



COMMUNITY REINVESTMENT ACT  
- PUBLIC FILE -

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## Public Comments

There are currently no Public Comments to report

## **CRA Performance Evaluation**

# **PUBLIC DISCLOSURE**

January 21, 2025

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Susquehanna Community Bank  
Certificate Number: 8421

940 High Street  
West Milton, Pennsylvania 17886

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
New York Regional Office

350 Fifth Avenue, Suite 1200  
New York, New York 10118

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of home mortgage and small business loans are in the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

- The institution's community development practices demonstrate adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

## DESCRIPTION OF INSTITUTION

### **Background**

Susquehanna Community Bank is a commercial bank headquartered in West Milton, Pennsylvania (PA). The bank is wholly owned by Susquehanna Community Financial Inc., a financial services holding company also located in West Milton, PA. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated September 13, 2021, also based on the Interagency Intermediate Small Institution Examination Procedures.

### **Operations**

Susquehanna Community Bank operates seven full-service branches throughout four counties across north-central PA. The bank operates the main office and two branch offices in Union County, two branches in Northumberland County, one branch in Snyder County, and one branch in Lycoming County. Each branch offers an on-site Automated Teller Machine (ATM) and drive-thru banking facilities. The bank did not close or relocate any branches since the previous CRA evaluation.

The bank's primary business focus is to provide personalized, relationship-based banking services. Susquehanna Community Bank offers consumer loan products such as residential mortgage loans, home equity loans and lines of credit, automobile loans, and personal loans. Since the previous CRA evaluation, the bank introduced the Heroes Home Advantage (HHA) mortgage program. The HHA program offers area first-responders and periphery occupations reduced mortgage closing costs. Additionally, the bank continues to offer government assured home loans such as Veterans Affairs, Federal Housing Administration, and United States (U.S.) Department of Agriculture loans.

Commercial loan products include real estate, lines of credit, equipment, Small Business Administration (SBA)-guaranteed, and agricultural loans. The bank offers various deposit accounts such as checking, savings, money market deposit accounts, and certificates of deposit.

The bank has no trust powers, but has one affiliate, Susquehanna Financial Solutions, that specializes in investments, financial planning, and insurance in partnership with Cetera Investment Services, LLC. Alternative banking services includes mobile banking, electronic bill payment, text message/push notification alerts, and ATMs via a nationwide network beyond the principal branch access terminals.

### **Ability and Capacity**

Susquehanna Community Bank's assets totaled \$595.5 million as of September 30, 2024, and included total loans of \$387.6 million, securities of \$169.5 million, and deposits of \$494.9 million. The bank's overall loan portfolio remains similar in composition to the prior evaluation. The following table illustrates the loan portfolio as of September 30, 2024.



<b>Loan Portfolio Distribution as of 9/30/2024</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction and Land Development	25,278	6.5
Secured by Farmland	46,412	12.0
1-4 Family Residential	110,641	28.5
Multi-family (5 or more) Residential	36,970	9.5
Commercial Real Estate	128,645	33.2
<b>Total Real Estate Loans</b>	<b>347,946</b>	<b>89.7</b>
Loans to Finance Agricultural Production	1,133	0.3
Commercial and Industrial	24,251	6.3
Consumer	5,611	1.4
Obligations	8,457	2.2
Other	166	0.1
<b>Total Loans</b>	<b>387,564</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Susquehanna Community Bank is primarily a real estate lender, as loans secured by real estate represent 89.7 percent of the bank’s loan portfolio. Commercial loans, consisting of commercial real estate and commercial and industrial loans, comprise 39.5 percent of the portfolio, while loans secured by 1-4 family real estate comprise 28.5 percent of the portfolio. Since the prior evaluation, Susquehanna Community Bank sold 68 home mortgage loans for \$11.7 million on the secondary market, which the aforementioned table omits.

Examiners did not identify any financial legal, or other impediments that affect the bank’s ability to meet assessment area credit needs.

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more assessment areas where examiners evaluate its CRA performance. The FDIC evaluates the institution’s CRA performance based on its defined assessment areas. Susquehanna Community Bank designated two separate assessment areas – the PA Non-Metropolitan statistical area (Non-MSA) assessment area and the Williamsport, PA MSA assessment area. The PA Non-MSA assessment area contains all of Northumberland, Snyder, and Union counties. The Williamsport, PA MSA assessment area includes all of Lycoming County. Collectively, the CRA evaluation refers to the two assessment areas as the combined assessment area.

Since the previous CRA evaluation, Susquehanna Community Bank has not made any changes to its defined assessment areas. Each individual assessment area section contains respective economic and demographic data.

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from the prior evaluation dated September 13, 2021, to the current evaluation dated January 21, 2025. Examiners used Interagency Intermediate Small Institution CRA Examination Procedures to evaluate the bank's CRA performance. These procedures include the Lending Test and the Community Development Test. This evaluation does not include any lending activity performed by affiliates.

Examiners performed full-scope reviews of the bank's performance in both the PA Non-MSA and Williamsport, PA MSA assessment areas. The PA Non-MSA received a full-scope review as it represents the bank's primary market. The Williamsport, PA MSA assessment area received a full-scope review as it was previously subject to a limited-scope review due to minimal activities. Considering the branching structure, deposit holdings within each assessment area, and significant concentration of lending activities, examiners gave greater weight to the PA Non-MSA assessment area. This assessment area consists of 85.7 percent of branches, 94.6 percent of deposits, and 73.5 percent of home mortgage and small business loans for the review period.

An emergency declaration (EM-3441) and a major disaster declaration (DR-4506) both related to COVID-19 affected the assessment areas as of March 2020, and continued through May 2023. Tropical Storm Debby also triggered a disaster declaration (DR-4815-PA), affecting Union County during August 2024. Examiners considered any efforts directly or indirectly related to the revitalization and/or stabilization of these affected areas.

### **Activities Reviewed**

Examiners determined that home mortgage and small business loans constitute the bank's major product lines. This conclusion considered the bank's business strategy, and the number and dollar volume of loans originated during the evaluation period. Although examiners present both number and dollar volume of loans within the Lending Test, examiners emphasized performance by number of loans under the geographic distribution and borrower profile criteria, considering the number of loans is a better indicator of the number of businesses and individuals served.

During the review period, home mortgage lending exceeded that of small business lending. Examiners gave more weight to home mortgage lending in overall conclusions, as home mortgage lending is the bank's primary lending focus. Also, no other loan types, such as small farm or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

Examiners analyzed all Home Mortgage Disclosure Act Loan Application Register data from 2021, 2022, and 2023. In 2021, the bank originated 291 home mortgage loans totaling \$58.4 million; in 2022, the bank originated 358 mortgage loans totaling \$53.9 million; and in 2023 the bank originated 251 mortgage loans totaling \$41.5 million. The decline in originations resulted from the simultaneous increases in interest rates and local home prices, as well as the limited supply of homes for sale.

Examiners compared the bank's 2021 performance to aggregate lending and 2015 American

Community Survey demographic data and the bank's 2022 and 2023 performance to the 2020 U.S. Census demographics and aggregate lending data.

As 2021 home mortgage lending performance was similar to 2022 and 2023 performance; examiners did not present 2021 home mortgage lending performance under the Geographic Distribution and Borrower Profile criteria. However, examiners presented the bank's 2021 home mortgage lending performance under the Assessment Area Concentration criteria.

Examiners also considered all small business loans originated in 2023. Susquehanna Community Bank is not required to collect or report its small business loans. However, the bank collects small business loan data for its own purposes. Prior to analyzing the 2023 small business loan data, examiners validated a sample and deemed the entire data set accurate. The universe of small business loans included 82 small business loans totaling \$13.6 million. Since the bank is not a small business reporter, examiners did not use small business aggregate data for comparison. However, examiners used 2022 peer aggregate information, most recent available, as a benchmark for performance. Additionally, D&B data provided a standard of comparison of the bank's performance to 2023 demographic data within the Lending Test.

For the Community Development Test, bank management provided information on community development loans, investments, and services since the prior CRA evaluation dated September 13, 2021. Although the evaluation covered the period from January 1, 2025, through January 21, 2025, the bank did not provide data or present activities for this time.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

Susquehanna Community Bank's overall Lending Test performance is rated "Satisfactory." The bank's reasonable performance under the Loan-to-Deposit (LTD) Ratio, Assessment Area Concentration, Geographic Distribution, and Borrower Profile criteria supports this rating.

#### **Loan-to-Deposit Ratio**

The bank's net LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's average net LTD ratio, calculated from Call Report data, averaged 68.0 percent over the past 13 calendar quarters from September 30, 2021, to September 30, 2024. The ratio ranged from a low of 60.9 percent as of June 30, 2022, to a high 77.6 percent as of September 30, 2024. Since the low as of June 30, 2022, the bank's net LTD has steadily increased.

