

PUBLIC DISCLOSURE

December 6, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Harrison Building and Loan Association
Certificate Number: 28080

10490 New Haven Road
Harrison, Ohio 45030

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

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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

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INSTITUTION RATING

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

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

The bank's performance under the Lending Test supports the overall rating. The following points summarize the bank's Lending Test performance.

The Lending Test rated Satisfactory.

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

DESCRIPTION OF INSTITUTION

The Harrison Building and Loan Association (Harrison), is a mutual chartered savings and loan association headquartered in Harrison, Ohio. Harrison operates in Butler County, Ohio; the western portion of Hamilton County, Ohio; the northeast portion of Dearborn County, Indiana; and the eastern portion of Franklin County, Indiana. The bank received a Satisfactory CRA rating at its previous FDIC performance evaluation dated October 5, 2015, based on Interagency Small Institution Examination Procedures.

Harrison operates three full-service branches in its AA. Its main office is located in Hamilton County, Ohio, while the remaining two branches are located in Hamilton and Butler Counties, Ohio, respectively. All three locations have deposit-taking automated teller machines (ATM) and drive-thru facilities. The bank has a fourth ATM, located in Harrison, at the corner of New Haven and Harrison, it is free standing and non-deposit taking. Harrison offers a variety of loan products including home mortgages, home equity lines of credit, commercial, agricultural, and consumer loans. The bank also offers a variety of deposit products such as NOW accounts, money market accounts, passbook savings accounts, Christmas savings accounts, certificates of deposit, and

individual retirement accounts. Alternative banking services include online banking, electronic bill pay, and four bank-owned ATMs. The bank did not open or close any branches, and no merger or acquisition activities occurred since the previous evaluation.

Assets totaled approximately \$271 million as of September 30, 2021, and included total loans of \$108 million and total securities of \$130 million. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 9/30/2021		
Loan Category	\$ (000s)	%
Construction and Land Development	13,248	12.2
Secured by Farmland	3,238	3.0
Secured by 1-4 Family Residential Properties	66,425	61.2
Secured by Multifamily (5 or more) Residential Properties	1,802	1.7
Secured by Nonfarm Nonresidential Properties	10,922	10.1
Total Real Estate Loans	95,635	88.2
Commercial and Industrial Loans	12,584	11.6
Agricultural Loans	51	0.0
Consumer Loans	213	0.2
Other Loans	0	0.0
Less: Unearned Income	(0)	(0.0)
Total Loans	108,483	100.0

Source: Reports of Condition and Income

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

DESCRIPTION OF ASSESSMENT AREA

The CRA regulation requires each financial institution to define one or more AAs within which regulatory agencies will evaluate its CRA performance. Harrison designated a single AA in a portion of the Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area (MSA) 17140. This MSA consists of 16 counties across three states: Ohio, Indiana, and Kentucky. The MSA is located along the banks of the Ohio River. The AA contains Butler and a portion of Hamilton in Ohio, and a portion of Dearborn and Franklin counties in Indiana.

Economic and Demographic Data

The AA includes 93 census tracts in Hamilton and Butler counties, Ohio and Dearborn and Franklin counties, Indiana. According to 2015 American Community Survey (ACS) data, these tracts reflect the following income designations.

11 low-income tracts

19 moderate-income tract

36 middle-income tracts

24 upper-income tracts

3 NA tracts, which are geographies that have not been assigned an income classification.

Moderate tract (262.00), which is four miles from the main office, has been identified by the EPA as an environmental cleanup site. The site dates back to 1931 when Gulf Oil Company produced gasoline, jet and diesel fuel, home heating oil, and sulfur. An environmental investigation began in 1985 as a result of fuel seepage into the Great Miami River. Sixteen wells on the facility property have been pumped out, more than 1 billion gallons of polluted ground water have been treated, and 3.5 million gallons of hydrocarbon product recovered. The area is not considered very suitable for new construction residential housing as builders are not willing to risk poor sales given the soil and water contamination. The median year built of 1972 would seem to support the statement that new construction in the area is very limited. Therefore, the area has been a site for older bungalows, mobile home parks and vacant ground.

The following table illustrates select demographics of the AA based on the 2015 ACS data.

Demographic Information of the Assessment Area						
Assessment Area: Harrison AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	93	11.8	20.4	38.7	25.8	3.2
Population by Geography	436,181	7.2	18.2	39.6	31.8	3.2
Housing Units by Geography	174,775	8.7	19.6	41.3	28.7	1.6
Owner-Occupied Units by Geography	112,907	4.0	14.2	44.9	36.7	0.2
Occupied Rental Units by Geography	45,700	16.6	30.8	33.9	14.3	4.4
Vacant Units by Geography	16,168	19.4	25.6	36.9	14.1	3.9
Businesses by Geography	24,618	11.0	15.6	37.4	34.4	1.5
Farms by Geography	893	3.1	11.1	60.2	25.2	0.3
Family Distribution by Income Level	111,261	20.1	17.5	20.4	42.0	0.0
Household Distribution by Income Level	158,607	22.2	15.8	17.6	44.4	0.0
Median Family Income MSA - 17140 Cincinnati, OH-KY-IN MSA	\$69,949	Median Housing Value			\$151,813	
		Median Gross Rent			\$810	
		Families Below Poverty Level			8.9%	
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units in the AA. There are 174,775 housing units in the AA. Of these, 64.6 percent are owner-occupied, 26.2 percent are occupied rental units, and 9.3 percent are vacant. The fact that 26 percent of the housing units in the AA are rental units could potentially limit the bank's ability to originate home mortgage loans within the AA.

