

**CRA  
Public  
File**

**2025**

1. CRA Performance Evaluation
2. Branches and Hours
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4. Bank Services/Fees
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(including last two years)

# **PUBLIC DISCLOSURE**

August 14, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Bank of Bird-in-Hand  
Certificate Number: 59074

309 N Ronks Road  
Bird in Hand, Pennsylvania 17505

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

350 Fifth Avenue, Suite 1200  
New York, NY 10118

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

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## INSTITUTION RATING

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

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

**The Lending Test is rated Satisfactory.**

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

**The Community Development Test is rated Satisfactory.**

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

## DESCRIPTION OF INSTITUTION

Bank of Bird-in-Hand is an intrastate community bank headquartered in Bird-in-Hand, Pennsylvania (PA) and operates primarily in Lancaster County and western Chester County. The bank’s primary focus is serving the agricultural and commercial credit needs of the surrounding community. The institution has no subsidiary or affiliate relationships. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated October 19, 2020, based on Intermediate-Small Bank Examination Procedures.

Bank of Bird-in-Hand currently operates six full-service brick and mortar branch locations in Lancaster and Lebanon counties. The bank also operates four limited-service mobile banking units (Gelt Buses) that travel to various defined locations in Lancaster, Chester, Dauphin, and Berks counties on a regular schedule. The mobile banking units contain a walk-up ATM, walk-up teller window, internal teller window, a private office, and generally remain at most designated stops for a full day of service. The following table illustrates the present operational locations:

Branch Name	Address	Lancaster	Chester	Dauphin	Lebanon	Berks
Main Office	309 N Ronks Rd	X				
Ephrata Branch	1759 W Main St	X				
Intercourse Branch	3540 Old Philadelphia Pike	X				
Manheim Branch	118 Doe Run Rd	X				
Paradise Branch	3314 Lincoln Hwy E	X				
Schaefferstown Branch	2483 Stiegel Pike				X	
Gelt Bus I <sup>2</sup>	309 N Ronks Rd	4 stops <sup>1</sup>	2 stops			
Gelt Bus II	309 N Ronks Rd	4 stops <sup>1</sup>	2 stops			
Gelt Bus III <sup>2</sup>	7180 Bernville Rd	4 stops				1 stop <sup>1</sup>
Gelt Bus IV <sup>2</sup>	5415 PA Route 25			2 stops <sup>1</sup>		

<sup>1</sup>These are the principal counties the mobile branch serves and is the designated starting parked location  
<sup>2</sup>These Gelt Bus routes include low-/moderate-income area stops; five in total.

Through the review period, the bank opened three new full-service brick and mortar branches located in the boroughs of Ephrata and Manheim in Lancaster County, and the unincorporated community of Schaefferstown (Lebanon County). None of the new branches are located within a low- or moderate-income census tract. In addition to these new brick and mortar branches, the bank added three additional Gelt bus routes. These new routes expanded operations into the boroughs of Gratz, PA (Dauphin County), and of Bernville, PA (Berks County). The bank operated two Gelt bus stops within Ephrata for approximately two years, which were subsequently ended after establishing the Ephrata brick and mortar branch. In total, the Gelt bus routes now make five stops located in low- and/or moderate-income areas throughout Lancaster, Chester, and Dauphin Counties. The bank did not close any branches and did not engage in any merger activities since the previous CRA evaluation.

The bank offers a variety of deposit and loan products to meet commercial and consumer banking needs. Commercial products and services include checking and savings accounts, certificates of deposits, agricultural loans, commercial and industrial loans, commercial real estate loans, and lines of credit. Consumer products and services include checking and savings accounts, certificates of

deposit, home equity loans, home construction loans, adjustable-rate purchase money loans, and personal loans.

Assets totaled \$1.2 billion as of June 30, 2023, and included total loans of \$1.1 billion. The bank does not maintain a securities portfolio. Total deposits as of June 30, 2023 were \$998.8 million. The following table illustrates the bank’s loan portfolio.

<b>Loan Portfolio Distribution as of 6/30/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	9,229	0.9
Secured by Farmland	390,567	36.6
Secured by 1-4 Family Residential Properties	331,893	31.1
Secured by Multifamily (5 or more) Residential Properties	48,550	4.5
Secured by Nonfarm Nonresidential Properties	202,367	19.0
<b>Total Real Estate Loans</b>	<b>982,606</b>	<b>92.1</b>
Commercial and Industrial Loans	66,057	6.2
Agricultural Production and Other Loans to Farmers	16,815	1.6
Consumer Loans	879	<0.1
Obligations of State and Political Subdivisions in the U.S.	448	<0.1
Other Loans	55	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>1,066,860</b>	<b>100.00</b>
<i>Source Reports of Condition and Income</i>		

Since the previous CRA evaluation, the bank’s asset size increased 235.4 percent from \$527.5 million to \$1.2 billion. Similarly, total loans increased 248.7 percent from \$428.9 million to \$1.1 billion. The increase in asset size and total loans is due to organic growth from new branches, and additional Gelt busses and stops since the prior evaluation. Bank of Bird-in-Hand is primarily a real estate lender with 92.1 percent of the loan portfolio secured by real estate. Loans secured by farmland and agricultural loans still constitute the institution’s largest lending segment at 38.2 percent of total loans.

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

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its supervisory agency will evaluate its CRA performance. This CRA Performance Evaluation focuses on the assessment area in effect at the beginning of 2022: Lancaster County in its entirety, part of the Lancaster, PA Metropolitan Statistical Area (MSA) #29540, and seven contiguous census tracts in Chester County, part of the Montgomery County-Bucks County-Chester County Metropolitan Division #33874. The bank's assessment area expanded in 2022 and again in 2023 to appropriately include new branches and Gelt bus stops. The bank's current assessment area includes additional portions of the Harrisburg-York-Lebanon, PA Consolidated Statistical Area, Reading MSA, and non-MSA areas in Pennsylvania that will be evaluated in future CRA Performance Evaluations.

Any community development activities occurring throughout the expanded 2023 assessment area received consideration as serving community needs and opportunities within the statewide or regional area.

### **Economic and Demographic Data**

According to the 2015 American Community Survey (ACS) Data, the assessment area includes 105 census tracts. These tracts reflected the following income designations:

- 6 low-income tracts;
- 18 moderate-income tracts;
- 70 middle-income tracts; and
- 11 upper-income tracts.

The United States (U.S) Bureaus' 2020 Census updated demographic data, which went into effect in 2022. The 2020 Census data has changed the number and income level of select tracts with the combined assessment area. For 2020 and later, the assessment area includes 123 census tracts. These tracts reflect the following income designations:

- 4 low-income tracts;
- 20 moderate-income tracts;
- 84 middle-income tracts; and
- 15 upper-income tracts.

Examiners used the 2015 ACS data to evaluate the bank's 2020 and 2021 performance and the 2020 U.S. Census data to evaluate the bank's 2022 performance. The following table illustrates select demographic characteristics of the assessment area.



<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Bank of Bird-in-Hand 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	123	3.3	16.3	68.3	12.2	0.0
Population by Geography	582,035	2.7	15.0	70.0	12.3	0.0
Housing Units by Geography	221,798	2.7	16.0	69.5	11.8	0.0
Owner-Occupied Units by Geography	148,757	1.4	13.5	71.0	14.0	0.0
Occupied Rental Units by Geography	64,507	5.5	21.3	66.4	6.9	0.0
Vacant Units by Geography	8,534	5.1	19.6	64.9	10.5	0.0
Businesses by Geography	60,684	3.5	13.4	68.0	15.0	0.0
Farms by Geography	2,885	0.5	13.6	74.3	11.6	0.0
Family Distribution by Income Level	150,345	17.8	19.5	24.5	38.1	0.0
Household Distribution by Income Level	213,264	22.5	16.4	20.5	40.6	0.0
Median Family Income MSA - 29540 Lancaster, PA MSA	\$82,568	Median Housing Value				\$221,888
Median Family Income MSA - 33874 Montgomery County-Bucks County-Chester County, PA	\$117,345	Median Gross Rent				\$1,087
		Families Below Poverty Level				5.6%
<i>Source 2020 U.S. Census and 2022 D&amp;B Data. 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>						

The analysis of farm loans under the Borrower Profile criterion compares the distribution of farms by gross annual revenues (GAR) level. According to 2022 D&B data, there were 2,885 farm businesses. GARs for these farms are below.

- 96.8 percent have \$1.0 million or less
- 2.2 percent have more than \$1.0 million
- 1.0 percent have unknown revenues

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2022 D&B data, there were 60,684 non-farm businesses. GARs for these businesses are below.

- 89.9 percent have \$1.0 million or less
- 3.6 percent have more than \$1.0 million
- 6.5 percent have unknown revenues

For 2022, service industries represent the largest portion of businesses at 33.6 percent; followed by non-classifiable establishments (21.2 percent); and retail trade (11.4 percent). In addition, 64.2 percent of area businesses have four or fewer employees and 93.4 percent operate from a single location.

Based on 2020 U.S. Census data, there are 221,798 housing units in the assessment area. Of these housing units, 67.1 percent are owner-occupied, 29.1 percent are occupied rental units, and 3.8 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

Examiners used the 2021 and 2022 FFIEC-updated Median Family Income data to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Lancaster, PA MSA Median Family Income (29540)</b>				
2021 (\$83,000)	<\$41,500	\$41,500 to <\$66,400	\$66,400 to <\$99,600	≥\$99,600
2022 (\$90,200)	<\$45,100	\$45,100 to <\$72,160	\$72,160 to <\$108,240	≥\$108,240
<b>Montgomery County-Bucks County-Chester County, PA Median Family Income (33874)</b>				
2021 (\$116,300)	<\$58,150	\$58,150 to <\$93,040	\$93,040 to <\$139,560	≥\$139,560
2022 (\$131,400)	<\$65,700	\$65,700 to <\$105,120	\$105,120 to <\$157,680	≥\$157,680
<i>Source FFIEC</i>				

An emergency declaration related to COVID-19 (EM-3441) and a major disaster declaration (DR-4506) affected the entire assessment area from March 2020 to May 2023. Another disaster declaration related to the impacts of Hurricane Ida (FEMA-4618-DR) affected Chester County in September 2021.

The following table details the unemployment data from the U.S. Bureau of Labor Statistics for the assessment area and related areas. The table presents the annual averages for 2020, 2021, and 2022 from the U.S. Bureau of Labor and Statistics data. Unemployment rates remained high during 2020 due to the COVID-19 pandemic. For the majority of the review period unemployment rates generally trended downward.

<b>Unemployment Rates by County</b>				
<b>County</b>	<b>2020 Average</b>	<b>2021 Average</b>	<b>2022 Average</b>	<b>May 2023</b>
Lancaster County, PA	7.4	4.7	3.5	3.4
Chester County, PA	6.3	4.0	3.2	3.0

### **Competition**

The bank’s assessment area has a moderate level of competition for financial services. According to 2022 Peer Deposit data, there were 31 financial institutions that operated 156 branches within the bank’s assessment area. Of these institutions, Bank of Bird-in-Hand ranked 8<sup>th</sup> with a 4.5 percent deposit market share.

The bank is not required to collect or report its small farm or small business loan data, and it has not elected to do so. The aggregate data, however, reflects the level of demand for small farm and small business loans and is therefore included. Small farm aggregate data for 2021 shows that 29

institutions originated 1,605 small farm loans in the assessment area, indicating a moderate level of competition for this product. Univest Bank and Truist Company ranked 1<sup>st</sup> and 2<sup>nd</sup>, respectively, with a collective market share of 46.5 percent by number of originations.

Small business aggregate data for 2021 shows that 183 institutions originated 30,085 small business loans in the assessment area, indicating a high level of competition for this product. Much larger regional and nationwide lenders such as American Express National Bank, JP Morgan Chase Bank, N.A., and US Bank NA captured the top three positions, respectively in that order and with a total market share of 32.1 percent by number of originations.

