

1ST SUMMIT BANK COMMUNITY REINVESTMENT ACT CRA PUBLIC FILE

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CRA Disclosure Statements

CRA Disclosure Statements for the previous two years may be obtained from the Federal Financial Institutions Examination Council's (FFIEC) Website: [FFIEC CRA Disclosure Statements](#)

Federal Financial Institutions Examination Council Website: [FFIEC CRA Disclosure Statements](#)

- Click on year
- Type in Institution Name: 1ST SUMMIT BANK
- Click Retrieve By Institutions
- Highlight 1ST SUMMIT BANK
 - To retrieve the CRA Disclosure Statement at the bank level, click on retrieve all PDF
 - To retrieve the CRA Disclosure Statement for the bank at the state level:
 - Click Select By State
 - Highlight State
 - Click Retrieve All Tables

County

Respondent ID: 0000008426

Small Business Loans - Originations

Agency: FDIC - 3

Institution: 1ST SUMMIT BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	122	0	0	0	0	1	65	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	122	0	0	0	0	1	65	0	0
MANATEE COUNTY (081), FL MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	350	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0

County

Respondent ID: 0000008426

Small Business Loans - Originations

Agency: FDIC - 3

Institution: 1ST SUMMIT BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	172	0	0	1	350	1	65	0	0
STATE TOTAL	3	172	0	0	1	350	1	65	0	0

2022 Institution Disclosure Statement - Table 1-1

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Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORSYTH COUNTY (117), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	0	0	0	0
STATE TOTAL	1	25	0	0	0	0	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

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Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	424	1	424	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	200	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	1	500	0	0
Median Family Income 70-80%	1	51	0	0	0	0	1	51	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	200	0	0	1	200	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	2	400	2	924	4	1,175	0	0
ARMSTRONG COUNTY (005), PA MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	236	1	290	2	286	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	236	1	290	2	286	0	0

2022 Institution Disclosure Statement - Table 1-1

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Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (009), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	33	0	0	0	0	2	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	0	0	0	0	2	33	0	0
BLAIR COUNTY (013), PA MSA 11020										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	371	2	371	3	2,100	4	503	0	0
Middle Income	5	291	5	903	7	3,611	8	1,986	0	0
Upper Income	3	129	0	0	0	0	2	119	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	791	7	1,274	10	5,711	14	2,608	0	0
BUTLER COUNTY (019), PA MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	300	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

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Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0001										
Low Income	6	297	1	160	1	350	3	255	0	0
Moderate Income	20	982	4	681	3	1,325	12	941	0	0
Middle Income	83	3,797	25	4,374	16	8,408	50	3,737	0	0
Upper Income	39	1,541	10	1,866	6	3,417	27	3,371	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	148	6,617	40	7,081	26	13,500	92	8,304	0	0
CLEARFIELD COUNTY (033), PA MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	45	1	124	0	0	1	124	0	0
Middle Income	4	234	2	432	0	0	2	322	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	279	3	556	0	0	3	446	0	0
FAYETTE COUNTY (051), PA MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	290	1	290	0	0
Middle Income	0	0	1	239	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	239	1	290	1	290	0	0

2022 Institution Disclosure Statement - Table 1-1

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Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTINGDON COUNTY (061), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	98	0	0	0	0	0	0	0	0
Upper Income	0	0	1	147	0	0	1	147	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	1	147	0	0	1	147	0	0
INDIANA COUNTY (063), PA MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	271	2	443	0	0	3	119	0	0
Upper Income	7	334	0	0	0	0	2	130	0	0
Income Not Known	0	0	1	225	1	271	1	225	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	605	3	668	1	271	6	474	0	0
JEFFERSON COUNTY (065), PA MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	450	0	0	0	0
Middle Income	0	0	0	0	1	344	1	344	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	794	1	344	0	0

2022 Institution Disclosure Statement - Table 1-1

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Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEBANON COUNTY (075), PA										
MSA 30140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	158	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	158	1	125	0	0	0	0	0	0
MERCER COUNTY (085), PA MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
SOMERSET COUNTY (111), PA MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	75	1	250	1	764	3	839	0	0
Middle Income	24	969	4	764	6	2,082	15	1,207	0	0
Upper Income	15	607	9	1,445	8	4,095	4	184	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,651	14	2,459	15	6,941	22	2,230	0	0

Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	213	3	670	2	678	6	857	0	0
Middle Income	11	611	7	1,284	4	1,426	9	868	0	0
Upper Income	16	959	3	392	4	2,212	5	1,106	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,783	13	2,346	10	4,316	20	2,831	0	0
TOTAL INSIDE AA IN STATE	250	11,447	77	13,828	62	30,739	154	16,447	0	0
TOTAL OUTSIDE AA IN STATE	15	679	10	1,953	7	2,598	15	2,731	0	0
STATE TOTAL	265	12,126	87	15,781	69	33,337	169	19,178	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	250	11,447	77	13,828	62	30,739	154	16,447	0	0
TOTAL OUTSIDE AA	19	876	10	1,953	8	2,948	16	2,796	0	0
TOTAL INSIDE & OUTSIDE	269	12,323	87	15,781	70	33,687	170	19,243	0	0

2022 Institution Disclosure Statement - Table 2-1

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Loans by County

Small Farm Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	41	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	0	0	0	0
INDIANA COUNTY (063), PA MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	1	156	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	1	156	0	0	1	13	0	0
SOMERSET COUNTY (111), PA MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	3	82	1	156	0	0	2	43	0	0

Loans by County

Respondent ID: 0000008426

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: 1ST SUMMIT BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	41	0	0	0	0	0	0	0	0
STATE TOTAL	4	123	1	156	0	0	2	43	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3	82	1	156	0	0	2	43	0	0
TOTAL OUTSIDE AA	1	41	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	4	123	1	156	0	0	2	43	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CAMBRIA COUNTY (021) - MSA 27780	214	27,198	92	8,304	0	0
PA - SOMERSET COUNTY (111) - MSA NA	70	11,051	22	2,230	0	0
PA - BLAIR COUNTY (013) - MSA 11020	31	7,776	14	2,608	0	0
PA - INDIANA COUNTY (063) - MSA NA	18	1,544	6	474	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	56	8,445	20	2,831	0	0

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations <= \$1 million revenue	Originations to Farms with		Purchases		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - SOMERSET COUNTY (111) - MSA NA	2	69	1	30	0	0
PA - INDIANA COUNTY (063) - MSA NA	2	169	1	13	0	0

2022 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	3	18,088	0	0
Purchased	0	0	0	0
Total	3	18,088	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

ASSESSMENT AREA - 0001 CAMBRIA COUNTY (021), PA MSA: 27780

Low Income

0134.000136.00

Moderate Income

0001.00 0002.00 0005.00 0006.00* 0007.00 0012.00 0102.00 0135.00

Middle Income

0003.00 0101.00 0103.00 0105.00 0106.00 0107.00 0110.00 0111.00 0114.00 0116.00 0117.00*

0118.00* 0119.00 0120.00 0121.00 0122.00 0124.00 0126.00 0127.00 0128.00 0129.00 0130.00

0131.00 0132.00 0137.00

Upper Income

0108.01 0112.00 0113.00 0115.00 0123.00 0125.00 0133.00

ASSESSMENT AREA - 0002

SOMERSET COUNTY (111), PA

MSA: NA

Moderate Income

0211.00 0215.00*

Middle Income

0201.01 0203.00 0204.00* 0205.00 0206.01 0206.02* 0207.00 0208.01 0208.02* 0209.00 0210.00

0212.00 0213.00* 0214.00 0216.00 0217.00* 0218.00 0219.02* 0219.03 0219.04

Upper Income

0201.02 0202.00

ASSESSMENT AREA - 0003

BLAIR COUNTY (013), PA

MSA: 11020

Low Income

1007.00*

Moderate Income

2022 Institution Disclosure Statement - Table 6**Assessment Area(s) by Tract***** denotes no loans made in specified tracts****Institution: 1ST SUMMIT BANK**

PAGE: 2 OF 5

Respondent ID: 0000008426**Agency: FDIC - 3**

0101.02	0110.02	1003.00*	1005.00	1016.00*	1017.00*	1018.00*	1019.00			
Middle Income										
0101.01*	0101.03*	0104.01*	0104.04*	0105.00	0106.00*	0107.01*	0108.00*	0110.01	0111.01	0112.02*
0113.00*	0114.00*	0115.00	0116.00*	1002.00	1006.00*	1009.00*	1011.00*	1012.00	1014.00*	1015.00
Upper Income										
0104.03*	0107.02*	0109.00*	0111.02	0112.01	1004.00*	1008.00*				
ASSESSMENT AREA - 0004 INDIANA COUNTY (063), PA MSA: NA										
Middle Income										
9601.00*	9602.00*	9603.00*	9604.00*	9605.00*	9606.00*	9610.00	9611.04*	9613.00	9614.00	9615.00*
9616.00*	9617.00*	9618.00*	9619.00*	9620.00	9621.00*	9622.00*				
Upper Income										
9607.00	9608.00	9609.00	9611.03*	9612.00*						
Income Not Known										
9611.02										
ASSESSMENT AREA - 0005 WESTMORELAND COUNTY (129), PA MSA: 38300										
Low Income										
8001.00*	8003.00*	8006.00*	8007.00*	8016.00*	8054.00*					
Moderate Income										
8002.00*	8009.00*	8010.02*	8014.00*	8015.00*	8017.03*	8022.00*	8026.00*	8028.00	8040.00	8041.00*
8044.00*	8047.04*	8048.01*	8051.00*	8052.00*	8058.00*	8060.00*	8061.00*	8067.00*	8068.00*	8069.00*
8070.00*	8073.00	8079.01	8081.00*	8082.00*	8083.00					
Middle Income										
8004.00*	8005.00*	8008.00*	8010.01*	8011.00*	8013.00*	8017.01*	8017.02*	8018.01	8018.02*	8019.01*
8023.01*	8023.03*	8024.00*	8025.00*	8027.00*	8030.00*	8031.00*	8032.00*	8033.01	8035.02	8036.00
8037.00*	8039.01*	8039.02	8042.00	8043.00*	8045.01	8045.03*	8045.04*	8046.00	8047.01*	8047.03*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: 1ST SUMMIT BANK

8047.06*	8048.03	8049.01*	8049.02*	8050.00*	8055.00*	8056.00*	8059.04*	8062.00*	8063.00*	8064.00*
8065.00*	8066.00*	8071.00*	8072.01	8072.02*	8074.01*	8074.04	8075.00*	8076.00	8077.00*	8078.00
8079.02	8084.01*	8084.02*	8085.00*	8086.00						
Upper Income										
8012.00	8019.02	8020.01*	8020.03	8020.04	8021.01*	8021.02	8021.03	8023.04*	8029.00	8033.02*
8034.00*	8035.01*	8038.00*	8048.04*	8059.01*	8059.03*	8074.03				
Income Not Known										

8047.05*

OUTSIDE ASSESSMENT AREA BROWARD COUNTY (011), FL MSA: 22744

Median Family Income >= 120%

0312.05

MANATEE COUNTY (081), FL MSA: 35840

Upper Income

0020.16

PALM BEACH COUNTY (099), FL MSA: 48424

Median Family Income 100-110%

0075.04

FORSYTH COUNTY (117), GA MSA: 12060

Upper Income

1303.05

ALLEGHENY COUNTY (003), PA MSA: 38300

Median Family Income 30-40%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

4838.00
Median Family Income 50-60%
4621.00
Median Family Income 60-70%
5620.00
Median Family Income 70-80%
1903.00
Median Family Income >= 120%
4315.00
ARMSTRONG COUNTY (005), PA MSA: 38300
Moderate Income
9506.009518.00
BEDFORD COUNTY (009), PA MSA: NA
Middle Income
9603.009611.00
BUTLER COUNTY (019), PA MSA: 38300
Middle Income
9115.01
Upper Income
9127.01
CLEARFIELD COUNTY (033), PA MSA: NA
Moderate Income
3319.00
Middle Income
3309.003313.003315.003318.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

FAYETTE COUNTY (051), PA MSA: 38300
Moderate Income
2605.002628.00
Middle Income
2604.02
HUNTINGDON COUNTY (061), PA MSA: NA
Middle Income
9506.00
Upper Income
9502.00
JEFFERSON COUNTY (065), PA MSA: NA
Moderate Income
9513.00
Middle Income
9505.00
LEBANON COUNTY (075), PA MSA: 30140
Middle Income
0022.00
MERCER COUNTY (085), PA MSA: 49660
Middle Income
0319.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <u>10</u> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	133	133	0	0.00%
Small Farm Loans	5	5	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	145	145	0	0.00%

Footnote:

A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

1-1 Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	<=\$100,000		>\$100,000 But <=\$250,000		>\$250,000					
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GARRETT COUNTY (023), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	975	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	975	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	1	975	0	0	0	0
STATE TOTAL	0	0	1	250	1	975	0	0	0	0

Loans by County

Respondent ID: 0000008426

Small Business Loans - Originations

Agency: FDIC - 3

Institution: 1ST SUMMIT BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	475	1	475	0	0
Median Family Income 90-100%	0	0	0	0	1	440	0	0	0	0
Median Family Income 100-110%	0	0	1	206	0	0	1	206	0	0
Median Family Income 110-120%	0	0	0	0	1	638	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	1	150	0	0	1	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	356	3	1,553	3	831	0	0
ARMSTRONG COUNTY (005), PA MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000008426

Small Business Loans - Originations

Agency: FDIC - 3

Institution: 1ST SUMMIT BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLAIR COUNTY (013), PA										
MSA 11020										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	195	1	135	0	0	2	160	0	0
Middle Income	3	219	1	193	2	602	3	499	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	414	2	328	2	602	5	659	0	0
CAMBRIA COUNTY (021), PA MSA 27780										
Inside AA 0001										
Low Income	3	77	0	0	0	0	0	0	0	0
Moderate Income	10	475	4	795	3	1,368	6	1,222	0	0
Middle Income	52	1,705	12	2,261	20	10,057	38	3,580	0	0
Upper Income	12	398	4	602	6	3,486	10	1,430	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	77	2,655	20	3,658	29	14,911	54	6,232	0	0
CLEARFIELD COUNTY (033), PA MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	1	120	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	120	0	0	1	50	0	0

Loans by County

Respondent ID: 0000008426

Small Business Loans - Originations

Agency: FDIC - 3

Institution: 1ST SUMMIT BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	0	0	1	133	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	133	0	0	1	40	0	0
INDIANA COUNTY (063), PA MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	58	2	240	0	0	1	10	0	0
Upper Income	1	33	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	300	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	91	2	240	1	300	1	10	0	0
LEBANON COUNTY (075), PA MSA 30140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	149	1	109	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	149	1	109	1	400	0	0	0	0

Loans by County

Respondent ID: 0000008426

Small Business Loans - Originations

Agency: FDIC - 3

Institution: 1ST SUMMIT BANK

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	33	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	0	0	0	0
SOMERSET COUNTY (111), PA MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	7	202	3	452	4	2,065	7	1,458	0	0
Upper Income	4	186	5	568	13	5,326	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	463	8	1,020	17	7,391	7	1,458	0	0

Loans by County

Small Business Loans - Originations

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	657	0	0	0	0
Middle Income	4	196	1	250	1	500	3	335	0	0
Upper Income	6	322	2	310	2	801	4	922	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	518	3	560	4	1,958	7	1,257	0	0
TOTAL INSIDE AA IN STATE	109	4,141	35	5,806	53	25,162	74	9,616	0	0
TOTAL OUTSIDE AA IN STATE	6	277	5	718	4	1,953	5	921	0	0
STATE TOTAL	115	4,418	40	6,524	57	27,115	79	10,537	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	109	4,141	35	5,806	53	25,162	74	9,616	0	0
TOTAL OUTSIDE AA	6	277	6	968	5	2,928	5	921	0	0
TOTAL INSIDE & OUTSIDE	115	4,418	41	6,774	58	28,090	79	10,537	0	0

