

**MAYVILLE STATE BANK**  
**Mayville, Michigan**

**COMMUNITY REINVESTMENT ACT STATEMENT OF  
MAYVILLE STATE BANK**

**MAYVILLE STATE BANK** was chartered in 1885 to serve the various savings and credit needs of individuals, businesses and organizations in our community.

This pamphlet has been prepared for our depositors, loan customers and members of the community, pursuant to the Community Reinvestment Act of 1977. There are five parts to this pamphlet, and each serves a separate purpose.

Part I is entitled "**Delineation of Community.**" It contains a map and a description of the approximate area which we regard as our basic lending community. Our lending community includes all types of neighborhoods and districts, and persons of all income levels and races. Designation of our community does not mean that we make no loans outside of our community; we sometimes do. Also, there may be parts of our community where, for various reasons, we have been more active than in other areas. The delineation of community merely sets forth the general area of operation of our institution. The concept of our basic lending community is subject to change over time, as patterns of commercial development change and populations shift. We will regularly adjust our delineation of community to reflect these changes.

Part II of this pamphlet consists of a list of the general types of credit which we offer, and an explanation of how the availability of certain types of credit may vary. Due to limitations of space, this listing cannot contain all of the terms and conditions which affect our ability to grant credit. A loan officer will be pleased to provide you with detailed information upon request.

Part III of this pamphlet is an important notice about the operation of the Community Reinvestment Act.

Part IV of this pamphlet contains a brief description of some of the activities in which **MAYVILLE STATE BANK** has been engaged in order to ascertain and meet the credit needs of our community.

Finally, Part V of this pamphlet is a description of the procedures **MAYVILLE STATE BANK** will follow if it proposes to close any of its branch offices.

We hope that the information contained in this pamphlet is useful to you. If you have any questions, do not hesitate to contact **MAYVILLE STATE BANK**, or to speak with any one of our officers.

## **PART I**

### **DELINEATION OF COMMUNITY**

**MAYVILLE STATE BANK** was organized in 1885. Our main office is located in Mayville. We operate a full-service office in Millington. We also own and operate Automatic Teller Machines (ATMs) in Mayville, Fostoria and Millington, and are connected to ATMs worldwide through the ATM processing vendor's network. The substantial portion of our loans are made within a few miles of our offices. Because of our location on the southwestern boundary of Tuscola County, our basic lending community also includes a part of northwestern Lapeer County.

Our lending community consists of portions of census tracts 0005, 0006, 0007, 0008, 0009, 0010, 0011, 0012 & 0013 of Tuscola County, census tracts 3305, 3310, 3315, 3320 & 3325 of Lapeer County. All of the census tracts areas are contiguous to one another.

Again, as stated in the introduction to this CRA statement, the delineation of community merely sets forth **general (approximate)** areas of operation of our institution.

## **PART II**

### **TYPES OF CREDIT**

#### **Some Things You Should Know About The Types of Loans We Can Make**

Listed below are the types of loans which **MAYVILLE STATE BANK** makes in the community. The kinds of credit we can make available are limited by law and government regulations. Some of these regulations operate by typing the volume of lending in certain categories to types of deposits we have and other variables. Since these can change from time to time, we may be temporarily "out of the market" for certain types of loans at certain times. Also, changes in economic conditions sometimes make it impossible or impractical to make a certain type of loan. For instance, where state law restricts the rate we can charge for mortgage loans --say, to 8% -- but it costs us 9% to obtain the funds with which to make loans, we obviously cannot continue to make that type of loan. Also, every financial institution must, as a matter of law and good practice, maintain a mix of different types of loans and investments. Finally, the law prohibits undue concentration of loans in geographic areas. For these reasons, an institution may have to plan to devote its funds to many different kinds of loans and this can result in certain types of credit being unavailable at a given time.

You should also know that there are many different types of financial institutions. Some specialize in specific types of loans, and this allows them to offer better and more efficient service.

The availability and the terms and conditions of credit in a specific instance are always decided on a case-by-case basis, after the credit worthiness of the borrower and the collateral have both been carefully evaluated.

**Basic Listing of Types of Credit Offered By  
MAYVILLE STATE BANK**

**Commercial Loans**

1. Short-term unsecured loans to businesses, farmers and individuals where adequate evidence of earnings and net worth are produced.
2. Business and farm loans guaranteed by the SBA or FmHA or by another federal, state or local agency.
3. Secured loans. Appropriate security can include, but is not necessarily limited to:
  - Inventory;
  - Accounts receivable;
  - Machinery and equipment;
  - Marketable securities;
  - First liens on business, farm or residential real estate;
  - Time Certificates of Deposit.