There is a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2021, 497 lenders reported 25,921 home mortgage loans originated or purchased. Bank of Bird-in-Hand ranked 21<sup>st</sup> out of this group of lenders, with a market share of 1.4 percent by number of loans. Rocket Mortgage, Fulton Bank, N.A., and Wells Fargo Bank NA, captured the top three positions, respectively in that order and with a total market share of 18.6 percent by number of originations.

### **Community Contact**

As part of the evaluation process, examiners contact third-parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners reviewed a recent community contact for a local community development investment fund entity. The organization established a community development credit union within the Lancaster County area. The contact cited the community need to serve unbanked and underserved low- and moderate-income communities, particularly communities historically prohibited or reluctant to engage traditional financial institutions. The contact further expressed a continued need for affordable housing and general infrastructure investment throughout the Lancaster County area.

### **Credit and Community Development Needs and Opportunities**

Considering the demographic data, the bank's overall assessment area has specific credit and community development needs. Demand for affordable housing and other community support exist throughout the assessment area. In addition, small business and small farm loans are in high demand, as supported by the significant percentage of businesses with GARs of \$1.0 million or less. Finally, there is a need for banking access to typically unbanked rural communities.

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from the prior evaluation dated October 19, 2020, to the current evaluation dated August 14, 2023. Examiners used Interagency Intermediate Small Bank CRA Examination Procedures to evaluate the bank's CRA performance. These procedures include two tests: the CRA Small Bank Lending Test and the Community Development Test. Banks must achieve at least a Satisfactory rating under each test to obtain an overall Satisfactory rating. This evaluation does not include any lending activity performed by affiliates.

### **Activities Reviewed**

Examiners determined that the bank's major product lines are small farm, small business, and home mortgage loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period.

The bank's record of originating small farm loans contributed more weight to overall conclusions as it constitutes the largest segment of the loan portfolio. Following these principle activities are small business and home mortgage lending, respectively weighted in that order. No other loan types, such as consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

As an Intermediate Small Bank, Bank of Bird-in-Hand is not required to report small farm or small business loan information, and has not elected to do so. Therefore, this evaluation reviewed a sample of small farm and small business loans originated in 2022. The universe of small farm loans is 552 totaling \$84.2 million, resulting in a sample size of 64. The universe of small business loans is 491 totaling \$73.4 million, resulting in a sample size of 61.

This evaluation considered all home mortgage loans reported on the bank's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). For 2020, the bank reported 375 home mortgage loans totaling \$82.6 million. For 2021, the bank reported 455 home mortgage loans totaling \$103.0 million. For 2022, the bank reported 453 home mortgage loans totaling \$124.4 million.

The product mix remained consistent during the evaluation period and 2020 loan data did not influence trends that materially affect conclusions. Therefore, except for the assessment area concentration tables, the CRA evaluation presents only 2021 and 2022 HMDA data.

For the Lending Test, examiners reviewed the number and dollar volume of small farm, small business, and home mortgage loans. While number and dollar volume of loans are presented, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals and businesses served.

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services since the prior CRA evaluation dated October 19, 2020.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Bank of Bird-in-Hand demonstrated reasonable performance under the Lending Test. The bank's performance in each category supports this conclusion.

#### Loan-to-Deposit Ratio

The LTD ratio is more than reasonable given the institution's size, financial condition, and credit needs of the assessment areas. The LTD ratio, calculated from Call Report data, averaged 108.2 percent over the past 11 calendar quarters from December 31, 2020, to June 30, 2023. The ratio ranged from a low of 99.7 percent as of March 31, 2021, to a high of 118.4 percent as of December 31, 2021. The bank's LTD ratio remained relatively steady throughout the review period until increasing in the most recent four quarters.

Bank of Bird-in-Hand continues to maintain an LTD ratio higher than those of similarly situated institutions, as shown in the following table. Examiners selected the similarly situated institutions based on asset size, geographic location, and loan portfolio composition.

<b>Loan-to-Deposit Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 06/30/2023 \$(000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Bank of Bird-in-Hand</b>	<b>1,241.9</b>	<b>108.2</b>
The Ephrata National Bank	1,901.8	66.4
The Juniata Valley Bank	844.6	62.9
<i>Source Reports of Condition and Income</i>		

Examiners also compared Bank of Bird-in-Hand's net LTD ratio to its peer group. The bank's net LTD ratio of 108.2 percent is above that of the Uniform Bank Performance Report (UBPR) peer group net LTD ratio of 81.9 percent as of June 30, 2023. The bank's peer group is defined as insured commercial banks having assets between \$1 billion and \$3 billion.

#### Assessment Area Concentration

Bank of Bird-in-Hand originated a majority of loans of its home mortgage, small business, and small farm loans, by number and volume, within its assessment area. See the following table for more detailed information on the bank's lending activity.

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										
2020	327	87.2	48	12.8	375	75,560	91.5	7,019	8.5	82,578
2021	349	76.7	106	23.3	455	80,008	77.7	22,945	22.3	102,953
2022	279	61.6	174	38.4	453	84,200	67.7	40,229	32.3	124,429
<b>Subtotal</b>	<b>955</b>	<b>74.4</b>	<b>328</b>	<b>25.6</b>	<b>1,283</b>	<b>239,768</b>	<b>77.4</b>	<b>70,192</b>	<b>22.6</b>	<b>309,960</b>
Small Business										
2022	45	73.8	16	26.2	61	8,554	77.2	2,526	22.8	11,080
<b>Subtotal</b>	<b>45</b>	<b>73.8</b>	<b>16</b>	<b>26.2</b>	<b>61</b>	<b>8,554</b>	<b>77.2</b>	<b>2,526</b>	<b>22.8</b>	<b>11,080</b>
Small Farm										
2022	45	70.3	19	29.7	64	6,579	77.3	1,936	22.7	8,515
<b>Subtotal</b>	<b>45</b>	<b>70.3</b>	<b>19</b>	<b>29.7</b>	<b>64</b>	<b>6,579</b>	<b>77.3</b>	<b>1,936</b>	<b>22.7</b>	<b>8,515</b>
<i>Source Bank Data Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. The bank's excellent performance of small farm and home mortgage lending supports this conclusion. Examiners focused on the percentage by number of loans in the low- and moderate-income census tracts.

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects excellent penetration throughout the assessment area. Examiners compared the bank's small farm lending to D&B demographic data.

As shown in the following table, the bank did not originate any sampled small farm loans in low-income census tracts in 2022; however, the percent of farms located in low-income census tracts is minimal at 0.5 percent. The geographic distribution of sampled small farm loans in moderate-income census tracts is 17.8 percent, exceeding the 13.4 percent D&B demographic data. The bank's performance in moderate-income census tracts is considered excellent. All of the assessment area's low-income census tracts and six moderate-income census tracts are located in the City of Lancaster, where the bank does not maintain a branch. Additionally, there are limited lending opportunities for small farm lending within the City of Lancaster.

<b>Geographic Distribution of Small Farm Loans</b>					
<b>Assessment Area: Bird in Hand Lancaster</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low					
2022	0.5	0	0.0	0	0.0
Moderate					
2022	13.6	8	17.8	1,439	21.9
Middle					
2022	74.3	35	77.8	4,571	69.5
Upper					
2022	11.6	2	4.4	569	8.6
Not Available					
2022	0.0	0	0.0	0	0.0
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	<b>6,579</b>	<b>100.0</b>
<i>Source 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

***Small Business Loans***

The geographic distribution of small business loans reflects reasonable penetration throughout the assessment area. Examiners compared the bank’s small business lending to D&B demographic data.

As shown in the following table, the bank did not originate any sampled small business loans in low-income census tracts in 2022. The geographic distribution of sampled small business loans in moderate-income census tracts is 15.6 percent, exceeding the 13.4 percent D&B demographic data. The bank’s performance in moderate-income census tracts is considered reasonable. All of the assessment area’s low-income census tracts and six moderate-income census tracts are located in the City of Lancaster, where the bank does not maintain a branch.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: Bird in Hand Lancaster</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low					
2022	3.5	0	0.0	0	0.0
Moderate					
2022	13.4	7	15.6	680	7.9
Middle					
2022	68.0	33	73.3	7,111	83.1
Upper					
2022	15.0	5	11.1	763	8.9
Not Available					
2022	0.0	0	0.0	0	0.0
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	<b>8,554</b>	<b>100.0</b>
<i>Source 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. Examiners compared the bank’s home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the bank’s home mortgage lending in low-income census tracts exceeded demographic and aggregate data in 2021. Although, the bank’s level of lending activity in low-income census tracts decreased in 2022, lending activity continued to exceed demographic data. In 2021, the bank’s home mortgage lending in moderate-income census tracts exceeded both demographic and aggregate data. The bank’s level of lending activity in moderate-income census tracts further increased in 2022 and the bank’s performance exceeded demographic data. In addition, Bank of Bird-in-Hand ranked 2<sup>nd</sup> in originating loans in low-income census tracts and 14<sup>th</sup> in moderate-income census tracts in 2021, capturing 5.2 percent and 2.0 percent of market share respectively. The bank’s performance in low- and moderate-income census tracts exceeded its overall market share rank of 21<sup>st</sup> and 1.4 percent, further supporting the bank’s excellent performance.



<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: Bird in Hand Lancaster</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2021	1.5	2.1	28	8.0	3,842	4.8
2022	1.4	--	15	5.4	6,508	7.7
<b>Moderate</b>						
2021	10.6	11.9	60	17.2	11,141	13.9
2022	13.5	--	70	25.1	18,762	22.3
<b>Middle</b>						
2021	75.1	71.9	254	72.8	62,972	78.7
2022	71.0	--	180	64.5	54,380	64.6
<b>Upper</b>						
2021	12.8	14.2	7	2.0	2,054	2.6
2022	14.0	--	14	5.0	4,551	5.4
<b>Not Available</b>						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>80,008</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>--</b>	<b>279</b>	<b>100.0</b>	<b>84,200</b>	<b>100.0</b>
<i>Source 2015 ACS and 2020 U.S Census; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

**Borrower Profile**

The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes and individuals of different income levels. The bank’s reasonable performance of small farm, small business, and home mortgage lending supports this conclusion. Examiners focused on the percentage by number of small farm and small business loans to farms and businesses with GARs of \$1.0 million or less. Examiners also focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers.

***Small Farm Loans***

The distribution of small farm loans reflects reasonable penetration of loans to farms with GARs less than or equal to \$1.0 million. Examiners compared the bank’s small farm lending to D&B demographic data.

As shown in the following table, the bank originated 88.9 percent of sampled farm loans to farms with GARs less than or equal to \$1.0 million, which is comparable to D&B demographic data at 96.8 percent.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Bird in Hand Lancaster</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000					
2022	96.8	40	88.9	6,025	91.6
>\$1,000,000					
2022	2.1	5	11.1	554	8.4
Revenue Not Available					
2022	1.0	0	0.0	0	0.0
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	<b>6,579</b>	<b>100.0</b>
<i>Source 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### ***Small Business Loans***

The distribution of small business loans reflects reasonable penetration of loans to businesses with GARs less than or equal to \$1.0 million. Examiners compared the bank's small business lending to D&B demographic data.

As shown in the following table, the bank originated 68.9 percent of sampled small business loans to businesses with GARs less than or equal to \$1.0 million, below D&B demographic data at 89.9 percent. The bank's performance is considered reasonable.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Bird in Hand Lancaster</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000					
2022	89.9	31	68.9	4,784	55.9
>\$1,000,000					
2022	3.7	13	28.9	3,595	42.0
Revenue Not Available					
2022	6.5	1	2.2	175	2.0
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	<b>8,554</b>	<b>100.0</b>
<i>Source 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is reasonable. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the distribution of home mortgage loans to low-income borrowers was comparable to 2021 aggregate lending data. In 2022, the bank increased the percentage of home mortgage lending to low-income borrowers. The bank’s level of lending activity is below demographic data in 2021 and 2022; however, a low-income family in the assessment area, with an income less than \$41,500 and \$45,100 in the Lancaster, PA MSA, would not likely qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of \$190,977 and \$221,888, respectively.