Loans by County
Small Farm Loans - Originations
Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426
Agency: FDIC - 3
State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination		Loan Amount at Origination		Loan Amount at Origination		Loans to Farms with Gross Annual Revenues <= \$1 Million				Memo Item: Loans by Affiliates	
	<=\$100,000		>\$100,000 But <=\$250,000		>\$250,000							
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (051), PA												
MSA 38300												
Outside Assessment Area												
Low Income	0	0	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	0	0	1	40	0	0	0	0
STATE TOTAL	1	40	0	0	0	0	1	40	0	0	0	0
TOTAL ACROSS ALL STATES												
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	1	40	0	0	0	0	1	40	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	40	0	0	0	0	1	40	0	0	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations revenue		Originations to Businesses with <= \$1 million		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CAMBRIA COUNTY (021) - MSA 27780	126	21,224	54	6,232	0	0
PA - SOMERSET COUNTY (111) - MSA NA	37	8,874	7	1,458	0	0
PA - INDIANA COUNTY (063) - MSA NA	7	631	1	10	0	0
PA - BLAIR COUNTY (013) - MSA 11020	10	1,344	5	659	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	17	3,036	7	1,257	0	0

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	350	0	0
Purchased	0	0	0	0
Total	1	350	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: 1ST SUMMIT BANK

PAGE: 1 OF 4

Respondent ID: 0000008426

Agency: FDIC - 3

ASSESSMENT AREA - 0001 CAMBRIA COUNTY (021), PA MSA: 27780

Low Income

0134.000136.00*

Moderate Income

0001.00 0002.00 0005.00* 0006.00* 0007.00 0012.00 0102.00 0135.00*

Middle Income

0003.00 0101.00 0103.00 0105.00 0106.00 0107.00 0110.00 0111.00 0114.00 0116.00* 0117.00

0118.00* 0119.00* 0120.00 0121.00 0122.00* 0124.00 0126.00 0127.00 0128.00 0129.00 0130.00

0131.00 0132.00 0137.00

Upper Income

0108.01* 0112.00* 0113.00 0115.000123.00* 0125.00 0133.00

ASSESSMENT AREA - 0002 SOMERSET COUNTY (111), PA MSA: NA

Moderate Income

0211.000215.00*

Middle Income

0201.01 0203.00 0204.00* 0205.00* 0206.01 0206.02 0207.00* 0208.01 0208.02* 0209.00 0210.00*

0212.00 0213.00 0214.00* 0216.00* 0217.00* 0218.00 0219.02* 0219.03* 0219.04*

Upper Income

0201.02* 0202.00

ASSESSMENT AREA - 0003

INDIANA COUNTY (063), PA

MSA: NA

Middle Income

9601.00* 9602.00* 9603.00* 9604.00* 9605.00* 9606.00* 9610.00* 9611.04* 9613.00 9614.009615.00*

9616.00* 9617.00 9618.00*9619.00* 9620.00* 9621.00* 9622.00*

2023 Institution Disclosure Statement - Table 6

PAGE: 2 OF 4

Assessment Area(s) by Tract

Respondent ID: 0000008426

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: 1ST SUMMIT BANK

Upper Income

9607.00 9608.00* 9609.00* 9611.03* 9612.00*

Income Not Known 9611.02

ASSESSMENT AREA - 0004

BLAIR COUNTY (013), PA MSA: 11020

Low Income

1007.00*

Moderate Income

0101.02* 0110.02 1003.00* 1005.00* 1016.00* 1017.00 1018.00* 1019.00

Middle Income

0101.01* 0101.03* 0104.01* 0104.04* 0105.00 0106.00* 0107.01* 0108.00* 0110.01* 0111.01 0112.02*

0113.00* 0114.00* 0115.00* 0116.00 1002.00 1006.00* 1009.00* 1011.00* 1012.00* 1014.00 1015.00

Upper Income

0104.03* 0107.02* 0109.00* 0111.02* 0112.01* 1004.00* 1008.00* ASSESSMENT AREA - 0005

WESTMORELAND COUNTY (129), PA MSA: 38300

Low Income

8001.00* 8003.00* 8006.00* 8007.00* 8016.00* 8054.00*

Moderate Income

8002.00* 8009.00* 8010.02* 8014.00* 8015.00* 8017.03* 8022.00* 8026.00* 8028.00* 8040.00* 8041.00*

8044.00* 8047.04* 8048.01* 8051.00* 8052.00* 8058.00* 8060.00* 8061.00 8067.00* 8068.00* 8069.00*

8070.00* 8073.00* 8079.01* 8081.00* 8082.00* 8083.00*

Middle Income

8004.00* 8005.00* 8008.00* 8010.01* 8011.00* 8013.00* 8017.01* 8017.02* 8018.01* 8018.02* 8019.01*

8023.01* 8023.03* 8024.00* 8025.00* 8027.00* 8030.00* 8031.00* 8032.00* 8033.01* 8035.02 8036.00

8037.00* 8039.01* 8039.02* 8042.00* 8043.00* 8045.01 8045.03* 8045.04* 8046.00* 8047.01* 8047.03

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: 1ST SUMMIT BANK

Respondent ID: 0000008426

Agency: FDIC - 3

8047.06*	8048.03*	8049.01*	8049.02*	8050.00*	8055.00*	8056.00*	8059.04*	8062.00*	8063.00*	8064.00*
8065.00*	8066.00*	8071.00*	8072.01	8072.02*	8074.01*	8074.04*	8075.00*	8076.00	8077.00*	8078.00*
8079.02*	8084.01*	8084.02*	8085.00*	8086.00*						
Upper Income										
8012.00*	8019.02*	8020.01*	8020.03*	8020.04*	8021.01*	8021.02	8021.03	8023.04	8029.00*	8033.02*
8034.00*	8035.01*	8038.00*	8048.04	8059.01*	8059.03*	8074.03				
Income Not Known										
8047.05*										

OUTSIDE ASSESSMENT AREA GARRETT COUNTY (023), MD MSA: NA

Moderate Income

0007.00

ALLEGHENY COUNTY (003), PA MSA: 38300

Median Family Income 80-90%

5644.00

Median Family Income 90-100%

5213.01

Median Family Income 100-110%

5262.02

Median Family Income 110-120%

5632.02

Median Family Income Not Known 4644.00

ARMSTRONG COUNTY (005), PA

MSA: 38300

Moderate Income 9507.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: 1ST SUMMIT BANK

PAGE: 4 OF 4

Respondent ID: 0000008426

Agency: FDIC - 3

CLEARFIELD COUNTY (033), PA MSA: NA

Moderate Income

3319.00

Middle Income 3307.00

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2605.00

Middle Income 2604.02

LEBANON COUNTY (075), PA

MSA: 30140

Middle Income 0022.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 90-100% 2016.07

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000008426

Institution: 1ST SUMMIT BANK

Agency: FDIC - 3

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	81	81	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	89	89	0	0.00%

Footnote:
A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

1ST SUMMIT BANK ATM Locations

Richland Office
125 Donald Lane, Johnstown, PA 15904
Census Tract: 0107.00 Deposit-taking

Downtown Johnstown Office
600 Main Street, Johnstown, PA 15901
Census Tract: 0001.00 Deposit-taking

Westmont Office
1560 Menoher Blvd., Johnstown, PA 15905
Census Tract: 0113.00 Deposit-taking

Park Hill Office
454 Park Hill Drive, Johnstown, PA 15909 Census
Tract: 0101.00
Deposit-taking

Johnstown Walmart Office
150 Town Centre Drive, Johnstown, PA 15904
Census Tract: 0137.00
Sidman Office
367 Locust Street, Sidman, PA 15955
Census Tract: 0133.00 Deposit-taking
Portage Office
924 Main Street, Portage, PA 15946
Census Tract: 0130.00 Deposit-taking

Cresson Office
7538 Admiral Peary Hwy., Cresson, PA 16630
Census Tract: 0128.00
Deposit-taking

Somerset Office
404 North Center Avenue, Somerset, PA 15501
Census Tract: 0211.00
Deposit-taking

Indiana Office
1825 Oakland Avenue, Indiana, PA 15701
Census Tract: 9611.02 Deposit-taking

Altoona Walmart Office
2600 Plank Road, Altoona, PA 16601
Census Tract: 0110.02
March 2025

Latrobe Office
332 Unity Plaza, Latrobe, PA 15650
Census Tract: 8073.00 Deposit-taking

Ebensburg Office
512 West High Street, Ebensburg, PA 15931 Census Tract:
0126.00
Deposit-taking

Murrysville Office
4510 William Penn Highway, Murrysville, PA 15668 Census
Tract: 8021.02
Deposit-taking

The Galleria- Johnstown
500 Galleria Drive, Johnstown, PA 15904
Census Tract: 0107.00
Ideal Market
(Geistown Shopping Center)
2449 Bedford Street, Johnstown, PA 15904
Census Tract: 0106.00 Deposit-taking
1ST SUMMIT Arena
326 Napoleon Street, Johnstown, PA 15901
Census Tract: 0001.00
Greater Johnstown Career & Technology Center (GJCTC)
445 Schoolhouse Road, Johnstown, PA 15904
Census Tract: 0137.00

Cambria Ace Hardware
1765 Goucher Street, Johnstown, PA 15905
Census Tract: 0114.00

Eldorado Community Office
5812 6th Avenue, Altoona, PA 16602
Census Tract: 1011.00 Deposit-taking

Eastgate Community Office
5150 US 30, Greensburg, PA 15601
Census Tract: 8045.04 Deposit-taking

1ST SUMMIT BANK OFFICES

Main Office*
125 Donald Lane
PO Box 5480
Johnstown, PA 15904
814-262-4010
Hrs: Mon-Thurs 9 – 5
Fri 9 – 6
Sat 9 – 12 Noon
Census Tract: 0107.00
MSA: 27780

Sidman Office*
367 Locust Street
Sidman, PA 15955
814-262-4010
Hrs: Mon-Thurs 9 – 4
Fri 9 – 6
Census Tract: 0133.00
MSA: 27780

Downtown Johnstown Office*
600 Main Street
Johnstown, PA 15901
814-262-4010
Hrs: Mon-Fri 9 – 4
Census Tract: 0001.00
MSA: 27780

Portage Office*
924 Main Street
Portage, PA 15946
814-262-4010
Hrs: Mon-Thurs 9 – 4
Fri 9 – 6
Census Tract: 0130.00
MSA: 27780

Westmont Office*
1560 Menoher Blvd.
Johnstown, PA 15905
814-262-4010
Hrs: Mon-Thurs 9 – 4
Fri 9 – 6
Sat 9 – 12 Noon
Census Tract: 0113.00
MSA: 27780

Cresson Office* 7538
Admiral Peary Hwy
Cresson, PA 16630
814-262-4010
Hrs: Mon-Thurs 9 – 4
Fri 9 – 6
Census Tract: 0128.00
MSA: 27780

Park Hill Office* 454 Park
Hill Drive Johnstown, PA
15909
814-262-4010
Hrs: Mon-Thurs 9 – 4
Fri 9 – 6
Census Tract: 0101.00
MSA: 27780

Salix Office*
1148 Forest Hills Drive Salix,
PA 15952
814-262-4010
Hrs: Mon- Fri 9 – 4
Census Tract: 0133.00
MSA: 27780

Somerset Office* 404 N.
Center Avenue Somerset,
PA 15501
814-262-4010
Hrs: Mon-Thurs 9 – 4
Fri 9 – 6
Sat 9 – 12 Noon
Census Tract: 0211.00
MSA: NA

Indiana Office*
1825 Oakland Avenue
Indiana, PA 15701
814-262-4010
Hrs: Mon-Thurs 9 – 5
Fri 9 – 6
Sat 9 – 12 Noon
Census Tract: 9611.02
MSA: NA

Johnstown Wal-Mart Office
150 Town Centre Drive
Johnstown, PA 15904
814-262-4010
Hrs: Mon-Fri 9 – 6
Sat 10 – 4
Census Tract: 0137.00
MSA: 27780

Altoona Wal-Mart Office
2600 Plank Road
Altoona, PA 16601
814-262-4010
Hrs: Mon-Fri 9 – 6
Sat 10 – 4
Census Tract: 0110.02
MSA: 11020

Latrobe Office*
332 Unity Plaza
Latrobe, PA 15650
814-262-4010
Hrs: Mon-Thurs 9 – 5
Fri 9-6
Census Tract: 8073.00
MSA: 38300

Ebensburg Office* 512
West High Street
Ebensburg, PA 15931
814-262-4010
Hrs: Mon-Thurs 9 – 4
Fri 9 – 6
Sat 9 – 12 Noon
Census Tract: 0126.00
MSA: 27780

Murrysville Office* 4510
William Penn Hwy
Murrysville, PA 15668
814-262-4010
Hrs: Mon-Thurs 9 – 5
Fri 9 – 6
Sat 9 – 12 Noon
Census Tract: 8021.02
MSA: 38300

Eastgate Office*
5150 US-30
Greensburg, PA 15601
814-262-4010
Hrs: Mon-Thurs 9 – 5
Fri 9 – 6
Sat 9 – 12 Noon
Census Tract: 8045.04
MSA: 38300
Opened Nov 20, 2023

Loan Production Office
310 Penn St, Suite 105
Hollidaysburg, PA 16648
814-262-4010
Hours by appointment
Census Tract: 0112.02
MSA: 11020

Eldorado Office*
5812 6th Avenue
Altoona, PA 16602
814-262-4010
Hrs: Mon-Thurs 9 – 5
Fri 9 – 6
Census Tract: 1011.00
MSA: 11020
Opened Oct 24, 2023

*Drive-up hours are also available.

1ST SUMMIT BANK's FIVE ASSESSMENT AREAS

Cambria County (021) in its entirety - Standard Metropolitan Statistical Area 27780

0001.00	0101.00	0110.00	0117.00	0124.00	0131.00
0002.00	0102.00	0111.00	0118.00	0125.00	0132.00
0003.00	0103.00	0112.00	0119.00	0126.00	0133.00
0005.00	0105.00	0113.00	0120.00	0127.00	0134.00
0006.00	0106.00	0114.00	0121.00	0128.00	0135.00
0007.00	0107.00	0115.00	0122.00	0129.00	0136.00
0012.00	0108.01	0116.00	0123.00	0130.00	0137.00

Somerset County (111) in its entirety - Standard Metropolitan Statistical Area is considered NA.

0201.01	0204.00	0207.00	0210.00	0214.00	0218.00
0201.02	0205.00	0208.01	0211.00	0215.00	0219.02
0202.00	0206.01	0208.02	0212.00	0216.00	0219.03
0203.00	0206.02	0209.00	0213.00	0217.00	0219.04

Indiana County (063) in its entirety - Standard Metropolitan Statistical Area is considered NA.

9601.00	9605.00	9609.00	9611.04	9615.00	9619.00
9602.00	9606.00	9610.00	9612.00	9616.00	9620.00
9603.00	9607.00	9611.02	9613.00	9617.00	9621.00
9604.00	9608.00	9611.03	9614.00	9618.00	9622.00

Blair County (013) in its entirety - Standard Metropolitan Statistical Area 11020

0101.01	0106.00	0111.01	0116.00	1008.00	1017.00
0101.02	0107.01	0111.02	1002.00	1009.00	1018.00
0101.03	0107.02	0112.01	1003.00	1011.00	1019.00
0104.01	0108.00	0112.02	1004.00	1012.00	
0104.03	0109.00	0113.00	1005.00	1014.00	
0104.04	0110.01	0114.00	1006.00	1015.00	
0105.00	0110.02	0115.00	1007.00	1016.00	

Westmoreland County (129) in its entirety - Standard Metropolitan Statistical Area 38300

8001.00	8017.03	8028.00	8044.00	8055.00	8072.02
8002.00	8018.01	8029.00	8045.01	8056.00	8073.00
8003.00	8018.02	8030.00	8045.03	8058.00	8074.01
8004.00	8019.01	8031.00	8045.04	8059.01	8074.03
8005.00	8019.02	8032.00	8046.00	8059.03	8074.04
8006.00	8020.01	8033.01	8047.01	8059.04	8075.00
8007.00	8020.03	8033.02	8047.03	8060.00	8076.00
8008.00	8020.04	8034.00	8047.04	8061.00	8077.00
8009.00	8021.01	8035.01	8047.05	8062.00	8078.00
8010.01	8021.02	8035.02	8047.06	8063.00	8079.01
8010.02	8021.03	8036.00	8048.01	8064.00	8079.02
8011.00	8022.00	8037.00	8048.03	8065.00	8081.00
8012.00	8023.01	8038.00	8048.04	8066.00	8082.00
8013.00	8023.03	8039.01	8049.01	8067.00	8083.00
8014.00	8023.04	8039.02	8049.02	8068.00	8084.01
8015.00	8024.00	8040.00	8050.00	8069.00	8084.02
8016.00	8025.00	8041.00	8051.00	8070.00	8085.00
8017.01	8026.00	8042.00	8052.00	8071.00	8086.00
8017.02	8027.00	8043.00	8054.00	8072.01	

A map of our Assessment Area is available at each community office. May 2025 – no changes made

**1ST SUMMIT BANK's
HMDA Disclosure Statement**

may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at
www.consumerfinance.gov/hmda.

