



NexTier Bank, N.A. CRA Public File

Public Comments and Responses



Public Comments & Responses

2022

- No written comments have been received from the public relating to the institution's CRA performance in 2022.

2023

- No written comments have been received from the public relating to the institution's CRA performance in 2023.

2024

- No written comments have been received from the public relating to the institution's CRA performance for 2024.

Q1 - 2025

- No written comments have been received from the public relating to the institution's CRA performance for Q1-2025.



CRA Performance Evaluation



PUBLIC DISCLOSURE

May 8, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

NexTier Bank, N.A.
Charter Number 5073

222 Market Street
Kittanning, PA 16201

Office of the Comptroller of the Currency

Corporate One Office Park Bldg. 2
4075 Monroeville Boulevard, Suite 430
Monroeville, PA 15146

NOTE: 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, and should not 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.

Table of Contents

Overall CRA Rating.....	2
Description of Institution.....	3
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	5
State Rating.....	6
State of Pennsylvania.....	6
Community Development Test	10
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The lending test is rated: Outstanding

The community development test is rated: Outstanding

The major factors that support this rating include:

- The Lending Test rating is based on the excellent geographic distribution of home mortgage loans and a reasonable distribution of home mortgage loans among borrowers of different income levels.
- The Community Development Test rating is based on excellent responsiveness to community development needs in its assessment areas (AAs).
- The average loan-to-deposit (LTD) ratio is more than reasonable, given the bank's size, financial condition, and the credit needs of the bank's AAs.
- A majority of the bank's home mortgage lending activity is originated within its delineated AAs.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable.

NexTier Bank, N.A.'s (NexTier or 'the bank') average quarterly LTD ratio for the evaluation period of January 1, 2019, to December 31, 2021, was 92.6 percent. The LTD ratio was calculated on a bank-wide basis. NexTier's quarterly average LTD ratio ranged from a low of 77.7 percent in the third quarter of 2021, to a high of 101.9 percent in the first quarter of 2020. The variance in the bank's LTD ratio was primarily caused by the economic impacts of the COVID-19 pandemic as many institutions experienced an influx in deposits which resulted in decreased LTD ratios.

We compared the bank's LTD ratio to nine institutions of similar asset size, location, and product offerings. The peer group's average LTD ratio during the evaluation period was 84.2 percent, with a quarterly average low of 48.3 percent and a quarterly average high of 132.4 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated and purchased 69.9 percent of its total loans by number inside the bank's AAs during the evaluation period. This analysis is performed at the bank level rather than the AA level and resulted in a positive impact on the bank's overall geographic distribution of lending by income. The table below illustrates the number and dollar volume of loans the bank originated inside and outside of its AAs.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	352	66.8	175	33.2	527	68,880	59.2	47,516	40.8	116,396
2020	334	69.4	147	30.6	481	71,464	67.0	35,199	33.0	106,663
2021	337	73.9	119	26.1	456	100,086	75.3	32,776	24.7	132,861
Subtotal	1,023	69.9	441	30.1	1,464	240,429	67.6	115,490	32.4	355,920
Total	1,023	69.9	441	30.1	1,464	240,429	67.6	115,490	32.4	355,920
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

NexTier is an independently owned intrastate community bank, headquartered in Butler, Pennsylvania. NexTier is a wholly owned subsidiary of NexTier, Inc. According to the Reports of Condition and Income, the bank's assets totaled \$1.9 billion as of December 31, 2021, and tier 1 capital totaled \$168.3 million, or 8.8 percent of total assets. As of year-end 2020 and 2019, the bank's assets totaled \$1.65 billion and \$1.4 billion, respectively. The bank's primary product is home mortgage loans for the purpose of this evaluation, but also originates commercial loans. As of December 31, 2022, the bank's loan portfolio totaled \$1.53 billion, comprised of residential real estate loans (\$559.0 million, or 36.3 percent), commercial real estate loans (\$495.9 million 32.2 percent), consumer (\$185.7 million or 12.1 percent), commercial and industrial (\$122.0 million or 7.9 percent), construction (\$111.1 million or 7.2 percent) and other loans (\$64.5 million or 4.2 percent). The bank's strategy is to continue to originate residential mortgages and commercial loans in their market areas. There was no merger or acquisition activity during the evaluation period. NexTier offers a range of traditional deposit and loan products and services. The bank's retail products include checking accounts and savings programs. NexTier's loan products include home mortgages, home equity loans, home equity lines of credit, consumer, commercial, and agricultural loans. The bank also offers internet banking.

During the evaluation period, the bank operated primarily in Pennsylvania and is evaluated as a single state institution. NexTier identified three separate AAs in the state of Pennsylvania, which are the Western Pennsylvania AA (Western PA AA), the Camp Hill AA, and the Dubois AA. The Western PA AA is contained within the Pittsburgh PA Metropolitan Statistical Area (MSA) (#38300). The Western PA AA consists of all of Allegheny, Armstrong, and Butler Counties, and includes portions of Westmoreland County, which are contiguous to the other counties. The Western PA AA does not include the other counties in the Pittsburgh PA MSA (Beaver, Fayette, and Washington), as the bank does not operate any branches or deposit taking locations within these counties. The Western PA AA meets the regulatory requirements of an AA and does not arbitrarily exclude low- and moderate-income geographies.

The Camp Hill and the Dubois AAs are new for the bank as of this evaluation. The Camp Hill AA consists of portions of Cumberland County and Dauphin County and is within the Harrisburg-Carlisle MSA

(#25420). The bank added the Camp Hill AA after the opening of the Camp Hill branch in April 2019, which was previously a loan production office. The Dubois AA consists of the entirety of Clearfield County and is not part of an MSA. The bank added the Dubois AA after the opening of the Dubois branch in November 2020.

As of December 31, 2021, NexTier operated thirty full-service branches in the state of Pennsylvania. The bank also operated two loan production offices in Erie, PA, and Cleveland, Ohio. Twenty-eight of the bank's branches (93 percent) are located within the Western PA AA. Of the branches within the Western PA AA, seven branches are located within moderate-income census tracts (CT), one is located within a low-income CT, and one is located within an unknown CT. The remaining 19 branches are located within middle- or upper-income CTs. Twenty-seven branches have ATMs, and 22 branches have drive-up services. NexTier opened one new branch in the Western PA AA during the evaluation period in Ford City (June 2019). The Camp Hill AA and the Dubois AA each have one branch within the AA located within a middle-income CT, and each have an ATM.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The bank received an "Outstanding" rating on their previous CRA performance evaluation dated February 18, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses NexTier's record of meeting the credit needs within its AAs. OCC examiners performed this review using Intermediate Small Bank CRA procedures, which includes a Lending Test and Community Development (CD) test. The lending test evaluates the bank's record of meeting the credit needs of its AAs through lending activities, including to low- and moderate-income borrowers and geographies. The CD Test evaluates the bank's responsiveness to CD needs in the bank's AAs through qualified lending, investments and donations, and services. Examiners used supporting information during the evaluation including the 2015 American Community Survey (ACS) data, internal bank records, deposit market share data, and data from governmental websites regarding the characteristics and economy of the bank's AAs.

The bank's primary loan product over the evaluation period of January 1, 2019, to December 31, 2021, was home mortgage loans. To evaluate the bank's performance under the Lending Test, we reviewed home mortgage loan originations. To evaluate the bank's performance under the CD Test, we evaluated the bank's loans, investments and donations, and services that satisfied the definition of CD. Both analyses took into consideration the economic, financial, and environmental factors that impact the bank's CRA performance.

Selection of Areas for Full-Scope Review

NexTier delineated three AAs, the Western PA AA, the Camp Hill AA and the Dubois AA. OCC examiners performed a full-scope review of the Western PA AA and limited scope reviews of the Camp Hill and Dubois AAs. Please refer to *Appendix A, Scope of Examination*, for more information.

Ratings

NexTier's overall rating is based on the state of Pennsylvania. The bank's performance in the Western PA AA carried the greatest weight as this AA represented the majority of home mortgage lending activities by both dollar amount and by volume during the evaluation period. Additionally, most of the bank's operations are located within the Western PA AA. The state ratings are based on performance in all bank AAs. Refer to the "Scope" section under the state rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments and donations, and CD services.
- The bank's geographic distribution of home mortgage loans is excellent.
- The bank's distribution of home mortgages loans among individuals of different income levels is reasonable.
- There were no complaints received by the bank or the agency since the prior examination regarding the bank's performance in meeting the credit needs of their established AAs.

Description of Institution's Operations in Pennsylvania

NexTier only maintains branches within the state of Pennsylvania within its three AAs; therefore, there is no difference in the description of the institution's operations at the overall and state level. Please refer to the overall Description of the Institution section and Appendix A for additional information. The bank's performance in the Western PA AA, located within the Pittsburgh PA MSA, carried the greatest weight, and received a full-scope review as it represented the majority of home mortgage lending activity by both dollar amount and volume of loans during the evaluation period. The Camp Hill and Dubois AAs were subject to limited-scope reviews.

The U.S. Bureau of Labor Statistics reported unadjusted unemployment rates for the Pittsburgh PA MSA at 3.8 percent as of December 31, 2021. The Pittsburgh PA MSA's unemployment rate slightly exceeded the national unadjusted unemployment rate of 3.7 percent but was below the state unadjusted employment rate of 4.6 percent as of December 31, 2021. Unemployment rates decreased in 2021 as the impact caused by the COVID-19 pandemic subsided. Unemployment rates reached a high of 15.8 percent in the MSA during April 2020, which was consistent with the state of Pennsylvania's unemployment rate of 16.2 percent, and the national unemployment rate of 14.4 percent during the same period.

For the Western PA AA, the 2015 U.S. Census reports a total population of 1.58 million, total families of 403,868, and total households of 672,838. Of the 403,868 families, 5.23 percent are low-income, 16.18 percent are moderate-income, 44.89 percent are middle-income, and 33.66 percent are upper-income. The 2015 U.S. Census reports the AA median family income to be \$69,624 and the median housing value at \$141,816. Overall, median housing values are approximately 1.8 times the median family income in the AA.

The Western PA AA meets the requirement of the CRA and does not arbitrarily exclude any low- or moderate- income CTs. The Western PA AA is comprised of the complete counties of Allegheny, Armstrong, and Butler, and contiguous portions of Westmoreland County. According to 2015 U.S. Census data and 2021 D&B Data, the Western PA AA contains 491 CTs, with 50 low-income CTs, 104 moderate-income CTs, 198 middle-income CTs, 124 upper-income CTs, and 15 CTs that have not been assigned an income classification. Within the Western PA AA, there are two underserved middle-income tracts located within Allegheny County.

Home ownership for low- to moderate-income (LMI) borrowers in the Western PA AA may be difficult due to high median housing prices compared to median family income. According to the 2015 ACS US Census, the median housing value was \$141.8 thousand. The maximum LMI annual income calculations are based on 50 percent and 80 percent of the adjusted median family income for the AA, respectively. Overall, median housing values are approximately two times the median family income and approximately four times the low-income family's median income in the AA. Additionally, the COVID-19 pandemic further exacerbated existing challenges for low-income borrowers to purchase a home as the inventory of homes available for sale declined and home prices increased, driven by historically low mortgage interest rates.

There are limited opportunities for residential mortgage lending in LMI CTs within the AA. Of the 491 CTs in the AA, only 10.2 percent are within low-income geographies. Additionally, there is a lower number of housing units within the LMI CTs compared to middle- and upper-income CTs. There are 745,430 total housing units in the AA, of which 61.0 percent are owner-occupied, 29.3 percent are renter-occupied, and 9.7 percent are vacant housing units. Owner occupied units in LMI income CTs represent 18.0 percent of total owner-occupied units in the AA, compared to 82.0 percent in middle- and upper-income CTs. These AA demographic factors significantly impact housing affordability and corresponding residential mortgage loan demand from LMI AA residents.

Banking competition within the AAs is high. According to the June 30, 2021, FDIC Deposit Market Share Report, there are 44 financial institutions serving the four counties across the Western PA AA. The bank is ranked twelfth in terms of deposit market share, with 0.73 percent of total deposits. The top five institutions in the June 2021 market share report have a market share of 82.25 percent and include PNC Bank, N.A., The Bank of New York Mellon, BNY Mellon, N.A., Citizens Bank, N.A., and Tristate Capital Bank.

As part of this performance evaluation, we considered information obtained from one community contact within the AA to gain an understanding of the community development needs and credit opportunities of the AA. The community organization focuses on housing needs for LMI individuals and families and specializes in rehabilitation and redevelopment projects as well as new home construction. The organization noted that there is a shortage of affordable housing, specifically for first-time homebuyers.

Western PA AA

Demographic Information of the Assessment Area						
Assessment Area: NexTier Bank - Western PA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	491	10.2	21.2	40.3	25.3	3.1
Population by Geography	1,582,928	6.0	17.3	43.8	32.0	0.8
Housing Units by Geography	745,430	7.1	19.5	44.2	29.1	0.2
Owner-Occupied Units by Geography	454,286	3.3	14.7	46.9	35.1	0.0
Occupied Rental Units by Geography	218,552	12.1	26.2	40.8	20.5	0.5
Vacant Units by Geography	72,592	15.3	29.3	37.8	17.3	0.4
Businesses by Geography	169,396	5.4	13.4	38.3	41.8	1.2
Farms by Geography	3,379	2.6	10.8	53.1	33.4	0.1
Family Distribution by Income Level	403,868	20.4	16.6	20.0	43.1	0.0
Household Distribution by Income Level	672,838	24.7	15.1	16.8	43.4	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$69,624	Median Housing Value			\$141,816
			Median Gross Rent			\$793
			Families Below Poverty Level			8.4%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Pennsylvania

This analysis reflects a full-scope review of the bank's lending and CD activities in the Western PA AA, and limited scope reviews of the DuBois AA and the Camp Hill AA. To develop our conclusions, we considered factors within the AA community profile that would impact the bank's ability to lend, such as demographic, economic, and market share information. We also considered the number of home mortgage loans originated or purchased during the review period. Equal weight was placed on the Lending Test and the Community Development Test. Refer to *Appendix A - Scope of Examination*, for more information on this AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full- scope review, the bank's lending performance in the Western PA AA is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of home mortgage loans in the state.

Home Mortgage Loans

Refer to Table O in the state of Pennsylvania section of *Appendix D* for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The bank's geographic distribution of home mortgage loans reflects an excellent distribution in the Western PA AA. The bank's percentage of home loans to borrowers in low-income CTs within the AA is 3.4 percent, which exceeds both the percentage of owner-occupied housing units of 3.3 percent and the peer aggregate percentage in the AA of 1.6 percent. The bank's percentage of home loans to borrowers in moderate-income CTs within the AA is 21.2 percent, which exceeds both the percentage of owner-occupied housing units of 14.7 percent and the peer aggregate percentage in the AA of 10.3 percent.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table P in the state of Pennsylvania section of *Appendix D* for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank exhibits a reasonable distribution of home mortgage loans to individuals of different income levels. The percentage of home mortgage loans to low-income borrowers of 6.6 percent was below the distribution of low-income families in the AA of 21.4 percent and near the percentage of aggregate bank lending of 7.9 percent. The percentage of home mortgages loans to moderate income borrowers of 16.1 percent was near the distribution of moderate-income families living in the AA of 16.6 percent and 17.0 percent of aggregate bank lending.

When determining conclusions, examiners considered multiple factors related to the bank's performance lending to low-income borrowers compared to the distribution of low-income families. As discussed in the Description of Institution's Operations in Pennsylvania section, high median housing costs in relation to median family income may cause difficulties for LMI borrowers. Additionally, the COVID-19 pandemic further exacerbated existing challenges for low-income borrowers. Based on the data in the tables along with the performance context factors previously discussed, including the increasing unaffordability of housing for low-income households driven by historically low mortgage interest rates, and the high level of unemployment in the AA during the COVID-19 pandemic, examiners found the bank's overall performance under the Lending Test in Pennsylvania to be outstanding.

Responses to Complaints

There were no complaints received by the bank or the agency since the prior examination regarding performance in meeting the credit needs of the bank's established AAs within the state of Pennsylvania.

Conclusions for Area Receiving a Limited Scope Review

Based on limited-scope reviews, the bank's performance under the Lending Test in the Dubois AA and the Camp Hill AA is weaker than the bank's overall performance under the Lending Test in the full scope area. Performance differences in the limited-scope areas did not impact the overall conclusions for the state of Pennsylvania, as 95.5 percent of the bank's mortgage loans made within the three AAs were made within the Western PA AA.

The bank did not have any loans during the performance period in low-income census tracts in the Camp Hill and Dubois AAs. The bank's percentage of home loans to borrowers in moderate-income CTs within the Camp Hill AA is 12.0 percent, which is below the percentage of owner-occupied housing units of 12.8 percent, but exceeds the peer aggregate percentage in the AA of 11.3 percent. The bank's percentage of home loans to borrowers in moderate-income CTs within the Dubois AA is 4.8 percent, which is below the percentage of owner-occupied housing units of 7.6 percent and the peer aggregate percentage in the AA of 6.5 percent.

The bank did not have any loans during the performance period to low-income borrowers in the Camp Hill and Dubois AAs. The bank's percentage of home loans to moderate-income borrowers in the Camp Hill AA is 0.0 percent, which is below the percentage of owner-occupied housing units of 17.6 percent and the peer aggregate percentage in the AA of 19.0 percent. The bank's percentage of home loans to moderate-income borrowers in the Dubois AA is 9.5 percent, which below the percentage of owner-occupied housing units of 19.3 percent and the peer aggregate percentage in the AA of 18.8 percent.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Pennsylvania is rated Outstanding.

Based on the full-scope review of the Western PA AA, the bank exhibits excellent responsiveness to CD needs in the AA through CD loans, qualified investments and donations, and CD services, as appropriate.

This assessment considered the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans and the Small Business Administration (SBA) Paycheck Protection Program (PPP) Lending Program, that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$ (000's)	% of Total \$
Western PA (Full Scope)	786	96.1%	\$92,883	91.3%
Camp Hill (Limited Scope)	21	2.6%	\$3,580	3.5%
DuBois (Limited Scope)	11	1.3%	\$5,276	5.2%

NexTier provided an excellent level of qualified loans that were responsive to the CD needs of the AA. During the evaluation period, the bank originated 786 CD loans within the AA totaling \$92.9 million, representing 55.2 percent of tier 1 capital as of December 31, 2021. The bank actively helped sustain operations of local businesses by participating in the SBA PPP Lending Program, which allowed these businesses to maintain employment of their workforce during the COVID-19 pandemic. NexTier's participation resulted in the origination of 735 qualifying PPP loans totaling \$57.4 million within the Western PA AA. Additionally, NexTier originated 25 qualifying PPP loans in the bank's other AAs, totaling \$1.2 million, and 169 qualifying PPP loans, totaling \$21.6 million, outside of the bank's AAs. Including loans made outside of the bank's AA, NexTier originated 1,001 CD loans totaling \$138.3 million.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Western Pennsylvania	2	\$1,940	17	\$6,584	19	100%	\$8,524	100%	2	\$1,940

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank's level of qualified investments and donations demonstrates excellent responsiveness to the CD needs of its AA. During the evaluation period, the bank made 19 investments totaling approximately \$8.5 million in the Western PA AA. Examples of NexTier's investments include:

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

- \$516 thousand to an agency that works to provide affordable homeownership and rental apartments options for LMI families.
- \$400 thousand to support free lunch programs during the school year for the West Allegheny school district.
- \$1.0 million for capital improvements to revitalize bridges, streets, etc. in Allegheny County.

NexTier also made an additional 255 donations totaling \$1.8 million across the bank's three AAs. NexTier also made 35 donations totaling \$242.4 thousand outside of the AA, but within the state of Pennsylvania.

Extent to Which the Bank Provides Community Development Services

The bank has excellent responsiveness in providing CD services within the Western PA AA. Bank management and employees spent a significant number of hours providing financial and technical expertise to 12 separate organizations that either provide community services to LMI individuals and families, support affordable housing, or promote economic development within their AA. NexTier staff also dedicated 634 hours during the evaluation period towards CD services in the AA. Examples of the bank's CD services included members of management serving on the boards of a CD corporation and a nonprofit organization that works to provide affordable housing in their community.

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, the bank's performance under the CD Test in the Dubois AA and the Camp Hill AA is weaker than the bank's overall performance under the CD Test in the full scope area(s). Performance differences in the limited-scope areas did not impact the overall conclusions for the state of Pennsylvania as the majority of the bank's operations are located within the Western PA AA. The bank had six donations in the Camp Hill AA totaling \$23.8 thousand, and 35 donations in the Dubois AA totaling \$31.0 thousand.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2019 to December 31, 2021	
Bank Products Reviewed:	Home mortgage Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania	Full-Scope	
Western PA AA	Full-Scope	<i>Part of the Pittsburgh PA MSA</i>
Camp Hill AA	Limited-Scope	<i>Part of the Harrisburg-Carlisle MSA</i>
Dubois AA	Limited Scope	<i>Non-MSA</i>

Appendix B: Summary of MMSA and State Ratings

	RATINGS	NexTier Bank	
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
NexTier Bank	Outstanding	Outstanding	Outstanding
State: Pennsylvania	Outstanding	Outstanding	Outstanding

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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 qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): 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, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2019-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
Camp Hill	25	12,328	2.4	24,344	3.1	0.0	2.4	12.8	12.0	11.3	50.5	48.0	48.1	33.6	40.0	38.2	0.0	0.0	0.0		
Dubois	21	3,145	2.1	2,292	0.0	0.0	0.0	7.6	4.8	6.5	92.4	95.2	93.5	0.0	0.0	0.0	0.0	0.0	0.0		
Western PA	977	224,957	95.5	77,962	3.3	3.4	1.6	14.7	21.2	10.3	46.9	52.7	43.1	35.1	21.5	45.0	0.0	1.2	0.0		
Total	1,023	240,429	100.0	104,598	3.1	3.2	1.8	14.0	20.6	10.5	49.5	53.5	45.4	33.3	21.5	42.4	0.0	1.2	0.0		

*Source: 2015 ACS; 01/01/2019 - 12/13/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21	
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
NexTier Bank - Camp Hill	25	12,328	2.4	24,344	19.4	0.0	8.3	17.6	0.0	19.0	21.1	0.0	21.2	41.9	12.0	34.1	0.0	88.0	17.4	
NexTier Bank - Dubois	21	3,145	2.1	2,292	20.6	0.0	7.7	19.3	9.5	18.8	24.3	19.0	21.2	35.9	33.3	39.0	0.0	38.1	13.4	
NexTier Bank - Western PA	977	224,957	95.5	77,962	20.4	6.6	7.9	16.6	16.1	17.0	20.0	22.3	20.7	43.1	28.0	39.5	0.0	27.0	14.9	
Total	1,023	240,429	100.0	104,598	20.2	6.3	8.0	16.9	15.5	17.5	20.4	21.7	20.9	42.5	27.8	38.2	0.0	28.7	15.4	

*Source: 2015 ACS ; 01/01/2019 - 12/13/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



Branch Locations



Main Office, Branches & Remote Service Facility Locations

Branch	Street Address	City	State	Zip Code	County	Census Tract
Main Office:						
Downtown Kittanning	222 Market St	Kittanning	PA	16201	Armstrong	9511.00
Pennsylvania Branches:						
422 East	105 Burton Drive	Kittanning	PA	16201	Armstrong	9509.00
Chicora	130 Hummingbird Plaza	Chicora	PA	16025	Butler	9113.00
Clearview Mall	196 Clearview Circle	Butler	PA	16001	Butler	9109.00
Cranberry	20246 Route 19	Cranberry Township	PA	16066	Butler	9120.02
DuBois	522 Liberty Boulevard	DuBois	PA	15801	Clearfield	3303.00
Evans City	229 East Main Street	Evans City	PA	16033	Butler	9117.00
Ford City	322 Ford Street	Ford City	PA	16226	Armstrong	9510.00
Freeport	236 5th Street	Freeport	PA	16229	Armstrong	9519.00
Grove City	109 South Broad Street	Grove City	PA	16127	Mercer	0329.00
Heritage Creek	211 Scharberry Lane	Mars	PA	16046	Butler	9124.04
Highlands	316 First Avenue	Kittanning	PA	16201	Armstrong	9505.00
Hilltop Plaza	4 Hilltop Plaza	Kittanning	PA	16201	Armstrong	9505.00
Leechburg	160 Market Street	Leechburg	PA	15656	Armstrong	9518.00
Lyndora	1 Lyn-Mar Plaza	Lyndora	PA	16045	Butler	9027.00
Manor	83 Race Street	Manor	PA	15665	Westmoreland	8029.00
Mars	145 Grand Avenue	Mars	PA	16046	Butler	9124.05
Moraine Pointe	100 Moraine Pointe Plaza	Butler	PA	16001	Butler	9028.00
NexTier Center	101 E Diamond St	Butler	PA	16001	Butler	9024.00
Oakland	3455 Forbes Avenue	Pittsburgh	PA	15213	Allegheny	0405.00
Parker	102 South Wayne Avenue	Parker	PA	16049	Armstrong	9503.00
Penn	600 Pittsburgh Road	Butler	PA	16002	Butler	9116.00
Richland	5552 William Flynn Highway	Gibsonia	PA	15044	Allegheny	4080.02
Saxonburg	333 Main Street Suite 100	Saxonburg	PA	16056	Butler	9115.02
Shaler	1626 Babcock Boulevard	Pittsburgh	PA	15209	Allegheny	4272.00
Slippery Rock	121 South Main Street	Slippery Rock	PA	16057	Butler	9104.00
West Kittanning	409 Butler Road	Kittanning	PA	16201	Armstrong	9505.00
Wexford	11361 Perry Highway	Wexford	PA	15090	Allegheny	4090.01
Worthington	15104 Route 422 West	Worthington	PA	16262	Armstrong	9504.00
Zelienople	226 South Main Street	Zelienople	PA	16063	Butler	9119.00
New York Branches:						
Rochester	398 East Henrietta Road	Rochester	NY	14620	Monroe	0038.06
Williamsville	5877 Main Street Suite 120	Williamsville	NY	14221	Erie	0089.00
Remote Service Facility:						
Petrolia	100 South Argyle Street	Petrolia	PA	16050	Butler	9101.00

Branch Closures



2022 Opened & Closed Branches

Opened

- No Branches were opened in 2022.

