An application to FFD will be made on your behalf by a participating financial institution during an annual application period. Funds are available on a first-come, first-served basis.

Who Qualifies

To qualify for FFD, you must:

- Confirm that you are a first-time homebuyer:
 - A first-time homebuyer is a person who has not owned a single-family home used as their primary residence in the last three years. This also includes if purchasing jointly with other individuals, at least one person has not owned a single-family, primary residence in the last three years or if an investment property is owned, the person is not living there and has not owned a single-family, primary residence in the last three years.
- Commit to owning the home for five years
- Complete required homeownership counseling prior to closing
- Contribute personal funds toward down payment and closing costs
- Have a household income of 80% or less of the area median income, as recorded at www.huduser.gov/portal/datasets/il.html
- Use the purchased home as your primary residence

Don't worry if you have questions! Your participating lender will review these and other FFD requirements with you.

If FFD funds are made available for your use, you will receive \$3 for every \$1 you contribute toward your down payment and closing costs, up to ~~\$5,000~~.

\$15,000 for 2024

First Front Door Keys to Equity fund

Down payment and closing cost grants for Minority and First-Generation first-time homebuyers

Get Started Now

Potential borrowers interested in learning more should identify a participating FHLBank Pittsburgh member financial institution to learn more.

To see which members are enrolled in FFD or Keys, visit www.firstfrontdoor.com/FFD-Providers.

Learn More

Visit www.fhlb-pgh.com/ffd.

Contact Us

Alexa Mascara

firstfrontdoor@fhlb-pgh.com

800-288-3400, ext. 3427

Introducing Keys

In order to expand access to homeownership opportunities for Minority and First-Generation, first-time homebuyers, FHLBank Pittsburgh (FHLBank) has created the First Front Door Keys to Equity fund (Keys). Similar to First Front Door (FFD) FHLBank's longstanding program, Keys is offered through participating FHLBank members that provide first-mortgage financing. By contributing a minimum of \$1,000 toward down payments and closing costs, homebuyers in the Keys program are eligible for a maximum Keys grant of \$20,000.

To qualify, homebuyers must have incomes at or below 120% of the area median income and cannot have owned a home within the past three years. Additionally, borrowers will be required to complete FHLBank's self-certification form to affirm their status as belonging to one or more Minority group(s) and/or identify as a First-Generation homebuyer.

How it Works

Keys reservations are accepted during an annual funding round. Approvals are made on a first-come, first-served basis and follow the same reservation and disbursement processes as FFD. Borrowers are required to work with participating member financial institutions who will also provide the first-mortgage financing. Borrowers will be required to provide household income documentation to verify income eligibility and will need to complete a Self-Certification Form to verify their Minority and/or First-Generation homebuyer status. Interested borrowers should identify a participating lender to express interest and learn more.

Modified Eligibility Criteria for Keys

To expand access to affordable homeownership opportunities for Minority and First-Generation first-time homebuyers, FHLBank has modified the eligibility criteria for Keys as follows:

- Borrowers must have incomes at or below 120% if the area median income for the state or county in which they currently reside.
- Borrowers are required to contribute at least \$1,000 of their own funds towards the purchase transaction to be eligible for the maximum grant of \$20,000 per household.
- Borrowers must identify as a first-time homebuyer and complete the Self-Certification Form affirming their status as belonging to one or more Minority group(s) and/or identify as a First-Generation homebuyer.
- Borrowers will not be subject to the First Front Door Real Estate Retention Agreement.

Resources

- [List of financial institutions that participate in FFD and Keys](#)
- [Keys FAQs](#)
- [FFD Brochure – Non-Member](#)
- [FFD Quick Reference Guide](#)
- [FFD Program Manual](#)
- [Link to HUD income limits](#)



Visit www.fhlb-pgh.com to learn about FHLBank's community investment products.