PRODUCTS/SERVICES

LOAN PRODUCTS

Residential Loans

Loans for 1-to-4 dwelling units, whether for personal residence or as investment properties

Loans for dwelling units which exceed 4 units

Private mortgage insured loans to enable us to offer our mortgage services to low-and- moderate-income families unable to accumulate the necessary down payment

Home Improvement Loans

Loans for improvements, additions, repairs or rehabilitation of existing dwelling units, whether they are single, multiple or apartment units.

Consumer Loans

Loans to purchase autos, trucks, and recreational vehicles

Loans to purchase household goods

Loans for personal purposes such as medical expenses, bill paying, etc.

Home Equity Lines

VISA Credit Cards through a third party

Small Business Loans

Loans to small businesses, sole proprietors, partnerships, corporations, and the like for the purpose of establishing or expanding business within our local communities

Loans for purchase of inventory, equipment, and working capital

Business Credit Cards through a third party

Loans to farmers for purchase of livestock, supplies, etc.

Commercial Loans

Loans to businesses for the purpose of establishing or expanding business or industry within our local communities

Loans for purchase of inventory, equipment, supplies, real estate, and working capital

Community Development and Involvement Loans

Loans through Industrial and Commercial Development Groups to locate or expand business and industry in our local communities

Loans to school districts, hospitals, churches, and civic organizations within our local communities that may improve the quality of life

Loans to local communities for projects such as water, sewage, streets, and downtown revitalization

Programs

First Time Home Buyers' Programs for low/moderate and middle/upper income customers

First Front Door (FHLBank)

City of Johnstown Rehab Program

Small Dollar Loan Program

Sewer Loan Program

SBA loans

Non-credit services offered

Checking Accounts:

Consumer Checking:

Peak
Plus
xPress
Prime
IOLTA

Savings Accounts:

Personal Money Market Account
Statement Savings Account
Business Money Market
Advantage Plus Money Management
Index Money Market
Business Savings

Other Services:

Safe Deposit Boxes
Digital Wallet Capability
Trust and Wealth Management
VISA Debit Cards
Debit Purchase Rewards
Coin Counting Machines
Telephone Banking (TELEBANC)
Bill Pay
Online Credit Card Management
Mobile Banking
Positive Pay
VISA Gift Cards
Mobile Debit Card Management
Money Management

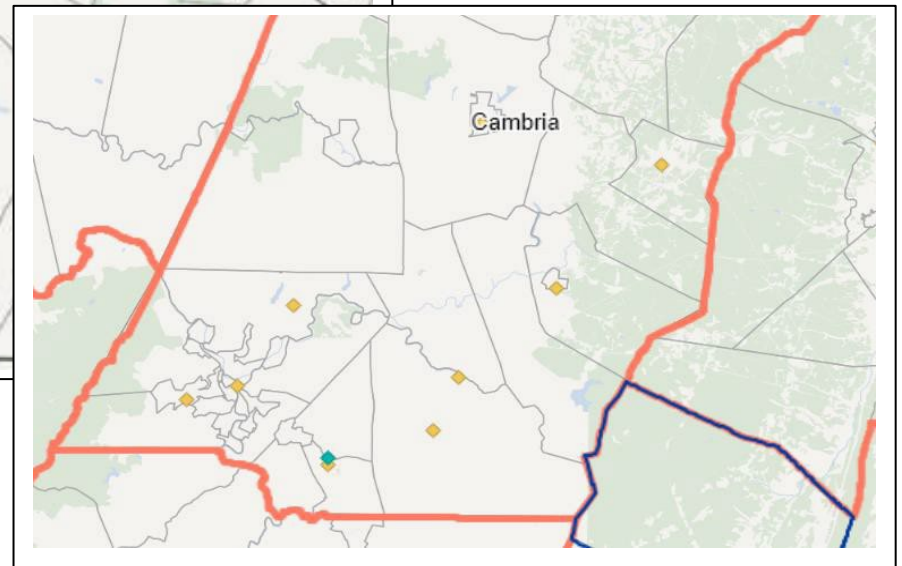
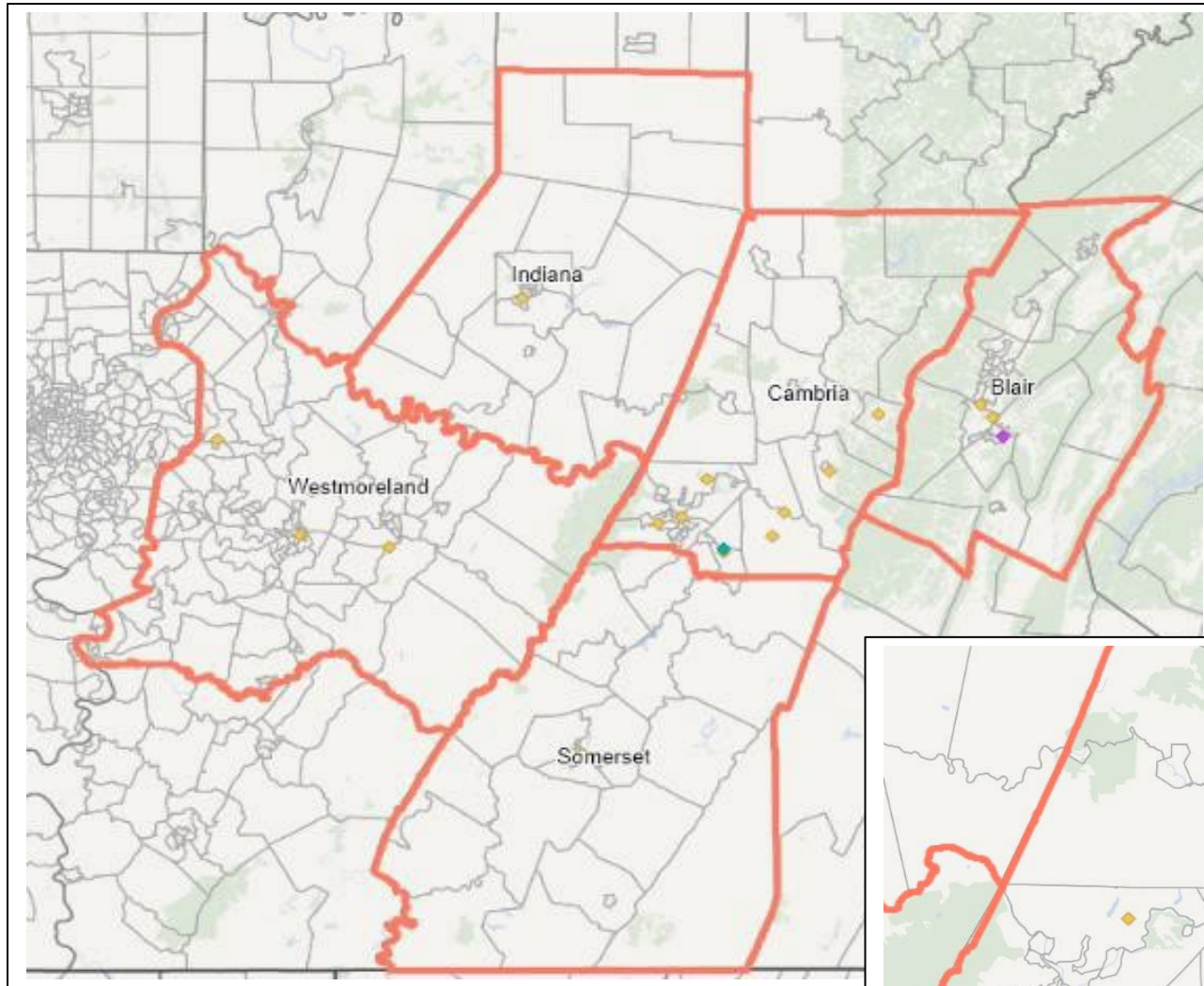
Business Checking:

Business Community
Business Relationship Plus
Business Relationship
Business Relationship Analysis
Public Funds Interest

Smart Savers Club
Holiday Club
Individual Retirement Accounts
Certificates of Deposits
Vacation Club

Direct Deposit
Notary Services
ATMs – (ADA compliant)
Financial Partners Investment Services
Merchant Services
On-Line Banking
Mobile Deposit
Mobile Credit Card Management
Remote Deposit Capture
Prepaid Cards
eStatements
On-Line Mortgage Loan Applications
Zelle Person-To-Person Transfers

ASSESSMENT AREA MAP



BRANCHES OPENED/CLOSED

On October 24, 2023

1ST SUMMIT BANK opened an office at 5812 6th Avenue, Altoona, PA 16602 Census Tract – 1011.00; MSA – 11020

Phone number – 814-736-9292 Lobby hours:

Monday thru Thursday 9:00 AM – 5:00 PM Friday 9:00 AM – 6:00 PM

Drive-up hours:

Monday thru Thursday 8:30 AM - 5:00 PM Friday 8:30 AM - 6:00 PM

On November 20, 2023

1ST SUMMIT BANK opened an office at 5150 US-30, Greensburg, PA 15601 Census Tract – 8045.04; MSA – 38300

Phone number – 724-547-9100 Lobby hours:

Monday thru Thursday 9:00 AM – 5:00 PM Friday 9:00 AM – 6:00 PM

Drive-up hours:

Monday thru Thursday 8:30 AM - 5:00 PM Friday 8:30 AM - 6:00 PM

On April 30, 2024

1ST SUMMIT BANK closed an office at 401 Cedar Street, Beaverdale, PA 15921 Census Tract – 0131.00; MSA – 27780

On March 1, 2025

**1ST SUMMIT BANK closed an office at 2200 Greengate Center Circle, Suite 400
Greensburg, PA 15601 Census Tract - 8037.00; MSA - 38300**

PUBLIC DISCLOSURE

August 28, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

1st Summit Bank Certificate Number: 08426

125 Donald Lane
Johnstown, Pennsylvania 15904

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.

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.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

The Lending Test is rated **High Satisfactory**.

Lending levels reflect good responsiveness to assessment area credit needs.

A substantial majority of loans are made in the institution's assessment areas.

The geographic distribution of loans reflects adequate penetration throughout the assessment areas.

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels

The institution exhibits a good record of serving the credit needs of the most economically disadvantaged area(s) of its assessment areas, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.

The institution uses flexible lending practices in order to serve assessment areas' credit needs.
The institution has made a relatively high level of community development loans.

The Investment Test is rated Outstanding.

The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits excellent responsiveness to credit and community economic development needs.

The institution occasionally uses innovative or complex investments to support community development initiatives.

The Service Test is rated High Satisfactory.

Delivery systems are accessible to essentially all portions of the institution's assessment areas.

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems in low- and moderate-income geographies or to low- and moderate-income individuals.

Services do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies or to low- and moderate-income individuals.

The institution provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

1st Summit Bank (1st Summit), headquartered in Johnstown, Pennsylvania (PA), operates in Western PA throughout Blair, Cambria, Indiana, Somerset, and Westmoreland Counties. The institution operates as a wholly owned subsidiary of a one-bank holding company, 1st Summit Bancorp of Johnstown, Inc. The bank received a “Satisfactory” rating at the previous FDIC Performance Evaluation dated August 13, 2020, based on Interagency Large Institution Evaluation Procedures.

Operations

1st Summit operates 17 full-service branches in Western PA. The bank opened a new full-service branch in Westmoreland County on February 1, 2021, in an upper-income census tract. The institution offers loan products including commercial, home mortgage, and consumer loans, with a primary focus on commercial lending. 1st Summit provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. The bank also offers investment advisory and trust services. Alternative banking services include internet and mobile banking, electronic bill pay, and automated teller machines (ATMs). The bank operates 18 ATMs. The bank did not engage in any merger or acquisition activity during the evaluation period.

Ability and Capacity

Bank assets totaled approximately \$1.4 billion as of June 30, 2023, including total loans of \$753.3 million and total securities of \$528.1 million. Bank deposits totaled approximately \$1.5 billion as of June 30, 2023. The following table illustrates the loan portfolio as of June 30, 2023.

Loan Portfolio Distribution as of 6/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	22,363	3.0
Secured by Farmland	1,216	0.2
Secured by 1-4 Family Residential Properties	383,400	50.9
Secured by Multifamily (5 or more) Residential Properties	9,477	1.3
Secured by Nonfarm Nonresidential Properties	161,934	21.5
Total Real Estate Loans	578,390	76.8
Commercial and Industrial Loans	104,838	13.9
Agricultural Production and Other Loans to Farmers	415	0.1
Consumer Loans	30,230	4.0
Obligations of State and Political Subdivisions in the U.S.	39,281	5.2
Other Loans	139	0.0
Total Loans	753,293	100.0
<i>Source Reports of Condition and Income</i>		

1st Summit is primarily a real estate lender, as loans secured by real estate represent 76.8 percent of the bank’s loan portfolio. Commercial loans, consisting of commercial real estate and commercial and industrial loans, comprise 35.4 percent, while loans secured by one-to-four family residential comprise 50.9 percent of the loan portfolio. During 2020 and 2021, 1st Summit was an active participant in the Small Business Administration’s (SBA) Paycheck Protection Program (PPP)

originating 1,058 small business loans totaling \$82.9 million to businesses struggling financially due to the COVID-19 pandemic, as detailed in following sections.

Examiners did not identify any financial, legal, or other impediments affecting the institution's ability to meet assessment areas credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. 1st Summit has three assessment areas in PA. The bank's assessment areas have not changed since the previous evaluation. The following table describes the three assessment areas, along with the number of census tracts and branches. Additional details for each assessment area are contained within the sections for the individual assessment areas. The CRA Performance Evaluation refers to the three assessment areas as the combined assessment area.

Description of Assessment Areas				
Assessment Area	Counties in Assessment Area	# of Census Tracts 2015 ACS	# of Census Tracts 2020 U.S. Census	# of Branches
Johnstown-Somerset, PA CSA	Cambria, Somerset	63	66	12
Pittsburgh-New Castle-Weirton, PA-OH-WV CSA	Westmoreland, Indiana	123	137	4
Altoona, PA MSA	Blair	34	38	1
Total		220	241	17
Source Bank Data				

According to the 2015 American Community Survey (ACS) Data, the combined assessment area includes 220 census tracts. These census tracts reflected the following income designations:

- 10 low-income census tracts
- 42 moderate-income census tracts
- 136 middle-income census tracts
- 31 upper-income census tracts
- 1 census tract with no income designation

The United States (U.S.) Bureaus' 2020 Census updated demographic data, which went into effect in 2022. The 2020 Census data has changed the number and income level of select census tracts within the combined assessment area. For 2020, the combined assessment area includes 241 census tracts. These census tracts reflect the following income designations:

9 low-income census tracts

46 moderate-income census tracts

145 middle-income census tracts

39 upper-income census tracts

2 census tracts with no income designation

Examiners used the 2015 ACS data to evaluate the bank's 2020 and 2021 performance and the 2020 U.S. Census data to evaluate the bank's 2022 performance.

