

COMMUNITY REINVESTMENT ACT STATEMENT OF MECHANICS BANK MANSFIELD, OHIO

The Community Reinvestment Act (CRA) of 1977 intends to encourage federally insured financial institutions to help meet the community's credit and deposit needs, including those of low to moderate income neighborhoods, while maintaining the safe and sound operation of the financial institution.

The Board of Directors is responsible for designating an officer of Mechanics Bank ("Bank" or "Mechanics") to serve as the CRA Officer.

The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions. Due to asset size, the Bank is evaluated under the Intermediate Small performance tests conducted by the FDIC. Sufficient documentation regarding the demographics of the Bank's assessment area is maintained.

Mechanics Bank defines our CRA assessment area as Richland County. The Bank defines our primary lending area as Richland County and contiguous counties. The Bank will also support the lending needs of borrowers in other geographies. The attached map more clearly defines Mechanics' geographical lending area.

Mechanics offers loans in every section of our communities and does not discriminate on the basis of race, color, religion, national origin, gender, marital status, age (providing the applicant has the capacity to enter into a legal contract), handicap, familial status, participation in a public assistance program, property location, age of property, or any other prohibited basis.

Mechanics provides services from the following locations:

- 2 South Main Street, Mansfield, Ohio
- 980 Ashland Road, Mansfield, Ohio
- 256 East Main Street, Lexington, Ohio
- 140 Mansfield Ave, Shelby, Ohio
- 674 Free Road, Shiloh, Ohio
- 971 Lexington Avenue, Mansfield, Ohio
- 2103 Park Avenue West, Mansfield, Ohio
- 490 North Trimble Road, Mansfield, Ohio
- 65 Main Street, Bellville, Ohio

From these offices, Mechanics offers the following types of products:

A. Mortgage Loans

1. Owner Occupied 1-4 family property loans
2. Secondary Resident 1-4 family property loans
3. Family Occupied 1-4 family property loans

COMMUNITY REINVESTMENT ACT STATEMENT OF MECHANICS BANK MANSFIELD, OHIO

4. Non-Owner Occupied 1-4 family property loans
 5. Construction 1-4 family property loans
 6. Vacant land loans
 7. Home equity loans
 8. Home equity lines of credit
- B. Consumer Loans
1. Automobile loans
 2. Recreational vehicle loans
 3. Other titled or untitled loans
 4. Marketable securities loans
 5. Shared / passbook loans
 6. Overdraft protection loans
- C. Commercial Loans
1. Commercial real estate loans
 2. Business loans
 3. Business lines of credit
 4. Business mortgage loans
 5. Construction loans
 6. Agriculture loans
 7. Merchant services
 8. SBA, USDA, and FSA loan programs
- D. Deposit Products
1. Interest Checking Account
 2. Business Checking Account
 3. Business Money Market Deposit Account
 4. Super Interest Checking Account
 5. Basic Checking Account
 6. Green Account
 7. Money Market Deposit Account (MMDA)
 8. Signature Select Accounts (Checking & MMDA)
 9. Dreambook Savings Account
 10. Christmas Club Account
 11. Certificate of Deposit
 12. 24 Month Add-On Certificate of Deposit (ages 16-25)
 13. Be the Change Checking (for high school students)
 14. Health Savings Account
 15. Statement Savings Account
 16. Individual Retirement Account

COMMUNITY REINVESTMENT ACT STATEMENT OF MECHANICS BANK MANSFIELD, OHIO

17. Watch it Grow Passbook
 18. Watch It Grow Certificate of Deposit
 19. Insured Cash Sweep (ICS)
 20. Certificate of Deposit Account Registry service (CDARs)
- E. Trust Services
1. Personal and institutional investment management
 2. Trust and estate planning
 3. Executor and trustee administration
 4. Custody accounts
 5. Foundation and endowment investing and administration
 6. IRA investment management and administration
- F. Retail Investments – offered through Cetera
1. A full range of brokerage products and services for individuals and businesses
 2. Insurance products, including annuities, life, disability and long-term care
 3. Investment advisory and financial planning services
- G. Miscellaneous
1. Stored value Visa gift cards (non-reloadable)
 2. Official checks and money orders
 3. Safe deposit boxes (at select offices)
 4. Info Line – Telephone banking
 5. Mobile banking
 6. We Salute You Program for active duty and veterans
 7. Consumer and business online banking and bill pay
 8. e-Statements
 9. Text alerts
 10. Private banking
 11. Consumer and business credit cards offered through Elan Financial Services
 12. Wire transfers
 13. Automated Teller Machines (ATM)
 14. Debit and ATM cards
 15. The Good Life program
 16. Coin counting machines
 17. Night drop depository
 18. iOpen & eOpen – Online Account Opening – select deposit accounts
 19. Business Remote Deposit Capture
 20. Mobile Deposit Capture
 21. Online message center
 22. External account transfers
 23. Foreign currency exchange (existing customers only)