Examiners selected comparable institutions based on asset size, geographic location, and lending focus. As shown in the following table, the bank’s average net LTD ratio is below three of four similarly situated institutions and greater than one institution.

Net Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2024 (\$000s)	Average Net LTD Ratio (%)
Susquehanna Community Bank	\$595,525	68.0
Mifflinburg Bank & Trust Company	\$585,946	78.3
Woodlands Bank	\$620,327	76.8
The Juniata Valley Bank	\$857,094	65.4
Pennian Bank	\$695,466	76.2

*Source: Reports of Condition and Income 9/30/2021-9/30/2024*

### Assessment Area Concentration

Susquehanna Community Bank originated a majority of home mortgage and small business loans, by number and dollar volume, within its combined assessment area. Due to a significant increase in interest rates, home mortgage lending declined from 2022 to 2023. This decline was particularly evident in refinancing activity, decreasing 13.3 percent by volume from 2022 to 2023. The following table outlines the distribution of home mortgage and small business loans, by both number and dollar volume, inside and outside the combined assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans (\$000)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$(000s)	%	
Home Mortgage										
2021	252	86.6	39	13.4	291	44,854	76.8	13,522	23.2	58,376
2022	306	85.5	52	14.5	358	41,926	77.8	11,963	22.2	53,889
2023	220	87.6	31	12.4	251	37,064	89.4	4,386	10.6	41,450
<b>Subtotal</b>	<b>778</b>	<b>86.4</b>	<b>122</b>	<b>13.6</b>	<b>900</b>	<b>123,844</b>	<b>80.6</b>	<b>29,871</b>	<b>19.4</b>	<b>153,715</b>
Small Business										
2023	58	70.7	24	29.3	82	10,382	76.5	3,188	23.5	13,570
<b>Total</b>	<b>836</b>	<b>85.1</b>	<b>146</b>	<b>14.9</b>	<b>982</b>	<b>134,226</b>	<b>80.2</b>	<b>33,059</b>	<b>19.8</b>	<b>167,285</b>

*Source: Bank Data. Due to rounding, totals may not equal 100.0%.*

### Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the combined assessment area. Susquehanna Community Bank’s performance is consistent with that in the PA Non-MSA assessment area and inconsistent with that in the Williamsport, PA MSA assessment area. The bank’s dispersion in the Williamsport, PA MSA assessment area was excellent. The bank’s performance in the PA Non-MSA assessment area contributed more weight to the overall conclusion. Please refer to the full-scope assessment area evaluations for more detail.

**Borrower Profile**

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Susquehanna Community Bank’s performance is consistent with that in the PA Non-MSA assessment area and inconsistent with that in the Williamsport, PA MSA assessment area. The bank’s penetration in the Williamsport, PA MSA assessment area was poor. The bank’s performance in the PA Non-MSA assessment area contributed more weight to the overall conclusion. Please refer to the full-scope assessment area evaluations for more detail.

**Response to Complaints**

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

**COMMUNITY DEVELOPMENT TEST**

Susquehanna Community Bank’s overall Community Development Test performance is rated “Satisfactory.” The bank’s community development performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services. Examiners considered the bank’s capacity and the need and availability of community development opportunities within the assessment areas.

**Community Development Loans**

Susquehanna Community Bank originated 25 community development loans totaling approximately \$4.3 million within its combined assessment area and the broader statewide or regional area. This level of activity represents 0.8 percent of average total assets and 1.2 percent of average total loans since the prior evaluation. At the prior evaluation, the bank originated 113 community development loans totaling \$24.9 million. The prior evaluation reflected the bank’s participation in the SBA’s Paycheck Protection Program (PPP), representing 2.5 percent of the average total lending activities, which substantially increased both the number and dollar volume of community development loans. Therefore, examiners considered the August 20, 2018, evaluation which showed a similar performance to the current evaluation. Despite the overall decline in community development lending from the previous evaluation, Susquehanna Community Bank adequately responded to community development lending opportunities throughout the combined assessment area.

The following table illustrates the bank’s community development lending activity by assessment area and purpose.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
		\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
PA Non-MSA	0	0	22	670	0	0	0	0	22	670
Williamsport, PA MSA	0	0	0	0	0	0	1	750	1	750
Statewide Activities	0	0	2	2,834	0	0	0	0	2	2,834
<b>Total</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>3,504</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>750</b>	<b>25</b>	<b>4,254</b>

*Source: Bank Data*

The following is an example of a community development loan that benefited the broader regional or statewide area.

The bank originated a \$2.6 million loan to a non-profit organization that provides services to individuals living with intellectual and developmental disabilities. This organization primarily receives funding from the PA Office of Development Programs, which administers the federal Medicaid Home and Community Based Services program. The non-profit organization provides life-sharing arrangements, home-based support, and community living arrangements to its disabled clients living in Bucks and Montgomery counties, meeting a community service need.

**Qualified Investments**

Susquehanna Community Bank had 68 qualified investments and donations totaling more than \$2.9 million. This volume includes three prior period qualified investments with an outstanding balance of \$1.6 million, one new qualified investment totaling \$1.1 million, and 67 qualified grants and donations totaling \$158,134. Qualified investments equate to 0.5 percent of average assets and 1.7 percent of average securities since the prior evaluation. The bank’s level of qualified investments was similar to the prior evaluation. At the prior evaluation, the bank had two prior period investments totaling \$1.6 million, three new qualified investments totaling \$1.3 million, and 50 qualified grants and donations totaling \$133,292. Qualified investment activity at the prior evaluation equaled 0.7 percent of average assets and 1.9 percent of average securities. Susquehanna Community Bank adequately responded to community development investment opportunities throughout the combined assessment area.

The following table illustrates the bank’s qualified investment activity by assessment area and purpose.

<b>Qualified Investments by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>	<b>#</b>	<b>\$ (000s)</b>
PA Non-MSA	0	0	45	628	0	0	0	0	45	628
Williamsport, PA	0	0	20	13	0	0	0	0	20	13
Statewide Activities	3	2,240	3	27	0	0	0	0	6	2,267
<b>Total</b>	<b>3</b>	<b>2,240</b>	<b>65</b>	<b>655</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>68</b>	<b>2,908</b>

*Source: Bank Data*

The following are notable examples of community development services that benefited the broader regional or statewide area.

- The bank purchased a \$1.2 million mortgage-backed security. This security provides for affordable housing initiatives in low- and moderate-income areas and for low- and moderate-income borrowers by collateralizing debts otherwise unsupported through conventional lending channels.
- The bank donated \$27,000 to a medical center that received funds through the Neighborhood Assistance Program (NAP) program. To receive NAP funds, a project must serve distressed areas or support neighborhood conservation. In addition, the project must

fall under one of the following categories: affordable housing programs, community services, crime prevention, education, job training, or neighborhood assistance. This donation supports community development services for low- and moderate-income individuals.

**Community Development Services**

Susquehanna Community Bank participated in 44 instances of financial expertise or technical assistance to 15 different community-development related organizations within the combined assessment area. This represents a moderate increase from the previous CRA evaluation period, where the bank reported 39 instances of community development services to 14 different organizations. Susquehanna Community Bank adequately responded to community development service opportunities throughout the combined assessment area.

The following table illustrates the bank’s community development services by the assessment area and purpose.

<b>Community Development Services by Assessment Area</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
PA Non-MSA	8	14	0	0	<b>22</b>
Williamsport, PA MSA	1	5	8	0	<b>14</b>
Statewide Activities	4	0	4	0	<b>8</b>
<b>Total</b>	<b>13</b>	<b>19</b>	<b>12</b>	<b>0</b>	<b>44</b>
<i>Source: Bank Data</i>					

The following are notable examples of community development services that benefited the broader regional or statewide area.

- A bank officer serves as a Board member for a certified economic development organization that supports small business development in 11 counties in north-central PA. This organization underwrites for the SBA 504 lending program, the PA Industrial Development Authority, and other in-house programs, all providing loans to small businesses with the explicit purpose of meeting identified economic development needs and creating permanent jobs in areas of need.
- A bank employee serves as a Board member for an affordable housing organization that provides low-cost home financing for low- and moderate-income borrowers throughout PA. The organization serves both the PA Non-MSA and Williamsport, PA MSA assessment areas.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.



# PENNSYLVANIA NON-METROPOLITAN STATISTICAL AREA – Full-Scope Review

## DESCRIPTION OF INSTITUTION’S OPERATIONS IN PA NON-MSA

### Economic and Demographic Data

This assessment area includes Northumberland, Snyder, and Union counties in their entireties. For 2020, the Federal Financial Institutions Examination Council (FFIEC) designated all 19 middle-income census tracts in Northumberland County as distressed due to unemployment, which carries over this designation into 2021.

The PA Non-MSA assessment area includes 44 census tracts. The demographics of these census tracts include:

- 6 moderate-income tracts.
- 28 middle-income tracts.
- 8 upper-income tracts; and
- 2 tracts with no income designation.