The Borrower Profile criterion compares the bank's lending to the distribution of AA families by income category. The following table details the low-, moderate-, middle-, and upper-income categories for the Cincinnati-Middletown, OH-KY-IN MSA. These categories are based on the Federal Financial Institutions Examination Council (FFIEC) -updated median family incomes of \$80,100 in 2020.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Cincinnati, OH-KY-IN MSA Median Family Income (17140)				
2019 (\$76,700)	<\$38,350	\$38,350 to <\$61,360	\$61,360 to <\$92,040	≥\$92,040
2020 (\$80,100)	<\$40,050	\$40,050 to <\$64,080	\$64,080 to <\$96,120	≥\$96,120

Source: FFIEC

According to the June 2020 D&B data, 24,618 non-farm businesses are in the AA. Approximately 63.7 percent of the businesses have four or fewer employees, and 87.4 percent operate from a single location. The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR) level to the bank's lending. The GARs for those businesses are as follows:

- 82.4 percent reported revenues of \$1 million and less.
- 5.8 percent reported revenues over \$1 million.
- 11.8 percent have unknown revenues.

Major employers in western Hamilton County in Harrison specifically include JTM Food Group, F&M MAFCO (heavy equipment supplier), Hubert (food merchandising), CTS (leak detection systems), and Wayne Water (pumps). Major employers in Butler County include Miami University, Cincinnati Financial Corp, AK Steel, Butler County Government, and Lakota School District. Major employers in Dearborn County include Pri Pak Inc. (packaging), Northbend Pattern Works Inc. (pattern makers), Drew Fab LLC, Stainless Solutions Inc., and Perfect North Slopes. Major employers in Franklin County include Hillenbrand Inc., Margaret Mary Health, Batesville Tool & Die Inc., Global Atlantic Life Insurance, and East Central High School.

Data obtained from the U.S. Bureau of Labor and Statistics, as illustrated in the following table, shows that unemployment rates within the AA declined sharply between April 2020 and September 2021 when the stay-at-home orders were issued in late March due to the COVID-19 pandemic. Overall, the AA unemployment rates are slightly better than and trended similarly to the state and national rates, but differed slightly among the counties that comprise the AA.

Area	April 2020	September 2021
	%	%
Hamilton County	14.1	4.6
Butler County	14.2	4.3
Dearborn County	17.2	3.0
Franklin County	17.1	2.7
Ohio	17.2	5.1
Indiana	16.9	3.3
National Average	14.4	4.8

Competition

The AA is a highly competitive market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2021, 43 institutions operate 371 full-service offices within the AA. Of these institutions, Harrison ranked 17th with 0.2 percent deposit market share. The top five banks have 92.3 percent of the market share.

As mentioned previously, there is only one moderate-income tract in the portion of Hamilton County included in the AA. Tract number 262 is just over four miles from the main office. The Butler County office is in a middle-income tract immediately adjacent to a moderate-income tract and the remainder of LMI tracts are in relatively close vicinity to the Harrison Butler County branch. The vast majority of competition is located much nearer the LMI tracts in Hamilton County. There are 261 banking offices in Hamilton County with the vast majority of those within the city of Cincinnati. There are 87 banking offices in Butler County with the vast majority of those on the eastern side of the county in the cities of Hamilton and Middletown. There are 23 banking offices in Dearborn and Franklin counties with the vast majority of those south and west of the branch in West Harrison, IN in Lawrenceburg, Indiana.

The bank was not required to collect or report Home Mortgage Disclosure Act (HMDA) loan data in 2020, and it elected not to do so. Therefore, the analysis of home mortgage loans under the Lending Test does not include comparisons against HMDA aggregate data for 2020. The aggregate data, however, reflects the level of demand and competition for home mortgage loans. Aggregate data for 2020 indicates that in 2020, 403 lenders reported 24,575 residential mortgage loans originated or purchased, indicating a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the AA. The ten most prominent home mortgage lenders had 40.1 percent of total market share by number of loans.

The bank is not required to collect or report its small business loan data, and it has not elected to do so. Therefore, the analysis of small business loans under the Lending Test does not include comparisons against aggregate data. The aggregate data, however, reflects the level of demand and

competition for small business loans. Aggregate data for 2019 shows 125 institutions reported 24,525 small business loans in the AA, indicating a moderately high level of demand and competition for this product. The top five small business lenders accounted for 64.8 percent of the total market share.

Community Contact(s)

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. Examiners reviewed one community contact with a housing organization that serves the AA. The contact detailed specific areas of need including affordable housing, down payment assistance for home purchases, and products to assist persons with unfavorable credit.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined the primary credit needs are home mortgage loans and small business loans.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated October 5, 2015, to the current evaluation dated December 6, 2021. Examiners used the Interagency Small Institution Examination Procedures to evaluate Harrison's CRA performance. These procedures were full-scope and included one test: the CRA Small Bank Lending Test as outlined in the Small Bank Performance Criteria Appendix.

