

CRA Public File Information

Community Reinvestment Act (CRA) Public File Information

At Homeland Community Bank, our focus is to positively impact our local communities. We strive to meet the financial needs of our communities, including all low and moderate income and minority areas within our region. Homeland Community Bank provides information for public inspection under the Community Reinvestment Act (CRA). We provide information online and keep it current with convenient access.

Public Information Available for Inspection

In compliance with CRA requirements, the following information must be maintained in the public file, current as of April 1st of each year, and may be updated periodically.

A copy of the bank's most recent CRA Performance Evaluation.

[CRA Performance Evaluation](#)

Written Comments

All written comments received from the public for the current year and each of the prior two calendar years relating specifically to the bank's performance in helping meet community credit needs and response to the comments by the bank.

[Written Comments](#)

Branch and ATM Information

A list of the bank's branches, ATM's, their street addresses, and geographies, including hours of operation.

[ATM Information](#)

Opened and Closed Branches and ATM's

Branches and ATMs opened or closed by the bank during the current financial year and each of the prior two calendar years.

[Open and Closed Branches and ATM's](#)

List of Products, Services, and Fees

A list of services (loan and deposit products and transaction fees) generally offered at the bank's branches and description of material differences in the availability or cost of services at branches, if any.

[List of Products, Services, and Fee Schedules](#)

Assessment Areas

A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area.

[Assessment Area Listing, Maps and Geographies](#)

Loan-to-Deposit Ratio

[Loan-to-Deposit Ratio](#)

HMDA Notice

[HMDA Notice](#)

Public Notice

[CRA Notice](#)