The following table illustrates select demographic characteristics of the PA Non-MSA assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: PA Non-MSA</b>						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	44	0.0	13.6	63.6	18.2	4.5
Population by Geography	174,064	0.0	9.5	67.3	21.2	2.0
Housing Units by Geography	79,452	0.0	12.6	70.0	17.4	0.0
Owner-Occupied Units by Geography	49,073	0.0	8.8	69.0	22.2	0.0
Occupied Rental Units by Geography	19,561	0.0	17.5	74.3	8.2	0.0
Vacant Units by Geography	10,818	0.0	21.3	66.9	11.7	0.0
Businesses by Geography	14,071	0.0	7.5	69.6	22.8	0.1
Farms by Geography	892	0.0	2.6	75.3	22.0	0.1
Family Distribution by Income Level	44,910	18.2	18.6	21.0	42.2	0.0
Household Distribution by Income Level	68,634	23.0	16.4	17.5	43.1	0.0
Median Family Income Non-MSAs - PA		\$65,202	Median Housing Value			\$144,975
Families Below Poverty Level		8.1%	Median Gross Rent			\$716
<i>Source: 2020 U.S. Census and 2023 D&amp;B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are 79,452 housing units within the assessment area. Of these, 61.8 percent are owner-occupied, 24.6 percent are occupied rental units, and 13.6 percent are vacant. The Geographic

Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

Examiners used the 2022 and 2023 FFIEC-updated median family income (MFI) to analyze home mortgage loans under the Borrower Profile criterion. The following table presents low, moderate-, middle-, and upper-income categories.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>PA Non-MSA Median Family Income</b>				
2022 (\$72,900)	<\$36,450	\$36,450 to <\$58,320	\$58,320 to <\$87,480	≥\$87,480
2023 (\$77,800)	<\$38,900	\$38,900 to <\$62,240	\$62,240 to <\$93,360	≥\$93,360
<i>Source: FFIEC</i>				

According to 2023 D&B data, there were 14,941 businesses operating in this assessment area. GARs for these businesses follow.

- 87.8 percent have GARs of \$1 million or less,
- 3.2 percent have GARS of more than \$1 million, and
- 9.0 percent have unreported GARs.

Service industries represent the largest portion of businesses at 34.5 percent; followed by non-classifiable establishments (17.1 percent); retail trade (13.2 percent); and finance, insurance, and real estate (8.5 percent). In addition, 66.9 percent of area businesses have four or fewer employees, and 91.7 percent operate from a single location.

As the following table shows, data obtained from the U.S. Bureau of Labor Statistics indicates that unemployment decreased during the review period. Unemployment remained the highest in Northumberland County throughout the review period.

<b>Unemployment Rates</b>				
<b>Area</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
Union County	3.1	2.7	2.4	2.8
Snyder County	3.5	3.5	3.0	2.9
Northumberland County	4.3	4.0	3.6	3.7
PA	3.7	3.3	2.9	3.3
<i>Source: Bureau of Labor Statistics</i>				

### **Competition**

The assessment area is moderately competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, 17 financial institutions operated 57 branches within the assessment area. Of these institutions, Susquehanna Community Bank ranked 4<sup>th</sup> with 12.0 percent of the market share.

There is a moderate level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 180 lenders reported 2,501 residential mortgage loans originated or purchased in this assessment area. Susquehanna Community Bank ranked 1<sup>st</sup> with a market share of 7.7 percent, by volume.

Susquehanna Community Bank is not required to collect or report its small business loan data. Nonetheless, the bank collected the data, but did not report it. Therefore, the small business loan analysis under the Lending Test does not include a comparison of small business lending activity to aggregate data. This evaluation, however, references the aggregate lending data as it indicates the level of demand for small business loans. The aggregate data for 2022, most recent available, shows that 74 institutions reported 2,546 small business loans, indicating a moderate level of competition for this product. The three most prominent small business lenders, American Express National Bank, US Bank NA, and Synchrony Bank accounted for 42.7 percent of total market share.

### **Community Contact**

Examiners reviewed a recently performed community contact with a local real estate agent in the assessment area. The contact noted there are limited opportunities for banks to participate in community development activities, but there is a need for financial literacy throughout the area. The contact also emphasized the Non-MSA's rural nature and noted the two most populated boroughs are Mifflinburg and Lewisburg. In addition, the contact stated banks are generally providing the services needed throughout the community, including first-time homebuyer programs.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, the bank's strategy, and the economic and demographic data, the assessment area has specific credit and community development needs. Affordable housing demand exists throughout the assessment area, as the median housing value are high compared to low- and moderate-incomes, despite limited opportunities to add affordable housing stock. Small business loans are also in demand, as evidenced by the high percentage of businesses with GARs of \$1.0 million or less.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN IN PA NON-MSA

### LENDING TEST

Susquehanna Community Bank demonstrated reasonable performance under the Lending Test within the PA Non-MSA assessment area. The Geographic and Borrower Distribution criterion performance primarily support this conclusion.

#### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the PA Non-MSA assessment area. The bank's reasonable performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans in the six moderate-income census tracts located in Mount Carmel, Shamokin, and Sunbury in Northumberland County. The PA Non-MSA assessment area does not contain any low-income census tracts.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the PA Non-MSA assessment area. Examiners compared the bank's home mortgage lending to aggregate lending and demographic data.

In 2022 and 2023, the bank's geographic distribution of home mortgage loans in moderate-income census tracts was significantly below both the aggregate and demographics. In addition, lending in moderate-income census tracts declined from 2022 to 2023.

Although the bank's lending was less than the aggregate and demographics, it is important to note that Susquehanna Community Bank does not operate any branches in the moderate-income census tracts. Additionally, except for one branch, which is approximately 3 miles from the closest moderate-income census tract in Sunbury, the remaining moderate-income census tracts are more than 10 miles from another branch. Susquehanna Community Bank competes with other regional banks and national non-depository lenders whose branches are located closer to or in the moderate-income tracts. For example, there are four competitor branches closer to the moderate-income tract in Sunbury.

Further, the FFIEC designated all 19 middle-income census tracts in Northumberland County for 2020 as distressed due to unemployment, carrying over the same designation into 2021. In 2021, the bank extended 73 of 252 home mortgage loans (30.0 percent) in these distressed census tracts. Therefore, the proximity, competition, and origination of loans in distressed census tracts further supports a reasonable performance in this assessment area.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: PA Non-MSA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
Moderate						
2022	8.8	6.3	9	3.4	765	2.1
2023	8.8	7.8	3	1.6	166	0.5
Middle						
2022	69.0	70.6	209	78.0	26,566	72.9
2023	69.0	68.1	148	76.7	21,237	67.9
Upper						
2022	22.2	23.1	50	18.7	9,107	25.0
2023	22.2	24.1	42	21.8	9,857	31.5
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>268</b>	<b>100.0</b>	<b>36,439</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>193</b>	<b>100.0</b>	<b>31,260</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 &amp; 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the PA Non-MSA assessment area. Although the bank did not originate any small business loans in moderate-income census tracts, the same impediments concerning the branch proximity and competition impacting home mortgage lending apply to small business lending.

Since the bank is not a CRA reporter, examiners do not directly compare its performance to aggregate data. However, to obtain a perspective as to the bank's competition and its lending activity, examiners reviewed aggregate data from a previous year, 2022, most recent available. The review showed that the aggregate originated 5.6 percent of the reported small business loans in the moderate-income census tracts.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: PA Non-MSA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low					
2023	0.0	0	0.0	0	0.0
Moderate					
2023	7.5	0	0.0	0	0.0
Middle					
2023	69.6	39	83.0	4,985	69.4
Upper					
2023	22.8	8	17.0	2,202	30.6
Not Available					
2023	0.1	0	0.0	0	0.0
<b>Totals</b>					
<b>2023</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>	<b>7,187</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the PA Non-MSA assessment area. The bank's reasonable lending performance to individuals of different income levels and to businesses of different sizes supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Examiners also focused on the percentage by number of small business loans to businesses with GARs of \$1 million or less.

### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

In 2022, the bank's distribution of home mortgage loans to low-income borrowers was greater than the aggregate and less than demographics. Conversely, in 2023, the bank's distribution of home mortgage loans to low-income borrowers was less than the aggregate. Although the bank's level of lending activity is below demographics, a low-income family in the assessment area, with an income of less than \$38,900, would not likely qualify for a mortgage loan under conventional underwriting standards, especially considering the median housing value of \$144,975. Furthermore, the period from 2022 to 2023 experienced a significant two-fold historic interest rate increase driving higher monthly mortgage payments.