Credit Builders Loan Program

Consumers with poor or no credit may establish or improve their credit scores with a credit builder loan. Proceeds, from a small consumer loan, will be deposited into an Artisans' Bank savings account and used as collateral for the loan. Borrowers will repay the loan from their monthly income (cash flow) while strengthening their credit score and building a savings balance. The following is a basic outline of the program. Please ask us for additional details:

- **Consumer Loan Rate:** The credit builder loan's interest rate is **9%** fixed rate (or approximately 5% below the Bank's unsecured consumer loan rate). Credit builder applicants must be referred to us from a participating local agency. This is not a direct to consumer product.
- **Minimum/Maximum Loan Amounts/Terms:** This loan is designed for low and moderate income applicants. The minimum loan amount is **\$500.00**. The maximum loan amount is **\$5,000.00**. The minimum loan term is one year. The maximum loan term is three years.
- **Underwriting Guidelines:** Non-traditional underwriting guidelines will be followed and debt to income, and loan payment experience will be modified so that low- and moderate-income applicants can qualify. Sources of income will be verified to determine cash flow adequacy and continuance. Paystubs or other income support will need to be provided. Other income need not be disclosed if the applicant does not wish this type of income to be considered in underwriting the transaction.
- **Referring Agencies:** Agencies agree to maintain contact with their client during the life of the credit builder loan. The Agency, the Bank, and the Client will sign an Authorization to Share Information.
- **Identification Rules:** Applicants must provide a valid government photo identification card (Driver's License; State ID card; Passport), their Social Security Number, DOB, and/or other supporting information as required under the Bank's USA PATRIOT Act account opening requirements. Proof of residence and related housing expense for one year will also be required.
- **Closing Costs:** All costs associated with the Credit Builders loan and the related CRA Savers deposit account will be **waived**.
- **Deposit Interest Rate:** The interest rate on the deposited funds will be **0.20% APY** (or 17 basis points above the Bank's statement savings rate). The deposit balance is to be restricted and Artisans' will retain the saving account as collateral for the loan. Once the loan is paid below the deposit balance, the consumer may request emergency access to their available funds (with agency approval).
- **Credit History and Credit Report:** A consumer credit report will be obtained and the Bank will report the transaction with the credit reporting agencies. A consumer's credit score benefits the most from monthly on time repayments. The account is not designed to be repaid in a lump sum.

For further information, please contact our CRA Officer, Joel Schiller, who may be reached at **302-884-6566**.





CRA Savings Accounts

Artisans' Bank is a leading financial services provider of entry level deposit products for low- and moderate-income consumers in Delaware. Please ask any bank associate for full details of these bank products.

Unrestricted Products (Open to All Consumers)

- **Easy Access Account:** The Artisans' **Easy Access Account** is Bank-On certified, non-interest bearing, checkless, transaction account, designed to incur no overdraft or NSF fees. Its low \$3 monthly service fee is waivable with a direct deposit, an ACH credit or debit, or a \$300 minimum daily balance per statement cycle. The account is checkless but offers a free VISA check card, up to four free money orders per month, and free access to online banking, bill payment, and mobile banking. \$10 "Minimum to Open". The \$2 paper statement fee is waivable with free e-Statements. Items presented against insufficient funds are returned or rejected without change. Deposited checks to this account are subject to a five business-day hold.
- **Free Savers Accounts:** The Artisans' **Free Savers Account** is a personal statement savings account, designed for savings and an emergency source of funds. \$10 "Minimum to Open". No minimum monthly balance requirements to receive the stated Annual Percentage Yield (APY). The account incurs no monthly service or transaction charges. Direct deposits are welcomed. Online banking is encouraged. A free ATM Card can be provided. The current **APY is 0.25%**, which is 15 basis points over the Bank's regular statement savings rate. Check deposits to this account type are subject to a five business-day hold.

Restricted Products (Consumer must be referred by a participating local, non-profit agency).

