

COMMUNITY REINVESTMENT ACT POLICY STATEMENT

Community Savings Bank has one main office located at 503 West Plane Street, Bethel, Ohio and one branch location at 355 Jefferson Street, Greenfield, Ohio 45123. The Bank has delineated all of Clermont County, Hamilton County, Brown County, Highland County, Ross County and Fayette County as its assessment area and has so designated it on the map accompanying this statement. Community Savings Bank has been doing business since 1889 and The Bank is dedicated to helping meet the needs of the community. The Bank is organized as a State Chartered Mutual Deposit Bank and offers services typical of a traditional community bank.