CRA PUBLIC FILE

Washington Financial Bank is constantly striving to impact our local communities in a positive way. We are committed to meeting our communities' financial needs, including all low- and moderate- income and minority areas in our footprint. Washington Financial Bank provides this information online for public inspection under the Community Reinvestment Act (CRA).

The information maintained in this public file is current as of April 1 of each year with periodic updates throughout the year.

Washington Financial Bank℠

CRA Public File

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CRA Public Comments

Washington Financial℠

CRA PUBLIC COMMENTS

As of April 1, 2026, Washington Financial Bank has not received any written comments from the public during the current year or each of the two previous years that specifically relate to the Bank's performance in helping to meet the community credit needs.

Sandy Samples

Sandy Samples

CRA Officer

Submitted April 1, 2026

CRA Performance Evaluation

PUBLIC DISCLOSURE

December 12, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Washington Financial Bank
Certificate Number: 29520

77 South Main Street
Washington, Pennsylvania 15301

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

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

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

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INSTITUTION RATING

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

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

The Lending Test is rated Satisfactory.

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

The Community Development Test is rated Satisfactory.

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

DESCRIPTION OF INSTITUTION

Washington Financial Bank (WFB) is a state-chartered financial institution headquartered in Washington, Pennsylvania (PA). WFB is wholly owned by a first-tier mutual holding company, WFSB, Inc., which is wholly owned by the top-tier mutual holding company, WFSB Mutual Holding Company. WFB operates three wholly owned subsidiaries, none of which originates mortgage loans. The bank received a "Satisfactory" rating at its previous FDIC Performance Evaluation dated November 12, 2019, based on Interagency Intermediate Small Institution CRA Examination Procedures.

WFB operates eleven full-service branches, including ten in Washington County, PA and one in Allegheny County, PA. The bank's main office is located in a low-income census tract, with all other branches located in middle- and upper-income tracts. The bank maintains automated teller machines (ATM) at each branch office and two stand-alone ATMs. WFB has two loan production offices, one in McMurray, PA which is located in Washington County, and another in Wexford, PA which is located in Allegheny County. The bank opened one branch during the evaluation period, located in a middle-income census tract in Finleyville, Washington County. There were no mergers, or acquisition activities since the prior evaluation.

WFB offers various loan products including home mortgage, commercial, and consumer loans. The institution provides a variety of deposit services including personal and business checking and savings accounts. Alternative banking services include telephone banking, online banking, bill pay, and mobile banking services.

Assets totaled approximately $1.7 billion as of September 30, 2022, and they included total loans of $989.4 million and total securities of $475.1 million. Deposits totaled $1.5 billion as of the same date. The following table illustrates the bank's loan portfolio composition.

Loan Portfolio Distribution as of September 30, 2022		
Loan Category	**$(000s)**	**%**
Construction and Land Development	123,225	12.4
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	457,043	46.2
Secured by Multi-family (5 or more) Residential Properties	84,042	8.5
Secured by Nonfarm Nonresidential Properties	239,321	24.2
Total Real Estate Loans	**903,631**	**91.3**
Commercial and Industrial Loans	55,755	5.6
Consumer Loans	3,789	0.5
Obligations of States and Political Subdivisions in the U.S.	9,148	0.9
Other Loans	17,053	1.7
Total Loans	**989,376**	**100.0**
Source 9/30/2022 Consolidated Reports of Condition and Income		

WFB is primarily a real estate lender, as loans secured by real estate represented 91.3 percent of the bank's loan portfolio. Loans secured by one-to-four family residential real estate represented 46.2

percent of the portfolio, while commercial loans, consisting of commercial real estate and commercial and industrial loans, represented 29.8 percent of the portfolio.

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The bank designated one contiguous assessment area that comprises all of Allegheny and Washington Counties, which are located within the Pittsburgh, PA Metropolitan Statistical Area (MSA) #38300.

Economic and Demographic Data

The assessment area includes 461 census tracts, including 402 census tracts in Allegheny County and 59 census tracts in Washington County. These tracts reflect the following income designations according to the 2015 American Community Survey (ACS) US Census data:

- 50 low-income tracts,
- 97 moderate-income tracts,
- 183 middle-income tracts,
- 117 upper-income tracts, and
- 14 census tract with no income designation.

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	461	10.8	21.0	39.7	25.4	3.0
Population by Geography	1,439,371	6.5	17.1	42.5	33.1	0.7
Housing Units by Geography	683,324	7.5	19.2	43.2	29.9	0.2
Owner-Occupied Units by Geography	406,769	3.6	14.3	45.4	36.7	0.0
Occupied Rental Units by Geography	206,504	12.5	25.8	40.5	20.8	0.5
Vacant Units by Geography	70,051	15.8	28.5	38.2	17.1	0.4
Businesses by Geography	144,980	5.5	12.8	36.8	43.8	1.1
Farms by Geography	2,577	2.5	10.1	49.9	37.5	0.1
Family Distribution by Income Level	360,809	20.6	16.2	19.9	43.3	0.0
Household Distribution by Income Level	613,273	25.1	15.0	16.6	43.2	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		$69,624	Median Housing Value			$139,879
			Median Gross Rent			$792
			Families Below Poverty Level			8.7%

Source 2015 ACS and 2020 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 683,324 housing units in the bank's assessment area. Of these 59.5 percent are owner occupied units, 30.2 percent are occupied rental units, and 10.3 percent are vacant units. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Owner-occupied housing units reflect the opportunity institutions have to originate 1-4 family residential mortgage loans. As shown above, 3.6 percent and 14.3 percent of the area's owner-occupied housing units are located in low-income census tracts and moderate-income census tracts, respectively. This data reflects limited lending opportunities for originating home mortgage loans in low- and moderate-income census tracts in the assessment area.

Examiners used the Federal Financial Institutions Examination Council's (FFIEC) updated median family income data to analyze home mortgage loans under the Borrower Profile Criterion. The following table present the low-, moderate-, middle-, and upper-income categories in the assessment area.

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)				
2019 ($79,300)	<$39,650	$39,650 to <$63,440	$63,440 to <$95,160	≥$95,160
2020 ($82,300)	<$41,150	$41,150 to <$65,840	$65,840 to <$98,760	≥$98,760
2021 ($82,300)	<$41,150	$41,150 to <$65,840	$65,840 to <$98,760	≥$98,760
Source FFIEC				

The analysis of small business loans under the Borrower Profile criterion compares the distribution of the bank's small business loans to the distribution of the area's businesses by gross annual revenue (GAR). According to June 2021 D&B data, there were 159,620 businesses in the assessment area. The following table details GARs for these businesses.

The GARs for the area's businesses are listed below:

- 86.4 percent have GARs of $1 million or less,
- 4.4 percent have GARs of more than $1 million, and
- 9.2 percent have unknown revenues.

Service industries represent the largest portion of area businesses at 41.1 percent, followed by non-classifiable establishments (18.5 percent); retail trade (11.2 percent); and finance, insurance, and real estate (10.8 percent). In addition, 63.4 percent of the area's businesses have four or fewer employees, and 90.4 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor and Statistics indicates that the September 2022 unemployment rate was 4.1 percent statewide, while the rates within Allegheny and Washington Counties were lower at 3.3 percent and 3.5 percent, respectively. During the evaluation period, the rate within Allegheny County varied from a high of 15.4 percent (April 2020 during the height of the COVID-19 Pandemic), to the current low of 3.3 percent (September 2022). The rate within Washington County varied from a high of 16.5 percent (April 2020 during the height of the COVID-19 Pandemic), to a low of 3.5 percent (April 2022).

Competition

The assessment area is a highly competitive market for financial services. According to the FDIC Deposit Market Share data as of June 2022, 37 financial institutions operated 452 full-service branches within the bank's assessment area. Of these institutions, WFB ranked 12th for deposit market share at 0.7 percent.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2021, 618 HMDA data reporting lenders reported 70,115 residential mortgage loans originated or purchased. WFB ranked 45th out of this group of lenders with a market share of 0.6 percent. The three most prominent home mortgage lenders accounted for 19.5 percent of the total market share.

The bank is not required to collect or report its small business loan data, and it has not elected to do so. The aggregate data; however, reflects the level of demand for small business loans and is included for performance context. Aggregate data for 2020 shows that 180 institutions reported 35,210 small business loans in the assessment area, indicating a high degree of competition for this product. The three most prominent small business lenders accounted for 41.1 percent of total market share.

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 types of credit and community development opportunities are available.

Examiners conducted a community contact with a representative of a nonprofit membership organization of community development corporations, community-based organizations, and community service groups in western Pennsylvania. The contact stated that smaller banks could help with down payments by applying for grants to help lower income and working class families. The contact also explained that the area is still recovering from the impact to COVID-19 and noted the need for financing of small businesses, particularly those with revenues of less than $500,000. The contact stated that the majority of credit is currently granted to businesses with higher revenues. Additionally, the contact noted that many businesses took on a fair amount of debt due to post COVID economic fallout.

With regard to housing, the contact explained that home ownership is slowing, due to rising interest rates, creating a challenge for affordable and reasonable credit. Currently, the organization is seeing the need for affordable housing, partially due to a failing infrastructure for public services causing a rise in utility costs for both renters and homeowners.

Credit and Community Development Needs and Opportunities

Considering the information from the community contact, the bank's strategy, demographic data, and recent economic data, examiners determine that both housing and small business lending continue to be primary credit needs for the assessment area. Particularly, the area needs increased small business lending to organizations with less than $500,000 in revenue. Programs that support affordable housing are also a community development need.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated November 12, 2019, to the current evaluation dated December 12, 2022. Examiners used Interagency Intermediate Small Institution CRA Examination Procedures to evaluate the bank's CRA performance. These procedures include two tests: the CRA Small Bank Lending Test and the Community Development Test (see Appendices for a complete description).

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage loans and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. The bank's record of originating home mortgage loans contributed more weight to overall conclusions, due to the larger loans volume when compared to small business lending. No other loan types, such as small farm or consumer loans, represent a major product line or provide material support for conclusions or ratings; therefore, examiners did not present these products in the evaluation.

During the evaluation period, WFB participated in the Small Business Administration (SBA) Paycheck Protection Program (PPP) and originated loans that helped businesses keep their workforce employed during the COVID-19 crisis. The PPP loans were used 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. During 2020 and 2021, WFB originated 234 PPP loans totaling $40.0 million.

With the exception of the PPP loans, bank records indicate that the lending focus and product mix remained consistent throughout the evaluation period. This evaluation considered all home mortgage loans reported on the bank's 2019, 2020, and 2021 Home Mortgage (HMDA) Loan Application Registers (LARs). In 2019, the bank originated 408 home mortgage loans totaling $109.2 million, in 2020, the bank originated 537 home mortgage loans totaling $177.3 million, and in 2021 the bank originated 528 home mortgage loans totaling $156.6 million. For comparative purposes, the evaluation presents 2020 and 2021 aggregate HMDA data and 2015 ACS data.

Small business loans include loans with original amounts of $1.0 million or less secured by nonfarm or nonresidential real estate or classified as commercial and industrial loans. As previously mentioned, WFB is not required to collect or report small business data due to its asset size, and it elected not to do so. However, examiners collected data on the entire universe of small business loans for 2019, 2020 and 2021. In 2019, the bank originated 159 small business loans totaling $43.3 million, in 2020 the bank originated 236 small business loans totaling $50.4 million, and in 2021 the bank originated 236 small business loans totaling $46.9 million. For comparative purposes, the evaluation presents 2020 and 2021 D&B business demographic data.

Examiners reviewed the number and dollar volume of home mortgage and small business loans originated and purchased; however, examiners emphasized performance by number of loans since it is a better indicator of the number of individuals and businesses served.

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services from November 12, 2019, through the current evaluation date.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

WFB demonstrated reasonable performance under the Lending Test. The bank's performance in each rating criterion supports this conclusion.

Loan-to-Deposit (LTD) Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's LTD ratio, calculated from Call Report data since the previous evaluation, averaged 72.8 percent over the past 12 calendar quarters from December 31, 2019, to September 30, 2022. The ratio ranged from a high of 83.6 percent as of March 31, 2020, to a low of 63.9 percent as of September 30, 2022. The LTD ratio steadily decreased during the review period, this decrease of nearly 20.0 percent is due to an increase in total deposits from $1.05 billion as of December 31, 2019, to $1.53 billion as of September 30 2022; however, the bank's Net Loans did not show commensurate increases rising from $855.0 million as of December 31, 2019, to $978.0 million as of September 30, 2022.

Examiners compared WFB's average LTD ratio to that of three similarly situated institutions based on asset size, geographic location, and lending focus. As shown in the following table, the bank's average LTD ratio was lower than two of the similarly situated institutions, but exceeded the other. The bank's ratio was considered reasonable.

Loan-to-Deposit Ratio Comparison		
Institution	**Total Assets as of 9/30/2022 $(000s)**	**Average Net LTD Ratio (%)**
WFB	**$1,530,337**	**72.8**
Ameriserve Financial Bank	$ 1,155,287	87.3
Community Bank	$ 1,290,580	82.3
1st Summit Bank	$1,194,020	58.3
Source Call Report data		

Assessment Area Concentration

WFB originated a majority of its home mortgage and small business loans, by number and dollar volume, within its assessment area. The following table details the distribution of home mortgage and small business loans, by number and dollar volume, inside and outside of the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$(000s)
Home Mortgage										
2019	320	78.4	88	21.6	408	78,698	72.0	30,600	28.0	109,298
2020	405	75.4	132	24.6	537	131,122	74.0	46,146	26.0	177,267
2021	402	76.1	126	23.9	528	109,221	69.7	47,383	30.3	156,604
Subtotal	**1,127**	**76.5**	**346**	**23.5**	**1,473**	**319,041**	**72.0**	**124,129**	**28.0**	**443,170**
Small Business										
2019	114	71.7	45	28.3	159	29.526	68.2	13,796	31.8	43,322
2020	195	82.6	41	17.4	236	37,190	73.7	13,245	26.3	50,435
2021	186	78.8	50	21.2	236	32,721	69.8	14,148	30.2	46,869
Subtotal	**495**	**78.4**	**136**	**21.6**	**631**	**99,437**	**70.7**	**41,189**	**29.3**	**140,626**
Total	**1,622**	**77.1**	**482**	**22.9**	**2,104**	**418,478**	**71.7**	**165,318**	**28.3**	**583,796**

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

Geographic Distribution

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

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable penetration throughout the assessment area. The geographic distribution of home mortgage loans in the low-income census tracts in 2020 trailed demographic data, but was similar to the aggregate lending data, which is generally a better indicator of demand. In 2021, performance in the area's low-income tracts increased slightly and was again similar to aggregate data, but below demographic data.

In 2020, the bank's home mortgage lending in moderate-income census tracts was similar to aggregate performance and below demographic data. In 2021, the bank's lending in moderate-income census tracts increased slightly, remaining similar to aggregate performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2020	3.6	1.4	4	1.0	1,112	0.8
2021	3.6	1.7	6	1.5	932	0.9
Moderate						
2020	14.3	9.3	37	9.1	10,671	8.1
2021	14.3	10.5	39	9.7	6,104	5.6
Middle						
2020	45.4	39.4	163	40.2	34,724	26.5
2021	45.4	41.1	191	47.5	33,190	30.4
Upper						
2020	36.7	49.9	200	49.4	83,999	64.1
2021	36.7	46.6	166	41.3	68,996	63.2
Not Available						
2020	0.0	0.0	1	0.2	616	0.5
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2020	**100.0**	**100.0**	**405**	**100.0**	**131,122**	**100.0**
2021	**100.0**	**100.0**	**402**	**100.0**	**109,221**	**100.0**
Source 2015 ACS; 1/1/2020-12/31/2021 Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Examiners focused on the comparison to demographic data.

As shown in the following table, the bank's performance in 2020 and 2021 exceeded demographics within low-income census tracts. In 2020, the bank's performance in moderate-income census tracts was comparable to demographics. The bank's performance in moderate-income tracts decreased in 2021. Overall, the bank's performance is considered reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low					
2020	5.5	23	11.8	3,308	8.9
2021	5.6	17	9.1	2,350	7.2
Moderate					
2020	12.8	25	12.8	3,921	10.5
2021	13.3	12	6.5	1,905	5.8
Middle					
2020	36.8	92	47.2	18,844	50.7
2021	36.4	99	53.2	17,948	54.9
Upper					
2020	43.8	55	28.2	11,117	29.9
2021	43.4	58	31.2	10,518	32.1
Not Available					
2020	1.1	0	0.0	0	0.0
2021	1.3	0	0.0	0	0.0
Totals					
2020	**100.0**	195	100.0	37,190	100.0
2021	**100.0**	186	100.0	32,721	100.0

Source 2020 & 2021 D&B Data; 1/1/2020-12/31/2021 Bank Data; "--" data not available.
Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of loans reflects a reasonable penetration of loans based on borrower profile. The bank's reasonable performance of home mortgage and small business lending supports his 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 reasonable. As shown in the following table, while the penetration of home mortgage loans to low-income borrowers in 2020 and 2021 trailed demographic data, the bank's performance showed an increasing trend in 2021 and exceeded aggregate performance. Examiners also considered that a low-income family in the assessment area would not likely qualify for a mortgage under conventional underwriting standards, given the median housing value of $138,879. Therefore, the opportunities to lend to low-income families are limited.

In 2020 and 2021 the bank's level of lending in moderate-income census tracts was below aggregate and demographic data. In 2021, the bank's level of lending in moderate-income census tracts showed an increasing trend.

Based on 2020 aggregate data, WFB ranked 34th (0.7 percent market share) out of 232 lenders lending to low-income borrowers and ranked 44th (0.5 percent market share) out of 305 lenders lending to moderate-income borrowers. The bank's lending is comparable to its overall market share 45th (0.6 percent) in the assessment area. Overall, comparisons to aggregate lending data, assessment area demographics, and market share data reflect the bank's reasonable penetration of loans to low- and moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2020	20.6	6.8	21	5.2	1,965	1.5
2021	20.6	7.8	38	9.5	2,975	2.7
Moderate						
2020	16.2	15.9	50	12.3	5,318	4.1
2021	16.2	17.0	55	13.7	6,315	5.8
Middle						
2020	19.9	20.4	56	13.8	9,740	7.4
2021	19.9	20.5	74	18.4	11,273	10.3
Upper						
2020	43.3	43.6	217	53.6	84,342	64.3
2021	43.3	39.3	197	49.0	73,447	67.2
Not Available						
2020	0.0	13.4	61	15.1	29,757	22.7
2021	0.0	15.4	38	9.5	15,211	13.9
Totals						
2020	**100.0**	**100.0**	**405**	**100.0**	**131,122**	**100.0**
2021	**100.0**	**100.0**	**402**	**100.0**	**109,221**	**100.0**

Source 2015 ACS; 1/1/2020-12/31/2021 Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Small Business Loans

As shown in the following table, the distribution of borrowers reasonable penetration among business customers of different sizes. In 2020 and 2021, the bank lending to businesses with GARs of $1.0 million or less compared unfavorably to demographic data. In 2021, the bank's performance improved, yet remained below area demographics. The analysis of small business loans under the Lending Test does not include comparisons against aggregate data; however,

examiners noted that the 2020 aggregate performance of lending to businesses with GARs of $1.0 million or less was 42.4 percent. The aggregate data reflects the level of demand for small business loans and further supports the bank's reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000					
2020	85.5	78	41.7	14,224	38.3
2021	86.3	105	56.5	10,436	31.9
>$1,000,000					
2020	4.9	64	34.2	19,049	51.2
2021	4.5	79	42.5	21,382	65.3
Revenue Not Available					
2020	9.5	53	28.3	3,917	10.5
2021	9.3	2	1.0	903	2.8
Totals					
2020	**100.0**	**187**	**100.0**	**37,190**	**100.0**
2021	**100.0**	**186**	**100.0**	**32,721**	**100.0**

Source 2020 & 2021 D&B Data; 1/1/2020-12/31/2021 Bank Data; "--" data not available.
Due to rounding, totals may not equal 100.0%

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

WFB's community development performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the assessment area.

Community Development Loans

WFB originated 86 community development loans totaling $100.4 million during the evaluation period. These loans supported affordable housing, community services, economic development, and revitalization or stabilization. This level of activity represents 7.1 percent of average total assets and 11.0 percent of average total loans since the prior evaluation. This performance represents a significant increase in community development lending reflected in the bank's prior evaluation where WFB originated 72 community development loans totaling $31.4 million representing 2.8 percent of average total assets and 3.8 percent of average total loans.

The following table shows the bank's community development lending by activity year and purpose.

Community Development Lending by Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Total**	
	#	**$**	**#**	**$**	**#**	**$**	**#**	**$**	**#**	**$**
11/12/2019-12/31/2019	7	3,695	2	85	2	853	-	-	**11**	**4,633**
2020	11	8,685	9	15,945	1	1,800	4	5,885	**25**	**32,315**
2021	11	5,401	11	4,110	1	1,750	7	27,250	**30**	**38,511**
01/01/2022-12/12/2022	4	4,252	10	5,965	1	500	5	14,183	**20**	**24,900**
Total	**33**	**22,033**	**32**	**26,105**	**5**	**4,903**	**16**	**47,318**	**86**	**100,359**
Source: Bank Data										

Below are notable examples of the bank's community development loans in the assessment area.

- In 2022, the bank increased and renewed $7.0 million Revolving Line of Credit to finance the purchase of manufacturing equipment for a business located in a moderate-income census tract in Crawford County, PA. This project was made in conjunction with the PA Department of Community and Economic development and includes provisions that the business retain 34 existing positions within the community, while creating an additional 30 jobs in a much needed area of economic development. As the bank has been responsive to the community development needs of its assessment area, examiners considered this loan that benefit geographies or individuals located somewhere within a broader statewide area that includes the institution's assessment area.

- In 2021, the bank purchased a participation totaling $2.0 million for the purchase of land and construction of a Class A office building located in a low- income census tract within Allegheny County. This loan helps to revitalize or stabilize the low-income census tract, as it promotes the retention, expansion, and income of businesses to the area.

- In 2020, the bank originated a $1.6 million loan to finance the purchase of a 27-unit apartment complex in the assessment area. The borrower leases all of the units below HUD's fair market rent for Allegheny County. This loan provides affordable housing to low- and moderate-income residents in the assessment area.

