

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve Bank of Chicago (Reserve Bank); and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a nationwide list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Federal Reserve Bank of Chicago 230 South LaSalle St Chicago IL 60604-1413. You may send written comments about our performance in helping to meet community credit needs to Wayne Bank and Trust Co. Attn: Hannah Mullins, PO Box 728, Richmond, IN 47375-0728 and Federal Reserve Bank of Chicago, 230 South LaSalle St, Chicago, IL 60604-1413. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Waytru Bancorp, a bank holding company. You may request from the Federal Reserve Bank of Chicago 230 South LaSalle Street Chicago IL 60604-1413 an announcement of applications covered by the CRA filed by bank holding companies.

**TYPES OF LOANS Offered by Waytru Bancorp
Wayne Bank and Trust Co.
500 South A St.
Richmond, IN 47374**

1. Personal or Consumer Loans
2. Automobile Loans
3. Home Improvement Loans
4. Business Loans and Business Lines of Credit
5. Real Estate Mortgages
 - a. Residence
 - b. Farm
 - c. Commercial
6. Farm Loans
 - a. Operating
 - b. Equipment
 - c. Livestock
7. Small Business Administration Loans
8. Consumer Lines of Credit
 - a. Eagle Reserve - Overdraft Checking
 - b. Home Equity Lines of Credit
10. Participations
11. Municipal Loans

BRANCH LOCATIONS

Eastside Branch
101 Garwood Rd
Richmond, Indiana 47374

License Approved January 11, 1982
Relocation Approved December 5, 2023

Cambridge City Branch
145 W Main St.
Cambridge City, Indiana 47327

WAYNE BANK AND TRUST CO.
CAMBRIDGE CITY, INDIANA 47327

In conformance with the Community Reinvestment Act of 1977, which was enacted at Title VIII of the Housing and Community Development Act of 1977 on October 12, 1977, the Board of Directors of Wayne Bank and Trust Co. does hereby issue this statement and resolution.

Wayne Bank and Trust Co., is a bank with assets of \$218,436,218 having three banking locations in Wayne County, Indiana. The primary objective of this Bank is to maintain public confidence and to continue to maintain its reputation as a sound financial institution. These objectives require a reasonable conservative lending policy and an aggressive loan administration program to continue in its investment portfolio.

We are committed to promoting the long-term financial prosperity of our local citizens, businesses and communities through sound banking practices. To this end we must protect and enhance the strength of the Bank's balance sheet, its stock value and ensure a reasonable return on investment for its stockholders.

The Management of the Bank believes that a sound loan policy combined with sound loan administration by its Officers will result in a sound means of employing shareholder and depositor funds. Management realizes that the lending of money includes the assumption of reasonable business risks. In the soundest of lending programs, losses will occur; but it is our belief that Bank profits will not be significantly affected by the assumption of reasonable business risks. A no-loss loan policy would be too restrictive and would inhibit severely our future growth. We will minimize loan losses through lending policies established by Senior Management.

In view of the foregoing, it is hereby resolved by this Board that:

1. The local community served by the Bank shall be generally defined as the area known as Wayne County, Fayette County and Henry County Indiana as represented in Exhibit A (map).
2. The Bank shall endeavor to help the needs of the community it serves, including low- and moderate-income neighborhoods, offering the loans reflected in Types of Loans, Part A Desirable/Undesirable Loans SubPart 1. Desirable Loans. These loans shall be offered in a manner that is consistent with safe and sound banking practices. The Bank does not and will not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), or because all of or part of the applicant's income is derived from Public Assistance Programs or because the applicant resides in, or is affiliated with, what is considered to be a low or moderate income area.
3. The management of the Bank is hereby directed to keep informed of the credit needs of Wayne County, Indiana; and, in particular, management should involve itself in organizations through personal involvement or through interviews of people involved in organizations that may reflect the needs of the community. The Board of Directors encourages involvement of this nature.
4. The staff of the Bank is aware that problems do exist in our community. When they are aware of problems that the Bank can help solve, they are to bring these problems to the attention of management.
5. Management shall continue to work with the United States Small Business Administration and shall continue to invest (when the Bank's resources allow) in local bond issues.
6. Management shall continue to meet the Housing needs of its community through the offering of Rural Housing, Private Mortgage Insurance programs (PMI) and low-cost Saleable mortgage financing to its customers.