

COMMUNITY REINVESTMENT ACT

PUBLIC FILE

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2024

S T I F I N A N C I A L C O N F I D E N T I A L

01.

ABOUT CFSB'S CRA
PROGRAM

02.

FINANCIAL SERVICES &
PRODUCTS

03.

BANKING CENTER
INFORMATION

04.

ATM/ITM INFORMATION
BANKING CENTER ACTIVITY

05.

CFSB FEE SCHEDULE

06.

CFSB LOAN TO DEPOSIT RATIO

07.

CFSB ASSESMENT AREA

08.

FRB PERFORMANCE
EVALUATION - 2022

09.

WRITTEN COMMENTS &
RESPONSES

ABOUT CFSB'S CRA PROGRAM

The Community Reinvestment Act, or CRA, provides financial institutions with a framework to meet the credit needs of the communities in which they serve.

Our Public File includes information about the communities we serve, the products and services we provide, as well as important information about how we are committed to meeting our community's needs through our products and services.

CFSB's assessment area includes the Kentucky counties of Calloway, Graves, Livingston, Marshall and McCracken.

WRITTEN COMMENTS AND RESPONSES

Written comments received from the public that specifically address the Bank's record of assessing and providing credit for the needs of our local communities are located in Section 9 of this Public File.

CRA PERFORMANCE ASSESSMENT

A copy of the public section of CFSB's most recent CRA Performance Evaluation is located in Section 8 of this Public File. This evaluation is written and published by The Federal Reserve Bank of St. Louis, CFSB's primary regulator.

REQUESTS FOR ADDITIONAL INFORMATION

For further information concerning CFSB's ability to meet the credit needs of Calloway, Graves, Livingston, Marshall and McCracken Counties, please write to:

Community Financial Services Bank
Attn: Compliance Officer
P.O. Box 467
Benton, KY 42025

FINANCIAL SERVICES & PRODUCTS

CFSB offers a variety of loan and deposit products and available services to our clients.

All services are offered at all CFSB locations with no material difference in costs. Fees associated with deposit products and other services are disclosed in this Public File.

1. REAL ESTATE LOANS

- Residential 1-4 Family Dwelling Purchase and Refinance
- Construction
- Home Improvement
- Secondary Market (Freddie Mac)
- Farmland
- Home Equity Lines of Credit

2. COMMUNITY DEVELOPMENT LOANS

3. COMMERCIAL & INDUSTRIAL LOANS

- Revolving Lines of Credit
- Crop Production
- Equipment Purchases

4. CONSUMER LOANS

- Revolving Credit Plans
- Overdraft Protection
- Automobiles
- Recreational Vehicles

5. DEPOSIT ACCOUNTS

- Checking
- Savings
- Certificates of Deposit
- IRAs

6. OTHER ACCOUNTS/SERVICES

- CDAR's Deposit System
- Financial Planning - LPL Financial
- Government Check Cashing
- ACH Bill Payment
- Wire Transfers
- Notary Service
- Fax Service
- Internet Banking
- Non-Deposit Investment Products*

*All non-deposit investment products are provided through CFSB Investments, our licensed brokerage operated by LPL Financial, and are not insured or guaranteed by the FDIC. Investments are not guaranteed and may lose value.

BANKING CENTER LOCATIONS & HOURS

Benton Banking Center

221 W 5th Ave

Benton, KY 42025

[Census Tract 9504]

Lobby: 8:30am - 4:30pm M-F

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 6:00pm Fri.

Drive-Thru: 9:00am - 12:00pm Sat.

Calvert City Banking Center

456 5th Ave

Calvert City, KY 42029

[Census Tract 9501]

Lobby: 8:30am - 4:30pm M-F

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 6:00pm Fri.

Drive-Thru: CLOSED Sat.

Draffenville Banking Center

23 US Hwy 68 W

Benton, KY 42025

[Census Tract 9502]

Lobby: 8:30am - 4:30pm M-F

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 6:00pm Fri.

Drive-Thru: 9:00am - 12:00pm Sat.

Calloway County Banking Center

1721 N 12th Street

Murray, KY 42071

[Census Tract 103]

Lobby: 8:30am - 4:30pm M-F

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 6:00pm Fri.