- **Group Savers Accounts:** The Artisans' **Group Savers Account** is a restricted personal statement savings account, designed for asset growth and an emergency source of funds. \$10 "Minimum to Open". No minimum monthly balance requirements to receive the stated Annual Percentage Yield (APY). The account incurs no monthly service or transaction charges. Direct Deposits are welcomed but online banking and ATM card access is prohibited as withdrawals are restricted, requiring Agency approval. The current **APY is 0.25%**, which is 15 basis points over our regular statement savings rate. Check deposits to this account type are subject to a five business-day hold.
- **Individual Development Accounts:** The Bank can support agency led Individual Development Account programs. An individual development account is a Group Savers account established under a structured savings program that is administered by the participating community agency. Consumers save over a pre-determined timeframe and if they meet their savings goals and other program requirements, they may receive a pre-determined amount of matching funds from the participating community agency. Withdrawals from IDA accounts are restricted (require Agency approval) and are subject to the other Group Savers requirements.

Other Requirements

- **Identification Rules:** Applicants must reside in Delaware and provide a valid government issued photo identification card, (Driver's License; State Issued ID card; Passport). Applicants must provide their social security number, residential street address, date of birth, and any other information as required under the Bank's USA PATRIOT Act or OFAC screening programs.
- **Annual Percentage Yield:** Interest rates (and resulting APYs) are established by the Bank's Pricing Committee and are subject to change without advance notice. Deposit rates are available on the Bank's website or at any Artisans' Bank branch office.

For information on the Bank's CRA program, please contact our Joel Schiller, CRA Officer, Artisans' Bank, 2961 Centerville Road, Wilmington, DE 19808. jschiller@artisansbank.com or 302-884-6566.



Easy Access Account - BO

Additional Products

- Consumer Loans
- Mortgages
- Certificate of Deposits
- IRAs
- Checking Accounts
- Savings Accounts
- Holiday Clubs
- Money Market Accounts
- Overdraft Line of Credit
- Credit Cards
- Financial Services

Additional Services

- AFT – Automatic Funds Transfers
- Sweeps from Savings
- Online Banking
- Bill Pay
- e-Statements
- Mobile Banking
- Bank to Bank Transfers
- Visa ® Check Card
- Touch Tone Banking (IVR)

Product Description

A non-interest bearing checkless checking account, where funds can be withdrawn by Bill payment, authorized ACH debits, or ATM/VISA Check card. This product is available to Personal Accounts Only. No Checks – This is a checkless account*

Requirements

- \$10 to Open Account
- If the average daily balance falls below \$300 during the monthly statement cycle, there is a \$3 service charge, which will be waived if there is an ACH Debit or Credit transaction within the Statement Cycle.
- Sign Up for e-statements to avoid a \$2.00 a month paper statement fee.

Benefits

- Free Online Banking & Bill Pay
- Free Mobile Banking
- Free e-Statement
- Free Visa Check Card
- Free Sweep from linked Savings
- Bank to Bank Transfer Available (Approval required)

* See Truth in Savings and Account Service fee disclosures for more information.

* This account does not charge for overdraft or NSF fees. If insufficient funds exist in the account at the time a transaction is presented for payment, it will be returned or rejected without charge. If a POS transaction was pre-authorized on good funds, it will be accepted without charge.

* Refer this product to any customer unable to pass Chexsystems; unless customer owes money due to delinquency/charge-off.

INTERNAL USE ONLY



Account Options and Fees Schedule - Personal Accounts

The following Deposit Account Options and Account Service Fee Schedule (with miscellaneous fees on reverse side). For Business Deposit and Checking Accounts please refer to the "Account Options & Service Fee Schedule for Business Deposits and Checking Accounts" schedule. All accounts listed that pay interest are variable rate accounts. Interest rates for these accounts are subject to change without notice.