In 2022 and 2023, the bank’s distribution of home mortgage loans to moderate-income borrowers was below aggregate lending data, but similar to demographics.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: PA Non-MSA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2022	18.2	9.3	27	10.1	1,773	4.9
2023	18.2	8.4	8	4.1	443	1.4
<b>Moderate</b>						
2022	18.6	21.3	46	17.2	5,006	13.7
2023	18.6	21.1	34	17.6	3,925	12.6
<b>Middle</b>						
2022	21.0	23.1	69	25.7	8,566	23.5
2023	21.0	23.8	51	26.4	6,927	22.2
<b>Upper</b>						
2022	42.2	34.9	111	41.4	19,900	54.6
2023	42.2	33.8	82	42.5	16,914	54.1
<b>Not Available</b>						
2022	0.0	11.3	15	5.6	1,194	3.3
2023	0.0	12.9	18	9.3	3,052	9.8
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>268</b>	<b>100.0</b>	<b>36,439</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>193</b>	<b>100.0</b>	<b>31,260</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 &amp; 2023 HMDA Aggregate Data, "--" data not available.</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

***Small Business Loans***

As shown in the following table, the distribution of small business borrowers reflects reasonable penetration among businesses of different sizes. In 2023, the bank made 89.4 percent of its loans to businesses with GARs of \$1 million or less, which is slightly above demographic data that shows 87.1 percent of the businesses earn GARs in this category.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: PA Non-MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000					
2023	87.1	42	89.4	5,931	82.5
>\$1,000,000					
2023	3.4	5	10.6	1,256	17.5
Revenue Not Available					
2023	9.5	0	0.0	0	0.0
<b>Totals</b>					
<b>2023</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>	<b>7,187</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

## **COMMUNITY DEVELOPMENT TEST**

Susquehanna Community Bank demonstrated adequate responsiveness to the community development needs of the assessment area through community development loans, qualified investments, and community development services. Examiners considered the institution’s capacity and the need and availability of such opportunities.

### **Community Development Loans**

The bank originated 22 community development loans totaling \$670,000 in the PA Non-MSA assessment area, all with a primary purpose of community development service. This represents a decline since the prior evaluation period, during which the bank made 88 community development loans totaling \$12.8 million, of which 70 loans totaling \$5.2 million were PPP loans.

The following community development loans benefited the PA Non-MSA assessment area during the current evaluation period.

- Of the 22 community development loans, the bank made 21 loans to the same borrower. This non-profit organization provides services for people with developmental and cognitive disabilities through residential homes, family living arrangements, and home-based services including transportation. Other services provided include skill development, career assessment, job coaching, and job finding and development. The low- and moderate-income clients are generally referred by county social services. The organization’s funding primarily comes from the State of Pennsylvania Department of Human Services. The 21 loans included a loan to purchase a residential property. The purchased home provided affordable housing as it was leased back to the low- and moderate-income clients. The remaining 20 loans were used to purchase transportation vehicles.



- The bank made a community development loan to a non-profit organization that operates a monthly food bank and offers emergency food assistance, financial assistances, wheels to work, and job training to low- and moderate-income individuals and families.

### **Qualified Investments**

The bank made 45 qualified investments totaling approximately \$628,000 benefitting the PA Non-MSA assessment area. This total includes 1 prior period investment for \$510,000 and 44 donations totaling \$118,000. During the prior evaluation period, the bank made 37 qualified investments and donations totaling \$1.4 million. The following table illustrates the bank’s qualified investment activity by year and purpose.

<b>Qualified Investments</b>										
<b>Assessment Area: PA Non-MSA</b>										
<b>Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>
Prior Period	0	0	1	510	0	0	0	0	1	510
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	0	0	1	510	0	0	0	0	1	510
Grants & Donations	0	0	44	118	0	0	0	0	44	118
<b>Total</b>	0	0	45	628	0	0	0	0	45	628
<i>Source: Bank Data</i>										

The following are notable examples of the bank’s qualified investments and donations benefitting the PA Non-MSA assessment area.

- The bank donated \$20,000 to a local community hospital's Charity Care program that provides health care services to low- and moderate-income persons at no or reduced cost. This donation supports community development services.
- The bank donated \$10,000 to an organization that operates an emergency homeless shelter. This donation supports community development services.

### **Community Development Services**

Bank personnel provided 22 instances of community development services to 8 different community development organizations within the PA Non-MSA assessment area, primarily through Board and committee membership. The bank’s performance is an increase since the prior evaluation, where the bank had 20 instances of community development services to 8 different community development organizations.

The following table illustrates the bank’s community development services by year and purpose.

<b>Community Development Services</b>					
<b>Assessment Area: PA Non-MSA</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2021	2	2	0	0	<b>4</b>
2022	2	2	0	0	<b>4</b>
2023	2	4	0	0	<b>6</b>
2024	2	6	0	0	<b>8</b>
<b>Total</b>	<b>8</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>22</b>
<i>Source: Bank Data</i>					

The following are notable examples of the bank’s qualified service activities benefitting the PA Non-MSA assessment area.

- A bank officer serves as a Board member of an organization that supports economic development, affordable housing, and other related community services for low- and moderate-income households.
- A bank employee serves as a Board member of an affordable housing organization. The organization accepts vouchers from the Housing Choice Voucher Program and housing costs are income based.
- A bank officer serves as chairperson of a non-profit organization based in Union County. The bank officer provides financial oversight and assists with budgeting for the local medical care facilities, which assists with offsetting medical costs for low- and moderate-income individuals.

## WILLIAMSPORT, PA MSA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN WILLIAMSPORT, PA MSA

**Economic and Demographic Data**

The Williamsport, PA MSA assessment area includes Lycoming County in its entirety. This remains unchanged from the previous examination.

Susquehanna Community Bank’s Williamsport, PA MSA assessment area includes 32 census tracts. The demographics of these census tracts include:

- 1 low-income census tract.
- 1 moderate-income census tracts.
- 23 middle-income census tracts.
- 6 upper-income census tracts and
- 1 census tracts with no income designation.

The following tables illustrate select demographics characteristics of the Williamsport, PA MSA assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Williamsport, PA MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	32	3.1	3.1	71.9	18.8	3.1
Population by Geography	114,188	3.4	5.0	71.8	17.7	2.0
Housing Units by Geography	53,533	4.4	5.2	73.0	16.5	0.8
Owner-Occupied Units by Geography	31,653	0.9	2.0	78.5	18.4	0.2
Occupied Rental Units by Geography	14,507	12.7	10.5	59.6	15.6	1.6
Vacant Units by Geography	7,373	3.0	8.6	76.1	10.3	2.0
Businesses by Geography	11,559	3.6	3.8	73.9	17.8	0.9
Farms by Geography	482	0.8	0.8	83.0	14.7	0.6
Family Distribution by Income Level	30,030	19.5	18.1	21.8	40.7	0.0
Household Distribution by Income Level	46,160	23.4	16.1	19.5	41.0	0.0
Median Family Income MSA - 48700 Williamsport, PA MSA		\$66,824	Median Housing Value			\$157,880
Families Below Poverty Level		9.3%	Median Gross Rent			\$806
<i>Source: 2020 U.S. Census and 2023 D&amp;B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are 53,533 housing units within the assessment area. Of these, 59.1 percent are owner occupied, 27.1 percent are occupied rental units, and 13.8 percent are vacant. The Geographic

Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

Examiners used the 2022 and 2023 FFIEC updated MFI to evaluate home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Williamsport, PA MSA Median Family Income</b>				
2022 (\$77,900)	<\$38,950	\$38,950 to <\$62,320	\$62,320 to <\$93,480	≥\$93,480
2023 (\$78,700)	<\$39,350	\$39,350 to <\$62,960	\$62,960 to <\$94,440	≥\$94,440
<i>Source: FFIEC</i>				

According to 2023 D&B data, there were 12,224 businesses operating in this assessment area. GARs for these businesses follow.

- 87.5 percent have GARs of \$1.0 million or less.
- 3.3 percent have GARs of more than \$1.0 million.
- 9.2 percent have unknown GARs.

Service industries represent the largest portion of businesses at 35.5 percent; followed by non-classifiable establishments (17.6 percent); retail trade (12.4 percent); and finance, insurance, and real estate (10.9 percent). In addition, 65.8 percent of area businesses have four or fewer employees and 91.2 percent operate from a single location.

As the following table shows, data obtained from the U.S Bureau of Labor Statistics indicate that employment declined during the evaluation period. The unemployment rate in Lycoming County exceeded that of the statewide unemployment rate, except for 2024, when they were the same.

<b>Unemployment Rates</b>				
<b>Area</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
Lycoming County	4.2	3.7	3.2	3.3
PA	3.7	3.3	2.9	3.3
<i>Source: Bureau of Labor Statistics</i>				

**Competition**

The assessment area is moderately competitive in the market for financial services. According to FDIC Deposit Market Share data as of June 30, 2024, 12 financial institutions operated 45 branches within the assessment area. Of these institutions, Susquehanna Community Bank ranked 11<sup>th</sup> with a 0.9 percent market share.

There is a moderate level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 147 lenders reported 2,535 residential mortgage loans originated or purchased. Susquehanna Community Bank ranked 18th, with a market share of 1.1 percent.