This evaluation does not include any lending activity performed by affiliates.

Activities Reviewed

Examiners determined that Harrison's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy, the portfolio composition, and number and dollar volume of loans originated during the evaluation period. Home mortgage lending received greater weight in this evaluation, as it represents a higher concentration of originations during the evaluation period. Furthermore, no other loan types, such as small farm or consumer loans, represent major product lines. Therefore, this evaluation does not evaluate small farm or consumer loans.

Examiners considered all home mortgage loans reported on the bank's 2019 HMDA Loan Application Register and 2020 home mortgage loans (the bank was not required to report 2020 HMDA data). The bank reported 88 loans totaling \$14.3 in 2019, and made 67 loans totaling \$12.2 million in 2020. This evaluation presents information for 2019 and 2020. Aggregate information is presented for 2019 the year Harrison was a HMDA reporter. Examiners reviewed all small business loans originated in 2020. The bank originated 36 small business loans totaling \$4.6 million. D&B data for the corresponding year provided a standard of demographic comparison for small business lending. The bank's small business lending activity in 2020 increased. This is the first evaluation that considers small business lending a major product line.

Examiners reviewed the number and dollar volume of home mortgage and small business loans. Performance by number of loans is emphasized because the number of loans is a better indicator of the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Harrison demonstrated Satisfactory performance under the Lending Test. The bank's performance under each of the criteria below supports this overall conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. The bank's LTD ratio, calculated from Call Report data, averaged 62.1 percent over the past 24 calendar quarters from December 31, 2015, to September 30, 2021. The LTD ratio increased from the prior evaluation until December 2019. Customers refinancing loans at a lower rate than the bank offers has led to a notable decrease in the lending portfolio. In addition, the pandemic and subsequent government provided stimulus money has caused a significant increase in deposits, leading to a reduction in the loan-to-deposit ratio. The ratio has decreased from a high of 72.3 percent on June 30, 2019 to a low of 49.2 percent on September 30, 2021.

Examiners evaluated Harrison's LTD ratio by comparing it to those of similarly-situated institutions. Examiners selected these institutions based on asset size, geographic location, and lending focus. As shown in the following table, Harrison maintained a ratio lower than all four similarly situated institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2021 (\$000s)	Average Net LTD Ratio (%)
Harrison	270,659	62.1
Similarly-Situated Institution #1	250,116	85.0
Similarly-Situated Institution #2	248,604	122.0
Similarly-Situated Institution #3	171,993	93.6
Similarly-Situated Institution #4	146,357	85.4

Source: Reports of Condition and Income 12/31/2015 through 9/30/2021

Assessment Area Concentration

Overall, the bank originated the majority of its lending, by number and dollar amount, within its AA. The bank originated a majority of its home mortgage loans, by number and dollar amount, within its AA; however, the bank originated a majority of its small business loans, by number and dollar, outside of its AA. See the following table.

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	63	71.6	25	28.4	88	10,704	74.7	3,635	25.3	14,338		
2020	48	71.6	19	28.4	67	8,628	70.9	3,547	29.1	12,175		
Subtotal	111	71.6	44	28.4	155	19,332	72.9	7,181	27.1	26,513		
Small Business												
2020	6	16.7	30	83.3	36	511	11.1	4,112	88.9	4,623		
Subtotal	6	16.7	30	83.3	36	511	11.1	4,112	88.9	4,623		
Total	117	61.3	74	38.7	191	19,843	63.7	11,293	36.3	31,136		

Source: 2019 HMDA Data; 2020 Bank Data
Due to rounding, totals may not equal 100.0%

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the AA.

Home Mortgage Loans
The geographic distribution of home mortgage loans reflects poor dispersion throughout the AA. The bank originated only one home loan in 2019 and zero in 2020 in the 11 low-income geographies in its AA. Aggregate performance for 2019 was only 2.8 percent, which reflects the difficulties other lenders are also having making loans in the low-income census tracts. It is also important to note that while the bank's AA contains 11 low-income tracts, the Environmental Protection Agency identified one moderate-income tract (262.00) in Hamilton County as an environmental cleanup site.

The bank's performance in moderate-income geographies in 2019 is 8.4 percent lower than the aggregate performance and 11.1 percent lower than the owner-occupied housing units in the moderate-income census tracts. The bank's performance in moderate-income geographies in 2020 at 6.3 percent shows improvement but is still 8.0 percent below the demographic data of owner-occupied housing units in the moderate census tracts. This reflects more than a minor difference and therefore, the bank's performance is poor.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Harrison AA 2021						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$ (000s)	%
Low						
2019	4.0	2.8	1	1.6	34	0.3
2020	4.0		0	0.0	0	0.0
Moderate						
2019	14.2	11.6	2	3.2	130	1.2
2020	14.2		3	6.3	100	1.2
Middle						
2019	44.9	42.9	53	84.1	8,695	81.2
2020	44.9		40	83.3	7,529	87.3
Upper						
2019	36.7	42.3	7	11.1	1,845	17.2
2020	36.7		5	10.4	999	11.6
Not Available						
2019	0.2	0.3	0	0.0	0	0.0
2020	0.2		0	0.0	0	0.0
Totals						
2019	100.0	100.0	63	100.0	10,704	100.0
2020	100.0		48	100.0	8,628	100.0

Source: 2015 ACS; 2019 HMDA Data; 2020 Bank Data. -- data not available.
Due to rounding, totals may not equal 100.0%.