In 2021, the distribution of home mortgage loans to moderate-income borrowers exceeded both demographic and aggregate lending data. In 2022, the bank decreased the number and the percentage of home mortgage lending to moderate-income borrowers; however, the bank’s performance was comparable to demographic data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Bird in Hand Lancaster</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2021	18.8	7.4	23	6.6	3,511	4.4
2022	17.8	--	21	7.5	4,547	5.4
Moderate						
2021	19.4	21.6	85	24.4	17,485	21.9
2022	19.5	--	56	20.1	13,016	15.5
Middle						
2021	23.1	24.0	69	19.8	15,813	19.8
2022	24.5	--	37	13.3	8,920	10.6
Upper						
2021	38.7	33.1	78	22.4	21,819	27.3
2022	38.1	--	73	26.2	19,502	23.2
Not Available						
2021	0.0	14.0	94	26.9	21,380	26.7
2022	0.0	--	92	33.0	38,215	45.4
<b>Totals</b>						
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>349</b>	<b>100.0</b>	<b>80,008</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>--</b>	<b>279</b>	<b>100.0</b>	<b>84,200</b>	<b>100.0</b>
<i>Source 2015 ACS and 2020 U.S. Census; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

**Response to Complaints**

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

## COMMUNITY DEVELOPMENT TEST

Bank of Bird-in-Hand’s community development performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services. Examiners considered the bank’s capacity and the need and availability of community development opportunities within the assessment area.

### Community Development Loans

Bank of Bird-in-Hand originated 29 community development loans totaling \$20.0 million during the review period. Total community development loans represented 2.2 percent of average total assets and 2.6 percent of average total loans. This is a significant increase in the number and dollar volume of community development loans since the previous CRA evaluation, where Bank of Bird-in-Hand originated 11 community development loans totaling approximately \$3.2 million and total community development loans represented 1.2 percent of average total assets and 1.4 percent of average total loans.

Because Bank of Bird-in-Hand was responsive to community development needs and opportunities within its assessment area, examiners considered ten multi-family loans that supported affordable housing and one loan providing community services targeted to low- and moderate-income individuals that benefited the broader statewide and regional area. Four of these loans were originated in the expanded Dauphin County assessment area.

The following table illustrates the bank’s community development loans by activity year and community development purpose. Details of notable community development loans follow the table.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
10/19/2020 to 12/31/20220	1	404	0	0	0	0	0	0	1	404
2021	11	6,829	0	0	0	0	0	0	11	6,829
2022	15	12,487	1	200	0	0	0	0	16	12,687
1/1/2023 to 8/14/2023	1	36	0	0	0	0	0	0	1	36
<b>Total</b>	<b>28</b>	<b>19,756</b>	<b>1</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29</b>	<b>19,956</b>
<i>Source Bank Data</i>										

- In June 2021, the bank originated a \$1.3 million multi-family dwelling loan to a limited liability corporation. Loan proceeds refinanced a 34 unit property located in a moderate-income census tract in Lancaster City. Of the 34 units, 23 are affordable housing with rents under the fair market rents established by HUD, which provides affordable housing to low- and moderate-income individuals.

- In May 2022, the bank originated a \$3.6 million multi-family dwelling loan to a limited liability corporation. Loan proceeds were used to purchase and renovate 32 unit property located in a low-income census tract in Lancaster City. Of the 32 units, 30 are affordable housing with rents under the fair market rents established by HUD, which provides affordable housing to low- and moderate-income individuals.
- In October 2022, the bank originated a \$200,000 commercial loan to a volunteer fire company. Loan proceeds refinanced an operating line of credit originally used to cover income shortages due to Covid-19. The fire company is located in a moderate-income census tract in Lykens, PA (Dauphin County). In addition, there are two adjacent moderate-income census tracts. The fire company provides community services to low- and moderate-income individuals and families in three moderate-income census tracts. This loan is inside the bank’s current expanded assessment area.

**Qualified Investments**

Bank of Bird-in-Hand made 21 qualified investments totaling approximately \$1.2 million during the evaluation period. This total includes 20 donations totaling approximately \$169,000 and 1 new equity investment for \$1.0 million. The dollar amount of qualified investments equates to 0.1 percent of average total assets and 214.4 percent of average total securities. This is a significant increase from the prior CRA evaluation where the bank provided no qualified investments or donations.

Because Bank of Bird-in-Hand was responsive to community development needs and opportunities within its assessment area, examiners considered five donations totaling \$16,350 that benefited the broader statewide area. These donations benefited Dauphin and Lebanon Counties, which are part of the bank’s current expanded assessment area. The following table illustrates the bank’s qualified investments and donations by assessment area and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
10/19/2020 to 12/31/2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	1	1,000	0	0	1	1,000
2022	0	0	0	0	0	0	0	0	0	0
1/1/2023 to 8/14/2023	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	0	0	0	0	1	1,000	0	0	1	1,000
Qualified Grants & Donations	6	63	7	36	7	70	0	0	20	169
<b>Total</b>	6	63	7	36	8	1,070	0	0	21	1,169

*Source Bank Data*

- Bank of Bird-in-Hand invested \$1.0 million in 2021 and additionally donated \$20,000 per year from 2021 to 2023 to a non-profit Community Development Financial Institution (CDFI). The donations benefitted Lancaster, Dauphin, and Lebanon Counties, representing the bank’s commitment to its current and expanded assessment areas.

The CDFI is headquartered in Lancaster with offices in Berks, Dauphin, Lehigh, Philadelphia, and York Counties. The CDFI supports economic development by providing small business loans and services to entrepreneurs, affordable housing, and mortgages to first-time homebuyers. Of the small business loans 88.0 percent were provided to entrepreneurs and business owners with low- to moderate-income. The loans created and retained nearly 1,183 jobs and produced close to 379 units of affordable housing. Finally, they also provided over \$3.0 million in mortgages to first-time homebuyers.

- From 2021 to 2023, Bank of Bird-in-Hand donated a total of \$42,500 to a non-profit organization located in New Holland, PA Lancaster County. The bank’s donation supports affordable housing. The non-profit organization provides a 12-18 month program that offers safe and affordable housing in Lancaster County to those experiencing or about to experience homelessness. In addition, the organization works with families and individuals who are eligible with housing support and referrals.
- In 2023, Bank of Bird-in-Hand donated \$10,000 to a non-profit social services organization in Lancaster County. The bank’s donation supports community services. The organization offers emergency housing, financial education, homebuyer education, and homebuyer assistance with down payments and closing costs.

**Community Development Services**

Bank of Bird-in-Hand provided 241 hours of community development services through 7 community development organizations during the review period. This is a significant increase from the prior CRA evaluation where employees provided nine hours of financial education through one community development organization.

The following table illustrates the bank’s community development services by activity year and community development purpose. Details of notable community development services follow the table.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
10/19/2020 to 12/31/2020	0	0	0	0	<b>0</b>
2021	3	12	3	0	<b>18</b>
2022	0	103	12	0	<b>115</b>
1/1/2023 to 8/14/2023	1	100	7	0	<b>108</b>
<b>Total</b>	<b>4</b>	<b>215</b>	<b>22</b>	<b>0</b>	<b>241</b>
<i>Source Bank Data</i>					

- A bank employee provided 200 hours of free tax preparation to low- and moderate-income people in Lititz, PA (Lancaster County) during the review period. To qualify for this service, individuals and families must have an income below \$62,000. Per the median family income of Lancaster, the maximum moderate-income is \$72,162. This volunteer income tax assistance program is administered through a 501(c)(3) tax exempt nonprofit charity. This service provides community services targeted to low- and moderate-income individuals.
- A bank employee served on the Board of a Community Development Financial Institution (CDFI) during the review period, providing 21.5 service hours to the CDFI. The CDFI primarily originates small business loans in Lancaster County. In addition they provide entrepreneur training. This service promotes economic development.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners reviewed the bank’s compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution’s overall CRA rating.

## APPENDICES

### INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

#### **Lending Test**

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

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

#### **Community Development Test**

The Community Development Test considers the following criteria:

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



## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Call us old fashioned,** but we still like to meet with our customers **face-to-face.**

We realize everyone's needs are different, that's why we give options that work best for our customers' unique lifestyle – whether that's on-the-go mobile and online banking features, or branch locations and Gelt Bus stops located where our customers visit regularly.

Bank of Bird-in-Hand continues to offer:

- Personal checking account option with no minimum balance
- Interest-bearing personal checking and savings account options
- No monthly maintenance fees for Consumer Checking accounts
- No additional charge for paper statements
- Telephone banking
- Bank-by-mail services
- Solutions to help business owners save time and money, and protect their business from fraud
- Account options designed for non-profit organizations.

## 24 HOUR BANKING



### *Easy, Fast & Convenient*

Complete your banking tasks quickly, without making a trip to the Bank or disrupting your daily routine.

### *Open 24 hours*

Complete transactions quickly and efficiently - anytime, day or night.

### *Secure*

24 hour banking is secure by using your PIN, Face ID or Touch ID fingerprint authentication to access your account.



Visit any of our branch locations or Gelt Bus stops in your area, and you'll see friendly faces who are here to serve you.

717-768-8811

[www.bihbank.com](http://www.bihbank.com)

[info@bihbank.com](mailto:info@bihbank.com)

For updates to the bus or branch schedule due to weather or mechanical issues, call 717-929-2070.

## HISTORY OF BANK OF BIRD-IN-HAND

In 2013, we realized a need in the Lancaster County community for a different banking experience – one that focuses on relationships rather than transactions, one that was willing to go off the beaten path to meet its customers' needs.

With a mission to provide quality banking services with integrity in the markets we serve, Bank of Bird-in-Hand opened its doors in December 2013 in the heart of Lancaster County's Plain Community, in the quaint village of Bird-in-Hand. At that time, we were the first bank in the United States to gain a charter since 2010, and we remain the only bank in PA to open since 2008.

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We feel we've found our place in the community, and we hope you'll find your place at Bank of Bird-in-Hand.



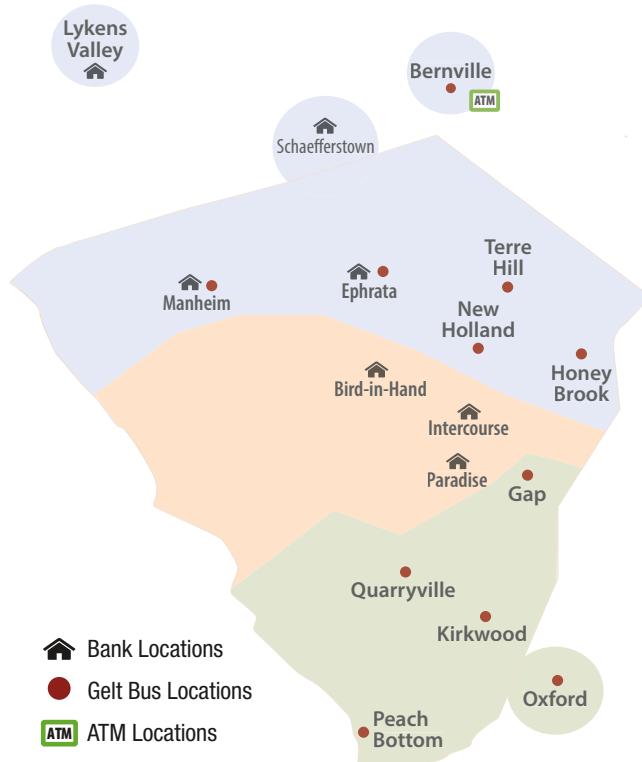
12/2024



**Banking Locations**  
Branches & Gelt Buses



Bank of Bird-in-Hand's Mobile Branches are fully equipped RVs offering everything you'd find in any bank building. These "Gelt Buses", provide additional locations beyond our traditional Branch buildings to serve you.