Qualified Investments

WFB made 153 qualified investments totaling approximately $7.4 million during the evaluation period. This includes nine new equity investments totaling approximately $1.9 million, one prior period investment in the amount of $5.0 million, and 131 donations totaling $540,000. WFB increased the dollar amount of its qualified investments from the previous CRA evaluation. Previously, the bank's qualified investments totaled $5.6 million, which was 0.5 percent of average total assets and 3.2 percent of average total securities. Currently, the dollar amount of equity investments equates to 0.5 percent of average total assets and 2.4 percent of average total securities.

The following table illustrates WFB's qualified investments by year and purpose.

Qualified Investments by Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Total**	
	#	**$**	**#**	**$**	**#**	**$**	**#**	**$**	**#**	**$**
Prior Period	0	0	1	5,000	0	0	0	0	**1**	**5,000**
2019 (Partial)	0	0	1	50	1	50	0	0	**2**	**100**
2020	1	30	3	90	0	0	0	0	**4**	**120**
2021	1	30	4	290	0	0	0	0	**5**	**320**
2022 (YTD)	1	30	9	1,293	0	0	0	0	**10**	**1,323**
Subtotal	**3**	**90**	**18**	**6,723**	**1**	**50**	**0**	**0**	**22**	**6,863**
Grants & Donations	7	24	115	495	6	16	3	5	**131**	**540**
Total	**10**	**114**	**133**	**7,218**	**7**	**66**	**3**	**5**	**153**	**7,402**
Source: Bank Data										

The following are notable examples of the bank's qualified investments.

- The bank continues to maintain a $5.0 million Qualified Zone Academy Bond (QZAB) for a local school district to make improvements to their facilities. A QZAB is one of several types of tax credit bonds authorized under the Internal Revenue code, and they are issued for certain schools to finance the renovation of facilities, to purchase equipment, and, if allowed by state law, to provide up-to-date technology and instructional materials on an interest-free, or nearly interest-free, basis through the allocation of tax credits. Two of the three schools receiving funding have a majority of enrolled students from low-income families that qualify for free or reduced-price lunches. This bond qualifies as community development under the community services category.

- During the evaluation period, the bank deposited $1.0 million ($250,000 each) into certificate of deposits at four different Minority Depository Institutions (MDIs) located across the United States. MDIs are mission-driven banks because they play a significant role in transforming the lives of underserved citizens and communities by making loans and providing other vital banking products and services. MDIs serve low- and moderate-income, minority, and rural communities at a higher rate than mainstream banks. These deposits qualify as community development under the community services category.

- During the evaluation period, the bank made $632,500 of qualifying contributions through the Educational Improvement Tax Credit Program. The PA Department of Community and Economic Development offers this program to assist youth with the cost of attending school. The contributions benefited school districts where a majority of the students qualify for free or reduced-price lunch. These contributions qualify as community development under the community services category.

Community Development Services

During the evaluation period, directors, senior officers, and employees participated in community organizations and various nonprofit groups that support community development efforts within the assessment area. During this period, these individuals provided 5,218 hours of community development services to various organizations while representing the bank. This is a slight decrease from the previous CRA evaluation where individuals provided 5,620 hours of community development services while representing the bank.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
11/12/2019 – 12/31/2019	0	127	66	0	**193**
2020	183	979	266	96	**1,524**
2021	24	947	698	84	**1,753**
01/01/2022-12/12/2022	42	1,204	472	30	**1,748**
Total	**249**	**3,257**	**1,502**	**210**	**5,218**
Source Bank Records					

The following are examples of the bank's community development services.

- A senior bank employee serves multiple roles for a local legal organization that provides community services to the low- and moderate-income population in Washington County. The organization cultivates the science of jurisprudence, improves the legal and judicial system, and facilitates the administration of justice through the support of pro bono efforts, legal services for the indigent, law-related education and scholarships, and public information and educational initiatives.

- A bank executive provides financial expertise to a large, local, nonprofit community healthcare system serving the assessment area and surrounding geographies. The organization, located in a moderate-income census tract, is committed to providing care to all individuals, including those of low- and moderate-income, regardless of the patient's ability to pay.

- A bank employee serves as treasurer of a nonprofit community development service organization. The organization provides free home repairs to low-income homeowners who are senior citizens, veterans, or residents who have a permanent physical disability.

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.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

Community Development Test

The Community Development Test considers the following criteria:

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose institution:

(i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

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

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Branch Locations

(Includes street addresses, census tracts, hours of operation, and locations of Loan Centers, ATMs, night depositories, and safe deposit and convenience boxes)

Washington Financial

BRANCH LOCATIONS & HOURS

Canonsburg
160 East Pike Street
Canonsburg, PA 15317
38300
7441.02 / Middle
724-745-2417

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 4:30PM
F - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

Finleyville
3576 Sheridan Avenue
Finleyville, PA 15332
38300
7712.00 / Middle
724-348-5255

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 4:30PM
F - 9:00AM - 5:00PM
S - Closed
24-Hour ATM & Night Depository

Hickory
220 Main Street
Hickory, PA 15340
38300
7227.00 / Middle
724-356-2900

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 5:00PM
F - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository
Lobby Convenience Boxes

Washington - Main Street
77 South Main Street
Washington, PA 15301
38300
7041.00 / Low
724-206-1100

Lobby & Drive-Thru Hours:
M-F- 8:30AM - 4:00PM
S - Closed
24-Hour ATM & Night Depository
Safe Deposit Boxes

McMurray - Route 19
3616 Washington Road
McMurray*, PA 15317
38300
7462.00 / Upper
724-941-4275

Lobby & Drive-Thru Hours:
MTWF- 9:00AM - 5:00PM
TH - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

South Fayette
173 Millers Run Road
Bridgeville, PA 15017
38300
4560.03 / Upper
412-221-1026

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 5:00PM
F- 9:00AM - 6:00PM
S- 9:00AM - 1:00PM
24-Hour ATM & Night Depository

Tylerdale
98 East Wylie Avenue
Washington, PA 15301
38300
7545.00 / Middle
724-225-9100

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 4:00PM
F - 9:00AM - 6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

McMurray - Valley Brook Road
430 Valley Brook Road
McMurray*, PA 15317
38300
7462.00 / Upper
724-941-8430

Lobby & Drive-Thru Hours:
M-TH- 9:00AM - 5:00PM
F-9:00AM-6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

Washington Crown Center
1500 West Chestnut Street
Washington, PA 15301
38300
7527.00 / Middle
724-223-8000

Lobby Hours:
M-TH- 9:00AM - 5:00PM
F-9:00AM-6:00PM
S - 9:00AM - 1:00PM

Drive-Thru Hours:
M-TH- 8:30AM - 5:00PM
F-8:30AM-6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository

Washington Mall Plaza
255 Murtland Avenue
Washington, PA 15301
38300
7551.00 / Middle
724-229-7600

Lobby Hours:
M-TH- 9:00AM - 5:00PM
F-9:00AM-6:00PM
S - 9:00AM - 1:00PM

Drive-Thru Hours:
M-TH- 8:30AM - 5:00PM
F-8:30AM-6:00PM
S - 9:00AM - 1:00PM
24-Hour ATM & Night Depository
Safe Deposit Boxes

*McMurray geocodes as Canonsburg on FFIEC.gov

Washington Financial

Loan Centers

McMurray (South Hills) Loan Center
3616 Washington Road
McMurray*, PA 15317
38300
7462.00 / Upper
724-942-2301
Hours:
M-F- 8AM-5PM
and by Appointment

North Hills Loan Center
6200 Brooktree Road
Wexford, PA 15090
38300
4090.01 / Upper
724-940-4450
Hours:
M-F- 8AM-5PM
and by Appointment

*McMurray geocodes as Canonsburg on FFIEC.gov

Washington Financial

ADDITIONAL ATM LOCATIONS

Courthouse Square
95 West Beau Street
Washington, PA 15301
38300
7041.00 / Low

The Washington Hospital
155 Wilson Avenue
Washington, PA 15301
38300
7543.00 / Middle

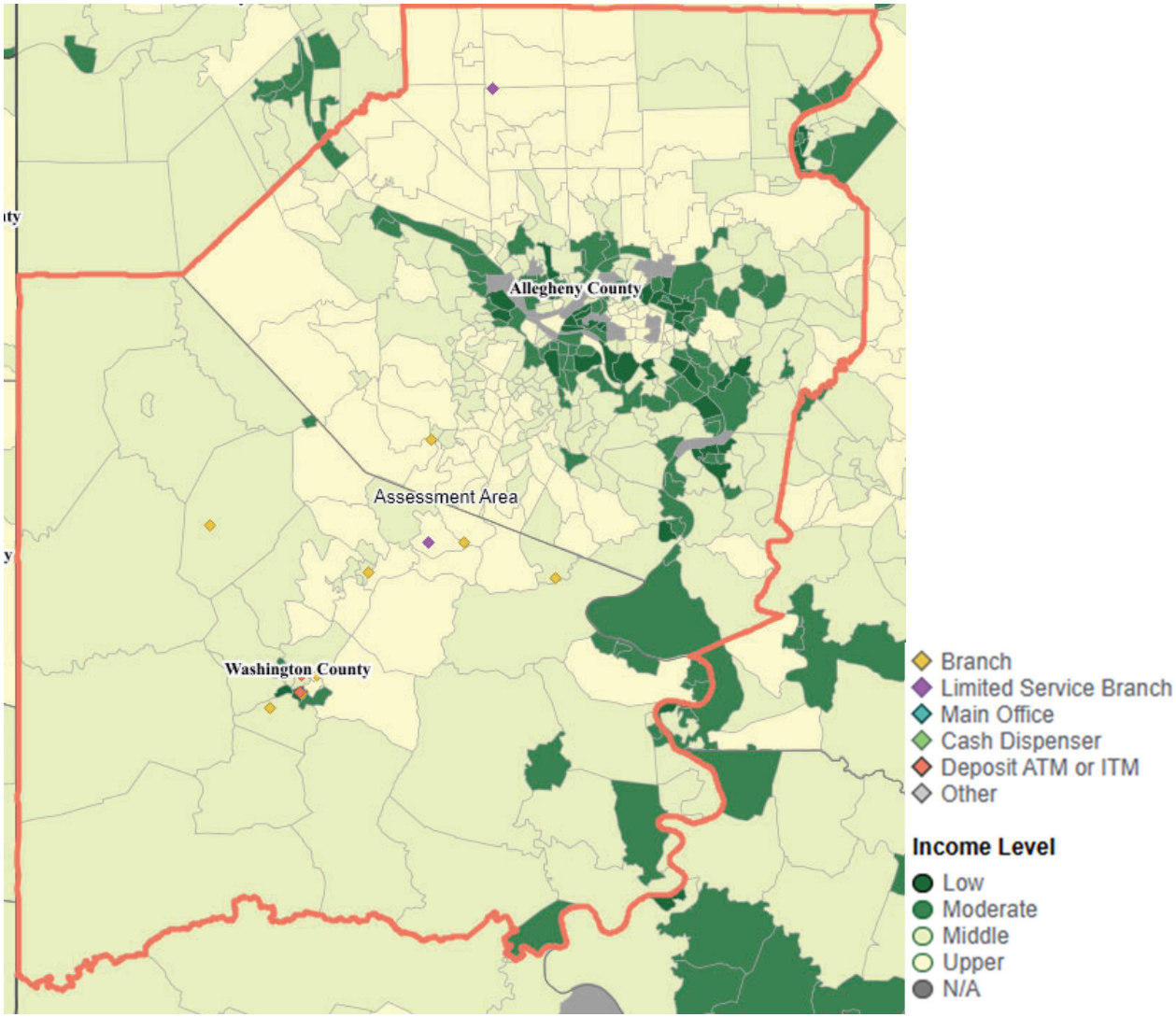
Open/Closed Branches

OPEN/CLOSED BRANCHES

As of April 1, 2026, Washington Financial Bank has not opened or closed any branches during the current year and/or each of the prior two calendar years.

Map of Assessment Area

WASHINGTON FINANCIAL BANK ASSESSMENT AREA (Pittsburgh, PA MSA)



Census Tracts

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 38300 - PITTSBURGH, PA
State: PENNSYLVANIA
County: 125 - WASHINGTON COUNTY
All Tracts: 62

Note: The 2026 tract list is identical to the 2025 tract list.

FFIEC Federal Financial Institutions Examination Council

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	WASHINGTON COUNTY	7041.00	Low	48.82	No	$106,000	$39,643	1701	533	31.33	59	214
PA	WASHINGTON COUNTY	7110.00	Middle	88.76	No	$106,000	$72,074	3535	201	5.69	1406	1977
PA	WASHINGTON COUNTY	7127.00	Middle	93.90	No	$106,000	$76,250	1425	145	10.18	357	717
PA	WASHINGTON COUNTY	7137.00	Middle	86.92	No	$106,000	$70,579	4233	338	7.98	1481	1964
PA	WASHINGTON COUNTY	7140.00	Middle	84.04	No	$106,000	$68,241	2631	166	6.31	903	1425
PA	WASHINGTON COUNTY	7157.00	Moderate	68.06	No	$106,000	$55,268	1664	180	10.82	402	743
PA	WASHINGTON COUNTY	7210.00	Middle	90.57	No	$106,000	$73,542	3847	243	6.32	1412	1985
PA	WASHINGTON COUNTY	7227.00	Middle	95.28	No	$106,000	$77,372	3290	174	5.29	1382	1701
PA	WASHINGTON COUNTY	7310.00	Middle	104.20	No	$106,000	$84,614	5736	313	5.46	1958	2538
PA	WASHINGTON COUNTY	7320.00	Middle	98.78	No	$106,000	$80,212	2888	156	5.40	1186	1606
PA	WASHINGTON COUNTY	7411.00	Upper	137.62	No	$106,000	$111,750	4824	361	7.48	1360	1603
PA	WASHINGTON COUNTY	7413.00	Middle	106.96	No	$106,000	$86,856	3857	421	10.92	1213	1558
PA	WASHINGTON COUNTY	7421.01	Upper	120.37	No	$106,000	$97,743	4861	530	10.90	1942	2302
PA	WASHINGTON COUNTY	7421.02	Upper	170.49	No	$106,000	$138,438	2066	145	7.02	472	746

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	WASHINGTON COUNTY	7422.00	Middle	84.41	No	$106,000	$68,542	1705	182	10.67	628	727
PA	WASHINGTON COUNTY	7437.00	Middle	90.31	No	$106,000	$73,333	1172	150	12.80	371	616
PA	WASHINGTON COUNTY	7441.01	Middle	82.79	No	$106,000	$67,230	3660	540	14.75	1000	1374
PA	WASHINGTON COUNTY	7441.02	Middle	85.09	No	$106,000	$69,091	2530	558	22.06	481	842
PA	WASHINGTON COUNTY	7442.00	Middle	95.59	No	$106,000	$77,618	3554	520	14.63	749	1190
PA	WASHINGTON COUNTY	7451.01	Upper	136.01	No	$106,000	$110,439	3973	431	10.85	1216	1512
PA	WASHINGTON COUNTY	7451.02	Upper	132.25	No	$106,000	$107,386	5593	549	9.82	1720	2076
PA	WASHINGTON COUNTY	7452.00	Upper	146.39	No	$106,000	$118,871	6134	482	7.86	1874	2165
PA	WASHINGTON COUNTY	7461.00	Upper	177.40	No	$106,000	$144,048	6079	466	7.67	2232	2294
PA	WASHINGTON COUNTY	7462.00	Upper	156.40	No	$106,000	$127,000	4467	345	7.72	1604	1719
PA	WASHINGTON COUNTY	7463.01	Upper	194.04	No	$106,000	$157,560	5687	441	7.75	1663	1799
PA	WASHINGTON COUNTY	7463.02	Upper	217.06	No	$106,000	$176,250	6713	643	9.58	1770	2008
PA	WASHINGTON COUNTY	7511.00	Middle	99.70	No	$106,000	$80,956	5016	456	9.09	1846	2302
PA	WASHINGTON COUNTY	7512.00	Middle	90.22	No	$106,000	$73,257	3193	393	12.31	780	1155
PA	WASHINGTON COUNTY	7527.00	Middle	107.99	No	$106,000	$87,692	4825	461	9.55	1200	1978
PA	WASHINGTON COUNTY	7537.00	Upper	144.14	No	$106,000	$117,045	1853	355	19.16	407	761
PA	WASHINGTON COUNTY	7542.00	Moderate	73.24	No	$106,000	$59,474	2630	509	19.35	534	971

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	WASHINGTON COUNTY	7543.00	Middle	93.73	No	$106,000	$76,108	3211	1146	35.69	742	1394
PA	WASHINGTON COUNTY	7544.00	Low	33.29	No	$106,000	$27,037	1722	611	35.48	211	792
PA	WASHINGTON COUNTY	7545.00	Middle	81.89	No	$106,000	$66,500	2369	597	25.20	787	1243
PA	WASHINGTON COUNTY	7546.00	Moderate	77.29	No	$106,000	$62,763	1543	364	23.59	382	560
PA	WASHINGTON COUNTY	7551.00	Middle	102.59	No	$106,000	$83,302	4294	431	10.04	1028	1617
PA	WASHINGTON COUNTY	7552.00	Upper	130.16	No	$106,000	$105,688	5319	402	7.56	1698	1929
PA	WASHINGTON COUNTY	7557.00	Middle	113.56	No	$106,000	$92,208	3679	190	5.16	1350	1710
PA	WASHINGTON COUNTY	7610.00	Middle	95.72	No	$106,000	$77,727	5156	283	5.49	1865	2555
PA	WASHINGTON COUNTY	7620.00	Middle	80.66	No	$106,000	$65,500	2444	172	7.04	877	1245
PA	WASHINGTON COUNTY	7637.00	Middle	85.05	No	$106,000	$69,063	1547	147	9.50	548	729
PA	WASHINGTON COUNTY	7640.00	Moderate	77.46	No	$106,000	$62,900	3297	273	8.28	909	1330
PA	WASHINGTON COUNTY	7711.00	Middle	108.34	No	$106,000	$87,972	5558	307	5.52	2251	2581
PA	WASHINGTON COUNTY	7712.00	Middle	94.90	No	$106,000	$77,063	3133	186	5.94	1184	1560
PA	WASHINGTON COUNTY	7727.00	Moderate	67.62	No	$106,000	$54,911	2049	122	5.95	783	1144
PA	WASHINGTON COUNTY	7731.00	Moderate	77.13	No	$106,000	$62,633	2824	364	12.89	765	1348
PA	WASHINGTON COUNTY	7732.00	Moderate	70.30	No	$106,000	$57,083	1335	175	13.11	368	652
PA	WASHINGTON COUNTY	7747.00	Upper	127.83	No	$106,000	$103,802	5380	370	6.88	1928	2344

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PA	WASHINGTON COUNTY	7752.00	Moderate	74.76	No	$106,000	$60,708	2254	558	24.76	508	1089
PA	WASHINGTON COUNTY	7753.00	Moderate	68.08	No	$106,000	$55,286	2315	580	25.05	465	1256
PA	WASHINGTON COUNTY	7817.00	Middle	100.06	No	$106,000	$81,250	4099	248	6.05	1596	2024
PA	WASHINGTON COUNTY	7827.00	Middle	98.86	No	$106,000	$80,278	1303	191	14.66	342	623
PA	WASHINGTON COUNTY	7832.00	Moderate	71.45	No	$106,000	$58,021	2445	579	23.68	473	978
PA	WASHINGTON COUNTY	7833.00	Moderate	62.81	No	$106,000	$51,000	1789	394	22.02	426	901
PA	WASHINGTON COUNTY	7840.00	Middle	84.46	No	$106,000	$68,581	2580	156	6.05	1035	1379
PA	WASHINGTON COUNTY	7910.00	Middle	82.91	No	$106,000	$67,321	1408	100	7.10	516	754
PA	WASHINGTON COUNTY	7921.00	Moderate	59.39	No	$106,000	$48,229	3126	439	14.04	667	1271
PA	WASHINGTON COUNTY	7922.00	Middle	94.00	No	$106,000	$76,333	2346	457	19.48	314	792
PA	WASHINGTON COUNTY	7957.00	Moderate	70.08	No	$106,000	$56,908	2311	196	8.48	545	973
PA	WASHINGTON COUNTY	7958.00	Upper	155.48	No	$106,000	$126,250	5928	579	9.77	1290	1726
PA	WASHINGTON COUNTY	7959.00	Middle	96.73	No	$106,000	$78,542	4233	310	7.32	1436	2001
PA	WASHINGTON COUNTY	7960.00	Middle	87.21	No	$106,000	$70,813	3010	135	4.49	959	1479

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 38300 - PITTSBURGH, PA
State: PENNSYLVANIA
County: 003 - ALLEGHENY COUNTY
All Tracts: 394

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	0103.01	Unknown	0.00	No	$106,000	$0	1807	1262	69.84	0	0
PA	ALLEGHENY COUNTY	0103.02	Low	30.17	No	$106,000	$24,500	4075	1199	29.42	58	299
PA	ALLEGHENY COUNTY	0201.00	Upper	253.10	No	$106,000	$205,511	4729	1405	29.71	470	224
PA	ALLEGHENY COUNTY	0203.00	Unknown	0.00	No	$106,000	$0	1845	375	20.33	66	144
PA	ALLEGHENY COUNTY	0305.00	Low	48.62	No	$106,000	$39,483	3041	2327	76.52	283	563
PA	ALLEGHENY COUNTY	0402.00	Low	44.96	No	$106,000	$36,510	2534	1024	40.41	145	420
PA	ALLEGHENY COUNTY	0404.00	Upper	132.90	No	$106,000	$107,917	2220	735	33.11	755	55
PA	ALLEGHENY COUNTY	0405.00	Low	49.04	No	$106,000	$39,821	3781	900	23.80	136	944
PA	ALLEGHENY COUNTY	0406.00	Low	45.24	No	$106,000	$36,736	2054	502	24.44	55	599
PA	ALLEGHENY COUNTY	0409.00	Moderate	75.94	No	$106,000	$61,667	3326	1466	44.08	385	1248
PA	ALLEGHENY COUNTY	0501.00	Low	46.49	No	$106,000	$37,750	1757	1676	95.39	177	717
PA	ALLEGHENY COUNTY	0506.00	Moderate	75.65	No	$106,000	$61,431	1723	1337	77.60	461	906
PA	ALLEGHENY COUNTY	0509.00	Low	26.21	No	$106,000	$21,286	1386	1335	96.32	59	329
PA	ALLEGHENY COUNTY	0510.00	Unknown	0.00	No	$106,000	$0	1703	1250	73.40	29	317