Account Type	Minimum to Open	Minimum Balance to Earn Interest	Minimum Balance to Avoid Monthly Service Charge	Monthly Service Charge	Interest Compounded	Interest Credited
Personal Checking (a)	\$50	n/a	No minimum	None	n/a	n/a
Easy Access Account (a)	\$10	n/a	\$300 average daily (f)	\$3.00	n/a	n/a
Interest Rewards Checking (a)	\$50	\$0.01	No minimum	None	Daily	Monthly
Premier Interest Checking	\$50	\$0.01	\$5,000 average daily	\$15	Daily	Monthly
Premier Money Market	\$5,000	\$5,000	\$5,000 minimum daily	\$15	Daily	Monthly
Health Savings Account (e)	\$50	\$0.01	\$300 average daily	\$2.50	Monthly	Monthly
Statement Savings	\$10	\$50	\$100 average daily	\$5	Monthly	Monthly
Money Market Statement	\$1,000	\$50	\$1,500 minimum daily	\$10	Monthly	Monthly
Premier Yield Account	\$1,000	\$0.01	\$5,000 average daily	\$15	Daily	Monthly
Holiday Club (b)	\$10	\$10	No minimum	None	n/a	Annually
Credit Builder (c)	\$500	\$0.01	No minimum	None	Monthly	Monthly
Free Savers (c)	\$10	\$0.01	No minimum	None	Monthly	Monthly
Group Savings (c)	\$10	\$0.01	No minimum	None	Monthly	Monthly
School Savings (c)	\$1	\$0.01	No minimum	None	Monthly	Monthly
Money Market Transaction (d)	\$1,000	\$50	\$1,500 minimum daily	\$10	Monthly	Monthly
Interest Checking (d)	\$50	\$50	\$1,500 minimum daily	\$12	Monthly	Monthly
Super Interest Checking (d)	\$1,500	\$50	\$1,500 minimum daily	\$12	Monthly	Monthly

Notes on above:

- n/a Not applicable
- (a) Paper Statement Fee applies starting any month account is not enrolled in e-Statements.
- (b) \$10 penalty for early withdrawals
- (c) Third Party affiliation product not available to the general public
- (d) No new accounts opened at this time
- (e) Some HSAs provided through certain employers or third-party groups are customized. Account requirement may be different as a result. Please ask us if your HSA requirements are customized.
- (f) Or an ACH Debit or Credit each statement cycle.

Compounding and Crediting - Please refer to the above table to determine the compounding and crediting feature for your account.

Minimum Balance Requirements – The Bank requires that you meet certain minimum balance requirements for your account as follows:

- **Minimum Balance to Open the Account** - Please refer to the above table to determine the minimum balance for your account.
- **Minimum Balance to Earn Interest** - Please refer to the above table to determine the minimum balance you must maintain in your account each day in order to obtain the disclosed annual percentage yield. You will receive no interest on any day that you do not maintain the required minimum balance.
- **Minimum Balance to Avoid a Service Charge** - You will be required to maintain a minimum balance in your account to avoid a service charge. Depending upon which type of account you have, your minimum balance will be determined by either the MINIMUM DAILY BALANCE or the AVERAGE DAILY BALANCE. Your Minimum Daily Balance is the lowest balance your account can reach on any one day during the period. Your Average Daily Balance is calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. The period for statement accounts will be covered by the statement. To determine the minimum balance needed to avoid a monthly service charge to your account, please refer to the above table.

Balance Computation Method – The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in the account each day the minimum balance to earn interest is met. Your daily balance is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.

Deposits and Accrual of Interest – Subject to any other limitations, items such as cash, checks or other items, which are processed through normal clearing process and accepted for deposit, shall begin accruing interest on the interest-bearing accounts on the day of the deposit. Items accepted for collection processing for deposit to interest bearing accounts will be credited to your account and begin to accrue interest on the business day the Bank receives credit for these items, or unless otherwise provided by law. All transactions received after the Bank's specific daily cutoff time on a business day or received on a day in which the Bank is not open for business, will be treated and recorded as if initiated on the next business day.