Closed

- 3 Branches were closed in 2022:
 - **Irwin**
Address: 226 Main Street, Irwin PA 15642
Census Tract: 8030.00
 - **Petrolia**
Address: 100 South Argyle Street, Petrolia PA 16050
Census Tract: 9101.00
 - **T-Bones Plaza**
Address: 100 VIP Wexford Drive Suite 108, Wexford PA 15090
Census Tract: 4110.02



2023 Opened & Closed Branches

Opened

- No Branches were opened in 2023.

Closed

- No Branches were closed in 2023.



2024 Opened & Closed Branches

Opened / Relocated

- 6 New Branches were opened and 2 Branches were relocated in 2024:
 - **Grove City – New ***
Address: 109 South Broad Street, Grove City PA 16127
Census Tract: 0329.00
 - **Heritage Creek – New ***
Address: 211 Scharberry Lane, Mars PA 16046
Census Tract: 9124.04
 - **Mars – New ***
Address: 145 Grand Avenue, Mars PA 16046
Census Tract: 9124.05
 - **Penn – New ***
Address: 600 Pittsburgh Road, Butler PA 16002
Census Tract: 9116.00
 - **Rochester – New**
Address: 398 East Henrietta Road, Rochester NY 14620
Census Tract: 0038.06
 - **Williamsville – New**
Address: 5877 Main Street Suite 120, Williamsville NY 14221
Census Tract: 0089.00
 - **Cranberry – Relocated ***
Address: 20246 Route 19, Cranberry Township PA 16066
Census Tract: 9120.02
 - **Richland (Northtowne) – Relocated ***
Address: 5552 William Flynn Highway (Route 8), Gibsonia PA 15044
Census Tract: 4080.02

Closed

- 1 Branch was closed in 2024:
 - **Camp Hill**
Address: 4231 Trindle Road, Camp Hill PA 17011
Census Tract: 0113.04

* The Grove City, Heritage Creek, Mars, Penn, Cranberry & Richland branches were opened/relocated as a result of NextTier Bank acquiring Mars Bank in February 2024



For Immediate Release

Contact: Natalie Cotherman, VP/Director of Marketing, ncotherman@nexttierbank.com
724.548.9235 (O) or 724.332.9026 (C)

NexTier Bank Grand Re-Opening of New Evans City Location

Butler and Evans City, PA May 10, 2024 — NexTier Bank, N.A. is pleased to announce the Grand Re-Opening of our newly rebuilt, full-service branch located at 229 East Main Street, Evans City, PA 16033. The branch officially opened to the public on March 4th, 2024. A ribbon cutting will occur at 9 a.m. on Monday, May 13th, 2024, to kick off a week-long celebration of giveaways, contests, and free refreshments.

“NexTier Bank believes in building a strong community that allows our customers and employees to thrive for years to come,” said Clem Rosenberger, President and CEO of NexTier Bank. “We invite everyone to stop by all week to celebrate the Grand Opening, tour the new branch, and meet our experienced staff.”

The week-long event will showcase food and drinks from local businesses, offer free giveaways, a coloring contest for kids, a chance to win a local gift card gift basket, and more. The Butler County Humane Society will be at the branch on Wednesday, May 15th from 10 a.m. to 1 p.m., with animals available for adoption. Join us for lunch on Friday, May 17th starting at Noon, when team members serve hot dogs, chips, and a drink.

The office was rebuilt on the site of NexTier’s former drive-up facility. The former branch office located across the street has been closed and sold to a local real estate investor/developer. The Evans City office offers the community a full-service branch, drive-thru, and ATM, with a vast array of traditional banking products and services, as well as digital and mobile solutions to meet a variety of banking preferences.

Stop by our new location in Evans City the week of May 13th to see how we can assist you in meeting your financial goals.

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About NexTier Bank, N.A.

NexTier Bank N.A. is a subsidiary of NexTier, Inc. and has 31 community offices throughout Butler, Armstrong, Allegheny, Mercer, Westmoreland, Clearfield and Cumberland counties in Pennsylvania, along with loan production offices in Cleveland, Ohio and Buffalo and Rochester, New York. As of March 31, 2024, NexTier Bank reported total assets of \$2.7 billion, total loans of \$2.1 billion and total deposits of \$2.3 billion. www.nexttierbank.com



For Immediate Release

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Natalie Cotherman, VP / Director of Marketing

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NexTier Bank, N.A. Opens Two Full-Service Locations in New York

Butler, PA, Rochester and Williamsville, NY November 12, 2024 — NexTier Bank, N.A. announces the Grand Opening of two full-service offices in Rochester and Williamsville, New York. As a locally owned and managed community bank headquartered in Butler, Pennsylvania, NexTier Bank is excited to expand its customer relationship driven and community-focused banking approach to these markets. The Rochester office officially opened for business today and the Williamsville office will open on December 2, 2024.

NexTier Bank's expansion into Rochester is strengthened by a team deeply rooted in the local community, led by experienced professionals committed to building long-term relationships. Michael Aiello, Senior Vice President and Lending Officer, and John Klatte, Senior Vice President and Commercial Lending Officer, are based in Rochester and bring extensive expertise in commercial lending to local businesses and organizations. They have been serving NexTier customers since February 2022, establishing a trusted presence in the area. Angelica Reyes joins them as the Rochester Branch Relationship Manager and is dedicated to providing personalized banking solutions to individuals and businesses alike. Together, this Rochester team is integral to NexTier Bank's mission to support local growth and economic development.

Tim Meleca, Sr. Director of Operations with Streamline Real Estate, shared "We are excited to partner with NexTier Bank to bring their first Rochester-based branch to the market. The Rochester area will continue to benefit from NexTier Bank's community-first focus and best in class financial services."

In Williamsville, NexTier Bank's expansion is led by a skilled team focused on meeting the unique needs of the community. Neil Aquino, Senior Vice President and New York Commercial Lending Market Manager, and Zachary Jenkins, Vice President and Commercial Lending Officer, both based in Williamsville have been instrumental in connecting NexTier with local businesses since February 2022. Their industry expertise and dedication to the region's financial health help to drive the bank's commitment to the area. Branch Relationship Manager Rodney Rodriguez works alongside them to help foster strong customer relationships and deliver a high level of service. The Williamsville team plays a crucial role in creating financial partnerships that support both community development and individual financial goals.

"Working with NexTier Bank has been an exceptional experience," stated local Buffalo business owner Paul Grenauer with the Williams Place. "As a customer, we've found their innovative ideas to be truly outstanding. The NexTier team provided us with unique options that we hadn't encountered elsewhere in the market. We are proud to be enthusiastic supporters of their services!"

"We are excited to open two new locations and become part of growing communities," said Clem Rosenberger, President and CEO of NexTier Bank. "Our mission goes beyond providing financial services – we believe in building lasting relationships with local employees and community leaders. We have hired community members who bring a deep understanding of the community's needs. Their insight is essential as we work together to strengthen the economy and support continued development."

"Expanding in the greater Buffalo & Rochester markets is a great opportunity to build relationships in the region," stated Neil Aquino Senior Vice President and New York Commercial Lending Market Manager of NexTier Bank. "We are very excited to open both locations and are committed to the businesses and the people who live and work in these areas. Living in this market my whole life and working with this team for over 15 years shows the dedication of our team and commitment to grow together with our community partners."

Stop by our new offices at 398 East Henrietta Road, Rochester, and 5877 Main Street, Suite 120, Williamsville, to learn more about NexTier Bank and how we can assist you in meeting your financial goals.

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About NexTier Bank, N.A.

NexTier Bank N.A. is a subsidiary of NexTier, Inc. and has 32 community offices throughout western Pennsylvania, and Rochester and Williamsville, New York, along with a loan production office in Cleveland, Ohio. As of October 31, 2024, NexTier Bank reported total assets of \$2.8 billion, total loans of \$2.1 billion and total deposits of \$2.5 billion. www.nextierbank.com



Q1 - 2025 Opened & Closed Branches

Opened

- No Branches were opened in Q1-2025.

Closed

- No Branches were closed in Q1-2025.



Retail Banking Services & Products

We Are *More Than Just a Bank*

We are dedicated to building long-term relationships and providing high-quality financial services to our **customers**, creating meaningful opportunities for our **employees**, and giving back to our **communities**.

Our mission for the past century has been to support, improve, and give back to each of the communities we serve. We believe communities are built and thrive when supported by a strong, hometown bank – that's why our employees are passionate about giving financially, and more importantly, about volunteering their time.

Our leaders encourage each team member to help local families and businesses achieve their financial goals and give back through volunteer efforts and donation or sponsorship opportunities. Our community promise is to give back for generations to come.

NexTier Bank will continue to provide exceptional customer experiences through world-class service, innovative products, and convenience through our in-person and online interactions.

As Western PA's Premier Community Bank, NexTier Bank has served the community for over 145 years. Our offices are located throughout the Western PA region, and in Rochester and Williamsville, New York.

Our loan experts serve Western Pennsylvania, Cleveland, Ohio, and Western New York.

Member
FDIC



Contact Us

1.800.262.1088

www.nexttierbank.com

Revised October 2024

Our Community Locations

NexTier
Bank



Pennsylvania Locations

422 East* 105 Burton Drive | Kittanning

Lobby Hours: Drive-Thru Hours:
M-Th 9 am – 4:30 pm M-Th 8:30 am – 4:30 pm
F 9 am – 6 pm F 8:30 am – 6 pm

Chicora* 130 Hummingbird Plaza | Chicora

Lobby & Drive-Thru Hours:
M-Th 9 am – 4 pm
F 9 am – 6 pm
Sat 9 am – Noon

Clearview* 196 Clearview Circle | Butler

Lobby & Drive-Thru Hours:
M-Th 9:30 am – 4 pm
F 9:30 am – 6 pm
Sat 9:30 am – 12:30 pm

Cranberry* 20246 Route 19 | Cranberry Township

Lobby & Drive-Thru Hours:
M-F 9 am – 5 pm
Sat 9 am – Noon

Downtown Kittanning* 222 Market St | Kittanning

Lobby Hours: Drive-Thru Hours:
M-Th 9 am – 4 pm M-Th 8:30 am – 4:30 pm
F 9 am – 6 pm F 8:30 am – 6 pm
Sat 9 am – Noon Sat 8:30 am – Noon

DuBois* 522 Liberty Boulevard | DuBois

Lobby & Drive-Thru Hours:
M-Th 9 am – 4:30 pm
F 9 am – 5 pm
Sat 9 am – Noon

Evans City* 229 East Main St | Evans City

Lobby & Drive-Thru Hours:
M-Th 9 am – 4 pm
F 9 am – 6 pm

Ford City* 322 Ford St | Ford City

Lobby & Drive-Thru Hours:
M-Th 9 am – 4 pm
F 9 am – 6 pm
Sat 9 am – Noon

Freeport* 236 5th St | Freeport

Lobby Hours:
M-F 9 am – 4:30 pm
Sat 9 am – Noon

Grove City* 109 South Broad St | Grove City

Lobby Hours:
M-Th 9 am – 4:30 pm
F 9 am – 5 pm
Sat 9 am – Noon

Heritage Creek* 211 Scharberry Lane | Mars

Lobby Hours: Drive-Thru Hours:
M-Th 9 am – 4 pm M-Th 9 am – 4 pm
F 9 am – 5 pm F 9 am – 5 pm
Sat By Appointment Sat 9 am – Noon

Highlands* 316 First Avenue | Kittanning

Lobby Hours: Drive-Thru Hours:
M-Th 9 am – 4:30 pm M-Th 8:30 am – 4:30 pm
F 9 am – 6 pm F 8:30 am – 6 pm
Sat 9 am – Noon Sat 8:30 am – Noon

Hilltop Plaza 4 Hilltop Plaza | Kittanning

Lobby Hours:
M-F 10 am – 6 pm
Sat 10 am – 2 pm

Leechburg* 160 Market St | Leechburg

Lobby Hours:
M-F 9 am – 5 pm
Sat 9 am – Noon

Lyndora* 1 Lyn-Mar Plaza | Lyndora

Lobby & Drive-Thru Hours:
M-F 9 am – 4 pm

Manor* 83 Race St | Manor

Lobby Hours:
M-Th 9 am – 4 pm
F 9 am – 6 pm

Mars* 145 Grand Avenue | Mars

Lobby Hours:
M-F 9 am – 4 pm

Moraine* 100 Moraine Pointe Plaza | Butler

Lobby & Drive-Thru Hours:
M-F 9:30 am – 6 pm
Sat 9:30 am – 3 pm

NexTier Center* 101 East Diamond St | Butler

Lobby Hours:
M-F 9 am – 4 pm

Oakland* 3455 Forbes Avenue | Pittsburgh

Lobby & Drive-Thru Hours:
M-F 9 am – 4 pm

Parker 102 South Wayne Avenue | Parker

Lobby Hours:
M-Th 9 am – 4 pm
F 9 am – 6 pm

Penn* 600 Pittsburgh Road | Butler

Lobby Hours: Drive-Thru Hours:
M-Th 9 am – 4 pm M-Th 9 am – 4 pm
F 9 am – 5 pm F 9 am – 5 pm
Sat By Appointment Sat 9 am – Noon

Richland* 5552 William Flynn Hwy | Gibsonia

Lobby Hours: Drive-Thru Hours:
M-Th 9 am – 4 pm M-Th 9 am – 4 pm
F 9 am – 5 pm F 9 am – 5 pm
Sat By Appointment Sat 9 am – Noon

Saxonburg* 333 Main St, Ste 100 | Saxonburg

Lobby & Drive-Thru Hours:
M-Th 9 am – 4 pm
F 9 am – 6 pm

Shaler* 1626 Babcock Boulevard | Pittsburgh

Lobby & Drive-Thru Hours:
M-Th 9 am – 4 pm
F 9 am – 6 pm
Sat 9 am – Noon

Slippery Rock* 121 South Main St | Slippery Rock

Lobby & Drive-Thru Hours:
M-F 9 am – 5 pm

West Kittanning* 409 Butler Road | Kittanning

Lobby & Drive-Thru Hours:
M-F 8:30 am – 6 pm
Sat 8:30 am – Noon

Wexford* 11361 Perry Hwy | Wexford

Lobby & Drive-Thru Hours:
M-Th 9 am – 4 pm
F 9 am – 5 pm

Worthington* 15104 Route 422 West | Worthington

Lobby Hours: Drive-Thru Hours:
M-Th 9 am – 4:30 pm M-Th 8:30 am – 4:30 pm
F 9 am – 6 pm F 8:30 am – 6 pm

Zelienople* 226 South Main St | Zelienople

Lobby Hours:
M-Th 9 am – 4 pm
F 9 am – 6 pm
Sat 9 am – Noon

New York Locations

Rochester* 398 E. Henrietta Road | Rochester

M-Th 9 am – 4 pm
F 9 am – 5 pm
Sat 9 am – Noon

Williamsville* 5877 Main St, Ste 120 | Williamsville

Lobby Hours:
M-Th 9 am – 4 pm
F 9 am – 5 pm

ATM Only Location

Petrolia – 100 South Argyle Street | Petrolia, PA 16050

*NexTier Bank ATM locations



Main Office, Branches & Remote Service Facilities Services

Branch	Census Tract	Tract Income Level ⁽¹⁾	Service Type	ATM Available ⁽²⁾	ATM Accepts Deposits ⁽³⁾	ATM Access
Main Office:						
Downtown Kittanning	9511.00	Moderate	Full-Service	Yes	Yes	Walk-up
Pennsylvania Branches:						
422 East	9509.00	Middle	Full-Service	Yes	Yes	Drive-up
Chicora	9113.00	Middle	Full-Service	Yes	Yes	Walk-up
Clearview Mall	9109.00	Upper	Full-Service	Yes	Yes	Drive-up
Cranberry	9120.02	Upper	Full-Service	Yes	Yes	Drive-up
DuBois	3303.00 ⁽⁴⁾	Middle	Full-Service	Yes	Yes	Drive-up
Evans City	9117.00	Middle	Full-Service	Yes	Yes	Drive-up
Ford City	9510.00	Moderate	Full-Service	Yes	Yes	Walk-up
Freeport	9519.00	Moderate	Full-Service	Yes	Yes	Walk-up
Grove City	0329.00	Upper	Full-Service	Yes	Yes	Walk-up
Heritage Creek	9124.04	Upper	Full-Service	Yes	Yes	Drive-up
Highlands	9505.00	Middle	Full-Service	Yes	Yes	Drive-up
Hilltop Plaza	9505.00	Middle	Full-Service	No	-	-
Leechburg	9518.00	Moderate	Full-Service	Yes	No	Walk-up
Lyndora	9027.00	Middle	Full-Service	Yes	Yes	Drive-up
Manor	8029.00	Upper	Full-Service	Yes	No	Walk-up
Mars	9124.05	Middle	Full-Service	Yes	Yes	Walk-up
Moraine Pointe	9028.00	Middle	Full-Service	Yes	Yes	Drive-up
NexTier Center	9024.00	Low	Full-Service	Yes	Yes	Walk-up
Oakland	0405.00	Low	Full-Service	Yes	No	Walk-up
Parker	9503.00	Middle	Full-Service	No	-	-
Penn	9116.00	Middle	Full-Service	Yes	Yes	Drive-up
Richland	4080.02	Upper	Full-Service	Yes	Yes	Drive-up
Saxonburg	9115.02	Middle	Full-Service	Yes	Yes	Drive-up
Shaler	4272.00	Moderate	Full-Service	Yes	No	Walk-up
Slippery Rock	9104.00	Middle	Full-Service	Yes	Yes	Drive-up
West Kittanning	9505.00	Middle	Full-Service	Yes	Yes	Drive-up
Wexford	4090.01	Upper	Full-Service	Yes	Yes	Drive-up
Worthington	9504.00	Middle	Full-Service	Yes	Yes	Drive-up
Zelienople	9119.00	Middle	Full-Service	Yes	No	Drive-up
New York Branches:						
Rochester	0038.06	Low	Full-Service	Yes	Yes	Walk-up
Williamsville	0089.00	Upper	Full-Service	Yes	Yes	Walk-up
Remote Service Facility:						
Petrolia	9101.00	Middle	Limited-Service	Yes	Yes	Drive-up

Summary

⁽¹⁾ 25% of NexTier Bank Branches & ATMs serve LMI areas.

⁽²⁾ 30 NexTier Bank Branches have ATM machines and 1 ATM Only Location.

⁽³⁾ 26 ATM machines accept deposits.

⁽⁴⁾ Designated as a Nonmetropolitan Middle-Income Distressed geography based on criteria designated by federal banking and thrift regulators.

* Census tract income levels were based on the 2024 FFIEC Census Report.



24 Hour Banking & ATM

ATM/Debit Visa Check Cards are available on any NexTier Bank checking, personal savings, and personal money market accounts.

What is an ATM/Debit Visa Check Card? It is an enhanced ATM card that can be used to make purchases almost anywhere VISA cards are accepted. It is NOT a credit card. The amount of the purchases are taken directly from your NexTier account.

To receive a card, the customer must complete an ATM/Debit Check Card Application. The customer should usually have a balance of at least \$50.00 in the account. The card should be received within 7-10 business days. Once the card is received, the customer will call the 800 Number listed on their card to select their Personal Identification Number (PIN).

- Cash available anytime from valid accounts.
- Make deposits anytime at any deposit taking ATM to valid accounts.
- Transfer money from your valid checking account to valid savings account or from a valid savings account to a valid checking account.
- Check balances on valid accounts anytime, anywhere.
- NexTier Bank is a member of the national PLUS network which enables NexTier bank customers to access their accounts in every state.
- NexTier Bank is a member of the Freedom ATM Alliance. The Freedom Alliance is a network of Eighteen participating banks that partnered together to eliminate surcharges. When you use an ATM at a member bank you will not be charged.
- Use ATM/Debit Visa Check Card almost anywhere VISA is accepted for purchases.

NexTier Bank is a member of the FREEDOM ATM ALLIANCE. That means you can enjoy surcharge free cash withdrawals at over 350 ATMs, and 18 participating banks reaching 50 countries.

Anywhere you see:



For more information, or to see a complete list of local surcharge free ATM's, please visit www.freedomatm.com.



After Hours Depository

This service is for customers who make deposits during or after banking hours through a depository attached to the outside of each branch. The Bank provides the customer with a lockable pouch, two keys, and a key to the depository. The customer locks the money and a deposit slip in the pouch, unlocks the depository, and deposits the pouch. Once the bag is placed in the depository, it is safe. It is then held there until the Bank reopens and the pouch is removed and logged in a control book.

The customer may choose one of two ways to handle the after-hours deposit. The first option entails the pouch may be left "subject to count". This means, under dual control, Bank employee opens the pouch, verifies the deposit, and credits the customer's account. This procedure is done under a special contract. The second option entails the customer returning to the Bank the following morning with their key. The pouch is opened, the Bank employee verifies the deposit with the customer present, and then credits the customer's account.



Loan Products

Master Settlement Services

Local experts with your best interest in mind.

A full-service title agency.

Are you looking for a mortgage closing agent that pairs with your loan? Master Settlement Services might be the option for you. Master Settlement Services is a full-service title agency and has been a wholly owned subsidiary of NexTier Bank since 2005.

Master Settlement Services provides a seamless closing experience with quality control standards to ensure accuracy throughout the closing. Our team members will engage with you during the entire process to ensure all documents are in order for a personalized, professional experience. Closing services are available at any NexTier Bank location.

Contact Master Settlement Services to learn more:

1.800.262.1088
www.nextierbank.com



Contact Us

1.800.262.1088

www.nextierbank.com

Revised February 2024

Borrowing Options


NexTier
Bank



Ask Our Experts

Our Personal Bankers

If you're looking for someone to guide you through the lending process, you've come to the right place. Our Personal Banking Experts are here to help every step of the way. They'll make borrowing simple with competitive rates and terms.

What We Offer:

Mortgages:

Buy, Build, or Refinance.
Up to 100% Financing with No Mortgage Insurance Required.

Construction Loans:

Up to 90% Financing with No Mortgage Insurance Required.

