

First Federal Savings Bank

2020 CRA Public File Checklist

1	All written comments received by the public for the current year and each of the prior two years that relate to the Bank's performance in helping meet the community's credit needs.	<i>N/A, No comments have been received by the Bank for this time period.</i>
2	All the Bank's responses to any written comment received.	<i>N/A</i>
3	A copy of the public section of the Bank's most recent CRA performance evaluation. (must be placed in public file within 30 days of receiving it from our supervisory agency)	1. 2019 CRA Performance Evaluation FDIC.pdf
4	A list of branches, their street address and geographies.	2. Branch Location and Hours of Operation.pdf
5	A list of branches your institution has opened or closed in the current year and each of the prior two calendar years. Their street address, and geographies.	<i>N/A, No Branches have been opened or closed during this time period.</i>
6	A list of services generally offered at your institution. (branch hours, products, fees)	4. Products and Services.pdf & Transaction Fees.pdf 3. Branch Location and Hours of Operation.pdf
7	Material Differences in the availability of cost of services at particular branches.	<i>N/A, There is no difference in services or cost, products and fees are centralized.</i>
8	A map of each assessment area showing the boundaries of the area and identifying the geographies either on the map or in a separate list, contained within the assessment area.	5. Assessment Area Maps.pdf
9	The loan to deposit ratio for each quarter of the prior calendar year.	6. Loan to Deposit Ratio 2014.pdf
10	A copy of the HMDA disclosure statement provided by the FFIEC for the prior two calendar years.	7. HMDA Disclosure.pdf
11	If the Bank received a Less than Satisfactory rating during the most recent exam, a report, updated quarterly, describing the Bank's efforts to improve performance.	<i>N/A Last rating: 2019 FDIC Satisfactory</i>

Location of Public File	The CRA Public File is located in Public Folders under
CRA Notice	The CRA Branch Notice is located in every branch lobby. (Black Frame)