Miscellaneous Fee Schedule

The following fees may apply to your deposit account:

Account Reconciliation (minimum charge 1 hour)\$20 per hr.
 Account Research (minimum charge 1 hour) . \$20 per hr. plus copies
 Activity Printout \$5
 ATM Fees-

There are no fees for transactions conducted at an Artisans' Bank ATM. For transactions conducted at other ATMs, you are permitted 2 free withdrawals and 2 free inquiries per calendar month. Afterwards the following fees will apply:

Withdrawal at a non-Artisans' Bank ATM \$2
 Inquiry at a non-Artisans' Bank ATM \$0.50
 Signature International Fee.....1.25% of transaction amount

Card Replacement – Debit or ATM..... \$8
 Card Replacement – Rush replacement or special handling..... \$50
 Check Order:

For all accounts your cost will depend on the style of checks ordered. Please see branch personnel for details

Check/Deposit Photocopies\$5 each
 Collection Items..... \$25 plus Bank cost

e-Statements FREE
 Escheat Processing Fee \$50
 IRA Transfer Out Fee \$25
 Legal Processes (Tax Levy/Subpoenas/Garnishments and other legal processes affecting your account) \$75 per attachment
 Mobile Banking..... FREE
 Money Orders (maximum amount \$750) \$5
 Notary Fee
 Current customers FREE
 Non-customers \$5 each notary
 Official Checks \$8 each
 Online Banking FREE
 Online Bill Pay..... FREE
 Online Banking Bank-to-Bank Transfer
 Outgoing\$3 per transfer
 Incoming FREE

Paper Statement Fee\$2 per month
Applies to Personal Checking, Easy Access Account and Rewards Interest Checking Accounts –The fee is charged each month you are not enrolled in e-Statements.

Returned Deposit Item Charge \$0 per item
 Safe Deposit Box

 Key Replacement.....\$10 each or \$15 per set
 Box Drilled to Open \$25 plus cost
 Box Inventoried \$40 per hour, \$20 minimum
 Box Rental 3x5..... \$28 annually
 Box Rental 3x5 non customers \$35 annually
 Box Rental 5x5 \$32 annually
 Box Rental 5x5 non customers \$40 annually
 Box Rental 3x10 or 3.5x10 \$40 annually
 Box Rental 3x10 or 3.5x 10 non customers \$50 annually
 Box Rental 5x10 \$60 annually
 Box Rental 5x10 non customers \$75 annually
 Box Rental 10x10 \$80 annually
 Box Rental 10x10 non customers \$100 annually
 Late Rental Payment Fee \$10
 Stop Payment..... \$25
 Statement Copy \$5
 Temporary Check Charge..... \$5 for set of 4

Wire Transfers

 Incoming Domestic..... \$15
 Outgoing Domestic..... \$20
 Incoming or Outgoing International \$40

Written Deposit Verifications (per request) \$10

Overdraft and Related Fees:

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. If you overdraw your account by \$5 or less, we will not assess an Overdraft fee. You should make every effort to bring your account to a positive balance as soon as possible and you must do so within 30 days. The total NSF and Overdraft fees assessed per day are four items.

Paid Item Fee (Overdraft Fee)\$35

A Paid Item Fee (Overdraft Fee) of \$35 is assessed for each overdraft created by check, in-person withdrawal, recurring debit card payment or other electronic (ACH) means and for each overdraft created by ATM withdrawals or one-time debit card purchases if you have opted-in to having such items paid into overdraft.

Returned Item Fee (Non-Sufficient Funds-NSF-Fee)\$35

A Returned Item Fee (Non-Sufficient Funds-NSF Fee) of \$35 is assessed for each item drawn on your account that we return (we do not pay) due to insufficient funds.

We do not authorize and pay overdrafts for ATM or everyday debit card transactions unless you ask us to (Opt-In).

Overdraft Protection Sweep Fee \$5 per sweep

Overdraft Protection Plans designed to avoid the above fees are available either by linking to another deposit account or through a line of credit. For deposit plans, an OD Protection Sweep Fee of \$5 is charged for each sweep of funds to cover the overdraft. Ask us if interested in these lower cost options.

Representation Fee.....\$35

If an item previously presented for payment, is represented for payment and is again returned or rejected due to insufficient funds or an overdraft condition, the Bank may charge its standard Paid Item or Returned Item fee.

