

HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF NILES
Community Reinvestment Act

Public File

(1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to Home Federal's performance in helping to meet community credit needs, and any response to the comments by Home Federal, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than Home Federal's or publication of which would violate specific provisions of law.

Comments received:

2020: None

2021: None

2022: None

2023: None

2024: None, as of the current date

If comments are received, copies of such shall be attached to this cover sheet.

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(2) A copy of the public section of Home Federal's most recent CRA Performance Evaluation prepared by the OCC. Home Federal shall place this copy in the public file within 30 business days after its receipt from the OCC.

Attach aforementioned Performance Evaluation to this cover sheet.

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(3) A list of Home Federal's branches, their street addresses, and geographies.

Home Federal has no branch offices. The home and only office is located at 55 North Main Street, Niles, Ohio 44446. The office is located within census tract 9328.02.

(4) A list of branches opened or closed by Home Federal during the current year and each of the prior two calendar years, their street addresses and geographies.

During the aforementioned time period, Home Federal has not opened or closed any branch offices.



2023 FFIEC Geocode Census Report

Address: 55 N Main St, Niles, Ohio, 44446
MSA: 49660 - YOUNGSTOWN-WARREN-BOARDMAN, OH-PA
State: 39 - OHIO
County: 155 - TRUMBULL COUNTY
Tract Code: 9328.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$77,100
2023 Estimated Tract Median Family Income	\$71,163
2020 Tract Median Family Income	\$58,355
Tract Median Family Income %	92.30
Tract Population	3396
Tract Minority %	15.61
Tract Minority Population	530
Owner-Occupied Units	846
1- to 4- Family Units	1472

Census Income Information

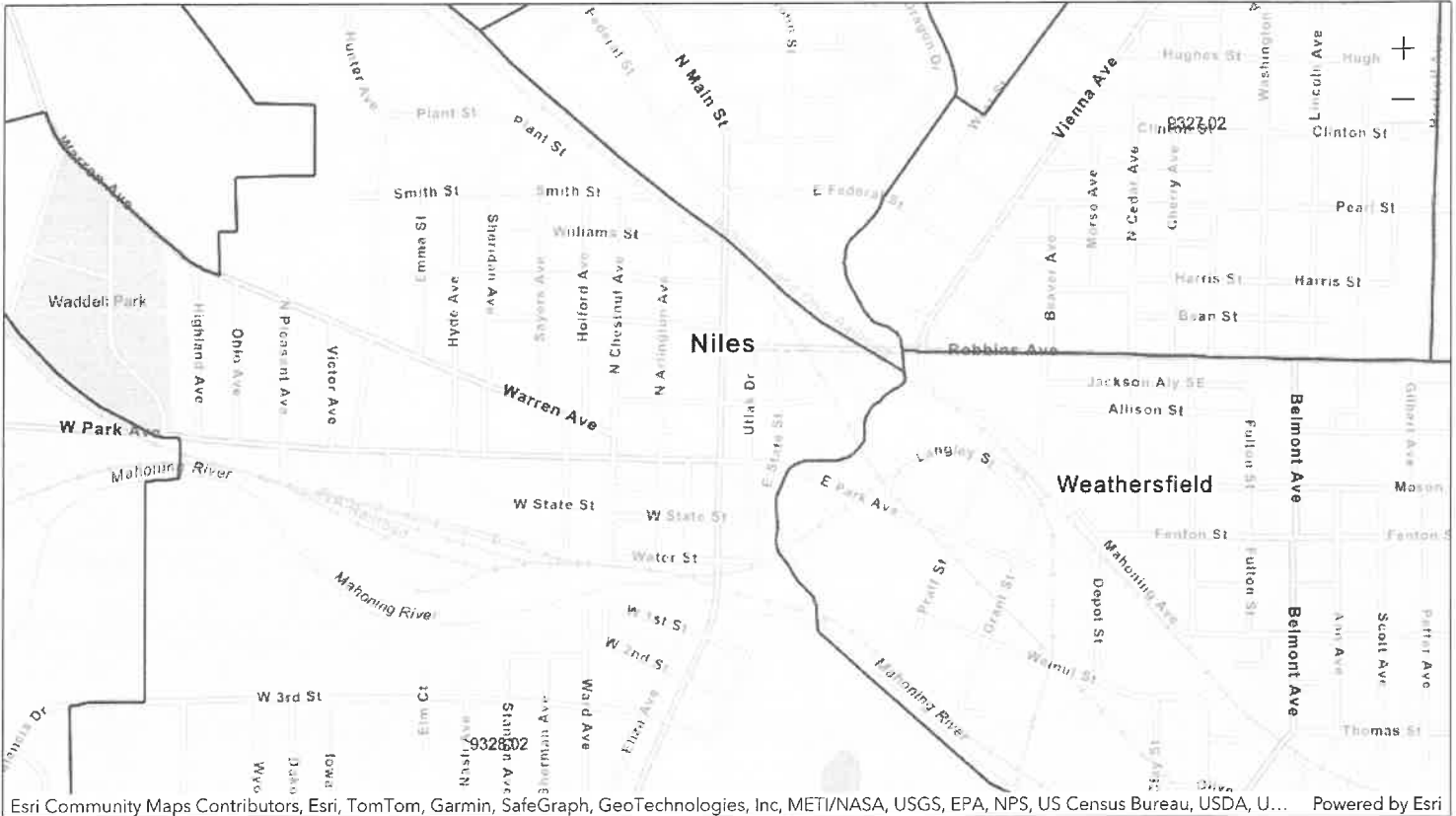
Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$63,220
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$77,100
% below Poverty Line	17.24
Tract Median Family Income %	92.30
2020 Tract Median Family Income	\$58,355
2023 Estimated Tract Median Family Income	\$71,163
2020 Tract Median Household Income	\$40,469