Home Equity Loans:

Up to 100% of Your Home's Value.

Home Equity Lines of Credit:

Up to 100% of Your Home's Value.

Consumer Loans:

No Hidden Fees!

Auto Loans:

Purchase motorcycles, ATVs, boats, vehicles, or farm equipment.



Choose Your Loan!

Mortgages

Up to 100% Financing with No Mortgage Insurance Required

NexTier offers a variety of attractive mortgage plans. Our local mortgage experts will work with you to determine what you can afford and we promise competitive rates, competitive fees, and a quick answer regarding approval.

In addition to conforming properties, NexTier Bank will also consider the following financing options:

- Home Renovations
- Condo / Co-Ops
- Non-working Farm
- Home with Acreage and/or Out Buildings
- Oil / Gas Lease
- Modular / Double-wide on Permanent Foundation
- Loans to Purchase Land

Home Equity Loans

Up to 100% of Your Home's Value

Let the equity of your home work for you.

- Competitive interest rates
- The full loan amount upfront
- Security of a fixed interest rate
- Convenience of fixed monthly payments
- A predictable payoff schedule and no penalty if paid off early
- Benefit from interest that may be tax deductible (consult your tax advisor)

Home Equity Lines of Credit

Up to 100% of Your Home's Value

Turn your home's equity into a flexible, convenient credit line when you need it.

- Competitive interest rates
- Flexibility: apply once and access your credit line anytime
- Low monthly payments
- Pay in full and keep open for future use
- Benefit from interest that may be tax deductible (consult your tax advisor)

Construction Loans

Terms ranging from 10 to 30 years.

- Up to 90% Financing with No Mortgage Insurance Required
- One-time closing
- Fixed-rate or adjustable-rate options available
- Same rate from Construction to Permanent Phase

Consumer Loans

Fast Approval. Flexible Terms. Affordable Rates. No Hidden Fees!

- Personal Loans
- Personal Lines of Credit
- Loans secured by savings, certificates of deposit, stocks, bonds, mutual funds, or cash value life insurance
- Auto Loans – Up to 100% financing on new vehicles, with terms up to 72 months. Used vehicles up to 90% financing, with terms of 60 months on select years

Auto Loans

Financing ATVs, boats, vehicles, or farm equipment is simple.

- Auto – new vehicles up to 100% of purchase price, used vehicles up to 90% of purchase price or book value, whichever is less
- Loans to purchase motorcycles, ATVs, boats, or farm equipment up to 80% of invoice or book value, whichever is less



Perfect Fit

Home Ownership Program

A mortgage assistance program designed for homebuyers.

NexTier Bank's Perfect Fit Home Ownership Program is designed to help homebuyers afford the home of their dreams. We'll work with you to determine what you can afford and we promise competitive rates and fees, and a quick answer regarding approval. NexTier Bank is here to do everything we can to make your dream a reality.

Overview

Fixed interest rate
Up to 97% loan-to-value
Financing terms up to 30 years
No Mortgage Insurance
Income Qualification:
80% of Area Median Income
Minimum credit score of 650
Debt-to-income ratio of 43% or less

Required

Homebuyer Educational Program

Eligible Properties

Purchase of Single-Family, Condo, Townhouse, Doublewide on Foundation, Owner-Occupied within a Low and Moderate Census Tracts in NexTier Bank's Assessment Area.¹

Fees & Down Payments

Our standard low fees and rates
No Mortgage Insurance required

Down Payment and/or Closing Cost Assistance? Homebuyer grants and/or loans can be used towards down payment and/or closing costs. We will help you identify and apply for grants and/or loans through: NeighborWorks Western Pennsylvania's Closing Cost Assistance Loan Program or Federal Home Loan Bank's First Front Door Program.

¹NexTier Bank's Assessment Areas are located within the following Western PA Counties: Allegheny, Armstrong, Clearfield, Butler, Mercer, and Westmoreland.

How to Apply

With the help of a Personal Banker, applying for a loan is easy. Our lenders will walk you through the process to ensure your dream home becomes a reality.

Contact us to get started today!



Perfect Fit

Purchase / Rehab Loan

A mortgage assistance program designed for purchase/rehab loans.

NexTier Bank's Perfect Fit Home Ownership Program is designed to help homebuyers afford the home of their dreams. We'll work with you to determine what you can afford and we promise competitive rates and fees, and a quick answer regarding approval. NexTier Bank is here to do everything we can to make your dream a reality.

Overview

- Up to 12-Month Construction Period
- Converts automatically to permanent mortgage
- Interest only through construction
- Fixed interest rate
- Up to 97% loan-to-value
- Financing terms up to 30 years
- No Mortgage Insurance
- Income Qualification:
80% of Area Median Income
- Minimum credit score of 650
- Debt-to-income ratio of 43% or less

Eligible Properties

Purchase of Single-Family, Condo, Townhouse, Doublewide on Foundation, Owner-Occupied within a Low and Moderate Census Tracts in NexTier Bank's Assessment Area.¹

Fees & Down Payments

- Our standard low fees and rates
- No Mortgage Insurance required

Required

Work to be completed by licensed contractors only. The signed contract showing the work to be done must be provided.

¹NexTier Bank's Assessment Areas are located within the following Western PA Counties: Allegheny, Armstrong, Clearfield, Butler, Mercer, and Westmoreland.

How to Apply

With the help of a Personal Banker, applying for a loan is easy. Our lenders will walk you through the process to ensure your dream home becomes a reality.

Contact us to get started today!









Member
FDIC









Business Banking Options

Business Statement Savings*

-  Interest bearing account¹
-  Free NexTier ATM Card
-  Free ATM withdrawals on the Freedom ATM Alliance Network
-  Free Online & Telephone Banking
-  \$100 minimum deposit to open
-  Maintain a monthly average balance of \$100 to avoid a \$5 monthly service charge

Business Money Market*

-  Interest bearing account with check writing capabilities²
-  Free NexTier ATM Card
-  Free ATM withdrawals on the Freedom ATM Alliance Network
-  Free Online & Telephone Banking
-  \$1,500 minimum deposit to open
-  Maintain a minimum daily balance of \$1,500 or monthly average balance of \$5,000 to avoid a \$10 monthly service charge

* No limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers.

¹Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited quarterly.

²Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

 NexTier
Bank

Borrowing Options Designed For YOUR Business.

What We Offer:

Term Loans:

NexTier Bank offers flexible terms designed for your business' success.

Commercial Real Estate:

If you're looking to purchase, renovate, or refinance existing property our Business Bankers can provide a competitive approach to understand your business.

Construction Loans:

NexTier Bank's Construction Loan options may be the clear choice if you'd like to expand your existing business space or build a new facility.

Lines of Credit:

A business line of credit can help buy inventory or to manage cash flow. Best of all, you can continue to repay and reuse it as often as you need.

Letters of Credit:

If you need to guarantee a payment to a customer or vendor, we can issue a letter of credit to ensure your customer or vendor will receive their money.

Municipal Lending:

NexTier Bank offers flexible and affordable options for essential purpose projects, water and sewer, tax anticipation notes, renovations, expansions, and equipment purchases.



Deposit Products

Free
with our
Checking
ACCOUNTS



NexTier Visa® Debit Card

Take control of your debit card spending with CardBoss, Visa® Purchase Alerts, and Debit Card Automatic Updates.



Online & Mobile Banking

Manage your finances with Bill Pay, send money, order checks, view eStatements, or place stop payments.



Free eStatements

Have access to your finances at home or on-the-go with FREE eStatements. Secure. Convenient. Eco-friendly.



Free ATM Withdrawals

Access to surcharge free ATM withdrawals at more than 350 ATMs with the Freedom ATM Alliance.

Member
FDIC



Contact Us

1.800.262.1088

www.nexttierbank.com

Revised January 2025



Checking Accounts

NexTier
Bank



Get Rewarded For Being YOU.

Choose Your Account!

Rewards Checking

With our Rewards Checking options, you decide if you'd rather earn Cash Back or Higher Interest. Get rewards by qualifying during each monthly cycle, and if you don't qualify every month, you'll be eligible to try again.

You can even pair the **Cash Back** or **Interest Plus** with our **NexTier Saver Account**. It's a savings account designed for Rewards Checking.

If rewards aren't your thing, we also offer **Free Checking**.

*Qualifications

To earn rewards and ATM withdrawal fee refunds, complete the following each Monthly Qualification Cycle:

- ✍ Have at least 12 check card purchases post and settle
- ✍ Have at least 1 automatic payment (ACH) or direct deposit post and settle
- ✍ Be enrolled in and agree to receive eStatements

**If you don't qualify, there is no service charge to you. And, when you do qualify, you'll automatically start earning rewards again.

	Free Checking	Perfect Fit ⁴	Cash Back	Interest Plus
Deposit to Open	\$50	\$25	\$50	\$50
Balance Requirement	No Minimum Balance	No Minimum Balance	No Minimum Balance	No Minimum Balance
Monthly Service Charge	\$0	\$0	\$0	\$0
Rewards	✘	✘	2.5% Cashback on debit card purchases. Receive up to \$8 per statement cycle ²	Higher interest rate if qualifications are met
Qualifications	None	None	See qualifications	See qualifications*
Interest Bearing¹	✘	✘	✘	✔
Free eStatements	✔	✔	✔	✔
Free Online Banking with Bill Pay	✔	✔	✔	✔
Free Mobile Banking	✔	✔	✔	✔
Free Telephone Banking	✔	✔	✔	✔
Overdraft Privilege	Covers overdrafts up to \$500	N/A	Covers overdrafts up to \$500	Covers overdrafts up to \$1,000
Free NexTier Visa[®] Debit Card	✔	✔	✔	✔
ATM Withdrawal Fee Refunds	✘	✘	Up to \$15 per statement cycle ³	Up to \$15 per statement cycle ³
Linked Account	None	None	Free NexTier Saver Account	Free NexTier Saver Account

¹Please see your nearest branch or visit our website at www.nexttierbank.com for current balance qualifications and interest rate details.

²When NexTier Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.50% cash back up to a total of \$8.00 on debit card purchases, excluding ATM transactions that post and settle to the account during that cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle. Rates current as of February 5, 2024.

³You will receive reimbursements up to an aggregate total of \$15.00 for nationwide ATM withdrawal fees incurred within your NexTier Cash Back or NexTier Interest Plus account during that Monthly Qualification Cycle. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

⁴Perfect Fit is a BankOn – Certified product offering.

Perfect Fit

Checking Account

A checking account that gives you access to your money.

NexTier Bank's Perfect Fit Checking Account is designed to make banking simple and affordable. Access your money on-the-go, anytime you need with our Digital Solutions. Receive free eStatements, no monthly maintenance fee, no minimum balance and more.

Features

- Minimum \$25 to open
- No minimum balance
- No overdraft fees
- No monthly maintenance fee
- Free paper statements
- Free ATM Withdrawals on the Freedom ATM Alliance Network

Free

- Debit card
- Online banking
- Mobile banking
- Mobile deposit
- Bill Pay
- Person-to-person payments with Zelle®



This product pairs well with the Perfect Fit Home Ownership Program. Ask us for details.

BankOn Certification

The Perfect Fit Account is a digital-first product that is officially certified by the national Cities for Financial Empowerment Fund (CFE Fund) as meeting the BankOn National Account Standards (2025 – 2026). The national safe account Standards, co-created by consumer advocates, leading national nonprofit organizations, civic leaders, and other financial institutions, designate both core and strongly recommended features that ensure low cost, high functionality, and consumer safety.

Free
with our
Checking
ACCOUNTS



NexTier Visa® Debit Card

Take control of your business debit card with CardBoss, Visa® Purchase Alerts, and Debit Card Automatic Updates.



Online & Mobile Banking

With Cash Manager, access wire transfers, real-time host inquiries, & more – all using a single platform.



Free eStatements

Have access to your finances at work or on-the-go with FREE eStatements. Secure. Convenient. Eco-friendly.



Free ATM Withdrawals

Access to surcharge free ATM withdrawals at more than 350 ATMs with the Freedom ATM Alliance.

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Contact Us

1.800.262.1088

www.nexttierbank.com

Revised February 2024

Business Checking Accounts

NexTier
Bank



Products Designed For YOUR Business.

Business Checking

With our checking account options, choose the account that's right for your business or non-profit organization. Our accounts are customized to fit every balance, account activity level, or cash management needed.

We offer a **Free Business Checking**, a Non-Profit **NexTier Connects** Account, or Interest Checking with the **Business Alliance with Interest** Account.

Deposits Your Way

- ≠ Online Banking with Cash Manager
- ≠ Merchant Capture Check Scanning
- ≠ Mobile Deposits

Fraud Detection and Prevention

- ≠ Security Alerts
- ≠ Positive Pay prevents the recreation or alteration of checks
- ≠ ACH Alerts blocks or filters ACH transactions

FREE First Order of Standard Checks
Up to \$100 Value



Choose Your Account!

	Free Business Checking	NexTier Connects	Business Alliance With Interest
Deposit to Open	\$50	\$100	\$100
Balance Requirement	No Minimum Balance	Minimum daily balance of \$400 or a monthly average balance of \$600 to avoid a \$4 monthly service charge	Maintain a minimum daily balance of \$1,000 or an average monthly balance of \$2,000 to avoid a \$7 monthly service charge
Monthly Service Charge	\$0	\$4 monthly service charge unless balance requirement is met	\$7 monthly service charge unless balance requirement is met
Interest Bearing¹	✗	✗	✓
Free Online Banking with Bill Pay	✓	✓	✓
Free Mobile Banking	✓	✓	✓
Free eStatements	✓	✓	✓
Free Telephone Banking	✓	✓	✓
Overdraft Privilege	Covers overdrafts up to \$1,500	Covers overdrafts up to \$500	Covers overdrafts up to \$1,500
Free NexTier Visa® Debit Card	✓	✓	✓
ATM Refunds	✗	✗	Yes. Charges from non-NexTier ATM usage are credited within one (1) to two (2) business days.

Business Solutions

≠ Merchant Service Solutions By Clover

Accept payments from anywhere and simplify business card processing with a flexible business management platform.

≠ Credit Card Solutions.

Simplify your spending with credit card solutions to support your business at every stage.

And More! Contact a NexTier team member to learn what solutions are right for your business.

¹Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

Certificates OF DEPOSIT (CDs)

Designed to be low-risk, fixed interest rate account with a set maturity date.

- Flexible terms ranging from 3 months to 10 years.
- Low minimum deposit requirements
- Quarterly interest payments
- Convenient automatic renewals
- FDIC Coverage

Type of Certificate	Minimum Deposit
3 to 5 Month CD	\$500
6 to 11 Month CD	\$500
12 to 17 Month CD	\$500
18 to 23 Month CD	\$500
24 to 35 Month CD	\$500
36 to 47 Month CD	\$500
48 to 59 Month CD	\$500
60 to 83 Month CD	\$500
84 to 120 Month CD	\$500
Add To It Anytime 20 Month CD	\$500
18 Month Variable IRA	\$500

Individual (IRAs) RETIREMENT ARRANGEMENT

Traditional and Roth IRA's

The risk-free secure savings option that helps you to invest in your future. Learn more at: www.nexttierbank.com

Member
FDIC



Contact Us

1.800.262.1088

www.nexttierbank.com

Revised April 2022












Savings Accounts

NexTier
Bank



Start Saving for your future.

Personal Savings

-  Interest bearing account¹
-  Free NexTier ATM Card
-  Free ATM withdrawals with the Freedom ATM Alliance
-  Free eStatements
-  Free Online Banking
-  Free Mobile Banking
-  Free Telephone Banking
-  Receive quarterly statements
-  \$50.00 minimum deposit to open
-  Maintain a daily average balance of \$100 to avoid a \$3 monthly service charge
-  NexTier does not limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers

Free Kids Savings

For children under the age of 18 with the features mentioned above. No minimum balance requirement. Initial deposit of \$25.00 to open.











This account automatically rolls into our Personal Savings Account and is updated to the above account features upon reaching the age of 18 years old.

Choose Your Account!

Money Markets

	Personal Money Market	Elevate Money Market
Deposit to Open	\$1,500	\$25,000
Balance Requirement	Maintain a minimum daily balance of \$1,500 or monthly average balance of \$5,000 to avoid a \$10 monthly service charge	Maintain a daily balance of \$25,000 to avoid a \$25 monthly service charge
Monthly Service Charge	\$10 if you do not meet the balance requirement	\$25
Interest Bearing²	✓	✓
Free eStatements	✓	✓
Free Online Banking with Bill Pay	✓	✓
Free Mobile Banking	✓	✓
Free Telephone Banking	✓	✓
Free NexTier Visa[®] Debit Card	✓	✓

Savings Club - Select your maturity month for the life of the account!

-  No minimum balance requirement
-  No service fees
-  Interest bearing account³
-  Select the maturity month, from 7 to 12 months from account opening
-  Free eStatements
-  Free Online Banking
-  Free Mobile Banking
-  Free Telephone Banking
-  No minimum deposit to open
-  Penalty for early withdrawals may apply⁴

¹Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited quarterly.

²Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

³Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited at maturity.

⁴Penalty may include forfeiture of interest.



We've Got **YOU** Covered!

What is Overdraft Privilege?

A non-contractual courtesy that's included with your checking account to cover accidental overdrafts. Overdraft Privilege saves the embarrassment of returned checks and saves you from the non-sufficient funds fee merchants may charge. You'll also avoid potential late charges on important bills!

With your consent, we can also cover your debit and ATM transactions! Be proactive and opt-in today to extend the courtesy you're already given! See form on the reverse side for details.

Another way to protect your account(s)

You may also sign up for Overdraft Protection which allows you to transfer funds from a previously designated account to cover insufficient items. To learn more, ask us about this service.

Overdraft Privilege

We've Got
YOU
Covered!

How does NexTier Bank Cover Overdrafts?

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- We have standard Overdraft Privilege practices that come with your account.
- We also offer Overdraft Protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

Our Standard Overdraft Privilege Practices

This notice explains our standard Overdraft Privilege practices included with your account.

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic Bill Payments

We **do not** authorize and pay overdrafts for the following types of transactions without your consent. Select the appropriate option on the form below to authorize ATM and everyday debit card transactions.

We pay overdrafts at our discretion, which means we **do not** guarantee that we will always authorize and pay any type of transaction.

If we **do not** authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if NexTier Bank pays my overdraft?

You will be charged a fee of \$36 each time we pay an overdraft item, unless one of the following exceptions applies:

- The amount of the item is \$36 or less.
- The overdraft results from an ATM or one-time debit card transaction from your checking account.
- Your overdrawn balance at the end of the day is \$36 or less.
- You have reached the daily maximum of \$144 or four (4) Overdraft Paid Item(s) Fees.

What if I want NexTier Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions – complete this form and return it to your local office or mail it to:

NexTier Bank, P.O. Box 1232, Butler, PA 16003-9985, ATTN: Deposit Support

You can also call 1.800.262.1088 or email a signed copy of this form to info@nexttierbank.com to opt-in today!

I **DO** want NexTier Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name _____ Date _____

Email _____ Phone _____

Checking Account Number(s) _____

We only need the last four digits of your account number.

Customer Signature _____



Custom Account Options

NexTier knows that every church needs a banking partner to help **process and safeguard their deposits** while helping streamline their daily banking operations. Our accounts are customized to fit every balance, account activity level, and cash management need.

What We Offer:

- ✦ Free Business Checking Accounts
- ✦ NexTier Connects Checking – designed specifically for Churches and non-profits
- ✦ Money Market & Savings Accounts
- ✦ Sweep Accounts
- ✦ CD options to suit short- and long-term savings goals

Commercial Lending

We offer a variety of **short- and long-term financing** options for non-profits of all size. Our experts will work with your organization to explore options and guide you through the lending process.

What We Offer:

- ✦ Construction Financing
- ✦ Equipment Loans
- ✦ Real Estate Secured Loans
- ✦ Refinancing of Existing Debt
- ✦ Revolving Lines of Credit
- ✦ Term Loans

Online Banking with Cash Manager

As an extension of your finance department, our comprehensive **Cash Management** solution enables you to bank from your desktop.*

What We Offer:

- ✦ Account Reconciliation
- ✦ ACH Services
- ✦ Bill Pay Service
- ✦ eStatements
- ✦ Merchant Capture
- ✦ Multiple Security Levels
- ✦ NexTier Business Mobile App
- ✦ QuickBooks Compatible
- ✦ Wire Services

Fraud Detection and Prevention

- ✦ **ACH Alerts** blocks or filters ACH Transactions
- ✦ **Check Positive Pay** prevents the recreation or alteration of checks.
- ✦ **Security Alerts** to help protect your organization.

Merchant Capture

Save time and reduce trips to the bank with our **Merchant Capture** solution. Simply use a desktop scanner provided by NexTier Bank. The scanner connects to your PC and enables you to safely and securely deposit checks into your organization's accounts the same day they are received.

ACH Collections & Payroll Services

Collect donations and obtain greater control with our **Automated Clearing House (ACH) collection services** through NexTier Cash Manager. Automatically collect one-time or recurring payments by directly debiting donors checking or saving accounts and electronically transferring the funds to your NexTier account on a specific date. You can provide your donors with an alternative to credit cards and checks that produces faster payments and more efficient processing for your ministry. Ideal for members or donors who want to make automatic monthly contributions.

ACH Services can also be used to offer direct deposit for employee payroll.

Merchant Services | Payment Processing with Clover®

Our partnership with Fiserv, a global leader in payments processing, enables us to provide merchants with value-added services and business tools to simplify running your business. Our solutions include Clover® business management platform and payment processing devices featuring simplified pricing, comprehensive business insights, multi-layer security and concierge-level service and support.

Credit Card Solutions

Simplify your spending with **Credit Card Solutions** to support your business at every stage.

Credit Card Options:

- ✦ Options for Public and Non-Profit Entities
- ✦ Mastercard Business Cash Back Credit Card
- ✦ Mastercard Business Rewards Credit Card

Conversion Services

We know it's not easy to switch banks. Our experts will guide you through the process by providing on-site training to ensure all employees are comfortable with NexTier programs and processes before the transition is made. **We will provide the first order of checks, deposit slips, and endorsement stamps – free of charge.**

* Accounts may be charged for Cash Management services. Consult your Relationship Manager for details. All accounts and services subject to individual approval. Some restrictions may apply.

We Are *More Than Just a Bank*

We are dedicated to building long-term relationships and providing high-quality financial services to our **customers**, creating meaningful opportunities for our **employees**, and giving back to our **communities**.

Our mission for the past century has been to support, improve, and give back to each of the communities we serve. We believe communities are built and thrive when supported by a strong, hometown bank – that’s why our employees are passionate about giving financially, and more importantly, about volunteering their time.

Our leaders encourage each team member to help local families and businesses achieve their financial goals and give back through volunteer efforts and donation or sponsorship opportunities. Our community promise is to give back for generations to come.

NexTier Bank will continue to provide exceptional customer experiences through world-class service, innovative products, and convenience through our in-person and online interactions.

As Western PA’s Premier, Locally Owned Community Bank, NexTier Bank has served the community for over 145 years. Our offices are located throughout the Western PA region, and in Rochester and Williamsville, New York.

Our loan experts serve Western Pennsylvania, Cleveland, Ohio, and Western New York.



Get to Know Your *Treasury Management Team*

Our Treasury Management experts have the knowledge and experience to help your business or non-profit organization grow.



Protect yourself from fraud with solutions that enable your business or non-profit to be proactive. Focus on your organization. We have the banking covered.