Small Business Loans

The geographic distribution of small business loans is poor. As shown in the following table, the bank did not originate any small business loans in low- or moderate-income census tracts in 2020. However, only 26.6 percent of small businesses in the AA are located in these areas.

Geographic Distribution of Small Business Loans					
Assessment Area: Harrison AA 2021					
Tract Income Level	% of Businesses	#	%	\$ (000s)	%
Low					
2020	11.0	0	0.0	0	0.0
Moderate					
2020	15.6	0	0.0	0	0.0
Middle					
2020	37.4	5	83.3	461	90.2
Upper					
2020	34.4	1	16.7	50	9.8
Not Available					
2020	1.5	0	0.0	0	0.0
Totals					
2020	100.0	6	100.0	511	100.0

Source: 2020 D&B Data; Bank Data; "--" data not available.
Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of loans to borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. They also focused on the percentage by number of loans to businesses with GARs of \$1.0 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. Examiners focused on the comparison to aggregate data for 2019 and on the comparison to percentage of families in the demographic information for 2019 and 2020.

As shown in the following table, the bank's lending to low-income borrowers slightly trailed aggregate lending data in 2019 by 1.9 percent. Although below the demographic, the percentage of lending to low-income borrowers increased in 2020. The bank's lending to moderate-income borrowers in 2019 was better than aggregate data by 3.7 percent and better than the demographic. Performance increased in 2020 and was higher than the demographic. The bank's performance is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Harrison AA 2021						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$ (000s)	%
Low						
2019	20.1	8.2	4	6.3	486	4.5
2020	20.1		4	8.3	431	5.0
Moderate						
2019	17.5	18.5	14	22.2	1,379	12.9
2020	17.5		13	27.1	1,631	18.9
Middle						
2019	20.4	22.0	20	31.7	3,299	30.8
2020	20.4		12	25.0	1,921	22.3
Upper						
2019	42.0	36.3	21	33.3	5,162	48.2
2020	42.0		14	29.2	4,179	48.4
Not Available						
2019	0.0	15.1	4	6.3	378	3.5
2020	0.0		5	10.4	466	5.4
Totals						
2019	100.0	100.0	63	100.0	10,704	100.0
2020	100.0		48	100.0	8,628	100.0

Source: 2015 ACS; 2019 HMDA Data; 2020 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Small Business Loans

The distribution of small business loans, as shown in the following table, reflects reasonable penetration of loans to businesses with GARs of \$1 million or less. Bank lending as compared to the percentage of businesses in the AA with GARs of \$1 million or less is favorable.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Harrison AA 2021					
Gross Revenue Level	% of Businesses	#	%	\$ (000s)	%
<=\$1,000,000					
2020	82.4	5	83.3	366	71.6
>\$1,000,000					
2020	5.8	1	16.7	145	28.4
Revenue Not Available					
2020	11.8	0	0.0	0	0.0
Totals					
2020	100.0	6	100.0	511	100.0

*Source: 2020 D&B Data; Bank Data; "-" data not available.
Due to rounding, totals may not equal 100.0%*

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

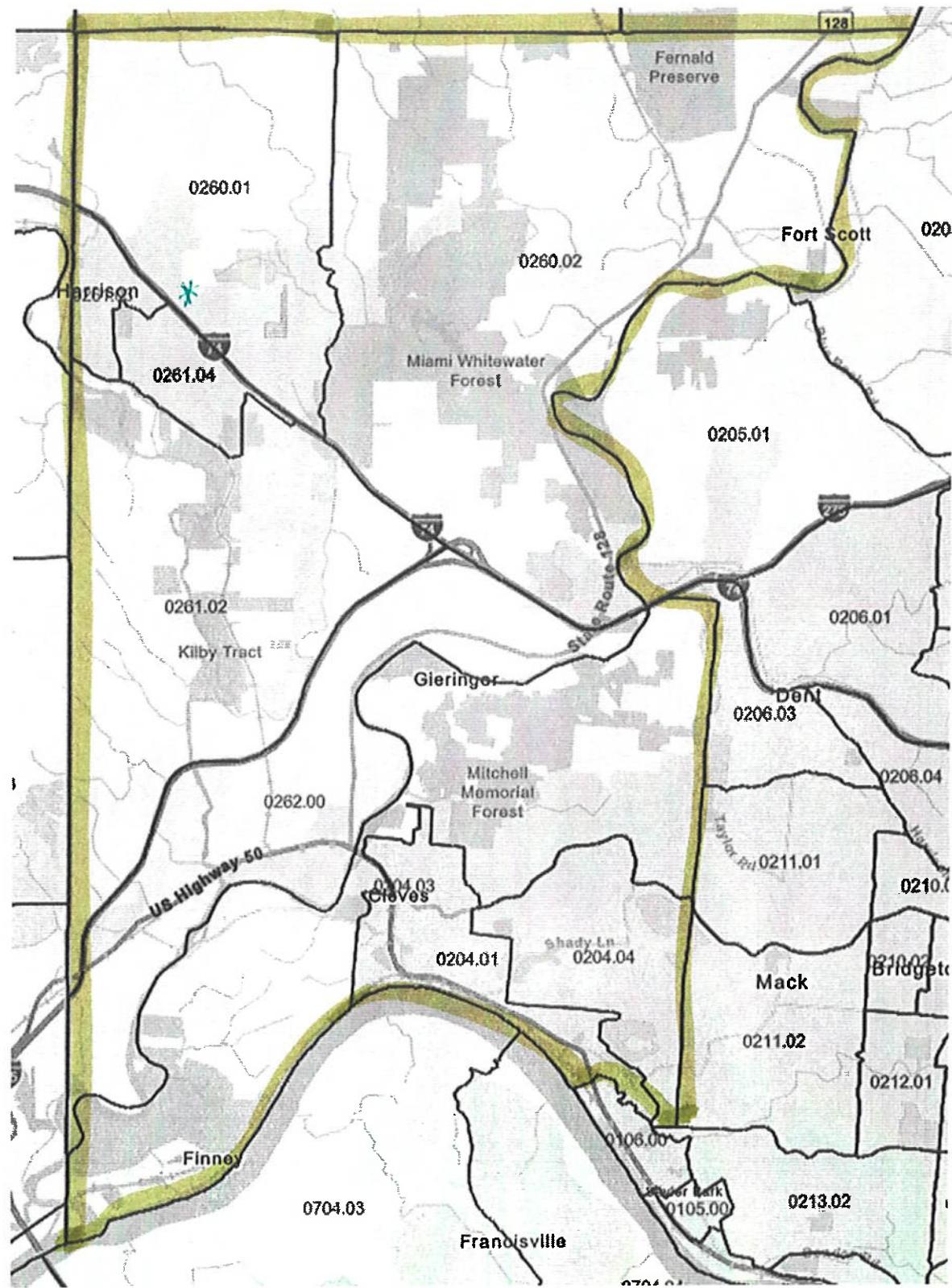
Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except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