An emergency declaration (EM-3441) and a major disaster declaration (DR-4506), both related to the COVID-19 pandemic, affected the entire assessment area as of March 2020, continuing through May 11, 2023.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated August 13, 2020, to the current evaluation dated August 28, 2023. Examiners used the Interagency Large Institution Examination Procedures to evaluate 1st Summit's CRA performance. Examiners relied upon records provided by the bank, U.S. Census data, Dun & Bradstreet (D&B) demographic data, community contacts, and loan information reported under the Home Mortgage Disclosure Act (HMDA) and CRA. Of the three tests, examiners gave more weight to the Lending Test than the Investment and Service Tests when arriving at overall conclusions. As previously noted, 1st Summit has designated three assessment areas, which are all in PA. Examiners conducted full-scope reviews on all three assessment areas. The institution's assessment areas are the Johnstown-Somerset, PA Combined Statistical Area (CSA) #306 (Johnstown, PA CSA), the Pittsburgh-New Castle-Weirton, PA-OH-WV CSA #430 (Pittsburgh, PA CSA), and the Altoona, PA Metropolitan Statistical Area (MSA) #11020 (Altoona, PA MSA).

For purposes of this evaluation, examiners evaluated Cambria and Somerset Counties as part of the Johnstown, PA CSA. Cambria County is located in the Johnstown, PA MSA #27780 (Johnstown, PA MSA) and Somerset County is located in a non-MSA area. Both Cambria and Somerset Counties fall within the territory of the Johnstown, PA CSA and examiners combined them for this evaluation because of their geographic proximity.

In addition, for purposes of this evaluation, examiners evaluated Westmoreland and Indiana Counties as part of the Pittsburgh, PA CSA. Westmoreland County is located in the Pittsburgh, PA MSA #38300 (Pittsburgh, PA MSA) and Indiana County is located in a non-MSA area. Both Westmoreland and Indiana Counties fall within the territory of the Pittsburgh, PA CSA and examiners combined them for this evaluation because of their geographic proximity.

Blair County is located within the Altoona, PA MSA.

The bank's performance in the Johnstown, PA CSA contributed more weight to the overall conclusions, as the bank's operations in this assessment area account for the majority of the institution's loans, deposits, and branches as detailed in the following table. The loan totals include the dollar volume of home mortgage loans, small business loans, and small farm loans originated inside the assessment area from 2020 through 2022.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Johnstown-Somerset, PA CSA	304,529	74.2	969,497	83.3	12	70.6
Pittsburgh-New Castle-Weirton, PA-OH-WV CSA	76,696	18.7	130,541	11.2	4	23.5
Altoona, PA MSA	29,065	7.1	63,405	5.5	1	5.9
Total	410,290	100.0	1,163,443	100.0	17	100
<i>Source Bank Data; FDIC Summary of Deposits (06/30/2022). Loan amounts based on home mortgage, small business, and small farm loans reported during the review period (2020-2022).</i>						

Activities Reviewed

Examiners determined that the bank's major product lines are small business and home mortgage loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. Examiners weighed lending performance within the Johnstown, PA CSA assessment area more heavily than the performance within the other assessment areas, as a majority of activity was within this assessment area.

This evaluation considered all home mortgage loans reported on the bank's 2020, 2021, and 2022 HMDA Loan Application Registers (LARs). The bank originated 490 HMDA loans totaling \$69.3 million in 2020; 718 HMDA loans totaling \$93.9 million in 2021; and 632 HMDA loans totaling

\$91.3 million in 2022. For comparative purposes, the evaluation presents 2021 and 2022 aggregate HMDA data and 2015 ACS and 2020 U.S. Census data, and examiners determined the bank's lending volumes did not illustrate any significant trends.

Small business loans include loans with origination amounts of \$1.0 million or less secured by nonfarm or nonresidential real estate or classified as commercial and industrial loans. The bank originated 1,118 small business loans totaling \$95.7 million in 2020; 757 small business loans totaling \$72.8 million in 2021; and 426 small business loans totaling \$61.8 million in 2022. For comparative purposes, the evaluation presents 2021 aggregate loan data and 2021 and 2022 D&B business demographic data. As previously noted, during the evaluation period, 1st Summit participated in the SBA PPP and originated loans that helped businesses keep their workforce employed during the COVID-19 crisis. Small businesses used the PPP loans to cover costs related to payroll expenses, group health care benefits, lease payments, mortgage interest payments, utility payments, and interest on other pre-existing debt. 1st Summit was an active participant in the program and originated 710 PPP loans totaling \$53.3 million in 2020, and 348 PPP loans totaling \$29.6 million in 2021 to businesses financially struggling because of the COVID-19 pandemic.

While the numbers and dollar amounts of small business loans exceeded that of home mortgage loans in 2020 and 2021, the bank's PPP lending skewed the small business lending figures. The bank's home mortgage loans exceeded its non-PPP small business loans in numbers and dollar amounts in those years. Therefore, examiners gave more weight to home mortgage lending in overall conclusions. The bank's small farm lending was minimal, and examiners only presented

this data in the assessment area concentration analysis, along with small business and home mortgage lending. No other loan types, such as consumer loans, represent a major product line. Therefore, examiners did not present these as they provided no material support for conclusions or ratings.

With the exception of small business PPP loans originated in 2020 and 2021, bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period, although home mortgage lending volume generally exceeded small business lending volume during the review period. Examiners reviewed the number and dollar volume of home mortgage and small business loans; however, examiners emphasized performance by number of loans since it is a better indicator of the number of individuals and businesses served.

Bank management provided information on community development loans, flexible lending programs, qualified investments, and community development services since the prior CRA evaluation dated August 13, 2020.

Community Contact

As part of the evaluation process, examiners contact third-parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners reviewed a recently contacted economic and business development organization located in Cambria County (Johnstown, PA CSA). The contact indicated that the economic condition of the local economy was slowing. Residential housing sales are declining as interest rates rise, and businesses are starting to take less risks and hire fewer employees so they are not vulnerable to layoffs. The contact also stated employees are difficult to find, but interest in open positions was increasing. The contact indicated that a significant number of opportunities exist for financial institution participation in economic and business development initiatives, particularly for financing of real estate portions of less credit-worthy projects. Demand for small business lending remains high, and there is some demand for new equipment loans and larger business expansions.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage loans, particularly those for low- and moderate-income borrowers, represent a primary credit need for the combined assessment area. More specifically, the demand for affordable housing that targets both low- and moderate-income individuals and families is present along with the need for small business lending to start-up businesses and emergency community health services.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

1st Summit demonstrated good performance under the Lending Test and is rated “High Satisfactory.” The following sections detail the institution’s performance under each criterion in the combined assessment area. The bank’s overall performance for the Lending Test is consistent with the conclusions for each individual assessment area.

Lending Activity

The bank’s lending levels reflect good responsiveness to assessment area credit needs. During the evaluation period (2020 through 2022), 1st Summit originated 2,301 small business loans totaling approximately \$230.3 million, 1,840 home mortgage loans totaling approximately \$254.6 million, and 13 small farm loans totaling approximately \$1.3 million. During the evaluation period, the bank’s small business lending activity decreased, small farm lending varied but was minimal, and home mortgage lending remained relatively stable.

The following table shows the total numbers and dollar amounts for home mortgage, small business, and small farm loans that the bank originated and purchased during 2020, 2021, and 2022.

Loan Products Originated						
Loan Category	2020		2021		2022	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Small Business	1,118	95,664	757	72,824	426	61,791
Home Mortgage	490	69,317	718	93,927	632	91,324
Small Farm	4	217	4	841	5	279

Source CRA Registers and HMDA-LARs for 2020, 2021, and 2022

In 2020, 1st Summit ranked 10th out of 400 institutions that originated or purchased 25,764 home mortgage loans in the combined assessment area. The total number of home mortgage loans originated by 1st Summit inside the combined assessment area (490 loans) represents a 1.7 percent market share.

1st Summit ranked 10th out of 431 institutions that originated or purchased 28,336 home mortgage loans in the combined assessment area in 2021. The total number of home mortgage loans originated by 1st Summit inside the combined assessment area (718 loans) represents a 2.2 percent market share.

1st Summit ranked 9th out of 405 institutions that originated or purchased 20,634 home mortgage loans in the combined assessment area in 2022. The total number of home mortgage loans originated by 1st Summit inside the combined assessment area (558 loans) represents a 2.7 percent market share.

1st Summit ranked 7th out of 119 CRA-reportable institutions that originated or purchased 15,962 small business loans in the combined assessment area in 2020. 1st Summit’s small business lending activity represented a 6.5 percent market share in the combined assessment area.

1st Summit ranked 11th out of 115 CRA-reportable institutions that originated or purchased 15,361 small business loans in the combined assessment area in 2021. 1st Summit's small business lending activity represented a 4.6 percent market share in the combined assessment area.

Assessment Area Concentration

The bank originated a substantial majority of small business, home mortgage, and small farm loans, by number and dollar volume, within its combined assessment area. See the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		#	\$	%	\$	
Home Mortgage										
2020	437	89.2	53	10.8	490	54,120	78.1	15,196	21.9	69,317
2021	620	86.4	98	13.6	718	77,462	82.5	16,465	17.5	93,927
2022	558	88.3	74	11.7	632	73,826	80.8	17,499	19.2	91,324
Subtotal	1,615	87.8	225	12.2	1,840	205,408	80.7	49,160	19.3	254,568
Small Business										
2020	1,033	92.4	85	7.6	1,118	84,966	88.8	10,698	11.2	95,664
2021	697	92.1	60	7.9	757	62,708	86.1	10,116	13.9	72,824
2022	389	91.3	37	8.7	426	56,014	90.7	5,777	9.3	61,791
Subtotal	2,119	92.1	182	7.9	2,301	203,688	88.5	26,591	11.5	230,279
Small Farm										
2020	3	75.0	1	25.0	4	179	82.5	38	17.5	217
2021	2	50.0	2	50.0	4	777	92.4	64	7.6	841
2022	4	80.0	1	20.0	5	238	85.3	41	14.7	279
Subtotal	9	62.5	4	37.5	13	1,194	90.4	143	9.6	1,337
Total	2,792	90.3	299	9.7	3,091	280,213	84.2	52,577	15.8	332,790
Source Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

Geographic distribution of loans reflects adequate penetration throughout the combined assessment area. The bank's adequate performance of home mortgage lending within the Johnstown, PA CSA assessment area primarily supports this conclusion, as this area received the most weight in the overall analysis. The bank's adequate performance in the Pittsburgh, PA CSA is also consistent with the overall performance. The bank's performance in the Altoona, PA MSA is above the overall performance.

Borrower Profile

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different revenue sizes in the combined assessment area. The bank's good performance of home mortgage lending in the Johnstown, PA CSA assessment area primarily supports this conclusion, as this area and product line received the most weight in the overall analysis. The bank's penetration to businesses with revenues of \$1.0 million or less was adequate throughout the assessment area. The bank's performance in the Pittsburgh, PA CSA, and Altoona, PA MSA assessment areas is below the bank's overall performance.

Innovative or Flexible Lending Practices

1st Summit uses innovative and/or flexible lending practices in order to serve assessment area credit needs. The bank originated 947 loans totaling approximately \$60.1 million during the evaluation period. This represents a decrease in the number of loans from the previous evaluation, where the bank originated 1,353 loans; however, the dollar volume increased from the previous evaluation activity of approximately \$56.8 million. Examiners attribute the decrease in number of loans to the bank's higher volume of PPP lending (709 totaling \$53.3 million) within the previous evaluation.

Since the previous evaluation, 1st Summit introduced SBA 7(a) loans.

The following table highlights the various innovative and flexible lending programs offered by the bank.

Innovative or Flexible Lending Programs										
Type of Program	2020*		2021		2022		2023**		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
First Time Homebuyers	56	6,809	92	13,050	61	7,391	1	556	210	27,806
FHLB Front Door	6	252	17	842	4	246	6	272	33	1,612
City of Johnstown	2	51	2	30	0	0	0	0	4	81
Subtotal: Mortgage Loan Programs	64	7,112	111	13,922	65	7,637	7	828	247	29,499
Sewer Loan Program	0	0	33	206	10	65	3	12	46	283
Small Dollar Program	51	84	99	176	96	170	59	105	305	535
Subtotal: Consumer Loan Programs	51	84	132	382	106	235	62	117	351	818
SBA 7(a)	0	0	0	0	0	0	1	150	1	150
PPP Round 2	0	0	348	29,611	0	0	0	0	348	29,611
Subtotal: Business Loan Programs	0	0	348	29,611	0	0	1	150	349	29,761
Totals	115	7,196	591	43,915	171	7,872	70	1,095	947	60,078
Source Bank Data (*) Includes loan data from August 14, 2020 to December 31, 2020 (**) Includes loan data from January 1, 2023 to August 28, 2023										

Mortgage Loan Programs

First-Time Homebuyers Program - 1st Summit's First-Time Homebuyers Program allows qualified applicants to receive a reduced interest rate, discounted attorney and appraisal fees, and a waiver of document preparation fees. The bank's totals in the above table include this loan product who benefitted low- and moderate-income borrowers.

First Front Door Program - The bank offers loans to first-time homebuyers through the Federal Home Loan Bank of Pittsburgh (FHLB) First Front Door Program, which matches savings of qualified applicants in an amount up to \$5,000. To qualify for this program, applicants must have an income at or below 80.0 percent of the area median income and complete homeownership counseling.

City of Johnstown First Time Homeowners Program – The bank offers this fixed rate mortgage program for first time homebuyers to purchase or rehabilitate properties in the City of Johnstown. Borrowers must contribute between 3.0 and 5.0 percent of the total cost of the property and must earn less than 80.0 percent of area median income. The City of Johnstown provides a deferred second mortgage not to exceed \$22,000 at 0.0 percent interest rate for 10 years. An applicant may also apply for a closing cost assistance grant of up to \$3,000.

Consumer Loan Programs

Small Dollar Loan Program - The bank offers unsecured lines of credit in amounts of \$2,500 or less through its Small Dollar Loan Program. Through this program, the institution provides streamlined underwriting and charges low origination fees.

Sewer Loan Promotion – The bank offers loans through the sewer loan promotion to enable Cambria County residents to achieve inspection compliance, with the majority of borrowers falling in low- and moderate-income categories.

Business Loan Programs

COVID-19 Paycheck Protection Program 2nd Round – In response to the COVID-19 pandemic, 1st Summit participated in the Small Business Administration (SBA) program designed to provide a direct incentive for small businesses to keep their workers on the payroll. The SBA will forgive the loans if the business keeps all employees on the payroll for eight weeks and uses the money for payroll, rent, mortgage, interest, or utilities.

Small Business Administration (SBA) 7(a) – 1st Summit introduced this loan program in 2022, which provides financial help to small businesses with special requirements, not to exceed \$5.0 million. Small businesses are eligible based on the business type, credit history, and the business location.

Community Development Loans

1st Summit has made a relatively high level of community development loans within the combined assessment area. During the evaluation period, the bank originated three community development loans totaling nearly \$28.6 million within the combined assessment area. This level of activity represents 2.1 percent of average total assets and 3.9 percent of average total loans. Compared to the previous evaluation, the bank originated fewer community development loans than the previous evaluation's seven; however, the dollar volume significantly increased from the \$14.3 million at the previous evaluation. Additionally, when examiners compared the bank's performance to similarly situated institutions, the bank's dollar volume of community development lending was significantly above the other institutions. The following table reflects 1st Summit's community development lending activity by community development purpose.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Johnstown, PA CSA	0	0	1	16,500	0	0	1	11,020	2	27,520
Pittsburgh, PA CSA	0	0	0	0	0	0	1	1,088	1	1,088
Altoona, PA MSA	0	0	0	0	0	0	0	0	0	0
Total	0	0	1	16,500	0	0	2	12,108	3	28,608
<i>Source Bank Data</i>										

For details and examples of 1st Summit’s community development loans originated during the evaluation period, please refer to the Community Development Lending section under each of the assessment areas receiving a full-scope review.

INVESTMENT TEST

The overall Investment Test rating for 1st Summit is “Outstanding”. The bank has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. In addition, the bank exhibits excellent responsiveness to credit and community development needs, and occasional use of complex investments to support community development initiatives. The bank demonstrated excellent investment performance throughout its assessment areas.

