Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

April 8, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First United National Bank
Charter Number 9480

19535 Route 208
Fryburg, PA 16326

Office of the Comptroller of the Currency

200 Public Square, Suite 1610
Cleveland, OH 44114

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The bank demonstrated reasonable lending activity as measured by its loan-to-deposit (LTD) ratio.
- The bank originated a substantial majority of its loans inside of its Assessment Area (AA).
- The bank's lending record exhibited a reasonable distribution of loans among borrowers and geographies of different income levels.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio was reasonable.

OCC examiners evaluated the First United National Bank's (FUNB) quarterly average LTD ratio on a bank-wide basis for the period of January 1, 2022, to December 31, 2024. The bank's average quarterly LTD ratio was 53.9 percent. Also, over the period, the bank's quarterly LTD ratio trended in a positive direction, ranging from a low of 48.8 percent for the second quarter of 2022 to a high of 57.6 percent for the fourth quarter of 2023.

In comparison, over the 12-quarter evaluation period, LTD ratios for a customized peer group of lenders averaged 76.3 percent. Over the period, the peer group's quarterly LTD ratios ranged from a low of 61.0 percent to a high of 94.6 percent. The bank's peer group consisted of three banks of similar size and business strategy. Specifically, the peer group banks had total assets of less than $2 billion and did not engage in leverage strategies of borrowing funds to originate loans.

The bank's average LTD ratio was somewhat lower than the average LTD ratio of its custom peer group. Prior to the evaluation period, during the COVID-19 pandemic, the bank experienced significant deposit growth resulting from various stimulus programs. Subsequently, those deposits generally remained and continued to affect the bank's LTD ratio. The bank also encountered significant lending competition which hindered loan growth. Nevertheless, over the period, the bank's LTD improved, trending upward as total deposit growth was outpaced by total loan growth. Specifically, over the evaluation period, the bank's total deposits increased by $5.75 million or 1.37 percent while total loans increased by $29.4 million or 18 percent.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AA.

This analysis was performed at the bank level. Over the evaluation period, of its total home mortgage loan originations, the bank originated 95.0 percent by number and 97.6 percent by dollar amount inside its AA.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	19	95.0	1	5.0	20	2,245	97.6	55	2.4	2,300
	19	95.0	1	5.0	20	2,245	97.6	55	2.4	2,300
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

The First United National Bank (FUNB, or the bank) is a federally chartered, full-service, intrastate community bank founded in 1909 and headquartered in Fryburg, Pennsylvania. The bank is a wholly owned subsidiary of Fryburg Banking Company, a one bank holding company also located in Fryburg. The town of Fryburg is located within Clarion County, Pennsylvania. Clarion County is situated in Northwestern Pennsylvania, approximately 75 miles southeast of Erie and 90 miles northeast of Pittsburgh.

Over the evaluation period, the bank served an area in western Pennsylvania that encompassed in their entireties, the counties of Clarion, Forest, and Venango as well as selected geographies within the counties of Crawford, and Jefferson. As a result, geographies within these counties comprised the bank's single CRA AA which is situated entirely within the state of Pennsylvania and outside of any Metropolitan Statistical Area (MSA). Within these five Pennsylvania counties, the bank operated six branch offices and seven ATMs.

As of December 31, 2024, the bank's assets totaled $353.1 million. As of year-end 2023 and 2022, the bank's assets totaled $350.9 and $351.6 million respectively. Also as of December 31, 2024, the bank's tier one capital totaled $30.1 million, or 8.5 percent of total assets and the bank's loan portfolio (net loans and leases) totaled $193.4 million, or 54.8 percent of total assets.

As of December 31, 2024, of the bank's loan portfolio, 158.5 million or 82.0 percent was secured by real estate. The loan portfolio was comprised of residential (1-4 family) real estate loans ($133.9 million or 69.2 percent), individual loans (23.2 million or 12.0 percent), commercial (non-farm, non-residential) real estate loans ($21.0 million or 10.9 percent), commercial and industrial loans (11.5 million or 5.9 percent), construction and development loans ($2.7 million or 1.4 percent), as well as other loans.

The bank offered a range of traditional deposit and loan products as well as banking services. The bank's retail products included checking accounts, savings programs, and individual retirement accounts. The bank's loan products included home mortgages, home equity loans and lines of credit, consumer, commercial, agricultural, and small business loans. The bank also offered services including banking by mail and telephone, internet banking, bill pay, and Zelle. The bank's business strategy remained focused primarily on residential mortgage lending.

There were no legal financial, or other factors impeding the bank's ability to help meet the credit needs of the AA. The bank received an "Outstanding" rating on the previous CRA performance evaluation dated March 6, 2023.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This CRA performance evaluation assessed the bank's record of meeting the credit needs of its AA. The evaluation was performed using Small Bank CRA examination procedures consisting of a Lending Test. The evaluation period for the lending test covered January 1, 2022, through December 31, 2024. The Lending Test evaluated the bank's record of meeting AA credit needs through its lending activities.