COMMUNITY REINVESTMENT ACT STATEMENT OF MECHANICS BANK MANSFIELD, OHIO

- 24. Business ACH services
- 25. Instant Issue debit cards

Mechanics Bank was chartered in the state of Ohio in 1886 under the name of Mechanics Building & Loan Company. Mechanics is Richland County's only independent community bank. Officers, directors, and employees are active in the community. We recognize the value of open communication with all segments of our community and participate in various organizations such as: the Richland Area Chamber of Commerce, Richland County Foundation – including The Women's Fund, Richland County Board of Developmental Disabilities, Downtown Mansfield, Inc., Friendly House, Richland Community Development Group, Catalyst Life Services, Mental Health & Recovery Services, North Central State College, North End Community Improvement Collaborative (NECIC), United Way, Destination Mansfield-Richland County, the City of Mansfield's Fair Housing Board, Ohio Health, Avita Health System, Richland Pregnancy Services, Interlocal, Richland Carrousel Park, Richland County Growth Corp., Area Agency on Aging, Buckeye Imagination Museum, Kingwood Center Gardens, and others.

For over 135 years, Mechanics has worked to exceed the expectations of customers through fulfillment of our mission: "to pursue excellence in every possible way to enrich the lives of people and the communities we serve." Through the continuous and combined efforts of everyone associated with Mechanics, we strive to ascertain and meet the needs of our communities.

Board Approved: 04/25/2023

COMMUNITY REINVESTMENT ACT STATEMENT OF MECHANICS BANK MANSFIELD, OHIO

COMMUNITY REINVESTMENT ACT NOTICE ¹

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606. You may send written comments about our performance in helping to meet community credit needs to Office of the President, Mechanics Bank, 2 South Main Street, Mansfield, Ohio 44902 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Mechanics Financial Corporation, a bank holding company. You may request from the Community Reinvestment Officer, Federal Reserve Bank of Cleveland, P.O. Box 6387, Cleveland, Ohio 44101, an announcement of applications covered by the CRA filed by bank holding companies.

¹Information obtained from: <https://www.fdic.gov/regulations/laws/rules/2000-6700.html#fdic2000appendixbtopart345>

MB Geographical Lending Area

Richland County (Primary)

and

Five Contiguous Counties



2023 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 139 - RICHLAND COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	139	0004.00	Low	No	46.84	\$75,000	\$35,130	\$29,646	2549	27.66	705	455	1133
39	139	0005.00	Moderate	No	53.48	\$75,000	\$40,110	\$33,848	3706	34.62	1283	592	1531
39	139	0006.00	Moderate	No	71.15	\$75,000	\$53,363	\$45,030	3056	45.81	1400	367	1475
39	139	0007.00	Moderate	No	75.45	\$75,000	\$56,588	\$47,750	2776	55.08	1529	438	1349
39	139	0008.00	Low	No	49.54	\$75,000	\$37,155	\$31,357	2584	22.33	577	634	1317
39	139	0009.00	Middle	No	88.43	\$75,000	\$66,323	\$55,964	4665	11.15	520	1423	2065
39	139	0010.00	Low	No	40.68	\$75,000	\$30,510	\$25,750	5630	25.54	1438	1172	1903
39	139	0011.00	Middle	No	89.61	\$75,000	\$67,208	\$56,713	2699	17.82	481	752	1029
39	139	0012.00	Upper	No	120.09	\$75,000	\$90,068	\$76,000	3880	16.68	647	1104	1735
39	139	0013.00	Middle	No	101.26	\$75,000	\$75,945	\$64,085	3159	22.22	702	848	1293
39	139	0014.00	Moderate	No	75.59	\$75,000	\$56,693	\$47,841	2298	27.50	632	551	882
39	139	0015.00	Moderate	No	53.49	\$75,000	\$40,118	\$33,854	1904	8.77	167	363	896
39	139	0016.00	Moderate	No	50.74	\$75,000	\$38,055	\$32,115	1712	13.67	234	432	735
39	139	0017.00	Unknown	No	0.00	\$75,000	\$0	\$0	5017	56.45	2832	10	39
39	139	0018.00	Middle	No	100.73	\$75,000	\$75,548	\$63,750	3710	10.49	389	1114	1459
39	139	0019.00	Middle	No	110.38	\$75,000	\$82,785	\$69,853	6106	10.47	639	2117	2535
39	139	0020.00	Middle	No	111.83	\$75,000	\$83,873	\$70,774	5730	6.11	350	1921	2233
39	139	0021.01	Middle	No	90.82	\$75,000	\$68,115	\$57,479	5444	14.14	770	1613	2150
39	139	0021.02	Upper	No	138.68	\$75,000	\$104,010	\$87,763	4822	9.83	474	1536	1827
39	139	0022.00	Upper	No	136.70	\$75,000	\$102,525	\$86,515	7119	8.23	586	2157	2700
39	139	0023.00	Middle	No	119.09	\$75,000	\$89,318	\$75,369	6351	9.35	594	2068	2724
39	139	0024.00	Upper	No	120.54	\$75,000	\$90,405	\$76,287	5891	15.09	889	1771	2235
39	139	0025.00	Middle	No	111.31	\$75,000	\$83,483	\$70,444	4354	6.13	267	1410	1933
39	139	0026.00	Middle	No	95.81	\$75,000	\$71,858	\$60,637	4652	6.79	316	1079	1971
39	139	0027.00	Upper	No	150.13	\$75,000	\$112,598	\$95,013	5583	5.41	302	1740	2233
39	139	0028.00	Middle	No	102.09	\$75,000	\$76,568	\$64,607	3580	5.64	202	968	1385