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PA	ALLEGHENY COUNTY	0511.00	Low	21.29	No	$106,000	$17,287	617	575	93.19	0	160
PA	ALLEGHENY COUNTY	0603.00	Middle	119.43	No	$106,000	$96,979	2641	531	20.11	625	1224
PA	ALLEGHENY COUNTY	0605.00	Middle	113.66	No	$106,000	$92,292	1201	221	18.40	332	782
PA	ALLEGHENY COUNTY	0703.00	Upper	173.55	No	$106,000	$140,924	2243	662	29.51	377	627
PA	ALLEGHENY COUNTY	0705.00	Middle	94.26	No	$106,000	$76,540	3040	897	29.51	370	840
PA	ALLEGHENY COUNTY	0706.00	Middle	110.07	No	$106,000	$89,378	2194	598	27.26	606	574
PA	ALLEGHENY COUNTY	0708.00	Upper	142.07	No	$106,000	$115,357	2853	1159	40.62	167	532
PA	ALLEGHENY COUNTY	0709.00	Upper	123.77	No	$106,000	$100,505	4987	2369	47.50	762	588
PA	ALLEGHENY COUNTY	0802.00	Moderate	63.77	No	$106,000	$51,786	1618	235	14.52	371	1018
PA	ALLEGHENY COUNTY	0804.00	Middle	90.60	No	$106,000	$73,571	1674	639	38.17	144	457
PA	ALLEGHENY COUNTY	0806.00	Upper	125.78	No	$106,000	$102,135	2008	399	19.87	328	947
PA	ALLEGHENY COUNTY	0807.00	Moderate	76.50	No	$106,000	$62,121	1963	792	40.35	198	573
PA	ALLEGHENY COUNTY	0809.00	Middle	86.64	No	$106,000	$70,357	1824	459	25.16	294	854
PA	ALLEGHENY COUNTY	0901.00	Middle	109.88	No	$106,000	$89,226	2038	289	14.18	392	938
PA	ALLEGHENY COUNTY	0902.00	Upper	124.18	No	$106,000	$100,833	2678	421	15.72	633	1288
PA	ALLEGHENY COUNTY	0903.00	Middle	103.14	No	$106,000	$83,750	1541	271	17.59	355	973
PA	ALLEGHENY COUNTY	1005.00	Middle	106.22	No	$106,000	$86,250	2013	1301	64.63	615	829

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PA	ALLEGHENY COUNTY	1011.00	Moderate	69.43	No	$106,000	$56,379	2394	410	17.13	646	1382
PA	ALLEGHENY COUNTY	1014.00	Middle	94.73	No	$106,000	$76,926	3252	624	19.19	1127	1643
PA	ALLEGHENY COUNTY	1018.00	Middle	91.83	No	$106,000	$74,569	2414	560	23.20	1088	1378
PA	ALLEGHENY COUNTY	1019.00	Moderate	54.18	No	$106,000	$43,995	2432	1868	76.81	491	1190
PA	ALLEGHENY COUNTY	1102.00	Upper	125.80	No	$106,000	$102,150	3787	1247	32.93	1062	1933
PA	ALLEGHENY COUNTY	1106.00	Upper	157.30	No	$106,000	$127,731	2440	715	29.30	764	1095
PA	ALLEGHENY COUNTY	1113.00	Moderate	75.65	No	$106,000	$61,429	2658	1422	53.50	610	1327
PA	ALLEGHENY COUNTY	1114.00	Moderate	59.26	No	$106,000	$48,125	1211	790	65.24	208	544
PA	ALLEGHENY COUNTY	1115.00	Low	42.02	No	$106,000	$34,125	3529	2290	64.89	148	729
PA	ALLEGHENY COUNTY	1203.00	Moderate	70.15	No	$106,000	$56,964	1424	1382	97.05	342	850
PA	ALLEGHENY COUNTY	1209.00	Low	30.01	No	$106,000	$24,375	1545	1336	86.47	239	680
PA	ALLEGHENY COUNTY	1302.00	Moderate	55.70	No	$106,000	$45,230	1028	992	96.50	300	622
PA	ALLEGHENY COUNTY	1306.00	Low	41.99	No	$106,000	$34,102	2892	2828	97.79	505	1025
PA	ALLEGHENY COUNTY	1307.00	Low	36.94	No	$106,000	$30,000	2231	2177	97.58	393	1351
PA	ALLEGHENY COUNTY	1308.00	Low	38.45	No	$106,000	$31,222	2260	2197	97.21	431	1221
PA	ALLEGHENY COUNTY	1401.00	Upper	239.92	No	$106,000	$194,808	5579	1404	25.17	756	876
PA	ALLEGHENY COUNTY	1402.00	Upper	213.80	No	$106,000	$173,603	2771	895	32.30	480	537

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PA	ALLEGHENY COUNTY	1403.00	Upper	208.90	No	$106,000	$169,625	3529	760	21.54	760	1294
PA	ALLEGHENY COUNTY	1404.00	Upper	251.85	No	$106,000	$204,500	2312	369	15.96	788	981
PA	ALLEGHENY COUNTY	1405.00	Middle	109.06	No	$106,000	$88,558	1988	949	47.74	501	1163
PA	ALLEGHENY COUNTY	1408.00	Upper	141.35	No	$106,000	$114,773	4658	1171	25.14	985	1452
PA	ALLEGHENY COUNTY	1411.00	Upper	151.57	No	$106,000	$123,077	1339	189	14.12	486	610
PA	ALLEGHENY COUNTY	1412.00	Upper	156.17	No	$106,000	$126,813	4007	703	17.54	1283	1769
PA	ALLEGHENY COUNTY	1413.00	Upper	124.20	No	$106,000	$100,850	5048	1852	36.69	619	1036
PA	ALLEGHENY COUNTY	1414.00	Upper	174.68	No	$106,000	$141,843	5593	1390	24.85	1186	1800
PA	ALLEGHENY COUNTY	1516.00	Middle	95.54	No	$106,000	$77,578	2305	330	14.32	800	1379
PA	ALLEGHENY COUNTY	1517.00	Middle	100.67	No	$106,000	$81,743	4956	1181	23.83	1582	2744
PA	ALLEGHENY COUNTY	1608.00	Moderate	74.08	No	$106,000	$60,156	2552	573	22.45	662	1488
PA	ALLEGHENY COUNTY	1609.00	Upper	125.24	No	$106,000	$101,696	3483	756	21.71	473	1270
PA	ALLEGHENY COUNTY	1610.00	Low	39.02	No	$106,000	$31,691	2666	1123	42.12	553	1058
PA	ALLEGHENY COUNTY	1702.00	Moderate	51.02	No	$106,000	$41,429	3984	627	15.74	1006	2409
PA	ALLEGHENY COUNTY	1706.00	Moderate	72.50	No	$106,000	$58,872	1775	370	20.85	327	943
PA	ALLEGHENY COUNTY	1803.00	Moderate	50.00	No	$106,000	$40,600	2305	1053	45.68	402	1062
PA	ALLEGHENY COUNTY	1807.00	Moderate	50.49	No	$106,000	$41,000	2050	533	26.00	404	953

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PA	ALLEGHENY COUNTY	1903.00	Middle	80.43	No	$106,000	$65,313	1930	189	9.79	596	1060
PA	ALLEGHENY COUNTY	1911.00	Upper	130.87	No	$106,000	$106,268	2397	277	11.56	758	1215
PA	ALLEGHENY COUNTY	1914.00	Middle	108.66	No	$106,000	$88,229	2725	509	18.68	386	1522
PA	ALLEGHENY COUNTY	1915.00	Moderate	74.02	No	$106,000	$60,104	2005	458	22.84	469	947
PA	ALLEGHENY COUNTY	1916.00	Moderate	77.98	No	$106,000	$63,319	4141	1378	33.28	1313	2003
PA	ALLEGHENY COUNTY	1917.00	Middle	109.82	No	$106,000	$89,171	3391	706	20.82	1117	1574
PA	ALLEGHENY COUNTY	1918.00	Middle	83.05	No	$106,000	$67,438	5252	830	15.80	1780	2488
PA	ALLEGHENY COUNTY	1919.00	Middle	83.06	No	$106,000	$67,450	2177	385	17.68	577	1110
PA	ALLEGHENY COUNTY	1920.00	Middle	94.09	No	$106,000	$76,406	3455	893	25.85	955	1507
PA	ALLEGHENY COUNTY	2022.00	Moderate	58.27	No	$106,000	$47,315	2550	1359	53.29	828	1236
PA	ALLEGHENY COUNTY	2023.00	Middle	112.41	No	$106,000	$91,280	4127	965	23.38	1103	1325
PA	ALLEGHENY COUNTY	2413.00	Middle	97.84	No	$106,000	$79,447	3395	810	23.86	849	1717
PA	ALLEGHENY COUNTY	2509.00	Low	38.09	No	$106,000	$30,931	1140	684	60.00	224	387
PA	ALLEGHENY COUNTY	2602.00	Middle	86.68	No	$106,000	$70,389	2092	876	41.87	637	1003
PA	ALLEGHENY COUNTY	2607.00	Middle	94.59	No	$106,000	$76,811	1653	757	45.80	536	823
PA	ALLEGHENY COUNTY	2613.00	Low	34.76	No	$106,000	$28,229	2767	1927	69.64	409	882
PA	ALLEGHENY COUNTY	2614.00	Moderate	65.13	No	$106,000	$52,885	2241	1675	74.74	602	1175

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PA	ALLEGHENY COUNTY	2615.00	Moderate	58.63	No	$106,000	$47,609	1524	1055	69.23	278	687
PA	ALLEGHENY COUNTY	2620.00	Moderate	63.25	No	$106,000	$51,359	2400	867	36.13	719	963
PA	ALLEGHENY COUNTY	2701.00	Middle	84.54	No	$106,000	$68,646	2578	877	34.02	925	1263
PA	ALLEGHENY COUNTY	2703.00	Middle	90.05	No	$106,000	$73,125	1906	864	45.33	426	863
PA	ALLEGHENY COUNTY	2708.00	Middle	98.86	No	$106,000	$80,278	2621	732	27.93	991	1346
PA	ALLEGHENY COUNTY	2716.00	Moderate	64.89	No	$106,000	$52,693	4046	2360	58.33	1151	2240
PA	ALLEGHENY COUNTY	2814.00	Low	34.52	No	$106,000	$28,036	2552	1307	51.21	675	1058
PA	ALLEGHENY COUNTY	2815.00	Moderate	78.51	No	$106,000	$63,750	1447	435	30.06	405	640
PA	ALLEGHENY COUNTY	2901.00	Moderate	59.84	No	$106,000	$48,594	2130	706	33.15	550	993
PA	ALLEGHENY COUNTY	2902.00	Moderate	62.34	No	$106,000	$50,625	4141	1494	36.08	1069	1845
PA	ALLEGHENY COUNTY	2904.00	Middle	85.45	No	$106,000	$69,390	4019	1123	27.94	1223	1944
PA	ALLEGHENY COUNTY	3001.00	Moderate	54.18	No	$106,000	$43,997	3493	2355	67.42	702	1638
PA	ALLEGHENY COUNTY	3102.00	Middle	90.21	No	$106,000	$73,250	3155	405	12.84	1393	1632
PA	ALLEGHENY COUNTY	3204.00	Moderate	61.72	No	$106,000	$50,119	1870	338	18.07	688	957
PA	ALLEGHENY COUNTY	3206.00	Middle	107.45	No	$106,000	$87,250	2243	369	16.45	840	1095
PA	ALLEGHENY COUNTY	3207.00	Middle	98.01	No	$106,000	$79,583	1613	191	11.84	645	815
PA	ALLEGHENY COUNTY	4011.00	Middle	100.55	No	$106,000	$81,648	4601	356	7.74	1757	2017

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PA	ALLEGHENY COUNTY	4012.00	Moderate	69.31	No	$106,000	$56,282	2911	624	21.44	731	1472
PA	ALLEGHENY COUNTY	4013.00	Middle	88.61	No	$106,000	$71,952	2645	217	8.20	993	1187
PA	ALLEGHENY COUNTY	4020.00	Moderate	63.42	No	$106,000	$51,500	3240	492	15.19	986	1606
PA	ALLEGHENY COUNTY	4035.00	Moderate	57.68	No	$106,000	$46,837	4352	799	18.36	1378	2144
PA	ALLEGHENY COUNTY	4040.00	Middle	92.04	No	$106,000	$74,740	1490	172	11.54	411	758
PA	ALLEGHENY COUNTY	4050.00	Middle	103.31	No	$106,000	$83,889	1161	71	6.12	418	547
PA	ALLEGHENY COUNTY	4060.00	Middle	98.63	No	$106,000	$80,089	2210	94	4.25	833	1047
PA	ALLEGHENY COUNTY	4070.01	Middle	111.32	No	$106,000	$90,393	5586	291	5.21	2071	2447
PA	ALLEGHENY COUNTY	4070.02	Middle	111.59	No	$106,000	$90,609	6676	296	4.43	2345	2800
PA	ALLEGHENY COUNTY	4080.01	Upper	138.34	No	$106,000	$112,332	5633	540	9.59	1508	1719
PA	ALLEGHENY COUNTY	4080.02	Upper	154.66	No	$106,000	$125,580	6309	494	7.83	2260	2289
PA	ALLEGHENY COUNTY	4090.01	Upper	194.12	No	$106,000	$157,621	9192	1473	16.02	2382	2832
PA	ALLEGHENY COUNTY	4090.02	Upper	240.95	No	$106,000	$195,650	5499	839	15.26	1499	1621
PA	ALLEGHENY COUNTY	4100.00	Upper	177.38	No	$106,000	$144,028	1183	96	8.11	474	491
PA	ALLEGHENY COUNTY	4110.01	Upper	278.77	No	$106,000	$226,354	4004	925	23.10	1328	1375
PA	ALLEGHENY COUNTY	4110.02	Upper	152.53	No	$106,000	$123,850	6076	1743	28.69	1666	1902
PA	ALLEGHENY COUNTY	4120.02	Upper	228.69	No	$106,000	$185,692	4865	919	18.89	1613	1720

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	4120.03	Upper	228.47	No	$106,000	$185,517	6312	1296	20.53	1973	2228
PA	ALLEGHENY COUNTY	4120.04	Upper	170.34	No	$106,000	$138,319	4302	1474	34.26	1144	1355
PA	ALLEGHENY COUNTY	4131.00	Upper	141.28	No	$106,000	$114,722	6998	1256	17.95	1872	1988
PA	ALLEGHENY COUNTY	4132.01	Upper	150.25	No	$106,000	$122,000	3826	377	9.85	1137	1344
PA	ALLEGHENY COUNTY	4132.02	Upper	143.55	No	$106,000	$116,563	2860	271	9.48	1025	976
PA	ALLEGHENY COUNTY	4133.00	Upper	134.21	No	$106,000	$108,981	4876	488	10.01	1663	1746
PA	ALLEGHENY COUNTY	4134.00	Upper	151.17	No	$106,000	$122,750	4517	615	13.62	1518	1627
PA	ALLEGHENY COUNTY	4135.00	Upper	129.59	No	$106,000	$105,227	6621	1134	17.13	1395	1621
PA	ALLEGHENY COUNTY	4141.01	Upper	172.12	No	$106,000	$139,762	5499	400	7.27	1741	1901
PA	ALLEGHENY COUNTY	4141.02	Upper	154.75	No	$106,000	$125,658	7044	639	9.07	2180	2321
PA	ALLEGHENY COUNTY	4142.00	Upper	142.10	No	$106,000	$115,389	5936	449	7.56	1878	2181
PA	ALLEGHENY COUNTY	4150.01	Upper	147.99	No	$106,000	$120,164	4650	653	14.04	1365	1607
PA	ALLEGHENY COUNTY	4150.02	Upper	144.89	No	$106,000	$117,652	2604	298	11.44	967	1112
PA	ALLEGHENY COUNTY	4160.00	Middle	82.82	No	$106,000	$67,250	1540	97	6.30	719	841
PA	ALLEGHENY COUNTY	4171.00	Middle	80.39	No	$106,000	$65,278	2166	169	7.80	727	1010
PA	ALLEGHENY COUNTY	4172.00	Middle	86.32	No	$106,000	$70,093	1234	115	9.32	263	510
PA	ALLEGHENY COUNTY	4180.00	Upper	124.80	No	$106,000	$101,339	1672	118	7.06	632	903

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PA	ALLEGHENY COUNTY	4190.00	Middle	114.90	No	$106,000	$93,300	3133	246	7.85	1109	1570
PA	ALLEGHENY COUNTY	4200.00	Moderate	55.80	No	$106,000	$45,313	1454	272	18.71	313	665
PA	ALLEGHENY COUNTY	4211.00	Upper	185.81	No	$106,000	$150,875	4969	948	19.08	1502	1598
PA	ALLEGHENY COUNTY	4212.00	Upper	134.89	No	$106,000	$109,531	4315	549	12.72	1787	1958
PA	ALLEGHENY COUNTY	4220.00	Upper	289.03	No	$106,000	$234,688	5343	795	14.88	1667	1862
PA	ALLEGHENY COUNTY	4230.00	Upper	197.47	No	$106,000	$160,345	2916	429	14.71	742	1149
PA	ALLEGHENY COUNTY	4240.00	Moderate	71.00	No	$106,000	$57,656	3187	718	22.53	752	1550
PA	ALLEGHENY COUNTY	4250.00	Moderate	79.77	No	$106,000	$64,773	3437	469	13.65	889	1585
PA	ALLEGHENY COUNTY	4263.00	Upper	128.10	No	$106,000	$104,014	5982	362	6.05	2340	2505
PA	ALLEGHENY COUNTY	4264.00	Middle	102.86	No	$106,000	$83,525	4435	303	6.83	1424	1868
PA	ALLEGHENY COUNTY	4267.00	Middle	109.10	No	$106,000	$88,594	2303	210	9.12	951	1098
PA	ALLEGHENY COUNTY	4268.00	Upper	138.44	No	$106,000	$112,417	5150	349	6.78	2068	2133
PA	ALLEGHENY COUNTY	4270.00	Moderate	75.00	No	$106,000	$60,901	3376	429	12.71	792	1886
PA	ALLEGHENY COUNTY	4271.00	Upper	124.29	No	$106,000	$100,926	5340	351	6.57	2282	2391
PA	ALLEGHENY COUNTY	4272.00	Moderate	78.68	No	$106,000	$63,891	4922	391	7.94	1822	2386
PA	ALLEGHENY COUNTY	4281.00	Middle	83.00	No	$106,000	$67,396	1187	94	7.92	476	606
PA	ALLEGHENY COUNTY	4282.00	Middle	94.93	No	$106,000	$77,083	2068	143	6.91	822	953

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PA	ALLEGHENY COUNTY	4291.00	Middle	114.06	No	$106,000	$92,614	2607	383	14.69	702	921
PA	ALLEGHENY COUNTY	4292.01	Upper	142.31	No	$106,000	$115,554	4941	941	19.04	1398	1341
PA	ALLEGHENY COUNTY	4292.02	Upper	145.95	No	$106,000	$118,508	4605	463	10.05	1639	1791
PA	ALLEGHENY COUNTY	4293.00	Upper	128.17	No	$106,000	$104,073	6546	706	10.79	2017	2175
PA	ALLEGHENY COUNTY	4294.00	Upper	129.62	No	$106,000	$105,250	4498	408	9.07	1571	1806
PA	ALLEGHENY COUNTY	4295.00	Middle	102.10	No	$106,000	$82,906	4412	696	15.78	1145	1239
PA	ALLEGHENY COUNTY	4296.00	Upper	122.52	No	$106,000	$99,489	3588	520	14.49	1042	1305
PA	ALLEGHENY COUNTY	4297.00	Moderate	75.54	No	$106,000	$61,343	2370	239	10.08	869	1004
PA	ALLEGHENY COUNTY	4301.00	Middle	90.75	No	$106,000	$73,694	2134	258	12.09	578	1012
PA	ALLEGHENY COUNTY	4302.00	Upper	121.17	No	$106,000	$98,393	4551	494	10.85	1432	1780
PA	ALLEGHENY COUNTY	4311.00	Middle	97.05	No	$106,000	$78,807	3253	832	25.58	768	1477
PA	ALLEGHENY COUNTY	4314.00	Middle	84.36	No	$106,000	$68,500	1893	373	19.70	511	830
PA	ALLEGHENY COUNTY	4315.00	Upper	124.47	No	$106,000	$101,071	3165	690	21.80	399	952
PA	ALLEGHENY COUNTY	4323.00	Middle	115.15	No	$106,000	$93,500	2183	388	17.77	593	727
PA	ALLEGHENY COUNTY	4324.00	Middle	89.59	No	$106,000	$72,750	2579	586	22.72	539	1092
PA	ALLEGHENY COUNTY	4340.00	Upper	149.63	No	$106,000	$121,500	1918	244	12.72	623	859
PA	ALLEGHENY COUNTY	4350.00	Middle	87.55	No	$106,000	$71,094	2525	383	15.17	748	914

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PA	ALLEGHENY COUNTY	4370.00	Upper	155.96	No	$106,000	$126,635	7178	746	10.39	2060	2496
PA	ALLEGHENY COUNTY	4390.00	Upper	168.07	No	$106,000	$136,471	1505	146	9.70	507	614
PA	ALLEGHENY COUNTY	4455.00	Upper	152.73	No	$106,000	$124,018	3907	606	15.51	1051	1459
PA	ALLEGHENY COUNTY	4460.00	Upper	289.41	No	$106,000	$235,000	1669	151	9.05	555	666
PA	ALLEGHENY COUNTY	4470.00	Middle	117.61	No	$106,000	$95,500	1624	228	14.04	496	711
PA	ALLEGHENY COUNTY	4480.00	Moderate	75.58	No	$106,000	$61,371	1162	258	22.20	342	549
PA	ALLEGHENY COUNTY	4490.00	Middle	107.12	No	$106,000	$86,983	2488	297	11.94	926	1144
PA	ALLEGHENY COUNTY	4507.00	Moderate	72.92	No	$106,000	$59,214	3033	621	20.47	890	1382
PA	ALLEGHENY COUNTY	4508.00	Moderate	78.84	No	$106,000	$64,023	2526	774	30.64	527	1125
PA	ALLEGHENY COUNTY	4511.01	Upper	141.03	No	$106,000	$114,513	3792	434	11.45	1340	1443
PA	ALLEGHENY COUNTY	4511.02	Middle	110.30	No	$106,000	$89,567	6047	1653	27.34	1390	1651
PA	ALLEGHENY COUNTY	4511.04	Upper	163.54	No	$106,000	$132,792	3966	538	13.57	1285	1328
PA	ALLEGHENY COUNTY	4511.05	Upper	136.85	No	$106,000	$111,125	5625	1522	27.06	1030	1362
PA	ALLEGHENY COUNTY	4513.00	Middle	104.28	No	$106,000	$84,678	7810	1030	13.19	2984	3365
PA	ALLEGHENY COUNTY	4520.00	Upper	132.62	No	$106,000	$107,684	6372	674	10.58	1871	2571
PA	ALLEGHENY COUNTY	4530.03	Upper	126.82	No	$106,000	$102,981	2184	196	8.97	605	735
PA	ALLEGHENY COUNTY	4530.04	Upper	133.06	No	$106,000	$108,043	7258	1267	17.46	2231	2624