**Installment Loans**

1. Unsecured personal loans to individuals, based upon determination of credit worthiness and income.
2. Secured loans. Security can include, but not necessarily limited to:
  - Automobile;
  - Mobile Home;
  - Boat;
  - Appliance;
  - Recreational Vehicle;
  - Second mortgage on residential real estate;
  - Savings account or Time Certificate of Deposit;
  - Marketable securities.

**Real Estate Loans**

1. Uninsured (conventional) first liens on principal or secondary residences that may or may not be owner-occupied and contain 1-4 units.
2. Secured or unsecured home improvement loans.
3. Loans on unimproved real estate, in certain circumstances.
4. Home equity line of credit loans, secured by a 1<sup>st</sup> or 2<sup>nd</sup> lien on a principal residence, for up to 90% of value.
5. We offer through relationships with secondary market vendors, insured and uninsured mortgages with minimal down payment loans available to qualifying applicants at fixed or balloon interest rate plans.

**Overdraft Protection**

1. Overdraft protection on customer checking accounts is available.

## PART III

### COMMUNITY REINVESTMENT ACT NOTICE

The Federal Community Reinvestment Act (CRA) requires the Federal Deposit Insurance Corporation to evaluate our performance in helping to meet the credit needs of this community and to take this evaluation into account when the regulator decides on certain applications submitted by us. Your involvement is encouraged.

#### **You should know that:**

1. You may obtain our current CRA Statement for this community in our Main Office located at 37 E. Ohmer Rd., Mayville, Michigan or on our website at <https://www.mayvillestatebank.com/community-reinvestment-act/>.
2. You may send signed written comments about our CRA Statement or our performance in helping to meet community credit needs to President, MAYVILLE STATE BANK, P.O. Box 650, Mayville, MI 48744-0650, and to FEDERAL DEPOSIT INSURANCE CORPORATION, Division of Supervision, 1100 Walnut St, Box 11, Kansas City, MO 64106. Your letter, together with any responses by us, may be made public.
3. You may look at a file of all signed, written comments received by us within the past 2 years, any responses we have made to the comments, and all CRA Statements in effect during the past 2 years at our Main Office located at 37 E. Ohmer Rd, Mayville, Michigan or on our website at <https://www.mayvillestatebank.com/community-reinvestment-act/>.
4. You may ask to look at any comments received by the FEDERAL DEPOSIT INSURANCE CORPORATION, Division of Supervision, 1100 Walnut St, Box 11, Kansas City, MO 64106.
5. You also may request from the FEDERAL DEPOSIT INSURANCE CORPORATION, 550 17th Street, N.W., Washington, D.C. 20429 an announcement of applications covered by the CRA filed with the FDIC.
6. You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Federal Deposit Insurance Corporation, in our Main Office located at 37 E. Ohmer Rd., Mayville, Michigan or on our website at <https://www.mayvillestatebank.com/community-reinvestment-act/>.
7. Mayville State Bank is a wholly-owned subsidiary of Mayville Financial Corporation, a one-bank holding company, also located at 37 E. Ohmer Rd., Mayville, MI 48744.

Consumers should note that they may request to be placed on a roster to receive announcements of CRA-covered applications that have been filed with the supervisory agency.

## PART IV

### What You Should Know About MAYVILLE STATE BANK'S Program To Ascertain and Meet Community Needs.

**MAYVILLE STATE BANK** may engage in newspaper, social media, digital marketing, billboards and various other types of local advertising to reinforce our corporate identity, to seek growth in loans and deposits and to announce special accounts and services. In ads regarding loans we use the "EQUAL HOUSING LENDER" logo.

Fair housing posters are prominently displayed in the lobbies of our locations.

We also make information regarding our products and interest rates available on our Website, [www.mayvillestatebank.com](http://www.mayvillestatebank.com), and can be contacted by telephone from non-local areas on our toll free telephone number, 1-800-732-0642.

All comments received by **MAYVILLE STATE BANK** relating to its lending program are given careful consideration.

All of our loan officers are available to our delinquent customers to offer their experience in helping to work out problems of this type. The loan officers are also available for pre-purchase advice and each loan applicant is given an explanation of loan terms and financing options available to them.

Our loans are made to all persons and to all income groups and races, in all areas of our community.

Most of the directors and employees of **MAYVILLE STATE BANK** live within the defined community. Many of these individuals are affiliated or involved with the various organizations, churches and governmental units within the community. Employees are encouraged to be involved within the community and to communicate the needs and concerns of these groups to the bank management for consideration when applicable.