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	139	0029.00	Upper	No	129.37	\$75,000	\$97,028	\$81,875	4356	4.29	187	1172	1470
39	139	0030.01	Middle	No	117.93	\$75,000	\$88,448	\$74,635	5357	5.49	294	1596	2249
39	139	0030.02	Middle	No	110.96	\$75,000	\$83,220	\$70,222	3997	5.65	226	1133	1501
39	139	0031.00	Moderate	No	56.73	\$75,000	\$42,548	\$35,903	2249	47.71	1073	226	961

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 005 - ASHLAND COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	005	9701.01	Middle	No	109.12	\$79,500	\$86,750	\$72,768	2375	5.94	141	777	845
39	005	9701.02	Middle	No	112.62	\$79,500	\$89,533	\$75,106	6168	6.13	378	2010	2437
39	005	9702.00	Middle	No	95.78	\$79,500	\$76,145	\$63,875	5803	4.65	270	1822	2124
39	005	9703.00	Middle	No	107.25	\$79,500	\$85,264	\$71,520	3823	6.80	260	1232	1862
39	005	9704.00	Middle	No	88.10	\$79,500	\$70,040	\$58,750	3614	7.75	280	910	1626
39	005	9705.00	Moderate	No	77.05	\$79,500	\$61,255	\$51,386	2954	12.25	362	583	1327
39	005	9706.00	Middle	No	112.55	\$79,500	\$89,477	\$75,054	4433	8.73	387	1144	1607
39	005	9707.00	Middle	No	115.91	\$79,500	\$92,148	\$77,299	5493	6.52	358	1649	2140
39	005	9708.00	Middle	No	106.84	\$79,500	\$84,938	\$71,250	4148	9.04	375	1018	1313
39	005	9709.00	Middle	No	101.77	\$79,500	\$80,907	\$67,868	5061	3.97	201	1565	1889
39	005	9710.00	Middle	No	95.25	\$79,500	\$75,724	\$63,520	4750	5.05	240	1747	2276
39	005	9711.00	Middle	No	97.69	\$79,500	\$77,664	\$65,147	3825	6.46	247	970	1542

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 033 - CRAWFORD COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	033	9741.00	Middle	No	87.91	\$79,500	\$69,888	\$58,628	3394	4.21	143	1186	1636
39	033	9742.00	Middle	No	103.25	\$79,500	\$82,084	\$68,854	4039	3.71	150	1412	1685
39	033	9743.00	Middle	No	100.78	\$79,500	\$80,120	\$67,206	2791	6.95	194	1065	1366
39	033	9744.00	Moderate	No	66.35	\$79,500	\$52,748	\$44,250	3161	6.77	214	748	1433
39	033	9745.00	Moderate	No	75.64	\$79,500	\$60,134	\$50,446	3872	6.33	245	1164	1770
39	033	9746.00	Moderate	No	73.44	\$79,500	\$58,385	\$48,977	2574	5.75	148	702	1147
39	033	9747.00	Upper	No	135.04	\$79,500	\$107,357	\$90,056	3913	5.16	202	1438	1690
39	033	9748.00	Middle	No	96.40	\$79,500	\$76,638	\$64,286	2182	8.39	183	641	910
39	033	9749.00	Middle	No	80.74	\$79,500	\$64,188	\$53,844	3263	7.85	256	820	1407
39	033	9750.00	Moderate	No	78.04	\$79,500	\$62,042	\$52,044	3857	5.03	194	977	1603
39	033	9751.00	Middle	No	81.95	\$79,500	\$65,150	\$54,649	2931	8.73	256	764	1397
39	033	9752.00	Middle	No	93.40	\$79,500	\$74,253	\$62,286	2701	6.44	174	840	1189
39	033	9753.00	Moderate	No	70.37	\$79,500	\$55,944	\$46,926	3347	8.31	278	788	1496