## CONVENIENT LOCATIONS READY TO SERVE YOU

			<b>Lobby</b> <b>Drive-Up</b>	Mon-Wed 8:30-4	Thurs 8:30-5	Fri 8:30-6:30	Sat 8-12			
				Mon-Wed 8-5	Thurs 8-5	Fri 8-6:30	Sat 8-12			
					M	Tu	W	Th	F	Sa
<b>Bird-in-Hand Branch</b>	309 N Ronks Rd	Bird-in-Hand				■	■	■	■	■
<b>Intercourse Branch</b>	3540 Old Philadelphia Pike	Intercourse				■	■	■	■	■
<b>Paradise Branch</b>	3314 Lincoln Highway E	Paradise				■	■	■	■	■
<b>Ephrata Branch</b>	1759 W Main St	Ephrata				■	■	■	■	■
<b>Manheim Branch</b>	118 Doe Run Rd	Manheim				■	■	■	■	■
<b>Schaefferstown Branch</b>	2483 Stiegel Pike	Schaefferstown				■	■	■	■	■
<b>Lykens Valley Branch (@Crossroads Market)</b>	5414 State Route 25	Lykens				■	■	■	■	■
Reifsnnyder's Ag Center	7180 Bernville Rd	Bernville		9-4					■	■
<b>Way-Har Farm Market</b>	7701 Bernville Rd	Bernville			<i>Available during Way-Har Farm Market store hours</i>					
John Hess Auct. Service (@Root's)	768 Graystone Rd	Manheim		9-5		■				
Nolt's Greenhouse Supply	151 E Farmersville Rd	Ephrata		9-5	■					
Vibrant Church	125 W Main St	Terre Hill		9-5			■			
Meadowcreek BBQ Store	140 W Main St	New Holland		9-5				■		
Brandywine Shoe Shop	1620 Cambridge Rd	Honey Brook		9-5	■					
Dutch-Way Family Restaurant	365 Route 41	Gap		9-12				■		
Greentree Hardware	1342 Georgetown Rd	Quarryville		12:30-5				■		
RH Rohrer and Sons	16 E State St	Quarryville		9-5					■	
Beiler's Sawmill	921 Lancaster Pike	Quarryville		12-5			■			
Sunrise Green House	2319 Robert Fulton Hwy	Peach Bottom		9-11:30			■			
Noble Road Milking	1523 Kirkwood Pike	Kirkwood		9-5			■			
Oxford Produce Auction	200 Union School Rd	Oxford		8-12 <i>Apr-Nov</i>			■			
Oxford Produce Auction	200 Union School Rd	Oxford		9-12 <i>Dec-Mar</i>			■			
Valley View Hardware	280 Township Rd	Lincoln Univ.		12:30-5 <i>Now year round</i>			■			

Bus or branch, both provide the same banking services, including an ATM. Choose the Bank of Bird-in-Hand Gelt Bus stop or branch location that fits your schedule.



### Branch List with Geographies

Branch	Street Address	Town	State	Zip	Census Tract
Bird-in-Hand Office	309 N Ronks Rd	Bird-in-Hand	PA	17505	29540-42-071-0141.01
Intercourse Office	3540 Old Philadelphia Pike	Intercourse	PA	17534	29540-42-071-0141.01
Paradise Office	3314 Lincoln Highway E	Paradise	PA	17562	29540-42-071-0141.02
Ephrata Office	1759 W Main St	Ephrata	PA	17522	29540-42-071-0102.02
Manheim Office	118 Doe Run Rd	Manheim	PA	17545	29540-42-071-0103.02
Schaefferstown Office	2483 Stiegel Pike	Schaefferstown	PA	17088	30140-42-075-0031.00
Lykens Valley Office	5414 State Route 25, Suite 101	Lykens	PA	17048	25420-42-043-0251.00

Bus 1 Stops	Street Address	Town	State	Zip	Census Tract
Brandywine Shoe Shop	1620 Cambridge Rd	Honey Brook	PA	19345	33874-42-029-3049.00
Noble Road Milking	1523 Kirkwood Pike	Kirkwood	PA	17536	29540-42-071-0146.03
Sunrise Green House	2319 Robert Fulton Hwy	Peach Bottom	PA	17563	29540-42-071-0145.02
Beiler's Sawmill	921 Lancaster Pike	Quarryville	PA	17566	29540-42-071-0144.01
RH Rohrer and Sons	16 E State St	Quarryville	PA	17566	29540-42-071-0144.02

Bus 2 Stops	Street Address	Town	State	Zip	Census Tract
Nolt's Greenhouse Supply	151 E Farmersville Rd	Ephrata	PA	17522	29540-42-071-0130.02
Oxford Produce Auction	200 Union School Rd	Oxford	PA	19363	33874-42-029-3079.00
Valley View Hardware	280 Township Rd	Oxford	PA	19363	33874-42-029-3079.00
Dutch-Way Family Restaurant	365 Route 41	Gap	PA	17527	29540-42-071-0143.02
Greentree Hardware	1342 Georgetown Road	Quarryville	PA	17566	29540-42-071-0143.01
Vibrant Church	125 W Main St	Terre Hill	PA	17581	29540-42-071-0127.01

Bus 3 Stops	Street Address	Town	State	Zip	Census Tract
John M Hess Auction Service	768 Graystone Rd	Manheim	PA	17545	29540-42-071-0116.00
Meadowcreek BBQ Store	140 W Main St	New Holland	PA	17557	29540-42-071-0128.00
Reifsnyder's Ag Center	7180 Bernville Rd	Bernville	PA	19506	39740-42-011-0104.02

## Opened and Closed Branches

<b>Branch</b>	<b>Street Address</b>	<b>Town</b>	<b>State</b>	<b>Zip</b>	<b>Census Tract</b>	<b>Opened</b>	<b>Closed</b>
Bird-in-Hand Office	309 N Ronks Rd	Bird-in-Hand	PA	17505	29540-42-071-0141.01	12/2/2013	
Intercourse Office	3540 Old Philadelphia Pike	Intercourse	PA	17534	29540-42-071-0141.01	9/29/2016	
Paradise Office	3314 Lincoln Highway E	Paradise	PA	17562	29540-42-071-0141.02	6/17/2019	
Ephrata Office	1759 W Main St	Ephrata	PA	17522	29540-42-071-0102.02	7/19/2021	
Manheim Office	118 Doe Run Rd	Manheim	PA	17545	29540-42-071-0103.02	10/1/2022	
Schaefferstown Office	2483 Stiegel Pike	Schaefferstown	PA	17088	30140-42-075-0031.00	11/14/2022	
Lykens Valley Office	5414 State Route 25, Suite 101	Lykens	PA	17048	25420-42-043-0251.00	12/15/2023	
<b>Bus 1</b>	<b>Street Address</b>	<b>Town</b>	<b>State</b>	<b>Zip</b>	<b>Census Tract</b>	<b>Opened</b>	<b>Closed</b>
Honeybrook Hardware	5004 Horseshoe Pike	Honey Brook	PA	19344	33874-42-029-3049.00	6/4/2018	7/3/2023
Brandywine Shoe Shop	1620 Cambridge Rd	Honey Brook	PA	19345	33874-42-029-3049.00	6/4/2018	
Noble Road Milking	1523 Kirkwood Pike	Kirkwood	PA	17536	29540-42-071-0146.03	6/4/2018	
Sunrise Green House	2319 Robert Fulton Hwy	Peach Bottom	PA	17563	29540-42-071-0145.02	6/4/2018	
Beiler's Sawmill	921 Lancaster Pike	Quarryville	PA	17566	29540-42-071-0144.01	6/4/2018	
RH Rohrer and Sons	16 E State St	Quarryville	PA	17566	29540-42-071-0144.02	6/4/2018	
<b>Bus 2</b>	<b>Street Address</b>	<b>Town</b>	<b>State</b>	<b>Zip</b>	<b>Census Tract</b>	<b>Opened</b>	<b>Closed</b>
Nolt's Greenhouse Supply	151 E Farmersville Rd	Ephrata	PA	17522	29540-42-071-0130.02	10/5/2020	
Oxford Produce Auction	200 Union School Rd	Oxford	PA	19363	33874-42-029-3079.00	10/5/2020	
Valley View Hardware	280 Township Rd	Oxford	PA	19363	33874-42-029-3079.00	10/5/2020	
Dutch-Way Family Restaurant	365 Route 41	Gap	PA	17527	29540-42-071-0143.02	10/5/2020	
Greentree Hardware	1342 Georgetown Road	Quarryville	PA	17566	29540-42-071-0143.01	10/5/2020	
Vibrant Church	125 W Main St	Terre Hill	PA	17581	29540-42-071-0127.01	10/5/2020	
<b>Bus 3</b>	<b>Street Address</b>	<b>Town</b>	<b>State</b>	<b>Zip</b>	<b>Census Tract</b>	<b>Opened</b>	<b>Closed</b>
Ephrata Community Church	70 Clay School Rd	Ephrata	PA	17522	29540-42-071-0102.02	10/5/2020	2/27/2023
AB Martin Roofing Supply	82 Gardenspot Rd	Ephrata	PA	17522	29540-42-071-0124.04	10/5/2020	3/3/2023
John M Hess Auction Service	768 Graystone Rd	Manheim	PA	17545	29540-42-071-0116.00	10/5/2020	
Meadowcreek BBQ Store	140 W Main St	New Holland	PA	17557	29540-42-071-0128.00	10/5/2020	
Reifsnyder's Ag Center	7180 Bernville Rd	Bernville	PA	19506	39740-42-011-0104.02	3/8/2023	
<b>Bus 4</b>	<b>Street Address</b>	<b>Town</b>	<b>State</b>	<b>Zip</b>	<b>Census Tract</b>	<b>Opened</b>	<b>Closed</b>
Crossroads Market & Auction	5414 State Route 25	Gratz	PA	17030	25420-42-043-0251.00	3/21/2022	12/22/2023
Kountry Essa Restaurant	543 E Market St	Gratz	PA	17030	25420-42-043-0251.00	3/21/2022	1/2/2024

## BANKING WHERE YOU NEED IT.



### MOBILE BRANCHES

Bank of Bird-in-Hand's Mobile Branches are fully equipped RVs offering everything you'd find in any bank building. These "Gelt Buses", named for the word "money" in Pennsylvania Dutch, provide additional locations beyond our traditional Branch buildings to serve you. For a current Mobile Branch schedule, visit [www.bihbank.com](http://www.bihbank.com) or call 717-768-8811.

### 24-HOUR BANKING SERVICES

Telephone Banking and Digital Banking (accessible online or on a mobile device) are part of Bank of Bird-in-Hand's commitment to providing a first-class banking service. With one call or a few simple clicks, you can complete transactions quickly and efficiently – anytime, night or day.



#### BANK BY PHONE:

**1-855-375-BANK (2265)**

#### ENROLL IN DIGITAL BANKING AT

<https://digital.bihbank.com/enroll>



### CONTACT US

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### HISTORY OF BANK OF BIRD-IN-HAND

In 2013, we realized a need in the Lancaster County community for a different banking experience – one that focuses on relationships rather than transactions, one that was willing to go off the beaten path to meet its customers' needs.