Susquehanna Community Bank is not required to collect or report its small business loan data. Nonetheless, the bank collected the data, but did not report it. Therefore, the small business loan analysis under the Lending Test does not include a comparison of small business lending activity to aggregate data. This evaluation, however, references the aggregate lending data as it indicates the level of demand for small business loans. The aggregate data for 2022 shows that 68 institutions reported 1,862 small business loans, indicating a moderate level of competition for this product. The three most prominent small business lenders were American Express National Bank, Synchrony Bank, and JP Morgan Chase Bank NA and accounted for 46.2 percent of total market share.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN WILLIAMSPORT, PA MSA**

### **LENDING TEST**

Susquehanna Community Bank demonstrated reasonable performance under the Lending Test within the Williamsport, PA MSA assessment area.

#### **Geographic Distribution**

The geographic distribution of loans reflects excellent dispersion throughout the Williamsport, PA MSA assessment area. The bank's excellent performance of home mortgage lending supports this conclusion.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the Williamsport, PA MSA assessment area. Examiners compared the bank's home mortgage lending to aggregate lending and demographic data.

In 2022 and 2023, the bank's geographic distribution of home mortgage loans in low-income census tracts exceeded both the aggregate and demographics. In 2022, the bank's geographic distribution of home mortgage loans in moderate-income census tracts exceeded both the aggregate and demographics. In 2023, the bank's geographic distribution of home mortgage loans in moderate-income census tracts was slightly below the aggregate and greater than demographics.

<b>Geographic Distribution of Home Mortgage Loans</b> <b>Assessment Area: Williamsport, PA MSA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2022	0.9	2.0	3	7.9	410	7.5
2023	0.9	1.5	4	14.8	993	17.1
Moderate						
2022	2.0	4.0	2	5.3	174	3.2
2023	2.0	4.1	1	3.7	218	3.8
Middle						
2022	78.5	72.9	26	68.4	3,455	63.0
2023	78.5	74.3	19	70.4	4,104	70.7
Upper						
2022	18.4	21.0	7	18.4	1,449	26.4
2023	18.4	20.0	3	11.1	489	8.4
Not Available						
2022	0.3	0.1	0	0.0	0	0.0
2023	0.3	0.2	0	0.0	0	0.0
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>5,487</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>5,804</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 &amp; 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the Williamsport, PA MSA assessment area. Although the bank did not originate any small business loans in the low- or moderate-income census tracts, a limited number of small businesses operate in those census tracts (15 in the low-income and 440 in the moderate-income).

Since the bank is not a CRA reporter, examiners do not directly compare its performance to aggregate data. However, to obtain a perspective as to the bank's competition and its lending activity, examiners reviewed aggregate data from a previous year, 2022, as 2023 aggregate data is not available. The review showed that the aggregate originated 2.6 percent of the reported small business loans in the low-income census tracts and 2.4 percent in the moderate-income census tracts.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: Williamsport, PA MSA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low					
2023	3.6	0	0.0	0	0.0
Moderate					
2023	3.8	0	0.0	0	0.0
Middle					
2023	73.9	10	90.9	2,789	87.3
Upper					
2023	17.8	1	9.1	406	12.7
Not Available					
2023	0.9	0	0.0	0	0.0
<b>Totals</b>					
<b>2023</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>3,195</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among individuals of different income levels and businesses of different sizes in the Williamsport, PA MSA assessment area. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Examiners also focused on the percentage by number of small business loans to businesses with GARs of \$1 million or less.

### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

In 2022 and 2023, the bank's distribution of home mortgage loans to low- and moderate-income borrowers was less than aggregate and demographic data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Williamsport, PA MSA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2022	19.5	9.2	1	2.6	252	4.6
2023	19.5	7.3	1	3.7	95	1.6
Moderate						
2022	18.1	22.5	2	5.3	179	3.3
2023	18.1	21.8	1	3.7	58	1.0
Middle						
2022	21.8	23.2	8	21.1	1,022	18.6
2023	21.8	23.6	3	11.1	510	8.8
Upper						
2022	40.7	32.1	8	21.1	1,124	20.5
2023	40.7	33.6	6	22.2	1,193	20.6
Not Available						
2022	0.0	13.0	19	50.0	2,911	53.0
2023	0.0	13.6	16	59.3	3,947	68.0
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>5,487</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>5,804</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 &amp; 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Small Business Loans***

As shown in the following table, the distribution of small business borrowers reflects reasonable penetration among businesses of different sizes. In 2023, 90.9 percent of loans to businesses with GARs of \$1 million or less, which is slightly above demographic data that shows 86.7 percent of the businesses earn GARs in this category.



<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Williamsport, PA MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000					
2023	86.7	10	90.9	2,470	77.3
>\$1,000,000					
2023	3.5	1	9.1	725	22.7
Revenue Not Available					
2023	9.7	0	0.0	0	0.0
<b>Totals</b>					
<b>2023</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>3,195</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

## **COMMUNITY DEVELOPMENT TEST**

Susquehanna Community Bank demonstrated adequate responsiveness to the community development needs of the assessment area through community development loans, qualified investments, and community development services. Examiners considered the institution’s capacity and the need and availability of such opportunities.

### **Community Development Loans**

The bank originated one community development loan for \$750,000 to a non-profit organization. This project received funds through the Commonwealth of PA Redevelopment Assistance Capital Program and is in a moderate-income census tract. This loan supports revitalization and stabilization. During the prior evaluation period, the bank originated six community development loans for \$998,986.

### **Qualified Investments**

The bank made 20 donations totaling approximately \$12,900 benefitting this assessment area, all with a primary purpose of community development services. This is an increase, by number from the prior evaluation, when the bank made 16 donations totaling \$34,075.

The following are notable examples of the bank’s qualified investments and donations benefitting the Williamsport, PA MSA assessment area.

- The bank donated \$3,000 to a local community organization that provides an after-school club in Williamsport. All students in the Williamsport School District receive free or reduced lunches.

- The bank donated \$1,850 to a local community organization that operates a food pantry, working wardrobe program, garden program, and provides emergency financial assistance to low- and moderate-income individuals and families. The garden program is in a low-income census tract and provides fresh vegetables to the gardeners and food pantry. These donations support community development services.

**Community Development Services**

Bank personnel provided 14 instances of financial expertise or technical assistance to 5 different community development organizations. The bank’s performance is an increase since the previous evaluation, where the bank had six instances of community development services to two community development organizations. The following table illustrates the bank’s community development services by year and purpose.

<b>Community Development Services</b>					
<b>Assessment Area: Williamsport, PA MSA</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2021	0	0	2	0	<b>2</b>
2022	0	1	2	0	<b>3</b>
2023	0	2	2	0	<b>4</b>
2024	1	2	2	0	<b>5</b>
<b>Total</b>	<b>1</b>	<b>5</b>	<b>8</b>	<b>0</b>	<b>14</b>
<i>Source: Bank Data</i>					

The following are notable examples of the bank’s qualified service activities benefitting the Williamsport, PA MSA assessment area.

- An employee serves as a family selection committee member of a non-profit affordable housing organization that provides affordable housing to low- and moderate-income residents and other related services.
- An officer serves as a loan committee member for an economic development organization that serves the county’s economic needs by providing financing options and financial assistance programs to small businesses.