Home mortgage loans represented the bank's primary loan product and strategic focus. The bank was not a Home Mortgage Disclosure Act (HMDA) reporter. To conduct the Lending Test examiners analyzed a sample of home mortgage loans originated by the bank during the evaluation period. Examiners used supporting information to complete the review including internal bank reports as well as deposit and lending market share data.

Selection of Areas for Full-Scope Review

The bank delineated three full Pennsylvania counties (Clarion, Forest, and Venango) and two partial Pennsylvania counties (Crawford and Jefferson). The counties are contiguous and located outside of MSAs. The counties were combined and evaluated as the PA Non-MSA AA. The PA Non-MSA AA was subject to a full-scope review as the bank's only AA. Please refer to Appendix A – Scope of Examination for AA information.

Ratings

The bank's overall rating is based on the bank's rating in the state of Pennsylvania in which the bank has delineated its only AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibited reasonable geographic distribution of loans among geographies of different income levels considering demographic, competitive and economic factors.
- The bank exhibited a reasonable distribution of loans among borrowers of different income levels considering the same factors.

Description of Institution's Operations in Pennsylvania

As of January 1, 2022, the bank delineated one AA within the state of Pennsylvania, the PA Non-MSA AA. The AA included the entirety of Clarion, Venango, and Forest Counties and selected geographies within Crawford and Jefferson Counties. Specifically, the AA consisted of 44 Pennsylvania geographies (census tracts or CTs). Of the AA geographies with income classifications, one CT was designated as low-income, three as moderate-income, 32 as middle-income, and 3 as upper income.

Additionally, one of the middle-income AA geographies was classified as "distressed" according to the FFEIC's 2022, 2023, and 2024 listings of Distressed Nonmetropolitan Middle-Income Geographies. This geography was designated as distressed due to characteristics such as high unemployment and poverty levels. The bank's AA consisted primarily of small towns and rural communities. The AA did not arbitrarily exclude any low-or moderate-income geographies.

During the evaluation period, within its AA, the bank operated six full-service branch offices. Of the bank's six branch offices, the bank operated three offices (including its main office) within Clarion County, and three offices within Venango County. All three Clarion County branches were located within middle-income geographies. Of the three Venango County branch offices, one was located within a middle-income geography and two were located within moderate-income geographies.

The bank also operated a total of seven ATMs, six of which were operated in conjunction with its branch offices. The bank operated the remaining stand-alone ATM in Forest County at Faulkner Plaza in Tionesta, Pennsylvania. The stand-alone ATM is deposit-taking. The bank operated its branch offices during regular business hours Monday through Thursday with extended lobby hours on Fridays. All branches offered drive-through services on weekdays. On Saturday morning, the Clarion, Cranberry, and New Bethlehem branches provided banking services by appointment and drive-through services between 9:00am and noon.

According to 2024 U.S. Census data, the AA's population was 134,575, with1.4 percent of the population living in low-income CTs, 16.5 percent in moderate-income CTs, 77.5 percent in middle-income CTs, and 4.6 percent in upper-income CTs. The AA did not contain any geographies for which there was no income classification. The AA included 36,833 families and 57,029 households. Low-

income families represented 20.4 percent of total families, 19.5 percent were moderate-income, 23.3 percent were middle-income, and 36.8 percent were classified as upper income. The median family income for the AA was $81,400 with low-income families earning less than $40,700 and moderate-income families earning between $40,700 and $65,120. Of AA housing units, which totaled 78,120, 53.6 percent, 19.4 percent, and 27.0 percent were owner-occupied, occupied rental, and vacant units respectively. The AA median housing value was $111,500 and AA households living below the poverty level equaled 14.1 percent. These households are characterized as having difficulty meeting basic financial needs. AA households struggling with poverty are likely to encounter challenges qualifying for a home mortgage and funding associated costs.

Banking competition within the AA is significant. According to the 2024 FDIC Deposit Market Share Report, there were 15 financial institutions operating 64 offices serving the bank's AA. The bank ranked 6th in AA deposit market share, with 7.6 percent of total deposits. The top five institutions accumulated a combined market share of 63.1 percent. Banks with deposit market share greater than the bank included Northwest Bank, S&T Bank, PNC Bank, National Association, The Farmers National Bank of Canfield, and First National Bank of Pennsylvania.

The bank also encountered significant competition for AA home mortgage loans. According to the 2024 Home Mortgage Disclosure Act (HMDA) aggregate market share data, there were 150 home mortgage lenders serving the bank's AA. The top five home mortgage lenders combined have 35.0 percent of AA home mortgage lending. Specifically, institutions with the greatest home mortgage loan AA market share included: Northwest Bank, S&T Bank, Top Tier Federal Credit Union, Rocket Mortgage, and Tidewater Mortgage Services (Broker).

During the evaluation period, economic conditions in the bank's AA counties were generally weaker than in Pennsylvania overall, as reflected in unemployment rates. Among the AA counties, Venango County performed somewhat better than Clarion County. In Venango County, unemployment declined from 5.3 percent at the beginning of 2022 to 3.7 percent at year-end 2024, while in Clarion County it fell from 5.9 percent to 3.8 percent. Unemployment also improved in Crawford County, decreasing from 5.3 percent to 3.6 percent, and in Jefferson County, decreasing from 5.5 percent to 3.9 percent. Forest County had the highest unemployment rates throughout the period, although conditions improved there as well, with unemployment declining from 7.2 percent to 5.7 percent. By comparison, Pennsylvania performed somewhat better overall, with unemployment falling from 4.8 percent at the beginning of 2022 to 3.3 percent at year-end 2024.