Census Population Information

Tract Population	3396
Tract Minority %	15.61
Number of Families	813
Number of Households	1385
Non-Hispanic White Population	2866
Tract Minority Population	530
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	14
Black Population	127
Hispanic Population	79
Other/Two or More Races Population	305

Census Housing Information

Total Housing Units	1588
1- to 4- Family Units	1472
Median House Age (Years)	0
Owner-Occupied Units	846
Renter Occupied Units	539
Owner Occupied 1- to 4- Family Units	838
Inside Principal City?	NO
Vacant Units	203



● Matched Address:
MSA: || State: || County: || Tract Code:

● Selected Tract
MSA: || State: || County: || Tract Code:

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(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at Home Federal

Home Federal's hours of operation are as follows:

Monday, Tuesday, Thursday	9:00 a.m. to 3:00 p.m.
Wednesday, Saturday	9:00 a.m. to 12:00 noon
Friday	9:00 a.m. to 6:00 p.m.

Currently, Home Federal will consider granting loans secured by and/or described as follows:

- a) conventional loans on existing or proposed 1-4 family residential dwelling units.
- b) home equity lines of credit
- c) multi-family dwelling units.
- d) commercial-business properties (including lines of credit).
- e) residential farms.
- f) land development.
- g) improved building lots.
- h) deposit secured.
- i) commercial and industrial loans (secured and unsecured)

In addition to the above, Home Federal also grants consumer loans secured by real estate to qualifying customers, and offers Master-Card Visa.

Applications for the extension of credit are considered on a case-by-case basis after the credit-worthiness of the borrower and the real estate collateral have been carefully analyzed. A copy of Home Federal's loan underwriting guidelines is available at our office upon request.

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(Continued)

Home Federal offers a wide range of deposit products, including NOW accounts, savings accounts, certificates of deposit, commercial checking accounts and Individual Retirement Accounts. Home Federal also offers:

safe deposit boxes	money orders
direct deposit	drive-up service
savings by mail	utility bill payments
U.S. Savings Bonds	

Safe deposit box fees are:

\$25.00 for replacement of each lost key.

\$75.00 to drill open a safe deposit box.