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a full service community bank

### Personal Deposit Products



Personal

	Consumer Checking	Interest Checking	Money Market	Savings	Minor Savings <sup>(2)</sup>	New Savings	Consumer High Yield Savings
Check writing capabilities	●	●	●				
Customers 50+ no charge basic checks	●	●					
Bank by mail service*	●	●	●	●	●	●	●
Bank by phone service	●	●	●	●	●	●	●
Online banking	●	●	●	●	●	●	●
Online banking with Bill Pay	●	●	●				
Mobile Banking 	●	●	●	●		●	●
VISA Debit Card **	●	●	●				
Tiered Interest Rate <sup>(1)</sup>		●	●	●	●	●	●
Minimum Opening Deposit	\$50	\$500	\$5,000	\$100	\$10	\$5,000****	\$10,000****
Minimum Daily Balance to avoid monthly service charge	\$0	\$500	\$5,000	\$100	\$100***	\$5,000	\$0
Monthly Service Charge	\$0	\$10	\$10	\$10	\$10***	\$15	\$0
Minimum Daily Balance to earn interest		\$500		\$100			\$10,000
Transaction Cost			6 free debit transactions per month; \$.25 per item in excess of 6. <sup>(3)</sup>	6 free debit transactions per month; \$.25 per item in excess of 6. <sup>(3)</sup>	6 free debit transactions per month; \$.25 per item in excess of 6. <sup>(3)</sup>	6 free debit transactions per month; \$.25 per item in excess of 6. <sup>(3)</sup>	6 free debit transactions per month; \$.25 per item in excess of 6. <sup>(3)</sup>

**Disclosures:**

\* Some restrictions may apply.

\*\* Foreign ATM fees may apply. Up to five (5) foreign ATM fees waived per statement cycle.

\*\*\* Waived until 18<sup>th</sup> birthday.

\*\*\*\* Must come from funds not currently held at the Bank.

(1) Fees may reduce earnings.

(2) Account is for minors (under the age of 21) only.

(3) Qualifying transactions include ACH and checks cleared.





## CONTACT US

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### LOCATION LISTING & MOBILE BANK SCHEDULE:

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717-768-8811

### BUSINESS PRODUCT INQUIRIES:

[info@bihbank.com](mailto:info@bihbank.com)

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## BUSINESS SOLUTIONS

---

You've worked hard to start and grow your business. But, as your business grows, you may find yourself spending too much time on simple details, rather than focusing on the future of your organization.

Bank of Bird-in-Hand understands the value of time for business owners. Our Business Solution Products work hand-in-hand with your business, helping to save time and money, and allowing you to concentrate on what matters most.

### Our Business Solutions include:

**RDC** **Remote Deposit Capture (RDC)** scan and transmit checks directly from your business to the bank.

**ACH** **Automated Clearing House (ACH) Transfers** move money between banks electronically for fast and secure transaction processing.

**qb** **Quickbooks® compatibility with Online Banking** seamlessly integrates your Quickbooks bookkeeping software with Bank of Bird-in-Hand's online banking portal.

**\$** **Positive Pay** helps to detect fraud before it happens.



 **BANK OF  
Bird-in-Hand**

a full service community bank

**Business  
Deposit Products**

	Business Deposit Products						
	Small Business Checking	Business Checking	Business Interest Checking	Non-profit Checking	Non-profit Interest Checking	Business Savings	Business Money Market
Bank by mail service*	●	●	●	●	●	●	●
Bank by phone service	●	●	●	●	●	●	●
Online banking with Bill Pay (Quickbooks compatible)	●	●	●	●	●		●
VISA Business Debit Card **	●	●	●	●	●		●
Tiered Interest Rate <sup>(1)</sup>			●		●	●	●
Courier service*	●	●	●	●	●	●	●
Minimum Opening Deposit	\$50	\$500	\$1000	\$50	\$50	\$500	\$5,000
Minimum Daily Balance to avoid monthly service charge	\$0	\$500	\$1000	\$0	\$0	\$500	\$5,000
Transaction Cost	200 free items processed per month; \$.40 per item in excess of 200 <sup>(2)</sup>			400 free items processed per month; \$.15 per item in excess of 400 <sup>(2)</sup>	400 free items processed per month; \$.15 per item in excess of 400 <sup>(2)</sup>	6 free debit transactions per month; \$.25 per item in excess of 6 <sup>(3)</sup>	25 free debit transactions per month; \$.25 per item in excess of 25 <sup>(3)</sup>
Monthly Service Charge		\$10	\$15			\$10	\$15



**Disclosures:**

- \* Some restrictions may apply.
  - \*\* Foreign ATM fees may apply.  
Up to five (5) foreign ATM fees waived per statement cycle.
  - (1) Fees may reduce earnings.
  - (2) Items processed include checks deposited, checks paid and ACH transactions.
  - (3) Qualifying transactions include ACH and checks cleared.
- For Remote Deposit Capture (RDC) and ACH access on your accounts, please contact our Business Development team at 717-929-2338.

Member  
**FDIC**





## WHAT IS CASH MANAGEMENT?

Cash Management is the day-to-day processes of cash collections, disbursement, and reporting for your business.

As your business grows, these tasks grow as well – and you may find yourself focused on day-to-day details, rather than the future of your organization.

Bank of Bird-in-Hand's simple and affordable solutions keep your business on track and allow you to concentrate on what matters most.

Our Cash Management Business Solution Products streamline cash flow activities, helping to save you time, money, and peace of mind. These services can assist with:

- Payables
- Receivables
- Online Banking
- Mobile Banking
- Fraud Protection
- QuickBooks® Compatibility



## CONTACT US

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[www.bihbank.com](http://www.bihbank.com)  
717-768-8811

### BUSINESS PRODUCT INQUIRIES:

[info@bihbank.com](mailto:info@bihbank.com)

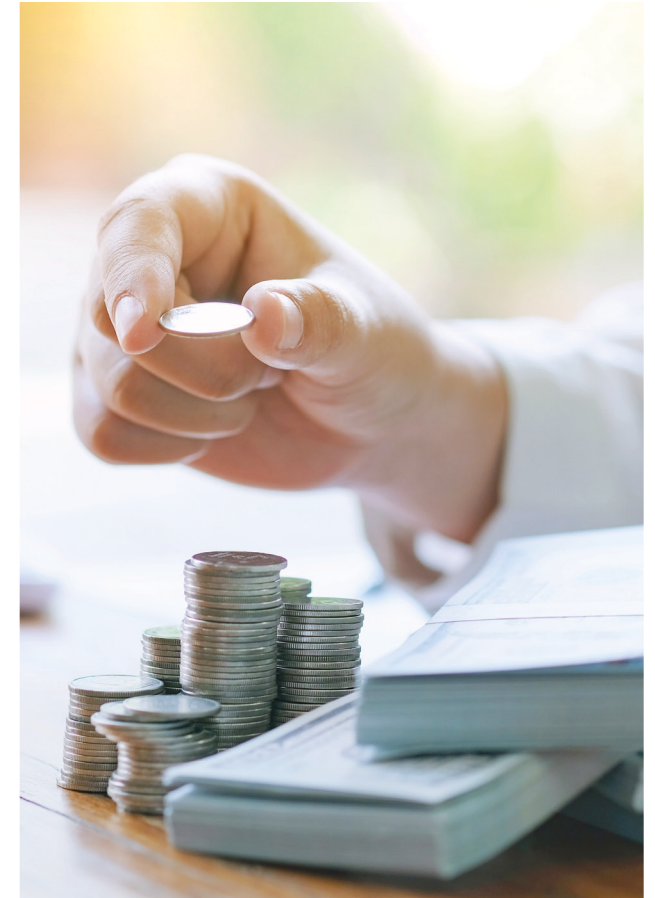
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a full service community bank

Cash Management  
Services



4/2024

## **POSITIVE PAY®**

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Check fraud continues to negatively impact businesses large and small. Recovering losses created by check fraud can take months, even years, to be resolved.

Bank of Bird-in-Hand offers two Positive Pay platforms. Both analyze information presented each day to ensure the items are authorized to be paid.

Check Positive Pay compares presented checks to a list of authorized checks provided by you.

ACH Positive Pay uses customized filters to automatically approve incoming ACH debits. Any unauthorized items will be marked for review to ensure fraud is not taking place.

### **Positive Pay Offers:**

- Real-time access for business owners, making it a safe and controlled process to decrease the risk of fraud.
- Online management to provide control over decision making, helping you feel confident in what is paid through the account.
- Integrated check imaging, allowing you to view items for a seamless review process.
- Compatibility with most accounting software systems for easy check file uploads.
- Customized ACH filters.

## **MERCHANT SERVICES**

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Bank of Bird-in-Hand partners with Evolv to offer a variety of payment acceptance solutions that best fit the needs of your business. Contact your neighborhood branch or Business Development Officer to set up a consultation.

## **AUTOMATED CLEARING HOUSE (ACH)**

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ACH is the process of electronic money transfers from bank-to-bank through the Automated Clearing House network.

ACH provides you control of how and when you transfer\* money with your customers. This platform gives you the advantage of accelerating accounts receivables, extending account payables, and maximization of cash flow.

### **ACH Offers:**

- Simplified Payroll – employees conveniently receive their paycheck as direct deposit, saving time and energy.
- Easier Bill Pay – handle business invoices in a controlled and safe manner.
- Efficient collection of outstanding invoices.
- Protection for your account, limiting possibility of check fraud.
- Faster fund availability.
- No monthly or per transaction fee.

*\*Domestic transactions only.*

## **ADDITIONAL SERVICES**

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Bank of Bird-in-Hand understands that no two customers are alike. We continue to provide services that have gone by the wayside at other banks, including:

- Courier Service (varies by location, check for availability)
- Bank by Mail
- Telephone Banking
- Online Banking for individuals and businesses
- Domestic and International Wires

## **REMOTE DEPOSIT CAPTURE (RDC)**

---

RDC digitally scans and transmits paper checks to the bank electronically. With RDC, you can deposit checks from your place of business, home, or office.

### **RDC Offers:**

- 24/7 Banking – make deposits at your convenience.
- Fewer trips to the bank, helping to decrease time and money spent on transportation.
- Control over your transaction limitations.
- Complete Deposit History and reporting available online.
- Improvement in cash flow and availability of funds with daily deposits.

## **ONLINE WIRE TRANSFERS**

---

Wire transfers are a common way to move money electronically from one bank account to another. Bank of Bird-in-Hand can facilitate online wire transfers\* through our Business Online Banking portal.

### **Online Wire Transfers offer:**

- A fast, reliable, and secure method to transfer funds.
- Convenience – complete wires from your computer, rather than at a branch location.
- Discounted wire fee, compared to traditional, in-branch wire service.

*\*Domestic transactions only*



# 24 Hour Banking

Online • Mobile • Telephone

## Open 24 hours...

Complete transactions quickly and efficiently - anytime, day or night.

## Easy, Fast & Convenient

Complete your banking tasks quickly, without making a trip to the Bank or disrupting your daily routine.

## Secure...

24 hour banking is secure, by using your PIN, Face ID or Touch ID fingerprint authentication to access your account.



## CONTACT US

While our 24-Hour Banking is always at your fingertips, we enjoy seeing you in person. Visit any of our locations or Mobile Branch stops and you'll see friendly faces ready to serve you.

### LOCATION LISTING & MOBILE BRANCH SCHEDULE:

[www.bihbank.com](http://www.bihbank.com)  
717-768-8811

### ONLINE & MOBILE BANKING TROUBLESHOOTING:

[ebanking@bihbank.com](mailto:ebanking@bihbank.com)

### BUSINESS ONLINE BANKING TROUBLESHOOTING:

[customercare@bihbank.com](mailto:customercare@bihbank.com)

### TELEPHONE BANKING:

1-855-375-BANK (2265)



7/2024

24 Hour Banking



a full service community bank

24 Hour Banking

Online  
Mobile  
Telephone

# ONLINE BANKING



Access your account from anywhere. Follow these simple steps to set-up your Personal Online Banking account.



1. Make sure the Bank has your email address on file.
2. Access the 'Online Banking' link from our homepage (www.bihbank.com).
3. On the next page, click 'First Time User? Enroll Now' at the bottom left of the sign-in screen.
4. Complete the fields and then click 'Next'. You'll then be prompted to set up two-step verification
5. Review the End User License Agreement, and then click on 'Accept'. You'll need to confirm that you have read and agree to the terms.
6. Follow instructions to create your User Name and Password.