Over the evaluation period, major AA employers within Clarion County included the Pennsylvania System of Higher Education, Commodore Homes LLC, Wal-Mart Associates Inc, Clarion Hospital, and State Government. Major employers in Forest County also included State Government as well as Imperium Management Services, Northwest Hardwoods Inc, Forest Area School District, and the Federal Government. Additionally, major employers in Venango County included UPMC Northwest, State Government, Joy Global Underground Mining Inc, Wal-Mart Associates Inc, and Liberty Electronics.

During the evaluation period in 2023 and subsequently in conjunction with this CRA evaluation community organizations serving the AA were contacted. The community contacts included an economic opportunity council and a non-profit community action agency. Information obtained from the contacts was used to develop an understanding of community development needs and credit opportunities within the AA.

A community contact serving Forest County identified a need for affordable housing and funding to rehabilitate existing housing stock. The contact also noted opportunities to expand financial education and literacy, particularly for low- and moderate-income individuals, who are often vulnerable to overspending and face challenges with budgeting and accessing credit. According to the contact, a significant portion of the local population has either poor or no credit history.

A community contact described Clarion and Jefferson counties as rural, economically challenged areas with below-average incomes, elevated poverty, population decline, and limited employment opportunities. The contact noted that residents, particularly seniors and low-wage workers, face significant barriers to economic stability, including a shortage of accessible, well-paying jobs with benefits; limited childcare, education, and job training; high housing and utility costs; shortages of safe, affordable housing; unmet home repair needs; food insecurity; transportation limitations; and difficulty accessing affordable healthcare, including mental health and specialized services. The contact also identified needs for affordable financial products, small-dollar and housing-related lending, financial literacy, and expanded access to basic banking services.

PA Non-MSA AA

PA Non-MSA AA						
						2022 – 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	44	2.27	18.18	72.73	6.82	0.00
Population by Geography	134,575	1.44	16.48	77.51	4.57	0.00
Housing Units by Geography	78,120	1.39	14.73	78.10	5.78	0.00
Owner-Occupied Housing by Geography	41,882	0.96	12.70	81.63	4.72	0.00
Occupied Rental Units by Geography	15,147	3.35	18.29	72.04	6.32	0.00
Vacant Units by Geography	21,091	0.84	16.19	75.46	7.52	0.00
Businesses by Geography	4,747	1.83	14.83	79.44	3.90	0.00
Farms by Geography	288	0.00	7.99	89.24	2.78	0.00
Family Distribution by Income Level	36,833	20.44	19.53	23.25	36.79	0.00
Household Distribution by Income Level	57,029	25.11	17.19	19.23	38.48	0.00
Unemployment rate (%)	5.72	11.99	6.94	5.44	5.28	0.00
Households Below Poverty Level (%)	14.11	33.59	18.71	12.26	23.77	0.00
Median Family Income (Pennsylvania)		$66,318			Median Housing Value	$111,500
Median Family Income (Pennsylvania) for 2024		$81,400			Median Gross Rent	$666
					Families Below Poverty Level	9.63

FFIEC File – 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Pennsylvania

This analysis reflects a full-scope review of the PA Non-MSA AA. Based on the bank's lending record, home mortgage loans represented a significant majority of loans originated by the bank during the evaluation period and represented the bank's primary product.

Various relevant factors affecting the bank's ability to lend in its AA during the evaluation period were considered. Greater weight was afforded to the distribution of loans among borrowers rather than geographies of different income levels due to AA demographic and economic factors. These factors included significant competition in moderate-income geographies in addition to a relatively higher

percentages of unemployment and poverty levels coupled with the very limited number of residents and owner-occupied housing units within low-income geographies. Greater weight was also afforded to the distribution of loans to moderate- rather than low-income borrowers due to factors including affordability challenges likely encountered by low-income residents struggling with poverty. Additionally, greater weight was afforded to the bank's record compared to aggregate lending rather than demographics since the bank and aggregate lenders encounter the same demographic challenges relative to AA lending. Refer to Appendix A – Scope of Examination, for more information on this AA.

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the PA Non-MSA AA was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

During the January 1, 2022, through December 31, 2024, evaluation period, the bank did not originate any home mortgage loans within the AA's low-income geography. The bank's record relative to home mortgage lending in its low-income AA geography approximated both the percentage of owner-occupied housing and the percentage of aggregate home mortgage lending in the low-income AA geography which was below 1.0 percent.

During the same period, the bank originated 5.0 percent of its home mortgage loans in moderate-income AA geographies. The bank's record of originating home mortgage loans in moderate-income AA geographies was significantly below both the percentage of owner-occupied housing located in moderate-income AA geographies at 12.7 percent and the percentage of aggregate home mortgage lending in moderate-income AA geographies at 11.1 percent.

