

## **CRA Mission Statement**

Conneaut Savings Bank is committed to helping serve the needs of our entire community, including low and moderate income areas. We believe that we can fulfill this commitment, consistent with safe and sound operations, by following several simple guidelines.

First, we will actively seek to understand the credit needs of our markets, including low and moderate income areas.

Second, we will actively strive to assure that our products and services are responsive to the needs of our community, including low and moderate income areas, and priced fairly to our customers at a reasonable return to the Bank.

Third, we will actively strive to assure that creditworthy potential customers in our community, including those in low and moderate income areas, are aware of the services we offer and of the fact that we want their business.

Fourth, we will actively work to assure that our own personnel understand and share the Bank's commitment to serving low and moderate income customers and are equipped with the knowledge, products, delivery systems, and motivation needed to do so effectively.