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

Harrison Building and Loan Assessment Area by Census Tract

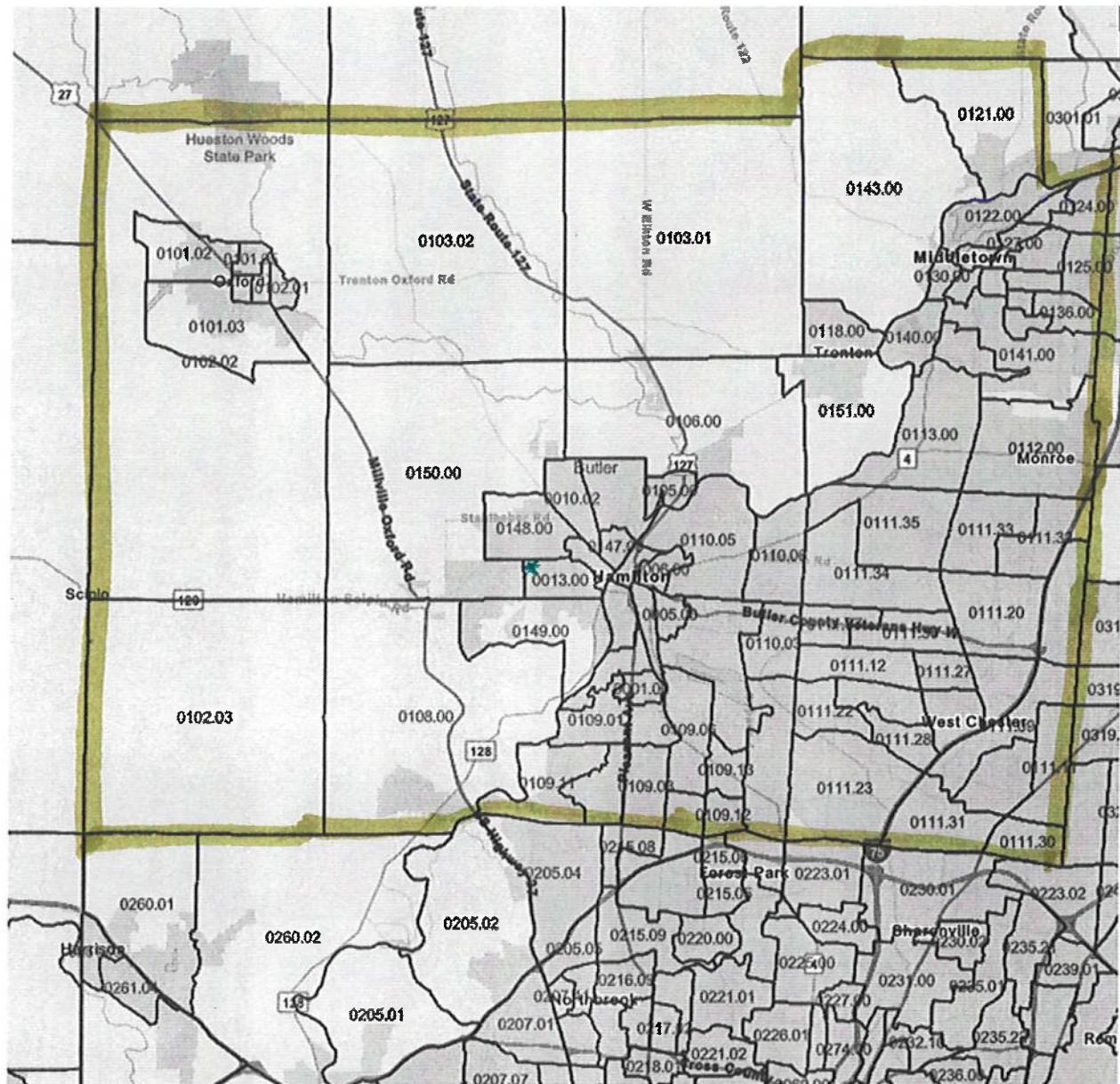
Hamilton County	Butler County (Entire County)
0204.01	0001.00
0204.03	0002.00
0204.04	0003.00
0260.01	0004.00
0260.02	0005.00
0261.02	0006.00
0261.03	0010.01
0261.04	0010.02
0262.00	0011.00
	0013.00
	0101.02
	0101.03
	0101.04
	0101.05
	0101.06
	0102.01
	0102.02
	0102.03
	0103.01
	0103.02
	0105.00
	0106.00
	0108.00
	0109.01
	0109.03
	0109.04
	0109.06
	0109.07
	0109.09
	0109.10
	0109.11
	0109.12
	0109.13
	0110.03
	0110.04
	0110.05
	0110.06
	0111.09
	0111.10
	0111.11
	0111.12
	0111.18
	0111.20
	0111.22
	0111.23
	0111.25
	0111.26
	0111.27
	0111.28
	0111.29
	0111.3
	0111.31
	0111.32
	0111.33
	0111.34
	0111.35
	0111.36
	0111.37
	0112.00
	0113.00
	0118.00
	0121.00
	0122.00
	0123.00
	0124.00
	0125.00
	0126.00
	0127.00
	0130.00
	0131.00
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	0140.00
	0141.00
	0143.00
	0144.00
	0146.00
	0147.00
	0148.00
	0149.00
	0150.00
	0151.00