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PA	ALLEGHENY COUNTY	4550.00	Middle	102.43	No	$106,000	$83,173	1475	132	8.95	544	647
PA	ALLEGHENY COUNTY	4560.01	Upper	156.55	No	$106,000	$127,121	4679	824	17.61	1324	1512
PA	ALLEGHENY COUNTY	4560.03	Upper	180.84	No	$106,000	$146,839	8059	1971	24.46	2186	2529
PA	ALLEGHENY COUNTY	4560.04	Upper	131.41	No	$106,000	$106,703	5620	892	15.87	1352	1450
PA	ALLEGHENY COUNTY	4571.00	Middle	83.90	No	$106,000	$68,125	1406	168	11.95	436	588
PA	ALLEGHENY COUNTY	4572.00	Middle	84.11	No	$106,000	$68,299	3398	409	12.04	1141	1569
PA	ALLEGHENY COUNTY	4580.01	Upper	153.27	No	$106,000	$124,457	4333	676	15.60	1421	1656
PA	ALLEGHENY COUNTY	4580.02	Upper	140.05	No	$106,000	$113,717	4602	315	6.84	1889	2083
PA	ALLEGHENY COUNTY	4591.01	Middle	104.68	No	$106,000	$85,000	1733	274	15.81	584	696
PA	ALLEGHENY COUNTY	4591.02	Upper	144.91	No	$106,000	$117,668	6426	876	13.63	1912	2041
PA	ALLEGHENY COUNTY	4592.01	Middle	118.15	No	$106,000	$95,938	7344	1234	16.80	1797	2169
PA	ALLEGHENY COUNTY	4592.02	Middle	111.18	No	$106,000	$90,278	677	48	7.09	338	441
PA	ALLEGHENY COUNTY	4600.01	Middle	118.24	No	$106,000	$96,010	4925	428	8.69	1664	1918
PA	ALLEGHENY COUNTY	4600.02	Middle	114.16	No	$106,000	$92,697	3776	447	11.84	1176	1441
PA	ALLEGHENY COUNTY	4610.00	Moderate	79.09	No	$106,000	$64,226	1108	231	20.85	310	623
PA	ALLEGHENY COUNTY	4621.00	Moderate	50.96	No	$106,000	$41,385	2524	911	36.09	585	1261
PA	ALLEGHENY COUNTY	4626.00	Moderate	58.66	No	$106,000	$47,633	3902	1733	44.41	723	1739

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PA	ALLEGHENY COUNTY	4639.00	Moderate	54.24	No	$106,000	$44,044	2712	1164	42.92	719	1428
PA	ALLEGHENY COUNTY	4643.00	Middle	98.47	No	$106,000	$79,955	3391	620	18.28	890	1209
PA	ALLEGHENY COUNTY	4644.00	Unknown	0.00	No	$106,000	$0	3208	1902	59.29	569	1381
PA	ALLEGHENY COUNTY	4656.00	Middle	86.25	No	$106,000	$70,037	2494	545	21.85	608	933
PA	ALLEGHENY COUNTY	4658.00	Upper	141.88	No	$106,000	$115,208	3605	549	15.23	1048	1689
PA	ALLEGHENY COUNTY	4687.00	Middle	86.85	No	$106,000	$70,524	1670	244	14.61	498	793
PA	ALLEGHENY COUNTY	4688.00	Middle	101.05	No	$106,000	$82,052	2553	507	19.86	873	1201
PA	ALLEGHENY COUNTY	4689.00	Middle	91.99	No	$106,000	$74,700	3911	1035	26.46	971	1493
PA	ALLEGHENY COUNTY	4690.00	Upper	121.00	No	$106,000	$98,250	4941	766	15.50	1566	1827
PA	ALLEGHENY COUNTY	4703.00	Middle	104.76	No	$106,000	$85,063	4317	456	10.56	1240	1315
PA	ALLEGHENY COUNTY	4704.00	Upper	133.86	No	$106,000	$108,696	3068	234	7.63	1170	1317
PA	ALLEGHENY COUNTY	4705.01	Upper	122.50	No	$106,000	$99,468	4317	2356	54.57	534	654
PA	ALLEGHENY COUNTY	4705.02	Upper	131.18	No	$106,000	$106,518	3011	421	13.98	1061	1041
PA	ALLEGHENY COUNTY	4706.00	Middle	85.26	No	$106,000	$69,231	2936	394	13.42	868	1295
PA	ALLEGHENY COUNTY	4710.00	Middle	85.05	No	$106,000	$69,063	1288	154	11.96	478	678
PA	ALLEGHENY COUNTY	4721.00	Middle	102.04	No	$106,000	$82,857	2395	374	15.62	665	1035
PA	ALLEGHENY COUNTY	4722.00	Middle	101.09	No	$106,000	$82,083	2224	284	12.77	593	1056

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PA	ALLEGHENY COUNTY	4723.00	Middle	85.44	No	$106,000	$69,375	1849	230	12.44	467	940
PA	ALLEGHENY COUNTY	4724.00	Middle	116.69	No	$106,000	$94,750	1776	167	9.40	674	836
PA	ALLEGHENY COUNTY	4731.00	Upper	159.01	No	$106,000	$129,112	4963	613	12.35	1177	1492
PA	ALLEGHENY COUNTY	4732.00	Upper	148.53	No	$106,000	$120,603	3294	546	16.58	785	923
PA	ALLEGHENY COUNTY	4733.00	Upper	170.20	No	$106,000	$138,203	5771	785	13.60	1734	2122
PA	ALLEGHENY COUNTY	4734.01	Upper	154.15	No	$106,000	$125,167	3731	512	13.72	940	1130
PA	ALLEGHENY COUNTY	4734.02	Upper	197.50	No	$106,000	$160,371	3678	500	13.59	1047	1224
PA	ALLEGHENY COUNTY	4735.00	Upper	213.21	No	$106,000	$173,125	3788	438	11.56	1210	1291
PA	ALLEGHENY COUNTY	4736.01	Upper	189.57	No	$106,000	$153,929	4136	508	12.28	1238	1312
PA	ALLEGHENY COUNTY	4736.02	Upper	131.42	No	$106,000	$106,711	4714	720	15.27	1479	1281
PA	ALLEGHENY COUNTY	4741.01	Upper	171.22	No	$106,000	$139,028	4460	1036	23.23	1170	1293
PA	ALLEGHENY COUNTY	4741.02	Upper	185.23	No	$106,000	$150,402	3901	463	11.87	1168	1323
PA	ALLEGHENY COUNTY	4742.01	Upper	174.57	No	$106,000	$141,750	2634	441	16.74	879	922
PA	ALLEGHENY COUNTY	4742.02	Upper	201.17	No	$106,000	$163,346	5363	833	15.53	1620	1704
PA	ALLEGHENY COUNTY	4742.03	Upper	164.48	No	$106,000	$133,553	4802	825	17.18	1755	1820
PA	ALLEGHENY COUNTY	4751.01	Middle	104.77	No	$106,000	$85,071	4977	633	12.72	1340	1671
PA	ALLEGHENY COUNTY	4751.02	Upper	120.69	No	$106,000	$98,000	1677	110	6.56	636	672

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PA	ALLEGHENY COUNTY	4752.00	Upper	140.99	No	$106,000	$114,481	5568	507	9.11	1945	2020
PA	ALLEGHENY COUNTY	4753.01	Middle	109.70	No	$106,000	$89,079	4460	458	10.27	1823	2014
PA	ALLEGHENY COUNTY	4753.03	Upper	137.45	No	$106,000	$111,607	4150	303	7.30	1618	1670
PA	ALLEGHENY COUNTY	4753.04	Upper	150.22	No	$106,000	$121,982	5466	490	8.96	1788	1925
PA	ALLEGHENY COUNTY	4754.01	Upper	128.63	No	$106,000	$104,444	4066	377	9.27	1367	1623
PA	ALLEGHENY COUNTY	4754.02	Upper	152.96	No	$106,000	$124,205	3213	265	8.25	1020	1072
PA	ALLEGHENY COUNTY	4761.00	Middle	92.85	No	$106,000	$75,392	4979	1011	20.31	1097	1494
PA	ALLEGHENY COUNTY	4762.00	Middle	108.71	No	$106,000	$88,274	3270	325	9.94	1266	1475
PA	ALLEGHENY COUNTY	4771.00	Upper	131.77	No	$106,000	$107,000	3779	372	9.84	1508	1577
PA	ALLEGHENY COUNTY	4772.00	Middle	115.12	No	$106,000	$93,482	4466	461	10.32	1375	1553
PA	ALLEGHENY COUNTY	4773.00	Middle	84.13	No	$106,000	$68,315	6819	2510	36.81	1496	1816
PA	ALLEGHENY COUNTY	4781.00	Middle	101.74	No	$106,000	$82,610	4363	938	21.50	1127	1713
PA	ALLEGHENY COUNTY	4782.00	Middle	89.19	No	$106,000	$72,425	5719	1118	19.55	1526	2155
PA	ALLEGHENY COUNTY	4790.00	Middle	100.47	No	$106,000	$81,583	1985	199	10.03	830	900
PA	ALLEGHENY COUNTY	4801.01	Moderate	78.37	No	$106,000	$63,636	5975	2494	41.74	979	1123
PA	ALLEGHENY COUNTY	4801.02	Middle	118.25	No	$106,000	$96,016	3121	433	13.87	986	1096
PA	ALLEGHENY COUNTY	4802.00	Middle	114.92	No	$106,000	$93,319	3797	941	24.78	1256	1473

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PA	ALLEGHENY COUNTY	4803.00	Middle	105.88	No	$106,000	$85,972	3613	378	10.46	1208	1490
PA	ALLEGHENY COUNTY	4804.00	Middle	107.43	No	$106,000	$87,230	5004	521	10.41	1898	2099
PA	ALLEGHENY COUNTY	4810.00	Moderate	55.42	No	$106,000	$45,000	3394	1827	53.83	628	1621
PA	ALLEGHENY COUNTY	4825.00	Middle	95.19	No	$106,000	$77,292	1872	398	21.26	641	923
PA	ALLEGHENY COUNTY	4838.00	Low	37.88	No	$106,000	$30,762	2884	2080	72.12	363	1425
PA	ALLEGHENY COUNTY	4843.00	Middle	93.13	No	$106,000	$75,625	3122	1166	37.35	563	1376
PA	ALLEGHENY COUNTY	4845.00	Moderate	75.43	No	$106,000	$61,250	5614	567	10.10	2220	2744
PA	ALLEGHENY COUNTY	4846.00	Middle	95.24	No	$106,000	$77,333	2038	482	23.65	539	831
PA	ALLEGHENY COUNTY	4850.00	Moderate	68.50	No	$106,000	$55,625	1179	311	26.38	338	600
PA	ALLEGHENY COUNTY	4867.00	Low	41.22	No	$106,000	$33,477	2212	1382	62.48	271	894
PA	ALLEGHENY COUNTY	4868.00	Moderate	51.09	No	$106,000	$41,490	1653	1185	71.69	252	826
PA	ALLEGHENY COUNTY	4869.00	Moderate	56.96	No	$106,000	$46,250	1389	954	68.68	377	785
PA	ALLEGHENY COUNTY	4870.00	Moderate	65.84	No	$106,000	$53,462	1612	238	14.76	473	863
PA	ALLEGHENY COUNTY	4881.00	Moderate	76.37	No	$106,000	$62,011	2149	550	25.59	744	1042
PA	ALLEGHENY COUNTY	4882.00	Moderate	58.41	No	$106,000	$47,434	3441	1079	31.36	873	1228
PA	ALLEGHENY COUNTY	4883.00	Middle	115.79	No	$106,000	$94,020	2008	175	8.72	786	971
PA	ALLEGHENY COUNTY	4884.00	Middle	81.19	No	$106,000	$65,926	4649	1046	22.50	1623	1923

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	4885.00	Middle	88.90	No	$106,000	$72,188	2742	396	14.44	957	1145
PA	ALLEGHENY COUNTY	4886.00	Middle	100.41	No	$106,000	$81,536	4600	798	17.35	1613	1943
PA	ALLEGHENY COUNTY	4890.01	Middle	119.84	No	$106,000	$97,309	4703	519	11.04	1407	1569
PA	ALLEGHENY COUNTY	4890.02	Middle	117.27	No	$106,000	$95,227	3801	511	13.44	1384	1593
PA	ALLEGHENY COUNTY	4900.02	Middle	89.31	No	$106,000	$72,518	5102	712	13.96	1530	1907
PA	ALLEGHENY COUNTY	4900.03	Upper	123.60	No	$106,000	$100,361	3679	295	8.02	1259	1463
PA	ALLEGHENY COUNTY	4900.04	Upper	142.73	No	$106,000	$115,893	4946	395	7.99	1715	1729
PA	ALLEGHENY COUNTY	4911.01	Upper	175.82	No	$106,000	$142,768	7681	1022	13.31	2203	2578
PA	ALLEGHENY COUNTY	4912.00	Middle	115.76	No	$106,000	$94,000	2114	239	11.31	605	808
PA	ALLEGHENY COUNTY	4927.00	Moderate	73.96	No	$106,000	$60,060	1819	587	32.27	469	1045
PA	ALLEGHENY COUNTY	4928.00	Moderate	58.15	No	$106,000	$47,222	2465	1804	73.18	658	1419
PA	ALLEGHENY COUNTY	4929.00	Low	45.30	No	$106,000	$36,786	1897	802	42.28	470	1151
PA	ALLEGHENY COUNTY	4940.00	Moderate	68.37	No	$106,000	$55,521	1398	194	13.88	352	610
PA	ALLEGHENY COUNTY	4950.00	Moderate	76.67	No	$106,000	$62,254	3070	178	5.80	1407	1649
PA	ALLEGHENY COUNTY	4961.01	Upper	124.26	No	$106,000	$100,903	3031	206	6.80	1262	1353
PA	ALLEGHENY COUNTY	4961.02	Middle	94.42	No	$106,000	$76,667	4370	281	6.43	1702	2001
PA	ALLEGHENY COUNTY	4962.00	Middle	91.59	No	$106,000	$74,375	5581	465	8.33	1771	2225

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	4970.00	Middle	106.05	No	$106,000	$86,111	932	43	4.61	369	484
PA	ALLEGHENY COUNTY	4980.00	Middle	97.49	No	$106,000	$79,167	2355	183	7.77	911	1155
PA	ALLEGHENY COUNTY	4993.00	Moderate	63.88	No	$106,000	$51,875	1678	224	13.35	552	851
PA	ALLEGHENY COUNTY	4994.00	Moderate	62.81	No	$106,000	$51,007	2797	604	21.59	733	1404
PA	ALLEGHENY COUNTY	5003.00	Middle	87.74	No	$106,000	$71,250	3680	490	13.32	1290	1726
PA	ALLEGHENY COUNTY	5010.00	Moderate	64.34	No	$106,000	$52,250	1476	318	21.54	440	634
PA	ALLEGHENY COUNTY	5030.02	Middle	88.41	No	$106,000	$71,793	5846	735	12.57	1884	2326
PA	ALLEGHENY COUNTY	5041.00	Moderate	57.08	No	$106,000	$46,349	5026	1915	38.10	1246	2084
PA	ALLEGHENY COUNTY	5070.00	Middle	95.86	No	$106,000	$77,841	2076	556	26.78	666	1033
PA	ALLEGHENY COUNTY	5080.00	Moderate	58.80	No	$106,000	$47,750	1781	847	47.56	273	862
PA	ALLEGHENY COUNTY	5094.00	Low	47.43	No	$106,000	$38,514	5114	2053	40.14	1004	2051
PA	ALLEGHENY COUNTY	5100.00	Low	40.02	No	$106,000	$32,500	1927	1328	68.92	238	844
PA	ALLEGHENY COUNTY	5120.00	Moderate	62.48	No	$106,000	$50,735	2073	872	42.06	784	1309
PA	ALLEGHENY COUNTY	5130.00	Moderate	59.26	No	$106,000	$48,125	2247	1686	75.03	546	1384
PA	ALLEGHENY COUNTY	5138.00	Low	40.61	No	$106,000	$32,976	1721	1404	81.58	324	953
PA	ALLEGHENY COUNTY	5140.00	Low	49.42	No	$106,000	$40,132	1896	1640	86.50	255	697
PA	ALLEGHENY COUNTY	5151.00	Moderate	74.81	No	$106,000	$60,750	2566	1582	61.65	602	1241

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	5152.00	Middle	93.48	No	$106,000	$75,905	2034	889	43.71	558	846
PA	ALLEGHENY COUNTY	5153.00	Middle	81.41	No	$106,000	$66,103	1734	966	55.71	341	983
PA	ALLEGHENY COUNTY	5154.01	Upper	133.16	No	$106,000	$108,125	2290	518	22.62	734	1101
PA	ALLEGHENY COUNTY	5161.00	Upper	137.66	No	$106,000	$111,776	1406	179	12.73	406	634
PA	ALLEGHENY COUNTY	5162.00	Upper	136.90	No	$106,000	$111,161	1739	448	25.76	556	676
PA	ALLEGHENY COUNTY	5170.00	Moderate	67.17	No	$106,000	$54,545	1730	725	41.91	442	728
PA	ALLEGHENY COUNTY	5180.01	Upper	135.93	No	$106,000	$110,375	3286	545	16.59	1172	1385
PA	ALLEGHENY COUNTY	5190.00	Upper	126.95	No	$106,000	$103,086	3157	838	26.54	1111	1191
PA	ALLEGHENY COUNTY	5200.01	Middle	84.50	No	$106,000	$68,615	3258	911	27.96	867	1121
PA	ALLEGHENY COUNTY	5200.02	Middle	81.02	No	$106,000	$65,786	3092	945	30.56	851	1342
PA	ALLEGHENY COUNTY	5211.00	Middle	107.79	No	$106,000	$87,528	4551	1677	36.85	1536	1785
PA	ALLEGHENY COUNTY	5212.00	Middle	90.71	No	$106,000	$73,654	4521	1446	31.98	1273	1561
PA	ALLEGHENY COUNTY	5213.01	Middle	94.24	No	$106,000	$76,524	4216	1560	37.00	1023	1240
PA	ALLEGHENY COUNTY	5213.02	Middle	89.05	No	$106,000	$72,313	4516	1721	38.11	939	1346
PA	ALLEGHENY COUNTY	5214.01	Upper	121.96	No	$106,000	$99,035	2924	601	20.55	875	972
PA	ALLEGHENY COUNTY	5214.02	Upper	139.12	No	$106,000	$112,969	3855	963	24.98	1367	1534
PA	ALLEGHENY COUNTY	5215.00	Middle	118.84	No	$106,000	$96,500	4083	731	17.90	1490	1812

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	5220.00	Moderate	50.41	No	$106,000	$40,938	3101	1085	34.99	595	1285
PA	ALLEGHENY COUNTY	5231.00	Moderate	72.49	No	$106,000	$58,864	3805	3421	89.91	1219	1751
PA	ALLEGHENY COUNTY	5232.00	Moderate	72.97	No	$106,000	$59,250	3743	2575	68.80	1233	1916
PA	ALLEGHENY COUNTY	5233.00	Middle	94.04	No	$106,000	$76,364	3807	1964	51.59	1444	1766
PA	ALLEGHENY COUNTY	5234.00	Moderate	62.97	No	$106,000	$51,135	4921	2597	52.77	1518	2375
PA	ALLEGHENY COUNTY	5235.01	Moderate	77.66	No	$106,000	$63,063	4703	2831	60.20	1267	1901
PA	ALLEGHENY COUNTY	5235.02	Moderate	75.43	No	$106,000	$61,250	1497	562	37.54	511	673
PA	ALLEGHENY COUNTY	5236.00	Middle	109.40	No	$106,000	$88,835	4852	2311	47.63	1414	1804
PA	ALLEGHENY COUNTY	5237.01	Middle	81.93	No	$106,000	$66,528	3868	896	23.16	1403	1734
PA	ALLEGHENY COUNTY	5237.02	Middle	83.93	No	$106,000	$68,154	5176	2017	38.97	1681	1988
PA	ALLEGHENY COUNTY	5238.00	Middle	88.30	No	$106,000	$71,705	4687	1030	21.98	1633	2122
PA	ALLEGHENY COUNTY	5240.00	Moderate	74.25	No	$106,000	$60,296	2492	422	16.93	548	1069
PA	ALLEGHENY COUNTY	5251.00	Upper	152.02	No	$106,000	$123,438	2003	181	9.04	745	982
PA	ALLEGHENY COUNTY	5252.00	Upper	137.61	No	$106,000	$111,738	2536	207	8.16	525	780
PA	ALLEGHENY COUNTY	5253.00	Upper	149.94	No	$106,000	$121,750	2219	157	7.08	567	1005
PA	ALLEGHENY COUNTY	5261.01	Upper	160.46	No	$106,000	$130,295	7410	647	8.73	2359	2567
PA	ALLEGHENY COUNTY	5261.02	Middle	101.57	No	$106,000	$82,473	2327	207	8.90	698	898