Scan to **Learn More About Us & How We Can Help**





Schedule of Fees

FEE SCHEDULE

**NexTier Bank N.A.
Deposit Support
101 E Diamond St
Butler, PA 16001**

**This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.
All below fees are priced per occurrence.**

Wire Transfers:

Incoming(Domestic/Foreign): \$17.00
Outgoing Domestic: \$25.00
Outgoing Foreign: \$50.00*
*Currency conversion not included

Deposit Supplies: Fees vary by style

Checks
Deposit Tickets
Endorsement Stamps
Night Bags
Other Related Supplies

Account Research:

Account Research & Reconciliation: \$25.00/hr
Statement Copy: \$10.00
Consumer Paper Statement Image Fee: \$2.00
Check Copy: \$5.00
Fax: \$4.00/page
Photocopy: \$.50/copy

Miscellaneous:

Overdraft (Paid): \$36.00*
NSF (Returned Item Fee): \$36.00*
Returned Deposit Item (Business): \$10.00
Cashier's Checks: \$10.00
Stop Payments: \$36.00
Other Collection Items: \$20.00 plus \$6.00/item
Levy, Writs, Garnishments: \$150.00
Check Card Replacement: \$10.00
(If replaced more than once per year)
Internet BillPayer: FREE
Safe Deposit Box Drilled - Lost Keys: Actual Cost
Counter Checks: \$1.00
Escheat Fee: \$75.00




*Maximum combined Overdraft and NSF fees of \$144.00 per day



Other Retail Banking Services

NexTier Visa® Debit Cards

Make purchases quickly and easily with your NexTier Visa® Debit Card.

-  **It's Convenient.**
Make purchases anywhere Visa® is accepted.
-  **It's Secure.**
Visa® monitors your account 24-hours a day to help prevent, detect, and resolve fraud on your card.
-  **It's Automated.**
Transactions are automatically deducted from your account. So you'll always have access to your up-to-date balance.

Automatic Updates

NexTier Bank works with many billers and merchants to send secure, automatic updates when your NexTier Bank Card is re-issued. So, in many cases, you won't have to update your payment info.

Visa® Purchase Alerts

Set notifications that are right for you when you enroll for Visa® Purchase Alerts. Enrolling in alerts allows you to receive text message or email updates when you use your NexTier Visa® Debit Card.

Member
FDIC



Contact Us

1.800.262.1088

www.nexttierbank.com

Revised November 2022

Bank 24/7:
Debit
Cards

**NexTier.**
Bank



OUR Digital SOLUTIONS

We have *Solutions* that pair with your NexTier Visa® Debit Card.



CONTROL YOUR SPENDING.

Debit Card Services

Automatic Updates
Visa® Purchase Alerts
Control Your Cards



PAY YOUR FRIENDS AND
FAMILY ON-THE-GO.

Send Money Your Way



SAVE TIME WHEN YOU'RE IN LINE.

Mobile Pay Your Way

Control Your Debit Cards with NexTier Mobile!

Have piece-of-mind knowing you can control the NexTier Visa® Debit Cards in your wallet with the smartphone in your pocket.



Protect Yourself

Receive mobile alerts whenever your card is used.



Track Card Use

Review card usage history and transaction details.



Set Limits

Manage spending by setting customized purchase controls.



DOWNLOAD THE NexTier Mobile App

To send money with Zelle or control your debit cards. Download NexTier Mobile from the app store on your smart phone today.



Zelle® - Send Money Your Way.

Send money right from the NexTier Mobile App or your online banking account.



SEND

Send money fast in just a few steps.



REQUEST

Settle up with friends & family, regardless of where they bank.*



SPLIT

Easily divide the cost of the dinner check, coffee and more.

* Must have a bank account in the U.S. to use Zelle.

Mobile Pay Your Way

Pay merchants in stores and online with the ease of mobile payment options.



Apple Pay

Enjoy the benefits of your NexTier Visa® Debit Card using Apple Pay.



Google Pay

Confidence. Simplicity. And the things you love about your NexTier Visa® Debit Card.

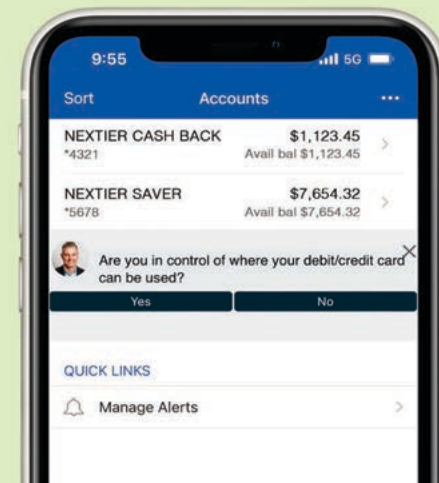


Samsung Pay

Adding your NexTier Visa® Debit Card to Samsung Pay is as easy as snapping a photo.

Accepted at merchants where you see these icons:  

Learn how to set-up mobile payments at: www.nexttierbank.com



Easily transfer money from other banks with

External Transfer

Financing big expenses is simple with **External Transfer**. You can freely access your accounts at other banks right inside your NexTier Online Banking Account or using the NexTier Mobile App.

It's your money – move it when and where you need it.

How To Use External Transfer on the Desktop Website:

1. Login to your **NexTier Online Banking Account**.
2. Click on **Transfer**.
3. Click on the **Launch External Transfer** button.
4. Enter your **Transfer Details**: Amount, Account info (From and To), the date you'd like to send the transfer, and you can even add a memo.
5. Click **Continue**.
6. **Review** Transfer details.
7. Click **Confirm**.

How To Use External Transfer on the NexTier Mobile App:

1. Login on the **App**.
2. Tap **Transfer & Pay**.
3. Select **External Transfer**.
4. **Follow** the on-screen steps.
5. Review Transfer.
6. Tap **Transfer**.

That's it! Your transfer will be sent on the date you've selected.

Member
FDIC



Contact Us

1.800.262.1088

www.nextierbank.com

Revised August 2021

Bank 24/7: Online

NexTier
Bank



OUR Digital SOLUTIONS

We have *Solutions* that pair with your NexTier Online Banking Account.



BANK YOUR WAY.

Online Banking



MANAGE YOUR FINANCES.

Bill Pay



BANKING ON-THE-GO.

NexTier Mobile App



RECEIVE EMAIL NOTIFICATIONS.

eStatements

Online Banking

With the convenience of online banking, it's easy to use and more secure than ever.

- Check account balances
- Transfer funds between accounts
- View your check images
- Access and print your eStatements
- Make loan payments with a NexTier checking or savings account
- Apply Stop Payments
- Set up alerts to monitor account balances with email or text message notifications
- Order Checks
- Transfer Funds with External Transfer

Bill Pay

Paying bills online is a fast and easy way to manage your finances. Enroll when you are logged into your NexTier Online Banking account.

- Set up either one-time or recurring payments
- Pay all of your bills from one secure website

NexTier Mobile App

Using our mobile app from your phone or tablet allows you to:

- View account balances & transaction history
- Pay bills with Mobile Bill Pay
- Transfer funds between accounts
- Find the nearest branch location
- Deposit checks with Mobile Deposit

Message and data rates may apply. NexTier Mobile is available to anyone currently enrolled in our NexTier Online Banking service.

eStatements

Receive statements for checking, savings, & money market accounts in one place.

- Enroll in eStatements from your Online Banking portal
- Receive email notifications when your statement is available
- Safely access up to 18 months of eStatements

SET UP

Real-Time Alerts

Know what's happening with your money the moment it happens. Setup your Online Banking alerts and relax. You now have peace-of-mind knowing the status of your finances.

Want to know if your balance drops?

An alert is sent instantly.

Need to know when a deposit is made? You'll find out the moment it happens.

Want to track when your debit card is used?

Each transaction can automatically trigger a notification.

Choose from a variety of alerts.

With the notification response option, you can transfer funds on the spot, pay bills and more. Alerts can even help spot signs of fraud and identity theft.

How to Setup Real-Time Alerts:

1. Login to your **NexTier Online Banking Account**.
2. Click on **Alerts**.
3. Set up your **Contact Information**. You can add an email address and cell phone number. If you use the NexTier Mobile App, you'll see it listed and activated under App Notifications.
4. **Activate** the email address and cell phone number you've added.
5. Customize your **Alert Options**.

That's it! You're now ready to receive Real-Time Online Banking Alerts.

Business Checking

With our **Business Checking** options, you can manage your finances to know where and how you're spending money. Our accounts are customized to fit every balance, account activity level, and cash management need.

What We Offer:

- ✦ Free Business Checking Accounts
- ✦ Business Alliance Analysis Accounts
- ✦ Business Money Market Accounts
- ✦ Sweep Accounts
- ✦ Zero Balance Accounts

Commercial Lending

We offer a variety of **short- and long-term financing** options for businesses of all size. Our experts will work with your organization to explore options and guide you through the lending process.

What We Offer:

- ✦ Construction Financing
- ✦ Equipment Loans
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- ✦ Tax Anticipation Notes
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- ✦ **Check Positive Pay** prevents the recreation or alteration of checks.
- ✦ **Security Alerts** to help protect your organization.

Traditional Lockbox

Save time and money with our **Traditional Lockbox** solution.

What We Offer:

- ✦ Outsourcing of Accounts Receivable to free up valuable staff resources.
- ✦ Quick access to paper receivables with reports customized to your specifications.

Remote Lockbox

Maintain additional control through **Remote Lockbox**.

What We Offer:

- ✦ Continue to accept payments at your location.
- ✦ Customized reporting benefits of a traditional lockbox.
- ✦ Automate payment processing with the ability to capture bar coded information or remittances.
- ✦ Same day depositing of funds.

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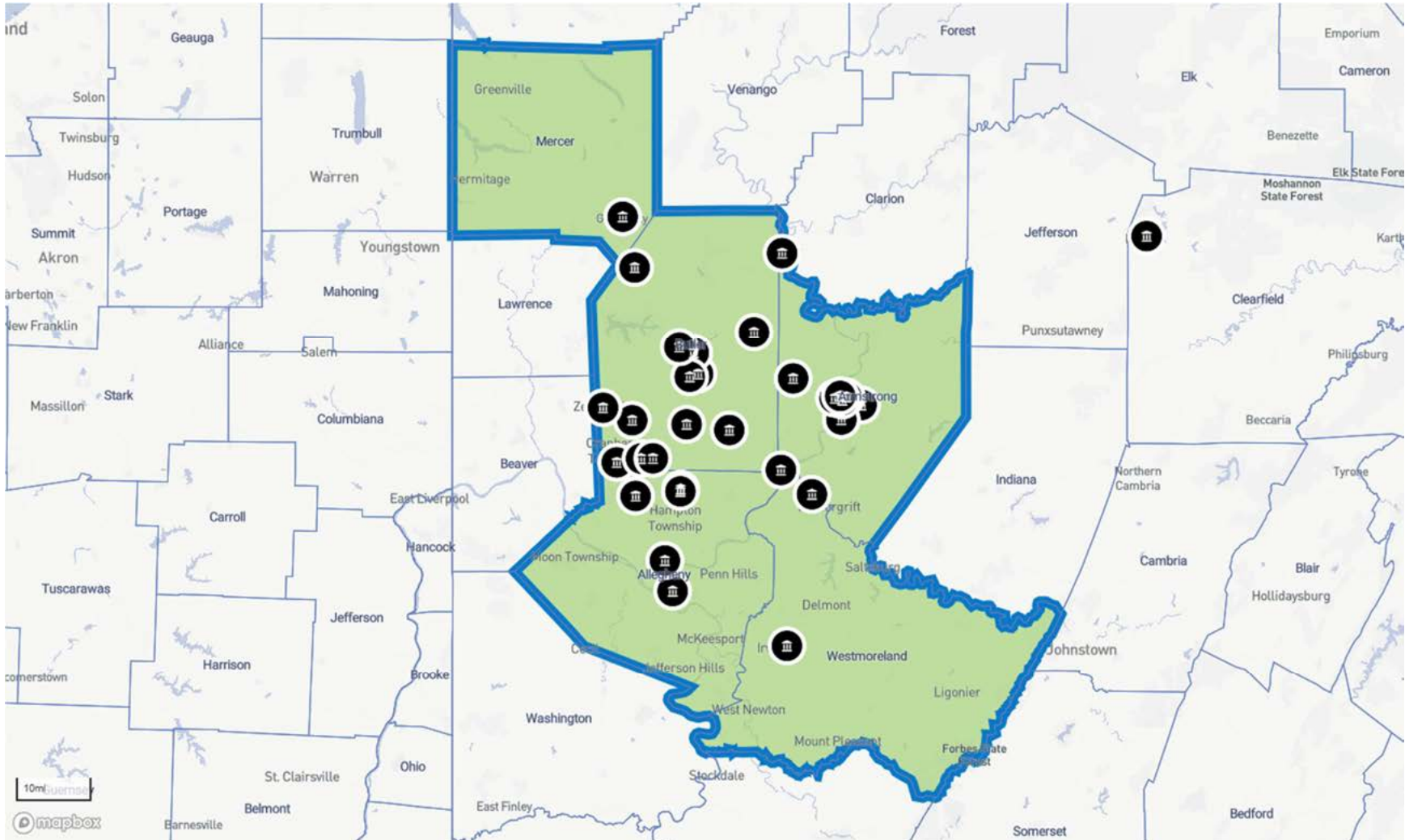