Hamilton County



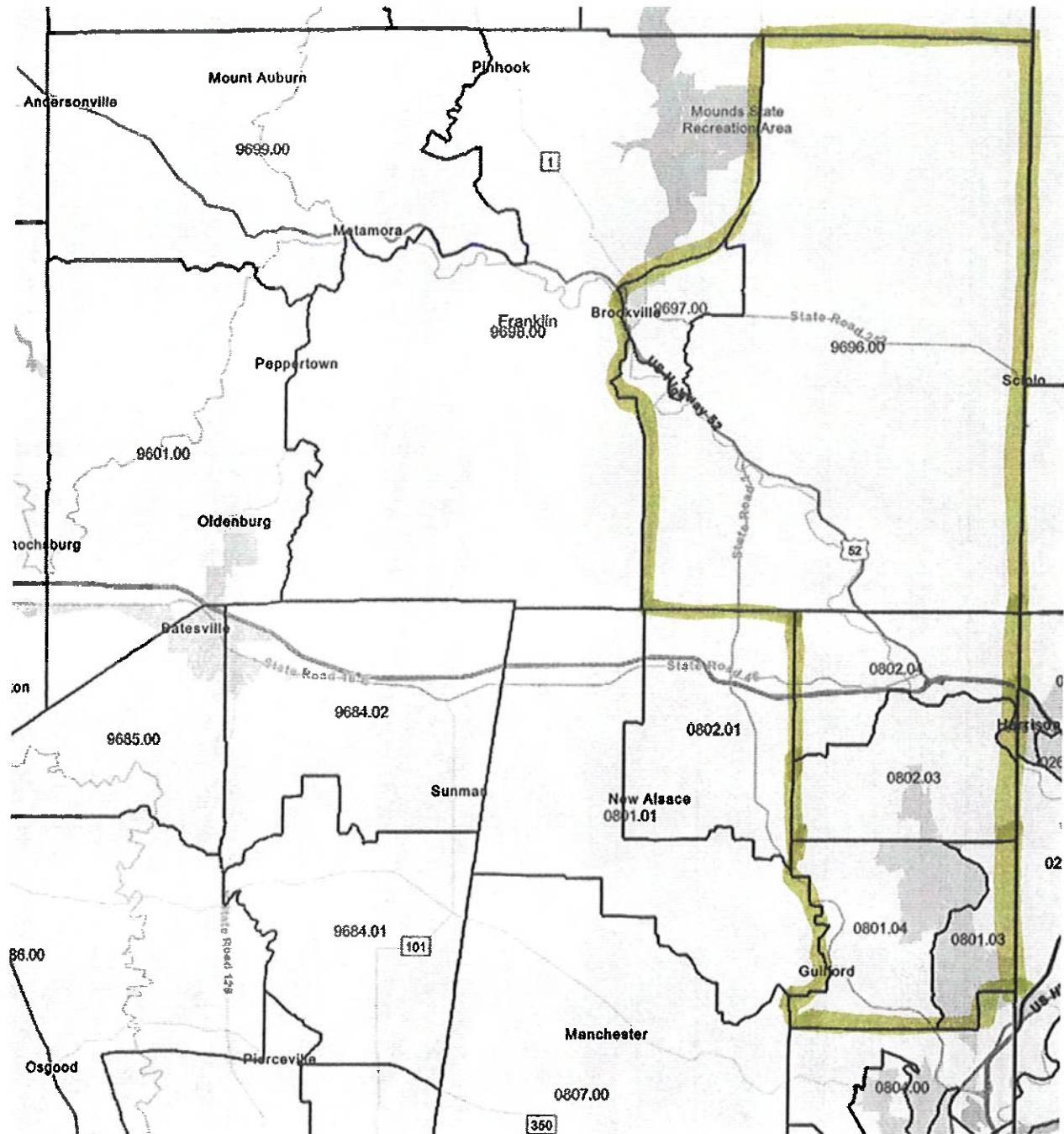
* Branch location

Butler County



* Branch location

Dearborn County and Franklin County



Search results

 **Main Office**
10490 New Haven Road
Harrison, OH 45030
(513) 367-2015

24.83 miles
[Get Directions](#)

0260.01

Hours:
Monday - Thursday 9:00 am - 5:00 pm
Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

 **Millville**
1380 Millville Ave
Hamilton, OH 45013
(513) 863-4102

25.10 miles
[Get Directions](#)

0013.00

Hours:
Monday - Thursday 9:00 am - 5:00 pm
Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

 **Walnut Street**
114 N Walnut St
Harrison, OH 45030
(513) 367-4874

26.07 miles
[Get Directions](#)

0261.03

 **HBL Locations**

Harrison Building and Loan – Services/Products Offered

- Online Banking
- Mobile Banking
- Online Bill Pay
- Remote Deposits
- Residential Mortgage Loans
- Commercial Loans
- Home Improvement Loans
- Auto Loans
- Passbook Loans
- College Loans
- Home Equity Line of Credit
- Debit Card/My Card Rules
- Merchant Credit Card Service
- Money Orders
- Notary Public
- Safe Deposit Boxes
- Personal and Business Checking Accounts
- Passbook Savings
- Certificates of Deposits
- Christmas Savings
- Money Market Deposit Accounts
- Health Savings Accounts
- Individual Retirement Accounts and SEP Retirement Accounts
- Drive-thru window
- ATMs
- Insurance

Harrison Building and Laon

Typical mortgage loan fees:

Origination Fee - 1% of loan amount

Out of Pocket fees - \$1,200-\$1,600 (est.)

(Appraisal, title search, flood cert, credit bureau, filing, etc.)

Harrison Building and Loan Truth-In-Savings Disclosures

Harrison Building and Loan Truth-In-Savings Disclosures									
Passbook Savings Account					Dobie Card Checking Account				
Money Market Deposit Account					Checking Account				
\$2,500.00					\$100.00				
Minimum Initial Deposit to Open	\$25.00	\$0.00					\$100.00		
Interest Rate and Annual Percentage Yield (APY)	\$0-\$49.99	0.00%	0.00%	\$0-\$49.99	0.00%	\$0-\$49.99	0.00%	\$0-\$49.99	0.00%
	\$50-\$999.99	0.01%	0.01%	\$50-\$999.99	0.01%	\$50-\$999.99	0.01%	\$50-\$999.99	0.01%
	\$1,000-\$2,499.99	0.02%	0.02%	\$1,000-\$2,499.99	0.02%	\$1,000-\$2,499.99	0.03%	\$1,000-\$2,499.99	0.02%
	\$2,500-\$9,999.99	0.05%	0.05%	\$2,500-\$9,999.99	0.03%	\$2,500-\$9,999.99	0.05%	\$2,500-\$9,999.99	0.03%
	\$10,000-\$24,999.99	0.08%	0.08%	\$10,000-\$24,999.99	0.05%	\$10,000-\$24,999.99	0.10%	\$10,000-\$24,999.99	0.05%