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	5262.01	Middle	113.34	No	$106,000	$92,035	3704	369	9.96	1377	1498
PA	ALLEGHENY COUNTY	5262.02	Middle	105.02	No	$106,000	$85,274	4649	695	14.95	1551	1889
PA	ALLEGHENY COUNTY	5263.01	Upper	125.39	No	$106,000	$101,818	3989	311	7.80	1617	1714
PA	ALLEGHENY COUNTY	5263.02	Middle	110.40	No	$106,000	$89,643	5065	731	14.43	1447	2043
PA	ALLEGHENY COUNTY	5509.00	Low	44.02	No	$106,000	$35,750	1467	912	62.17	253	860
PA	ALLEGHENY COUNTY	5512.00	Low	41.62	No	$106,000	$33,802	3391	1784	52.61	624	1513
PA	ALLEGHENY COUNTY	5513.00	Middle	114.72	No	$106,000	$93,157	2347	471	20.07	844	1249
PA	ALLEGHENY COUNTY	5519.00	Unknown	0.00	No	$106,000	$0	1330	682	51.28	123	445
PA	ALLEGHENY COUNTY	5520.00	Moderate	51.62	No	$106,000	$41,917	2294	1353	58.98	639	1257
PA	ALLEGHENY COUNTY	5521.00	Low	25.38	No	$106,000	$20,608	1175	755	64.26	118	338
PA	ALLEGHENY COUNTY	5522.00	Unknown	0.00	No	$106,000	$0	969	308	31.79	321	621
PA	ALLEGHENY COUNTY	5523.00	Moderate	51.50	No	$106,000	$41,823	1862	1418	76.15	420	1292
PA	ALLEGHENY COUNTY	5524.00	Low	44.03	No	$106,000	$35,755	2892	1005	34.75	928	1709
PA	ALLEGHENY COUNTY	5604.00	Moderate	70.39	No	$106,000	$57,156	1553	843	54.28	88	759
PA	ALLEGHENY COUNTY	5605.00	Upper	128.38	No	$106,000	$104,241	2193	461	21.02	575	1338
PA	ALLEGHENY COUNTY	5614.00	Moderate	61.87	No	$106,000	$50,243	4012	3225	80.38	886	1616
PA	ALLEGHENY COUNTY	5615.00	Moderate	59.74	No	$106,000	$48,510	2588	1908	73.72	734	1494

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	5619.00	Low	44.12	No	$106,000	$35,826	1898	1833	96.58	526	923
PA	ALLEGHENY COUNTY	5620.00	Moderate	67.61	No	$106,000	$54,900	3449	1648	47.78	115	236
PA	ALLEGHENY COUNTY	5623.00	Low	45.75	No	$106,000	$37,150	3115	1934	62.09	544	1416
PA	ALLEGHENY COUNTY	5624.00	Low	48.12	No	$106,000	$39,075	2363	1523	64.45	680	1301
PA	ALLEGHENY COUNTY	5625.00	Low	47.48	No	$106,000	$38,558	2919	1936	66.32	328	1020
PA	ALLEGHENY COUNTY	5626.00	Moderate	55.70	No	$106,000	$45,231	2398	1019	42.49	609	1449
PA	ALLEGHENY COUNTY	5627.00	Middle	106.03	No	$106,000	$86,094	1959	873	44.56	142	322
PA	ALLEGHENY COUNTY	5628.00	Middle	90.25	No	$106,000	$73,287	1516	438	28.89	446	673
PA	ALLEGHENY COUNTY	5629.01	Low	48.99	No	$106,000	$39,786	1433	595	41.52	287	814
PA	ALLEGHENY COUNTY	5630.00	Middle	82.56	No	$106,000	$67,043	2928	1560	53.28	705	1240
PA	ALLEGHENY COUNTY	5631.00	Middle	101.93	No	$106,000	$82,768	3722	1213	32.59	1263	1510
PA	ALLEGHENY COUNTY	5632.01	Unknown	0.00	No	$106,000	$0	301	54	17.94	10	19
PA	ALLEGHENY COUNTY	5632.02	Upper	120.35	No	$106,000	$97,727	1903	647	34.00	423	1033
PA	ALLEGHENY COUNTY	5633.00	Upper	271.45	No	$106,000	$220,417	1546	165	10.67	538	661
PA	ALLEGHENY COUNTY	5638.00	Upper	140.19	No	$106,000	$113,833	3881	290	7.47	1183	1380
PA	ALLEGHENY COUNTY	5639.00	Middle	91.45	No	$106,000	$74,255	3891	1150	29.56	1189	2078
PA	ALLEGHENY COUNTY	5640.00	Upper	170.43	No	$106,000	$138,390	7121	671	9.42	2098	2429

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
PA	ALLEGHENY COUNTY	5641.00	Upper	225.53	No	$106,000	$183,125	907	56	6.17	367	379
PA	ALLEGHENY COUNTY	5642.00	Middle	93.81	No	$106,000	$76,172	2094	198	9.46	750	858
PA	ALLEGHENY COUNTY	5644.00	Middle	83.49	No	$106,000	$67,794	5631	883	15.68	1942	2497
PA	ALLEGHENY COUNTY	5645.00	Middle	89.57	No	$106,000	$72,731	3032	190	6.27	1131	1370
PA	ALLEGHENY COUNTY	5647.00	Low	43.95	No	$106,000	$35,694	2184	1720	78.75	267	1568
PA	ALLEGHENY COUNTY	5648.00	Low	28.22	No	$106,000	$22,917	1819	1675	92.08	272	1178
PA	ALLEGHENY COUNTY	5651.00	Middle	106.41	No	$106,000	$86,406	2972	1205	40.55	555	1572
PA	ALLEGHENY COUNTY	5652.00	Moderate	73.03	No	$106,000	$59,299	2740	1941	70.84	575	1506
PA	ALLEGHENY COUNTY	5653.00	Moderate	79.44	No	$106,000	$64,511	1238	245	19.79	508	589
PA	ALLEGHENY COUNTY	9800.00	Unknown	0.00	No	$106,000	$0	0	0	0.00	0	0
PA	ALLEGHENY COUNTY	9801.00	Unknown	0.00	No	$106,000	$0	8	3	37.50	0	0
PA	ALLEGHENY COUNTY	9803.00	Unknown	0.00	No	$106,000	$0	0	0	0.00	0	0
PA	ALLEGHENY COUNTY	9804.00	Unknown	0.00	No	$106,000	$0	13	2	15.38	0	0
PA	ALLEGHENY COUNTY	9805.00	Unknown	0.00	No	$106,000	$0	18	2	11.11	23	23
PA	ALLEGHENY COUNTY	9806.00	Unknown	0.00	No	$106,000	$0	19	7	36.84	3	3
PA	ALLEGHENY COUNTY	9807.00	Unknown	0.00	No	$106,000	$0	29	7	24.14	0	0
PA	ALLEGHENY COUNTY	9808.00	Unknown	0.00	No	$106,000	$0	3	3	100.00	0	0

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PA	ALLEGHENY COUNTY	9809.00	Unknown	0.00	No	$106,000	$0	0	0	0.00	0	0
PA	ALLEGHENY COUNTY	9810.00	Unknown	0.00	No	$106,000	$0	4	1	25.00	0	0
PA	ALLEGHENY COUNTY	9811.00	Unknown	0.00	No	$106,000	$0	0	0	0.00	0	0
PA	ALLEGHENY COUNTY	9812.00	Unknown	0.00	No	$106,000	$0	0	0	0.00	0	0
PA	ALLEGHENY COUNTY	9818.00	Unknown	0.00	No	$106,000	$0	314	70	22.29	0	0
PA	ALLEGHENY COUNTY	9822.00	Unknown	0.00	No	$106,000	$0	5022	1280	25.49	4	13

LTD Ratio

Washington Financial Bank℠

2026 LTD Ratio

12/31/2026	
9/30/2026	
6/30/2026	87.16%
3/31/2026	87.39%

2025 LTD Ratio

12/31/2025	84.90%
9/30/2025	81.21%
6/30/2025	83.50%
3/31/2025	84.58%

2024 LTD Ratio

12/31/2024	82.88%
9/30/2024	82.86%
6/30/2024	83.77%
3/31/2024	86.17%

2023 LTD Ratio

12/31/2023	84.34%
9/30/2023	77.07%
6/30/2023	75.90%
3/31/2023	71.01%

Branch Services

Washington SM Financial Bank

PRODUCT AND SERVICE GUIDE

7/20/2026, Training Department

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ONLINE BANKING

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MASTERCARD DEBIT CARD

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MOBILE DEPOSIT

ZELLE®

ELECTRONIC STATEMENT

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SAFE DEPOSIT BOX

CARD CONTROL

SPENDING INSIGHT

CDARS

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Closure Fee: $25.00 for ALL accounts (Except CDs) if closed within 120 days from date of opening.

REBELLION Cash

FEATURES

- 2.50% APY* on balances up to $10,000*
- .15% APY on the portion of the balance over $10,000, resulting in an APY range from .36% to 2.50% APY depending on the accounts balance*
- 0.05% APY* on all balances if qualifications are not met
- ATM fee refunds nationwide*
- Link to high-interest REBELLION Saver account
- No minimum balance to earn rewards
- No monthly service fees
- Telephone banking
- Direct Deposit
- Unlimited check writing
- Access to Mobile Banking
- FDIC Insurance $250,000
- Rewards and refunds are deposited into account
    - *The monthly qualification cycle will begin three (3) days prior to the first day of the current Statement Cycle through three (3) days prior to the close of the current Statement Cycle*

QUALIFICATIONS for rewards

- Online banking & bill pay
- E-statements- *Required*
- Mastercard debit card

12 Debit Card Transactions (Pin or Signature) per cycle, posted and settled- Qualifier

**If qualifications are not met, no reward is given.*

If qualifications are not met during the Monthly Qualification Cycle, try again next month while receiving a .05% APY on the entire balance in the account.

Opening deposit: $25.00

Service charge: Free, no minimum balance, no monthly service fee or penalties if qualifications are not met.

REBELLION Cash Back

FEATURES

- 2.5% cash back on up to $250 of debit card purchases monthly*
- Earn up to $6.25 cash back per month*
- No category restrictions on purchases
- ATM fee refunds nationwide*
- Link to high-interest REBELLION Saver account
- No monthly service fees
- No minimum balance to earn rewards
- Telephone banking
- Direct Deposit
- Unlimited check writing
- Access to Mobile Banking
- FDIC Insurance $250,000
- Rewards and refunds are deposited into account
    - *The monthly qualification cycle will begin three (3) days prior to the first day of the current Statement Cycle through three (3) days prior to the close of the current Statement Cycle*

QUALIFICATIONS for rewards

- Online banking & bill pay
- E-statements- *Required*
- Mastercard debit card

12 Debit Card Transactions (Pin or Signature) per cycle, posted and settled- Qualifier

**If qualifications are not met, no reward is given.*

If qualifications are not met during the Monthly Qualification Cycle, try again next month while receiving a .05% APY on the entire balance in the account.

Opening deposit:	$25.00
Service charge:	Free, no minimum balance, no monthly service fee or penalties if qualifications are not met.

TEEN CHECKING ACCOUNT (AGES 13-15)

MARCH 2026

TEEN CHECKING ACCOUNT (Ages 13-15)

FEATURES

- Age Range: 13-15 years
- Minor is the primary owner
- Parent Involvement: Parent/Guardian required as a signer /joint owner
- Check Writing: Not available
- E-statements are required
- Tracking/Qualifying: None
- ATM Fees: will be refunded
- ATM/POS Limit: $100/day | $100/day
- Zelle Limit: $100/day

OPENING DEPOSIT: $25 ***(Bank will be providing the required $25 opening deposit)***

OTHER DETAILS:

- Converts to Rebellion Cash Back at age 18
- No limit adjustments or modifications
- Opt-In Overdraft Protection not available
- Bill-Pay not available
- Overdraft Fees waived
- All other terms and conditions mirror other WFB checking accounts

CIP COMPLIANCE:

(13–15-Teen Checking Account)

Primary Id: (1 form required)

- Valid Pa Driver's License or Photo ID Card
- Valid U.S. Passport
- Government-Issued Id w/Photograph

-Or-

Secondary Id: (2 forms required)

- School-issued Photo Id
- Certified Copy of Birth Certificate
- Social Security Card

Address Verification: Ages 13-15 (Joint Account w/Parent/Guardian):

- No separate address verification is required for the minor. Both the parent/guardian and the minor will sign the Signature Card, which serves as verification of the minor's address.

ChexSystems: (Teen Checking Accounts 13–15-year-olds)

- Is NOT required on the Minor
- Is required on Parent/Legal guardian

Additionally:

ATM/Debit Card Issuance & Zelle

- ATM/Debit Card should be issued in minor's name
- Operations will manage card limit adjustments and place accounts in appropriate tier for Zelle limits.
- Temporary Increases for Debit/ATM cards/for Zelle Not Allowed
    - May be approved at the BM discretion, within their authorized limit
    - Managers must submit all requests to Operations via email for completion

Exceptions-Saturday Requests

- Temporary limit increases may be performed by the BM in the SRM change Card Detail Workflow
    - An email notification to Ops is still required

TEEN+ CHECKING ACCOUNT

(AGES 16-17)

MARCH 2026

FEATURES

- Age Range: 16-17 years
- Minor is the primary owner
- No parent/guardian joint ownership required Check Writing: Not available
    - *If a parent/guardian is placed on the account, the minor must be listed as primary*
- E-statements are required
- Tracking/Qualifying: None
- ATM Fees: will be refunded
- ATM/POS Limit: $250/day | $250/day
- Zelle Limit: $100/day

OPENING DEPOSIT: $25 ***(Bank will be providing the required $25 opening deposit)***

OTHER DETAILS:

- Converts to Rebellion Cash Back at age 18
- All limits will revert to the limits currently established for a rebellion Cash Back product type
- Opt-In Overdraft Protection not available
- Bill-Pay not available
- Overdraft Fees waived
- The parent/guardian (if applicable is NOT permitted to be issued a debit/ATM card but is permitted to access online/mobile banking
- All other terms and conditions mirror other WFB checking accounts

CIP COMPLIANCE:

(16–17- TEEN + Checking Account)

Primary Id: (1 form required)

- Valid Pa Driver's License or Photo ID Card
- Valid U.S. Passport
- Government-Issued Id w/Photograph

-Or-

Secondary Id: (2 forms required)

- School-issued Photo Id
- Certified Copy of Birth Certificate
- Social Security Card

Address Verification: Ages 16-17 ***(when address not listed on ID provided):***

- Paystub from their employer is acceptable
- Signed letter from Parent/Guardian verifying minor (16 years or order) resides st their address. And they must provide a Valid Driver's Lic/Photo ID or provide one of the items listed on the Address Verification Acceptable Items that matches listed address for minor
    - *No separate address verification is required when parent/legal guardian is joint owner provided that the same address on the parent/legal guardian's Primary Identification matches*

ChexSystems: (Teen +Checking Accounts 16–17-year-olds)

- Is required on the Minor
- and parent/legal guardian if joint owner.

Additionally:

ATM/Debit Card Issuance & Zelle

- ATM/Debit Card should be issued in minor's name
- Operations will manage card limit adjustments and place accounts in appropriate tier for Zelle limits.
- Temporary Increases for Debit/ATM cards/for Zelle Not Allowed
    - May be approved at the BM discretion, within their authorized limit
    - Managers must submit all requests to Operations via email for completion

Exceptions-Saturday Requests

- Temporary limit increases may be performed by the BM in the SRM change Card Detail Workflow
    - An email notification to Ops is still required

BASIC Checking

(This is a personal transaction account which does not earn interest.)

FEATURES

- MasterCard Debit Card included, no annual fee
- No fee for checks written
- Direct Deposit
- FDIC Insurance $250,000
- Automatic transfers to WFB products
- Overdraft Protection from savings, money market and checking
- Detailed monthly statements with check imaging service
- Telephone banking

Opening deposit:	$25.00
Service charge:	$4.00 with direct government deposit, payroll or pension check. $7 without direct deposit. **Free**, with a minimum average daily balance of $600+ or a combined deposit balance of $2500 in Savings, CDs, Money Market or Retirement accounts.

INTEREST Checking

(This is a personal transaction account which earns interest.)

FEATURES

- No fee for checks written
- Direct Deposit
- FDIC Insurance $250,000
- MasterCard Debit Card included, no annual fee
- Automatic transfers to WFB products
- Overdraft Protection from savings, money market and checking
- Detailed monthly statements with check imaging service
- Telephone banking

Opening deposit:	$25
Interest:	Must maintain $100.00 balance to earn interest
Service charge:	**Free** with an average daily balance of $2500 or a combined deposit balance of $5000 in Savings, CDs, Money Market or Retirement Accounts. $10.00 per month if the average or combined balance is not maintained.

SAVINGS PRODUCTS

REBELLION Saver

Must be linked to **REBELLION Cash** or **REBELLION Cash Back** account

FEATURES

- **Not a stand-alone savings account**
- 0.50% APY* on balances up to $10,000
- 0.15% APY* on the portion of the balance over $10,000, resulting in an APY ranges from 0.18% to .50% APY depending on the accounts balance
- 0.05% APY if qualifications are not met in REBELLION Cash or REBELLION Cash Back account
- No monthly service fees
- No minimum balance to earn rewards
- Direct deposit and account-to-account transfer features are available for an easy way to access funds
- Online banking
- Direct Deposit
- Mobile banking
- Telephone banking
- No minimum deposit to open
- E-STATEMENTS, Required
- Can be used for overdraft protection on REBELLION Cash/Cash Back Accounts

Service charge: Free, no minimum balance, no monthly service fee or penalties if qualifications are not met.

Qualifications must be met, in either REBELLION Cash or REBELLION Cash Back account.

MONEY MARKET Account

A money market account is a type of savings account with check writing privileges. They tend to offer a higher interest rate than traditional savings accounts.

FEATURES

- Interest earned by balance tiers
- Free ATM card included
- Save-by-mail
- Detailed monthly statement
- Direct Deposit
- Overdraft protection for WFB checking account
- FDIC Insurance $250,000
- Telephone banking

Opening deposit:	$1000
Service charge:	**Free** with an average daily balance of $1000.00. $6.00 monthly fee if the average daily balance falls below $1000.00.

STATEMENT Savings

A traditional savings account which earns interest with transaction history being reported with a statement.

FEATURES

- Save-by-mail
- ATM Card included
- Detailed quarterly statements, monthly with ACH activity
- Automated account information by telephone
- Automatic transfers to WFB products (*except consumer loans*)
- Tiered interest rate based on balance
- Interest is compounded and credited monthly
- FDIC Insurance $250,000
- Overdraft protection for WFB checking account
- Direct Deposit
- Telephone banking

Opening deposit: $100

Service charge: **Free** by having a minimum daily balance of $250.00

Under the minimum =$2.00 per month

MINOR STATEMENT Savings

A traditional savings account which earns interest with transaction history being reported with a statement.

Ownership: The Minor, Under the Pennsylvania Uniform Transfer to Minor's Act (PUTMA), or as a joint savings account enables the customer 21 and under, along with a parent or guardian to earn interest without concern for balance requirement to waive maintenance fee.

FEATURES

- Save-by-mail
- Detailed quarterly statements, monthly with ACH activity
- Automated account information by telephone
- Automatic transfers to WFB products (*except consumer loans*)
- Tiered interest rate based on balance
- FDIC Insurance $250,000
- Interest is compounded and credited monthly

Opening deposit: $25.00

Service Charge: NONE

HOLIDAY Savings

A savings account that earns interest and is designed for Holiday expenses.

FEATURES

- Withdrawals may **NOT** be made prior to the payout date. If requested, the account will be closed if withdrawal is made before October 31st
- Disbursement in October must be transferred into an existing account.
- A one-time charge of $5.00 will be collected if an account is not part of a combined statement or online banking
- FDIC Insurance $250,000

Opening deposit: $10

Service charge: N/A

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CERTIFICATE OF DEPOSIT

An investment account where funds remain on deposit for a specified term.

Short Term (91-182 Days)
Long Term (12-120 Months)

FEATURES

- Fixed rate for term of certificate
- FDIC insured up to $250,000
- Notice mailed to customer 30 days prior to maturity
- Rates move with market rates
- Interest can be added to the Certificate or transferred to a WFB account at maturity

Renewal: Automatically at maturity with a 7-day grace period. Additional funds may be added during the grace period.

Rate: Set at the bank's discretion; moves with the market rate.

SHORT TERM

Opening deposit: $2,500

Early Withdrawal charge: Three months of interest, whether earned or not, on the amount withdrawn.

LONG TERM

Opening deposit: $500

Early Withdrawal charge:

Term: 12 months to 35 months
Six months of interest, whether earned or not, on the amount withdrawn.

Term: 36 months to 120 months
Twelve months of interest whether earned or not, on the amount withdrawn.

CERTIFICATE OF DEPOSIT

Customer Choice

(24-months)

An investment account where funds remain on deposit for a specified term of 24 months.

Renewal: Automatically renews at maturity for same term with current rate and 7-day grace period. Additional funds may be added during the grace period.

Customers can use the one-time bump-up feature of interest rates to take advantage of increasing rates.

Each renewal term includes this one-time bump-up feature.

FEATURES

- Interest credited quarterly
- CD balance used to avoid checking account service charge
- FDIC insures deposits up to $250,000.
- Notice mailed to customer 30 days prior to maturity date
- Higher interest rate than regular savings
- Interest can be added to the Certificate or transferred to a WFB transaction account quarterly.
- Available as an IRA product- *(Opening Deposit $2,000)*

Opening deposit: $2,500

Early withdrawal charge: Six months of interest, whether earned or not, on amount withdrawn.

TRADITIONAL IRA
and
ROTH IRA

Traditional: A tax-sheltered retirement plan in which taxes on interest earnings grow tax-deferred until distributions begin.

Often, contributions are 100% deductible

FEATURES

- Interest earned is not taxed until withdrawn.
- All taxpayers may take a tax deduction for their IRA contributions if applicable.
- Distributions (RMD) are required to be taken beginning at age 73.
- Distributions are taxable, but penalty-free if withdrawn under one of the following circumstances:

Attaining age 59 ½

Incurring a disability

Payment for certain health insurance, medical expenses, and higher education expenses

Payment for a first home purchase

Taking equal, periodic payments

Death (payment to beneficiaries)

IRS tax levy

Roth: A tax-sheltered retirement plan in which contributions are never deductible, and earnings grow tax-free.

Earnings can be distributed tax-free if the Roth IRA holder first made a Roth IRA Contribution at least five years prior and one of the following events occur:

Attaining age 59 ½	Purchasing a first home
Incurring a disability	Death (payment to beneficiaries)

A Roth IRA holder is not required to take distributions (RMD) when they reach the age of 73.

IRA CERTIFICATE OF DEPOSIT

(12-120 Months)

Renewal: Automatically renews at maturity with a 7-day grace period.

Early withdrawal charge:

Term: 12 months to 35 months
Six months of interest, whether earned or not, on the amount withdrawn.

Term: 36 months to 120 months
Twelve months of interest whether earned or not, on the amount withdrawn

FEATURES

- Deposits are insured to $250,000 by FDIC
- Balance used to avoid checking account service charge

Opening deposit: $500.00

Service charge: N/A

BUSINESS PRODUCTS

ANALYSIS Checking

A business checking account specially designed for corporations, partnerships and other for-profit organizations. This account makes money in the form of credits which help to offset monthly service charges. Our optional investment sweep feature maximizes interest earnings by automatically investing excess cash.