Investment and Grant Activity

1st Summit has an excellent level of qualified community development investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors. 1st Summit made 281 qualified investments totaling approximately \$29.5 million during the evaluation period. This includes 24 new qualified investments totaling approximately \$11.0 million, 36 outstanding qualified investments totaling approximately \$17.9 million, and 221 donations or grants totaling \$651,973. This total equates to 2.1 percent of average total assets (\$1.4 billion) and 5.4 percent of average total securities (\$543.4 million). This is a slight decrease from the previous evaluation, where investments totaled approximately \$32.7 million, representing 2.8 percent of average total assets and 8.9 percent of average total securities.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Johnstown, PA CSA	2	2,103	123	2,298	8	81	14	285	147	4,768
Pittsburgh, PA CSA	7	5,361	56	2,494	0	0	0	0	63	7,855
Altoona, PA MSA	4	844	27	13	0	0	0	0	31	857
Regional Activities	0	0	39	15,577	0	0	1	469	40	16,045
Total	13	8,308	245	20,382	8	81	15	754	281	29,525
<i>Source Bank Data</i>										

New Investments

The majority of the bank's new qualified investments include municipal bonds that benefit the bank's assessment areas and the broader regional statewide area (BRSA). During the evaluation period, 1st Summit purchased 18 municipal bonds totaling approximately \$8.1 million that benefited school districts where the majority of students receive free or reduced lunches.

In 2021 and 2022, the bank purchased three Federal National Mortgage Association (FNMA) mortgage backed securities (MBSs) totaling approximately \$2.7 million. All of these securities included mortgages originated to low- or moderate-income borrowers, and benefitting multiple assessment areas.

For details and examples of 1st Summit's other outstanding and new community development investments and donations, please refer to the Investment and Grant Activity section under the assessment areas receiving a full-scope review.

Responsiveness to Credit and Community Development Needs

1st Summit exhibited excellent responsiveness to credit and community development needs. Of the \$29.5 million in total qualified community development investments, 28.1 percent contribute to affordable housing in the assessment areas. In addition, 69.1 percent of new qualified grants and donations benefit community services in the assessment areas and BRSA. These investments and donations demonstrate the institution's responsiveness to identified community development needs.

Community Development Initiatives

The bank occasionally uses innovative or complex investments to support community development initiatives in the form of MBS and municipal bonds. None of the bank's investments are considered innovative; however, the bank makes extensive efforts to tailor their investments and donations to identified needs.

SERVICE TEST

The Service Test performance in the combined assessment area is rated "High Satisfactory". 1st Summit's good performance in the Community Development Services criterion supports this rating.

The bank's overall performance was consistent with the conclusions reached for each assessment area.

Accessibility of Delivery Systems

Service delivery systems are accessible to essentially all portions of the institution's assessment areas. Alternative delivery systems also supplement the bank's branch activity. 1st Summit operates 17 branches throughout the assessment areas. Of these branches, 12 house deposit-taking ATMs, three house non-deposit taking ATMs, and two branches do not have ATMs. The bank also has three standalone ATMs, all located in the Johnstown, PA CSA. The following table illustrates the distribution of branches and ATMs by census tract income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	9	3.7	17,833	2.3	0	0.0	0	0.0
Moderate	46	19.1	118,838	15.5	4	23.5	6	33.3
Middle	145	60.2	463,256	60.3	8	47.1	8	44.4
Upper	39	16.2	161,296	21.0	4	23.5	3	16.7
NA	2	0.8	7,109	0.9	1	5.9	1	5.6
Total	241	100.0	768,332	100.0	17	100.0	18	100.0
<i>Source 2020 U.S. Census Data; Bank Data</i>								

The bank offers a number of alternative delivery systems to provide more widespread access to the institution's retail services. Alternative delivery systems such as ATMs, 24/7 automated telephone banking, mobile, and online banking, including P2P (person-to-person) payments are available to increase accessibility of retail banking services. 1st Summit offers drive-up teller facilities and night deposit boxes at the majority of its branch locations. The institution's website, www.1stsummit.bank, includes transactional capabilities that allow customers to manage existing deposit accounts with the institution and apply for loans, and enhances access to banking services throughout the assessment areas.

Changes in Branch Locations

The institution's record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate- income individuals. During the evaluation period, 1st Summit opened one new full-service branch in Westmoreland County (Pittsburgh CSA) in an upper-income census tract and a Loan Production Office in Blair County (Altoona MSA) within a middle-income census tract.

Reasonableness of Business Hours and Services

The bank's services and business hours do not vary in a way that inconveniences portions of its assessment areas, particularly low- and moderate-income geographies, and low- and moderate- income individuals. All branch offices offer the same products and services, and generally adhere to the same schedule of hours. Generally, branch locations operate from 9:00 A.M. to 4:00 P.M. Monday through Thursday, with extended hours until 6:00 P.M. each Friday. Several branches

remain open until 5:00 P.M. Monday through Thursday, and a select number of branches offer Saturday hours from 9:00 A.M. to 12:00 P.M. Additionally, three Walmart located branches offer Saturday hours from 10:00 A.M. to 4:00 P.M. All locations with drive-up services offer access 30 minutes prior to branch opening.

Community Development Services

The institution provided a relatively high level of community development services in the assessment areas. During the evaluation period, 1st Summit employees provided 7,613 hours of financial expertise or technical assistance to 44 community organizations. This is an increase from the previous evaluation where bank employees provided 5,344 hours of financial expertise or technical assistance to 28 community organizations. The following table reflects hours of community development services performed by community development purpose.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Johnstown, PA CSA	525	2,348	2,144	0	5,017
Pittsburgh, PA CSA	14	190	2,167	0	2,371
Altoona, PA MSA	30	0	195	0	225
Total	569	2,538	4,506	0	7,613
<i>Source Bank Data</i>					

For details and specific examples of community development services performed, please refer to the Community Development Service section of full-scope assessment area reviews.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN JOHNSTOWN, PA CSA ASSESSMENT AREA

Economic and Demographic Data

The Johnstown, PA CSA assessment area consists of Cambria and Somerset Counties in their entirety. The institution operates 12 of its 17 branches (71.0 percent) and 12 of its 18 ATMs (66.7 percent) in this assessment area. The area contains 63 census tracts for 2020 and 2021. The Johnstown, PA CSA included census tracts reflecting the following income designations according to the 2015 ACS:

- 2 low-income census tracts
- 11 moderate-income census tracts
- 41 middle-income census tracts
- 9 upper-income census tracts

The U.S. Census Bureau’s 2020 Census updated demographic data, which went into effect in 2022. The 2020 Census data changed the number and income level of select census tracts within the assessment area. For 2022, the same assessment area included 66 census tracts reflecting the following income designations according to the 2020 Census data:

- 2 low-income census tracts
- 10 moderate-income census tracts
- 45 middle-income census tracts
- 9 upper-income census tracts

Examiners used 2015 ACS data to evaluate the bank’s 2020 and 2021 performance and the 2020 U.S. Census data to evaluate the bank’s 2022 performance.

The following table illustrates select demographic characteristics of the Johnstown, PA CSA assessment area.

Demographic Information of the Assessment Area						
Johnstown, PA CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	66	3.0	15.2	68.2	13.6	0.0
Population by Geography	207,601	2.5	9.0	68.4	20.1	0.0
Housing Units by Geography	104,595	3.3	11.6	67.6	17.5	0.0
Owner-Occupied Units by Geography	66,112	2.0	7.7	69.7	20.7	0.0
Occupied Rental Units by Geography	20,339	6.7	21.5	58.7	13.0	0.0
Vacant Units by Geography	18,144	4.3	15.0	69.9	10.8	0.0
Businesses by Geography	16,361	2.2	12.8	66.8	18.2	0.0
Farms by Geography	712	0.8	4.6	77.7	16.9	0.0
Family Distribution by Income Level	55,004	18.9	19.3	22.3	39.5	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 27780 Johnstown, PA MSA		\$65,560	Median Housing Value			\$102,920
Median Family Income Non-MSAs - PA		\$65,202	Median Gross Rent			\$633
			Families Below Poverty Level			8.7%
Source 2020 U.S. Census and 2022 D&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.						

There are 104,595 housing units in this assessment area. Of these, 63.2 percent are owner-occupied, 19.4 percent are occupied rental units, and 17.3 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. As the previous table shows, of the total owner-occupied housing units only 2.0 percent are located in low-income census tracts and 7.7 percent are located in moderate-income census tracts. This data reflects the low level of opportunities lenders have to originate home mortgage loans within these geographies.

Examiners used the 2021 and 2022 Federal Financial Institutions Examination Council (FFIEC) updated Median Family Income (MFI) to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Johnstown, PA MSA Median Family Income (27780)				
2021 (\$65,500)	<\$32,750	\$32,750 to <\$52,400	\$52,400 to <\$78,600	≥\$78,600
2022 (\$73,900)	<\$36,950	\$36,950 to <\$59,120	\$59,120 to <\$88,680	≥\$88,680
PA NA Median Family Income (99999)				
2021 (\$65,100)	<\$32,550	\$32,550 to <\$52,080	\$52,080 to <\$78,120	≥\$78,120
2022 (\$72,900)	<\$36,450	\$36,450 to <\$58,320	\$58,320 to <\$87,480	≥\$87,480
<i>Source FFIEC</i>				

According to 2022 D&B data, there were 17,073 businesses in the assessment area. Gross annual revenues (GARs) for these businesses are below.

84.7 percent have \$1.0 million or less

4.3 percent have more than \$1.0 million

11 percent have unknown revenues

Service industries represent the largest portion of businesses at 37.9 percent; followed by non- classified businesses (15.4 percent); retail trade (13.0 percent); finance, insurance, and real estate (8.1 percent); and construction (6.9 percent). In addition, 64.3 percent of area businesses have four or fewer employees, and 88.9 percent operate from a single location.

The following table details the unemployment data from the U.S. Bureau of Labor Statistics for the assessment area and related areas. The table presents the year-end rates for 2020, 2021, and 2022, and May 2023 rates from the U.S. Bureau of Labor and Statistics data. Unemployment rates remained high during 2020 due to the COVID-19 pandemic. For the majority of the evaluation period unemployment rates generally trended downward. The rates reached their lowest levels in May of 2023.

Unemployment Rates				
Area	2020	2021	2022	May 2023
	%	%	%	%
Cambria County	8.7	4.6	5.0	4.1
Somerset County	8.8	4.8	5.4	3.9
State of PA	7.7	4.6	4.3	4.0
National Average	6.7	3.9	3.5	3.6
<i>Source Bureau of Labor Statistics</i>				

Competition

The bank's Johnstown, PA CSA assessment area is a moderately competitive market for financial services. According to the June 30, 2022 FDIC Deposit Market Share data, there were 14 financial institutions that operated 89 full-service branches within the bank's Johnstown, PA CSA assessment area. Of these institutions, 1st Summit ranked 3rd with a 17.7 percent deposit market share. There is a moderately high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2021, 245 lenders reported 5,819 home mortgage loans originated or purchased. 1st Summit ranked 4th out of this group of lenders, with a market share of 8.3 percent by number of loans in this assessment area. In 2022, 221 lenders reported 4,601 mortgage loans originated or purchased. 1st Summit ranked 4th out of this group of lenders, with a market share of 9.2 percent by number of loans in this assessment area.

There is a moderate level of competition for small business loans within the bank's Johnstown, PA CSA assessment area. In 2021, 71 lenders reported 4,136 small business loans originated or purchased. 1st Summit ranked 2nd out of this group of lenders, with a market share of 13.4 percent.

CONCLUSIONS ON PERFORMANCE CRITERIA IN JOHNSTOWN, PA CSA ASSESSMENT AREA

LENDING TEST

1st Summit demonstrated good performance under the Lending Test. The bank's good penetration among home mortgage borrowers of different income levels and good responsiveness to credit needs within this assessment area primarily supports this rating.

Lending Activity

The majority of lending, deposits, and branches are located within this assessment area. 1st Summit originated 359 loans totaling \$43.0 million in 2020, 483 loans totaling \$54.8 million in 2021, and 421 loans totaling \$49.7 million in 2022 within the assessment area during the evaluation period.

This accounted for 73.3 percent, 67.3 percent, and 66.6 percent of the lending in this assessment area, respectively. The bank originated 829 small business loans totaling \$69.0 million in 2020, 548 loans totaling \$49.1 million in 2021, and 421 loans totaling \$49.7 million in 2022. This accounted for 74.2 percent, 72.4 percent, and 66.7 percent of the lending in this assessment area, respectively.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's adequate distribution of home mortgage loans and small business loans support this conclusion. Examiners focused on the percentage of loans by number in low- and moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Johnstown, PA CSA assessment area. In 2021, the bank's level of lending slightly exceeded aggregate data in low-income census tracts, and it slightly trailed demographic data. In 2022, the bank's level of lending in low-income census tracts matched aggregate data and fell below demographic data. The bank's level of lending in low-income tracts remained the same at two loans each year. In 2021, the bank's level of lending exceeded aggregate data in moderate-income census tracts and trailed demographic data. In 2022, the bank's lending in moderate-income census tracts fell below both aggregate and demographic data. The bank's volume of lending in moderate-income tracts decreased more than 50.0 percent, by number of loans, in 2022. This level of lending reflects adequate performance.

Geographic Distribution of Home Mortgage Loans						
Johnstown, PA CSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	0.9	0.2	2	0.4	57	0.1
2022	2.0	0.5	2	0.5	39	0.1
Moderate						
2021	9.0	4.5	33	6.8	1,405	2.6
2022	7.7	5.2	14	3.3	1,361	2.7
Middle						
2021	73.3	73.5	300	62.1	36,828	67.3
2022	69.7	72.4	272	64.6	32,845	66.0
Upper						
2021	16.8	21.7	148	30.6	16,467	30.1
2022	20.7	21.9	133	31.6	15,498	31.2
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	483	100.0	54,758	100.0
2022	100.0	100.0	421	100.0	49,742	100.0
<i>Source 2015 ACS and 2020 U.S. Census Data; Bank Data, 2021 and 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. As shown in the following table, the geographic distribution of small business loans in low-income census tracts was comparable to, but slightly lower than, both demographic data and aggregate data in 2021, and slightly exceeded the demographic data in 2022. The bank did exceed aggregate performance levels in moderate-income census tract areas in 2021, while falling slightly below

demographic data. In 2022, the bank's lending in moderate-income census tracts was comparable to, but fell below demographic data. These numbers reflect adequate performance.