Drive-Thru: 9:00am - 12:00pm Sat.

Calloway County - Sycamore Banking Center (Opened March 2020)

414 S. 12th Street

Murray, KY 42071

[Census Tract 106]

Lobby: 8:30am - 4:30pm M-F

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 6:00pm Fri.

Drive-Thru: CLOSED Sat.

McCracken County - Park Ave Banking Center

3390 Park Ave

Paducah, KY 42001

[Census Tract 314]

Lobby: 8:30am - 4:30pm M-F

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 6:00pm Fri.

Drive-Thru: CLOSED Sat.

McCracken County - Southside Banking Center

2550 Irvin Cobb Drive

Paducah, KY 42003

[Census Tract 301]

Lobby: 8:30am - 4:30pm M-F

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 6:00pm Fri.

Drive-Thru: 9:00am - 12:00pm Sat.

Graves County Banking Center

100 Dick Castleman Bypass

Mayfield, KY 42066

[Census Tract 201]

Lobby: 8:30am - 4:30pm M-F

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 6:00pm Fri.

Drive-Thru: 9:00am - 12:00pm Sat.

ATM/ITM LOCATIONS

Automated Teller Machine (ATM) Locations

Benton Banking Center
221 W 5th St
Benton, KY 42025
[Census Tract 9504]

Aurora
15695 Hwy 68 E
Hardin, KY 42048
[Census Tract 9506]

Murray State University Curris Center
Curris Center, Cs-1075
Murray, KY 42071
[Census Tract 103]

Calloway County Banking Center
1721 N 12th St
Murray, KY 42071
[Census Tract 103]

Hardin
US Hwy 402
Hardin, KY 42048
[Census Tract 9505]

CFSB Center
1401 State Rt 121 N
Murray, KY 42071
[Census Tract 103]

Calvert City Banking Center
456 5th Ave
Calvert City, KY 42029
[Census Tract 9501]

Draffenville Banking Center
23 US Hwy 68W
Benton, KY 42025
[Census Tract 9502]

Interactive Teller Machine (ITM) Locations

Ash Street
Ash St & 5th St Ave
Benton, KY 42025
[Census Tract 9504]

Calloway County Banking Center
1721 N 12th St
Murray, KY 42071
[Census Tract 103]

Draffenville Banking Center
23 US Hwy 68W
Benton, KY 42025
[Census Tract 9502]

Calvert City Banking Center
456 5th Ave
Calvert City, KY 42029
[Census Tract 9501]

McCracken County - Park Ave Banking Center
3390 Park Ave
Paducah, KY 42001
[Census Tract 314]

McCracken County - Southside Banking Center
2550 Irvin Cobb Dr
Paducah, KY 42003
[Census Tract 301]

Graves County
100 Dick Castleman Bypass
Mayfield, KY 42066
[Census Tract 201]

Calloway County - Sycamore Banking Center
414 S. 12th Street
Murray, KY 42071
[Census Tract 106]

McCracken County - Lone Oak
2470 Lone Oak Rd
Paducah, KY 42003
[Census Tract 313]

**Interactive Teller Machines (ITM) are able to perform basic teller functions (deposits, check cashing, loan payments, transfers, and withdrawals) 24 hours a day, 7 days a week. If a client attempts to perform a transaction outside of the set accepted limits or if the client needs help using the machine, they will be connected to a live banker (live bankers are available Monday - Saturday 7:00 a.m. - 7:00 p.m. and Sunday 2:00 p.m. - 7:00 p.m.).*

BANKING CENTER ACTIVITY

Banking Center Activity

Opened 2020:

Calloway County - Sycamore Banking Center
414 S. 12th Street
Murray, KY 42071
[Census Tract 106]

Opened 2021:

McCracken County - Lone Oak LTM
2470 Lone Oak Rd
Paducah, KY 42003
[Census Tract 313]

Relocated 2021:

Aurora ATM
15695 US Hwy 68 E
Hardin, KY 42048
[Census Tract 9506]
*Relocated in January 2021

Closed 2021:

Walmart Super Center ATM
310 West 5th St
Benton, KY
[Census Tract 9504]

Closing effective 1/2/2024:

Hardin - Night Drop ONLY*
US Hwy 402
Hardin, KY 42048
[Census Tract 9505]