	\$25,000-\$49,999.99	0.10%	0.10%	\$25,000-\$49,999.99	0.05%	\$25,000-\$49,999.99	0.15%	\$25,000-\$49,999.99	0.08%
Over \$50,000	0.15%	0.15%	Over \$50,000	0.05%	\$50,000-\$99,999.99	0.20%	Over \$50,000	0.10%	0.10%
					Over \$100,000	0.75%	0.75%		
Fees could reduce earnings on the account.									
Determination of Interest Rate Paid	Interest rate and annual percentage yield are subject to change from time to time at our discretion without notice. Determination of interest rate paid is based on the actual number of days each deposit level is maintained.								
Compounding and Crediting	Interest is compounded daily and paid quarterly. Interest is compounded continuously and credited to the account monthly as of the statement date.					Interest is compounded daily and credited to the account monthly as of the cycle date.			
Balance Information	The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit non-cash items.					Interest begins to accrue on the business day you deposit non-cash items.			
Fees and/or Forfeitures	A service charge of \$25 may be made on accounts closed within 90 days of opening. Monthly service charge is computed on the lowest balance per month at the close of each business day and assessed on the cycle date each month. The fee will appear on your statement as "Debit Maintenance Fee." Service Charges Based on the Minimum Daily Balance: Balance \$100-\$299.99: \$8 monthly Balance \$300-\$499.99: \$4 monthly Balance \$500 and above: No monthly fee					A service charge of \$25 may be made on accounts closed within 90 days of opening. Monthly service charge is computed on the lowest balance per month at the close of each business day and assessed on the cycle date each month. The fee will appear on your statement as "Debit Maintenance Fee." Service Charges Based on the Minimum Daily Balance: Balance \$100-\$299.99: \$8 monthly Balance \$300-\$499.99: \$4 monthly Balance \$500 and above: No monthly fee			
Transaction Limitations	The passbook is required for all withdrawals, except for online banking transfers. No limitations on transfers made in person. You may only make six (6) online banking transfers from your account each statement cycle.					You may only make six (6) transfers from your account each statement cycle, if by unauthorized or automatic transfer or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited. We at our option may convert the account to a transaction type account.			
	No limitations					No limitations			