Geographic Distribution of Small Business Loans						
Johnstown, PA CSA Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	1.3	1.4	5	0.9	261	0.5
2022	2.2	--	8	2.8	807	2.1
Moderate						
2021	14.5	10.8	76	13.9	9,005	18.3
2022	12.8	--	31	10.9	4,077	10.7
Middle						
2021	64.1	69.4	320	58.4	28,073	57.2
2022	66.8	--	158	55.6	12,971	33.9
Upper						
2021	20.1	18.3	147	26.8	11,759	24.0
2022	18.2	--	87	30.6	12,971	33.9
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	--	0	0.0	0	0.0
Totals						
2021	100.0	100.0	548	100.0	49,098	100.0
2022	100.0	--	284	100.0	38,249	100.0
<i>Source 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size. The bank's good performance of home mortgage lending supports this conclusion, despite adequate performance of lending to business businesses with GARs of \$1.0 million or less. Examiners reached this conclusion by giving greater weight to home mortgage lending than to small business lending.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is good. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data. As shown in the following table, while the penetration of home mortgage loans to low- and moderate-income borrowers trailed the demographic data in 2021 and 2022, the bank's performance was comparable to aggregate data and showed an increasing trend in lending to low-income borrowers. A low-income family in the assessment area, with an income of less than \$36,950, is not likely to qualify for a mortgage under conventional underwriting standards considering the median housing value of \$102,920. Additionally, according to 2022 market share reports, the bank ranked 3rd out of 104 institutions in lending to low-income borrowers and ranked 4th out of 142 institutions in lending to moderate- income borrowers. This level of lending represents good performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Johnstown, PA CSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.3	7.9	35	7.2	1,693	3.1
2022	18.9	10.7	43	10.2	2,059	4.1
Moderate						
2021	19.5	17.3	77	15.9	4,820	8.8
2022	19.3	19.5	67	15.9	4,778	9.6
Middle						
2021	21.3	20.6	111	23.0	9,500	17.4
2022	22.3	22.3	88	20.9	7,322	14.7
Upper						
2021	39.9	39.7	224	46.4	28,952	52.9
2022	39.5	35.4	185	43.9	30,024	60.4
Not Available						
2021	0.0	14.4	36	7.5	9,792	17.9
2022	0.0	12.2	38	9.0	5,559	11.2
Totals						
2021	100.0	100.0	483	100.0	54,758	100.0
2022	100.0	100.0	421	100.0	49,742	100.0
<i>Source 2015 ACS & 2020 U.S. Census Data; Bank Data, 2021 and 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of small business loans reflects adequate penetration of loans to businesses with GARs less than or equal to \$1.0 million. As shown in the following table, the bank's penetration of loans to businesses with GARs of \$1.0 million or less was below performance when compared to aggregate data in 2021 and below demographic data in 2021 and 2022. Since the PPP did not require lenders to collect business revenue information, a significant portion of the bank's small business loans did not report revenues causing some of the disparity in 2021 figures. When excluding loans with unknown revenues in 2021, the bank originated 71.0 percent of its small business loans to businesses with GARs of \$1.0 million or less. This is above aggregate lending, but below demographic numbers. Although PPP loans were inapplicable to the bank's performance in 2022, the bank originated 23.9 percent of small business loans to businesses with unknown

revenues. When excluding these loans from total small business loans originated in 2022, the bank originated 52.8 percent of small business loans to businesses with GARs of \$1.0 million or less well below demographic data. This level of lending represents adequate penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Johnstown, PA CSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	82.4	45.3	152	27.7	13,044	26.6
2022	84.1	--	114	40.1	10,534	27.5
>\$1,000,000						
2021	5.0	--	62	11.3	9,745	19.8
2022	4.5	--	102	35.9	23,019	60.2
Revenue Not Available						
2021	12.5	--	334	60.9	26,309	53.6
2022	11.4	--	68	23.9	4,696	12.3
Totals						
2021	100.0	100.0	548	100.0	49,098	100.0
2022	100.0	--	284	100.0	38,249	100.0
<i>Source 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Innovative or Flexible Lending Practices

1st Summit uses innovative and/or flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the Johnstown, PA CSA assessment area.

Community Development Loans

1st Summit has made a relatively high level of community development loans in the Johnstown, PA CSA assessment Area. During the evaluation period, the bank originated two community development loans totaling \$27.5 million, which represents 96.2 percent of the bank's community development lending activity throughout the evaluation period.

Community Development Lending Johnstown, PA CSA Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
08/14/20 – 12/31/20	0	0	0	0	0	0	1	11,020	1	11,020
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	1	16,500	0	0	0	0	1	16,500
YTD 2020	0	0	0	0	0	0	0	0	0	0
Total	0	0	1	16,500	0	0	1	11,020	2	27,520
<i>Source Bank Data</i>										

The following detail the community development loans originated in the Johnstown, PA CSA assessment area during the evaluation period.

In 2020, 1st Summit participated in a loan totaling \$19.0 million to provide funds for the costs of a portion of unfunded actuarial accrued pension liability of a city, located in Cambria County, comprised of a majority of low- and moderate-income census tracts. 1st Summit was the lead bank by funding \$11.0 million of the total loan.

In 2022, 1st Summit originated a \$16.5 million loan to a local school located in Cambria County where the majority of students enrolled are receiving free or reduced-price lunches. The school district used the loan proceeds to fund building renovations such as new flooring, ceilings, HVAC, windows, etc.

INVESTMENT TEST

1st Summit demonstrates an Outstanding record regarding the Investment Test. The level of investments and responsiveness to community needs is excellent. In addition, the bank occasionally makes extensive use of complex investments, and occasionally serves in a leadership position.

Investment and Grant Activity

1st Summit has an excellent level of qualified community development investments and donations, often in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, 1st Summit maintained and purchased seven equity investments totaling \$4.2 million that benefited low- and moderate-income individuals within the Johnstown, PA CSA assessment area and made 118 qualified donations of approximately \$232,000. The dollar volume of community development investments decreased slightly since the previous evaluation where 1st Summit's community development investments and donations totaled approximately \$4.8 million during a 36-month period.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	2,000	4	1,677	0	0	0	0	5	3,677
08/14/20 - 12/31/20	0	0	0	0	0	0	0	0	0	0
2021	1	103	1	388	0	0	0	0	2	491
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	2	2,103	5	2,065	0	0	0	0	7	4,168
Qualified Grants & Donations	0	0	118	232	8	81	14	285	140	598
Total	2	2,103	123	2,297	8	81	14	285	147	4,766
Source Bank Data										

Prior Period Investments

1st Summit maintains a \$2.0 million investment made in a prior period to an organization focused on the prevention of crime in senior housing facilities in support of affordable housing. This investment directly supports three residential facilities for senior citizens located in Johnstown, PA. To participate in the program, at least 51.0 percent of facility residents must qualify as low- or moderate-income individuals according to Medicaid standards. Fannie Mae mortgage pools issued through the CRA Qualified Investment Fund collateralize the full amount of the investment, and the organization receives approximately

1.1 percent of the annual investment yield to reinvest in nursing home and senior housing needs in the assessment area. The majority of the loans in the loan pool are to low- and moderate-income borrowers.

1st Summit maintains a \$1.7 million investment made in a prior period to school districts where the majority of students in the district qualify for free or reduced-price lunches. These investments qualify as community services.

New Investments

During the evaluation period, 1st Summit purchased two municipal bonds totaling approximately \$491,000 that benefited school districts located in this assessment area. The majority of the students in these school districts receive free or reduced lunches.

Donations

Notable donations provided during the evaluation period include the following:

The bank made several large donations totaling \$230,250 to a nonprofit organization that provides educational, cultural, and recreational services to revitalize Johnstown, PA.

The bank made several donations totaling \$78,500 to an economic development agency, which has a workforce program targeting low skilled, disadvantaged individuals within the

Johnstown city limits. The agency primarily benefits low- and moderate-income individuals and areas.

Responsiveness to Credit and Community Development Needs

1st Summit exhibits excellent responsiveness to credit and community economic development needs throughout the Johnstown, PA CSA assessment area. Management directed the majority of the bank's investments and donations, by dollar amount, within this assessment area by number and volume, to affordable housing and community services.

Community Development Initiatives

The bank occasionally uses complex investments to support community development initiatives in the form of MBS and municipal bonds. None of the bank's investments are considered innovative; however, the bank makes extensive efforts to tailor their investments and donations to identified needs.

SERVICE TEST

1st Summit demonstrated good performance under the Service Test. The Community Development Services criterion performance primarily supports this conclusion.

Accessibility of Delivery Systems

Service delivery systems are accessible to essentially all portions of the institution's assessment areas. 1st Summit operates 12 branches in the Johnstown, PA CSA assessment area with 3 branches located in moderate-income census tracts. In addition, one of the branches is located in a moderate- income census tract that borders low- and moderate-income census tracts providing accessibility to these areas. Of these branches, nine house deposit-taking ATMs, one branch houses a non-deposit taking ATM, and two branches don't offer an ATM. Additionally, there are three standalone ATMs in the assessment area. Four of the ATMs are located in moderate-income census tracts with three located in the branches located in moderate-income census tracts. Alternative banking services are available to increase accessibility of retail banking services.

The following table illustrates the distribution of branches and ATMs by census tract income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	2	3.0	5,119	2.5	0	0.0	0	0.0
Moderate	10	15.2	18,731	9.0	3	25.0	4	30.8
Middle	45	68.2	141,937	68.4	6	50.0	7	53.8
Upper	9	13.6	41,814	20.1	3	25.0	2	15.4
NA	0	0	0	0.0	0	0.0	0	0.0
Total	66	100.0	207,601	100.0	12	100.0	13	100.0
<i>Source 2020 U.S. Census Data; Bank Data</i>								

Changes in Branch Locations

The institution's record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate- income individuals. During the evaluation period, 1st Summit did not open or close any branches in the Johnstown, PA CSA assessment area.

Reasonableness of Business Hours and Services

The institution's services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies, and low- and moderate- income individuals. The services and business hours are comparable to other institutions located in the assessment area. The business hours and services offered for the Johnstown, PA CSA assessment area are consistent with the overall area.

Community Development Services

1st Summit provided a relatively high level of community development services in the Johnstown, PA CSA assessment area. During the evaluation period, 1st Summit employees provided 5,017 hours of financial expertise or technical assistance to 37 community organizations. This is an increase from the previous evaluation where employees provided 3,452 hours of financial expertise or technical assistance to 22 community organizations. The following table reflects hours of community development services performed by community development purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
08/14/20-12/31/20	0	170	122	0	292
2021	0	703	566	0	1,269
2022	350	883	891	0	2,124
YTD 2023	175	592	565	0	1,332
Total	525	2,348	2,144	0	5,017
<i>Source Bank Data</i>					
<i>"#" represents the hours spent on the qualifying activity</i>					

The following are representative examples of community development service activity in the Johnstown, PA CSA assessment area.

Several bank officers serve as Board members of a non-profit economic development corporation, which serves Cambria and Somerset Counties. The organization's mission is to address human resource development, encourage the creation and retention of jobs, and to improve the quality of life for residents of these counties.

A bank officer serves as a Board member of non-profit organization, which assists low-income individuals in Johnstown, PA and surrounding areas with home repair. The organization also provides temporary housing for low-income individuals in the assessment area.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN PITTSBURGH, PA CSA ASSESSMENT AREA

Economic and Demographic Data

The Pittsburgh, PA CSA assessment area consists of Westmoreland and Indiana Counties in their entirety. The institution operates 4 of its 17 branches (24.0 percent) and 4 of its 18 ATMs (22.2 percent) in this assessment area.

The Pittsburgh, PA CSA assessment area includes 123 census tracts for 2020 and 2021 according to the 2015 American Community Survey (ACS) Data. The demographics of these census tracts include:

- 5 low-income census tracts
- 27 moderate-income census tracts
- 70 middle-income census tracts
- 20 upper-income census tracts
- 1 census tract with no income designation

For 2022, the same assessment area included 137 census tracts reflecting the following income designations according to the 2020 Census data:

- 6 low-income census tracts
- 28 moderate-income census tracts
- 78 middle-income census tracts
- 23 upper-income census tracts
- 2 census tracts with no income designation

The following table illustrates select demographic characteristics of the Pittsburgh, PA CSA assessment area.

Demographic Information of the Assessment Area						
Pittsburgh, PA CSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	137	4.4	20.4	56.9	16.8	1.5
Population by Geography	437,909	2.4	17.2	57.1	21.7	1.6
Housing Units by Geography	209,754	3.4	18.8	57.3	19.6	0.8
Owner-Occupied Units by Geography	143,006	1.4	17.0	59.5	22.1	0.1
Occupied Rental Units by Geography	44,621	7.4	22.7	53.0	14.1	2.7
Vacant Units by Geography	22,127	8.6	22.3	52.4	14.9	1.8
Businesses by Geography	40,432	3.2	16.4	54.4	25.0	1.0
Farms by Geography	1,410	1.6	16.5	61.2	20.7	0.0
Family Distribution by Income Level	119,074	19.6	19.5	22.8	38.2	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$82,642	Median Housing Value			\$149,292
Median Family Income Non-MSAs - PA		\$65,202	Median Gross Rent			\$715
			Families Below Poverty Level			6.3%
Source 2020 U.S. Census and 2022 D&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.						

There are 209,754 housing units in this assessment area. Of these, 68.2 percent are owner- occupied, 21.3 percent are occupied rental units, and 10.5 percent are vacant.

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner- occupied housing units. There are 1.4 percent owner-occupied housing units in low-income census tracts and 17.0 owner-occupied housing units in moderate-income census tracts. This illustrates a lower opportunity for the bank to lending within the low-income census tracts.

Examiners used the 2021 and 2022 FFIEC-updated MFI to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper- income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Pittsburgh, PA MSA Median Family Income (38300)				
2021 (\$84,200)	<\$42,100	\$42,100 to <\$67,360	\$67,360 to <\$101,040	≥\$101,040
2022 (\$94,800)	<\$47,400	\$47,400 to <\$75,840	\$75,840 to <\$113,760	≥\$113,760
PA NA Median Family Income (99999)				
2021 (\$65,100)	<\$32,550	\$32,550 to <\$52,080	\$52,080 to <\$78,120	≥\$78,120
2022 (\$72,900)	<\$36,450	\$36,450 to <\$58,320	\$58,320 to <\$87,480	≥\$87,480
<i>Source FFIEC</i>				

According to 2022 D&B data, there were 41,842 businesses in the assessment area. The following is the GARs for these businesses.

- 87.4 percent have \$1.0 million or less
- 3.8 percent have more than \$1.0 million
- 8.8 percent have unknown revenues

Service industries represent the largest portion of businesses at 38.4 percent; followed by non- classified businesses (17.0 percent); retail trade (12.0 percent); finance, insurance, and real estate (9.4 percent); and construction (7.9 percent). In addition, 65.7 percent of area businesses have four or fewer employees, and 91.2 percent operate from a single location.

The following table details the unemployment data from the U.S. Bureau of Labor Statistics for the assessment area and related areas. The table presents the year-end rates for 2020, 2021, and 2022, and May 2023 rates from the U.S. Bureau of Labor and Statistics data. Unemployment rates remained high during 2020 due to the COVID-19 pandemic. For the majority of the evaluation period unemployment rates generally trended downward. The rates generally reached their lowest levels in May of 2023.

Unemployment Rates				
Area	2020	2021	2022	May 2023
	%	%	%	%
Westmoreland County	8.1	3.9	4.1	3.5
Indiana County	8.2	4.5	4.8	4.1
State of PA	7.7	4.6	4.3	4.0
National Average	6.7	3.9	3.5	3.6
<i>Source Bureau of Labor Statistics</i>				

Competition

The bank's Pittsburgh, PA CSA assessment area is a moderately competitive market for financial services. According to the June 30, 2022 FDIC Deposit Market Share data, there were 25 financial institutions that operated 145 full-service branches within the bank's Pittsburgh, PA CSA assessment area. Of these institutions, 1st Summit ranked 14th with a 1.0 percent deposit market share. There is a moderately high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2021, 363 lenders reported 18,312 home mortgage loans originated or purchased. 1st Summit ranked 36th out of this group of lenders, with a market share of 0.6 percent by number of loans in this assessment area. In 2022, 324 lenders reported 12,855 home mortgage loans originated or purchased. 1st Summit ranked 26th with a 0.9 percent deposit market share.

There is a moderate level of competition for small business loans within the bank's Pittsburgh, PA CSA assessment area. In 2021, 101 lenders reported 9,086 small business loans originated or purchased. 1st Summit ranked 19th out of this group of lenders, with a market share of 1.1 percent.

CONCLUSIONS ON PERFORMANCE CRITERIA IN PITTSBURGH, PA- CSA ASSESSMENT AREA

LENDING TEST

1st Summit demonstrated adequate performance under the Lending Test. The bank's home mortgage lending to low- and moderate-income census tracts and borrowers primarily supports this conclusion.

Lending Activity

The bank's lending levels reflect adequate responsiveness to the Pittsburgh, PA CSA assessment area credit needs. 1st Summit originated 65 home mortgage totaling approximately \$9.3 million in 2020, 112 loans totaling \$19.6 million in 2021, and 116 loans totaling \$18.4 million in 2022. In the same years, 1st Summit originated 137 small business loans totaling \$9.5 million, 101 loans totaling \$9.5 million, and 74 loans totaling \$10.0 million, respectively. This represented 12.3 percent, 13.3 percent, and 17.4 percent of the small business loans in this assessment area, respectively.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's adequate performance of home mortgage lending and small business lending in low- and moderate-income census tracts primarily supports this conclusion

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Pittsburgh, PA CSA assessment area. While the bank did not originate any home mortgage loans in low-income census tracts in 2021, demographic data reflects these census tracts only contained 1.2 percent of owner-occupied housing units and 0.8 percent of aggregate lending. In 2022, the bank's lending in low-income census tracts increased and slightly exceeded aggregate and demographic data.