CFSB Fee Schedule

Effective November 1, 2023

Deposit Account Fees:

ACH (Automated Clearing House) Transfer Fee- \$5 per transaction

Account Alert- \$35 per month

Account Research- \$35 per hour/one hour minimum

Chargeback- \$10 per item (applies to commercial clients only)

Foreign ATM Fee- \$3 per transaction at any non-CFSB ATM

Overdraft- \$35 per item on consumer checking/savings, \$45 per item on commercial checking/savings & \$6 per day after the fifth business day

Reconciliation of Statements- No charge for current month, older statements \$35 per hour

Statement Copies- No charge for temporary statement, \$5 a month for previous ones **Research fees may also apply.*

Stop Payment- \$35 per request

Additional Services:

Cash Reserve Annual Fee- \$35 per year (applies to consumer clients only)

CD (Certificate of Deposit) Early Withdrawal Fee- \$35 per transaction

Certified Mail Fee- \$10 per item

Christmas Club Check Fee- \$3 per check issued

Collection Items- Incoming and Outgoing \$50

Debit Card Re-Issue Fee- \$5

Expedited Debit Card Fee- \$50

Foreign Currency Conversion Fee to USD- \$25 per transaction

International Check Processing Fee- \$25 if check is \$10,000 or less and \$75 if check is over \$10,000 or a collection item

Loan Payment- \$5 ACH to another FI (Financial Institution)

Lockbox Drill Fee- \$175 for drilling of box due to lost or stolen key(s)

Lockbox Replacement Key- \$75 for lost or stolen key

Medallion Stamp- \$25 per individual Medallion stamp

Night Deposit Bags- Locking Bag \$25, Medium non-lock bags \$6, Small non-lock bags \$5

Official Check- \$6 per transaction

Process Levy/Garnishment- \$100 or balance

Safe Deposit Box Late Fee- \$10 for any safe deposit box that is 30 days past due