Business Online Banking access can be requested by visiting your nearest branch location or Gelt Bus stop.

## NEED HELP WITH CREATING YOUR ONLINE BANKING ACCOUNT?

Give us a call at 717-768-8811

# MOBILE BANKING



1. Find the "Bird-in-Hand Mobile" app on the App Store or Google Play.

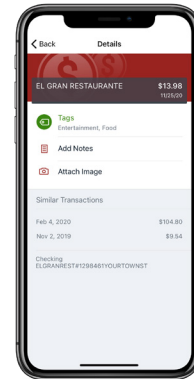


2. Download the app to your mobile device.
3. Touch the app icon on your home screen.
4. Enter your existing online banking information to log in or click 'Enroll Now' if you are a new user. If you are a new user, make sure the Bank has your email address on file.
5. For additional security, you will be asked to create one of the following: a 4-digit passcode, facial recognition, or fingerprint identification. This will be required each time you launch the app.



## CAPABILITIES OF THE MOBILE APP

- Log in quickly and securely with Face ID, Touch ID fingerprint authentication or by utilizing your passcode.
- View balances and account activity, and transfer funds one-time, future date, or repeating.
- Make mobile deposits by using your camera (for personal accounts only).
- Make mobile bill payments quickly and securely.
- Personalize your app's features in a way that makes sense to you. Customize the app on a per-device basis and move things around however you like.
- Find the nearest ATM or locate a branch using your current location.



# TELEPHONE BANKING



## ACCESSING YOUR ACCOUNT INFORMATION:

When using Bank of Bird-in-Hand's Telephone Banking for the first time, your PIN will be your Social Security or Tax ID Number. The system will then guide you through the process of choosing a new PIN. Be sure to protect the secrecy of your PIN and to change it to a 4 digit number that only you know.

## MAIN MENU OPTIONS

- Press 1 . . . . . Account Balance
- Press 2 . . . . . Account History
- Press 3 . . . Transfer Funds or Make a Payment
- Press 4 . . . . . Stop Payment
- Press 5 . . . . . Card Services
- Press 6 . . . . . Future Dated Transactions
- Press 7 . . . . . Change Your PIN
- Press 8 . . . . . Bank Information
- Press 9 . . . . . Merchant Check Verification

## GLOBAL COMMANDS

- Customer Service . . . . . 0
- Main Menu . . . . . 3\*
- Go Back . . . . . \*
- Skip . . . . . 5\*
- Repeat . . . . . #
- Use Voice Recognition . . . 8\*

**Please Note:** Transfers made after 7:00 PM ET will be effective on the next business day.

**TELEPHONE BANKING:  
1-855-375-BANK (2265)**



309 N. Ronks Rd., Bird-in-Hand, Pa 17505

## Schedule of Fees

The following fees and/or transaction limits may be assessed to your account if applicable.

Account Reconciliation (per hour)	\$20.00
Account Research (per hour)	\$25.00
ATM Foreign Surcharge W/D SVC (each, over 5 every statement cycle)	\$2.00
Cashier's Check	\$10.00
Chargeback Fee (returned deposited item)	\$15.00
Check Printing Charges (varies by style selected)	variable
Closed Account (within 90 days of opening)	\$25.00
Continuous Overdraft Fee (after 5 business days, per business day)	\$10.00
Counter Checks (per page)	\$3.00
Debit Card Replacement - Lost or Stolen	\$10.00
Dormant Account Fee (monthly, after 2 years of no activity)	\$10.00
Duplicate Statement (monthly)	\$5.00
Foreign Check Processing (per Item)	\$15.00
Garnishment/Tax Levy/Domestic Relations Levy	\$150.00
Insufficient Funds Fee (handling charge per presentment)	\$35.00
Outgoing IRA Transfer Request	\$25.00
Overdraft Fee (handling charge per presentment)	\$35.00
Overdraft Protection Transfer (from deposit account, per occurrence)	\$6.00
Positive Pay Monthly Fee - ACH (per account)	\$15.00
Positive Pay Monthly Fee - Check (per account)	\$15.00
Remote Deposit Capture Set Up Fee	\$35.00
Returned Item Fee (handling charge per presentment)	\$35.00
Statement Reprint	\$5.00
Stop Payments	\$35.00
Wire Transfer Incoming, Domestic	\$15.00
Wire Transfer Outgoing, Domestic	\$30.00
Wire Transfer Outgoing, Domestic - Online	\$15.00
Wire Transfer Incoming, International	\$15.00
Wire Transfer Outgoing, International	\$50.00
Writ of Execution	\$150.00
ZBA Sweep Monthly Fee (maintain target balance)	\$25.00

Effective 04/01/2024

## **Home Equity Credit Line**

Revolving line with a 15 year advance period

Variable interest rate

Interest only monthly payments during draw period

Minimum line - \$5,000.00

Line secured by borrower's primary residence, 1-4 unit, residential property

Interest may be tax-deductible on your federal tax rates

---

## **Residential Mortgage**

Borrow specific amount of money

Adjustable Rate Mortgages with 3, 5, or 7 year rate locks

Minimum loan amount - \$5,000.00

Loan secured by borrower's primary residence, 1-4 unit, residential property

Interest may be tax-deductible on your federal tax rates

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## **Personal Credit Line**

Line is unsecured with no collateral taken

Used for overdraft protection of your Bird-in-Hand checking account only

Minimum line - \$500.00

Maximum line - \$10,000.00

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## **Personal Term Loan**

Loan is unsecured with no collateral taken or secured by Bird-in-Hand Certificate of Deposit

Minimum loan - \$1,000

Maximum loan - \$10,000.00 – CD secured has no listed maximum amt, <\$5,000 is a 36mo max term

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## **Commercial/AG Term Loans**

Secured/Unsecured

Borrow specific amount of money

Interest only or Principal and Interest monthly payments

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## **Commercial/AG Revolving Credit Line**

Secured/Unsecured

Borrow specific amount of money

Interest only monthly payments

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## **Commercial/AG Construction Loans**

Secured/Unsecured

Borrow specific amount of money according to a draw schedule

Interest only during construction period then principal and interest monthly payments

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## **Letter of Credit**

Secured/Unsecured

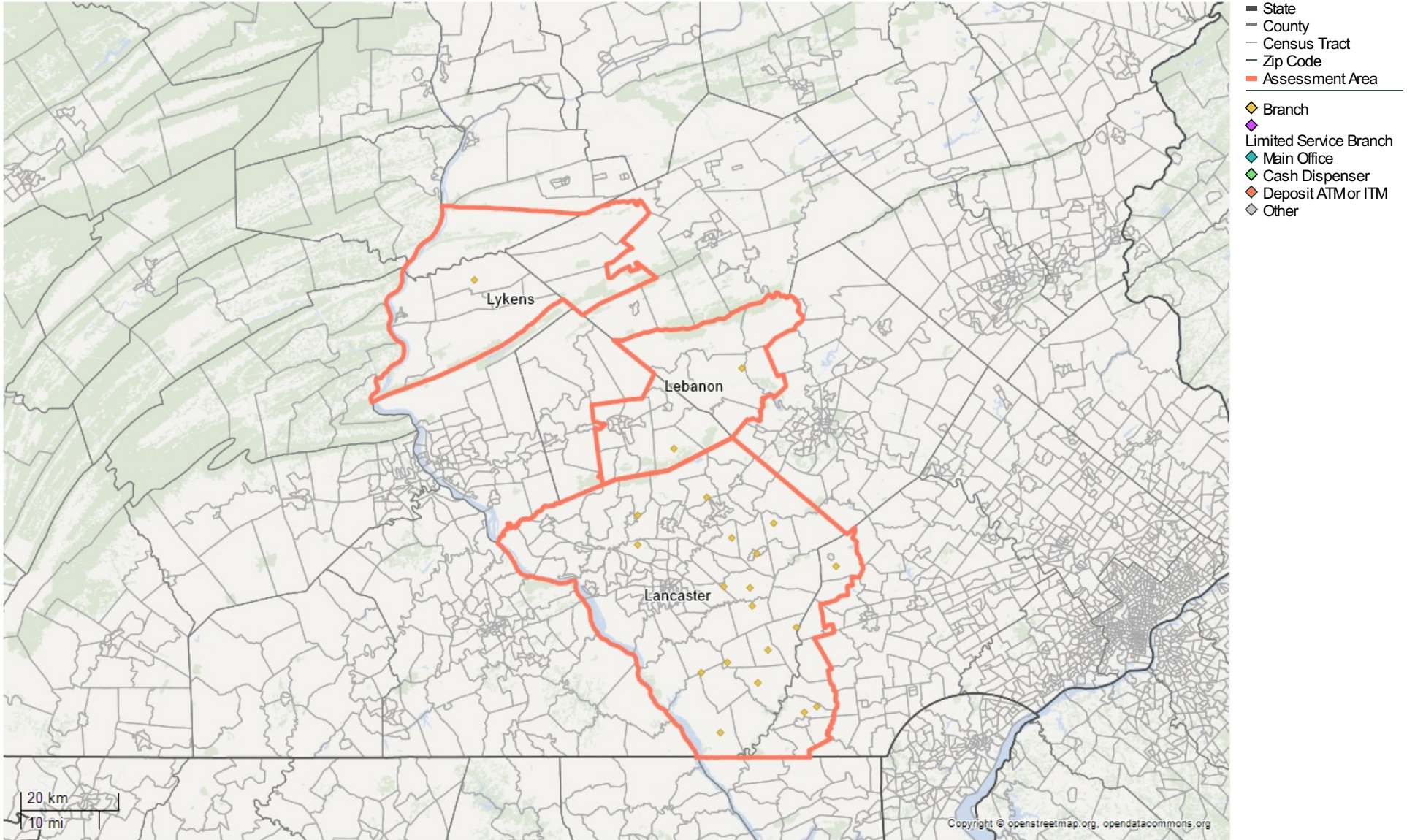
Letters of Credit are not extensions of credit at the time of their issuance. However, they may become loans either by intent or for reasons not foreseen at the time of issuance. In most cases cannot be revoked.

Generally funded by Revolving Credit Line

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# Bank of Bird-in-Hand

## Assessment Area



## Lancaster

State	County	Tract	Tract Income Level	Distressed or Underserved	Tract Minority %
42-PA	71-Lancaster	1	Low	No	51.22
42-PA	71-Lancaster	2	Middle	No	63.66
42-PA	71-Lancaster	3	Moderate	No	55.62
42-PA	71-Lancaster	4	Moderate	No	49.24
42-PA	71-Lancaster	5	Moderate	No	27.56
42-PA	71-Lancaster	6	Middle	No	34.79
42-PA	71-Lancaster	7	Middle	No	53.16
42-PA	71-Lancaster	8	Low	No	87.82
42-PA	71-Lancaster	9	Moderate	No	83.36
42-PA	71-Lancaster	10	Middle	No	71.27
42-PA	71-Lancaster	11	Middle	No	58.38
42-PA	71-Lancaster	12	Moderate	No	65.52
42-PA	71-Lancaster	14	Low	No	78.45
42-PA	71-Lancaster	101.02	Middle	No	13.4
42-PA	71-Lancaster	101.03	Middle	No	8.35
42-PA	71-Lancaster	101.04	Middle	No	4.33
42-PA	71-Lancaster	102.01	Middle	No	6.24
42-PA	71-Lancaster	102.02	Middle	No	10.1
42-PA	71-Lancaster	103.01	Middle	No	7.16
42-PA	71-Lancaster	103.02	Middle	No	12.1
42-PA	71-Lancaster	104	Middle	No	14.94
42-PA	71-Lancaster	105.01	Middle	No	4.97
42-PA	71-Lancaster	105.02	Middle	No	9.67
42-PA	71-Lancaster	106.01	Moderate	No	10.03
42-PA	71-Lancaster	106.02	Middle	No	11.37
42-PA	71-Lancaster	107.01	Middle	No	12.6
42-PA	71-Lancaster	107.02	Middle	No	15.28
42-PA	71-Lancaster	108.02	Middle	No	7.44
42-PA	71-Lancaster	108.03	Middle	No	7.22
42-PA	71-Lancaster	108.04	Upper	No	8.27
42-PA	71-Lancaster	109.01	Middle	No	15.01
42-PA	71-Lancaster	109.02	Moderate	No	18.32
42-PA	71-Lancaster	110	Moderate	No	12.39
42-PA	71-Lancaster	111.01	Upper	No	13.21
42-PA	71-Lancaster	111.02	Middle	No	12.34
42-PA	71-Lancaster	112	Moderate	No	40.11
42-PA	71-Lancaster	113	Middle	No	22.42
42-PA	71-Lancaster	114	Moderate	No	29.24
42-PA	71-Lancaster	115.02	Middle	No	21.68
42-PA	71-Lancaster	115.03	Middle	No	23.06
42-PA	71-Lancaster	115.04	Upper	No	15.05
42-PA	71-Lancaster	115.05	Middle	No	20.21
42-PA	71-Lancaster	116	Middle	No	18.11
42-PA	71-Lancaster	117.01	Upper	No	26.98
42-PA	71-Lancaster	117.04	Middle	No	21.34