The geographic distribution of home mortgage loans in moderate-income census tracts was below demographic and aggregate lending data in 2021. The bank's performance in 2022 was comparable to but again below both demographic and aggregate lending data. Also, the bank's lending increased in both low- and moderate-income census tracts in 2022, demonstrating a positive lending trend. This level of lending reflects adequate performance.

Geographic Distribution of Home Mortgage Loans						
Pittsburgh, PA CSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	1.2	0.8	0	0.0	0	0.0
2022	1.4	1.4	2	1.7	1,111	6.0
Moderate						
2021	15.6	13.7	11	9.8	1,952	10.0
2022	17.0	15.9	17	14.7	1,693	9.2
Middle						
2021	63.1	60.1	65	58.0	9,996	51.1
2022	59.5	57.8	75	64.7	10,709	58.2
Upper						
2021	20.2	25.4	36	32.1	7,629	39.0
2022	22.1	24.8	22	19.0	4,874	26.5
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.1	0.1	0	0.0	0	0.0
Totals						
2021	100.0	100.0	112	100.0	19,577	100.0
2022	100.0	100.0	116	100.0	18,386	100.0
<i>Source 2015 ACS & 2020 U.S. Census Data; Bank Data, 2021 and 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Pittsburgh, PA CSA assessment area. In 2021, the institution originated one small business loan in a low-income census tract, and in 2022 did not originate any small business loans in low-income census tracts. This level of lending fell below aggregate and demographic data. In 2021, the bank's level of lending to small businesses in moderate-income census tracts was below aggregate and demographic data. In 2022, the bank's level of lending in moderate-income census tracts increased, but remained below demographic data. This level of lending demonstrates adequate performance.

Geographic Distribution of Small Business Loans						
Pittsburgh, PA CSA Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	2.8	2.7	1	1.0	39	0.4
2022	3.2	--	0	0.0	0	0.0
Moderate						
2021	17.8	15.7	7	6.9	151	1.6
2022	16.4	--	11	14.9	1,561	15.6
Middle						
2021	55.8	58.1	67	66.3	6,059	64.1
2022	54.4	--	31	41.9	4,035	40.4
Upper						
2021	23.2	23.3	25	24.8	3,158	33.4
2022	25.0	--	30	40.5	3,897	39.0
Not Available						
2021	0.3	0.1	1	1.0	50	0.5
2022	1.0	--	2	2.7	496	5.0
Totals						
2021	100.0	100.0	101	100.0	9,457	100.0
2022	100.0	--	74	100.0	9,989	100.0
<i>Source 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects adequate penetration among individual of different income levels and businesses of different sizes in the Pittsburgh, PA CSA assessment area. The bank's adequate performance of home mortgage lending and adequate penetration of business of different income levels support 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 \$1.0 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 adequate. As shown in the following table, the distribution of

home mortgage loans to low-income borrowers was below but comparable to aggregate lending data in 2021 and 2022. In 2022, the bank increased the percentage of lending to low-income borrowers. The bank's level of lending activity is below demographic data in both years; however, a low-income family in the assessment area would not likely qualify for a mortgage under conventional underwriting standards. In 2021, the distribution of home mortgage loans to moderate-income borrowers was comparable to but below aggregate and demographic data. In 2022, the bank's performance exceeded aggregate and demographic data and the bank increased its percentage of lending to moderate-income borrowers. This level of lending reflects adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Pittsburgh, PA CSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	20.1	10.6	11	9.8	801	4.1
2022	19.6	14.2	15	12.9	707	3.8
Moderate						
2021	19.3	19.8	20	17.9	2,132	10.9
2022	19.5	22.1	26	22.4	3,266	17.8
Middle						
2021	21.6	22.8	19	17.0	2,748	14.0
2022	22.8	21.9	25	21.6	2,341	12.7
Upper						
2021	39.0	32.1	52	46.4	12,089	61.7
2022	38.2	28.6	34	29.3	9,360	50.9
Not Available						
2021	0.0	14.7	10	8.9	1,809	9.2
2022	0.0	13.1	16	13.8	2,713	14.8
Totals						
2021	100.0	100.0	112	100.0	19,577	100.0
2022	100.0	100.0	116	100.0	18,386	100.0
<i>Source 2015 ACS and 2020 U.S. Census Data; Bank Data, 2021 and 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of small business loans reflects adequate penetration of loans to businesses with GARs less than or equal to \$1.0 million. As shown in the following table, the bank's performance of lending to businesses with GARs less than or equal to \$1.0 million is below aggregate lending and demographic data in 2021. The large number of PPP and other small business loans with unavailable revenues information affected the bank's 2021 performance. Examiners recalculated the bank's penetration of loans in 2021 to businesses with GARs of \$1.0 million or less to include only loans with reported revenues, resulting in 70.7 percent penetration, which is above aggregate performance, but still below demographic data. In 2022, the bank's lending to businesses with GARs less than or equal to \$1.0 million remained below demographic data. Although PPP loans were inapplicable to the bank's performance in 2022, the bank originated 31.1 percent of its loans to businesses with unknown revenues. When excluding these loans from total small business loans originated in 2022, the bank originated 51.0 percent of loans to business with GARs of \$1.0 million or less. This level of lending represents an adequate penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Pittsburgh, PA CSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	85.7	52.0	29	28.7	3,621	38.3
2022	87.0	--	26	35.1	3,305	33.1
>\$1,000,000						
2021	4.4	--	12	11.9	2,320	24.5
2022	3.9	--	25	33.8	3,874	38.8
Revenue Not Available						
2021	9.9	--	60	59.4	3,516	37.2
2022	9.1	--	23	31.1	2,810	28.1
Totals						
2021	100.0	100.0	101	100.0	9,457	100.0
2022	100.0	--	74	100.0	9,989	100.0
<i>Source 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Innovative or Flexible Lending Practices

1st Summit uses innovative and/or flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the Pittsburgh, PA CSA assessment area.

Community Development Loans

1st Summit has made a low level of community development loans that specifically benefitted the Pittsburgh, PA CSA assessment area. In March 2022, the bank originated a \$1.1 million tax anticipation loan to a city comprised of over 50.0 percent moderate-income census tracts to cover the shortfall of income from taxes and provide funding for ongoing operating expenses.

INVESTMENT TEST

1st Summit demonstrates a High Satisfactory record regarding the Investment Test. The level of investments and responsiveness to community needs is good. In addition, the bank occasionally uses complex investments, and occasionally serves in a leadership position.

Investment and Grant Activity

1st Summit has a significant level of qualified community development investments and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The bank maintained three municipal bond investments totaling approximately \$1.5 million that benefitted school districts in which a majority of students receive free or reduced lunches within the Pittsburgh, PA CSA assessment area and two FNMA MBSs totaling approximately \$2.9 million that benefitted low- and moderate-income borrowers in the assessment area. During the evaluation period, the bank purchased two municipal bond investments totaling approximately \$0.9 million and three FNMA MBSs totaling approximately \$2.5 million. The municipal bonds were located within Westmoreland County, specifically to towns with majority of the students receiving reduced or free lunches. In addition, the bank made 53 qualified donations totaling \$40,000.

The dollar volume of community development investments increased since the previous evaluation. Specifically, 1st Summit's prior evaluation included community development investments and donations totaling approximately \$4.5 million during a 36-month period.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	2,852	3	1,494	0	0	0	0	5	4,346
08/14/20-12/31/20	0	0	1	505	0	0	0	0	1	505
2021	2	2,145	1	456	0	0	0	0	3	2,601
2022	1	363	0	0	0	0	0	0	1	363
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	5	5,360	5	2,455	0	0	0	0	10	7,815
Qualified Grants & Donations	2	1	51	39	0	0	0	0	53	40
Total	7	5,361	56	2,494	0	0	0	0	63	7,855
<i>Source Bank Data</i>										

Donations

Notable donations provided during the evaluation period include the following:

During the evaluation period, the bank made several donations totaling \$7,400 to a community organization that provides a voice in the courts on behalf of abused and neglected children in Westmoreland County. The majority of children come from low- and moderate-income families.

During the evaluation period, the bank made several donations totaling \$7,250 to a community organization located in Westmoreland County that provides services such as education and treatment to disadvantage youths. The majority of the children receiving assistance are from low- and moderate-income families.

During the evaluation period, the bank made several donations totaling \$2,500 to community organizations that provide services such as shelter and food to the homeless in the area.

Responsiveness to Credit and Community Development Needs

1st Summit exhibits good responsiveness to credit and community economic development needs throughout the Pittsburgh, PA CSA assessment area. Management directed the majority of the bank's investments and grants, by dollar volume, within this assessment area to affordable housing and community services.

Community Development Initiatives

The bank occasionally uses complex investments to support community development initiatives in the form of MBSs and municipal bonds. None of the bank's investments are considered innovative; however, the bank makes extensive efforts to tailor their investments and donations to identified needs.

SERVICE TEST

1st Summit demonstrated good performance under the Service Test. The Community Development Services criterion supports this conclusion.

Accessibility of Delivery Systems

Service delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas. Alternative delivery systems also supplement the bank's branch activity. 1st Summit operates four branches in this assessment area, three of which have deposit-taking ATMs, with one of the branches and ATMs located in a moderate-income census tract. The six low-income census tracts are on the borders of Westmoreland County and not in proximity of the branches and ATMs. The following table illustrates the distribution of branches and ATMs by census tract income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	6	4.4	10,348	2.4	0	0.0	0	0.0
Moderate	28	20.4	75,384	17.2	1	25.0	1	25.0
Middle	78	56.9	250,122	57.1	1	25.0	1	25.0
Upper	23	16.8	94,946	21.7	1	25.0	1	25.0
NA	2	1.5	7,109	1.6	1	25.0	1	25.0
Total	137	100.0	437,909	100.0	4	100.0	4	100.0
<i>Source 2020 U.S. Census Data; Bank Data</i>								

Changes in Branch Locations

The institution's record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate- income individuals. During the evaluation period, 1st Summit opened the Murrysville, PA full- service branch in Westmoreland County.

Reasonableness of Business Hours and Services

The institution's services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies, and low- and moderate- income individuals and are comparable to other financial institutions in the assessment area. The business hours and services offered for the Pittsburgh, PA CSA assessment area are consistent with the overall area.

Community Development Services

1st Summit provides a relatively high level of community development services within the Pittsburgh, PA CSA assessment area. Bank personnel participate in various community development service initiatives by providing financial expertise through Board and Committee membership. As shown in the following table, bank officers and personnel provided 2,371 hours to 12 community development organizations in this assessment area. This is an increase from the

previous evaluation where bank employees provided 1,642 hours to 5 community development organizations.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
08/14/20 – 12/31/20	0	1	171	0	172
2021	0	65	724	0	789
2022	8	65	724	0	797
YTD 2023	6	59	548	0	613
Total	14	190	2,167	0	2,371
<i>Source Bank Data</i>					

The following is an example of community development service activity in the Pittsburgh, PA CSA assessment area.

A 1st Summit Board member acts as a Director for a small business institute at a local university in support of economic development. The small business institute provides assistance and expertise to entrepreneurs and small business owners at no cost in the disciplines of management, marketing, information technology, finance, and accounting. University students assist on projects to gain experience in alignment with the small business institute's goal of strengthening the small business community and environment.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN ALTOONA, PA MSA ASSESSMENT AREA

Economic and Demographic Data

The Altoona, PA MSA assessment area consists of Blair County in its entirety. The institution operates 1 of its 17 branches (5.0 percent) and one of its 18 ATMs (5.6 percent) in this assessment area. The Altoona, PA MSA assessment area includes 34 census tracts in 2020 and 2021 according to the 2015 ACS Data. The demographics of these census tracts include:

- 3 low-income census tracts
- 4 moderate-income census tracts
- 25 middle-income census tracts
- 2 upper-income census tracts

For 2022, the same assessment area included 38 census tracts reflecting the following income designations according to the 2020 Census data:

- 1 low-income census tracts
- 8 moderate-income census tracts
- 22 middle-income census tracts
- 7 upper-income census tracts

The following table illustrates select demographic characteristics of the Altoona, PA MSA assessment area.

Demographic Information of the Assessment Area Altoona, PA MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	38	2.6	21.1	57.9	18.4	0.0
Population by Geography	122,822	1.9	20.1	58.0	20.0	0.0
Housing Units by Geography	56,960	1.9	20.7	57.4	20.0	0.0
Owner-Occupied Units by Geography	36,288	1.5	15.5	61.3	21.7	0.0
Occupied Rental Units by Geography	15,359	3.1	32.2	49.1	15.6	0.0
Vacant Units by Geography	5,313	1.1	23.4	54.5	21.0	0.0
Businesses by Geography	10,872	1.9	21.1	58.5	18.5	0.0
Farms by Geography	318	0.0	8.8	75.8	15.4	0.0
Family Distribution by Income Level	32,357	20.1	18.7	21.3	39.8	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 11020 Altoona, PA MSA		\$67,495	Median Housing Value			\$128,133
			Median Gross Rent			\$750
			Families Below Poverty Level			9.8%
Source 2020 U.S. Census and 2022 D&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.						

There are 56,960 housing units in this assessment area. Of these, 63.7 percent are owner-occupied, 27.0 percent are occupied rental units, and 9.3 percent are vacant.

Examiners used the 2021 and 2022 FFIEC-updated MFI to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper- income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Altoona, PA MSA Median Family Income (11020)				
2021 (\$70,100)	<\$35,050	\$35,050 to <\$56,080	\$56,080 to <\$84,120	≥\$84,120
2022 (\$72,400)	<\$36,200	\$36,200 to <\$57,920	\$57,920 to <\$86,880	≥\$86,880
<i>Source FFIEC</i>				

According to 2022 D&B data, there were 10,872 nonfarm businesses in the assessment area. GARs for these businesses are below.

- 85.3 percent have \$1.0 million or less
- 4.4 percent have more than \$1.0 million
- 10.3 percent have unknown revenues

Service industries represent the largest portion of businesses at 37.4 percent; followed by non- classified businesses (18.5 percent); retail trade (13.6 percent); finance, insurance, and real estate (10.0 percent); and construction (6.6 percent). In addition, 61.7 percent of area businesses have four or fewer employees, and 89.4 percent operate from a single location.

The following table details the unemployment data from the U.S. Bureau of Labor Statistics for the assessment area and related areas. The table presents the year-end rates for 2020, 2021, and 2022, and May 2023 rates from the U.S. Bureau of Labor and Statistics data. Unemployment rates remained high during 2020 due to the COVID-19 pandemic. For the majority of the evaluation period unemployment rates generally trended downward. The rates reached their lowest levels in May of 2023 for Blair County and PA.

Unemployment Rates				
Area	2020	2021	2022	May 2023
	%	%	%	%
Blair County	7.7	3.9	4.1	3.3
State of PA	7.7	4.6	4.3	4.0
National Average	6.7	3.9	3.5	3.6
Source: Bureau of Labor Statistics				

Competition

The bank’s Altoona, PA MSA assessment area is a moderately competitive market for financial services. According to the June 30, 2022 FDIC Deposit Market Share data, there were 15 financial institutions that operated 47 full-service branches within the bank’s Altoona, PA MSA assessment area. Of these institutions, 1st Summit ranked 10th with a 1.8 percent deposit market share. There is a moderately high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2021, 182 lenders reported 4,205 home mortgage loans originated or purchased. 1st Summit ranked 28th out of this group of lenders, with a market share of 0.6 percent by number of loans in this assessment area. In 2022, 162 lenders reported 3,178 home mortgage loans originated or purchased. 1st Summit ranked 28th out of this group of lenders, with a market share of 0.7 percent by number of loans in this assessment area.

There is a moderate level of competition for small business loans within the bank's Altoona, PA MSA assessment area. In 2021, 74 lenders reported 2,139 small business loans originated or purchased. 1st Summit ranked 14th out of this group of lenders, with a market share of 2.2 percent.

CONCLUSIONS ON PERFORMANCE CRITERIA IN ALTOONA, PA MSA ASSESSMENT AREA

LENDING TEST

1st Summit demonstrated adequate performance under the Lending Test. The lending to home mortgage borrowers of different income levels primarily support this conclusion.