Wire Tracing Fee- Domestic-\$25 and International-\$75

Wire Transfer Fees- Incoming Domestic \$20, Outgoing Domestic \$35, Foreign \$65

Member
FDIC



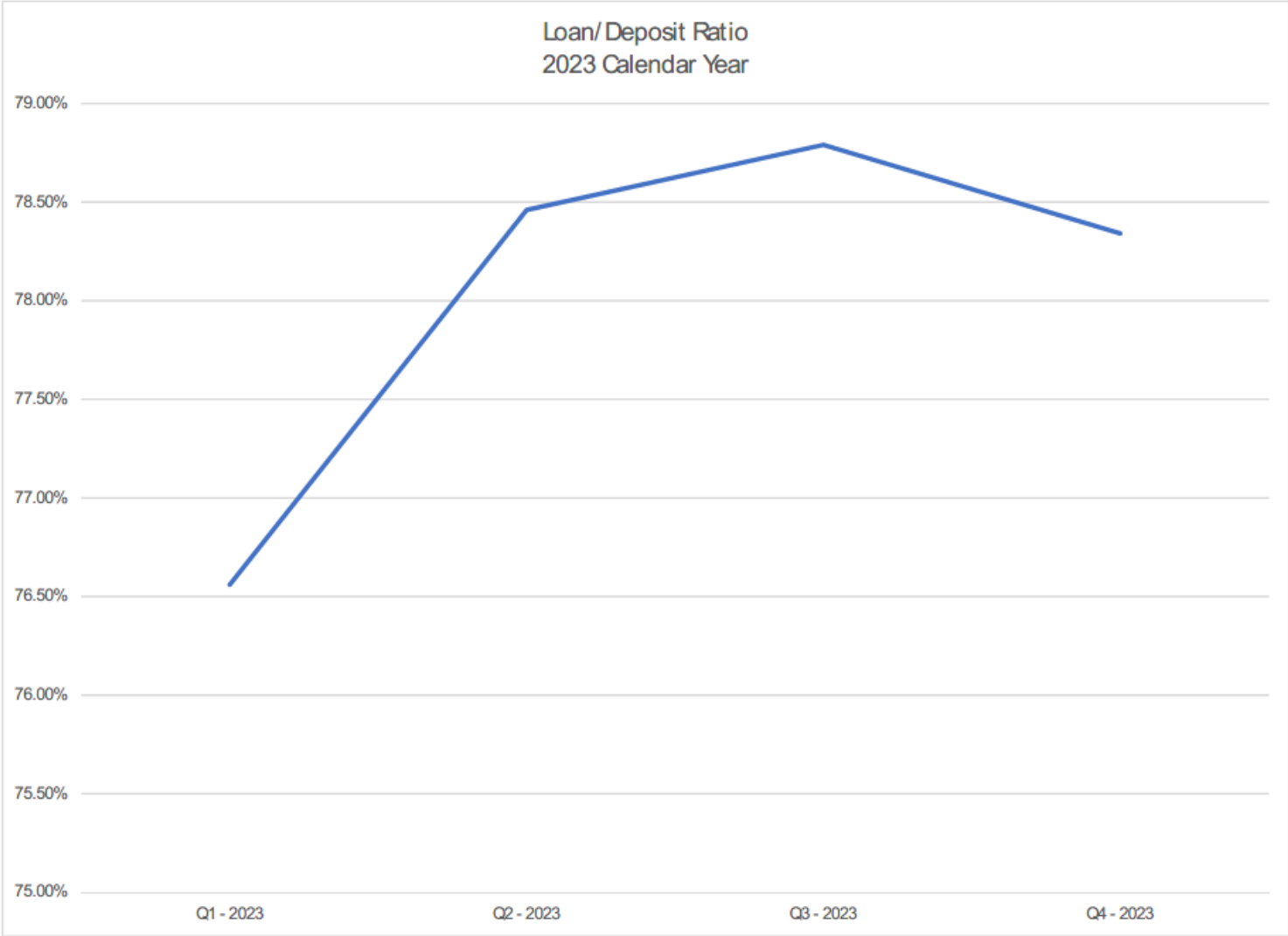
CFSB
COMMUNITY FINANCIAL SERVICES BANK



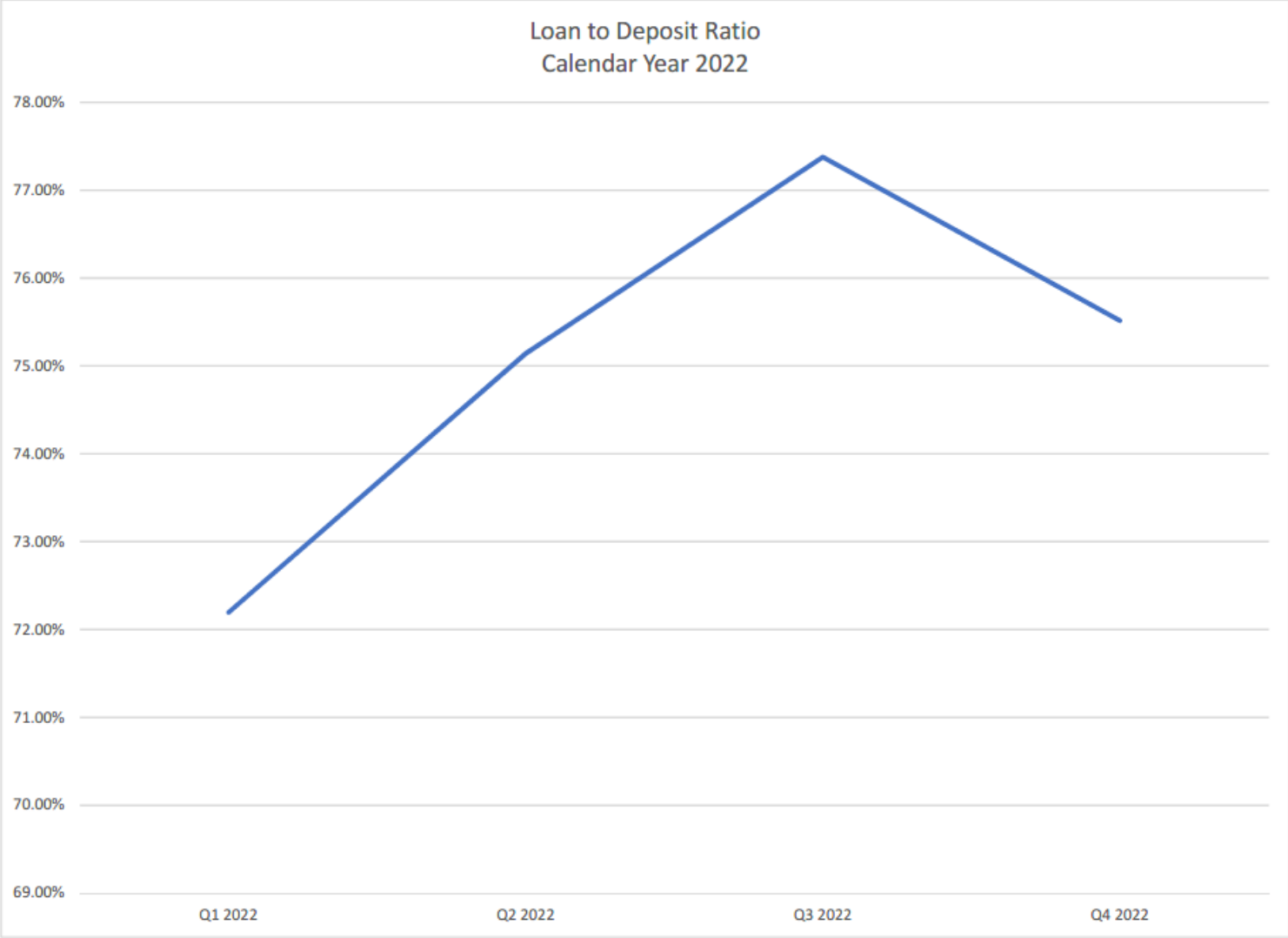
Q1 2024 - LOAN TO DEPOSIT RATIO

Final figures for the Loan-to-Deposit Ratio for Quarter 1 of 2024 are pending final reconciliation and will be published when available.

2023 - LOAN TO DEPOSIT RATIO



2022 - LOAN TO DEPOSIT RATIO



CFSB'S ASSESSMENT AREA

Calloway

Tract Code	Tract Income Level	Distressed or Underserved	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
101	Upper	No	127.41	\$64,900	\$82,689	\$69,219	4303	7.97	343	1556	2289
102	Upper	No	134.52	\$64,900	\$87,303	\$73,083	4516	9.19	415	1402	1844
103.01	Middle	No	109.86	\$64,900	\$71,299	\$59,688	2492	20.51	511	46	141
103.03	Low	No	47.6	\$64,900	\$30,892	\$25,861	2930	20.27	594	259	1255
103.04	Upper	No	122.2	\$64,900	\$79,308	\$66,393	3617	15.15	548	710	1550
104	Moderate	No	58.65	\$64,900	\$38,064	\$31,866	2424	23.6	572	314	1098
105	Middle	No	107.61	\$64,900	\$69,839	\$58,462	3263	17.84	582	830	1695