Assessment Area



Western PA Assessment Area



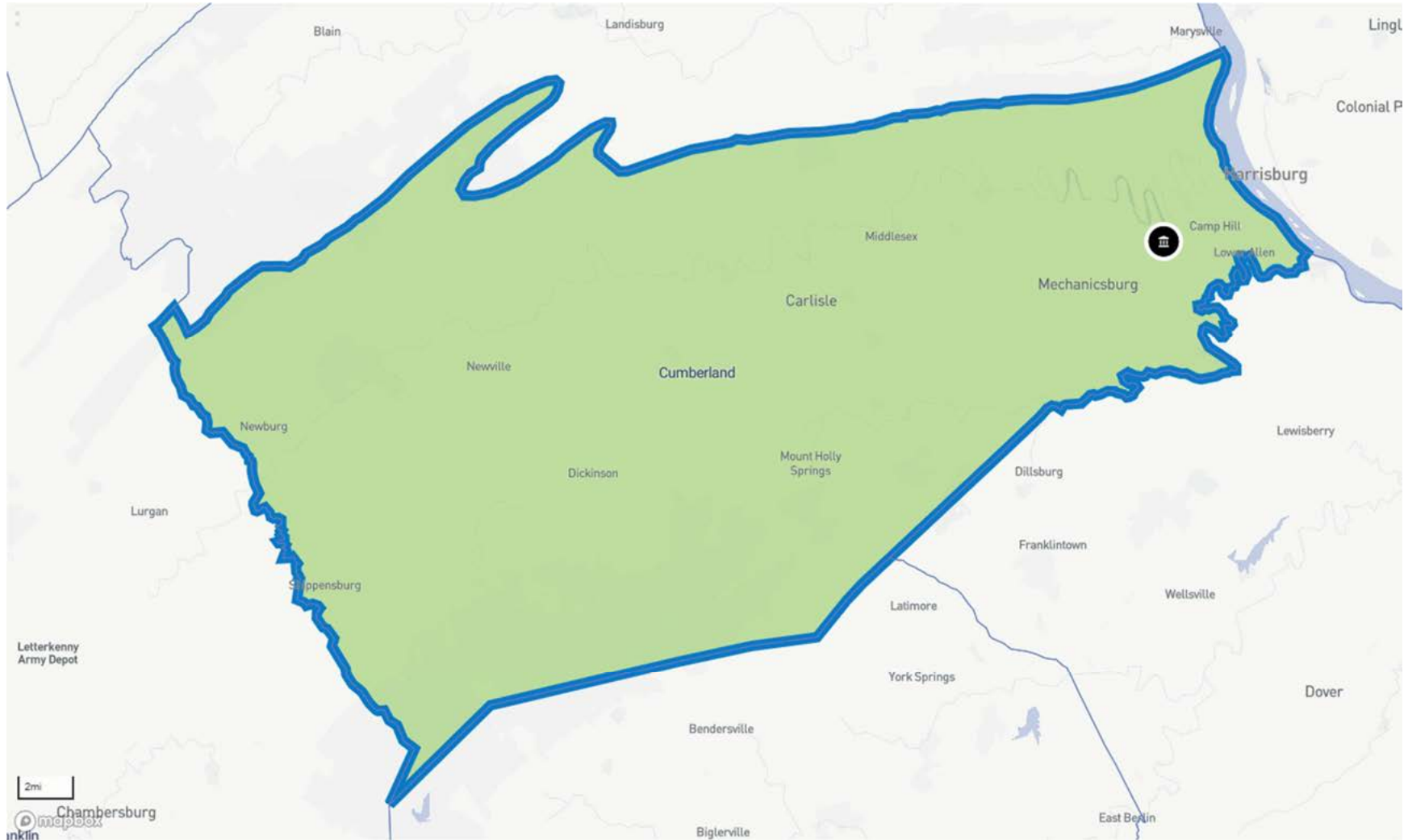


DuBois PA Assessment Area



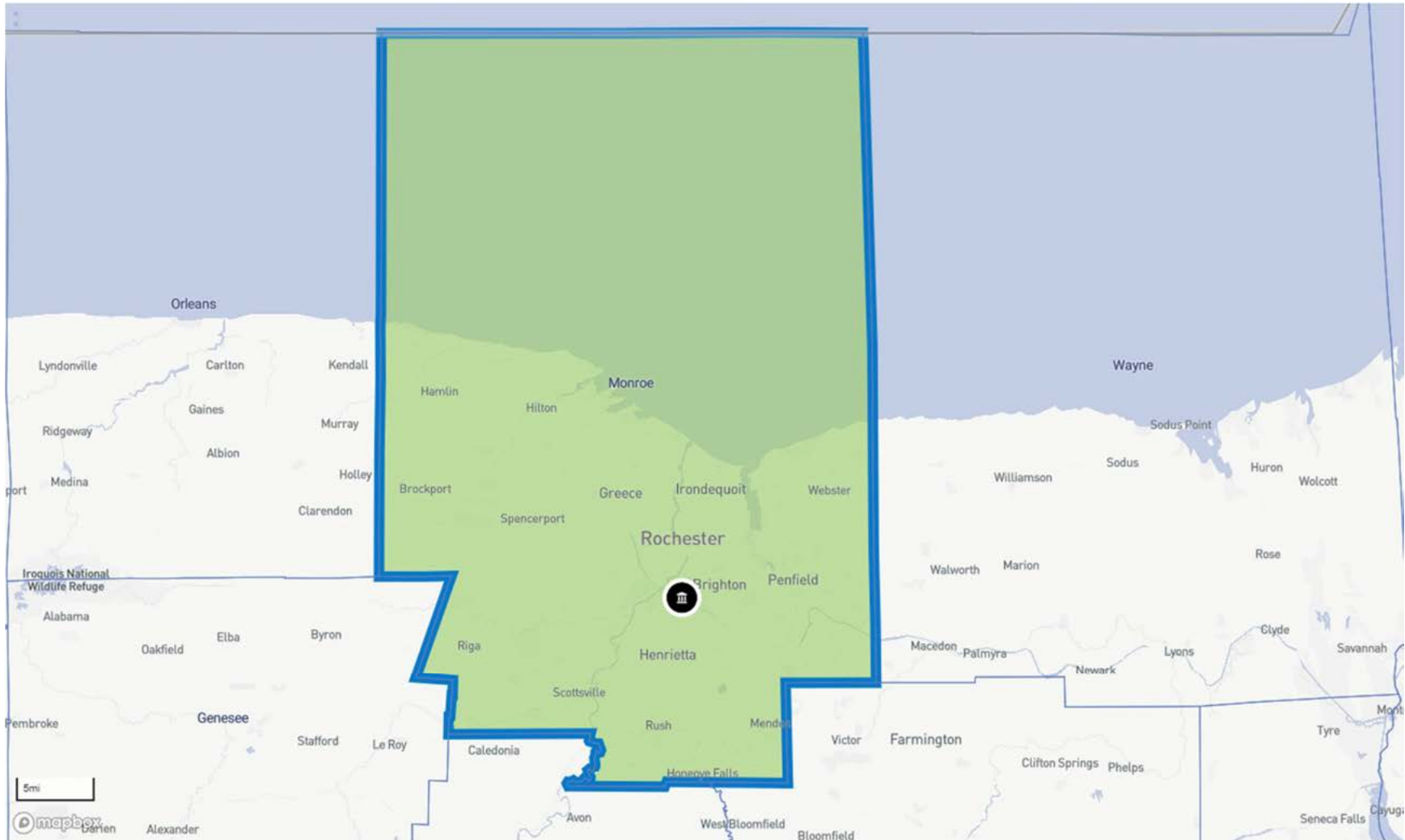


Camphill PA Assessment Area



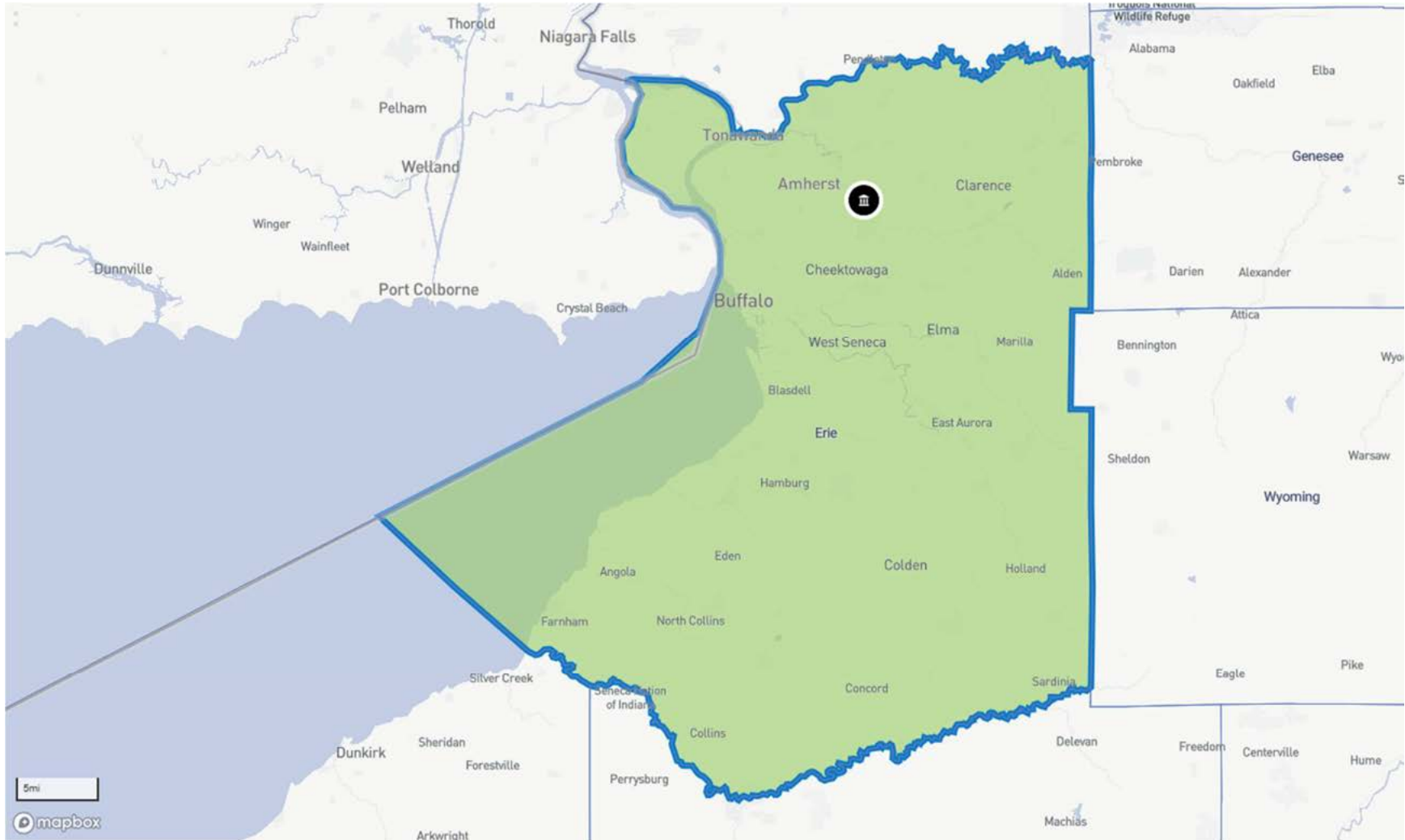


Rochester NY Assessment Area



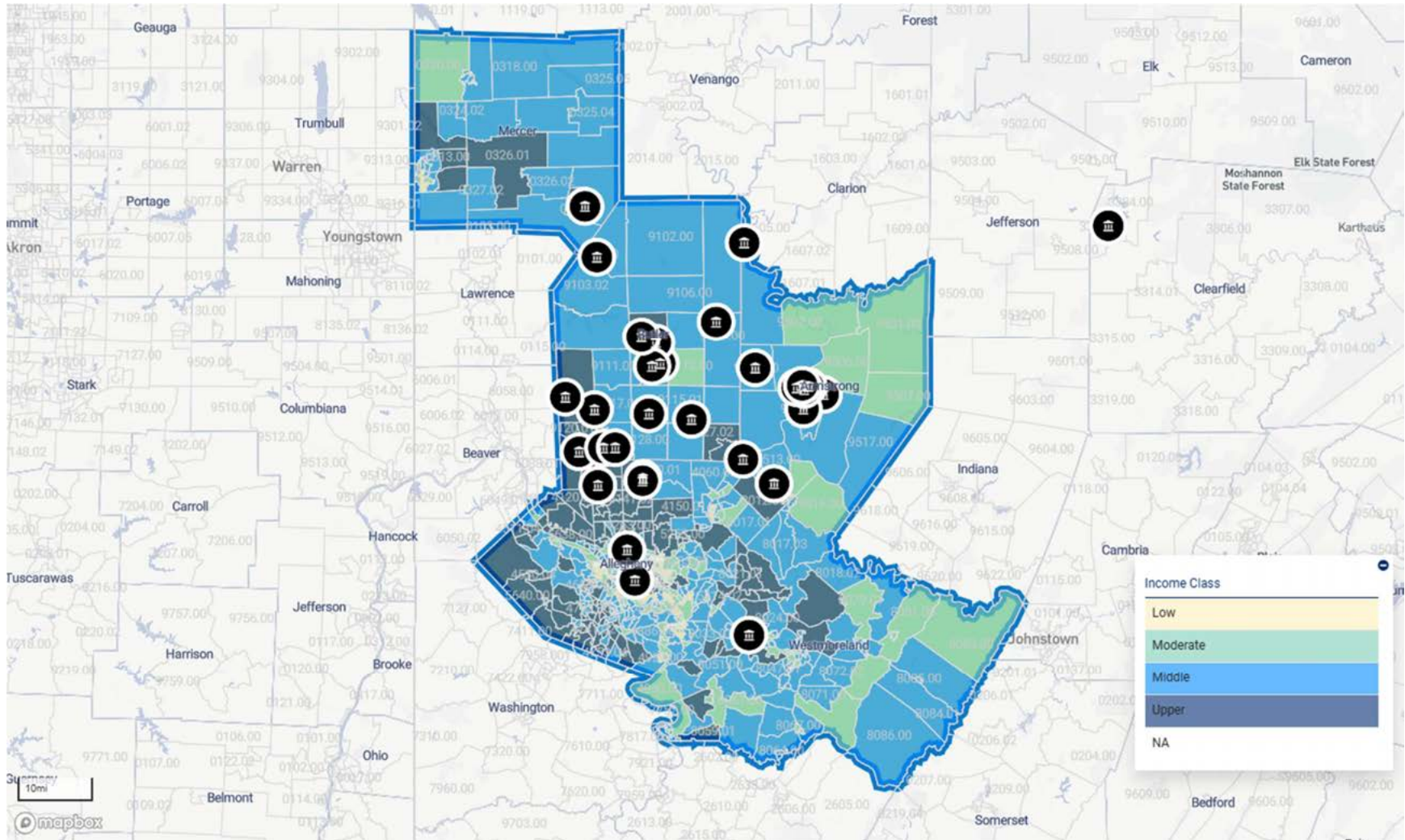


Williamsville NY Assessment Area



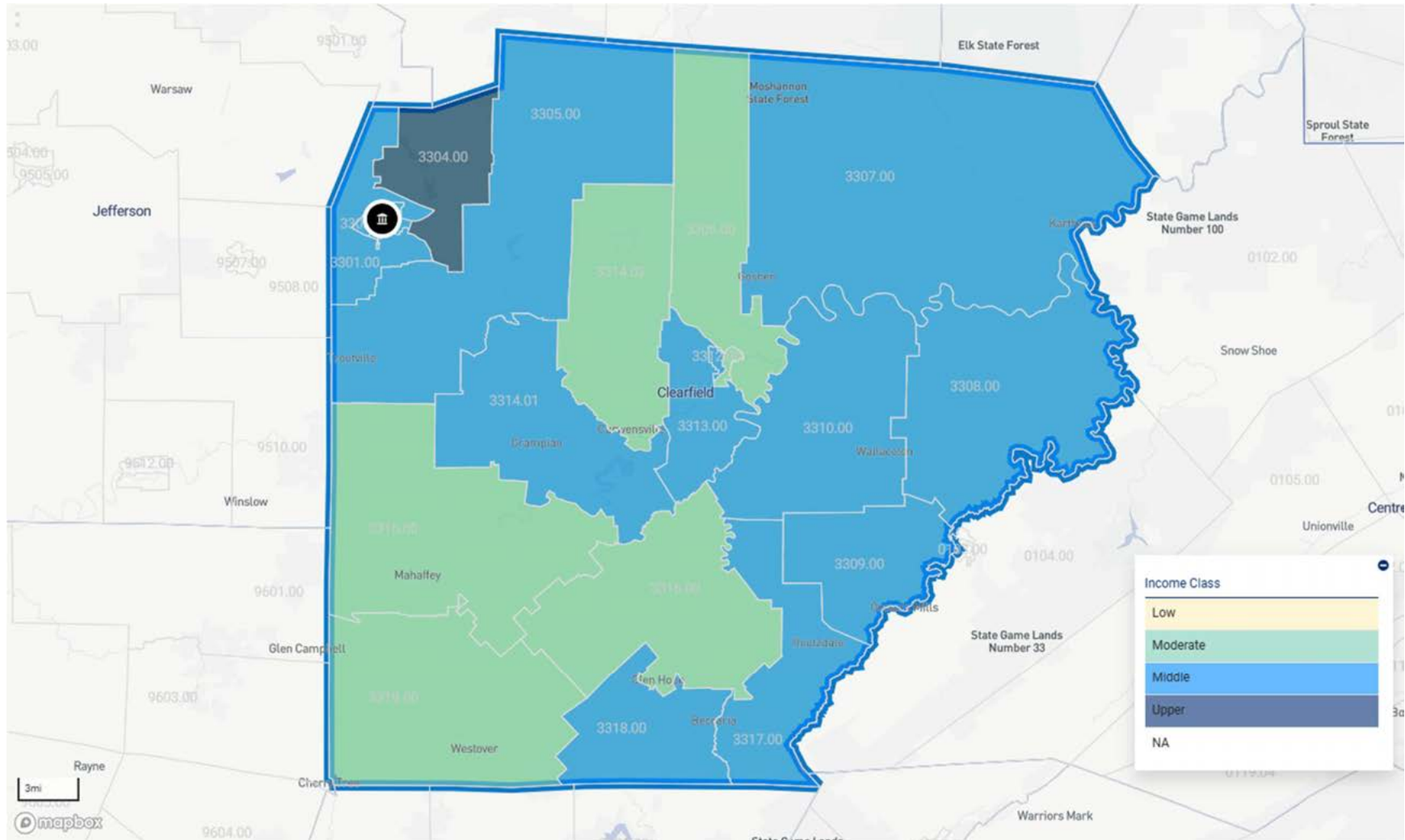


Western PA Assessment Area by Tract Income Level



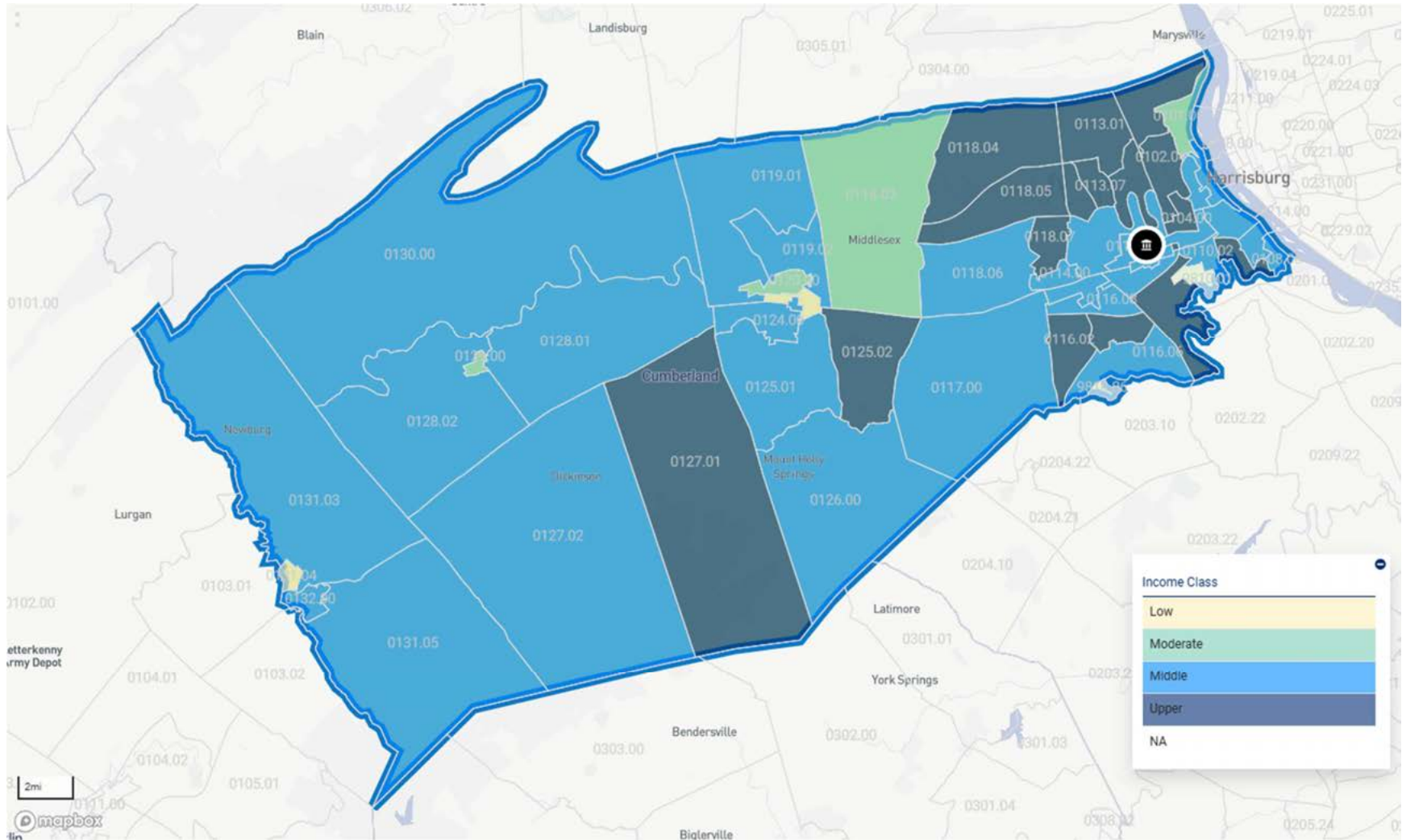


DuBois PA Assessment Area by Tract Income Level



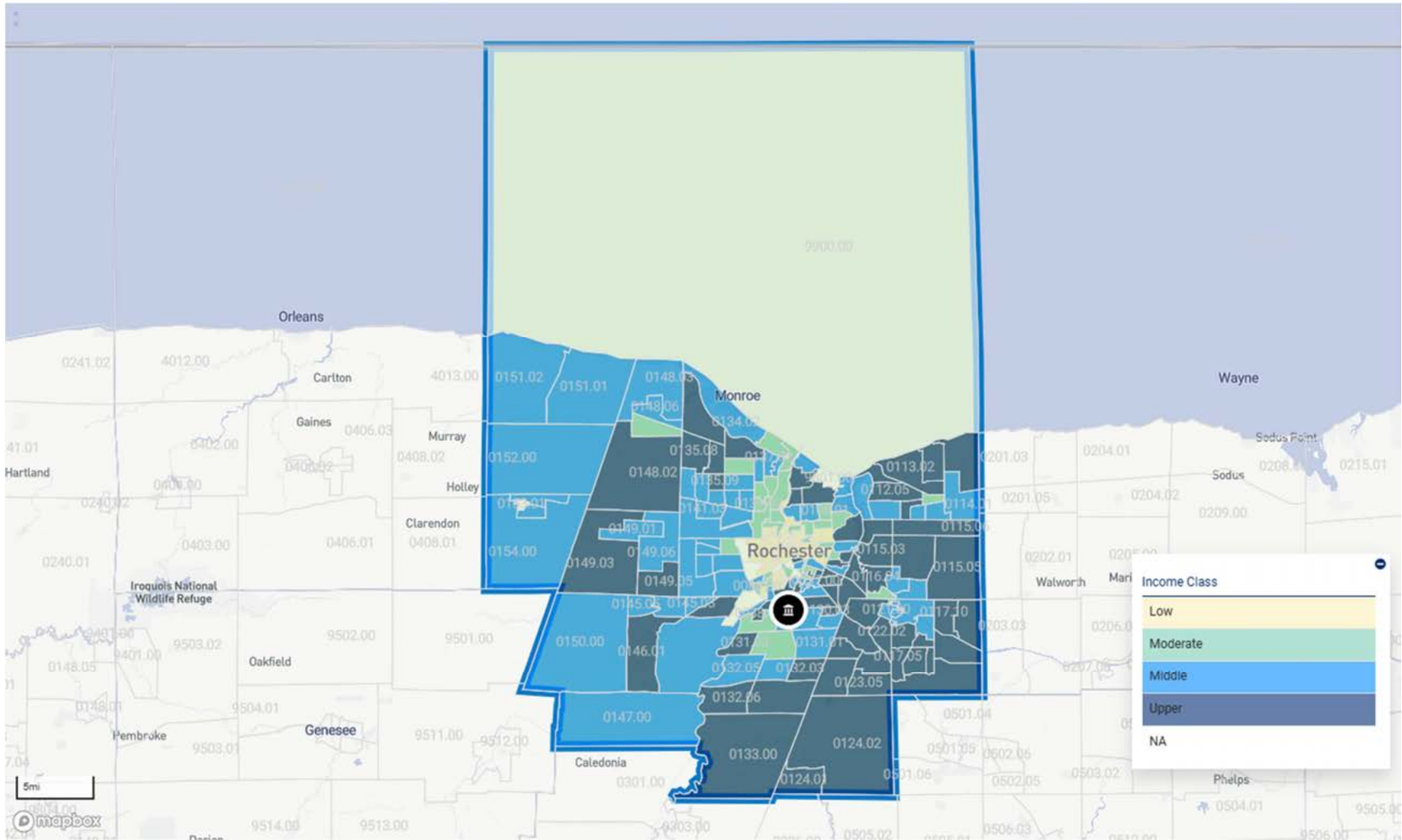


Camphill PA Assessment Area by Tract Income Level



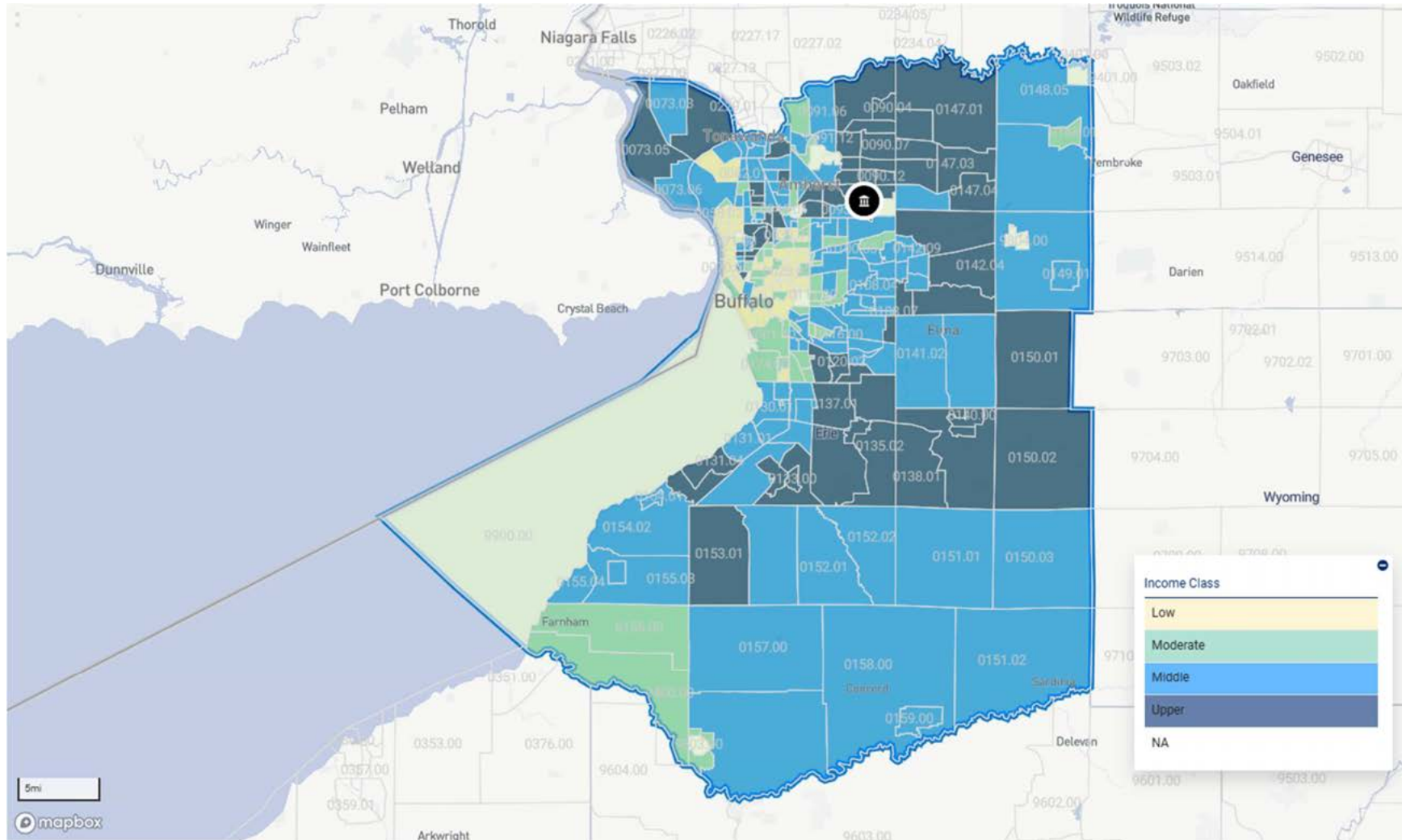


Rochester NY Assessment Area by Tract Income Level





Williamsville NY Assessment Area by Tract Income Level



Census Tracts

State Code - Pennsylvania
MSA Code - Pittsburgh
County Code - Allegheny

42
38300
003

Allegheny County

Allegheny County Cont.

PITTSBURGH CITY	0103.01	UNKNOWN	PITTSBURGH CITY	1408.00	UPPER
PITTSBURGH CITY	0103.02	LOW	PITTSBURGH CITY	1411.00	UPPER
PITTSBURGH CITY	0201.00	UPPER	PITTSBURGH CITY	1412.00	UPPER
PITTSBURGH CITY	0203.00	UNKNOWN	PITTSBURGH CITY	1413.00	UPPER
PITTSBURGH CITY	0305.00	LOW	PITTSBURGH CITY	1414.00	UPPER
PITTSBURGH CITY	0402.00	LOW	PITTSBURGH CITY	1516.00	MIDDLE
PITTSBURGH CITY	0404.00	UPPER	PITTSBURGH CITY	1517.00	MIDDLE
PITTSBURGH CITY	0405.00	LOW	PITTSBURGH CITY	1608.00	MODERATE
PITTSBURGH CITY	0406.00	LOW	PITTSBURGH CITY	1609.00	UPPER
PITTSBURGH CITY	0409.00	MODERATE	PITTSBURGH CITY	1610.00	LOW
PITTSBURGH CITY	0501.00	LOW	PITTSBURGH CITY	1702.00	MODERATE
PITTSBURGH CITY	0506.00	MODERATE	PITTSBURGH CITY	1706.00	MODERATE
PITTSBURGH CITY	0509.00	LOW	PITTSBURGH CITY	1803.00	MODERATE
PITTSBURGH CITY	0510.00	UNKNOWN	PITTSBURGH CITY	1807.00	MODERATE
PITTSBURGH CITY	0511.00	LOW	PITTSBURGH CITY	1903.00	MIDDLE
PITTSBURGH CITY	0603.00	MIDDLE	PITTSBURGH CITY	1911.00	UPPER
PITTSBURGH CITY	0605.00	MIDDLE	PITTSBURGH CITY	1914.00	MIDDLE
PITTSBURGH CITY	0703.00	UPPER	PITTSBURGH CITY	1915.00	MODERATE
PITTSBURGH CITY	0705.00	MIDDLE	PITTSBURGH CITY	1916.00	MODERATE
PITTSBURGH CITY	0706.00	MIDDLE	PITTSBURGH CITY	1917.00	MIDDLE
PITTSBURGH CITY	0708.00	UPPER	PITTSBURGH CITY	1918.00	MIDDLE
PITTSBURGH CITY	0709.00	UPPER	PITTSBURGH CITY	1919.00	MIDDLE
PITTSBURGH CITY	0802.00	MODERATE	PITTSBURGH CITY	1920.00	MIDDLE
PITTSBURGH CITY	0804.00	MIDDLE	PITTSBURGH CITY	2022.00	MODERATE
PITTSBURGH CITY	0806.00	UPPER	PITTSBURGH CITY	2023.00	MIDDLE
PITTSBURGH CITY	0807.00	MODERATE	PITTSBURGH CITY	2413.00	MIDDLE
PITTSBURGH CITY	0809.00	MIDDLE	PITTSBURGH CITY	2509.00	LOW
PITTSBURGH CITY	0901.00	MIDDLE	PITTSBURGH CITY	2602.00	MIDDLE
PITTSBURGH CITY	0902.00	UPPER	PITTSBURGH CITY	2607.00	MIDDLE
PITTSBURGH CITY	0903.00	MIDDLE	PITTSBURGH CITY	2613.00	LOW
PITTSBURGH CITY	1005.00	MIDDLE	PITTSBURGH CITY	2614.00	MODERATE
PITTSBURGH CITY	1011.00	MODERATE	PITTSBURGH CITY	2615.00	MODERATE
PITTSBURGH CITY	1014.00	MIDDLE	PITTSBURGH CITY	2620.00	MODERATE
PITTSBURGH CITY	1018.00	MIDDLE	PITTSBURGH CITY	2701.00	MIDDLE
PITTSBURGH CITY	1019.00	MODERATE	PITTSBURGH CITY	2703.00	MIDDLE
PITTSBURGH CITY	1102.00	UPPER	PITTSBURGH CITY	2708.00	MIDDLE
PITTSBURGH CITY	1106.00	UPPER	PITTSBURGH CITY	2716.00	MODERATE
PITTSBURGH CITY	1113.00	MODERATE	PITTSBURGH CITY	2814.00	LOW
PITTSBURGH CITY	1114.00	MODERATE	PITTSBURGH CITY	2815.00	MODERATE
PITTSBURGH CITY	1115.00	LOW	PITTSBURGH CITY	2901.00	MODERATE
PITTSBURGH CITY	1203.00	MODERATE	PITTSBURGH CITY	2902.00	MODERATE
PITTSBURGH CITY	1209.00	LOW	PITTSBURGH CITY	2904.00	MIDDLE
PITTSBURGH CITY	1302.00	MODERATE	PITTSBURGH CITY	3001.00	MODERATE
PITTSBURGH CITY	1306.00	LOW	PITTSBURGH CITY	3102.00	MIDDLE
PITTSBURGH CITY	1307.00	LOW	PITTSBURGH CITY	3204.00	MODERATE
PITTSBURGH CITY	1308.00	LOW	PITTSBURGH CITY	3206.00	MIDDLE
PITTSBURGH CITY	1401.00	UPPER	PITTSBURGH CITY	3207.00	MIDDLE
PITTSBURGH CITY	1402.00	UPPER		4011.00	MIDDLE
PITTSBURGH CITY	1403.00	UPPER		4012.00	MODERATE
PITTSBURGH CITY	1404.00	UPPER		4013.00	MIDDLE
PITTSBURGH CITY	1405.00	MIDDLE	BRACKENRIDGE BOROUGH	4020.00	MODERATE

Census Tracts

State Code - Pennsylvania
MSA Code - Pittsburgh
County Code - Allegheny

42
38300
003

Allegheny County Cont.