Dormant Accounts

Dormant Charge \$5 per month

If your account is or becomes inactive, a Dormant Charge may be applied to your account each month it remains inactive. An account is determined to be inactive as follows:

- Checking accounts, including those that earn interest—no deposits, withdrawals or transfers have been made to or from the account for over one year.
- Savings and Money Market accounts—no deposits, withdrawals or transfers have been made to or from the account for over two years.
- Free Savers Accounts (d)—no deposits, withdrawals or transfers have been made to or from the account for over 182 days.
- Dormant Charge not applicable for Easy Access Account.

For the above, interest crediting and Bank service charges are not considered a deposit, withdrawal, or transfer for purposes of defining activity.



Account Options & Fee Schedule for Business & Non-Personal Deposit and Checking Accounts

The following information pertains to savings, money market, and checking account deposit products for Business, Non-Profit and Non-Personal entities.

Account Type	Minimum to Open	Minimum Balance to Earn Interest	Minimum Balance to Avoid Monthly Service Charge	Monthly Service Charge	Interest Compounded	Interest Credited	Statement Frequency
Small Business Checking (c)	\$50	n/a	No minimum	None	n/a	n/a	Monthly
Business Checking	\$50	n/a	\$3,500 minimum daily	\$15	n/a	n/a	Monthly
Commercial Analysis Checking (e)	\$50	n/a	(e)	\$15(e)	n/a	n/a	Monthly
Business Interest Checking	\$1,000	\$100,000	\$5,000 minimum daily	\$15	Daily	Monthly	Monthly
Non-Personal Interest Checking (a)	\$50	\$50	\$1,500 minimum daily	\$12	Monthly	Monthly	Monthly
Non-Profit Checking (b)	\$50	n/a	No minimum	None	n/a	n/a	Monthly
IOLTA Checking Accounts	\$50	\$0.01	n/a	n/a	Daily	Monthly	Monthly
Business Statement Savings (d)	\$10	\$50	\$100 average daily	\$5	Monthly	Monthly	Quarterly (d)
Business Money Market	\$1,000	\$0.01	\$1,000 minimum daily	\$10	Daily	Monthly	Monthly

Notes on above:

- n/a Not Applicable
- (a) Available only to Sole Proprietors and Non-Profit Organizations
- (b) Available only to Non-Profit Organizations, both formal and informal
- (c) Statements are required to be sent electronically. Paper Statement fee is \$5.00.
- (d) If any ACH or other EFT activity occurs, statements will be generated during the month such transactions take place.
- (e) Monthly Service Fee for Commercial Analysis Checking can be offset only by earnings credit

Minimum Balance to Open the Account - Please refer to the above table to determine your minimum balance. **Minimum Balance to Earn Interest** - Please refer to the above table to determine the minimum balance you must maintain in your account each day in order to obtain the disclosed annual percentage yield. You will receive no interest on any day that you do not maintain the required minimum balance. **Minimum Balance to Avoid a Service Charge** - You will be required to maintain a minimum balance in your account to avoid a service charge. Depending upon which type of account you have, your minimum balance will be determined by either the MINIMUM DAILY BALANCE or the AVERAGE DAILY BALANCE. Your Minimum Daily Balance is the lowest balance your account can reach on any one day during the period. Your Average Daily Balance is calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. The period for statement accounts will be covered by the statement. To determine the minimum balance needed to avoid a monthly service charge to your account, please refer to the above table.

Balance Computation Method - The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in the account each day the minimum balance to earn interest is met. Your daily balance is the ending balance of the account from the previous day, plus deposits and minus withdrawals made that business day.

Deposits and Accrual of Interest - Subject to any other limitations, items such as cash, checks or other items, which are processed through normal clearing process and accepted for deposit, shall begin accruing interest on the interest bearing accounts on the day of the deposit. Items accepted for collection processing for deposit to interest bearing accounts will be credited to your account and begin to accrue interest on the business day the Bank receives credit for these items, or unless otherwise provided by law. All transactions received after the Bank's specific daily cutoff time on a business day, or received on a day in which the Bank is not open for business, will be treated and recorded as if initiated on the next business day.