## APPENDICES

### INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.



**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

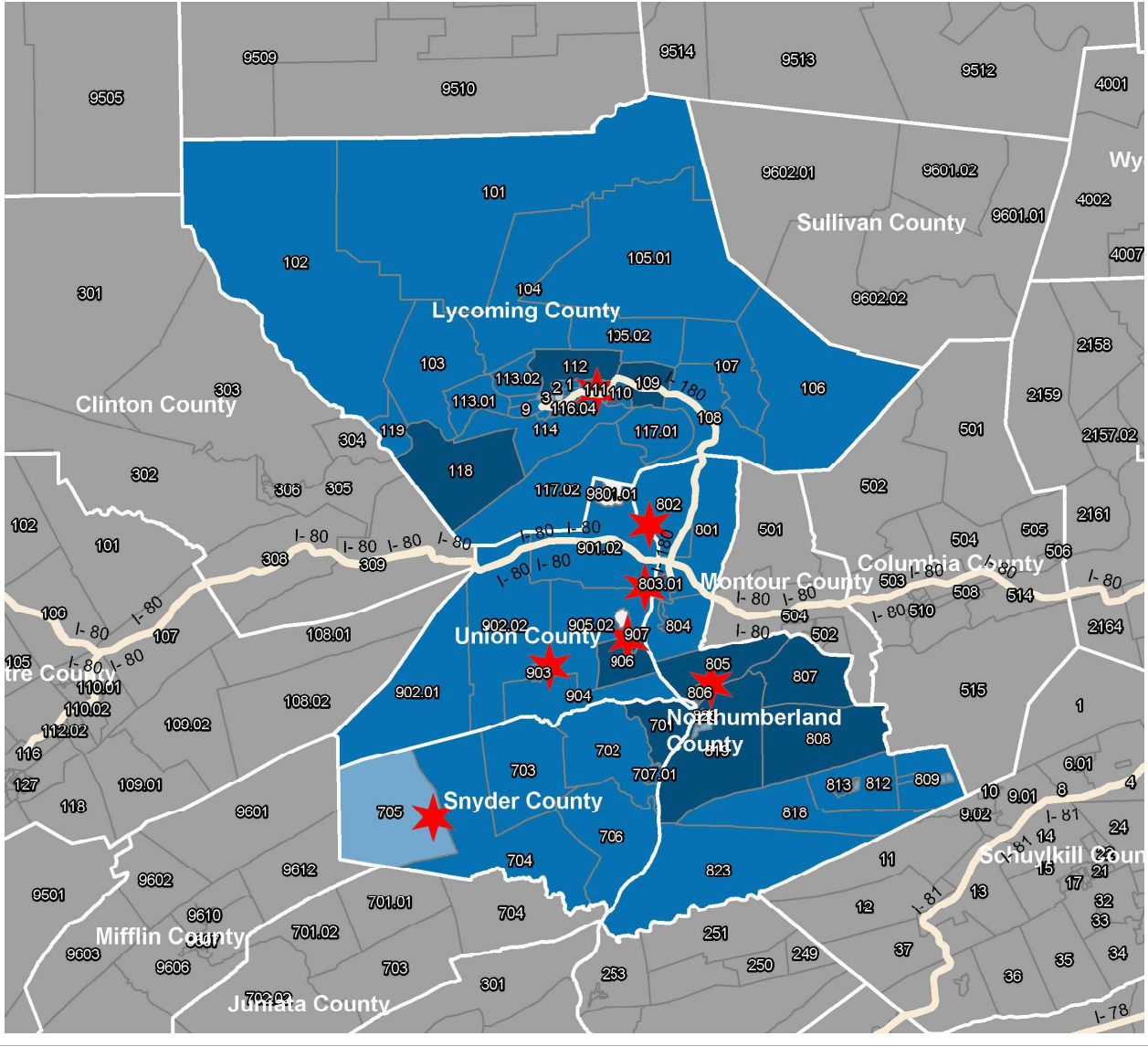
**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

## **Assessment Area Map and Tracts**

**Susquehanna Community Bank - 2025 HMDA - ASSESSMENT AREA INCOME MAP**  
 Assessment Area 2025\*



**Income Level**

- NA
- Low
- Moderate
- Middle
- Upper

◆ Applications/Loans  
 ★ Bank Branches

State ID	State	County ID	County Name	MSA/MD	MSA/MD Name	Tract	Tract Income Level
42	PA	119	UNION			9808.00	4:Upper
42	PA	119	UNION			9805.01	0:NA
42	PA	119	UNION			9801.01	0:NA
42	PA	119	UNION			0907.00	3:Middle
42	PA	119	UNION			0906.00	4:Upper
42	PA	119	UNION			0905.02	3:Middle
42	PA	119	UNION			0904.00	3:Middle
42	PA	119	UNION			0903.00	3:Middle
42	PA	119	UNION			0902.02	3:Middle
42	PA	119	UNION			0902.01	3:Middle
42	PA	119	UNION			0901.02	3:Middle
42	PA	109	SNYDER			9807.05	4:Upper
42	PA	109	SNYDER			0707.01	3:Middle
42	PA	109	SNYDER			0706.00	3:Middle
42	PA	109	SNYDER			0705.00	2:Moderate
42	PA	109	SNYDER			0704.00	3:Middle
42	PA	109	SNYDER			0703.00	3:Middle
42	PA	109	SNYDER			0702.00	3:Middle
42	PA	109	SNYDER			0701.00	4:Upper
42	PA	097	NORTHUMBERLAND			0824.00	3:Middle
42	PA	097	NORTHUMBERLAND			0823.00	3:Middle
42	PA	097	NORTHUMBERLAND			0822.00	2:Moderate
42	PA	097	NORTHUMBERLAND			0821.00	3:Middle
42	PA	097	NORTHUMBERLAND			0820.00	3:Middle
42	PA	097	NORTHUMBERLAND			0819.00	4:Upper
42	PA	097	NORTHUMBERLAND			0818.00	3:Middle
42	PA	097	NORTHUMBERLAND			0817.00	2:Moderate
42	PA	097	NORTHUMBERLAND			0816.00	2:Moderate
42	PA	097	NORTHUMBERLAND			0815.00	3:Middle
42	PA	097	NORTHUMBERLAND			0814.00	3:Middle
42	PA	097	NORTHUMBERLAND			0813.00	2:Moderate
42	PA	097	NORTHUMBERLAND			0812.00	3:Middle
42	PA	097	NORTHUMBERLAND			0811.00	2:Moderate
42	PA	097	NORTHUMBERLAND			0810.00	2:Moderate
42	PA	097	NORTHUMBERLAND			0809.00	3:Middle
42	PA	097	NORTHUMBERLAND			0808.00	4:Upper
42	PA	097	NORTHUMBERLAND			0807.00	4:Upper
42	PA	097	NORTHUMBERLAND			0806.00	3:Middle
42	PA	097	NORTHUMBERLAND			0805.00	4:Upper
42	PA	097	NORTHUMBERLAND			0804.00	3:Middle
42	PA	097	NORTHUMBERLAND			0803.02	3:Middle
42	PA	097	NORTHUMBERLAND			0803.01	3:Middle
42	PA	097	NORTHUMBERLAND			0802.00	3:Middle
42	PA	097	NORTHUMBERLAND			0801.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0119.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0118.00	4:Upper
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0117.02	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0117.01	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0116.04	4:Upper
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0116.03	4:Upper
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0116.01	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0114.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0113.02	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0113.01	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0112.00	4:Upper
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0111.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0110.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0109.00	4:Upper
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0108.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0107.00	3:Middle

42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0106.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0105.02	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0105.01	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0104.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0103.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0102.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0101.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0010.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0009.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0008.00	0:NA
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0006.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0005.00	3:Middle
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0004.00	1:Low
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0003.00	2:Moderate
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0002.00	4:Upper
42	PA	081	LYCOMING	48700	WILLIAMSPORT, PA	0001.00	3:Middle

## Branches

Susquehanna Community Bank  
Branch Locations

**West Milton – Main Office**

940 High Street  
West Milton, PA 17886-7164  
Phone (570)568-6851  
Geography: Union County

Census Tract: 42-119-0905.02

**Lewisburg**

2005 Market Street  
Lewisburg, PA 17837-9601  
Phone (570)524-7800  
Geography: Union County

Census Tract: 42-119-0906.00

**Mifflinburg**

40 Hardees Drive  
Mifflinburg, PA 17844-7062  
Phone (570)966-2555  
Geography: Union County

Census Tract: 42-119-0902.02

**Watsontown**

1025 Main Street  
Watsontown, PA 17777-1422  
Phone (570)538-3698  
Geography: Northumberland County

Census Tract: 42-097-0802.00

**Beaver Springs**

19179 Route 522  
Beaver Springs, PA 17812-9479  
Phone (570)658-7542  
Geography: Snyder County

Census Tract: 42-109-0705.00

**Northumberland**

397 Point Township Drive  
Northumberland, PA 17857-8853  
Geography: Northumberland County

Census Tract: 42-097-0805.00

**Williamsport**

2409 East Third Street  
Williamsport, PA 17701-  
Geography: Lycoming County

Census Tract: 42-081-0111.00

## **Branches Opened and Closed**



April 1, 2025

There have been no new branch openings/closings in the past two years.