## Lancaster

42-PA	71-Lancaster	117.05	Middle	No	29.67
42-PA	71-Lancaster	117.06	Middle	No	14.06
42-PA	71-Lancaster	117.07	Upper	No	15
42-PA	71-Lancaster	118.01	Upper	No	16.1
42-PA	71-Lancaster	118.02	Middle	No	25.31
42-PA	71-Lancaster	118.03	Middle	No	26.09
42-PA	71-Lancaster	118.05	Upper	No	34.3
42-PA	71-Lancaster	118.06	Middle	No	36.44
42-PA	71-Lancaster	118.07	Middle	No	25
42-PA	71-Lancaster	119.01	Upper	No	21.63
42-PA	71-Lancaster	119.03	Upper	No	11.34
42-PA	71-Lancaster	119.04	Middle	No	12.29
42-PA	71-Lancaster	120.01	Middle	No	11.93
42-PA	71-Lancaster	120.02	Middle	No	12.87
42-PA	71-Lancaster	121.03	Middle	No	7.69
42-PA	71-Lancaster	121.05	Middle	No	13.36
42-PA	71-Lancaster	121.06	Middle	No	10.77
42-PA	71-Lancaster	121.07	Upper	No	8.95
42-PA	71-Lancaster	122	Moderate	No	15.91
42-PA	71-Lancaster	123.01	Middle	No	16.3
42-PA	71-Lancaster	123.02	Middle	No	13.29
42-PA	71-Lancaster	124.02	Middle	No	14.12
42-PA	71-Lancaster	124.03	Moderate	No	11.99
42-PA	71-Lancaster	124.04	Middle	No	11.54
42-PA	71-Lancaster	125.01	Middle	No	10.58
42-PA	71-Lancaster	125.02	Middle	No	7.71
42-PA	71-Lancaster	126.01	Middle	No	7.36
42-PA	71-Lancaster	126.02	Middle	No	4.45
42-PA	71-Lancaster	127.01	Middle	No	5.69
42-PA	71-Lancaster	127.02	Upper	No	8.61
42-PA	71-Lancaster	128	Moderate	No	20.48
42-PA	71-Lancaster	129	Middle	No	6.47
42-PA	71-Lancaster	130.01	Middle	No	13.96
42-PA	71-Lancaster	130.02	Middle	No	9.17
42-PA	71-Lancaster	131.01	Middle	No	19.18
42-PA	71-Lancaster	131.02	Moderate	No	17.49
42-PA	71-Lancaster	132.02	Middle	No	37.37
42-PA	71-Lancaster	132.03	Middle	No	20.64
42-PA	71-Lancaster	132.04	Middle	No	24.05
42-PA	71-Lancaster	133.01	Middle	No	16.84
42-PA	71-Lancaster	133.03	Middle	No	7.99
42-PA	71-Lancaster	133.05	Middle	No	10.01
42-PA	71-Lancaster	133.06	Upper	No	11.82
42-PA	71-Lancaster	134	Middle	No	44.53
42-PA	71-Lancaster	135.02	Middle	No	31.21
42-PA	71-Lancaster	135.03	Upper	No	14.11
42-PA	71-Lancaster	135.04	Moderate	No	64.9



Lancaster

42-PA	71-Lancaster	135.05	Middle	No	49.16
42-PA	71-Lancaster	136.01	Middle	No	18.94
42-PA	71-Lancaster	136.02	Middle	No	19.62
42-PA	71-Lancaster	137.01	Middle	No	30.75
42-PA	71-Lancaster	137.03	Middle	No	25.9
42-PA	71-Lancaster	137.04	Middle	No	20.37
42-PA	71-Lancaster	138	Upper	No	7.71
42-PA	71-Lancaster	139.01	Middle	No	14.6
42-PA	71-Lancaster	139.02	Middle	No	8.3
42-PA	71-Lancaster	140	Middle	No	8.23
42-PA	71-Lancaster	141.01	Middle	No	4.83
42-PA	71-Lancaster	141.02	Middle	No	9.49
42-PA	71-Lancaster	142.01	Middle	No	4.91
42-PA	71-Lancaster	142.02	Upper	No	9.1
42-PA	71-Lancaster	143.01	Middle	No	4.65
42-PA	71-Lancaster	143.02	Middle	No	8.28
42-PA	71-Lancaster	144.01	Middle	No	7.39
42-PA	71-Lancaster	144.02	Middle	No	10.49
42-PA	71-Lancaster	145.01	Middle	No	7.03
42-PA	71-Lancaster	145.02	Middle	No	6.46
42-PA	71-Lancaster	146.01	Middle	No	5.51
42-PA	71-Lancaster	146.03	Middle	No	5.2
42-PA	71-Lancaster	146.04	Moderate	No	7.16
42-PA	71-Lancaster	147	Low	No	90.34
42-PA	29-Chester	3049	Moderate	No	8.92
42-PA	29-Chester	3050	Moderate	No	13.9
42-PA	29-Chester	3051.02	Middle	No	12.99
42-PA	29-Chester	3074	Moderate	No	27.58
42-PA	29-Chester	3077	Moderate	No	15.74
42-PA	29-Chester	3078	Middle	No	15.66
42-PA	29-Chester	3079	Middle	No	38.32
42-PA	29-Chester	3080	Low	No	45.35
42-PA	29-Chester	3081.01	Middle	No	16.15
42-PA	29-Chester	3081.02	Middle	No	24.73
42-PA	29-Chester	3082	Moderate	No	21.27
42-PA	29-Chester	3118	Moderate	No	15.23

Lykens

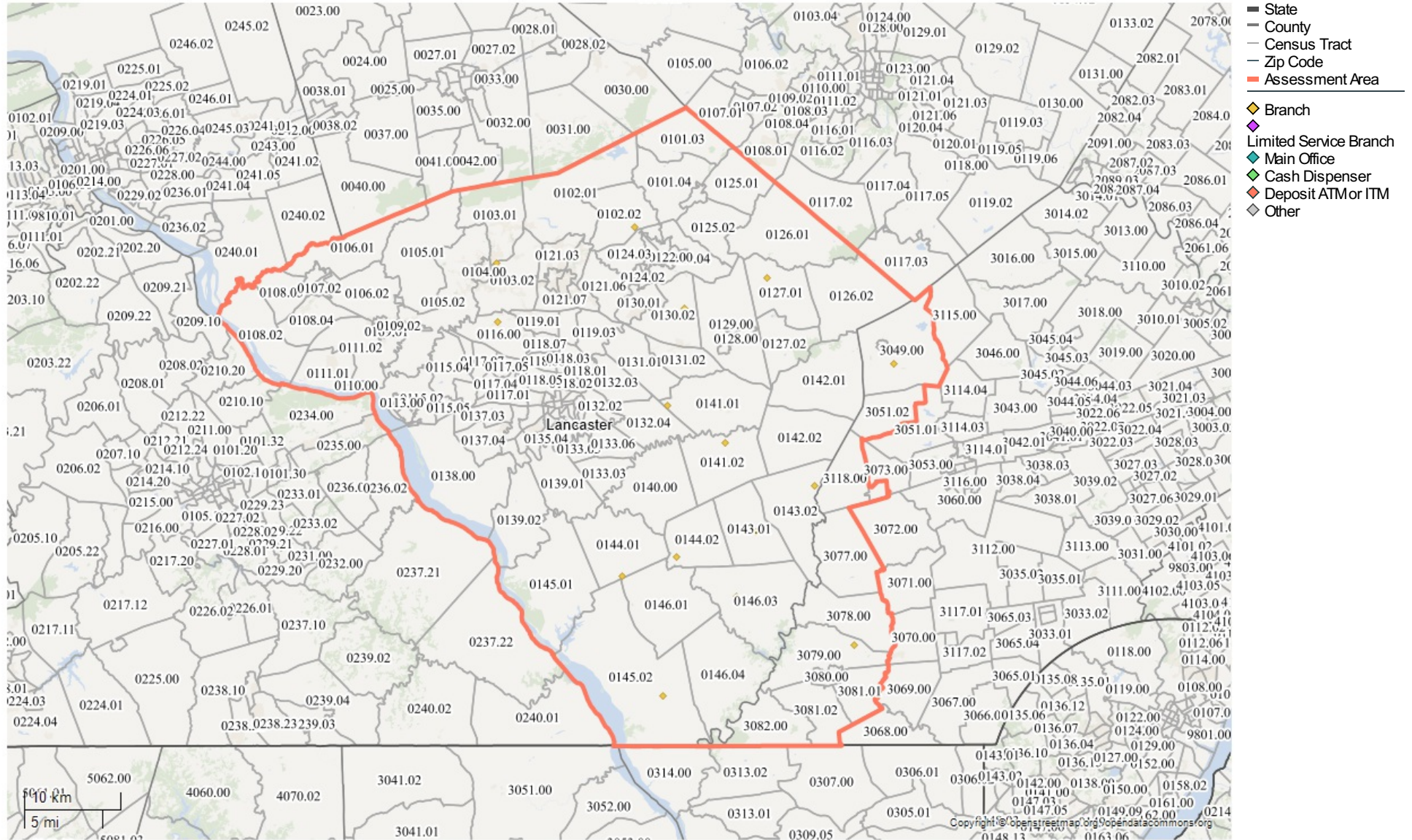
State	County	Tract	Tract Income Level	Distressed or Underserved	Tract Minority %
42-PA	107-Schuylkill	11	Middle	No	3.26
42-PA	107-Schuylkill	12	Middle	No	2.98
42-PA	107-Schuylkill	37	Middle	No	4.86
42-PA	43-Dauphin	248.01	Middle	No	4.07
42-PA	43-Dauphin	248.02	Middle	No	6.85
42-PA	43-Dauphin	249	Moderate	No	9.75
42-PA	43-Dauphin	250	Moderate	No	8.51
42-PA	43-Dauphin	251	Moderate	No	4.66
42-PA	43-Dauphin	252	Middle	No	6.37
42-PA	43-Dauphin	253	Middle	No	6.01
42-PA	43-Dauphin	254	Middle	No	9.98
42-PA	97-Northumberland	823	Middle	No	3.28