Lending Activity

The bank's lending levels reflect adequate responsiveness to the Altoona, PA MSA assessment area credit needs. For 2020, 1st Summit originated 13 home mortgage loans totaling approximately \$1.9 million and 67 small business loans totaling approximately \$6.5 million. For 2021, 1st Summit originated 25 home mortgage loans totaling approximately \$3.1 million and 48 small business loans totaling approximately \$4.2 million. For 2022, 1st Summit originated 21 home mortgage loans totaling approximately \$5.7 million and 31 small business loans totaling approximately \$5.7 million.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Altoona, PA MSA assessment area. The bank's good performance of home mortgage lending and good performance of small business lending supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. As shown in the following table, the bank only originated one loan in low-income census tracts in 2021, and no loans in 2022. This level of lending exceeded aggregate and demographic data in 2021. In 2021, the bank's lending in moderate-income census tracts was comparable to aggregate and demographic data, and in 2022 the lending exceeded aggregate and demographic data. This level of lending reflects good penetration.

Geographic Distribution of Home Mortgage Loans						
Altoona, PA MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	3.1	2.2	1	4.0	147	4.7
2022	1.5	1.0	0	0.0	0	0.0
Moderate						
2021	9.0	8.1	2	8.0	106	3.4
2022	15.5	15.3	4	19.0	2,583	45.3
Middle						
2021	77.6	76.0	18	72.0	2,361	75.5
2022	61.3	59.4	11	52.4	1,547	27.2
Upper						
2021	10.2	13.8	4	16.0	514	16.4
2022	21.7	24.3	6	28.6	1,567	27.5
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	25	100.0	3,127	100.0
2022	100.0	100.0	21	100.0	5,697	100.0
<i>Source 2015 ACS & 2020 U.S. Census Data; Bank Data, 2021 and 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects good penetration throughout the assessment area. As shown in the following table, the geographic distribution of small business loans in low-income census tracts was comparable to, but trailed aggregate performance in 2021. Although the bank originated no loans in low-income census tracts in 2022, demographics show a decrease in businesses located in low-income census tracts from 2021 to 2022. In 2021, the bank's level of lending in moderate-income census tracts slightly exceeded aggregate performance. In 2022, the bank's lending in moderate-income census tracts increased significantly and exceeded demographic data. This level of lending reflects good performance.

Geographic Distribution of Small Business Loans						
Altoona, PA MSA Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	7.3	4.7	2	4.2	97	2.3
2022	1.9	--	0	0.0	0	0
Moderate						
2021	8.7	7.9	4	8.3	189	4.6
2022	21.1	--	11	35.5	2,842	36.5
Middle						
2021	76.1	78.0	36	75.0	3,114	75.0
2022	58.5	--	17	54.8	4,805	61.8
Upper						
2021	7.9	9.5	6	12.5	753	18.1
2022	18.5	--	3	9.7	129	1.7
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	--	0	0.0	0	0.0
Totals						
2021	100.0	100.0	48	100.0	4,153	100.0
2022	100.0	--	31	100.0	7,776	100.0
<i>Source 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects adequate penetration throughout the Altoona, PA MSA assessment. The bank's adequate performance of home mortgage lending and adequate performance of small business lending support this conclusion. Examiners focused on the percentage of loans by number to businesses with GARs of \$1.0 million or less or to low- and moderate-income individuals and families.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is adequate. As shown in the following table, the distribution of home mortgage loans to low-income borrowers in 2021 was below demographic data and comparable to aggregate lending data. In 2022, the distribution of loans to low-income borrowers exceeded both demographic and aggregate data. In 2021, the bank's lending to moderate-income borrowers was comparable to aggregate and demographic data. In 2022, the bank's performance was below aggregate and demographic data. This level of lending, particularly to low-income borrowers in 2021, reflects an adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Altoona, PA MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.9	9.9	2	8.0	89	2.8
2022	20.1	10.8	5	23.8	422	7.4
Moderate						
2021	18.7	20.1	4	16.0	266	8.5
2022	18.7	20.9	1	4.8	57	1.0
Middle						
2021	21.9	21.3	3	12.0	275	8.8
2022	21.3	22.7	3	14.3	616	10.8
Upper						
2021	39.5	32.7	14	56.0	2,355	75.3
2022	39.8	33.5	7	33.3	1,678	29.5
Not Available						
2021	0.0	16.0	2	8.0	143	4.6
2022	0.0	12.2	5	23.8	2,923	51.3
Totals						
2021	100.0	100.0	25	100.0	3,127	100.0
2022	100.0	100.0	21	100.0	5,697	100.0
<i>Source 2015 ACS and 2020 U.S. Census Data; Bank Data, 2021 and 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of small business loans reflects adequate penetration of loans to businesses with GARs less than or equal to \$1.0 million. As shown in the following table, the bank's performance of lending to businesses with GARs less than or equal to \$1.0 million is below aggregate lending and demographic data in 2021. The large number of PPP and other small business loans with unavailable revenues information affected the bank's 2021 performance. Examiners recalculated the bank's penetration of loans in 2021 to businesses with GARs of \$1.0 million or less to include only loans with reported revenues, resulting in 75.0 percent penetration, which is above aggregate performance, but still below demographics. Although PPP loans were inapplicable to the bank's performance in 2022, the bank originated 22.6 percent of loans to businesses with unknown revenues. When excluding these loans from total small business loans originated in 2022, the bank originated 58.3 percent of loans to business with GARs of \$1.0 million or less remaining below demographic data. This level of lending represents an adequate penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Altoona, PA MSA Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	83.7	53.3	12	25.0	1,555	37.4
2022	85.3	--	14	45.2	2,608	33.5
>\$1,000,000						
2021	5.0	--	4	8.3	273	6.6
2022	4.4	--	10	32.3	2,581	33.2
Revenue Not Available						
2021	11.2	--	32	66.7	2,325	56.0
2022	10.3	--	7	22.6	2,587	33.3
Totals						
2021	100.0	100.0	48	100.0	4,153	100.0
2022	100.0	--	31	100.0	7,776	100.0
<i>Source 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Innovative or Flexible Lending Practices

1st Summit uses innovative and/or flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the Altoona, PA MSA assessment area.

Community Development Loans

The bank did not originate any community development loans in the Altoona MSA assessment area during the evaluation period.

INVESTMENT TEST

1st Summit demonstrates a High Satisfactory record regarding the Investment Test. The level of investments and responsiveness to community needs is good. In addition, the bank occasionally uses complex investments, and occasionally serves in a leadership position.

Investment and Grant Activity

1st Summit has a significant level of qualified community development investments and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, 1st Summit maintained equity investments totaling \$739,000 in a CRA fund that purchased Ginnie Mae Pools of multifamily loans in support of affordable housing that benefited low- and moderate-income individuals within the Altoona, PA MSA assessment area and 28 qualified donations totaling \$14,000. The bank also purchased a FNMA MBS totaling \$104,429 which benefited a low-income borrower in Blair County. The dollar volume of community development investments continues to increase from previous evaluations. Specifically, 1st Summit's prior evaluation included community development investments and donations totaling approximately \$756,000 during a 36-month period.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	739	0	0	0	0	0	0	2	739
08/14/20–12/31/20	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	1	104	0	0	0	0	0	0	1	104
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	3	844	0	0	0	0	0	0	3	844
Qualified Grants & Donations	1	1	2	13	0	0	0	0	28	14
Total	4	844	2	13	0	0	0	0	31	857
<i>Source Bank Data</i>										

During the evaluation period, the bank made several donations totaling \$5,750 to a community organization located in Blair County that provides mentoring services for children that come from a variety of home environments, family structures, socio-economic levels, ethnic backgrounds, neighborhoods, and schools that meet the low- and moderate-income family levels.

Responsiveness to Credit and Community Development Needs

1st Summit exhibits good responsiveness to credit and community economic development needs throughout the Altoona, PA MSA assessment area. Management directed the majority of the bank's investments and grants in this assessment area to affordable housing.

Community Development Initiatives

The bank occasionally uses complex investments to support community development initiatives in the form of MBS. None of the bank's investments are considered innovative; however, the bank makes extensive efforts to tailor their investments and donations to identified needs.

SERVICE TEST

1st Summit demonstrated adequate performance under the Service Test. Although Changes in Branches and Reasonableness of Services and Hours criteria are considered good, the Community Development Services criterion negatively affected the overall conclusion.

Accessibility of Delivery Systems

Service delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas. 1st Summit operates one branch in this assessment area, which also contains the only non-deposit taking ATM, and is located in a moderate-income census tract. The branch and ATM are located approximately six miles from the only low-income census tract in this assessment area. The following table illustrates the distribution of branches and ATMs by census tract income level. Alternative delivery systems also supplement the bank's branch activity.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	2.6	2,366	1.9	0	0.0	0	0.0
Moderate	8	21.1	24,723	20.1	1	100.0	1	100.0
Middle	22	57.9	71,197	58.0	0	0.0	0	0.0
Upper	7	18.4	24,536	8.7	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
Total	38	100.0	122,822	100.0	1	100.0	1	100.0
<i>Source 2015 ACS Data; Bank Data</i>								

Changes in Branch Locations

The institution's record of opening branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies, and to low- and moderate-income individuals. During the evaluation period, 1st Summit opened a Loan Production Office in Blair County.

Reasonableness of Business Hours and Services

The institution's services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies, and low- and moderate- income individuals and are comparable to other financial institutions in the area. The business hours and services offered for the Altoona, PA MSA assessment area are consistent with the overall area.

Community Development Services

1st Summit provides an adequate level of community development services within its Altoona, PA MSA assessment area. During the evaluation period, two Board members provided 225 hours of community development services to three community development organizations in the assessment area by serving on the Boards. One organization provides affordable housing to low- and moderate- income individuals in the assessment area, particularly homeless veterans while the other two organizations promote economic development in the assessment area. This is a slight decrease from the previous evaluation where Board members provided 250 hours to one organization.

APPENDICES

LARGE 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) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;

The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:

The proportion of the bank's lending in the bank's assessment area(s);

The dispersion of lending in the bank's assessment areas(s); and

The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);

The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:

Home mortgage loans low-, moderate-, middle- and upper-income individuals

Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;

Small business and small farm loans by loan amount at origination; and

Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;

The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and

The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

The dollar amount of qualified investments;

The innovativeness or complexity of qualified investments;

The responsiveness of qualified investments to available opportunities; and

The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

The current distribution of the bank's branches among low-, moderate-, middle-, and upper- income geographies; In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals; and

The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and

The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

The extent to which the bank provides community development services; and

The innovativeness and responsiveness of community development services.

SCOPE OF EXAMINATION

1st Summit Bank			
Scope of Examination: Full scope reviews were performed on the following assessment areas within the noted rated areas: State of PA: Johnstown, PA CSA Assessment Area Pittsburgh, PA CSA Assessment Area Altoona, PA MSA Assessment Area			
Time Period Reviewed:		08/13/2020 to 08/28/23	
Products Reviewed: Home Mortgage Loans: 01/01/2020 – 12/31/2023 Small Business Loans: 01/01/2020 – 12/31/2023			
List of Assessment Areas and Type of Evaluation			
Rated Area/ Assessment Area	Type of Evaluation	Branches Visited	Other Information
PA: Johnstown, PA CSA Pittsburgh, PA CSA Altoona, PA MSA	Full-scope Full-scope Full-scope	Main Office None None	None None None

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.

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:

Support affordable housing for low- and moderate-income individuals;

Target community services toward low- and moderate-income individuals;

Promote economic development by financing small businesses or farms; or

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. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank 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:

Has as its primary purpose community development; and

Except in the case of a wholesale or limited purpose bank:

Has not been reported or collected by the bank or an affiliate for consideration in the bank'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

Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

Has as its primary purpose community development;

Is related to the provision of financial services; and

Has not been considered in the evaluation of the bank'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:

An unemployment rate of at least 1.5 times the national average;

A poverty rate of 20 percent or more; or

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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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.



ACCOUNT SERVICE FEES

Overdraft/Paid Item Fee \$30.00¹

An *Overdraft/Paid Item* fee is assessed each time an item is paid causing the account to be overdrawn.

Returned Item Fee \$30.00¹

A *Returned Item Fee* is assessed each time an item is returned unpaid.

Overdraft Protection Transfer \$10.00²

Fee assessed per transfer from linked checking or savings account to cover overdraft up to the available balance of linked account.

Stop Payment: \$35.00

Per item (check, electronic pre-authorized transfer or Online Bill Pay)

Counter Checks \$1.00

Deposited Item Return \$10.00

Per check deposited and returned unpaid for any reason

Cash Items \$15.00

Per item for redeposited check that is returned and unable to be debited from the depositor's account

Foreign Check Processing

Canadian \$35.00

All Others \$50.00

Per item for all foreign checks processed

Paper Statements (no check images) \$3.50

Applies to xPress Checking and Business Community Checking only. PEAK Checking monthly service fee is discounted \$2.00 with eStatements.

Printed Check Images with Paper Statement \$3.00 USB Statement

Monthly \$10.00

Annual \$30.00

Returned Mail (statements) \$5.00

Interim Statement Request \$5.00

Early Close-out Deposit Account \$25.00

Fee assessed per account if the new account closed within 6 months of opening

Holiday Club Early Redemption \$25.00

Printed Documents (per page) \$5.00

Copies of statements, Checks, deposits, etc.

Account Reconciliation/Research \$20.00

Fee assessed per hour with a \$10 minimum charge

Collections \$15.00

Per item sent for collection

Dormant Account/Inactivity Fee \$5.00

Fees assessed after 24 consecutive months of inactivity per month on balances below \$200

Escheat Account Processing \$25.00

IRA Transfer Fee \$50.00

For IRAs transferred to another financial institution

Bond of Indemnity \$20.00

Lost items, i.e., passbook, certificate

Garnishments \$200.00

Interrogatories & Writs of Execution

IRS Levies / Domestic Relations Freezes \$75.00

Magisterial Action Admin Fee \$100.00

Repossession Admin Fee \$100.00

The Services Schedule is used in conjunction with the Deposit Account Agreement containing information on the administration of your account, Regulation CC (Expedited Funds Availability), Regulation E (Electronic Funds Transfer) and Regulation DD (Truth in Savings). It is considered part of your contract. Fees apply to all accounts unless otherwise noted. Fees are subject to change at any time. Products, services and prices may vary by market. We reserve the right to enforce or to delay a charge under this schedule without losing the right to assess the charge in the future.

DEBIT CARDS AND ATM SERVICE

Non 1ST SUMMIT ATM use \$1.00

Waived if account balance is \$2,500 or more at time of transaction

Debit Card/ATM Card Replacement:

Lost/Stolen Card \$6.00

Duplicate Card \$6.00

Expedited Card Delivery \$50.00 Debit Card International

Transaction Fee 1.00%

24/7 DIGITAL AND TELEPHONE SERVICES

Online Banking Access No Charge

Mobile Banking Access No Charge

Mobile Deposit No Charge

Online Bill Pay No Charge

Expedited Online Bill Pay

Check \$30.00

ACH \$10.00

External Transfers No Charge

Zelle® Person to Person Payments No Charge TeleBanc (888) 353-

2262 No Charge

WIRE TRANSFERS

Domestic Incoming \$15.00

Domestic Outgoing \$25.00

International Incoming \$15.00

International Outgoing \$50.00

SAFE DEPOSIT BOX

Annual Rental Starting at \$16.75

Varies by box size

Key Replacement \$25.00

Drilling Box, minimum \$150.00

CASH ALTERNATIVES

Prepaid Card \$5.00

Gift Card \$5.00

Money Orders (up to \$500) \$5.00

Treasurer's Check \$6.00

ADDITIONAL SERVICES

ACH Set up Fee \$25.00

Night Deposit (small): Per Bag \$25.00

Night Deposit (large): Per Bag \$35.00

Zipper Bags - each \$2.75

Signature Guarantee \$5.00

Customer only

Notary Service (per document) \$4.00

Fax Service \$5.00

Photocopies (per page) \$1.00

Laminating \$2.00

Coin Counting³:

Customers No Charge

Non-Customers 8% of total

¹Insufficient funds may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. Maximum of four fees assessed per day.

²Transfer fee included in total transfer amount and deducted from the account where the transfer was credited.

³Coin Counting Machines located at our Downtown, Ebensburg, Murrysville, Richland and Portage offices.