FEATURES

- Money-savings earnings credit that reduces or eliminates service charges
- Deposits are insured to $250,000 by FDIC
- Deposits can be made by mail
- 24-hour phone access to account information
- Origination of Payroll
- Night Depository
- Business Express (Online account information)
- Automatic transfer from other WFB accounts
- Check imaging service that reproduces canceled checks on easy-to-file 8 ½ x 11 sheets,

SERVICE CHARGE: Monthly service fee $15.00

Deposits……. $.75 each

Checks Written……. $.15 each

OPENING DEPOSIT: $5,000.00

BUSINESS INTEREST
Checking

A business checking account specifically designed for sole proprietorships and is an interest-earning demand-deposit account. Earn competitive interest and our Basic Business Express online banking at no additional charge.

FEATURES

* No minimum balance requirement
* Interest-earning deposit account
* Deposits can be made by mail
* Night Depository
* Deposits are insured to $250,000 by FDIC
* Origination of Payroll
* 24/7 account information access through phone or Business Express
* Overdraft protection
* Automatic transfer from other WFB accounts
* Check imaging service that reproduces canceled checks on easy-to-file 8 ½ x 11 sheets

SERVICE CHARGE: Monthly service fee $7.00

5 Deposits free…$.75/deposit additional

10 Checks free…$.15 check additional

OPENING DEPOSIT: $25.00

BUSINESS CHECKING

A business checking account specially designed for small to mid-sized businesses, corporations, partnerships and other for-profit organizations. This account is a solid reliable checking account that helps administer financial transactions quickly and efficiently.

FEATURES

- Business Express ($25/month)
- Deposits are insured to $250,000 by FDIC
- Deposits by mail
- Night Depository
- Origination of Payroll
- Overdraft Protection from savings
- 24-hour phone access to account information
- Check imaging service that reproduces canceled checks on easy-to-file 8 ½ x 11 sheets

SERVICE CHARGE: Free with a minimum daily balance of $5,000 or more

$12.00 monthly fee for balances <$5K

25 Deposits included each additional deposit $.75

150 Checks included, each additional $.15

OPENING DEPOSIT: $25.00

EASY BUSINESS
Checking

Sole Proprietor Easy Business Checking

A business checking account designed for small business clients that offers the highest level of monthly transactions and no minimum balance requirements. This account is a checking account that helps administer financial transactions quickly and efficiently.

FEATURES

- First 200 transactions free (includes checks written and deposit tickets)
- Business Debit Card
- Business Express ($25/month) Online Banking with ACH origination
- E-statements that include check images. Paper statements available for $3 fee
- Night Depository
- Overdraft Protection may be available
- 24/7 Account information access through phone or Online Banking

OPENING DEPOSIT: $25.00

NON-PROFIT ORGANIZATION CHECKING ACCOUNTS

NON- INTEREST EARNING

A demand deposit account was established for non-profit organizations to administer financial transactions.

FEATURES:

- No fees for checks written
- Direct Deposit
- Requires no minimum balance
- Deposits are insured to $250,000 by FDIC
- Automatic transfers to WFB products
- Overdraft Protection from savings
- Detailed monthly statements with check imaging service.

OPENING DEPOSIT: $25.00

SERVICE CHARGE: None

INTEREST EARNING

A demand deposit account was established for non-profit organizations to administer financial transactions.

FEATURES:

- No fees for checks written
- Direct Deposit
- Deposits are insured to $250,000 by FDIC
- Interest earned
- Automatic transfers to WFB products
- Overdraft Protection from savings
- Detailed monthly statements with check imaging service.

OPENING DEPOSIT: $25.00

SERVICE CHARGE: **Free** with$1000.00 **minimum daily** balance to avoid service charges,$1500.00 **average daily** balance or combined deposit balance of $3000 or more in savings, otherwise$10.00 per month.

NON-PROFIT MONEY MARKET

Non-profit Money Market is a liquid, no-risk deposit account insured by the FDIC. You earn premium market-sensitive rates and have immediate access to your money.

INTEREST: Monthly

Tiered interest rates, change weekly

FEATURES:

- Direct Deposit
- Deposits are insured to $250,000 by FDIC
- Detailed monthly statements with check imaging service.
- Automatic transfer to WFB products.
- Unlimited “in person” or ATM withdrawals

OPENING DEPOSIT: $1,000.00

SERVICE CHARGE: **Free** with $1000.00 minimum daily balance: otherwise $6.00 monthly.

BUSINESS MONEY MARKET

Business Money Market is a liquid, no-risk deposit account insured by the FDIC. You earn premium market-sensitive rates and have immediate access to your money.

INTEREST: Monthly

Tiered interest rates, change weekly

FEATURES:

- Direct Deposit
- Deposits are insured to $250,000 by FDIC
- Detailed monthly statements with check imaging service.
- Automatic transfer to WFB products

OPENING DEPOSIT: $1,000.00

SERVICE CHARGE: **Free** with $1000.00 minimum daily balance: otherwise $6.00 monthly.

BUSINESS CERTIFICATE OF DEPOSIT

An investment account where funds remain on deposit for a specified term

Short Term (91-182 days)
Long Term (12-120 months)
Customer Choice CD* (24 months)

RENEWAL: Automatically at maturity with a 7-day grace period. Additional funds may be added during the grace period.

RATE: Set at the bank's discretion; moves with the market rate.

FEATURES:

- Fixed rate for term of certificate
- FDIC insured up to $250,000
- Notice mailed to customer 30 days prior to maturity
- Rates move with Market Rates
- CD balance used to avoid checking account service charges
- Interest can be added to the Certificate or transferred to a WFB Transaction Account at Maturity

OPENING DEPOSIT:

Short Term -required $2,500 minimum

Long Term- required $500 minimum

Customer Choice-required $2,500 minimum

**A one-time bump-up feature of the interest rate is available to take advantage of increasing rates. Each renewal term includes this one-time bump-up feature.*

EARLY WITHDRAWAL CHARGE:

Term: 91-182 days
Three months of interest whether earned or not, on the amount withdrawn.

Term: 12 months to 35 months
Six months of interest, whether earned or not, on the amount withdrawn.

Term: 36 months to 120 months
Twelve months of interest whether earned or not, on the amount withdrawn.

BUSINESS STATEMENT SAVINGS

A traditional savings account which earns interest with transaction history being reported with a statement.

FEATURES:

- Direct Deposit
- Save-by-mail
- ATM Card included
- Detailed quarterly statements, monthly if ACH activity
- Automated account information by telephone
- Automatic transfers to WFB products
- Tiered interest rate based on balance
- Interest is compounded and credited monthly
- Deposits insured to $250,000 by FDIC

OPENING DEPOSIT: $250.00

SERVICE CHARGE: **Free** by having a minimum daily balance of $250.00.

Under the minimum =$2.00 per month

BUSINESS LENDING SERVICES

Commercial Mortgage Loans

Mortgage loans are secured by commercial real estate such as apartment buildings and commercial office or industrial buildings, as well as land under development. Amortization periods are typically 15 to 20 years. Interest rates can be fixed for up to 10 years or can float based on *The Wall Street Journal* Prime Rate or other index.

Commercial Term Loans

Equipment or other assets secure this loan. Amortization period is typically from three to seven years, and interest rates may be fixed for the term of the loan or may float with *The Wall Street Journal* Prime Rate or other index.

Business Lines of Credit

A Revolving line of credit provides short-term cash to support accounts receivable and inventory. Used by sole proprietorships, partnerships and corporations, they typically float with *The Wall Street Journal* Prime Rate. Interest is billed monthly, and principle is repaid as cash is collected in the normal operating cycle. Lines may be secured by accounts receivable, inventory, other real estate or may be unsecured.

Letters of Credit

A letter of credit is a substitution of the Bank's name and credit for the client's name and credit. This letter of credit is "irrevocable," which cannot be canceled or amended without the agreement of all parties. The letter of credit is established with a loan agreement with the client and becomes the "liquidity" feature should the letter be called upon. Also offered are irrevocable standby letters of credit and documentary letters often used as the method of payment in international transactions.

Development Loans

Property development takes time — and cash up front. A development line of credit can be the most valuable tool in your belt. It covers construction costs as they come up. Repay the loan after you have sold the real estate, and only pay interest on the portion of credit used.

Features

Line of credit to pay for residential or commercial real estate development projects
Funds available for development costs as they arise
Funds are easily accessible, just contact your loan originator and request that money be transferred to your business checking account
Variable rate of interest

Repaid upon the sale of the developed property
Only pay interest on the amount used
Secured by real estate under development Quick, local decision-making and processing Detailed, attentive service from start to finish

Bridge Loans

Sometimes a business transaction requires temporary funding until the permanent financing is in place. At Washington Financial, we offer Bridge Loans for just these occasions.

Partner with our local loan originators to customize terms that fit with your business goals. We are excited to hear about your next big venture!

Features

*Competitive rates**
Temporary funds to meet a variety of needs
Repayment can come from permanent financing, the sale of an asset, or some other source.
Flexible terms tailored to your business Quick, local decision-making and processing Detailed, attentive service from start to finish

*Subject to approval.

Equipment Loans

Get the equipment you need to outpace your competitors. The latest technology can increase efficiency — and your bottom line.

Our professional loan originators are based in your community. We know what it takes to succeed as a Pennsylvanian business. Contact us about our competitive rates and flexible terms today!

Features

Competitive rates for new or used equipment
Meet needs without cutting into working capital or savings
Stay ahead of the competition
Avoid lapsed periods in production due to outdated equipment
Quick, local decision-making and processing
Detailed, attentive service from start to finish

*Subject to approval.

Business Cash Management Solutions

Remote Deposit

Make deposits without going to the bank! With Washington Financials Remote Deposit, you use a provided scanner to scan checks and money orders to electronically transmit your deposit to us. This means fewer trips to the bank; simplified bookkeeping and you receive your deposited funds sooner; improving cash flow.

Merchant Services

Increase sales by offering your customers more payment flexibility. With our card processing service, you can start accepting credit and debit card payments at the point of sale, online, or even with your smartphone or tablet. If you are currently using another merchant provider, let us do a free savings analysis to show you how much you could be saving.

ACH Origination

With ACH Origination, you can enjoy a low-cost, secure way to make electronic payments right within your Business Express online banking. Use ACH for direct deposit of payroll, tax payments, vendor payments, and more while having full control over the timing of your disbursements.

Wire Transfers

Send same-day payments with Washington Financials wire transfer service. You have the option to initiate domestic or international wire transfers right from your secure Business Express online banking account

Zero Balance Account

Managing multiple accounts can be challenging. With our ZBA service, we simplify the process by automatically concentrating funds from your secondary accounts to a single master account each day. If you write checks against any of your secondary accounts, they are covered by an automatic transfer from your primary account, bringing the daily collected balance in your ZBA to $0. You can view your total liquidity position in a single account, while maintaining separate records for each account.

Sweep Services

Make the most of idle funds with an automatic investment sweep. Excess funds in your checking account automatically sweep to an interest earning account at the end of each day. Funds sweep back as needed. You no longer need to manually transfer funds or monitor balances.

With our popular Demand Deposit Marketplace (DDM) Sweep option, you can protect and manage your working capital more efficiently. This unique, fully automated cash management solution provides multi-million-dollar FDIC insurance on excess funds. Your money remains completely liquid, earns interest, and is insured — all without the need to manage multiple accounts.

Features

Available to business customers with a WFB business checking account
Keep your money working for you, automatically
Maintain target balances while maximizing interest earnings
Receive benefits where you need them the most
Designate a target checking balance
Excess funds are automatically swept into an interest-bearing investment account
Funds are swept back over to your checking should you fall short of your balance

Positive Pay

Protect your business from check fraud. When checks are presented for payment, the system will compare each check to your check register to make sure that key check information, such as check amount and payee, has not been altered.

Features

Catch fraudulent activity before the money leaves your account
Simple, back-end process:
Upload your check register to Business Express Online Banking
All checks presented for payment are compared against your check-issued file to confirm the check number, date, dollar amount, and payee have not been altered
Sends alerts when a mismatch occurs
You decide whether to approve the payment

ACH Debit Block

Prevent unauthorized ACH activity on your business accounts. ACH Debit Block allows only trusted vendors to electronically debit your account. Customers receive early notification when unauthorized transactions appear and could reject or approve them.

Features

Greater peace of mind; electronic fraud prevention
24/7 monitoring
Gives you the choice to allow or return ACH debits based on the criteria you define
Remain in control over your account's activity

Business Express Online Banking

With "Business Express" businesses can increase their cash management control and have a clear picture of their financial position whenever they want.

Features

Access to account information through the Internet anytime, anywhere.
View daily account balances.
Make funds and wire transfers using the Internet. Examine check detail.
Verify deposits and transfers.
Send stop payment requests.
Originate ACH items for payroll or other electronic transactions. Export information into accounting package for quick reconciliation.

Account Reconciliation

A complete range of services including both Full and Partial Reconcilement is available to meet your specific accounting needs. Informative, easy to read reports detailing your account activity are delivered to you at the frequency and format of your choosing.

LENDING SERVICES

HOME EQUITY INSTALLMENT LOAN
(HEIL)

Minimum loan amount:	$10,000.00
Term:	6 months to 240 months
Title Insurance:	Loan amount over $500,000.00 requires Title Insurance
Fixed rate:	Rates are fixed with tier level pricing *(Refer to rate sheet)*

Consumers who have equity may use their home as collateral to finance personal, family or household expenses such as: Home Improvements, Medical Expenses, Bill Consolidation, College Tuition.

FEATURES:

- Maximum LTV- < 90%
  Combination of all Mortgages greater than a Million- 75% LTV
  Combination of all Mortgages less than a Million- < 90% LTV
- Fixed rate
- Owner-occupied primary residence; second home within lending area
- $250.00 Origination Fee

HOME EQUITY LINE OF CREDIT LOAN (HELOC)

Minimum loan amount:	$10,000.00
Term:	Revolving
Title Insurance:	Loan amount over $500,000.00 requires Title Insurance
Rate:	Variable Interest Rate - Floats with Wall Street Journal. Prime Rate, plus a margin. Margins range from 0% to 1.25%, with tier level pricing. (Refer to rate sheet)
Payment:	.50% of the principal balance owed, plus interest

Consumers who have equity may use their homes as collateral to finance personal, family or household expenses such as: Home Improvements, Medical Expenses, Bill Consolidation, College Tuition.

FEATURES:

- Maximum LTV- < 90%
  Combination of all Mortgages greater than a Million- 75% LTV
  Combination of all Mortgages less than a Million- <90% LTV
- Ability to decide when and how much to borrow
- Within 7-10 after the line is booked, the customer will receive a checkbook.
- Draw period, 10 years
- Customers are notified 3 months prior to the draw period ending
- Minimum Draw Amount $100.00
- Interest is charged only when funds are in use
- No annual fee
- Owner-occupied primary residence; second home within lending area
- $250.00 Origination Fee

Early Termination Fee:	2% of the initial credit limit or $350.00 if the line is paid and terminated within the first 36 months.

SHARE LOANS

This is a loan secured by a Washington Financial Bank Certificate of Deposit.

Terms:	Balloon: Lesser of one year or the CD's term. One to Five years or remaining term of the CD whichever is less.
Securing CD:	Must have been open for a minimum of 15 calendar days, or the funds used for purchase being on deposit in a WFB account for a minimum of 15 calendar days.
Security:	
Loan Amount:	Borrow up to 90% of the Certificate's face value
Rate:	2% above the Certificate's rate

Example: Certificate rate 5.00%

Loan rate 7.00%

FEATURES:

* Fixed rate for loan term
* Full payment including interest is paid at maturity if the term is 1 year or less.
* On longer-term loans, equal monthly payments are required through maturity.

Home Equity Loans
Product Standards

Lending Areas:	PA-Counties of Allegheny, Beaver, Butler, Fayette, Greene, Washington and Westmoreland
Income Verification:	Required on all Home Equity Loans (open/closed)
Income Documentation:	W2- 2 years Paystub- recent 30-day period
Other Income:	Social Security, Pension, Commission, Alimony, Child Support. Award letters, 1099's, Personal Tax Returns. Business Returns if Self-employed
NON-VALID Income:	Income not expected to last for 3 years. Oil/Gas royalties from lease agreements
Loan-to-Value:	Max LTV=75% for combined loans >$1Million Max LTV = <90% for combined loan balances < $1Million
Appraisal:	Full appraisal is required for all HELOC and HEILS $200,000.00 or more AVM with acceptable confidence score is used for loans under $200,000.00 or less. If not acceptable the appraisal is upgraded
Appraisal Exceptions:	An existing WFB residential mortgage customer/home equity loan who has an appraisal which is 3 years old or less
Lien Position:	Exception to be in 3rd position only if WFB is 1st and 2nd
Gas/Oil/Mineral Leased Property:	Must obtain a copy of the Oil/Gas Lease for review by the Consumer Lending Department

FIXED RATE MORTGAGE LOAN

A real estate secured loan at a fixed interest rate for a specific term. Monthly payments are required which include principal and interest**.**

Terms:	15, 20 and 30 years
Rate:	Fixed for the entire term of the loan.

Product Profile

- Can finance up to 95%
- Down payments less than 20% would require Private Mortgage Insurance (PMI)
- Escrow services required if loan-to-value exceeds 70%
- No pre-payment penalty
- Complete record of interest payments, taxes and insurance premiums provided annually
- Apply online
- Automatic transfer of monthly payment

ADJUSTABLE-RATE MORTGAGE LOAN

A real estate secured loan with an adjustable interest rate for a specific term. Monthly payments are required which include principal and interest**.**

Terms:

Seven/one- the rate is fixed for the first 84 months, and then adjusts every 12 months thereafter. The interest rate cannot increase or decrease more than 5.00% on the first change date, and cannot change more than 2% on any change date thereafter. The rate cannot increase or decrease more than 5.00% over the life of the loan.

Ten/one- the rate is fixed for the first 120 months, and then adjusts every 12 months thereafter. The interest rate cannot increase or decrease more than 5.00% on the first change date, and cannot change more than 2% on any change date thereafter. The rate cannot increase or decrease more than 5.00% over the life of the loan.

Product Profile

- Finance up to 95%
- Down Payments less than 20% required Private Mortgage Insurance (PMI)
- Escrow services required if loan value exceeds 70%
- No pre-payment penalty
- Complete record of interest payments, taxes and insurance premiums provided annually

ADDITIONAL SERVICES

ONLINE BANKING

FEATURES:

- Ability to access account information 24/7
- Electronic Statements
- Transfer money between accounts
- Bill payment online anytime from anywhere
- Download account information to Quicken®
- External transfer
- People Pay

ATM CARD

FEATURES:

- Customer must have a WFB checking, statement savings or money market account.
- No annual fee
- Overdraft Protection *(Opt-In Program)*
- $200.00 per day cash withdrawal limitation
  $300.00 per day for purchases

MASTERCARD DEBIT CARD

FEATURES:

- Withdrawal from personal banking account
- Card is printed in the branch office and made available immediately *(Instant Issue)*
- Access ATM 24 hours a day
- Accepted worldwide for purchases wherever Mastercard is honored
- Convenience and security of not carrying cash
- Tap-to-Pay
  - More secure, using encryption, with no need to enter a PIN
- Mobile Wallet
  - Stores the WFB debit card on a mobile device
- Complete record of transactions
- No annual fee or transaction fee on merchant purchases
- Acts as an ATM card
- Customer must have a WFB checking account
- Overdraft Protection *(Opt-In Program)*

Access limitations: ATM withdrawal $500 per day
Purchases $1500 per day

MOBILE BANKING

Our convenient mobile banking app lets customers manage their money from their mobile device.

FEATURES:

- Pay bills from the grocery store checkout line. Transfer funds during their kid's soccer game. Check balances at the dentist's office. Will not waste time driving to the bank. Secure, easy-to-use service for customers enrolled in online banking
- Easily keep track of their finances — even on the go!
- View account balances and transaction history
- Transfer funds to internal accounts
- Pay bills
    - Pay merchants (Mobile Wallet) *(Apple Pay, Android Pay or Samsung Pay)*
- People Pay also available; pay anyone, anytime from their mobile device
- Available via any web-enabled cell phone or device
- Utilize this service two convenient ways:
  App download
        - *Web browsing*
- Saves valuable time and effort, avoiding an extra trip to a branch

MOBILE DEPOSIT

FEATURES:

- Deposit checks anytime, anywhere using their mobile device
- Saves time, skip a trip to the bank
- Deposit signed check in just a few quick clicks
- Open the mobile banking app
- Navigate to the Check Deposit option
- Follow the simple on-screen instructions
- Checks deposited before 4pm EST will be processed within 1 business day.
        - checks deposited after 4pm EST will be processed within 2 business days*
    - Deposited checks are subject to normal hold rules

- *Customers are limited to 8 deposits per day up to $5,000 total daily and 10 deposits per month up to $10,000 total monthly.

- To qualify for mobile deposit, your account must have had fewer than 10 NSF occurrences in the past year.

ZELLE®

FEATURES:

- Person to Person Payments
- A fast secure way to send and receive money electronically
- Pay anyone, anytime-instantly from a smartphone, tablet or computer
- Can be accessed through an online banking account or mobile app

ELECTRONIC STATEMENTS

FEATURES:

- Save paper and save the environment
- Convenient and easy alternative to paper statements
- Accessible 24/7 through online and mobile banking
- Reduce chances of fraud and identity theft
- Arrive faster than paper statements
- Simplify recordkeeping
- Easily access past statements
- Ability to download for permanent storage or print if needed
- Receive email notice when new E-statement is ready

TELEPHONE BANKING

FEATURES:

- Access key information about WFB accounts
- 24/7 Access
- Check balances, rates, and transaction activity
- Ability to transfer funds between WFB accounts
- Unlimited free inquiries
- Numbers 877.5WASHFIN

PERSONAL MX FINANCE

FEATURES:

- Ability to take charge of your financial health
- Information all-in-one dashboard
- Makes managing money simple

SAFE DEPOSIT BOX RENTALS

It is an individually secured container, usually a metal box housed in the vault of a Federal insured bank.

A variety of box sizes are available at the following branches:

- Main Street,
- Washington Mall Plaza
- Hickory

CARD CONTROL

It is a simple, secure way to manage and protect debit cards. Customers now have the power to control their debit card anytime, anywhere.