106.01	Upper	No	133.58	\$64,900	\$86,693	\$72,572	3029	14.16	429	860	1385
106.02	Upper	No	173.62	\$64,900	\$112,679	\$94,327	4063	9.45	384	1506	1744
107	Upper	No	126.08	\$64,900	\$81,826	\$68,500	3209	8.01	257	1027	1418
108	Middle	No	110.44	\$64,900	\$71,676	\$60,000	3257	7.15	233	1220	2247

Graves

Tract Code	Tract Income Level	Distressed or Underserved	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
201	Middle	No	85.65	\$64,900	\$55,587	\$46,534	4050	28.49	1154	948	1805
202	Middle	No	107.11	\$64,900	\$69,514	\$58,194	4391	25.73	1130	1197	1789
203.01	Middle	No	81.68	\$64,900	\$53,010	\$44,375	4721	26.86	1268	1019	1962
203.02	Moderate	No	67.01	\$64,900	\$43,489	\$36,406	1857	39.74	738	404	704
204	Upper	No	124.75	\$64,900	\$80,963	\$67,778	2709	8.01	217	957	1333
205	Middle	No	96.23	\$64,900	\$62,453	\$52,282	3708	9.55	354	1181	1667
206	Upper	No	126.04	\$64,900	\$81,800	\$68,477	2307	4.77	110	719	963
207	Upper	No	133.76	\$64,900	\$86,810	\$72,673	4969	10.24	509	1684	2282
208	Middle	No	116.96	\$64,900	\$75,907	\$63,542	4915	7.22	355	1544	2237
209	Middle	No	114.49	\$64,900	\$74,304	\$62,200	3022	9.5	287	1037	1547