\$15.00, \$20.00, \$35.00 and \$65.00 annual fee, depending on the size of the box

Additionally, Home Federal provides government check cashing privileges free of charge to deposit customers.

If the average balance of a NOW account is below \$300.00 for any statement period the following fees will be charged:

Monthly service charge:	\$10.00
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Per item charge	\$0.25
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The above two fees do not apply to 62 Advantage Accountholders if they are age 62 or more and their tax identification number is used for tax reporting purposes.

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(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at Home Federal

(Continued)

Other fees charged on NOW accounts include:

Fee for drafts returned for any reason	\$25.00
Third party check returned for any reason	\$20.00
Fee for ACH items returned for any reason	\$20.00
For duplicate copy of cancelled draft	\$8.00
Fee for check stop payment orders	\$25.00
Fee for ACH stop payment orders	\$20.00
Fee for special statements	\$8.00
Fee for copy of statement	\$5.00
Fee for statement balancing	\$20.00 per hour
Fee for account research	\$25.00 per hour*
Monthly Sweep Transfer Fee:	
Per Transfer	\$5.00

* applies to any type of savings or loan account

Miscellaneous fees and charges are:

- \$0.25 per utility bill.
- \$2.00 per money order purchased.
- \$3.00 per official check purchased
- \$2.00 for copy of paid money order or official check
- \$30.00 for a share loan set up.
- \$25.00 for deposited drafts returned for any type of account.
- \$1.00 per page for each facsimile (fax)
 Transmission, incoming and outgoing.
- \$10.00 for each fax of mortgage loan pay-off figures.
- \$20.00 for closing of any account within 3 months of opening.
- \$35.00 domestic outgoing wire transfer
- \$80.00 foreign outgoing wire transfer
- \$40.00 for levies, garnishments or attachments

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(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at Home Federal.

(Continued)

The Association also offers Online Banking via the Internet. Bill pay is available as is customer account viewing and transfers between accounts at Home Federal. There are no fees associated with Online Banking.

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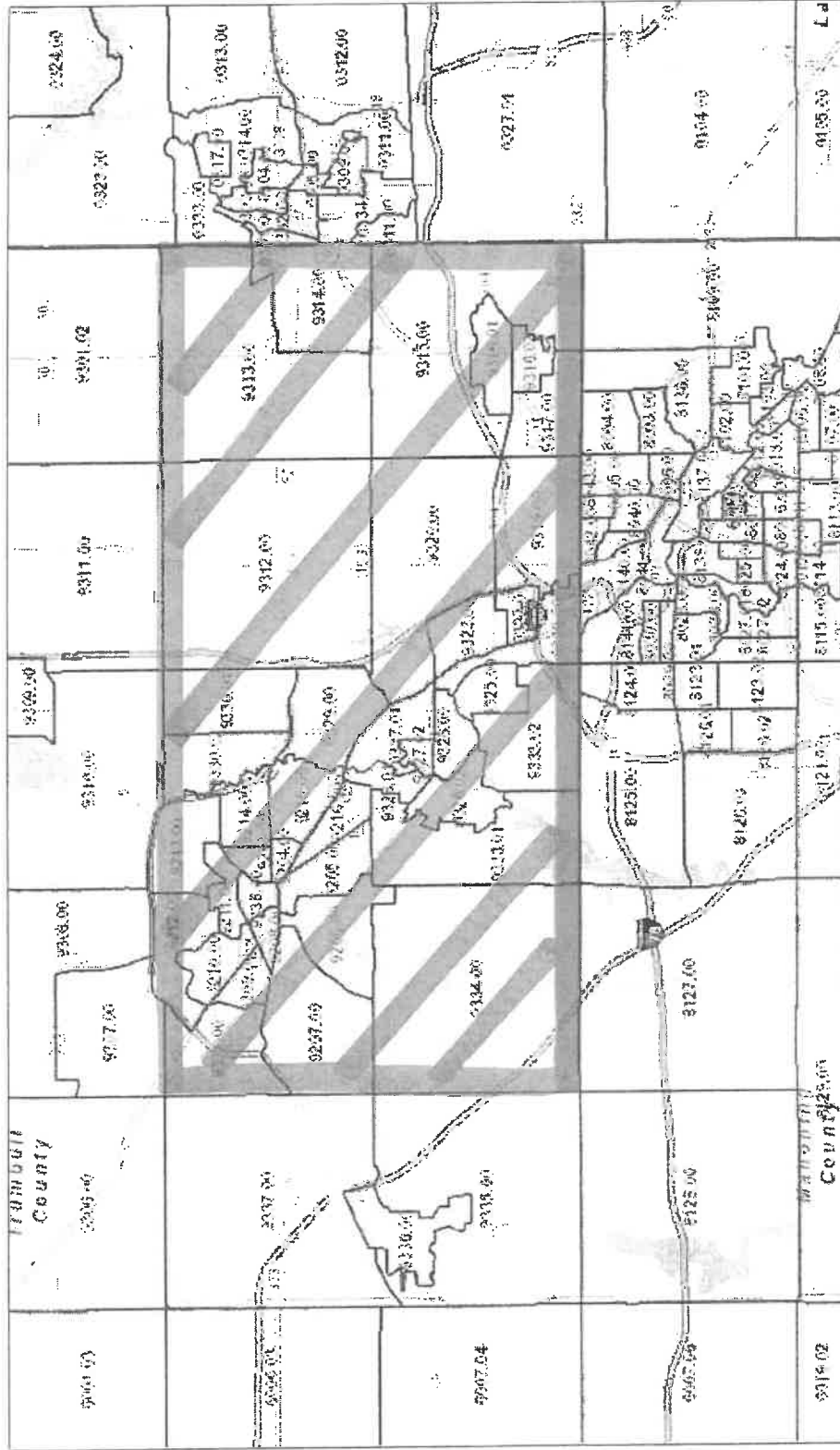
Public File