## **Service Charge Schedule**

<b>CONSUMER CHECKING</b>	
<p><b>FREEdom</b></p> <ul style="list-style-type: none"> <li>• Electronic Statements REQUIRED or \$5.00 monthly fee</li> <li>• You may make unlimited deposits into your account</li> <li>• Online Banking and Bill Pay included</li> </ul>	<p><b>Liberty</b></p> <ul style="list-style-type: none"> <li>• You may make unlimited deposits into your account</li> <li>• \$.50 Per Check Fee for each check over 10 per statement cycle</li> <li>• \$2.95 monthly Account Value Charge</li> <li>• ID Protect, Online Banking and Bill Pay included</li> </ul>
<p><b>Eagle Advantage</b></p> <ul style="list-style-type: none"> <li>• Monthly Maintenance Fee:             <ul style="list-style-type: none"> <li>○ \$8.00 Minimum Balance Maintenance Fee if balance falls below \$300 on any day in the statement cycle</li> <li>○ \$2.95 monthly Account Value Charge</li> </ul> </li> <li>• You may make unlimited deposits into your account</li> <li>• ID Protect, Online Banking &amp; Bill Pay included</li> </ul>	<p><b>Good Neighbors Club</b></p> <ul style="list-style-type: none"> <li>• Must be 50 years of age or older</li> <li>• \$500 minimum daily balance to obtain the disclosed Annual Percentage Yield</li> <li>• You may make unlimited deposits into your account</li> <li>• \$1.95 monthly Account Value Charge</li> <li>• Good Neighbors Club checks included</li> <li>• ID Protect, Online Banking and Bill Pay included</li> </ul>
<b>BUSINESS CHECKING</b>	
<p><b>Business Advantage</b></p> <ul style="list-style-type: none"> <li>• \$2,500 minimum daily balance to obtain the disclosed Annual Percentage Yield</li> <li>• An Average Monthly Combined Deposit Balance of \$50,000 or greater avoids Excess Item and Minimum Balance Fees. Combined Balances refers to all primary deposit accounts under the same Tax ID Number; including, Business Advantage, Money Market, Market Share, Savings and Certificate of Deposit accounts</li> <li>• You may make unlimited number of deposits into your account, Excess Item Fee may apply</li> <li>• \$5.00 per Telephone Transfer debit</li> </ul> <p><i>Excess Item Fees</i></p> <ul style="list-style-type: none"> <li>• If you maintain an Average Monthly Combined Deposit Balance of \$10,000 to \$49,999, you will incur an Excess Item Fee of \$0.25 per item* if you exceed 200 per statement cycle</li> <li>• If you maintain an Average Monthly Combined Deposit Balance of \$2,500 to \$9,999, you will incur an Excess Item Fee of \$0.25 per item* if you exceed 100 per statement cycle</li> <li>• If you maintain an Average Monthly Combined Deposit Balance of \$0.00 to \$2,499, you will incur an Excess Item Fee of \$0.25 per item* if you exceed 50 per statement cycle</li> </ul> <p><i>* All debit, credit, and deposited items are included in the Excess Item Fee count (such as: checks; deposits; ACH transactions; ATM/POS transactions; Online Banking transactions; Wire Transfers In/Out; and Sweep transactions).</i></p> <p><i>Maintenance Fee</i></p> <ul style="list-style-type: none"> <li>• If you maintain an Average Monthly Combined Deposit Balance of \$10,000 to \$49,999, you will incur a Minimum Balance Fee of \$2.00</li> <li>• If you maintain an Average Monthly Combined Deposit Balance of \$2,500 to \$9,999, you will incur a Minimum Balance Fee of \$4.00</li> <li>• If you maintain an Average Monthly Combined Deposit Balance of \$0.00 to \$2,499, you will incur a Minimum Balance Fee of \$6.00</li> </ul>	
<p><b>Business Freedom</b></p> <ul style="list-style-type: none"> <li>• Excess Item Fee - \$0.25 per item* if exceeds 200 items* in a statement cycle             <ul style="list-style-type: none"> <li><i>* All debit, credit, and deposited items are included in the Excess Item Fee count (such as: checks; deposits; ACH transactions; ATM/POS transactions; Online Banking transactions; Wire Transfers In/Out; and Sweep transactions).</i></li> </ul> </li> <li>• You may make unlimited deposits into your account, Excess Item Fee may apply</li> <li>• \$5.00 per Telephone Transfer debit</li> </ul>	

## BUSINESS SAVINGS

### Money Market Demand Account

- \$2,500.00 minimum deposit to open account
- \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield
- \$10.00 Maintenance Fee if balance falls below \$2,500.00 on any day in the statement cycle
- You may make unlimited deposits into your account
- \$20.00 Excess Debit Fee will be charged for each DEBIT in excess of six during a statement cycle. (DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfers, Online & Mobile Banking Transfers, Wires and ATM Withdrawals).

### Liberty Premium Market Share Account

- \$25,000 minimum deposit to open account
- \$25,000 NEW money required to open account
- \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield
- You may make unlimited deposits into your account
- You may make unlimited withdrawals from your account

### Statement Savings

- \$100.00 minimum balance requirement to avoid fees
- \$5.00 Minimum Balance Fee if balance falls below \$100 on any day in the statement cycle
- You may make unlimited deposits into your account
- \$1.00 Excess Debit Fee will be charged for each DEBIT in excess of three during a statement cycle. (DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfers, Online & Mobile Banking, Wires Transfers and ATM Withdrawals).

### Eagle Premium Savings

- \$100,000 minimum deposit to open account
- \$25,000 new money required
- \$.01 minimum daily balance to obtain the disclosed Annual Percentage Yield
- You may make unlimited deposits into your account
- \$10.00 Maintenance Fee if balance falls below \$25,000.00 on any day in the statement cycle
- \$20.00 Excess Debit Fee will be charged for any withdrawal/debit in excess of TWO debits semi-annually (January 1-June 30 and July 1-December 31). (DEBITS are defined as: Checks, ACH/Automated Clearing House, POS/Point of Sale, Telephone Transfers, Online & Mobile Banking Transfers, Wires and ATM Withdrawals). ONLY the monthly compounded interest may be withdrawn.

## SERVICE CHARGE SCHEDULE

**The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:**

### DEBIT CARDS

Foreign Withdrawal at ATM Transactions we do not own or operate (excludes MoneyPass® ATMs)	\$2.50 per transaction
Replace DEBIT card in excess of 3 in 12 months (This fee is waived when fraud is involved) 2/8/24	\$10.00
Foreign Cardholder Withdrawals at our ATMs	\$3.50 per transfer
International Service Assessment (ISA) Fee on International Transactions (effective 9/1/17)	2% of Transaction Amount
Withdrawal Limits: You may not withdraw more than \$500.00 in cash from your account(s) per day with your DEBIT card. (effective 5/1/15)	
Overall DEBIT limit is \$1,500.00 per day. (effective 5/1/15)	

### CHECKING ACCOUNTS

Check Printing	Varies by style and quantity
Deposit/Withdrawal Tickets	Current Pricing
Account Closing Fee (if account closed within 90 days from opening date) (effective 9/1/17)	\$10.00
Counter Checks --- 4 checks per sheet (5/21/15)	\$2.00/sheet
Treasurer's Check (customers only - 9/26/03)	\$10.00
Money Order (9/26/03 - not available to non-customers ) (5/31/13 - \$1,000 MAXIMUM AMOUNT)	\$5.00
Transfer to cover overdraft or pre-set balance (includes transfer from Lines of Credit) effective 2/3/25	\$5.00
Dormant Account: Account is dormant if for 18 months there have been no deposits or withdrawals to the account.	\$5.00

Levies/Garnishment (effective Sept. 2010)	\$175.00
Esheatment fee (effective 2/3/25)	\$50.00
Return Item (1/1/12) (Includes Automated Clearing House (ACH) Origination Returns – 3/1/19)	\$15.00
Statement out of cycle (5/14/14)	\$5.00
Nonsufficient Funds (NSF) Fee - per item/transaction paid or returned for initial and multiple presentments of the same item or transaction - (effective 1/11/11 – updated 6/28/2022) <i>This applies to overdrafts created by check, in-person withdrawal, or by electronic means, with the exception of one-time ATM and Point of Sale (POS) transactions. See the Terms and Conditions Overdraft Addendum for more information.</i>	\$35.00
Copies of checks	\$5.00
Stop Payment (Non-Recurring) (1/11/11)	\$35.00
Stop Payment (EFT Recurring Item) (1/11/11) • Each additional recurring item presented	\$35.00 \$15.00
Telephone Transfer (free through Telephone, Online & Mobile Banking) -- Consumer & Business accounts (effective 2/1/17- modified 8/1/18)	\$5.00
Transcript Statement	\$5.00
<b>SAVINGS ACCOUNTS</b>	
Account Closing Fee (if account closed within 90 days from opening date)	\$10.00
Club Account closed before maturity	\$10.00
Club Account withdrawal fee, no limit (1 FREE withdrawal) (1/22/09)	\$10.00
Dormant Account: An account is dormant if for two years there have been no deposits or withdrawals to the account.	\$5.00
Nonsufficient Funds (NSF) Fee - per item/transaction paid or returned for initial and multiple presentments of the same item or transaction - (effective 1/11/11 – updated 6/28/2022) <i>This applies to overdrafts created by check, in-person withdrawal, or by electronic means, with the exception of one-time ATM and Point of Sale (POS) transactions. See the Terms and Conditions Overdraft Addendum for more information.</i>	\$35.00
IRA Transfers out of Bank (2/1/17)	Greater of 6 months interest or \$25.00
<b>OTHER SERVICES</b>	
Collections: In or Out	\$15.00
Deposit/Loan Verification Fee (effective 2/3/25)	\$10.00 per request
Records Research Fee (effective 3/1/19, increase to \$30.00 per hour with \$30.00 minimum)	\$30.00 per hour Minimum \$30.00
Account Balancing Fee (effective 3/1/19)	\$30.00 per hour Minimum \$30.00
Fax Usage (Consumer) Fax Usage (Business)	\$1.00 per page \$3.00 per page
Foreign Currency Order	\$10.00 + costs
Canadian Check Fee (effective 1/3/2023)	no longer accepted
Indemnity Bond	\$25.00
Government Issued/US Treasury Tax Refund Check Cashing Fee	Greater of \$20.00 or 1%
On-Us Check Cashing Fee – Non-Customers only (effective 2/3/25)	\$10.00
Photocopies	\$.25 each
Signature Guarantee (customer only) Trust transactions will be NO CHARGE. (revised 7/2015)	\$50.00
External Transfer transaction fee – through Personal Online Banking (2/1/17) • 1-day transfer • 3-day transfer	\$3.00 per transaction \$1.50 per transaction