FEE SCHEDULE
as of 01/01/2024



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Closed within 90 days of opening (accounts other than Christmas Club)	\$25.00
Account Closed within 90 days of opening (Christmas Club)	\$20.00
Account Reconciliation - Hourly	\$25.00
ATM Service Fee (Non HBL ATM)	\$1.50
Automatic Transfer Protection Fee	\$5.00
Bad Address Fee - Monthly	\$5.00
Chargeback Check Fee	\$15.00
Check Copies	\$5.00
Fax Fee	\$2.00
Foreign Check Fee	\$30.00
Foreign Currency Over \$300	\$10.00
Foreign Currency Under \$300	\$25.00
Garnishments	\$40.00
Inactive Bill Pay Account Fee - Monthly	\$5.95
Inactive/Dormant Account Fee - Monthly	\$5.00
Incoming Wire Transfer	\$15.00
Money Orders	\$3.00
Notice of Levy	\$75.00
Official Check	\$4.00
Outgoing Wire Transfer - Domestic	\$20.00
Outgoing Wire Transfer - International	\$55.00
Replacement Debit Card	\$5.00
Research Fee - Hourly	\$25.00
Returned Item/NSF	\$30.00
Statement Copies	\$3.00
Stop Payment	\$30.00
Telephone Transfer Fee	\$5.00

COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE
HARRISON BUILDING AND LOAN ASSOCIATION (HBL)
Main Office: 10490 New Haven Rd. Harrison, OH 45030

CRA PUBLIC FILE CONTENTS

Public Comments from previous two years and HBL Response: None

Public Performance Evaluation

Most Recent Examination Date: December 6, 2021

Rating: SATISFACTORY

Certificate Number: 280800

Regulator: Federal Deposit Insurance Corporation (FDIC), Chicago,
IL.

CURRENT BRANCHES and GEOGRAPHIC AREAS SERVED

GEOGRAPHIC MAP of AREAS SERVED/ASSESSMENT AREA

LIST of SERVICES, INCLUDING HOURS of OPERATION, AVAILABLE LOAN and DEPOSIT
PRODUCTS, FEES



December 2025

Regulation BB: Section 228.43 (a) (4)

Harrison Building and Loan Branch Opening and Closings

There have been no branches opened or closed in the last two years.

Community Reinvestment Act Notice

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Harrison Building & Loan, located at 10490 New Haven Road, Harrison, OH 45030.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC 300 S. Riverside Plaza, Suite 1700 Chicago, Illinois 60606. You may send written comments about our performance in helping to meet community credit needs to Harrison Building & Loan, 10490 New Haven Road, Harrison, OH 45030 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

HARRISON BUILDING AND LOAN ASSOCIATION
 Loan to Deposit Ratio
 Dollar amounts in thousands

	6/30/2024	9/30/2024	12/31/2024	3/31/2025	6/30/2025	9/30/2025
Loans (RC-C Part 1)						
Construction loans	\$ 9,893	\$ 9,692	\$ 10,424	\$ 11,743	\$ 13,333	\$ 20,748
Secured by farmland	\$ 2,596	\$ 2,506	\$ 3,310	\$ 3,221	\$ 3,191	\$ 3,152
Secured by 1-4 family	\$ 65,308	\$ 65,330	\$ 65,255	\$ 64,404	\$ 64,397	\$ 66,099
Secured by multifamily	\$ 1,712	\$ 1,562	\$ 3,079	\$ 3,257	\$ 3,284	\$ 3,265
Secured by nonfarm nonresidential	\$ 9,867	\$ 16,537	\$ 20,437	\$ 27,777	\$ 31,712	\$ 28,129
To finance agricultural production & other loans to farmers	\$ 87	\$ 31	\$ 98	\$ 622	\$ 604	\$ 604
C&I loans	\$ 16,020	\$ 15,827	\$ 11,404	\$ 10,334	\$ 8,902	\$ 6,588
To individuals for household, family and other personal use	\$ 10,842	\$ 12,429	\$ 11,756	\$ 11,102	\$ 10,410	\$ 11,492
Total Loans	\$ 116,325	\$ 123,914	\$ 125,763	\$ 132,460	\$ 135,833	\$ 140,077
Deposits (RC 13a)						
Deposits	\$ 201,819	\$ 205,586	\$ 225,105	\$ 232,229	\$ 215,608	\$ 213,769
Loan to Deposit Ratio	57.64%	60.27%	55.87%	57.04%	63.00%	65.53%

HOME MORTGAGE DISCLOSURE ACT NOTICE

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

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