Multiple factors were considered when reaching conclusions regarding the bank's record of distributing home mortgage lending among AA geographies. These factors included challenging economic conditions affecting the bank's ability to originate home mortgage loans in low- and moderate-income AA geographies coupled with significant competition from local and national lenders. Low-income AA geographies contained less than 1.0 percent of owner-occupied housing. Moderate-income AA geographies contained more owner-occupied housing but were primarily situated in areas south of the bank's branch locations in communities in which competition is especially strong. Specifically, within the community of Silgo/Rimersburg, both Clarion Community Bank, and Northwest Bank benefitted from a strong, historical presence, and long-time, loyal customer base. Similarly, in the community of

Emlenton, Farmers National Bank of Canfield (formerly Farmers National Bank of Emlenton), also benefitted from a strong, historical presence, and long-time loyal customer base.

Demand for home mortgages from the AA's low- and moderate-income geographies was also likely impaired by challenging economic conditions including relatively high rates of unemployment and poverty levels. Specifically, unemployment rates within low- and moderate-income AA geographies equaled 12.0 percent and 6.9 percent respectively. While households below the poverty level within low- and moderate-income AA geographies equaled 33.6 percent and 18.7 percent respectively. Households living below the poverty level are characterized as having difficulty meeting basic financial needs and therefore likely to encounter challenges qualifying for a home mortgage and funding associated costs.

Additionally, one of the AA's middle-income geographies located in Forest County was classified as "distressed" by the FFEIC's 2022, 2023, and 2024 listings of Distressed Nonmetropolitan Middle-Income Geographies. During the evaluation period, the bank originated 5.0 percent of its home mortgage loans within the distressed middle-income Forest County geography. For which, the bank received positive consideration.

Also, the bank's record of lending to moderate-income borrowers as described in the "Distribution of Loans by Income Level of the Borrower" section below, demonstrated the bank's record of lending to moderate-income AA borrowers regardless of the income-level of the geographies in which those borrowers resided. Specifically, the bank's record of lending to moderate-income borrowers was excellent and positively reflected upon the bank's effort to lend among AA borrowers of all income levels. Therefore, in reaching conclusions, significantly greater weight was placed on comparing the bank's record of lending to moderate-income AA borrowers rather than moderate-income AA geographies.

Lending Gap Analysis

Maps and summary reports were reviewed to identify any gaps in the geographic distribution of loans. The analysis did not identify any unexplained conspicuous gaps regarding the bank's geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During the January 1, 2022, through December 31, 2024, evaluation period, the bank originated 5.0 percent of its home mortgage loans to low-income AA borrowers. The bank's record of originating home mortgage loans to low-income AA borrowers was significantly below the percentage of low-income AA families at 20.4 percent and well below the percentage of aggregate home mortgage lending to low-income AA borrowers at 11.3 percent.

During the same period, the bank originated 25.0 percent of its home mortgage loans to moderate-income AA borrowers. The bank's record of originating home mortgage loans to moderate-income AA borrowers exceeded both the percentage of moderate-income AA families at 19.5 and the percentage of aggregate home mortgage lending to moderate-income AA borrowers at 24.7 percent.

Multiple factors were considered when reaching conclusions regarding the bank's record of home mortgage lending to low- and moderate-income AA borrowers. These factors encompassed strong competition from local and national lenders and challenging economic conditions affecting the bank's ability to originate home mortgage loans particularly to low-income AA borrowers. In reaching conclusions, greater weight was placed on comparing the bank's record of lending to moderate-income rather than low-income AA borrowers. Greater weight was also placed on comparing the bank's record of lending against aggregate AA lending rather than demographic percentages of AA families.

As discussed in the "Description of Institution's Operations in Pennsylvania" section, the bank operates in a highly competitive lending environment within its AA. Competition for home mortgage loans to low- and moderate-income borrowers includes larger regional and national lenders, very large banks, national mortgage originators, and credit unions with substantial capacity to provide access to credit. In addition, a community contact identified a shortage of affordable housing and insufficient income levels as constraints in the AA. Further, 14.1 percent of AA households lived below the poverty level, which may have affected some borrowers' ability to meet down payment, closing cost, and other homeownership-related expenses.

A community contact also noted a need for smaller-dollar loans suited to low- and moderate-income borrowers. The bank demonstrated a willingness to originate smaller-dollar, home mortgage loans over the evaluation period. Of the sampled home mortgage loans, loan sizes ranged from $26,000 to $404,000 with a median loan amount of $82,500. Specifically, of home mortgage loans sampled, 85.0 percent were for dollar amounts of $200,000 or less and 35.0 percent were for dollar amounts of $60,000 or less.

Both community contacts cited needs for affordable housing and affordable financial products. The bank also identified the need and established an affordable home mortgage product to facilitate mortgage lending to low- and moderate-income borrowers. Specifically, the bank offered a Community Mortgage Program available to borrowers with a maximum household income of $58,747, a maximum mortgage amount of $80,750, and a maximum purchase price of $85,000. The bank's program features a minimum 5.0 percent down payment and does not require private mortgage insurance (PMI). Over the evaluation period, 21 borrowers benefitted from the program and in total borrowers received loan amounts equaling $933,700.