Allegheny County Cont.

TARENTUM BOROUGH	4035.00	MODERATE		4293.00	UPPER
	4040.00	MIDDLE		4294.00	UPPER
	4050.00	MIDDLE		4295.00	MIDDLE
	4060.00	MIDDLE		4296.00	UPPER
BAIRDFORD CDP	4070.01	MIDDLE		4297.00	MODERATE
ALLISON PARK CDP	4070.02	MIDDLE	WEST VIEW BOROUGH	4301.00	MIDDLE
BAKERSTOWN CDP	4080.01	UPPER	WEST VIEW BOROUGH	4302.00	UPPER
GIBSONIA CDP	4080.02	UPPER	BELLEVUE BOROUGH	4311.00	MIDDLE
	4090.01	UPPER	BELLEVUE BOROUGH	4314.00	MIDDLE
	4090.02	UPPER	BELLEVUE BOROUGH	4315.00	UPPER
BRADFORD WOODS BOROUGH	4100.00	UPPER	AVALON BOROUGH	4323.00	MIDDLE
	4110.01	UPPER	AVALON BOROUGH	4324.00	MIDDLE
	4110.02	UPPER	BEN AVON BOROUGH	4340.00	UPPER
FRANKLIN PARK BOROUGH	4120.02	UPPER	EMSWORTH BOROUGH	4350.00	MIDDLE
FRANKLIN PARK BOROUGH	4120.03	UPPER		4370.00	UPPER
FRANKLIN PARK BOROUGH	4120.04	UPPER	BELL ACRES BOROUGH	4390.00	UPPER
	4131.00	UPPER	SEWICKLEY BOROUGH	4455.00	UPPER
	4132.01	UPPER	EDGEWORTH BOROUGH	4460.00	UPPER
	4132.02	UPPER		4470.00	MIDDLE
	4133.00	UPPER	LEETSDALE BOROUGH	4480.00	MODERATE
ALLISON PARK CDP	4134.00	UPPER		4490.00	MIDDLE
ALLISON PARK CDP	4135.00	UPPER	CORAOPOLIS BOROUGH	4507.00	MODERATE
ALLISON PARK CDP	4141.01	UPPER	CORAOPOLIS BOROUGH	4508.00	MODERATE
ALLISON PARK CDP	4141.02	UPPER	CARNOT-MOON CDP	4511.01	UPPER
ALLISON PARK CDP	4142.00	UPPER	CARNOT-MOON CDP	4511.02	MIDDLE
	4150.01	UPPER		4511.04	UPPER
	4150.02	UPPER	CARNOT-MOON CDP	4511.05	UPPER
HARWICK CDP	4160.00	MIDDLE	CARNOT-MOON CDP	4513.00	MIDDLE
SPRINGDALE BOROUGH	4171.00	MIDDLE	CLINTON CDP	4520.00	UPPER
SPRINGDALE BOROUGH	4172.00	MIDDLE	ENLOW CDP	4530.03	UPPER
CHESWICK BOROUGH	4180.00	UPPER	ENLOW CDP	4530.04	UPPER
	4190.00	MIDDLE	OAKDALE BOROUGH	4550.00	MIDDLE
BLAWNOK BOROUGH	4200.00	MODERATE		4560.01	UPPER
	4211.00	UPPER	NOBLESTOWN CDP	4560.03	UPPER
	4212.00	UPPER		4560.04	UPPER
FOX CHAPEL BOROUGH	4220.00	UPPER	BRIDGEVILLE BOROUGH	4571.00	MIDDLE
ASPINWALL BOROUGH	4230.00	UPPER	BRIDGEVILLE BOROUGH	4572.00	MIDDLE
SHARPSBURG BOROUGH	4240.00	MODERATE		4580.01	UPPER
ETNA BOROUGH	4250.00	MODERATE	RENNERDALE CDP	4580.02	UPPER
ALLISON PARK CDP	4263.00	UPPER		4591.01	MIDDLE
GLENSHAW CDP	4264.00	MIDDLE		4591.02	UPPER
	4267.00	MIDDLE		4592.01	MIDDLE
ALLISON PARK CDP	4268.00	UPPER	PENNSBURY VILLAGE BOROUGH	4592.02	MIDDLE
MILLVALLE BOROUGH	4270.00	MODERATE		4600.01	MIDDLE
	4271.00	UPPER		4600.02	MIDDLE
	4272.00	MODERATE		4610.00	MODERATE
	4281.00	MIDDLE		4621.00	MODERATE
	4282.00	MIDDLE		4626.00	MODERATE
	4291.00	MIDDLE	MCKEES ROCKS BOROUGH	4639.00	MODERATE
GLENSHAW CDP	4292.01	UPPER	INGRAM BOROUGH	4643.00	MIDDLE
GLENSHAW CDP	4292.02	UPPER	MCKEES ROCKS BOROUGH	4644.00	UNKNOWN

Census Tracts

State Code - Pennsylvania
MSA Code - Pittsburgh
County Code - Allegheny

42
38300
003

Allegheny County Cont.

Allegheny County Cont.

CRAFTON BOROUGH	4656.00	MIDDLE	WEST HOMESTEAD BOROUGH	4825.00	MIDDLE
CRAFTON BOROUGH	4658.00	UPPER	HOMESTEAD BOROUGH	4838.00	LOW
CARNEGIE BOROUGH	4687.00	MIDDLE	MUNHALL BOROUGH	4843.00	MIDDLE
CARNEGIE BOROUGH	4688.00	MIDDLE	MUNHALL BOROUGH	4845.00	MODERATE
CARNEGIE BOROUGH	4689.00	MIDDLE	MUNHALL BOROUGH	4846.00	MIDDLE
GREEN TREE BOROUGH	4690.00	UPPER	WHITAKER BOROUGH	4850.00	MODERATE
	4703.00	MIDDLE	DUQUESNE CITY	4867.00	LOW
	4704.00	UPPER	DUQUESNE CITY	4868.00	MODERATE
	4705.01	UPPER	DUQUESNE CITY	4869.00	MODERATE
	4705.02	UPPER	DRAVOSBURG BOROUGH	4870.00	MODERATE
	4706.00	MIDDLE	WEST MIFFLIN BOROUGH	4881.00	MODERATE
HEIDELBERG BOROUGH	4710.00	MIDDLE	WEST MIFFLIN BOROUGH	4882.00	MODERATE
DORMONT BOROUGH	4721.00	MIDDLE	WEST MIFFLIN BOROUGH	4883.00	MIDDLE
DORMONT BOROUGH	4722.00	MIDDLE	WEST MIFFLIN BOROUGH	4884.00	MIDDLE
DORMONT BOROUGH	4723.00	MIDDLE	WEST MIFFLIN BOROUGH	4885.00	MIDDLE
DORMONT BOROUGH	4724.00	MIDDLE	WEST MIFFLIN BOROUGH	4886.00	MIDDLE
	4731.00	UPPER	PLEASANT HILLS BOROUGH	4890.01	MIDDLE
	4732.00	UPPER	PLEASANT HILLS BOROUGH	4890.02	MIDDLE
	4733.00	UPPER		4900.02	MIDDLE
	4734.01	UPPER		4900.03	UPPER
	4734.02	UPPER		4900.04	UPPER
	4735.00	UPPER	JEFFERSON HILLS BOROUGH	4911.01	UPPER
	4736.01	UPPER	JEFFERSON HILLS BOROUGH	4912.00	MIDDLE
	4736.02	UPPER	CLAIRTON CITY	4927.00	MODERATE
	4741.01	UPPER	CLAIRTON CITY	4928.00	MODERATE
	4741.02	UPPER	CLAIRTON CITY	4929.00	LOW
	4742.01	UPPER	ELIZABETH BOROUGH	4940.00	MODERATE
	4742.02	UPPER		4950.00	MODERATE
	4742.03	UPPER		4961.01	UPPER
BETHEL PARK MUNICIPALITY	4751.01	MIDDLE		4961.02	MIDDLE
BETHEL PARK MUNICIPALITY	4751.02	UPPER	BOSTON CDP	4962.00	MIDDLE
BETHEL PARK MUNICIPALITY	4752.00	UPPER	LINCOLN BOROUGH	4970.00	MIDDLE
BETHEL PARK MUNICIPALITY	4753.01	MIDDLE	LIBERTY BOROUGH	4980.00	MIDDLE
BETHEL PARK MUNICIPALITY	4753.03	UPPER	GLASSPORT BOROUGH	4993.00	MODERATE
BETHEL PARK MUNICIPALITY	4753.04	UPPER	GLASSPORT BOROUGH	4994.00	MODERATE
BETHEL PARK MUNICIPALITY	4754.01	UPPER	PORT VUE BOROUGH	5003.00	MIDDLE
BETHEL PARK MUNICIPALITY	4754.02	UPPER	VERSAILLES BOROUGH	5010.00	MODERATE
CASTLE SHANNON BOROUGH	4761.00	MIDDLE	WHITE OAK BOROUGH	5030.02	MIDDLE
CASTLE SHANNON BOROUGH	4762.00	MIDDLE		5041.00	MODERATE
WHITEHALL BOROUGH	4771.00	UPPER	EAST MCKEESPORT BOROUGH	5070.00	MIDDLE
WHITEHALL BOROUGH	4772.00	MIDDLE	WILMERDING BOROUGH	5080.00	MODERATE
WHITEHALL BOROUGH	4773.00	MIDDLE	TURTLE CREEK BOROUGH	5094.00	LOW
BRENTWOOD BOROUGH	4781.00	MIDDLE	EAST PITTSBURGH BOROUGH	5100.00	LOW
BRENTWOOD BOROUGH	4782.00	MIDDLE	NORTH BRADDOCK BOROUGH	5120.00	MODERATE
	4790.00	MIDDLE	NORTH BRADDOCK BOROUGH	5130.00	MODERATE
BALDWIN BOROUGH	4801.01	MODERATE	BRADDOCK BOROUGH	5138.00	LOW
BALDWIN BOROUGH	4801.02	MIDDLE	RANKIN BOROUGH	5140.00	LOW
BALDWIN BOROUGH	4802.00	MIDDLE	SWISSVALE BOROUGH	5151.00	MODERATE
BALDWIN BOROUGH	4803.00	MIDDLE	SWISSVALE BOROUGH	5152.00	MIDDLE
BALDWIN BOROUGH	4804.00	MIDDLE	SWISSVALE BOROUGH	5153.00	MIDDLE
MOUNT OLIVER BOROUGH	4810.00	MODERATE	SWISSVALE BOROUGH	5154.01	UPPER

Census Tracts

State Code - Pennsylvania	42
MSA Code - Pittsburgh	38300
County Code - Butler	019

Butler County

Butler County Cont.

BUTLER CITY	9021.00	MIDDLE			
BUTLER CITY	9022.00	MODERATE			
BUTLER CITY	9023.00	LOW			
BUTLER CITY	9024.00	LOW			
BUTLER CITY	9025.00	MIDDLE			
MEADOWOOD CDP	9026.00	MIDDLE			
HOMEACRE-LYNDORA CDP	9027.00	MIDDLE			
HOMEACRE-LYNDORA CDP	9028.00	MIDDLE			
HOMEACRE-LYNDORA CDP	9029.00	UPPER			
HOMEACRE-LYNDORA CDP	9030.00	MIDDLE			
OAK HILLS CDP	9031.00	MIDDLE			
BRUIN BOROUGH	9101.00	MIDDLE			
CHERRY VALLEY BOROUGH	9102.00	MIDDLE			
HARRISVILLE BOROUGH	9103.01	MIDDLE			
WEST LIBERTY BOROUGH	9103.02	MIDDLE			
SLIPPERY ROCK BOROUGH	9104.00	MIDDLE			
WEST SUNBURY BOROUGH	9106.00	MIDDLE			
	9107.00	MIDDLE			
UNIONVILLE CDP	9108.00	UPPER			
SHANOR-NORTHVUE CDP	9109.00	UPPER			
LAKE ARTHUR ESTATES CDP	9110.00	MIDDLE			
CONNOQUENESSING BOROUGH	9111.00	MIDDLE			
EAST BUTLER BOROUGH	9112.00	MODERATE			
CHICORA BOROUGH	9113.00	MIDDLE			
	9114.00	MIDDLE			
	9115.01	MIDDLE			
SAXONBURG BOROUGH	9115.02	MIDDLE			
NIXON CDP	9116.00	MIDDLE			
EVANS CITY BOROUGH	9117.00	MIDDLE			
	9118.00	UPPER			
HARMONY BOROUGH	9119.00	MIDDLE			
	9120.01	UPPER			
	9120.02	UPPER			
	9121.01	UPPER			
	9121.02	UPPER			
	9122.00	UPPER			
	9123.01	UPPER			
SEVEN FIELDS BOROUGH	9123.03	UPPER			
	9123.04	UPPER			
	9124.03	UPPER			
	9124.04	UPPER			
CALLERY BOROUGH	9124.05	MIDDLE			
VALENCIA BOROUGH	9124.06	UPPER			
	9127.01	UPPER			
	9127.02	UPPER			
	9128.00	MIDDLE			
SLIPPERY ROCK UNIVERSITY CDP	9801.00	UNKNOWN			
			Total		
			Low	2	
			Moderate	2	
			Middle	25	
			Upper	17	
			Unknown	1	
			NA	0	
			Total Census Tracts (Butler Co)	47	

Census Tracts

State Code - Pennsylvania
MSA Code - Pittsburgh
County Code - Westmoreland

42
38300
129

Westmoreland County

Westmoreland County Cont.

ARNOLD CITY	8001.00	LOW	GREENSBURG CITY	8039.01	MIDDLE
ARNOLD CITY	8002.00	MODERATE	GREENSBURG CITY	8039.02	MIDDLE
ARNOLD CITY	8003.00	LOW	GREENSBURG CITY	8040.00	MODERATE
NEW KENSINGTON CITY	8004.00	MIDDLE	GREENSBURG CITY	8041.00	MODERATE
NEW KENSINGTON CITY	8005.00	MIDDLE	GREENSBURG CITY	8042.00	MIDDLE
NEW KENSINGTON CITY	8006.00	LOW	SOUTHWEST GREENSBURG BORO	8043.00	MIDDLE
NEW KENSINGTON CITY	8007.00	LOW	SOUTH GREENSBURG BOROUGH	8044.00	MODERATE
NEW KENSINGTON CITY	8008.00	MIDDLE		8045.01	MIDDLE
NEW KENSINGTON CITY	8009.00	MODERATE		8045.03	MIDDLE
LOWER BURRELL CITY	8010.01	MIDDLE		8045.04	MIDDLE
LOWER BURRELL CITY	8010.02	MODERATE	YOUNGWOOD BOROUGH	8046.00	MIDDLE
LOWER BURRELL CITY	8011.00	MIDDLE	ARONA BOROUGH	8047.01	MIDDLE
	8012.00	UPPER		8047.03	MIDDLE
HYDE PARK BOROUGH	8013.00	MIDDLE		8047.04	MODERATE
VANDERGRIFT BOROUGH	8014.00	MODERATE		8047.05	UNKNOWN
EAST VANDERGRIFT BOROUGH	8015.00	MODERATE		8047.06	MIDDLE
VANDERGRIFT BOROUGH	8016.00	LOW		8048.01	MODERATE
	8017.01	MIDDLE	ARONA BOROUGH	8048.03	MIDDLE
	8017.02	MIDDLE		8048.04	UPPER
	8017.03	MIDDLE	MADISON BOROUGH	8049.01	MIDDLE
AVONMORE BOROUGH	8018.01	MIDDLE	HUNKER BOROUGH	8049.02	MIDDLE
SLICKVILLE CDP	8018.02	MIDDLE	HERMINIE CDP	8050.00	MIDDLE
SLICKVILLE CDP	8019.01	MIDDLE	SUTERSVILLE BOROUGH	8051.00	MIDDLE
CRABTREE CDP	8019.02	UPPER	MONESSEN CITY	8052.00	MODERATE
MURRYSVILLE MUNICIPALITY	8020.01	UPPER	MONESSEN CITY	8054.00	LOW
DELMONT BOROUGH	8020.03	UPPER	MONESSEN CITY	8055.00	MIDDLE
EXPORT BOROUGH	8020.04	UPPER	NORTH BELLE VERNON BOROUGH	8056.00	MIDDLE
MURRYSVILLE MUNICIPALITY	8021.01	UPPER	FELLSBURG CDP	8058.00	MODERATE
MURRYSVILLE MUNICIPALITY	8021.02	UPPER	LYNNWOOD-PRICEDALE CDP	8059.01	UPPER
MURRYSVILLE MUNICIPALITY	8021.03	UPPER	COLLINSBURG CDP	8059.03	UPPER
TRAFFORD BOROUGH	8022.00	MODERATE	FELLSBURG CDP	8059.04	MIDDLE
LEVEL GREEN CDP	8023.01	MIDDLE	WEST NEWTON BOROUGH	8060.00	MODERATE
HARRISON CITY CDP	8023.03	UPPER	WYANO CDP	8061.00	MODERATE
HARRISON CITY CDP	8023.04	UPPER	SMITHTON BOROUGH	8062.00	MIDDLE
	8024.00	MIDDLE	SCOTTDAL E BOROUGH	8063.00	MIDDLE
JEANNETTE CITY	8025.00	MIDDLE	SCOTTDAL E BOROUGH	8064.00	MIDDLE
JEANNETTE CITY	8026.00	MODERATE		8065.00	MIDDLE
JEANNETTE CITY	8027.00	MIDDLE		8066.00	MIDDLE
JEANNETTE CITY	8028.00	MODERATE	MOUNT PLEASANT BOROUGH	8067.00	MODERATE
MANOR BOROUGH	8029.00	UPPER	MOUNT PLEASANT BOROUGH	8068.00	MODERATE
IRWIN BOROUGH	8030.00	MIDDLE		8069.00	MIDDLE
	8031.00	MIDDLE	MAMMOTH CDP	8070.00	MODERATE
	8032.00	MIDDLE	CALUMET CDP	8071.00	MIDDLE
	8033.01	MIDDLE		8072.01	MIDDLE
	8033.02	UPPER		8072.02	MIDDLE
	8034.00	UPPER	HOSTETTER CDP	8073.00	MODERATE
	8035.01	UPPER	CRABTREE CDP	8074.01	MIDDLE
	8035.02	MIDDLE		8074.03	UPPER
ADAMSBURG BOROUGH	8036.00	MIDDLE	LAWSON HEIGHTS CDP	8074.04	MIDDLE
GRAPEVILLE CDP	8037.00	MIDDLE	LATROBE BOROUGH	8075.00	MIDDLE
	8038.00	UPPER	LATROBE BOROUGH	8076.00	MIDDLE

Census Tracts

State Code - Pennsylvania	42
MSA Code - Harrisburg/Carlisle PA	25420
County Code - Cumberland	041

Cumberland County

Cumberland County Cont.

ENOLA CDP	0101.00	MODERATE		0131.05	MIDDLE
	0102.01	UPPER		0132.00	MIDDLE
CAMP HILL BOROUGH	0102.03	MIDDLE		9810.01	UNKNOWN
ENOLA CDP	0102.04	UPPER		9816.06	UNKNOWN
ENOLA CDP	0103.00	MIDDLE			
CAMP HILL BOROUGH	0104.00	UPPER			
CAMP HILL BOROUGH	0105.00	MIDDLE			
LEMOYNE BOROUGH	0106.00	MIDDLE			
NEW CUMBERLAND BOROUGH	0107.00	MIDDLE			
NEW CUMBERLAND BOROUGH	0108.00	MIDDLE			
LOWER ALLEN CDP	0109.00	UPPER			
LOWER ALLEN CDP	0110.02	MIDDLE			
	0111.01	UPPER			
	0111.02	MIDDLE			
SHIREMANSTOWN BOROUGH	0112.00	MIDDLE			
	0113.01	UPPER			
	0113.03	UPPER			
	0113.04	MIDDLE			
	0113.05	MIDDLE			
	0113.06	UPPER			
	0113.07	UPPER			
MECHANICSBURG BOROUGH	0114.00	MIDDLE			
MECHANICSBURG BOROUGH	0115.00	MIDDLE			
	0116.02	UPPER			
	0116.06	MIDDLE			
	0116.07	UPPER			
	0116.08	MIDDLE			
	0117.00	MIDDLE			
SCHLUSSER CDP	0118.03	MODERATE			
	0118.04	UPPER			
NEW KINGSTOWN CDP	0118.05	UPPER			
NEW KINGSTOWN CDP	0118.06	MIDDLE			
	0118.07	UPPER			
SCHLUSSER CDP	0119.01	MIDDLE			
CARLISLE BARRACKS CDP	0119.02	MIDDLE			
CARLISLE BOROUGH	0120.00	MODERATE			
CARLISLE BOROUGH	0121.00	LOW			
CARLISLE BOROUGH	0122.00	MIDDLE			
CARLISLE BOROUGH	0123.00	LOW			
CARLISLE BOROUGH	0124.00	MIDDLE			
	0125.01	MIDDLE			
BOILING SPRINGS CDP	0125.02	UPPER			
MOUNT HOLLY SPRINGS BOROUGH	0126.00	MIDDLE			
	0127.01	UPPER			
	0127.02	MIDDLE			
PLAINFIELD CDP	0128.01	MIDDLE			
	0128.02	MIDDLE			
NEWVILLE BOROUGH	0129.00	MODERATE			
	0130.00	MIDDLE			
NEWBURG BOROUGH	0131.03	MIDDLE			
SHIPPENSBURG UNIVERSITY CDP	0131.04	LOW			
			Total		
				Low	3
				Moderate	4
				Middle	30
				Upper	16
				Unknown	2
				NA	0
			Total Census Tracts (Cumberland Co)		55

Census Tracts

State Code - New York
MSA Code - Rochester, NY
County Code - Monroe

36
40380
055

Monroe County

Monroe County Cont.