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 077 - HURON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	077	9154.00	Middle	No	111.36	\$79,500	\$88,531	\$74,261	5141	7.64	393	1599	2256
39	077	9155.00	Middle	No	110.03	\$79,500	\$87,474	\$73,379	6111	13.22	808	1528	2521
39	077	9156.00	Middle	No	113.31	\$79,500	\$90,081	\$75,563	5053	11.50	581	1434	2017
39	077	9157.00	Middle	No	108.47	\$79,500	\$86,234	\$72,333	4272	20.86	891	1030	1569
39	077	9158.00	Moderate	No	74.91	\$79,500	\$59,553	\$49,953	4519	16.02	724	1235	1818
39	077	9159.00	Middle	No	107.53	\$79,500	\$85,486	\$71,709	4010	5.06	203	1169	1672
39	077	9160.00	Middle	No	91.77	\$79,500	\$72,957	\$61,198	4002	10.79	432	1085	1469
39	077	9161.00	Middle	No	111.34	\$79,500	\$88,515	\$74,250	3447	6.12	211	1043	1458
39	077	9162.00	Middle	No	83.47	\$79,500	\$66,359	\$55,664	4568	26.97	1232	1094	1645
39	077	9163.00	Middle	No	81.35	\$79,500	\$64,673	\$54,250	3465	22.22	770	967	1431
39	077	9164.00	Middle	No	97.05	\$79,500	\$77,155	\$64,722	4962	7.42	368	1332	1912
39	077	9165.00	Middle	No	111.42	\$79,500	\$88,579	\$74,300	4702	6.78	319	1692	1943
39	077	9166.00	Middle	No	89.35	\$79,500	\$71,033	\$59,583	4313	9.07	391	1321	1822

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 083 - KNOX COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	083	0067.00	Middle	No	97.55	\$79,500	\$77,552	\$65,054	5209	4.95	258	1421	2005
39	083	0068.01	Upper	No	121.63	\$79,500	\$96,696	\$81,108	5737	6.97	400	1949	2848
39	083	0068.02	Middle	No	105.59	\$79,500	\$83,944	\$70,417	5051	4.57	231	1432	1843
39	083	0069.00	Middle	No	100.40	\$79,500	\$79,818	\$66,957	6260	5.27	330	1689	2261
39	083	0070.00	Middle	No	111.60	\$79,500	\$88,722	\$74,422	3170	6.75	214	1003	1308
39	083	0071.00	Moderate	No	72.66	\$79,500	\$57,765	\$48,456	3618	9.81	355	576	1636
39	083	0072.00	Middle	No	82.89	\$79,500	\$65,898	\$55,278	5329	9.35	498	1122	2046
39	083	0073.01	Unknown	No	0.00	\$79,500	\$0	\$0	3447	17.26	595	508	698
39	083	0073.02	Middle	No	113.37	\$79,500	\$90,129	\$75,606	3407	7.84	267	826	1198
39	083	0074.00	Upper	No	121.80	\$79,500	\$96,831	\$81,224	5709	4.76	272	1654	2421
39	083	0075.00	Middle	No	89.28	\$79,500	\$70,978	\$59,539	4331	9.14	396	723	1446
39	083	0076.00	Middle	No	94.82	\$79,500	\$75,382	\$63,230	4775	9.05	432	1491	2428
39	083	0077.01	Upper	No	126.33	\$79,500	\$100,432	\$84,242	3283	5.76	189	1044	1358
39	083	0077.02	Upper	No	147.86	\$79,500	\$117,549	\$98,600	3395	6.66	226	1189	1488

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 117 - MORROW COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
39	117	9650.00	Middle	No	83.57	\$100,900	\$84,322	\$70,276	4270	5.53	236	1549	1901
39	117	9651.00	Middle	No	106.62	\$100,900	\$107,580	\$89,656	4910	4.81	236	1626	2295
39	117	9652.01	Moderate	No	70.24	\$100,900	\$70,872	\$59,064	4955	8.44	418	1437	2049
39	117	9652.02	Upper	No	162.28	\$100,900	\$163,741	\$136,463	1903	6.78	129	580	759
39	117	9653.00	Moderate	No	71.14	\$100,900	\$71,780	\$59,825	6281	5.97	375	1949	2609
39	117	9654.01	Moderate	No	78.78	\$100,900	\$79,489	\$66,250	2444	6.01	147	760	884
39	117	9654.02	Moderate	No	79.79	\$100,900	\$80,508	\$67,096	3626	5.63	204	1050	1318
39	117	9655.01	Middle	No	85.62	\$100,900	\$86,391	\$72,000	3459	6.19	214	991	1171
39	117	9655.02	Middle	No	94.70	\$100,900	\$95,552	\$79,632	3102	7.03	218	831	1015

* Will automatically be included in the 2024 Distressed or Underserved Tract List