Lebanon

State	County	Tract	Tract Income Level	Distressed or Underserved	Tract Minority %
42-PA	75-Lebanon	1	Moderate	No	51.53
42-PA	75-Lebanon	2	Low	No	40.3
42-PA	75-Lebanon	3	Low	No	71.08
42-PA	75-Lebanon	4.01	Moderate	No	62.78
42-PA	75-Lebanon	4.02	Moderate	No	55.87
42-PA	75-Lebanon	5	Middle	No	41.59
42-PA	75-Lebanon	27.01	Middle	No	16.23
42-PA	75-Lebanon	27.02	Middle	No	22.03
42-PA	75-Lebanon	28.01	Middle	No	7.49
42-PA	75-Lebanon	28.02	Middle	No	4.29
42-PA	75-Lebanon	29	Moderate	No	10.7
42-PA	75-Lebanon	30	Middle	No	7.95
42-PA	75-Lebanon	31	Middle	No	3.98
42-PA	75-Lebanon	32	Upper	No	16.14
42-PA	75-Lebanon	33	Middle	No	22.69
42-PA	75-Lebanon	34	Middle	No	16.65
42-PA	75-Lebanon	35	Middle	No	18.21
42-PA	75-Lebanon	36	Moderate	No	40.4
42-PA	75-Lebanon	41	Upper	No	7.64
42-PA	75-Lebanon	42	Upper	No	6.89
42-PA	11-Berks	101	Middle	No	8.13
42-PA	11-Berks	102.02	Middle	No	10.89
42-PA	11-Berks	103.02	Upper	No	13.68
42-PA	11-Berks	104.01	Moderate	No	9.34
42-PA	11-Berks	104.02	Middle	No	8.35
42-PA	11-Berks	105	Middle	No	16.91

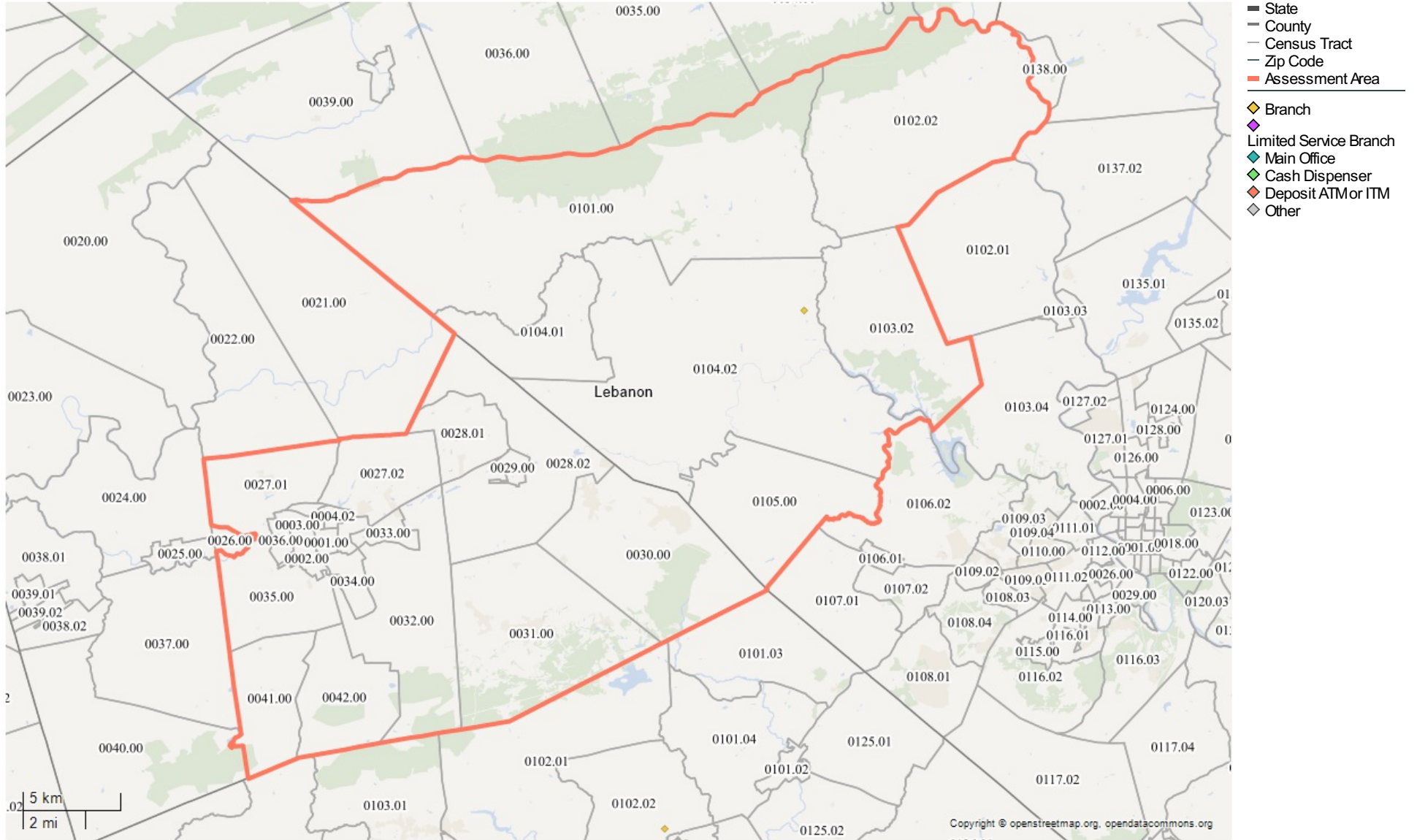
# Bank of Bird-in-Hand

## Lancaster Assessment Area



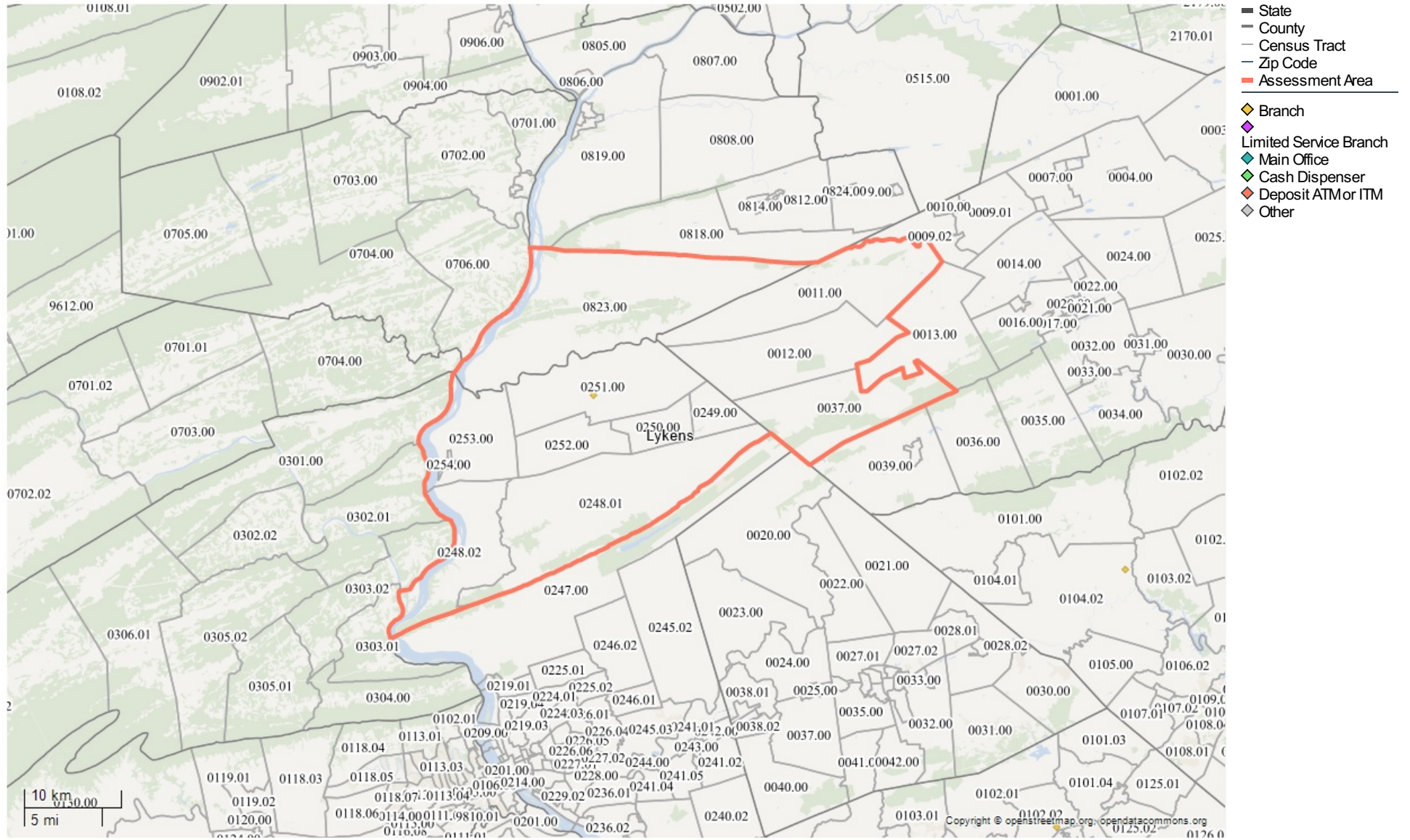
# Bank of Bird-in-Hand

## Lebanon Assessment Area



# Bank of Bird-in-Hand

## Lykens Assessment Area



## **HMDA Data 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. These data are available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Website.

**BANK OF BIRD-IN-HAND  
PUBLIC FILE  
LOAN TO DEPOSIT RATIO**

<i><b>QUARTER ENDED</b></i>	<i><b>GROSS LOANS</b></i>	<i><b>NET LOANS</b></i>	<i><b>DEPOSITS</b></i>	<i><b>RATIO OF GROSS LOANS TO DEPOSITS</b></i>	<i><b>RATIO OF NET LOANS TO DEPOSITS</b></i>	<i><b>TOTAL ASSETS</b></i>
3/31/2020	418,364,112	414,610,093	411,420,469	101.69%	100.78%	468,811,148
6/30/2020	428,905,949	425,033,748	453,150,954	94.65%	93.80%	527,519,291
9/30/2020	459,209,332	455,055,686	462,885,931	99.21%	98.31%	532,416,153
12/31/2020	491,947,917	487,657,336	488,075,816	100.79%	99.91%	580,227,886
3/31/2021	532,239,310	527,706,103	529,149,885	100.58%	99.73%	622,933,298
6/30/2021	589,361,918	584,344,507	552,253,368	106.72%	105.81%	665,219,781
9/30/2021	634,334,523	628,933,141	585,924,276	108.26%	107.34%	716,643,028
12/31/2021	708,918,731	703,257,164	594,035,436	119.34%	118.39%	795,882,101
3/31/2022	765,164,357	759,049,684	669,696,228	114.26%	113.34%	861,713,021
6/30/2022	856,468,907	849,632,117	748,407,925	114.44%	113.53%	977,037,256
9/30/2022	916,849,190	909,528,966	819,924,591	111.82%	110.93%	1,052,281,156
12/31/2022	984,824,420	975,002,720	893,944,986	110.17%	109.07%	1,132,459,371
3/31/2023	1,020,572,671	1,014,422,688	949,692,185	107.46%	106.82%	1,193,355,684
6/30/2023	1,066,859,771	1,060,564,335	998,902,896	106.80%	106.17%	1,241,915,990
9/30/2023	1,124,192,085	1,117,463,379	1,043,837,434	107.70%	107.05%	1,275,759,956
12/31/2023	1,188,874,328	1,181,836,065	1,089,383,882	109.13%	108.49%	1,363,450,691
3/31/2024	1,243,402,604	1,236,073,627	1,126,617,818	110.37%	109.72%	1,402,637,547
6/30/2024	1,303,623,152	1,295,968,603	1,206,938,872	108.01%	107.38%	1,495,246,252
9/30/2024	1,341,151,435	1,333,355,971	1,306,750,409	102.63%	102.04%	1,578,020,725
12/31/2024	1,387,424,380	1,379,254,589	1,330,383,990	104.29%	103.67%	1,591,726,758



The Bank of Bird in Hand has not received any CRA complaints for the year 2021.

The Bank of Bird in Hand has not received any CRA complaints for the year 2022.

The Bank of Bird in Hand has not received any CRA complaints for the year 2023.

The Bank of Bird in Hand has not received any CRA complaints for the year 2024.