ROCHESTER CITY	0002.00	LOW	ROCHESTER CITY	0069.00	LOW
ROCHESTER CITY	0007.00	LOW	ROCHESTER CITY	0070.00	MIDDLE
ROCHESTER CITY	0010.00	MIDDLE	ROCHESTER CITY	0071.00	LOW
ROCHESTER CITY	0013.00	LOW	ROCHESTER CITY	0075.00	LOW
ROCHESTER CITY	0016.00	LOW	ROCHESTER CITY	0076.00	UPPER
ROCHESTER CITY	0018.00	MODERATE	ROCHESTER CITY	0077.00	MIDDLE
ROCHESTER CITY	0019.00	MODERATE	ROCHESTER CITY	0078.01	UPPER
ROCHESTER CITY	0020.00	MODERATE	ROCHESTER CITY	0078.02	UPPER
ROCHESTER CITY	0021.00	LOW	ROCHESTER CITY	0079.00	LOW
ROCHESTER CITY	0022.00	LOW	ROCHESTER CITY	0080.00	MODERATE
ROCHESTER CITY	0023.00	LOW	ROCHESTER CITY	0081.00	MODERATE
ROCHESTER CITY	0024.00	LOW	ROCHESTER CITY	0082.00	LOW
ROCHESTER CITY	0027.00	LOW	ROCHESTER CITY	0083.01	LOW
ROCHESTER CITY	0029.00	MODERATE	ROCHESTER CITY	0084.00	LOW
ROCHESTER CITY	0030.00	MODERATE	ROCHESTER CITY	0085.00	MODERATE
ROCHESTER CITY	0031.01	UPPER	ROCHESTER CITY	0086.00	MODERATE
ROCHESTER CITY	0031.02	UPPER	ROCHESTER CITY	0087.02	UNKNOWN
ROCHESTER CITY	0032.00	UNKNOWN	ROCHESTER CITY	0088.01	LOW
ROCHESTER CITY	0033.00	MIDDLE	ROCHESTER CITY	0092.00	LOW
ROCHESTER CITY	0034.00	MIDDLE	ROCHESTER CITY	0093.01	LOW
ROCHESTER CITY	0035.00	UPPER	ROCHESTER CITY	0093.02	MODERATE
ROCHESTER CITY	0036.00	MIDDLE	ROCHESTER CITY	0094.01	UPPER
ROCHESTER CITY	0037.00	MIDDLE	ROCHESTER CITY	0094.02	MIDDLE
ROCHESTER CITY	0038.06	LOW	ROCHESTER CITY	0094.03	UNKNOWN
BRIGHTON CDP	0038.07	UPPER	ROCHESTER CITY	0094.04	UNKNOWN
ROCHESTER CITY	0039.00	LOW	ROCHESTER CITY	0095.00	MODERATE
ROCHESTER CITY	0040.00	LOW	ROCHESTER CITY	0096.01	UNKNOWN
ROCHESTER CITY	0041.00	LOW	ROCHESTER CITY	0096.02	LOW
ROCHESTER CITY	0046.02	LOW	ROCHESTER CITY	0096.05	LOW
ROCHESTER CITY	0047.01	LOW	IRONDEQUOIT CDP	0101.00	MIDDLE
ROCHESTER CITY	0047.02	MODERATE	IRONDEQUOIT CDP	0102.00	UPPER
ROCHESTER CITY	0048.00	LOW	IRONDEQUOIT CDP	0103.00	UPPER
ROCHESTER CITY	0049.00	LOW	IRONDEQUOIT CDP	0104.00	MIDDLE
ROCHESTER CITY	0050.00	LOW	IRONDEQUOIT CDP	0105.00	UPPER
ROCHESTER CITY	0051.00	LOW	IRONDEQUOIT CDP	0106.01	MODERATE
ROCHESTER CITY	0052.00	LOW	IRONDEQUOIT CDP	0106.02	MIDDLE
ROCHESTER CITY	0054.00	MODERATE	IRONDEQUOIT CDP	0107.00	MIDDLE
ROCHESTER CITY	0055.00	LOW	IRONDEQUOIT CDP	0108.00	MIDDLE
ROCHESTER CITY	0056.00	LOW	IRONDEQUOIT CDP	0109.01	MODERATE
ROCHESTER CITY	0057.00	MODERATE	IRONDEQUOIT CDP	0109.02	MODERATE
ROCHESTER CITY	0058.00	LOW	IRONDEQUOIT CDP	0110.00	UPPER
ROCHESTER CITY	0059.00	LOW	IRONDEQUOIT CDP	0111.00	MIDDLE
ROCHESTER CITY	0060.00	MODERATE		0112.01	MIDDLE
ROCHESTER CITY	0061.00	UPPER		0112.03	UPPER
ROCHESTER CITY	0062.00	MIDDLE		0112.05	UPPER
ROCHESTER CITY	0063.00	MODERATE		0112.07	MIDDLE
ROCHESTER CITY	0064.00	LOW		0112.09	MIDDLE
ROCHESTER CITY	0065.00	LOW		0112.10	UPPER
ROCHESTER CITY	0066.00	LOW	WEBSTER VILLAGE	0113.02	UPPER
ROCHESTER CITY	0067.00	MODERATE		0113.03	UPPER
ROCHESTER CITY	0068.00	MODERATE		0113.04	UPPER

Census Tracts

State Code - New York
MSA Code - Rochester, NY
County Code - Monroe

36
40380
055

Monroe County Cont.

Monroe County Cont.

WEBSTER VILLAGE	0114.01	MIDDLE		0133.00	UPPER
WEBSTER VILLAGE	0114.02	MIDDLE		0134.01	MODERATE
WEBSTER VILLAGE	0114.03	MODERATE		0134.02	MIDDLE
	0115.03	UPPER		0135.03	UPPER
	0115.04	UPPER	GREECE CDP	0135.05	MIDDLE
	0115.05	UPPER		0135.07	UPPER
	0115.06	UPPER		0135.08	UPPER
	0115.07	UPPER		0135.09	UPPER
	0116.01	MIDDLE		0135.10	MIDDLE
	0116.03	MODERATE		0135.11	MIDDLE
	0116.04	UPPER		0136.01	MIDDLE
	0116.05	MIDDLE		0136.03	UPPER
	0117.05	UPPER		0136.04	MODERATE
FAIRPORT VILLAGE	0117.07	UPPER		0137.01	MIDDLE
	0117.08	UPPER		0137.02	MIDDLE
	0117.09	UPPER		0138.00	MODERATE
FAIRPORT VILLAGE	0117.10	UPPER		0139.01	MODERATE
	0117.11	UPPER		0139.02	MODERATE
	0117.12	UPPER		0140.01	MIDDLE
FAIRPORT VILLAGE	0118.00	MIDDLE	GREECE CDP	0140.03	MIDDLE
	0119.01	MIDDLE		0140.04	MIDDLE
FAIRPORT VILLAGE	0119.03	UPPER	GREECE CDP	0141.02	MIDDLE
	0119.04	UPPER	GREECE CDP	0141.03	MIDDLE
	0120.00	MIDDLE		0141.04	MIDDLE
EAST ROCHESTER VILLAGE	0121.00	MIDDLE		0142.02	MIDDLE
NAZARETH COLLEGE CDP	0122.01	UPPER		0142.04	MIDDLE
PITTSFORD VILLAGE	0122.02	UPPER	NORTH GATES CDP	0142.05	MIDDLE
PITTSFORD VILLAGE	0123.01	UPPER	NORTH GATES CDP	0142.06	MIDDLE
	0123.04	UPPER	NORTH GATES CDP	0143.01	MODERATE
	0123.05	UPPER	GATES CDP	0143.02	MIDDLE
	0123.07	UPPER		0144.00	MIDDLE
	0123.08	UPPER		0145.01	MIDDLE
HONEOYE FALLS VILLAGE	0124.01	UPPER		0145.03	MIDDLE
	0124.02	UPPER		0145.04	UPPER
BRIGHTON CDP	0125.00	UPPER		0145.05	MIDDLE
BRIGHTON CDP	0126.00	UPPER		0146.01	UPPER
BRIGHTON CDP	0127.00	UPPER	ROCHESTER CITY	0146.02	MIDDLE
BRIGHTON CDP	0128.00	MIDDLE	SCOTTSVILLE VILLAGE	0147.00	MIDDLE
BRIGHTON CDP	0129.00	UPPER		0148.02	UPPER
BRIGHTON CDP	0130.03	UPPER		0148.03	MIDDLE
BRIGHTON CDP	0130.04	MIDDLE	HILTON VILLAGE	0148.05	MODERATE
BRIGHTON CDP	0130.05	MIDDLE	HILTON VILLAGE	0148.06	MIDDLE
BRIGHTON CDP	0130.06	MODERATE	SPENCERPORT VILLAGE	0149.01	MIDDLE
	0131.01	MIDDLE	SPENCERPORT VILLAGE	0149.03	UPPER
ROCHESTER INSTITUTE OF TECHNOLOG	0131.03	UPPER		0149.05	UPPER
ROCHESTER INSTITUTE OF TECHNOLOG	0131.04	MODERATE	SPENCERPORT VILLAGE	0149.06	MIDDLE
	0132.03	UPPER	CHURCHVILLE VILLAGE	0150.00	MIDDLE
	0132.05	MIDDLE	HAMLIN CDP	0151.01	MIDDLE
	0132.06	UPPER	HAMLIN CDP	0151.02	MIDDLE
	0132.07	UPPER	BROCKPORT VILLAGE	0152.00	MIDDLE
	0132.08	MIDDLE	BROCKPORT VILLAGE	0153.01	UNKNOWN

Census Tracts

State Code - New York 36
 MSA Code - Rochester, NY 40380
 County Code - Monroe 055

Monroe County Cont.

Monroe County Cont.

BROCKPORT VILLAGE	0153.03	MIDDLE			
BROCKPORT VILLAGE	0153.04	MIDDLE			
BROCKPORT VILLAGE	0154.00	MIDDLE			
ROCHESTER CITY	9800.00	UNKNOWN			
ROCHESTER CITY	9801.00	UNKNOWN			
ROCHESTER CITY	9802.00	UNKNOWN			
	9900.00	UNKNOWN			
				Total	
				Low	39
				Moderate	32
				Middle	67
				Upper	63
				Unknown	10
				NA	0
				Total Census Tracts (Monroe Co)	211

Census Tracts

State Code - New York
MSA Code - Buffalo-Cheektowaga
County Code - Erie

36
15380
029

Erie County

Erie County Cont.

BUFFALO CITY	0001.10	MODERATE	BUFFALO CITY	0052.02	MODERATE
BUFFALO CITY	0002.00	MODERATE	BUFFALO CITY	0053.00	UPPER
BUFFALO CITY	0005.00	LOW	BUFFALO CITY	0054.00	UPPER
BUFFALO CITY	0006.00	MIDDLE	BUFFALO CITY	0055.00	LOW
BUFFALO CITY	0007.00	MIDDLE	BUFFALO CITY	0056.00	LOW
BUFFALO CITY	0008.00	MIDDLE	BUFFALO CITY	0057.00	LOW
BUFFALO CITY	0009.00	MODERATE	BUFFALO CITY	0058.01	MODERATE
BUFFALO CITY	0010.00	MIDDLE	BUFFALO CITY	0058.02	LOW
BUFFALO CITY	0011.00	MIDDLE	BUFFALO CITY	0059.00	LOW
BUFFALO CITY	0014.03	LOW	BUFFALO CITY	0061.00	LOW
BUFFALO CITY	0014.04	LOW	BUFFALO CITY	0063.01	MIDDLE
BUFFALO CITY	0015.00	LOW	BUFFALO CITY	0063.02	MIDDLE
BUFFALO CITY	0016.01	LOW	BUFFALO CITY	0065.01	UPPER
BUFFALO CITY	0016.02	LOW	BUFFALO CITY	0066.01	MIDDLE
BUFFALO CITY	0017.00	MODERATE	BUFFALO CITY	0066.02	UPPER
BUFFALO CITY	0019.00	MODERATE	BUFFALO CITY	0067.01	MIDDLE
BUFFALO CITY	0023.00	LOW	BUFFALO CITY	0067.02	MODERATE
BUFFALO CITY	0024.00	LOW	BUFFALO CITY	0068.01	UNKNOWN
BUFFALO CITY	0025.02	MODERATE	BUFFALO CITY	0068.02	UPPER
BUFFALO CITY	0027.03	LOW	BUFFALO CITY	0069.01	LOW
BUFFALO CITY	0027.04	LOW	BUFFALO CITY	0069.03	MIDDLE
BUFFALO CITY	0028.01	LOW	BUFFALO CITY	0069.04	LOW
BUFFALO CITY	0028.02	LOW	BUFFALO CITY	0070.00	LOW
BUFFALO CITY	0029.00	LOW	BUFFALO CITY	0071.02	LOW
BUFFALO CITY	0030.00	MODERATE	BUFFALO CITY	0071.03	LOW
BUFFALO CITY	0031.00	MODERATE	BUFFALO CITY	0071.04	LOW
BUFFALO CITY	0033.01	MODERATE	BUFFALO CITY	0072.02	MODERATE
BUFFALO CITY	0033.02	LOW		0073.03	MIDDLE
BUFFALO CITY	0034.00	LOW		0073.04	UPPER
BUFFALO CITY	0035.01	LOW	GRANDYLE VILLAGE CDP	0073.05	UPPER
BUFFALO CITY	0035.02	MODERATE	GRANDYLE VILLAGE CDP	0073.06	MIDDLE
BUFFALO CITY	0036.00	LOW	TONAWANDA CITY	0076.00	MIDDLE
BUFFALO CITY	0037.00	LOW	TONAWANDA CITY	0077.00	MIDDLE
BUFFALO CITY	0038.00	LOW	TONAWANDA CITY	0078.00	MIDDLE
BUFFALO CITY	0039.01	MODERATE	TONAWANDA TOWN CDP	0079.01	MIDDLE
BUFFALO CITY	0040.02	MIDDLE	TONAWANDA TOWN CDP	0079.02	MIDDLE
BUFFALO CITY	0040.03	LOW	TONAWANDA TOWN CDP	0079.03	MIDDLE
BUFFALO CITY	0041.00	MODERATE	TONAWANDA TOWN CDP	0079.04	UPPER
BUFFALO CITY	0042.00	LOW	TONAWANDA TOWN CDP	0079.05	UPPER
BUFFALO CITY	0043.00	MODERATE	TONAWANDA TOWN CDP	0080.01	MIDDLE
BUFFALO CITY	0044.01	MODERATE	TONAWANDA TOWN CDP	0080.02	MIDDLE
BUFFALO CITY	0044.02	LOW	TONAWANDA TOWN CDP	0080.03	MIDDLE
BUFFALO CITY	0045.00	UPPER	TONAWANDA TOWN CDP	0081.01	MIDDLE
BUFFALO CITY	0046.01	MODERATE	TONAWANDA TOWN CDP	0081.02	UPPER
BUFFALO CITY	0047.01	MIDDLE	TONAWANDA TOWN CDP	0082.01	MIDDLE
BUFFALO CITY	0048.00	MIDDLE	TONAWANDA TOWN CDP	0082.02	MODERATE
BUFFALO CITY	0049.01	UPPER	TONAWANDA TOWN CDP	0083.00	LOW
BUFFALO CITY	0049.02	MIDDLE	TONAWANDA TOWN CDP	0084.00	MIDDLE
BUFFALO CITY	0050.00	MIDDLE	KENMORE VILLAGE	0085.00	UPPER
BUFFALO CITY	0051.00	MODERATE	KENMORE VILLAGE	0086.00	UPPER
BUFFALO CITY	0052.01	UPPER	KENMORE VILLAGE	0087.00	MIDDLE

Census Tracts

State Code - New York
MSA Code - Buffalo-Cheektowaga
County Code - Erie

36
15380
029

Erie County Cont.

Erie County Cont.

KENMORE VILLAGE	0088.00	MIDDLE	CHEEKTOWAGA CDP	0108.09	MIDDLE
WILLIAMSVILLE VILLAGE	0089.00	UPPER	CHEEKTOWAGA CDP	0109.01	MIDDLE
	0090.04	UPPER	CHEEKTOWAGA CDP	0109.02	MODERATE
	0090.07	UPPER	CHEEKTOWAGA CDP	0110.00	MODERATE
	0090.08	UPPER	CHEEKTOWAGA CDP	0111.00	MODERATE
	0090.09	UPPER	WEST SENECA CDP	0112.01	UPPER
	0090.10	UPPER	WEST SENECA CDP	0112.02	MIDDLE
	0090.11	UPPER	WEST SENECA CDP	0113.00	MIDDLE
	0090.12	UPPER	WEST SENECA CDP	0114.00	MODERATE
	0091.04	UPPER	WEST SENECA CDP	0115.00	MODERATE
	0091.06	MIDDLE	WEST SENECA CDP	0116.00	MIDDLE
	0091.07	MODERATE	WEST SENECA CDP	0117.00	MIDDLE
	0091.09	MIDDLE	WEST SENECA CDP	0118.00	MIDDLE
UNIVERSITY AT BUFFALO CDP	0091.10	UNKNOWN	WEST SENECA CDP	0120.01	UPPER
	0091.12	MIDDLE	WEST SENECA CDP	0120.02	UPPER
	0091.13	UPPER	WEST SENECA CDP	0120.03	UPPER
	0091.14	UPPER	LACKAWANNA CITY	0123.00	MODERATE
UNIVERSITY AT BUFFALO CDP	0091.15	MODERATE	LACKAWANNA CITY	0124.00	LOW
	0091.16	MIDDLE	LACKAWANNA CITY	0125.01	MODERATE
	0092.00	MIDDLE	LACKAWANNA CITY	0125.02	MODERATE
EGGERTSVILLE CDP	0093.01	MODERATE	BLASDELL VILLAGE	0128.00	MIDDLE
EGGERTSVILLE CDP	0093.02	MIDDLE		0129.02	MIDDLE
EGGERTSVILLE CDP	0094.01	UPPER		0129.03	MIDDLE
	0094.02	UPPER		0129.04	MIDDLE
EGGERTSVILLE CDP	0095.01	UPPER		0130.01	MIDDLE
	0095.03	UPPER		0130.02	MIDDLE
WILLIAMSVILLE VILLAGE	0095.04	MIDDLE	WANAKAH CDP	0131.01	MIDDLE
	0096.01	UNKNOWN		0131.03	UPPER
WILLIAMSVILLE VILLAGE	0096.02	UPPER	WANAKAH CDP	0131.04	UPPER
DEPEW VILLAGE	0097.01	MIDDLE	HAMBURG VILLAGE	0132.01	MIDDLE
DEPEW VILLAGE	0097.02	MIDDLE	HAMBURG VILLAGE	0132.02	UPPER
DEPEW VILLAGE	0098.00	MIDDLE	HAMBURG VILLAGE	0133.00	UPPER
SLOAN VILLAGE	0099.00	MODERATE	HAMBURG VILLAGE	0134.00	UPPER
CHEEKTOWAGA CDP	0100.01	MIDDLE	ORCHARD PARK VILLAGE	0135.01	UPPER
CHEEKTOWAGA CDP	0100.02	MODERATE	ORCHARD PARK VILLAGE	0135.02	UPPER
CHEEKTOWAGA CDP	0100.03	MIDDLE	ORCHARD PARK VILLAGE	0136.00	UPPER
CHEEKTOWAGA CDP	0101.01	MIDDLE	ORCHARD PARK VILLAGE	0137.01	UPPER
CHEEKTOWAGA CDP	0101.02	MODERATE	ORCHARD PARK VILLAGE	0137.02	UPPER
CHEEKTOWAGA CDP	0101.03	MIDDLE		0138.01	UPPER
CHEEKTOWAGA CDP	0102.01	MIDDLE	BILLINGTON HEIGHTS CDP	0138.02	UPPER
CHEEKTOWAGA CDP	0102.02	MIDDLE	EAST AURORA VILLAGE	0139.00	UPPER
CHEEKTOWAGA CDP	0103.00	MODERATE	BILLINGTON HEIGHTS CDP	0140.00	UPPER
CHEEKTOWAGA CDP	0104.00	MODERATE	BILLINGTON HEIGHTS CDP	0141.01	MIDDLE
CHEEKTOWAGA CDP	0105.00	MIDDLE	BILLINGTON HEIGHTS CDP	0141.02	MIDDLE
CHEEKTOWAGA CDP	0106.00	MIDDLE	TOWN LINE CDP	0142.04	UPPER
CHEEKTOWAGA CDP	0107.00	MIDDLE		0142.06	UPPER
CHEEKTOWAGA CDP	0108.03	MIDDLE		0142.07	UPPER
CHEEKTOWAGA CDP	0108.04	MIDDLE		0142.08	UPPER
CHEEKTOWAGA CDP	0108.05	MIDDLE		0142.09	MIDDLE
CHEEKTOWAGA CDP	0108.07	MIDDLE	LANCASTER VILLAGE	0143.00	MIDDLE
CHEEKTOWAGA CDP	0108.08	MIDDLE	LANCASTER VILLAGE	0144.00	MIDDLE

Census Tracts

State Code - New York

36

MSA Code - Buffalo-Cheektowaga

15380

County Code - Erie

029

Erie County Cont.

Erie County Cont.

DEPEW VILLAGE	0145.01	MIDDLE	BUFFALO CITY	9800.00	UNKNOWN
DEPEW VILLAGE	0145.02	MIDDLE		9803.00	UNKNOWN
HARRIS HILL CDP	0146.01	MIDDLE		9804.00	UNKNOWN
HARRIS HILL CDP	0146.03	UPPER	BUFFALO CITY	9805.00	UNKNOWN
	0146.05	UPPER		9900.00	UNKNOWN
	0146.06	UPPER			
CLARENCE CENTER CDP	0147.01	UPPER			
CLARENCE CDP	0147.03	UPPER			
CLARENCE CDP	0147.04	UPPER			
AKRON VILLAGE	0148.01	MODERATE			
AKRON VILLAGE	0148.04	MIDDLE			
AKRON VILLAGE	0148.05	MIDDLE			
ALDEN VILLAGE	0149.01	MIDDLE			
TOWN LINE CDP	0149.03	MIDDLE			
	0150.01	UPPER			
	0150.02	UPPER			
HOLLAND CDP	0150.03	MIDDLE			
	0151.01	MIDDLE			
	0151.02	MIDDLE			
NORTH BOSTON CDP	0152.01	MIDDLE			
NORTH BOSTON CDP	0152.02	MIDDLE			
EDEN CDP	0153.01	UPPER			
	0153.02	MIDDLE			
HIGHLAND-ON-THE-LAKE CDP	0154.01	MIDDLE			
ANGOLA ON THE LAKE CDP	0154.02	MIDDLE			
ANGOLA VILLAGE	0155.01	MIDDLE			
ANGOLA ON THE LAKE CDP	0155.03	MIDDLE			
LAKE ERIE BEACH CDP	0155.04	MIDDLE			
FARNHAM VILLAGE	0156.00	MODERATE			
NORTH COLLINS VILLAGE	0157.00	MIDDLE			
SPRINGVILLE VILLAGE	0158.00	MIDDLE			
SPRINGVILLE VILLAGE	0159.00	MIDDLE			
LACKAWANNA CITY	0162.00	MODERATE			
BUFFALO CITY	0163.00	LOW			
BUFFALO CITY	0164.00	MODERATE			
BUFFALO CITY	0165.00	MIDDLE			
BUFFALO CITY	0166.00	LOW			
BUFFALO CITY	0167.00	UNKNOWN			
BUFFALO CITY	0168.01	LOW			
BUFFALO CITY	0168.02	MODERATE			
BUFFALO CITY	0169.00	UPPER			
BUFFALO CITY	0170.00	MODERATE			
BUFFALO CITY	0171.00	LOW			
TONAWANDA CITY	0172.00	MIDDLE			
WEST SENECA CDP	0173.01	MIDDLE			
WEST SENECA CDP	0173.02	MIDDLE			
BUFFALO CITY	0174.00	MODERATE			
GOWANDA VILLAGE	0175.01	MODERATE			
	0175.02	MIDDLE			
	9400.00	MODERATE			
	9401.00	UNKNOWN			
			Total		
				Low	40
				Moderate	46
				Middle	101
				Upper	63
				Unknown	10
				NA	0
			Total Census Tracts (Erie Co)		260



Loan to Deposit Ratio



2022 Loan to Deposit Ratio

PA Loan to Deposit Ratio

87.80%

88.59%

81.52%

85.09%

Quarter-End

March 31, 2022

June 30, 2022

September 30, 2022

December 31, 2022

- Loan to Deposit Ratio is based on Net Loans and Leases / Total Deposits from the Bank's Uniform Bank Performance Report that is based on the Bank's Call Reports.



2023 Loan to Deposit Ratio

PA Loan to Deposit Ratio

90.17%

96.33%

94.19%

97.33%

Quarter-End

March 31, 2023

June 30, 2023

September 30, 2023

December 31, 2023

- Loan to Deposit Ratio is based on Net Loans and Leases / Total Deposits from the Bank's Uniform Bank Performance Report that is based on the Bank's Call Reports.



2024 Loan to Deposit Ratio

PA Loan to Deposit Ratio

92.01%

93.65%

86.57%

83.56%

Quarter-End

March 31, 2024

June 30, 2024

September 30, 2024

December 31, 2024

- Loan to Deposit Ratio is based on Net Loans and Leases / Total Deposits from the Bank's Uniform Bank Performance Report that is based on the Bank's Call Reports.



Other Information



Mars Bank Acquisition



For Immediate Release

Contact: NexTier Bank Clem Rosenberger, President & CEO, crosenberger@nexttierbank.com
724-548-9240 (O)

Mars Bank Jim Dionise, President & CEO, jdionise@marsbank.com
724-625-1555 x 259 (O)

NexTier, Inc. and Mars Bancorp, Inc. Announce Merger

BUTLER, PA and MARS, PA August 31, 2023 – NexTier, Inc. (“NexTier”), the holding company of NexTier Bank, N.A. (“NexTier Bank”), and Mars Bancorp, Inc. (“Mars”) (OTCQX: MNBP), the holding company of Mars Bank, jointly announced today that the parties have entered into a definitive agreement whereby NexTier will acquire Mars. The proposed transaction will result in Western Pennsylvania’s premier, locally owned and managed community bank having total assets in excess of \$2.6 billion. Upon consummation of the proposed transaction, Mars Bank will be merged with and into NexTier Bank, with the combined company and branch locations operating under the NexTier Bank brand. Clem Rosenberger, NexTier’s President and Chief Executive Officer, will lead the combined institution, and Jim Dionise, Mars’ President and Chief Executive Officer, will join the NexTier Bank Board of Directors upon the consummation of the merger.