FEATURES:

- Left a store without the card? Customers can lock it until they get it back.
- Shopping around the neighborhood? Set the card to work only where they are.
- Providing a card for a college-bound child? Receive alerts and monitor their spending.

Puts the power to protect Washington Financial debit cards in the customer's hands.

A customer can simply log into their mobile app to turn the card on or off in real time as needed, or customize their card by setting permissions.

SPENDING INSIGHTS

Allow customers to stay on top of their finances with Spending Insights technology, designed to give personalized, real-time insights into financial data.

FEATURES:

- Transaction Monitoring:
  - Provides updates on transactions, cash flow, and spending categories with features like activity summaries, reminders, balance trackers, and subscription management
- Cash Optimization:
  - Ability to plan with forecasts for balances and upcoming payments while identifying chances to save. Includes savings transfers, balance alerts and impulse control nudges.
- Financial Wellness Management
  - Tracks the customer's budget, monitors spending habits and provides alerts when savings opportunities arise through tolls like quizzes, budget tips and progress updates.

To view Spending Insights, customers can log in online or through the mobile app and scroll to "Insights" under account information.

CDARS

Cash management tools for customers who place their deposits with WFB that are over the FDIC insurance limits, but want the coverage.

Minimum deposit:	$100,000.00
Maximum deposit:	$50,000,000.00
Investment Terms:	13, 26 or 52 weeks ~ 2 years, and 3years
Early Withdrawal charge:	Based on investment term
Renewal:	No automatic renewals
Re-investment:	A minimum of 2 days' notice prior to maturity to avoid interrupted placement.
Rate:	Posted rates are available on the Intranet

FEATURES:

* Fixed rate for term of certificate
* FDIC insured up to $250,000
* Deposit is through the CDARS Network
* Investment increments below the standard FDIC insurance
* Work only with one institution
* One consolidated account statement

Washington Financial Bank
Consumer Account Fee Schedule
Effective October 2025

Checking Products

Rebellion Checking

Rebellion Cash	no fee
Rebellion Cash Back	no fee

Basic Checking

Minimum Balance Fee

With direct deposit of your government, payroll or pension check	$4.00 per month
Without direct deposit of your government, payroll or pension check	$7.00 per month

Minimum Balance/Exemptions to avoid service fees:

- Maintain an average daily balance of $600 or more.
- OR have a combined deposit balance of $2,500 or more in savings, certificates, money market or retirement accounts. If you have more than one Basic Checking account, you must maintain an additional $2,500 in other related savings accounts.

Interest Checking

Minimum Balance Fee	$10.00 per month
Minimum Daily Balance to Earn Interest	$100.00

Minimum Balance/Exemptions to avoid service fees:

- Maintain an average daily balance of $2,500 or more.
- OR have a combined deposit balance of $5,000 or more in savings, certificates, money market or retirement accounts. If you have more than one Interest Checking account, you must maintain an additional $5,000 in other related savings accounts.

Savings Products

Rebellion Saver no fee

(Must have Rebellion Cash or Rebellion Cash Back Checking)

Statement Savings

Minimum Balance Fee $2.00 per month

(Minimum Daily Balance of $250 to avoid a service fee)

Money Market

Money Market Account

Minimum Balance Fee	$6.00 per month
(Average Daily Balance of $1,000 to avoid service fee)	

Additional Services

Zelle	no fee
Overdraft Protection Fee	$5.00
(Per transfer from a linked deposit account)	
Returned Item Fee	$29.00
Overdraft Fee	$29.00
(A returned item/overdraft fee may be imposed when a negative balance is created by check, in-person withdrawal, or electronic means as may be applicable. We will charge up to a maximum of three fees for Returned/Overdraft Items per day)	
Monthly Fee for Paper Statements	$3.00
(Applies to all accounts except Rebellion Checking, Rebellion Saver, CDs, and IRAs)	
Stop Payment *(Per request)*	$30.00
Wire Transfers *(Per transfer)*	
Incoming	
Domestic	$15.00
Foreign	$20.00
Outgoing	
Domestic	$25.00
Foreign	$35.00
Treasurer's Check *(Per check)*	$8.00
Collection Items	$30.00
Money Order	$1.00
Return of Deposited Item	
Domestic	$10.00
Foreign	$12.00
Check Copy	$5.00
ATM and Mastercard® Replacement	$5.00
Expedited Card Fee	$25.00
Statement Copy	$5.00
Duplicate Statement *(Per month)*	$3.00
Account Analysis/Research	
Per Hour	$25.00 minimum
Per Copy	$.25

Legal Process	$100.00 per hour plus legal fees Minimum 1 hour charge

(Including but not limited to IRS Levies, Garnishments, Interrogatories, Writs of Execution, Civil Subpoenas, Inventory of Safe Deposit Boxes)

Escheat Fee	$50.00
Verification of Deposit Fee	$10.00
Check Printing Fee	Depends on style ordered
Safe Deposit Box	Annual charge based on box size
Loss of keys	$200.00
Additional key	$15.00
Fax Information	$2.00 per fax
Dormant Account Fee	$10.00 per month

(Savings and Money Market Accounts – no activity for 2 years. Checking Accounts – no activity for 1 year)

Account Closure Fee	$25.00

(Any deposit account, except CDs, that is closed within 120 days from the date of opening)

Expedited Payments	
Expedited Electronic Payment	$5.95
Overnight Check	$12.95
Counter Checks	$5.00/10 checks

Washington Financial Bank
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www.washfin.bank

Washington Financial Bank
Business Account Fee Schedule
Effective October 2025

Business Checking Products

Easy Business Checking

Monthly Service Fee	no fee
Deposits or Checks Written	200 free per month $.25 each thereafter
Monthly Fee for Paper Statements	$3.00

Business Checking

Monthly Service Fee	$12.00
(Minimum Daily Balance of $5,000 to avoid service fee.)	
Deposits	25 free per month $.75 each thereafter
Checks Written	150 free per month $.15 each thereafter

Business Interest Checking

Monthly Service Fee	$7.00
Deposits	5 free per month $.75 each thereafter
Checks Written	10 free per month $.15 each thereafter

Analysis Checking

Monthly Service Fee	$15.00
Deposits	$.75 each
Checks Written	$.15 each

Fees may be offset by earnings credit based on collected balance in account.

Business Savings

Monthly Service Fee	$2.00
(Minimum Daily Balance of $250 to avoid service fee)	
Monthly Fee for Paper Statements	$3.00

Business Money Market

Monthly Service Fee	$6.00
(Average Daily Balance of $1,000 to avoid service fee.)	
Monthly Fee for Paper Statements	$3.00

Additional Services

Returned Item Fee	$29.00
Overdraft Fee	$29.00
(A returned item/overdraft fee may be imposed when a negative balance is created by check, in-person withdrawal, or electronic means as may be applicable.)	
Check Printing Fee	Depends on style ordered
Check Copy	$5.00
Return of Deposited Item	
Domestic	$10.00
Foreign	$12.00
Overdraft Protection Fee	$5.00
(Per transfer from a linked deposit account)	
Statement Copy	$5.00
Duplicate Statement *(Per month)*	$3.00
Stop Payment *(Per request)*	$30.00
Wire Transfers/Business Express Wire Transfers (Per transfer)	
Incoming	
Domestic	$15.00
Foreign	$20.00
Outgoing	
Domestic	$25.00
Foreign	$35.00
Treasurer's Check *(Per check)*	$8.00
Sweep Fee (Reich & Tang)	$10.00 per month
Collection Items	$30.00
Money Order	$1.00
Mastercard® Replacement	$5.00
Expedited Card Fee	$25.00
Business Express Monthly Fee	$25.00
Positive Pay with ACH Debit Block	$15.00 per month
Account Reconciliation	$15.00 per month
Account Analysis/Research	
Per Hour	$25.00 minimum
Per Copy	$.25
Legal Process	$100.00 per hour plus legal fees

	Minimum 1 hour charge
(Including but not limited to IRS Levies, Garnishments, Interrogatories, Writs of Execution, Civil Subpoenas, Inventory of Safe Deposit Boxes)	
Escheat Fee	$50.00
Verification of Deposit Fee	$10.00
Remote Deposit	$55.00 per month
Safe Deposit Box	Annual charge based on box size
Loss of keys	$200.00
Additional key	$15.00
Night Depository Bags	Based on quantity ordered
Fax Information	$2.00 per fax
Dormant Account Fee	$10.00 per month
(Savings and Money Market Accounts – no activity for 2 years. Checking Accounts – no activity for 1 year)	
Account Closure Fee	$25.00
(Any deposit account, except CDs, that is closed within 120 days from the date of opening.)	
Expedited Payments	
Expedited Electronic Payment	$5.95
Overnight Check	$12.95
Counter Checks	$5.00/10 checks

Washington Financial Bank
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www.washfin.bank

HMDA Disclosure Statement Notice

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website: (*www.consumerfinance.gov/hmda*).

CRA Disclosure Statement

CRA Disclosure Statement Notice

The CRA Disclosure Statements pertaining to Washington Financial Bank are available online for review.

CRA data for many other financial institutions are also available online. For more information or to obtain the CRA Disclosure Statement pertaining to Washington Financial Bank and its other affiliates, if applicable, visit the FFIEC website at https://www.ffiec.gov.

Note: Washington Financial Bank reported its 2022 CRA LAR for the first time in 2023 as a large bank.

Submitted by Sandy Samples, CRA Officer

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

Agency: FDIC - 3

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)
SARASOTA COUNTY (115), 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	675	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	675	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	0	0	1	675	0	0	0	0
STATE TOTAL	0	0	0	0	1	675	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

Agency: FDIC - 3

State: OHIO (39)

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)
MUSKINGUM COUNTY (119), OH										
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	0	0	0	0	1	500	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	0	0	1	500	0	0	0	0
TRUMBULL COUNTY (155), OH										
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	0	0	1	140	0	0	1	140	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	140	0	0	1	140	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	140	1	500	1	140	0	0
STATE TOTAL	0	0	1	140	1	500	1	140	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Washington Financial Bank

Respondent ID: 0000029520
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										
Inside AA 0001										
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%	1	100	0	0	1	469	1	469	0	0
Median Family Income 70-80%	0	0	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	0	0	1	250	0	0
Median Family Income 90-100%	2	196	1	200	0	0	2	296	0	0
Median Family Income 100-110%	0	0	2	450	4	1,589	2	589	0	0
Median Family Income 110-120%	0	0	0	0	2	1,100	0	0	0	0
Median Family Income >= 120%	7	499	1	250	2	850	5	1,194	0	0
Median Family Income Not Known	0	0	0	0	1	300	1	300	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	795	6	1,400	10	4,308	12	3,098	0	0
BEAVER COUNTY (007), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	56	0	0	0	0	1	56	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	3	654	3	2,000	2	700	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	56	3	654	3	2,000	3	756	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
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	2	322	0	0	0	0	0	0
Upper Income	1	100	1	200	2	700	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	100	3	522	2	700	0	0	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	0	0	0	0	0	0
Middle Income	0	0	1	110	2	800	1	300	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	110	2	800	1	300	0	0
GREENE COUNTY (059), 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	0	0	0	0	1	290	1	290	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	1	290	1	290	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
SOMERSET COUNTY (111), 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	0	0	0	0	1	630	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	0	0	1	630	0	0	0	0
WASHINGTON COUNTY (125), PA										
MSA 38300										
Inside AA 0001										
Low Income	3	95	0	0	1	500	2	70	0	0
Moderate Income	0	0	0	0	1	750	0	0	0	0
Middle Income	16	1,115	3	725	9	5,050	9	1,105	0	0
Upper Income	10	718	4	800	7	4,416	7	730	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	29	1,928	7	1,525	18	10,716	18	1,905	0	0
WESTMORELAND COUNTY (129), 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	2	179	1	213	3	1,900	3	1,292	0	0
Upper Income	0	0	0	0	1	1,000	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	179	1	213	4	2,900	3	1,292	0	0
TOTAL INSIDE AA IN STATE	39	2,723	13	2,925	28	15,024	30	5,003	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
TOTAL OUTSIDE AA IN STATE	4	335	8	1,499	13	7,320	8	2,638	0	0
STATE TOTAL	43	3,058	21	4,424	41	22,344	38	7,641	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	39	2,723	13	2,925	28	15,024	30	5,003	0	0
TOTAL OUTSIDE AA	4	335	9	1,639	15	8,495	9	2,778	0	0
TOTAL INSIDE & OUTSIDE	43	3,058	22	4,564	43	23,519	39	7,781	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Washington Financial Bank

Respondent ID: 0000029520
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 - ALLEGHENY COUNTY (003) - MSA 38300	26	6,503	12	3,098	0	0
PA - WASHINGTON COUNTY (125) - MSA 38300	54	14,169	18	1,905	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000029520

Institution: Washington Financial Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	26	32,249	0	0
Purchased	0	0	0	0
Total	26	32,249	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Washington Financial Bank

Respondent ID: 0000029520
Agency: FDIC - 3

ASSESSMENT AREA - 0001

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 20-30%

0509.00* 0511.00* 5521.00* 5648.00*

Median Family Income 30-40%

0103.02* 1209.00* 1307.00* 1308.00* 1610.00* 2509.00* 2613.00* 2814.00* 4838.00*

Median Family Income 40-50%

0305.00* 0402.00* 0405.00* 0406.00* 0501.00* 1115.00* 1306.00* 4867.00* 4929.00* 5094.00* 5100.00*
5138.00* 5140.00* 5509.00* 5512.00* 5524.00* 5619.00* 5623.00* 5624.00* 5625.00* 5629.01* 5647.00*

Median Family Income 50-60%

1019.00* 1114.00* 1302.00* 1702.00* 1803.00* 1807.00* 2022.00* 2615.00* 2901.00* 3001.00* 4035.00*
4200.00* 4621.00* 4626.00* 4639.00* 4810.00* 4868.00* 4869.00* 4882.00* 4928.00* 5041.00* 5080.00*
5130.00* 5220.00* 5520.00* 5523.00* 5615.00* 5626.00*

Median Family Income 60-70%

0802.00* 1011.00* 2614.00* 2620.00* 2716.00* 2902.00* 3204.00* 4012.00* 4020.00* 4850.00* 4870.00*
4940.00 4993.00* 4994.00* 5010.00* 5120.00* 5170.00* 5234.00* 5614.00* 5620.00*

Median Family Income 70-80%

0409.00 0506.00* 0807.00* 1113.00* 1203.00* 1608.00* 1706.00* 1915.00* 1916.00* 2815.00* 4240.00*
4250.00* 4270.00* 4272.00* 4297.00* 4480.00* 4507.00* 4508.00* 4610.00* 4801.01* 4845.00* 4881.00*
4927.00* 4950.00* 5151.00* 5231.00* 5232.00* 5235.01* 5235.02* 5240.00* 5604.00* 5652.00* 5653.00*

Median Family Income 80-90%

0809.00* 1903.00* 1918.00* 1919.00* 2602.00* 2701.00* 2904.00* 4013.00* 4160.00* 4171.00* 4172.00*
4281.00* 4314.00* 4324.00* 4350.00 4571.00* 4572.00* 4656.00* 4687.00* 4706.00* 4710.00* 4723.00*
4773.00* 4782.00* 4884.00* 4885.00* 4900.02* 5003.00* 5030.02* 5153.00* 5200.01* 5200.02* 5213.02*
5237.01* 5237.02* 5238.00* 5630.00* 5644.00* 5645.00*

Median Family Income 90-100%

0705.00* 0804.00* 1014.00* 1018.00* 1516.00* 1920.00* 2413.00* 2607.00* 2703.00* 2708.00* 3102.00*
3207.00* 4040.00* 4060.00* 4282.00* 4301.00 4311.00* 4643.00* 4689.00* 4761.00 4825.00* 4843.00*

4846.00* 4961.02* 4962.00 4980.00* 5070.00* 5152.00* 5212.00* 5213.01* 5233.00* 5628.00* 5639.00* 5642.00*

Median Family Income 100-110%

0901.00* 0903.00* 1005.00* 1405.00 1517.00* 1914.00* 1917.00* 3206.00* 4011.00* 4050.00* 4264.00* 4267.00* 4295.00* 4490.00* 4513.00* 4550.00* 4591.01* 4688.00* 4703.00* 4721.00* 4722.00* 4751.01 4753.01* 4762.00* 4781.00* 4790.00* 4803.00* 4804.00* 4886.00 4970.00 5211.00* 5236.00* 5261.02* 5262.02 5627.00* 5631.00* 5651.00*

Median Family Income 110-120%

0603.00* 0605.00* 0706.00* 2023.00* 4070.01* 4070.02* 4190.00* 4291.00* 4323.00* 4470.00* 4511.02* 4592.01* 4592.02* 4600.01* 4600.02* 4724.00* 4772.00* 4801.02* 4802.00* 4883.00* 4890.01* 4890.02 4912.00* 5215.00* 5262.01* 5263.02* 5513.00*

Median Family Income >= 120%

0201.00 0404.00* 0703.00* 0708.00* 0709.00* 0806.00* 0902.00* 1102.00* 1106.00* 1401.00* 1402.00* 1403.00* 1404.00* 1408.00* 1411.00* 1412.00* 1413.00* 1414.00* 1609.00* 1911.00* 4080.01* 4080.02* 4090.01 4090.02* 4100.00* 4110.01* 4110.02* 4120.02* 4120.03* 4120.04 4131.00* 4132.01* 4132.02* 4133.00* 4134.00* 4135.00* 4141.01* 4141.02* 4142.00* 4150.01* 4150.02* 4180.00* 4211.00* 4212.00* 4220.00* 4230.00* 4263.00* 4268.00* 4271.00* 4292.01* 4292.02* 4293.00* 4294.00* 4296.00* 4302.00* 4315.00* 4340.00* 4370.00* 4390.00* 4455.00* 4460.00 4511.01* 4511.04* 4511.05* 4520.00* 4530.03* 4530.04* 4560.01 4560.03* 4560.04* 4580.01* 4580.02* 4591.02* 4658.00* 4690.00* 4704.00* 4705.01* 4705.02* 4731.00* 4732.00 4733.00* 4734.01* 4734.02* 4735.00* 4736.01 4736.02* 4741.01* 4741.02* 4742.01* 4742.02 4742.03* 4751.02* 4752.00* 4753.03* 4753.04* 4754.01* 4754.02* 4771.00* 4900.03* 4900.04* 4911.01* 4961.01* 5154.01* 5161.00* 5162.00* 5180.01* 5190.00* 5214.01* 5214.02* 5251.00* 5252.00* 5253.00* 5261.01* 5263.01* 5605.00* 5632.02* 5633.00* 5638.00* 5640.00* 5641.00*

Median Family Income Not Known

0103.01* 0203.00 0510.00* 4644.00* 5519.00* 5522.00* 5632.01* 9800.00* 9801.00* 9803.00* 9804.00* 9805.00* 9806.00* 9807.00* 9808.00* 9809.00* 9810.00* 9811.00* 9812.00* 9818.00* 9822.00*

WASHINGTON COUNTY (125), PA

MSA: 38300

Low Income

7041.00 7544.00*

Moderate Income

7157.00* 7542.00 7546.00* 7640.00* 7727.00* 7731.00* 7732.00* 7752.00* 7753.00* 7832.00* 7833.00*
7921.00* 7957.00*

Middle Income

7110.00 7127.00 7137.00 7140.00* 7210.00* 7227.00 7310.00* 7320.00 7413.00 7422.00* 7437.00
7441.01* 7441.02 7442.00 7511.00 7512.00* 7527.00 7543.00* 7545.00* 7551.00 7557.00* 7610.00
7620.00* 7637.00* 7711.00* 7712.00* 7817.00* 7827.00* 7840.00* 7910.00* 7922.00* 7959.00* 7960.00*

Upper Income

7411.00* 7421.01 7421.02 7451.01 7451.02 7452.00 7461.00 7462.00 7463.01 7463.02* 7537.00*
7552.00 7747.00* 7958.00

OUTSIDE ASSESSMENT AREA

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0008.01

MUSKINGUM COUNTY (119), OH

MSA: NA

Middle Income

9116.02

TRUMBULL COUNTY (155), OH

MSA: 49660

Middle Income

9326.00

BEAVER COUNTY (007), PA

MSA: 38300

Moderate Income

6054.00

Upper Income

6007.02 6032.02

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9128.00

Upper Income

9118.00

FAYETTE COUNTY (051), PA

MSA: 38300

Middle Income

2627.01 2628.00

GREENE COUNTY (059), PA

MSA: NA

Middle Income

9703.00

SOMERSET COUNTY (111), PA

MSA: NA

Middle Income

0212.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Middle Income

8017.01 8045.03 8056.00 8066.00 8074.04 8078.00

Upper Income

8021.03

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000029520

Institution: Washington Financial Bank

Agency: FDIC - 3

Record Identifier: [11]	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	65	65	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	69	69	0	0.00%

Footnote:

10. 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.

11. 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.