In addition to marketing loans in connection with the regular flow of business in the community, **MAYVILLE STATE BANK** recognizes the need for and benefits of participating in certain local, state and federal programs designed to meet specific needs. Through these programs, **MAYVILLE STATE BANK** has:

1. Initiated home improvement loans to homeowners with low to moderate income, in conjunction with the Michigan State Housing Development Authority (MSHDA) and Federal Housing Authority (FHA).
2. Made residential mortgage loans available to creditworthy customers that did not have the required 20% down payment by offering private mortgage insurance.
3. Made residential mortgage loans available to creditworthy customers through the USDA's Rural Development loan program.

4. Made low down payment loans available to creditworthy customers through Farm Services Agency (FSA) guarantee program.
5. Made loans available to creditworthy customers through Veteran’s Administration (VA) loan program.
6. Made loans available to creditworthy customers through Federal Housing Authority (FHA) loan program.
7. Participated in the Federal assistance program “Help for Hardest Hit” to assist distressed borrowers in need of foreclosure avoidance assistance.
8. Participated in the Federal “Paycheck Protection Program (PPP)” to assist local business owners in paying workers during the Covid 19 Pandemic.
9. Offered low to moderate income first time homebuyers access to Grant Funds in order to assist with their downpayment through the Homeownership Opportunities Program (HOP) through Federal Home Loan Bank of Indianapolis.
10. Offered access to Grant Funds to low to moderate income homeowners in order to preserve property values in local communities by replacing or repairing items such as new windows, furnaces, roofs, siding and other deferred maintenance type repairs through the Neighborhood Impact Program (NIP) through Federal Home Loan Bank of Indianapolis.

**MAYVILLE STATE BANK** is willing to consider participation in other programs as they are brought to our attention.

If **MAYVILLE STATE BANK** is unable or unwilling to make a particular loan or participate in a particular program, our loan officers will attempt to advise you what changes would be necessary for us to approve the request or direct you to another possible source.

## **PART V**

### **MAYVILLE STATE BANK'S Policy Regarding Branch Closing**

In the event **MAYVILLE STATE BANK** should propose to close a branch, our customers shall be provided notice in the following manner:

1. A notice shall be posted in a conspicuous manner, and remain posted, on the premises of the branch proposed to be closed at least 30 days prior to the date proposed for closing; and,

2. A notice shall be provided to customers of the branch proposed to be closed, by not later than the beginning of the 90-day period ending on the date proposed for closing, by inclusion in:
  - a) at least one of any regular account statements mailed to said customers, or
  - b) separate mailing.

In addition to notifying customers, **MAYVILLE STATE BANK** shall also notify the appropriate Federal and State banking agencies of the proposed closing not later than the first day of the 90-day period ending on the date proposed for the closing. This notice shall include a detailed statement of the reasons for the decision to close the branch and statistical or other information in support of such reasons.

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7/28/93 reviewed, no change	12/15/93 amended
1/19/94 amended	7/20/94 amended
9/20/95 reviewed, amended	8/21/96 reviewed, amended
8/27/97 reviewed, no change	8/19/98 reviewed, amended
7/21/99 reviewed, no change	8/16/00 reviewed, amended
9/20/00 amended	8/15/01 reviewed, amended
8/28/02 reviewed, amended	8/27/03 reviewed, amended
8/25/04 reviewed, no change (new maps, but same service area)	
9/29/04 amended to delete reference to Fostoria branch, effective 10/2/04	
8/24/05 reviewed, amended add reference to Community Mortgage Network	
8/30/06 reviewed, no change	8/8/07 reviewed, amended (incl. NE Genesee Co.)
8/27/08 reviewed, no change	5/7/09 amended, changed map to whole tracts
8/26/09 reviewed, no change	8/25/10 reviewed, no change
8/31/11 reviewed, amended	
10/26/11 amended to remove Census tracts 0124.01 & 0124.02 Genesee County	
3/28/12 reviewed, approved w/o change	3/20/13 reviewed, amended and approved.
3/19/14 reviewed, approved w/o change	
3/18/15 reviewed & approved with changes to census tract numbers	
3/23/16 reviewed & approved with changes	
3/21/17 reviewed & approved with changes	
3/22/18 reviewed & approved w/o changes	
3/25/19 reviewed & approved with changes	
4/22/20 reviewed & approved w/o change	
3/17/21 reviewed & approved w/o change	
3/23/22 reviewed & approved w/o change	
3/6/23 reviewed & approved with changes	
3/20/24 reviewed & approved with changes	