(6) A map of the assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list of census tracts.

Home Federal's assessment area consists of Southern Trumbull County in the State of Ohio.

Attached is a map and census tract list of the aforementioned assessment area, including all townships within the area.

PIEC OFFICE Geocoding/Mapping System



- Matched Address:
MSA: || State: || County: || Tract Code:
- Selected Tract
MSA: || State: || County: || Tract Code:

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FFIEC Census Reports

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2022 FFIEC Census Report - Summary Census Demographic Information

State: 39 - OHIO (OH)

County: 155 - TRUMBULL COUNTY

Tract: ALL TRACTS

Records 1 through 54 of 54

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

* Will automatically be included in the 2023 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	2022 FFIEC Tract Median Family Income %	2022 Est. MSA/MD non-Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4-Family Units
9203.00	Moderate	No	75.62	\$68,100	\$51,497	\$47,813	2805	22.82	640	962	1542
9204.00	Moderate	No	54.25	\$68,100	\$36,944	\$34,299	2422	30.88	748	553	1028
9207.00	Moderate	No	60.12	\$68,100	\$40,942	\$38,010	4434	46.48	2061	647	1407
9208.00	Moderate	No	74.47	\$68,100	\$50,714	\$47,083	2030	31.33	636	472	1023
9209.00	Moderate	No	58.05	\$68,100	\$39,532	\$36,705	3564	53.45	1905	647	1194
9210.00	Middle	No	85.14	\$68,100	\$57,980	\$53,828	5341	37.75	2016	1679	2331
9211.00	Moderate	No	56.42	\$68,100	\$38,422	\$35,672	3443	30.96	1066	842	1717
9212.00	Moderate	No	55.85	\$68,100	\$38,054	\$35,313	1883	29.58	557	371	797
9213.00	Moderate	No	74.21	\$68,100	\$50,537	\$46,920	2343	13.23	310	454	748
9214.00	Middle	No	104.29	\$68,100	\$71,021	\$65,938	3310	12.21	404	1259	1472
9215.00	Middle	No	87.26	\$68,100	\$59,424	\$55,172	5774	19.88	1148	1885	2487
9216.00	Moderate	No	64.73	\$68,100	\$44,081	\$40,923	3772	34.15	1288	735	1637
9301.01	Moderate	No	76.61	\$68,100	\$52,171	\$48,438	2783	6.29	175	969	1306
9301.02	Middle	No	115.77	\$68,100	\$78,839	\$73,194	2340	4.23	99	748	1070
9302.00	Middle	No	100.32	\$68,100	\$68,318	\$63,427	2541	7.28	185	990	1211
9303.00	Middle	No	93.33	\$68,100	\$63,558	\$59,007	3269	5.48	179	1283	1660
9304.00	Middle	No	116.07	\$68,100	\$79,044	\$73,382	3953	6.40	253	1285	1615
9305.00	Middle	No	99.39	\$68,100	\$67,685	\$62,837	6397	2.74	175	1300	1558
9306.00	Middle	No	101.30	\$68,100	\$68,985	\$64,042	3731	6.51	243	1256	1488
9307.00	Middle	No	110.81	\$68,100	\$75,462	\$70,057	4122	7.13	294	1285	1768
9308.00	Middle	No	110.56	\$68,100	\$75,291	\$69,897	4869	6.70	326	1749	2100
9309.00	Upper	No	122.64	\$68,100	\$83,518	\$77,537	7086	7.08	502	2407	3125
9310.00	Upper	No	145.46	\$68,100	\$99,058	\$91,960	6024	7.49	451	2100	2644
9311.00	Middle	No	108.05	\$68,100	\$73,582	\$68,313	2293	5.63	129	812	1056
9312.00	Middle	No	118.63	\$68,100	\$80,787	\$75,000	3978	7.06	281	1387	1956
9313.00	Middle	No	117.84	\$68,100	\$80,249	\$74,500	3970	5.94	236	1923	2135
9314.00	Moderate	No	59.74	\$68,100	\$40,683	\$37,768	4477	12.20	546	1079	1909
9315.00	Middle	No	97.26	\$68,100	\$66,234	\$61,490	3869	6.20	240	1608	1996
9316.01	Middle	No	108.88	\$68,100	\$74,147	\$68,835	4338	7.84	340	1273	1568
9316.02	Middle	No	116.24	\$68,100	\$79,159	\$73,487	2890	8.96	259	955	1147
9317.00	Middle	No	100.20	\$68,100	\$68,236	\$63,348	1872	14.26	267	620	971
9319.00	Middle	No	99.24	\$68,100	\$67,587	\$62,740	6001	41.64	2499	1274	2041
9320.00	Middle	No	102.55	\$68,100	\$69,837	\$64,838	5945	16.06	955	1896	2335
9322.00	Middle	No	107.75	\$68,100	\$73,378	\$68,125	2780	16.33	454	572	1124
9323.00	Middle	No	87.81	\$68,100	\$59,799	\$55,515	5681	12.06	685	1730	2512