Livingston

Tract Code	Tract Income Level	Distressed or Underserved	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
401	Middle	No	85.82	\$64,900	\$55,697	\$46,625	2665	6.6	176	933	1477
402.01	Upper	No	139.38	\$64,900	\$90,458	\$75,724	3351	8.62	289	1192	1633
402.02	Upper	No	122.38	\$64,900	\$79,425	\$66,488	2872	6.65	191	1093	1721
9999.99x	Middle	No	109.93	\$64,900	\$71,345	\$59,725	8888	7.38	656	3218	4831

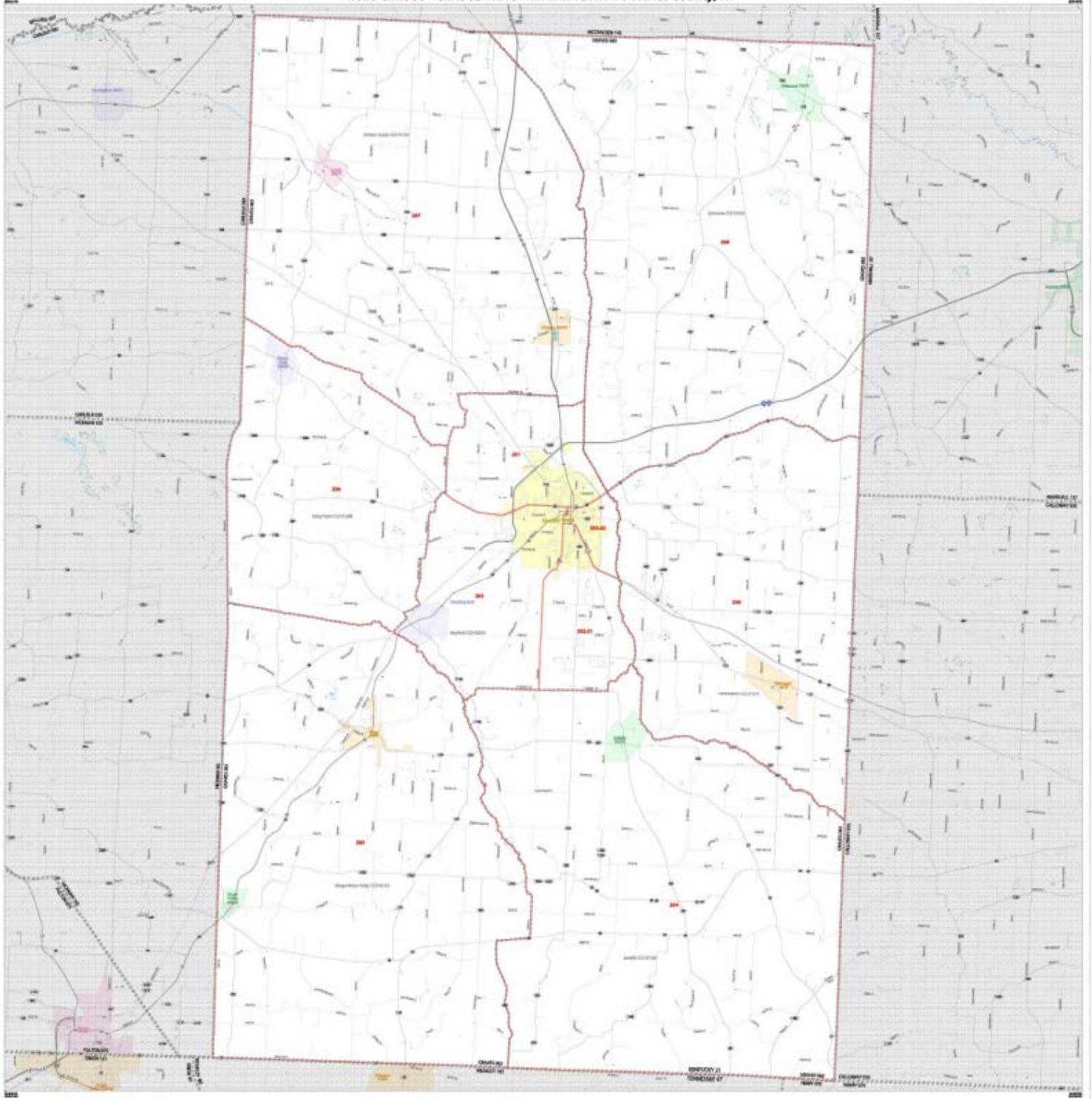
McCracken

Tract Code	Tract Income Level	Distressed or Underserved	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
301	Moderate	No	56.28	\$64,900	\$36,526	\$30,577	1129	35.08	396	202	571
302	Moderate	No	57.34	\$64,900	\$37,214	\$31,156	1732	57.22	991	322	1056
303	Upper	No	185.22	\$64,900	\$120,208	\$100,625	1556	25.45	396	231	436
304	Moderate	No	73.35	\$64,900	\$47,604	\$39,853	1596	68.92	1100	252	838
305	Moderate	No	61.45	\$64,900	\$39,881	\$33,385	2346	42.37	994	322	740
306	Moderate	No	78.11	\$64,900	\$50,693	\$42,440	3571	36.91	1318	912	1676
307	Upper	No	138.38	\$64,900	\$89,809	\$75,181	4398	38.79	1706	953	1734
308	Upper	No	168.06	\$64,900	\$109,071	\$91,303	4937	12.94	639	1754	2301
309	Upper	No	122.57	\$64,900	\$79,548	\$66,591	3398	31.43	1068	670	1419
310	Middle	No	105.26	\$64,900	\$68,314	\$57,188	4250	14.33	609	1325	1924
311	Upper	No	131.04	\$64,900	\$85,045	\$71,194	5891	11.08	653	1748	2301
312	Upper	No	124.12	\$64,900	\$80,554	\$67,432	4482	9.77	438	1343	2069
313.01	Middle	No	83.86	\$64,900	\$54,425	\$45,564	5307	20.54	1090	983	2256