With twenty-seven branches and \$2.1 billion in assets as of June 30, 2023, NexTier Bank brings a strong commercial business, treasury management and relationship building focus, along with its community-based culture to the combined bank. “We believe the merger with Mars Bank provides NexTier the opportunity to provide additional banking services to Western Pennsylvania’s businesses, retail customers, non-profit organizations, school districts and local government entities. We are especially excited to expand our services into Mercer County. We will continue to provide the level of relationship-focused service and community involvement that both organizations have historically succeeded in,” said Rosenberger. “We look forward to our partnership with Mars Bank as we combine our two organizations.”

Mars Bank holds \$520.8 million in assets as of June 30, 2023 and brings strong capability in retail, mortgage, and commercial lending along with digital acquisition. “This merger ensures our customers will continue to receive access to the products, services, and technology they need, while maintaining the relationship-driven, hands-on service they’ve come to expect,” said Jim Dionise, Mars Bank President and Chief Executive Officer.

Under the terms of the merger agreement, shareholders of Mars will receive cash consideration of \$20.00 for each share of Mars common stock owned. The agreement was unanimously approved by the Boards of Directors of NexTier and Mars. The transaction is expected to close in the first quarter of 2024, following receipt of approvals from regulatory authorities, the approval of Mars’ shareholders, and the satisfaction of other customary closing conditions.

Janney Montgomery Scott, LLC served as financial advisor and Alston & Bird LLP served as legal counsel to NexTier. D.A. Davidson & Co. served as financial advisor and Silver, Freedman, Taff & Tiernan LLP served as legal counsel to Mars.

About NexTier Bank, N.A.

NexTier Bank, N.A. is a subsidiary of NexTier, Inc. and has 27 community offices throughout Butler, Armstrong, Allegheny, Westmoreland, Clearfield and Cumberland counties in Pennsylvania, along with loan production offices in Cleveland and Columbus, Ohio and Buffalo and Rochester, New York. As of June 30, 2023, NexTier Bank reported total assets of \$2.13 billion, total loans of \$1.68 billion and total deposits of \$1.74 billion. www.nextierbank.com.

About Mars Bank

Mars Bank is a subsidiary of Mars Bancorp, Inc. and has six retail offices in Allegheny, Butler, and Mercer Counties in Pennsylvania, a loan production office in Chicora, Pennsylvania, and a loan production office in Beckley, West Virginia. As of June 30, 2023, Mars Bank reported total assets of \$520.8 million, total loans of \$338.7 million and total deposits of \$459.1 million. www.mars.bank.

Additional Information About the Merger

In connection with the proposed merger transaction, Mars will prepare a proxy statement, as well as other relevant documents concerning the proposed transaction. The proxy statement will be mailed to the shareholders of Mars. Shareholders of Mars are urged to read the proxy statement and other relevant materials in their entirety when they become available before voting on the merger because they will contain important information about NexTier, Mars, and the proposed merger transaction. The foregoing description of the merger agreement and the transactions contemplated thereby is not complete and is subject to and qualified in its entirety by reference to the merger agreement, which will be included in the proxy statement.

The merger agreement is not intended to provide any other factual information about Mars, NexTier or any of NexTier's or Mars' affiliates. The representations and warranties contained in the merger agreement were made only for purposes of that agreement and as of specific dates, were solely for the benefit of the parties to the agreement, may be subject to limitations agreed upon by the parties, including being qualified by confidential disclosures made for the purposes of allocating contractual risk between the parties to the agreement instead of establishing these matters as facts, and may be subject to standards of materiality applicable to the contracting parties that differ from those applicable to investors. Investors should not rely upon the representations, warranties and covenants or any description thereof as characterizations of the actual state of facts or condition of Mars, NexTier or any of NexTier's or Mars' affiliates. Moreover, information concerning the subject matter of the representations, warranties and covenants may change after the date of the agreement, which subsequent information may or may not be fully reflected in public disclosures by Mars or NexTier.

This press release does not constitute a solicitation of proxies.

Special Note Concerning Forward-Looking Statements

This communication contains "forward-looking statements" as defined in the Private Securities Litigation Reform Act of 1995. In general, forward-looking statements usually use words such as "may," "believe," "expect," "anticipate," "intend," "will," "should," "plan," "estimate," "predict," "continue" and "potential" or the negative of these terms or other comparable terminology, including statements related to the expected timing of the closing of the proposed transactions between NexTier and Mars (the "Merger"), the expected returns and other benefits of the Merger to shareholders, expected improvement in operating efficiency resulting from the Merger, estimated expense reductions resulting from the transactions and the timing of achievement of such reductions, the impact on and timing of the recovery of the impact on tangible book value, and the effect of the Merger on NexTier's capital ratios. Forward-looking statements represent management's beliefs, based upon information available at the time the statements are made, with regard to the matters addressed. Such forward-looking statements are not guarantees of future performance.

Forward-looking statements are subject to numerous assumptions, risks and uncertainties that change over time and could cause actual results or financial condition to differ materially from those expressed in or implied by such statements. With respect to the Merger, factors that could cause or contribute to such differences include, but are not limited to (1) the risk that the cost savings and any revenue synergies from the Merger may not be realized or take longer than anticipated to be realized, (2) disruption from the Merger with customers, suppliers, employee or other business partners relationships, (3) the occurrence of any event, change or other circumstances that could give rise to the termination of one or both of the definitive agreements in respect of the Merger, (4) the risk of successful integration

of Mars into NexTier, (5) the failure to obtain the necessary approval by the shareholders of Mars, (6) the amount of the costs, fees, expenses and charges related to the Merger, (7) the ability by NexTier to obtain required governmental approvals of the Merger, (8) reputational risk and the reaction of each of the companies' customers, suppliers, employees or other business partners to the Merger, (9) the failure of the closing conditions in the definitive agreements in respect of the Merger to be satisfied, or any unexpected delay in closing of the Merger, (10) the risk that the integration of the operations of Mars into the operations of NexTier will be materially delayed or will be more costly or difficult than expected, (11) the possibility that the Merger may be more expensive to complete than anticipated, including as a result of unexpected factors or events, and (12) general competitive, economic, political and market conditions. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements.

Neither NexTier nor Mars undertakes any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.



For Immediate Release

Contact: NexTier Bank Clem Rosenberger, President & CEO, crosenberger@nexttierbank.com
724-548-9240 (O)

Mars Bank Jim Dionise, President & CEO, jdionise@marsbank.com
724-625-1555 x 259 (O)

NexTier, Inc. and Mars Bancorp, Inc. Announce Regulatory Approvals

BUTLER, PA and MARS, PA January 30, 2024 – NexTier, Inc. (“NexTier”), the holding company of NexTier Bank, N.A. (“NexTier Bank”), and Mars Bancorp, Inc. (“Mars”) (OTCQX: MNBP), the holding company of Mars Bank, jointly announced today that they have received all regulatory approvals, including approval from the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, and the Pennsylvania Department of Banking and Securities, necessary to complete the proposed merger of Mars Bancorp with and into NexTier, Inc. in accordance to the Agreement and Plan of Merger dated August 30, 2023 by and between NexTier and Mars (the “Merger Agreement”).

“Our teams have been working diligently to ensure the merger transition is as smooth and simple as possible,” stated Clem Rosenberger, NexTier’s President and Chief Executive Officer. “We are pleased to have received all regulatory approvals, and this allows us to complete the merger process on-time as previously disclosed to Mars Bank customers.” A legal closing for the Merger is scheduled for Friday, February 16th, with system conversions planned February 17th – 19th. All existing Mars Bank branches will open on Tuesday, February 20th as NexTier Bank locations. Customers will be able to visit and bank at all NexTier Bank locations across the region.

Promptly following completion of the Merger, Mars shareholders will receive instructions for exchanging their common stock certificates in order to receive the merger consideration of \$20 per share.

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About NexTier Bank, N.A.

NexTier Bank, N.A. is a subsidiary of NexTier, Inc. and has 27 community offices throughout Butler, Armstrong, Allegheny, Westmoreland, Clearfield and Cumberland counties in Pennsylvania, along with loan production offices in Cleveland, Ohio and Buffalo and Rochester, New York. As of December 31, 2023, NexTier Bank reported total assets of \$2.24 billion, total loans of \$1.79 billion and total deposits of \$1.84 billion. www.nexttierbank.com.

About Mars Bank

Mars Bank is a subsidiary of Mars Bancorp, Inc. and has six retail offices in Allegheny, Butler, and Mercer Counties in Pennsylvania and a loan production office in Chicora, Pennsylvania. As of December 31, 2023, Mars Bank reported total assets of \$529.6 million, total loans of \$341.7 million and total deposits of \$ 491.0 million. www.mars.bank.

Special Note Concerning Forward-Looking Statements

This communication contains “forward-looking statements” as defined in the Private Securities Litigation Reform Act of 1995. In general, forward-looking statements usually use words such as “may,” “believe,” “expect,” “anticipate,” “intend,” “will,” “should,” “plan,” “estimate,” “predict,” “continue” and “potential” or the negative of these terms or other comparable terminology, including statements related to the expected timing of the closing of the proposed transactions between NexTier and Mars (the “Merger”), the expected returns and other benefits of the Merger to shareholders, expected improvement in operating efficiency resulting from the Merger, estimated expense reductions resulting from the transactions and the timing of achievement of such reductions, the impact on and timing of the recovery of the impact on tangible book value, and the effect of the Merger on NexTier’s capital ratios. Forward-looking statements represent management’s beliefs, based upon information available at the time the statements are made, with regard to the matters addressed. Such forward-looking statements are not guarantees of future performance.

Forward-looking statements are subject to numerous assumptions, risks and uncertainties that change over time and could cause actual results or financial condition to differ materially from those expressed in or implied by such statements. With respect to the Merger, factors that could cause or contribute to such differences include, but are not limited to (1) the risk that the cost savings and any revenue synergies from the Merger may not be realized or take longer than anticipated to be realized, (2) disruption from the Merger with customers, suppliers, employee or other business partners relationships, (3) the occurrence of any event, change or other circumstances that could give rise to the termination of one or both of the definitive agreements in respect of the Merger, (4) the risk of successful integration of Mars into NexTier, (5) the amount of the costs, fees, expenses and charges related to the Merger, (6) reputational risk and the reaction of each of the companies’ customers, suppliers, employees or other business partners to the Merger, (7) the failure of the closing conditions in the definitive agreements in respect of the Merger to be satisfied, or any unexpected delay in closing of the Merger, (8) the risk that the integration of the operations of Mars into the operations of NexTier will be materially delayed or will be more costly or difficult than expected, (9) the possibility that the Merger may be more expensive to complete than anticipated, including as a result of unexpected factors or events, and (10) general competitive, economic, political and market conditions. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements.

Neither NexTier nor Mars undertakes any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.



For Immediate Release

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NexTier, Inc. and Mars Bancorp, Inc. Complete Merger

BUTLER, PA February 20, 2024 – NexTier, Inc. (“NexTier”), the holding company of NexTier Bank, N.A. (“NexTier Bank”) has completed its merger, effective February 16, 2024, with Mars Bancorp, Inc. (“Mars”) (OTCQX: MNBP), including its wholly-owned subsidiary, Mars Bank.

With over \$2.7 billion in assets, NexTier Bank offers Western Pennsylvania businesses and consumers a comprehensive line of products and services, 31 convenient locations, and a focus on exceptional customer service. The combined organization will be Western Pennsylvania’s premier, locally owned and managed community bank and will continue the commitment to community that both organizations have made a priority for well over a century.

The merger of Mars into NexTier enhances NexTier’s geographic footprint. “Joining together with Mars Bank provides us the opportunity to expand into Mercer County”, stated Clem Rosenberger, President & CEO of NexTier. “Mars Bank customers will have access to enhanced deposit and lending products, digital banking solutions, and Treasury Management services. We look forward to meeting the financial needs of Mars Bank customers and will continue the legacy customer service and community partnerships they’ve come to know and trust.”

NexTier also welcomes Jim Dionise, President & CEO of Mars, to NexTier Bank’s Board of Directors. “Jim has been a well-respected, financial industry expert within Western Pennsylvania for many years and we look forward to having his experience and knowledge within our board room.”

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About NexTier Bank, N.A.

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available at the time the statements are made, with regard to the matters addressed. Such forward-looking statements are not guarantees of future performance.

Forward-looking statements are subject to numerous assumptions, risks and uncertainties that change over time and could cause actual results or financial condition to differ materially from those expressed in or implied by such statements. With respect to the Merger, factors that could cause or contribute to such differences include, but are not limited to (1) the risk that the cost savings and any revenue synergies from the Merger may not be realized or take longer than anticipated to be realized, (2) disruption from the Merger with customers, suppliers, employee or other business partners relationships, (3) the risk of successful integration of Mars into NexTier, (4) reputational risk and the reaction of each of the companies' customers, suppliers, employees or other business partners to the Merger, (5) the risk that the integration of the operations of Mars into the operations of NexTier will be materially delayed or will be more costly or difficult than expected, and (6) general competitive, economic, political and market conditions. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements.

Neither NexTier nor Mars undertakes any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

The following are commitments that NexTier Bank makes regarding the convenience and needs of the communities to be served:

- NexTier Bank has enhanced the *Perfect Fit Loan* product previously offered by Mars. This product is specifically designed to target Low to Moderate Income Borrowers. See the appendix for a sample of the marketing brochure, as well as a comparison of the product features. Enhancements to the product include:
 - Maximum LTV (without PMI) increased from 95% to 97%
 - Maximum Debt to Income increased from 36% to 43%
 - Minimum Credit Score lowered from 680 to 650.
 - Product available to all 1st lien mortgages, not just 1st time home buyers.
 - Add-on First Time Homebuyer programs through NeighborWorks Western Pennsylvania's Closing Cost Assistance Loan Program or FHLB Pittsburgh First Front Door Program.

- All products and services currently offered by each Bank will continue to be offered.
 - In particular, Mars' *Perfect Fit Loan* product (as previously referenced) has been enhanced and will be offered and promoted to LMI communities.
 - Mars' *Perfect Fit Deposit Account* will be offered to all customers. This is a no minimum balance, no overdraft fee checking account designed for those new to banking and/or the "unbanked". The Perfect Fit Account is a digital-first product that is officially certified by the national [Cities for Financial Empowerment Fund](#) (CFE Fund) as meeting the [BankOn National Account Standards \(2023 – 2024\)](#). The national safe account Standards, co-created by consumer advocates, leading national nonprofit organizations, civic leaders, and other financial institutions, designate both core and strongly recommended features that ensure low cost, high functionality, and consumer safety.
 - Mars' *Home Equity Line of Credit with Term Lock* will be offered to all customers to help consolidate high-rate debt to a lower interest rate with the added feature to lock in a portion of their borrowing at closing to a fixed rate.

- NexTier has designated our Senior Vice President Business and Retail Lending Manager to be responsible for building and maintaining relationships with community organizations across NexTier's assessment area to further strengthen NexTier's community presence, particularly within underserved and minority communities.
 - This role will include active participation and engagement within PCRG's banker network and increased financial support of \$10,000 per year.
 - Partner with PCRG members to co-host consumer workshops designed to promote homeownership including First-Time Homebuyers, Credit-Repair, and Establishing and Maintaining Good credit scores.
 - Specifically, with regards to minority borrowers, NexTier has already taken steps to partner with NeighborWorks of Western Pennsylvania. This partnership will assist with introducing NexTier's lending products within the African American/Black communities. Other organization outreach activity includes:
 - Urban Impact Foundation
 - Poise Foundation

- Homeless Children’s Education Fund
 - FAME (Fund for the Advancement of Minorities through Education)
 - Minority-owned developer network
- NexTier remains committed to providing financing for single family and small multi-unit homes. While not directly promoting home ownership, this lending activity is vital to our communities to fulfill housing needs, many of which are in underserved, minority communities. Support letters from current borrowers are included to demonstrate our willingness and ability to meet these community needs.
- We have recently partnered with a current customer to be a first referral source for renters wishing to purchase the investment property they occupy. NexTier will be assisting this investor in their desire to transfer ownership of many of their properties to their tenants to encourage home-ownership. We believe the *Perfect Fit Loan* product will be a great resource in this endeavor.

PCRG appears to express two primary concerns in the Comment Letter; home ownership lending to Low to Moderate income borrowers and lending to minority (specifically African American/Black) borrowers. PCRG commends Mars on its recent improvement in lending to LMI borrowers. Mars attributes this increase to its introduction of their Special Purpose Credit Product.

NexTier’s enhancement to this product, offering through a broader branch network, and active engagement with community organizations will generate a significant increase in the underserved communities.

NexTier takes pride in being recognized as “Outstanding” in its CRA performance over the past 3 exam cycles. The CRA performance evaluates NexTier’s performance against a select peer group that differs from PCRG’s analysis. PCRG includes all lenders in a 5-county region. In addition, PCRG’s analysis excludes loans originated outside the 5-county region but recorded on NexTier’s HMDA LAR.

Accepting these differences in peer groups and loan inclusions, NexTier would make the following observations for your consideration.

Lending with LMI Tracts

PCRG notes within their 4th bullet point that “NexTier Bank performs at par with all lenders in the region, for lending to LMI tracts. Since 30% of NexTier Bank branches are in LMI tracts, the bank is able to serve those geographies adequately.” The letter and appendix fail to quantify this metric. The attached chart was supplied to NexTier in a separate letter from PCRG to the bank.

	NexTier: % LMI Originations to Total Originations	NexTier: % LMI Dollars lent to Total Dollars lent	General: % LMI Originations to Total Originations	General: % LMI Dollars lent to Total Dollars lent
2020	24.53%	21.02%	10.28%	7.47%
2021	22.49%	21.23%	11.75%	8.69%
2022	24.12%	20.62%	14.63%	12.07%

NexTier’s performance regarding lending within LMI Tracts is better than “at par” with all lenders. It is **OUTSTANDING** as demonstrated by PCRG’s own data. NexTier’s performance, as demonstrated above, over the past three years is 190% better than all other lenders (not just our peer group) in number of LMI tract originations and 223% better in dollar amounts lent.

Lending to LMI Borrowers

PCRG acknowledges within their 1st bullet point that approximately 30% of NexTier’s HMDA loans within the 5-counties are for non-owner occupied, single and multi-family properties; compared to the all lender group with only 2%-4%. It is important to note that due to HDMA reporting requirements, borrower income levels are not reported for these loans. These loans greatly skew the results for performance comparison and statistical analysis would customarily dictate their removal.

- As a sub note to this section, many of these are related to rental property loans originating from former borrowers of Eureka Bank, which NexTier acquired in 2015. These loans play a vital role in supplying housing needs within their communities. At the time of the 2015 merger, NexTier committed to PCRG to continue this form of lending to sustain housing needs in those communities.

The following chart modifies PCRG’s exhibit for 2023 to exclude the approximately 30% NexTier loans for which income data is not collected. In essence, by eliminating the rental property loans, the remaining loans represent owner-occupied mortgages.

	All lenders as a group: % LMI Originations to Total Originations	All lenders as a group: % LMI Dollars lent to Total Dollars lent	NexTier: % LMI Originations to Total Originations	NexTier: % LMI Dollars lent to Total Dollars lent
2022	32.16%	21.23%	25.44%	8.69%
Excluded Rental	32.16%	21.23%	34.2%	19.8%

As you can see, when comparing owner-occupied financing, NexTier’s performance in lending to LMI borrowers is comparable to all other lenders within the marketplace.



For Immediate Release

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NexTier Bank Launches 2024 Back To School Essay Contest and Good Neighbor Award

Call for Entries: Up to \$1200 in School Supplies to be Awarded

Butler, PA August 8, 2024 – NexTier Bank is pleased to announce the launch of the 2024 Teaching Our Next Generation Essay Contest and Good Neighbor Award campaign.

Aimed at assisting local teachers and teacher's aides with school supplies for their classrooms, the contest is open to any teacher in the NexTier community regardless of whether they are a NexTier customer. Teachers are encouraged to enter a 500-word essay, while members of the community are encouraged to nominate a teacher who has gone above and beyond the call of educating for the Good Neighbor Award through the NexTier Bank website (www.nexttierbank.com).

A first-, second-, and third-place winner will be chosen based on their essay, and one winner will be chosen for the Good Neighbor Award based on their contributions to the community outside of teaching. First place will receive a \$500 gift card, second place a \$250 gift card, and third place a \$150 gift card to be used toward classroom supplies. The winner of the Good Neighbor Award will choose a classroom item, up to \$300 in value, to be purchased by NexTier Bank and delivered to their school.

The contest runs from August 1 through August 31. Winners will be announced on or about September 18 and receive their prizes at their schools.

This year's essay question is: This fall, you and your class are traveling back in time to meet a famous historical figure. Who would you introduce your students to, and what life lessons can they share?

NexTier Bank remains committed to giving back to the communities it serves through employee volunteerism, donations, and fundraising. Our donations and community sponsorships help organizations that improve the lives of our children, support in-school programming, and provide scholarship opportunities. NexTier Bank continues to have a positive impact on our communities year after year.

NexTier Bank's Teaching Our Next Generation and Good Neighbor Award Official Rules

Essay Contest is open to the public. Essay participants must be a teacher or teacher's aide working with Pre-Kindergarten to 12th Grade students. Essays must be creative and 500 words or less. Good Neighbor Award submissions are open to the public. Award entries may be submitted by anyone, and you do not have to be a teacher or teacher's aide to enter a teacher who goes above and beyond the call of educating.

Contest and Award Submissions will be accepted from the opening of business on Thursday, August 1, 2024, to Saturday, August 31, 2024, at 11:59 pm EST. You do not have to be a customer of the bank to enter or win. Entries may be submitted on the NexTier Bank website. If you are unable to submit an online entry, please notify us at 1.800.262.1088 to make alternative arrangements.

No purchase necessary. A purchase will not improve your chances of winning. Three prizes will be awarded to the top three essay participants, and one prize will be awarded to the top Good Neighbor recipient. No substitutions for prizes. Prizes are not transferable. One entry per person. One prize per person.

Contest prizes and school supplies will be awarded only to teachers in the NexTier Bank assessment areas. Assessment areas which include PA school districts in Allegheny, Armstrong, Butler, Clearfield, Mercer, and Westmoreland counties. Employees are not eligible to enter to win. Employees' family members and friends are eligible to enter to win. Winners will be determined on or before Wednesday, September 6, 2024, and notified by telephone. The contest winners will be announced on the NexTier Bank website on Wednesday, September 18, 2024. If the winner does not respond to the contact attempt within five (5) business days, or if the winner declines a Prize, the Bank will randomly select another Winner from the entrants. The Bank is not held liable in any way for any product you, the consumer, may win or any event you, the consumer, may decide to attend or any business you, the consumer, may decide to patronize in conjunction with this event.

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Back to School

with **NexTier** Bank



Scan the QR Code to submit an essay or nominate a teacher for the Good Neighbor Award.

Teaching Our Next Generation Essay Contest

\$500
1st Place

\$250
2nd Place

\$150
3rd Place

Good Neighbor Award

Given to a teacher who has made an impact in the community.

Classroom item of winner's choice up to \$300

Member
FDIC



CRA Disclosure Statement



[CRA Disclosure Statement](#)

The CRA Disclosure Statement pertaining to NexTier Bank, N.A., may be obtained on the FFIEC's website at: <https://www.ffiec.gov>.



HMDA Disclosure Statement



[HMDA Disclosure Statement](#)

The HMDA Disclosure Statement pertaining to NexTier Bank, N.A., and the home mortgage loan data published by the Consumer Financial Protection Bureau (CFPB) are available at the CFPB's website:

<https://www.consumerfinance.gov/hmda>