FFIEC Census Reports

9325.00	Middle	No	106.83	\$68,100	\$72,751	\$67,540	3172	7.98	253	1161	1448
9326.00	Middle	No	92.12	\$68,100	\$62,734	\$58,239	3403	13.16	448	1043	1573
9327.01	Middle	No	94.68	\$68,100	\$64,477	\$59,859	5605	12.22	685	1533	2405
9327.02	Middle	No	98.05	\$68,100	\$66,772	\$61,991	2580	11.94	308	590	1119
9328.01	Middle	No	99.52	\$68,100	\$67,773	\$62,917	2669	13.19	352	837	1092
9328.02	Middle	No	92.30	\$68,100	\$62,856	\$58,355	3396	15.61	530	846	1472
9329.00	Upper	No	134.03	\$68,100	\$91,274	\$84,740	2556	12.48	319	585	862
9330.01	Upper	No	139.36	\$68,100	\$94,904	\$88,105	5852	9.65	565	1794	2233
9330.02	Middle	No	112.06	\$68,100	\$76,313	\$70,849	4209	10.95	461	1426	1922
9331.00	Moderate	No	68.98	\$68,100	\$46,975	\$43,611	2255	8.69	196	725	1125
9333.01	Moderate	No	68.33	\$68,100	\$46,533	\$43,203	2754	12.09	333	788	1210
9333.02	Middle	No	111.91	\$68,100	\$76,211	\$70,750	4408	7.87	347	1651	1943
9334.00	Middle	No	107.85	\$68,100	\$73,446	\$68,185	3332	9.18	306	1082	1328
9335.00	Upper	No	122.09	\$68,100	\$83,143	\$77,188	3854	7.71	297	1330	1721
9336.00	Middle	No	80.58	\$68,100	\$54,875	\$50,944	4754	7.05	335	1413	2412
9337.00	Middle	No	100.83	\$68,100	\$68,665	\$63,750	2477	9.93	246	987	1311
9338.00	Low	No	32.91	\$68,100	\$22,412	\$20,810	2439	35.30	861	385	1055
9339.00	Moderate	No	63.81	\$68,100	\$43,455	\$40,345	1859	19.90	370	537	904
9340.00	Low	No	34.96	\$68,100	\$23,808	\$22,106	4073	63.49	2586	730	2251

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(7) Home Federal's loan-to-deposit ratio for each quarter of the prior calendar year and at its option the loan to deposit ratio for each quarter of the current calendar year

Prior Calendar Year (dollar figures in thousands)

Quarter Ended	Total Loans	Total Deposits	Loan to Deposit Ratio
<i>03/31/22</i>	<i>\$73,801</i>	<i>\$83,415</i>	<i>88.47%</i>
<i>06/30/22</i>	<i>\$81,493</i>	<i>\$84,735</i>	<i>96.17 %</i>
<i>09/30/22</i>	<i>\$86,105</i>	<i>\$84,487</i>	<i>101.92 %</i>
<i>12/31/22</i>	<i>\$90,967</i>	<i>\$83,492</i>	<i>108.95%</i>

Prior Calendar Year (dollar figures in thousands)

<i>03/31/23</i>	<i>\$ 97,525</i>	<i>\$ 81,660</i>	<i>119.43%</i>
<i>06/30/23</i>	<i>\$ 101,968</i>	<i>\$ 77,906</i>	<i>130.89%</i>
<i>09/30/23</i>	<i>\$ 104,018</i>	<i>\$ 76,982</i>	<i>135.12%</i>
<i>12/31/23</i>	<i>\$ 104,049</i>	<i>\$ 88,100</i>	<i>118.10%</i>

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(7) Home Federal's loan-to-deposit ratio for each quarter of the prior calendar year and at its option the loan to deposit ratio for each quarter of the current calendar year

Prior Calendar Year (dollar figures in thousands)

Quarter Ended	Total Loans	Total Deposits	Loan to Deposit Ratio
<i>03/31/20</i>	<i>\$67,992</i>	<i>\$58,761</i>	<i>115.709%</i>
<i>06/30/20</i>	<i>\$72,692</i>	<i>\$60,182</i>	<i>120.787%</i>
<i>09/30/20</i>	<i>\$72,174</i>	<i>\$61,670</i>	<i>117.033%</i>
<i>12/31/20</i>	<i>\$72,312</i>	<i>\$66,474</i>	<i>108.782%</i>

Prior Calendar Year (dollar figures in thousands)

<i>03/31/21</i>	<i>\$67,115</i>	<i>\$72,683</i>	<i>92.34%</i>
<i>06/30/21</i>	<i>\$67,893</i>	<i>\$75,748</i>	<i>89.63%</i>
<i>09/30/21</i>	<i>\$71,563</i>	<i>\$78,743</i>	<i>90.88%</i>
<i>12/31/21</i>	<i>\$74,319</i>	<i>\$81,091</i>	<i>91.65%</i>

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(8) As of Year-End 2023, Home Federal is now required to file a HMDA Disclosure Statement provided by the Federal Financial Institutions Examination Council for loans originated in 2023. When the reported HMDA information becomes available, it will be posted to our website.