Responses to Complaints

There were no CRA complaints concerning the bank's record of meeting AA credit needs received by the bank since the prior CRA performance evaluation.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Home mortgage	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
None	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Pennsylvania		
PA non-MSA	Limited-scope	Counties of Clarion, Forest, and Venango and partial counties of Crawford and Jefferson

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
First United National Bank	Satisfactory
State:	
Pennsylvania	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): Loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a 'male householder' and no wife present) or 'female householder' (a family with a 'female householder' and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units**.**

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table 7. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2022-2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
PA Non-MSA	20	2,361,662	100.00	5,785	0.96	0.00	0.21	12.7	5.0	11.08	81.63	95.0	85.27	4.72	0.00	3.44	--	--	--
Total	20	2,361,662	100.00	5,785	0.96	0.00	0.21	12.7	5.0	11.08	81.63	95.0	85.27	4.72	0.00	3.44	--	--	--
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2022-2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
PA Non-MSA	20	2,361,6612	100.00	5,785	20.44	5.00	11.25	19.53	25.00	24.65	23.25	35.00	23.03	36.79	35.00	28.44	--	--	12.64
Total	20	2,361,662	100.00	5,785	20.44	5.00	11.25	19.53	25.00	24.65	23.25	35.00	23.03	36.79	35.00	28.44	--	--	12.64
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

FIRST UNITED NATIONAL BANK

CRA PUBLIC FILE DOCUMENTATION - BANKING SERVICES

Main Office

19535 Route 208, PO Box 7

Fryburg, PA 16326

Hours of Operation

Lobby	**Drive-Up Window**
- Monday through Thursday 9:00 am to 4:00 pm	- Monday through Thursday 8:00 am to 4:00 pm
- Friday 9:00 am to 7:00 pm	- Friday 8:00 am to 7:00 pm

Services Offered:

- ACH (Automated Clearing House) Origination
- Automated Teller Machine ATM
- Automated Teller Machine (ATM) Cards
- Banking by Mail
- Business Checking Accounts
- Business Online
- Card Management
- Cash Advances and Merchant Card Services
- Cashier Check Sales
- Certificates of Deposit
- Christmas Club Accounts
- Commercial Lines of Credit
- Commercial Loans to Businesses, Farms, and Organizations (For Real Estate, Equipment, Etc)
- Construction Loans
- Consumer Loans (For Home Improvements, Autos, Etc.)
- Credit Life and Disability Insurance on Loans
- Direct Deposit and Automated Clearing House (ACH) Transactions
- E-Statements
- Fon FUNB (Telephone Banking)
- Home Equity Lines of Credit
- Incoming and Outgoing Wire Transfers
- Individual Retirement Accounts (IRA)
- Online Banking/Bill Payment Service/Zelle
- Letters of Credit
- Mastercard Debit Cards with Digital Wallet
- Mobile Banking
- Money Market Accounts
- Night Depository
- NOW Checking Accounts (Interest Bearing Including IOLTA Accounts)
- Overdraft Protection on Checking Accounts
- Personal Checking Accounts including Student Checking Accounts
- Personal Lines of Credit
- Real Estate Mortgage Loans
- Remote Deposit Capture (Mobile and Merchant)
- Safe Deposit Box Rentals
- Statement Savings Accounts including UTMA Accounts
- U.S. Savings Bond Redemptions

FIRST UNITED NATIONAL BANK
CRA PUBLIC FILE DOCUMENTATION - BANKING SERVICES

Oil City Branch Office
One Central Avenue
Oil City, PA 16301

Hours of Operation

Lobby	**Drive-Up Window**
- Monday through Thursday 9:00 am to 4:00 pm	- Monday through Thursday 8:00 am to 4:00 pm
- Friday 9:00 am to 6:00 pm	- Friday 8:00 am to 6:00 pm

Services Offered:

- ACH (Automated Clearing House) Origination
- Automated Teller Machine ATM
- Automated Teller Machine (ATM) Cards
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- Safe Deposit Box Rentals
- Statement Savings Accounts including UTMA Accounts
- U.S. Savings Bond Redemptions

FIRST UNITED NATIONAL BANK

CRA PUBLIC FILE DOCUMENTATION - BANKING SERVICES

New Bethlehem Branch Office

224 Wood Street

New Bethlehem, PA 16242

Hours of Operation

Lobby	**Drive-Up Window**
- Monday through Thursday 9:00 am to 4:00 pm	- Monday through Thursday 8:00 am to 4:00 pm
- Friday 9:00 am to 6:00 pm	- Friday 8:00 am to 6:00 pm
-Saturday By Appointment	- Saturday 9:00 a.m. to Noon

Services Offered:

- ACH (Automated Clearing House) Origination
- Automated Teller Machine (ATM)
- Automated Teller Machine (ATM) Cards
- Banking by Mail
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- Safe Deposit Box Rentals
- Statement Savings Accounts including UTMA Accounts
- U.S. Savings Bond Redemptions