Remote Deposit Capture - For accounts with Remote Deposit Capture, monthly service fees and transactions fees are determined according to your Remote Deposit Agreement and may be different than the schedules below.

Small Business Checking

Minimum balance required to open this account is \$50

Monthly Service Fee:None

Electronic Statement Fee:.....None

Paper Statement Fee:.....\$5 per month

Statements are required to be sent electronically. You will be charged a Paper Statement Fee each month you are not signed-up for e-Statements.

Transaction Fee:

For each deposit item, deposit slip, check paid, incoming ACH debit or ACH credit:

First 150No Charge
Each additional over 150\$0.30

Business Checking

Minimum balance required to open this account is \$50

Monthly Service Fee:

You must maintain a minimum daily balance of \$3,500 to avoid a service charge of\$15 per month

Transaction Fee:

For each deposit item, deposit slip, check paid, incoming ACH debit or ACH credit:

First 250No Charge
Each additional over 250\$0.30

Commercial Analysis Checking

Minimum Balance required to open this account is \$50. We will analyze this account each month and calculate the earnings credit available to you to offset certain fees and services. The earnings credit may only be used to offset fees and services in the specific month for which the credit is calculated. The earnings credit is not cumulative. Any portion of the credit not used to offset fees and services in the specific month of the calculation will expire that month. When the total fees for a particular month are greater than the earnings credit for that month, we will charge you the amount of the difference between them. Based on current market conditions, and without prior notice to you, the earnings credit is subject to change monthly. The current earnings credit is available from your Artisans' commercial officer or at a local branch office. The earning credit is established at the discretion of Bank Management.

We will charge the following fees to your Commercial Analysis Checking Account, which may be offset by your earnings credit:

Monthly Service Fee\$15 per month
Deposit Item Fees:

On-us Item\$0.20 per deposit item
Transit Item\$0.20 per deposit item
Deposit Ticket Fee\$0.50 per deposit ticket
Paid Check Fee.....\$0.20 per check paid will be charged
Incoming ACH Debits/ACH Credits\$0.10 per item

Business Interest Checking

Minimum balance to open is \$1,000. The account is a variable rate interest bearing checking account with rates paid according to balance tiers. Rates are subject to change without notice. Minimum balance to earn interest is \$100,000.

Monthly Service Fee:

You must maintain a minimum daily balance of \$5,000 to avoid a service charge of \$15 per month

Transaction Fee:

For each deposit item, deposit slip, check paid, incoming ACH debit or ACH credit:

First 150 No Charge

Each additional over 150 \$0.35

Statement Image Fee.....\$3.00

Non-Profit Checking

Minimum balance to open is \$50. This account is available only to not-for-profit organizations, both formal and informal, including charitable, educational, youth, social, athletic, and civic associations. There is no minimum balance requirement after the account is opened.

Non-Personal Interest Checking

Additional Business Service Fees

The following fees may apply to your deposit account. Cash Management Fees, Remote Deposit Fees and other fees related to Merchant Services are not included. Please refer to your account agreements for those services for fee information. Commercial Analysis Checking Account Fees that may be offset by the earnings credit are identified with *** below.

Account Reconciliation

(Minimum charge one hour).....\$20 per hour

Account Research

(Minimum charge 1 hour, photocopies additional).....\$20 per hr plus copies

Activity Printout ***\$5

ATM Fees-

There are no fees for transactions conducted at an Artisans' Bank ATM. For transactions conducted at other ATMs, you are permitted 2 free withdrawals and 2 free inquiries per calendar month. Afterwards the following fees will apply:

Withdrawal at a non-Artisans' Bank ATM.....\$2

Inquiry at a non-Artisans' Bank ATM.....\$0.50

Signature International Fee.....1.25% of transaction amount

Card Replacement – Debit or ATM.....\$8

Card Replacement – Rush replacement or special handling..... \$40

Check Order: Cost depends on the style of checks ordered

Check/Deposit Photocopies***..... \$5 each

Collection Items***.....\$25 plus Bank cost

Coins Furnished***.....\$0.05 per roll

Currency Furnished***.....\$1 per thousand

e-Statements.....FREE

Legal Processes.....\$75 per attachment

Tax Levy/Subpoenas/Garnishments and other legal processes affecting your account

Money Orders \$5 per order

Night Depository Bags***\$0.20 per bag

Notary Fee – Current customersFREE

Official Check \$8

Online Banking.....FREE

Online Bill PaymentFREE

Paper Statement Fee:.....\$5 per month

Applies to Small Business Checking Accounts. The fee is charged each month you are not enrolled in e-Statements.

Returned Deposit Item Charge*** \$10 per item

Safe Deposit Box Key Replacement..... \$10 each or \$15 per set

Safe Deposit Box Drilled to Open\$25 plus cost

Safe Deposit Box Inventoried\$40 per hour, \$20 minimum

Safe Deposit Box Late Rental Payment Fee \$10

Safe Deposit Box Rental: please see account representative for current box sizes and rental cost.

Statement Photocopy*** \$5

Stop Payment** \$25

Temporary Check Charge..... \$5 for set of 4

Wire Transfer Fees***

Incoming Domestic..... \$15

Outgoing Domestic..... \$20

International Wires\$40

Written Deposit Verifications (per request)..... \$10

Minimum balance to open is \$50. This account is available only for sole proprietorships and not-for-profit organizations. Minimum balance to earn interest is \$50. Interest is compounded monthly and credited monthly. Non-Personal Interest Checking accounts for large non-profits with high transaction volume activity may be established as analysis accounts. For such cases, the account options and fee schedule for Commercial Analysis Accounts will apply.

Interest on Lawyers Trust Account (IOLTA)

Minimum to open is \$50. This account is a variable rate interest bearing checking account with rates subject to change without notice. Interest will be paid to the Delaware Bar Foundation per the IOLTA agreement.

Business Statement Savings

Minimum balance to open is \$10. This is a variable rate savings account. Rates are subject to change without notice.

Business Money Market Accounts

Minimum balance to open is \$1,000. This is a variable rate money market account with rates paid according to balance tiers.

Overdraft and Related Fees:

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. You should make every attempt to bring your account to a positive balance as soon as possible, and you must do so within 30 days.

Paid Item Fee (Overdraft Fee).....\$35

A Paid Item Fee (Overdraft Fee) of \$35 is assessed for each overdraft created by check, in-person withdrawal, recurring debit card payment or other electronic (ACH) means and for each overdraft created by ATM withdrawals or one-time debit card purchases.

Returned Item Fee (Non-Sufficient Funds-NSF-Fee)\$35

A Returned Item Fee (Non-Sufficient Funds-NSF Fee) of \$35 for each item drawn on your account that we return (we do not pay) due to insufficient funds.

Overdraft Protection Sweep Fee\$5 per sweep

Overdraft Protection Plans designed to avoid the above fees are available either by linking to another deposit account or through a line of credit. For deposit plans, an OD Protection Sweep Fee of \$5 is charged for each sweep of funds to cover the overdraft. Ask us if interested in these lower cost options.

Representment Fee.....\$35

If an item previously presented for payment, is represented for payment and is again returned or rejected due to insufficient funds or an overdraft condition, the Bank may charge its standard Paid Item or Returned Item fee.

Dormant Accounts

Dormant Charge\$5 per month

If your account is or becomes inactive, a Dormant Charge may be applied to your account each month it remains inactive. An account is determined to be inactive as follows:

- For checking accounts, including those that earn interest—no deposits, withdrawals or transfers have been made to or from the account for over one year.
- For business statement savings and business money market accounts—no deposits, withdrawals or transfers have been made to or from the account for over two years.

For the above, interest crediting and Bank service charges are not considered a deposit, withdrawal, or transfer for purposes of defining activity.