Wire Transfers (customers only):	
• Outgoing	\$30.00
• Incoming	\$15.00
• Foreign	\$65.00
<b>Bank Bags</b> (effective 1/1/19)	
<i>Zipper Bags</i>	
• Medium Zipper Bag	\$6.75
• Large Zipper Bag	\$7.75
One-Time Use (disposable) Bags	\$0.30
<i>Lock Bags</i>	
• Small Lock Bag	\$35.00
• Large Lock Bag	\$45.00
<b>SAFE DEPOSIT BOXES</b>	
2 x 5	\$30.00
3 x 5	\$30.00
4 x 5	\$40.00
5 x 5	\$40.00
2 ½ x 10	\$50.00
3 x 10	\$50.00
3 ¼ x 10	\$50.00
5 x 10	\$60.00
10 x 10	\$75.00
Safe Deposit Box Inventory (per hour, \$10.00 minimum)	\$20.00
Replace Lost Key	\$15.00
Drill Box	\$200.00
Rental Delinquency (over 30 days)	\$15.00

## **Bank Products and Services**

## Products and Service

### Checking Accounts

- Personal Checking
- Interest Bearing Checking
- Good Neighbors Club-*checking Account and more for individual's age 50 and older*
- Eagle Advantage Checking
- Regular and Specialized Business Checking
- Overdraft Protection

### Savings and Club Accounts

- Statement Savings
- Junior Bankers Club-*statement savings account and more for children age 13 and younger*
- Eagle Premium Savings
- Christmas Clubs
- All-Purpose Clubs
- Money Market
- Liberty Premium Market Share Account

### Time Deposit Accounts

- Certificate of Deposits
- Individual Retirement Accounts

### Electronic Banking Services

- Direct Deposit-Payroll, Retirement, Social Security, Government
- Automatic Transfer
- Telephone Transfer
- 24-Hour Automatic Teller-VISA
- Direct Wire Transfers
- Telephone Banking
- Internet Banking
- Billpay-Zelle
- Mobile Banking
- Mobile Deposit

### Security Services

- Safe Deposit Boxes
- Treasures Checks
- Personal Money Orders
- Guarantee Signatures

### Loan Services

- Real Estate Loan-Conventional, VA, FHA, USDA, SBA
- Auto Loan
- Home Equity Loan
- Home Improvement Loan
- Business Loan
- Personal Loan
- Installment Loan
- Personal Credit Line/Overdraft Protection
- Home Equity Lines of Credit
- Eagle Express Line of Credit

### Special Services

- Foreign Currency
- Consumer and Business Credit Cards-VISA
- Personal Banker Program

### For Your Convenience

- Drive-Thru Window Services
- 24-Hour Night Depository
- Bank by Mail
- Statement Reconciliation
- Notary Service
- Money Pass
- ID Theft Protection

### Investment Services

- Cetera Investment Services- *Mutual Funds, Annuities, Retirement Planning*
- Trust Services- C & N Bank

### Treasury Management/Merchant Service

- Merchant Services Credit Card and Debit Card Processing
- Positive Pay
- Business Online Banking
- Small Business Bill Pay
- Remote Deposit Capture



## **Branch Office Hours**

**West Milton**

940 High Street  
West Milton, PA 17886

**Lobby Hours**

Monday & Tuesday: 8:30 a.m. – 5:00 p.m.  
Wednesday: 8:30 a.m. – 12:00 p.m.  
Thursday: 8:30 a.m. – 5:00 p.m.  
Friday: 8:30 a.m. – 6:00 p.m.  
Saturday: By Appointment Only

**Drive-Thru Hours**

Monday – Thursday: 8:00 a.m. – 5:00 p.m.  
Friday: 8:00 a.m. – 6:00 p.m.  
Saturday: 8:00 a.m. – 12:00 p.m.

**Lewisburg**

2005 Market Street  
Lewisburg, PA 17837

**Lobby Hours**

Monday & Tuesday: 8:30 a.m. – 5:00 p.m.  
Wednesday: 8:30 a.m. – 12:00 p.m.  
Thursday & Friday: 8:30 a.m. – 5:00 p.m.  
Saturday: By Appointment Only

**Drive-Thru Hours**

Monday – Friday: 8:00 a.m. – 5:00 p.m.  
Saturday: 8:00 a.m. – 12:00 p.m.

**Mifflinburg**

40 Hardees Drive  
Mifflinburg, PA 17844

**Lobby Hours**

Monday & Tuesday: 8:30 a.m. – 5:00 p.m.  
Wednesday: 8:30 a.m. – 12:00 p.m.  
Thursday: 8:30 a.m. – 5:00 p.m.  
Friday: 8:30 a.m. – 6:00 p.m.  
Saturday: By Appointment Only

**Drive-Thru Hours**

Monday – Thursday: 8:00 a.m. – 5:00 p.m.  
Friday: 8:00 a.m. – 6:00 p.m.  
Saturday: 8:00 a.m. – 12:00 p.m.

**Watsontown**

1025 Main Street  
Watsontown, PA 17777

**Lobby Hours**

Monday – Friday: By Appointment Only

**Drive-Thru Hours**

Monday – Tuesday: 8:00 a.m. – 5:00 p.m.  
Wednesday: 8:00 a.m. – 1:00 p.m.  
Thursday – Friday: 8:00 a.m. – 5:00 p.m.

**Beaver Springs**

19179 Route 522  
Beaver Springs, PA 17812

**Lobby Hours**

Monday & Tuesday: 8:30 a.m. – 5:00 p.m.  
Wednesday: 8:30 a.m. – 12:00 p.m.  
Thursday: 8:30 a.m. – 5:00 p.m.  
Friday: 8:30 a.m. – 6:00 p.m.  
Saturday: By Appointment Only

**Drive-Thru Hours**

Monday – Thursday: 8:00 a.m. – 5:00 p.m.  
Friday: 8:00 a.m. – 6:00 p.m.  
Saturday: 8:00 a.m. – 12:00 p.m.

**Northumberland**

397 Point Township Drive  
Northumberland, PA 17857

**Lobby Hours**

Monday & Tuesday: 8:30 a.m. – 5:00 p.m.  
Wednesday: 8:30 a.m. – 1:00 p.m.  
Thursday & Friday: 8:30 a.m. – 5:00 p.m.  
Saturday: By Appointment Only

**Drive-Thru Hours**

Monday & Tuesday: 8:00 a.m. – 5:00 p.m.  
Wednesday: 8:00 a.m. – 1:00 p.m.  
Thursday & Friday: 8:00 a.m. – 5:00 p.m.  
Saturday: 8:00 a.m. – 12:00 p.m.

**Williamsport**

2409 East Third Street  
Williamsport, PA 17701

Lobby Hours

Monday – Friday: By Appointment Only

Drive-Thru Hours

Monday – Tuesday: 8:00 a.m. – 5:00 p.m.

Wednesday: 8:00 a. m. – 1:00 p. m.

Thursday – Friday: 8:00 a.m. – 5:00 p.m.

## **Loan to Deposit Ratio**

**SUSQUEHANNA COMMUNITY BANK**  
**LOAN TO DEPOSIT RATIO**  
In thousands

<u>DATE</u>	<u>TOTAL LOANS</u>	<u>TOTAL DEPOSITS</u>	<u>RATIO OF LOAN/DEPOSIT</u>
March 31, 2021	296,391	448,103	66.14%
June 30, 2021	294,609	447,358	65.86%
September 30, 2021	305,112	470,422	64.86%
December 31, 2021	312,917	489,231	63.95%
March 31, 2022	312,845	498,302	62.78%
June 30, 2022	307,754	505,367	60.90%
September 30, 2022	318,104	516,843	61.55%
December 31, 2022	325,870	511,283	63.74%
March 31, 2023	340,026	523,782	64.92%
June 30, 2023	353,934	513,942	68.87%
September 30, 2023	361,885	518,747	69.76%
December 31, 2023	364,391	497,189	73.29%
March 31, 2024	364,756	486,196	75.02%
June 30, 2024	376,706	488,616	77.10%
September 30, 2024	284,233	494,855	77.65%
December 31, 2024	389,126	488,075	79.73%

## HMDA Disclosure



**SUSQUEHANNA**  
**COMMUNITY BANK**

NMLS ID# 455754

## Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).