FIRST UNITED NATIONAL BANK

CRA PUBLIC FILE DOCUMENTATION - BANKING SERVICES

Franklin Branch Office

1153 Liberty Street

Franklin, PA 16323

Hours of Operation

Lobby	**Drive-Up Window**
- Monday through Thursday	- Monday through Thursday
9:00 am to 4:00 pm	8:00 am to 4:00 pm
- Friday 9:00 am to 6:00 pm	- Friday 8:00 am to 6:00 pm

Services Offered:

- ACH (Automated Clearing House) Origination
- Automated Teller Machine ATM
- Automated Teller Machine (ATM) Cards
- Banking by Mail
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- Business Online
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- Personal Checking Accounts including Student Checking Accounts
- Personal Lines of Credit
- Real Estate Mortgage Loans
- Remote Deposit Capture (Mobile and Merchant)
- Safe Deposit Box Rentals
- Statement Savings Accounts including UTMA Accounts
- U.S. Savings Bond Redemptions

FIRST UNITED NATIONAL BANK

CRA PUBLIC FILE DOCUMENTATION - BANKING SERVICES

Clarion Branch Office

400 Liberty Street

Clarion, PA 16214

Hours of Operation

Lobby	**Drive-Up Window**
- Monday through Thursday 9:00 am to 4:00 pm	- Monday through Thursday 8:00 am to 4:00 pm
- Friday 9:00 am to 6:00 pm	- Friday 8:00 am to 6:00 pm
- Saturday By Appointment	- Saturday 9:00 am to Noon

Services Offered:

- ACH (Automated Clearing House) Origination
- Automated Teller Machine ATM
- Automated Teller Machine (ATM) Cards
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- Personal Checking Accounts including Student Checking Accounts
- Personal Lines of Credit
- Real Estate Mortgage Loans
- Remote Deposit Capture (Mobile and Merchant)
- Safe Deposit Box Rentals
- Statement Savings Accounts including UTMA Accounts
- U.S. Savings Bond Redemptions

FIRST UNITED NATIONAL BANK

CRA PUBLIC FILE DOCUMENTATION - BANKING SERVICES

Cranberry Branch Office

112 Hoss Drive

Cranberry, PA 16319

Hours of Operation

Lobby	**Drive-Up Window**
- Monday through Thursday 9:00 am to 4:00 pm	- Monday through Thursday 8:00 am to 4:00 pm
- Friday 9:00 am to 6:00 pm	- Friday 8:00 am to 6:00 pm
- Saturday By Appointment	- Saturday 9:00 am to Noon

Services Offered:

- ACH (Automated Clearing House) Origination
- Automated Teller Machine ATM
- Automated Teller Machine (ATM) Cards
- Banking by Mail
- Business Checking Accounts
- Business Online
- Card Management
- Cash Advances and Merchant Card Services
- Cashier Check Sales
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- Letters of Credit
- Mastercard Debit Cards with Digital Wallet
- Mobile Banking
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- Overdraft Protection on Checking Accounts
- Personal Checking Accounts including Student Checking Accounts
- Personal Lines of Credit
- Real Estate Mortgage Loans
- Remote Deposit Capture (Mobile and Merchant)
- Safe Deposit Box Rentals
- Statement Savings Accounts including UTMA Accounts
- U.S. Savings Bond Redemptions

FIRST UNITED NATIONAL BANK

CRA PUBLIC FILE DOCUMENTATION - BANKING SERVICES

Tionesta Branch Office

221 Elm Street

Tionesta, PA 16353

Hours of Operation

Lobby

Monday through Thursday

9:00 am to 4:00 pm

Friday 9:00 am to 6:00 pm

Services Offered:

- ACH (Automated Clearing House) Origination
- Automated Teller Machine ATM
- Automated Teller Machine (ATM) Cards
- Banking by Mail
- Business Checking Accounts
- Business Online
- Card Management
- Cash Advances and Merchant Card Services
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- Online Banking/Bill Payment Service/Zelle
- Letters of Credit
- Mastercard Debit Cards with Digital Wallet
- Mobile Banking
- Money Market Accounts
- Night Depository
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- Overdraft Protection on Checking Accounts
- Personal Checking Accounts including Student Checking Accounts
- Personal Lines of Credit
- Real Estate Mortgage Loans
- Remote Deposit Capture (Mobile and Merchant)
- Safe Deposit Box Rentals
- Statement Savings Accounts including UTMA Accounts
- U.S. Savings Bond Redemptions

First United National Bank History

First United National Bank was organized as First National Bank of Fryburg on August 2, 1909. The following are important dates in our history:

Date	History
1912	First official bank building was constructed in the village of Fryburg.
1960	New bank building was constructed at the intersection of Routes 208 & 157.
1981	Addition made to the bank building doubling its size.
1984	Changed the bank name to First United National Bank. Purchased the First National Bank of PA branch office at 201 Seneca St., Oil City, PA.
1990	Purchased the First Federal Savings & Loan Association of Kane branch office at 236 Broad St., New Bethlehem, PA. Constructed a new branch office and moved from 201 Seneca St. to 1 Central Avenue, Oil City, PA.
1993	Addition made to the Oil City branch office.
1995	Moved the New Bethlehem branch office to 706 Broad St. on April 15th.
1996	July 19th, a flood in New Bethlehem destroyed most of the branch office and its contents. Operated from the fire hall for three weeks until the office was remodeled. Purchased the Mellon Bank Branch at 1153 Liberty St., Franklin, PA. Opened for Business on September 23, 1996.
1997	Constructed a new branch at 400 Liberty St., Clarion, PA. Opening date was February 17, 1998.
2000	Constructed Internet web site. Published in October.
2003	Introduced Telephone Banking in May. Constructed a new branch, moving from 706 Broad St. to 224 Wood St., New Bethlehem, PA. Opening date in new location was May 27, 2003.
2004	Purchased property adjacent to the Oil City office and converted it to a parking lot.
2005	Introduced Internet Banking/Bill Pay Services in March. Opened a free-standing, drive-up ATM at the Oil City office in the new parking lot in March.
2006	Constructed a new branch office at 112 Hoss Dr., Cranberry, PA. Opening date was January 16, 2007.
2010	On May 12, purchased property located at 7 E Front St in Oil City to expand parking for the Oil City Office.
2018	Construction completed in February on Administrative Office suite at Fryburg main branch.
2026	In April, the bank opened a seventh branch at 221 Elm Street, Tionesta, Pa.

1

FRYBURG First United National Bank
19535 Route 208
PO Box 7
Fryburg, PA 16326
(814) 354-7311
(814) 354-7372 FAX
AJ Johnson

Lobby Hours:
Mon. - Thurs.: 9:00 AM - 4:00 PM
Fri.: 9:00 AM - 7:00 PM
Drive Up Hours:
Mon. - Thurs.: 8:00 AM - 4:00 PM
Fri.: 8:00 AM - 7:00 PM
24 Hour ATM

2

OIL CITY First United National Bank
1 Central Avenue
Oil City, PA 16301
(814) 676-8647
(814) 677-5503 FAX
Levi Woodcock

Lobby Hours:
Mon. - Thurs.: 9:00 AM - 4:00 PM
Fri.: 9:00 AM - 6:00 PM
Drive Up Hours:
Mon. - Thurs.: 8:00 AM - 4:00 PM
Fri.: 8:00 AM - 6:00 PM
24 Hour ATM

4

NEW BETHLEHEM First United National Bank
224 Wood Street
New Bethlehem, PA 16242
(814) 275-2200
(814) 275-2204 FAX
Amanda Coon

Lobby Hours:
Mon. - Thurs.: 9:00 AM - 4:00 PM
Fri.: 9:00 AM - 6:00 PM
Sat.: By appointment
Drive Up Hours:
Mon. - Thurs.: 8:00 AM - 4:00 PM
Fri.: 8:00 AM - 6:00 PM
Sat.: 9:00 AM - 12:00 PM
24 Hour ATM

6

FRANKLIN First United National Bank
1153 Liberty Street
Franklin, PA 16323
(814) 437-5758
(814) 432-7451 FAX
Laura Nelson

Lobby Hours:
Mon. - Thurs.: 9:00 AM - 4:00 PM
Fri.: 9:00 AM - 6:00 PM
Drive Up Hours:
Mon. - Thurs.: 8:00 AM - 4:00 PM
Fri.: 8:00 AM - 6:00 PM
24 Hour ATM

7

TIONESTA First United National Bank
221 Elm Street
Tionesta, Pa. 16353
(814)-755-3559
(814)-560-4449 FAX
Craig Seigel

TIONESTA ATM - First United National Bank
Faulkner Plaza
Faulkner Street
Tionesta, Pa. 16353

Lobby Hours:
Mon. - Thurs.: 9:00 AM - 4:00 PM
Fri.: 9:00 AM - 6:00 PM

Branch ATM - First United National Bank
Rear of building
24 Hour Service

8

CLARION First United National Bank
400 Liberty Street
Clarion, PA 16214
(814) 227-2400
(814) 227-2220 FAX
Tom Spence

Lobby Hours:
Mon. - Thurs.: 9:00 AM - 4:00 PM
Fri.: 9:00 AM - 6:00 PM
Sat: By appointment
Drive Up Hours:
Mon. - Thurs.: 8:00 AM - 4:00 PM
Fri.: 8:00 AM - 6:00 PM
Sat: 9:00 AM - 12:00 PM
24 Hour ATM

9

CRANBERRY First United National Bank
112 Hoss Drive, PO Box 266
Cranberry, PA 16319
(814) 678-1115
(814) 678-8610 FAX
Marcy Bauer

Lobby Hours:
Mon. - Thurs.: 9:00 AM - 4:00 PM
Fri.: 9:00 AM - 6:00 PM
Sat: By appointment
Drive Up Hours:
Mon. - Thurs.: 8:00 AM - 4:00 PM
Fri.: 8:00 AM - 6:00 PM
Sat: 9:00 AM - 12:00 PM
24 Hour ATM

FIRST UNITED NATIONAL BANK
BANKING SERVICES

Services Offered:

- ACH (Automated Clearing House) Origination
- Automated Teller Machine (ATM)
- Automated Teller Machine (ATM) Cards
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- Business Online
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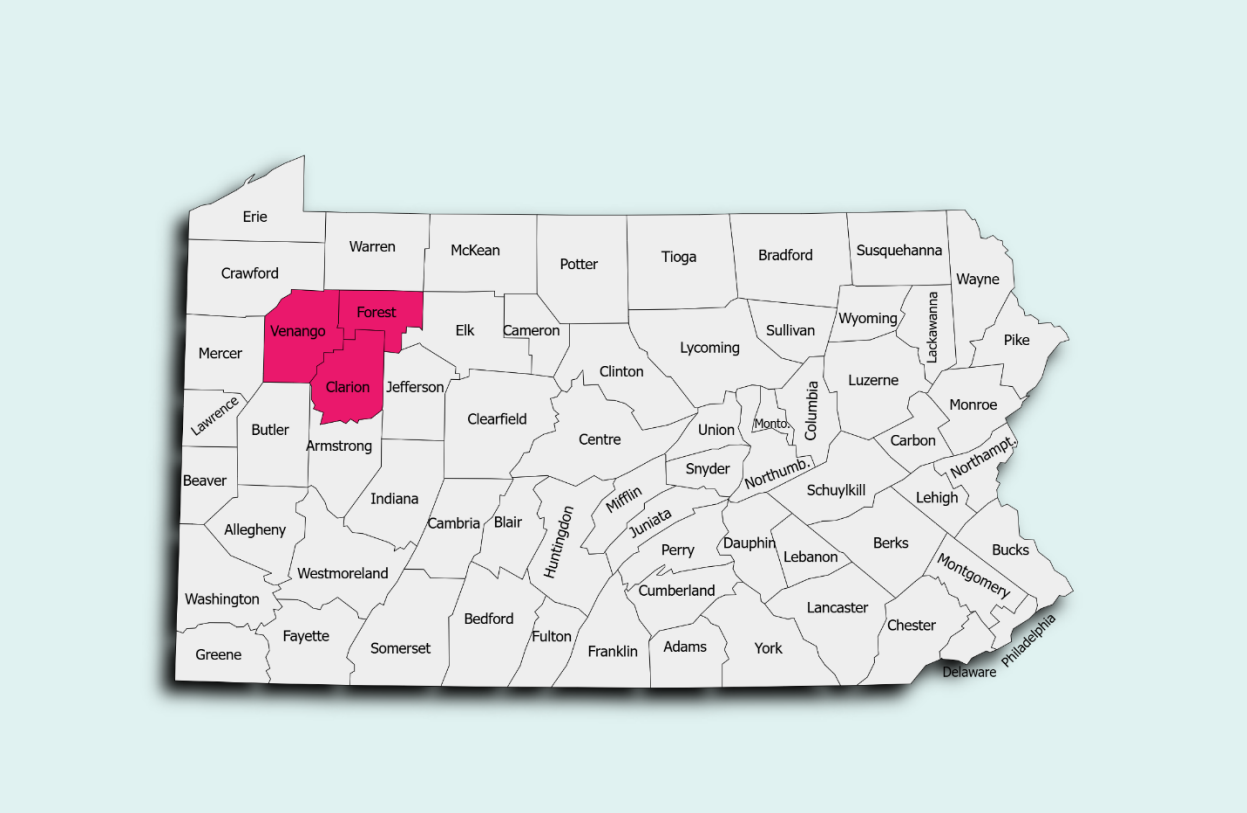
- U.S. Savings Bond Redemptions

FIRST UNITED NATIONAL BANK
SCHEDULE OF BANK FEES & CHARGES

Non-Sufficient Funds (NSF) Charge (each check or item, including preauthorized ACH withdrawals, Presented against nonsufficient funds)	$	30.00	
Overdraft charge (each check or item paid)	$	30.00	
ATM & Debit Card Transactions are exempt from fees			
Deposited checks (and other items) returned unpaid	$	5.00	
Stop Payments (all items)	$15.00 in person/$10.00 online		
Canadian check processing	$	7.00	
Dormant account fee (for accounts inactive 2 years or more)	$	5.00	per month
ATM Card/Debit Card -- Replacement Card	$	10.00	
Garnishment fee	$	75.00	
Personalized check printing (charges vary depending on check styles)			
Senior Citizens (62 and over) -- Free 360 basic chec			
Students (13 up to 18) – Free 30 basic checks per life of account			
Counter/Temporary Checks and Deposit Slips (Minimum of one sheet-Includes 3 checks and 1 deposit ticket)	$	1.00	per sheet
Account activity printout	$	1.00	
Account research or balancing assistance	$	20.00	per hour
Photocopies	$	0.25	per sheet
Cashier's Checks	$	5.00	
Paper Statement Fee	$	3.00	
All incoming wire transfers	$	10.00	
Outgoing domestic wire transfers	$	20.00	
Outgoing international wire transfers	$	40.00	
Night depository lock bag and key	$	12.00	

Safe Deposit Boxes - Annual rentals vary from $15 to $85 depending upon box size.
Please contact a brach employee for availability.

CRA Assessment Area



All of Venango, Clarion, and Forest county census tracts are included in the CRA assessment area for First United National Bank.

Z:>CRA File>CRA Public File>Assessment Area