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520
Agency: FDIC - 3
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)
SARASOTA COUNTY (115), 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	675	1	675	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	675	1	675	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	675	1	675	0	0
STATE TOTAL	0	0	0	0	1	675	1	675	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

Agency: FDIC - 3

State: OHIO (39)

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)
MUSKINGUM COUNTY (119), OH										
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	0	0	0	0	1	500	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	0	0	1	500	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	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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										
Inside AA 0001										
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	1	150	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	1	469	1	469	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	100	1	250	0	0	1	250	0	0
Median Family Income 90-100%	0	0	1	200	1	500	1	200	0	0
Median Family Income 100-110%	0	0	0	0	2	800	1	300	0	0
Median Family Income 110-120%	0	0	0	0	1	450	1	450	0	0
Median Family Income >= 120%	4	340	1	250	3	1,165	6	1,555	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	1	1,000	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	540	4	850	9	4,384	12	4,224	0	0
BEAVER COUNTY (007), 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	212	2	1,250	2	712	0	0
Upper Income	0	0	0	0	1	500	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	212	3	1,750	2	712	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
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	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	1	200	3	968	1	268	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	200	3	968	2	318	0	0
CAMBRIA COUNTY (021), PA										
MSA 27780										
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	150	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	150	0	0	0	0	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	500	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	1	100	0	0	0	0	1	100	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	100	0	0	2	800	2	400	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
GREENE COUNTY (059), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	290	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	290	0	0	0	0
LAWRENCE COUNTY (073), 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	0	0	0	0	2	850	1	350	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	850	1	350	0	0
SOMERSET COUNTY (111), 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	0	0	0	0	1	630	1	630	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	1	630	1	630	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Inside AA 0001										
Low Income	2	45	0	0	1	500	1	20	0	0
Moderate Income	1	16	0	0	0	0	0	0	0	0
Middle Income	19	1,299	5	1,210	12	6,350	8	960	0	0
Upper Income	10	755	2	320	7	4,750	6	425	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	32	2,115	7	1,530	20	11,600	15	1,405	0	0
WESTMORELAND COUNTY (129), 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	2	200	1	150	2	680	1	100	0	0
Upper Income	0	0	0	0	1	1,000	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	200	1	150	3	1,680	1	100	0	0
TOTAL INSIDE AA IN STATE	38	2,655	11	2,380	29	15,984	27	5,629	0	0
TOTAL OUTSIDE AA IN STATE	4	350	4	712	15	6,968	9	2,510	0	0
STATE TOTAL	42	3,005	15	3,092	44	22,952	36	8,139	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	38	2,655	11	2,380	29	15,984	27	5,629	0	0
TOTAL OUTSIDE AA	4	350	4	712	17	8,143	10	3,185	0	0
TOTAL INSIDE & OUTSIDE	42	3,005	15	3,092	46	24,127	37	8,814	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Washington Financial Bank

Respondent ID: 0000029520
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 - ALLEGHENY COUNTY (003) - MSA 38300	19	5,774	12	4,224	0	0
PA - WASHINGTON COUNTY (125) - MSA 38300	59	15,245	15	1,405	0	0

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000029520

Institution: Washington Financial Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	34	37,647	0	0
Purchased	0	0	0	0
Total	34	37,647	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: Washington Financial Bank

Respondent ID: 0000029520
Agency: FDIC - 3

ASSESSMENT AREA - 0001

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 20-30%

0103.02* 0509.00* 0511.00* 1209.00* 5521.00* 5648.00*

Median Family Income 30-40%

1307.00* 1308.00* 1610.00* 2509.00* 2613.00* 2814.00* 4838.00* 5100.00* 5138.00*

Median Family Income 40-50%

0305.00* 0402.00* 0405.00* 0406.00* 0501.00* 1115.00* 1306.00* 1803.00* 1807.00* 4867.00* 4929.00*
5094.00* 5140.00* 5220.00* 5509.00* 5512.00* 5524.00* 5619.00* 5623.00* 5624.00* 5625.00* 5629.01*
5647.00*

Median Family Income 50-60%

1019.00* 1114.00* 1302.00* 1702.00* 2022.00* 2615.00* 2901.00* 3001.00* 4035.00* 4200.00* 4621.00*
4626.00* 4639.00* 4810.00* 4868.00* 4869.00* 4882.00* 4928.00* 5041.00 5080.00* 5130.00* 5520.00*
5523.00* 5615.00* 5626.00*

Median Family Income 60-70%

0802.00* 1011.00* 1203.00* 2614.00* 2620.00* 2716.00* 2902.00* 3204.00* 4012.00* 4020.00* 4240.00*
4850.00* 4870.00* 4940.00 4993.00* 4994.00* 5010.00* 5120.00* 5170.00* 5234.00* 5604.00* 5614.00*
5620.00*

Median Family Income 70-80%

0409.00* 0506.00* 0807.00* 1113.00* 1608.00* 1706.00* 1903.00* 1915.00* 1916.00* 2815.00* 4171.00*
4250.00* 4270.00* 4272.00* 4297.00* 4480.00* 4507.00* 4508.00* 4610.00* 4801.01* 4845.00* 4881.00*
4884.00* 4927.00* 4950.00* 5151.00* 5153.00* 5200.02* 5231.00* 5232.00* 5235.01* 5235.02* 5240.00*
5652.00* 5653.00*

Median Family Income 80-90%

0804.00* 0809.00* 1918.00* 1919.00* 2602.00* 2701.00* 2703.00* 2904.00* 3102.00* 4013.00* 4160.00*
4172.00* 4281.00* 4301.00 4314.00* 4324.00* 4350.00 4571.00* 4572.00* 4656.00* 4687.00* 4706.00*
4710.00* 4723.00* 4773.00* 4782.00* 4885.00* 4900.02* 4962.00* 5003.00* 5030.02* 5200.01* 5212.00*
5213.02* 5237.01* 5237.02* 5238.00* 5628.00* 5630.00* 5639.00* 5644.00* 5645.00*

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Washington Financial Bank

Respondent ID: 0000029520
Agency: FDIC - 3

Median Family Income 90-100%

0705.00* 1014.00* 1018.00* 1516.00* 1517.00* 1920.00* 2413.00* 2607.00* 2708.00* 3207.00* 4011.00*
4040.00* 4060.00* 4282.00* 4311.00* 4643.00* 4688.00* 4689.00* 4722.00* 4761.00 4781.00* 4790.00*
4825.00* 4843.00* 4846.00* 4886.00 4961.02* 4980.00* 5070.00* 5152.00* 5213.01* 5233.00* 5261.02*
5642.00*

Median Family Income 100-110%

0706.00* 0901.00* 0903.00* 1005.00* 1405.00* 1914.00* 1917.00* 3206.00* 4050.00* 4070.01 4070.02*
4264.00* 4267.00* 4295.00* 4490.00* 4511.02* 4513.00* 4550.00* 4591.01* 4592.02* 4703.00* 4721.00*
4751.01 4753.01* 4762.00* 4803.00* 4804.00* 4970.00* 5211.00* 5236.00* 5262.02* 5263.02* 5627.00*
5631.00* 5651.00*

Median Family Income 110-120%

0603.00* 0605.00* 2023.00* 4190.00* 4291.00 4302.00* 4323.00* 4470.00* 4592.01* 4600.01* 4600.02*
4690.00* 4724.00* 4751.02* 4772.00* 4801.02* 4802.00* 4883.00* 4890.01* 4890.02* 4912.00* 5214.01*
5215.00* 5262.01* 5513.00* 5632.02*

Median Family Income >= 120%

0201.00* 0404.00* 0703.00* 0708.00* 0709.00* 0806.00* 0902.00* 1102.00* 1106.00* 1401.00* 1402.00*
1403.00 1404.00* 1408.00 1411.00* 1412.00* 1413.00* 1414.00* 1609.00* 1911.00* 4080.01* 4080.02*
4090.01* 4090.02* 4100.00* 4110.01 4110.02* 4120.02* 4120.03* 4120.04* 4131.00* 4132.01* 4132.02*
4133.00* 4134.00* 4135.00* 4141.01* 4141.02* 4142.00* 4150.01* 4150.02* 4180.00* 4211.00* 4212.00*
4220.00* 4230.00* 4263.00* 4268.00* 4271.00* 4292.01* 4292.02* 4293.00* 4294.00* 4296.00* 4315.00*
4340.00* 4370.00* 4390.00* 4455.00* 4460.00* 4511.01* 4511.04* 4511.05* 4520.00* 4530.03* 4530.04*
4560.01 4560.03* 4560.04* 4580.01* 4580.02* 4591.02* 4658.00* 4704.00* 4705.01* 4705.02* 4731.00*
4732.00* 4733.00* 4734.01* 4734.02* 4735.00* 4736.01 4736.02* 4741.01* 4741.02* 4742.01* 4742.02
4742.03* 4752.00* 4753.03* 4753.04* 4754.01* 4754.02* 4771.00* 4900.03* 4900.04* 4911.01* 4961.01*
5154.01* 5161.00* 5162.00* 5180.01* 5190.00* 5214.02* 5251.00* 5252.00* 5253.00* 5261.01* 5263.01*
5605.00* 5633.00* 5638.00* 5640.00 5641.00*

Median Family Income Not Known

0103.01* 0203.00 0510.00* 4644.00* 5519.00* 5522.00* 5632.01* 9800.00* 9801.00* 9803.00* 9804.00*
9805.00* 9806.00* 9807.00* 9808.00* 9809.00* 9810.00* 9811.00* 9812.00* 9818.00* 9822.00*

2023 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Washington Financial Bank

Respondent ID: 0000029520
Agency: FDIC - 3

WASHINGTON COUNTY (125), PA

MSA: 38300

Low Income

7041.00 7544.00*

Moderate Income

7157.00* 7542.00* 7546.00* 7620.00 7640.00* 7727.00* 7731.00* 7732.00* 7752.00* 7753.00* 7832.00*
7833.00* 7921.00* 7957.00*

Middle Income

7110.00* 7127.00 7137.00 7140.00* 7210.00 7227.00 7310.00 7320.00 7413.00 7421.01 7422.00
7437.00 7441.01* 7441.02 7442.00 7511.00* 7512.00 7527.00 7543.00* 7545.00* 7551.00 7557.00
7610.00* 7637.00* 7711.00 7712.00* 7817.00* 7827.00* 7840.00* 7910.00* 7922.00* 7959.00* 7960.00*

Upper Income

7411.00 7421.02 7451.01 7451.02 7452.00 7461.00 7462.00 7463.01 7463.02* 7537.00* 7552.00
7747.00* 7958.00

OUTSIDE ASSESSMENT AREA

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0008.01

MUSKINGUM COUNTY (119), OH

MSA: NA

Middle Income

9116.02

BEAVER COUNTY (007), PA

MSA: 38300

Middle Income

6032.02 6055.00

Upper Income

6007.02

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9119.00

Upper Income

9118.00 9120.02

CAMBRIA COUNTY (021), PA

MSA: 27780

Middle Income

0107.00

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2628.00

Middle Income

2627.01

Upper Income

2620.00

GREENE COUNTY (059), PA

MSA: NA

Upper Income

9703.00

LAWRENCE COUNTY (073), PA

MSA: NA

Middle Income

0117.00

SOMERSET COUNTY (111), PA

MSA: NA

Middle Income

0212.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Middle Income

8031.00 8042.00 8045.03 8066.00 8074.04

Upper Income

8021.03

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000029520

Institution: Washington Financial Bank

Agency: FDIC - 3

Record Identifier: [11]	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	67	67	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	71	71	0	0.00%

Footnote:

10. 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.

11. 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.

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

Agency: FDIC - 3

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)
SARASOTA COUNTY (115), 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	675	1	675	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	675	1	675	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	675	1	675	0	0
STATE TOTAL	0	0	0	0	1	675	1	675	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

Agency: FDIC - 3

State: OHIO (39)

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)
MUSKINGUM COUNTY (119), OH										
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	0	0	0	0	1	500	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	0	0	1	500	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	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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										
Inside AA 0002										
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%	2	155	0	0	1	469	2	524	0	0
Median Family Income 70-80%	1	75	0	0	0	0	1	75	0	0
Median Family Income 80-90%	1	96	0	0	0	0	1	96	0	0
Median Family Income 90-100%	1	100	1	200	1	500	2	300	0	0
Median Family Income 100-110%	0	0	4	697	4	2,250	4	1,547	0	0
Median Family Income 110-120%	1	40	0	0	1	638	2	678	0	0
Median Family Income >= 120%	4	190	4	875	2	1,050	3	310	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	10	656	9	1,772	9	4,907	15	3,530	0	0
BEAVER COUNTY (007), 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	3	108	2	390	0	0	1	200	0	0
Upper Income	0	0	0	0	1	500	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	108	2	390	1	500	1	200	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
BUTLER COUNTY (019), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	1	105	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	123	0	0	1	436	1	50	0	0
Upper Income	1	100	1	200	2	700	1	100	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	5	223	2	305	3	1,136	2	150	0	0
CAMBRIA COUNTY (021), PA										
MSA 27780										
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	150	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	150	0	0	0	0	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	106	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	0	0	1	106	0	0	0	0	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
CRAWFORD COUNTY (039), 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	479	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	0	0	1	479	0	0	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	500	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	1	100	1	150	0	0	2	250	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	100	1	150	2	800	3	550	0	0
GREENE COUNTY (059), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	290	1	290	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	290	1	290	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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)
LAWRENCE COUNTY (073), 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	0	0	1	144	2	850	1	350	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	144	2	850	1	350	0	0
SOMERSET COUNTY (111), 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	0	0	0	0	1	630	1	630	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	1	630	1	630	0	0
WASHINGTON COUNTY (125), PA										
MSA 38300										
Inside AA 0001										
Low Income	4	189	2	400	4	2,050	4	920	0	0
Moderate Income	2	100	0	0	0	0	1	75	0	0
Middle Income	22	1,483	11	2,214	13	6,903	12	1,575	0	0
Upper Income	7	419	3	520	5	2,620	7	739	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	35	2,191	16	3,134	22	11,573	24	3,309	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

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										
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	7	643	2	255	5	2,837	4	1,159	0	0
Upper Income	0	0	0	0	1	604	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	7	643	2	255	6	3,441	4	1,159	0	0
TOTAL INSIDE AA IN STATE	45	2,847	25	4,906	31	16,480	39	6,839	0	0
TOTAL OUTSIDE AA IN STATE	16	1,074	10	1,500	17	8,126	13	3,329	0	0
STATE TOTAL	61	3,921	35	6,406	48	24,606	52	10,168	0	0

2022 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Washington Financial Bank

Respondent ID: 0000029520

Agency: FDIC - 3

State: WEST VIRGINIA (54)

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)
MONONGALIA COUNTY (061), WV										
MSA 34060										
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	1	146	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	146	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	0	0	1	146	0	0	0	0	0	0
STATE TOTAL	0	0	1	146	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	45	2,847	25	4,906	31	16,480	39	6,839	0	0
TOTAL OUTSIDE AA	16	1,074	11	1,646	19	9,301	14	4,004	0	0
TOTAL INSIDE & OUTSIDE	61	3,921	36	6,552	50	25,781	53	10,843	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Washington Financial Bank

Respondent ID: 0000029520
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 - WASHINGTON COUNTY (125) - MSA 38300	73	16,898	24	3,309	0	0
PA - ALLEGHENY COUNTY (003) - MSA 38300	28	7,335	15	3,530	0	0

2022 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000029520

Institution: Washington Financial Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	21	29,760	0	0
Purchased	0	0	0	0
Total	21	29,760	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: Washington Financial Bank

Respondent ID: 0000029520
Agency: FDIC - 3

ASSESSMENT AREA - 0001

WASHINGTON COUNTY (125), PA

MSA: 38300

Low Income

7041.00 7544.00

Moderate Income

7157.00* 7542.00 7546.00 7620.00* 7640.00* 7727.00* 7731.00* 7732.00* 7752.00* 7753.00* 7832.00*
7833.00* 7921.00* 7957.00*

Middle Income

7110.00 7127.00* 7137.00 7140.00* 7210.00 7227.00 7310.00* 7320.00 7413.00 7421.01 7422.00*
7437.00 7441.01* 7441.02 7442.00* 7511.00* 7512.00 7527.00* 7543.00* 7545.00* 7551.00 7557.00*
7610.00 7637.00* 7711.00 7712.00* 7817.00* 7827.00* 7840.00* 7910.00* 7922.00* 7959.00* 7960.00*

Upper Income

7411.00 7421.02* 7451.01 7451.02 7452.00 7461.00 7462.00* 7463.01 7463.02 7537.00* 7552.00
7747.00* 7958.00

ASSESSMENT AREA - 0002

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 20-30%

0103.02* 0509.00* 0511.00* 1209.00* 5521.00* 5648.00*

Median Family Income 30-40%

1307.00* 1308.00* 1610.00* 2509.00* 2613.00* 2814.00* 4838.00* 5100.00* 5138.00*

Median Family Income 40-50%

0305.00* 0402.00* 0405.00* 0406.00* 0501.00* 1115.00* 1306.00* 1803.00* 1807.00* 4867.00* 4929.00*
5094.00* 5140.00* 5220.00* 5509.00* 5512.00* 5524.00* 5619.00* 5623.00* 5624.00* 5625.00* 5629.01*
5647.00*

Median Family Income 50-60%

1019.00* 1114.00* 1302.00* 1702.00* 2022.00* 2615.00* 2901.00* 3001.00* 4035.00* 4200.00* 4621.00*
4626.00* 4639.00* 4810.00* 4868.00* 4869.00* 4882.00* 4928.00* 5041.00* 5080.00* 5130.00* 5520.00*

5523.00* 5615.00* 5626.00*

Median Family Income 60-70%

0802.00* 1011.00* 1203.00* 2614.00* 2620.00* 2716.00* 2902.00* 3204.00* 4012.00* 4020.00* 4240.00
4850.00* 4870.00* 4940.00 4993.00* 4994.00* 5010.00* 5120.00* 5170.00* 5234.00* 5604.00* 5614.00*
5620.00*

Median Family Income 70-80%

0409.00* 0506.00* 0807.00 1113.00* 1608.00* 1706.00* 1903.00* 1915.00* 1916.00* 2815.00* 4171.00*
4250.00* 4270.00* 4272.00* 4297.00* 4480.00* 4507.00* 4508.00* 4610.00* 4801.01* 4845.00* 4881.00*
4884.00* 4927.00* 4950.00* 5151.00* 5153.00* 5200.02* 5231.00* 5232.00* 5235.01* 5235.02* 5240.00*
5652.00* 5653.00*

Median Family Income 80-90%

0804.00* 0809.00* 1918.00* 1919.00* 2602.00* 2701.00* 2703.00* 2904.00* 3102.00* 4013.00* 4160.00*
4172.00* 4281.00* 4301.00* 4314.00* 4324.00* 4350.00* 4571.00* 4572.00* 4656.00* 4687.00* 4706.00*
4710.00* 4723.00* 4773.00* 4782.00* 4885.00* 4900.02* 4962.00 5003.00* 5030.02* 5200.01* 5212.00*
5213.02* 5237.01* 5237.02* 5238.00* 5628.00* 5630.00* 5639.00* 5644.00* 5645.00*

Median Family Income 90-100%

0705.00* 1014.00* 1018.00* 1516.00* 1517.00* 1920.00* 2413.00* 2607.00* 2708.00* 3207.00* 4011.00*
4040.00* 4060.00* 4282.00* 4311.00* 4643.00* 4688.00* 4689.00 4722.00* 4761.00 4781.00* 4790.00*
4825.00* 4843.00* 4846.00* 4886.00 4961.02* 4980.00* 5070.00* 5152.00* 5213.01* 5233.00* 5261.02*
5642.00*

Median Family Income 100-110%

0706.00* 0901.00* 0903.00* 1005.00* 1405.00 1914.00 1917.00* 3206.00* 4050.00* 4070.01 4070.02*
4264.00* 4267.00* 4295.00* 4490.00* 4511.02* 4513.00* 4550.00 4591.01* 4592.02* 4703.00* 4721.00*
4751.01 4753.01* 4762.00* 4803.00* 4804.00* 4970.00 5211.00* 5236.00* 5262.02* 5263.02* 5627.00*
5631.00* 5651.00*

Median Family Income 110-120%

0603.00* 0605.00* 2023.00* 4190.00* 4291.00* 4302.00 4323.00* 4470.00* 4592.01 4600.01* 4600.02*
4690.00* 4724.00* 4751.02* 4772.00* 4801.02* 4802.00* 4883.00* 4890.01* 4890.02* 4912.00* 5214.01*
5215.00* 5262.01* 5513.00* 5632.02*

Median Family Income >= 120%

0201.00* 0404.00* 0703.00 0708.00* 0709.00* 0806.00* 0902.00* 1102.00* 1106.00* 1401.00* 1402.00*
1403.00* 1404.00* 1408.00 1411.00* 1412.00* 1413.00* 1414.00* 1609.00* 1911.00* 4080.01* 4080.02*
4090.01 4090.02* 4100.00* 4110.01* 4110.02* 4120.02* 4120.03* 4120.04 4131.00* 4132.01* 4132.02*
4133.00* 4134.00* 4135.00* 4141.01* 4141.02* 4142.00* 4150.01* 4150.02* 4180.00* 4211.00* 4212.00*
4220.00* 4230.00* 4263.00* 4268.00* 4271.00* 4292.01* 4292.02* 4293.00* 4294.00* 4296.00* 4315.00*
4340.00* 4370.00* 4390.00* 4455.00* 4460.00* 4511.01* 4511.04* 4511.05* 4520.00* 4530.03* 4530.04*
4560.01 4560.03* 4560.04* 4580.01 4580.02* 4591.02* 4658.00* 4704.00* 4705.01* 4705.02* 4731.00*
4732.00* 4733.00* 4734.01* 4734.02* 4735.00* 4736.01* 4736.02* 4741.01* 4741.02* 4742.01* 4742.02
4742.03* 4752.00* 4753.03* 4753.04* 4754.01* 4754.02* 4771.00* 4900.03* 4900.04* 4911.01 4961.01*
5154.01* 5161.00* 5162.00* 5180.01* 5190.00* 5214.02* 5251.00* 5252.00* 5253.00* 5261.01* 5263.01*
5605.00* 5633.00* 5638.00* 5640.00 5641.00*

Median Family Income Not Known

0103.01* 0203.00* 0510.00* 4644.00* 5519.00* 5522.00* 5632.01* 9800.00* 9801.00* 9803.00* 9804.00*
9805.00* 9806.00* 9807.00* 9808.00* 9809.00* 9810.00* 9811.00* 9812.00* 9818.00* 9822.00*

OUTSIDE ASSESSMENT AREA

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0008.01

MUSKINGUM COUNTY (119), OH

MSA: NA

Middle Income

9115.00

BEAVER COUNTY (007), PA

MSA: 38300

Middle Income

6032.02

Upper Income

6007.02

BUTLER COUNTY (019), PA

MSA: 38300

Low Income

9023.00

Middle Income

9117.00 9119.00

Upper Income

9118.00 9120.02 9124.04

CAMBRIA COUNTY (021), PA

MSA: 27780

Middle Income

0107.00

CENTRE COUNTY (027), PA

MSA: 44300

Moderate Income

0103.00

CRAWFORD COUNTY (039), PA

MSA: NA

Moderate Income

1111.00

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2628.00

Middle Income

2627.01

Upper Income

2620.00

GREENE COUNTY (059), PA

MSA: NA
Upper Income
9703.00
LAWRENCE COUNTY (073), PA
MSA: NA
Middle Income
0117.00
SOMERSET COUNTY (111), PA
MSA: NA
Middle Income
0212.00
WESTMORELAND COUNTY (129), PA
MSA: 38300
Middle Income
8017.01 8019.01 8023.01 8042.00 8045.03 8050.00 8056.00 8059.04 8066.00 8074.04
Upper Income
8021.02
MONONGALIA COUNTY (061), WV
MSA: 34060
Upper Income
0120.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000029520

Institution: Washington Financial Bank

Agency: FDIC - 3

Record Identifier: [11]	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	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	85	85	0	0.00%

Footnote:

10. 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.

11. 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.