313.02	Upper	No	142.65	\$64,900	\$92,580	\$77,500	6186	10.17	629	2117	2456
314.01	Unknown	No	0	\$64,900	\$0	\$0	1759	15.97	281	255	602
314.02	Upper	No	157.17	\$64,900	\$102,003	\$85,389	5963	14.51	865	1416	1915
315.01	Middle	No	109.61	\$64,900	\$71,137	\$59,549	2213	10.21	226	697	1092
315.02	Upper	No	154.84	\$64,900	\$100,491	\$84,125	4147	10.1	419	1425	1947
316	Upper	No	171.79	\$64,900	\$111,492	\$93,333	3014	8.49	256	1003	1330

Marshall

Tract Code	Tract Income Level	Distressed or Underserved	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
9501.01	Middle	No	105.26	\$64,900	\$68,314	\$57,188	2691	6.84	184	852	1276
9501.02	Middle	No	111.82	\$64,900	\$72,571	\$60,750	2442	6.1	149	651	1158
9502	Upper	No	185.45	\$64,900	\$120,357	\$100,750	4792	7.47	358	1738	2145
9503	Upper	No	146.21	\$64,900	\$94,890	\$79,434	4109	6.35	261	1452	2129
9504	Upper	No	139.19	\$64,900	\$90,334	\$75,619	5562	7.61	423	1941	2432
9505.01	Upper	No	180.9	\$64,900	\$117,404	\$98,278	2707	3.66	99	974	1100
9505.02	Upper	No	123.09	\$64,900	\$79,885	\$66,875	2936	6.64	195	918	1268
9506.01	Middle	No	107.22	\$64,900	\$69,586	\$58,250	2873	4.25	122	1074	2014
9506.02	Middle	No	90.21	\$64,900	\$58,546	\$49,013	2583	4.84	125	889	1318
9506.03	Unknown	No	0	\$64,900	\$0	\$0	964	4.77	46	437	767

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Graves County, KY



TRACT IDENTIFIER	TRACT	TRACT LABEL	TRACT DESCRIPTION	TRACT	TRACT LABEL
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000099	000099	000099	000099	000099	000099
000100	000100	000100	000100	000100	000100

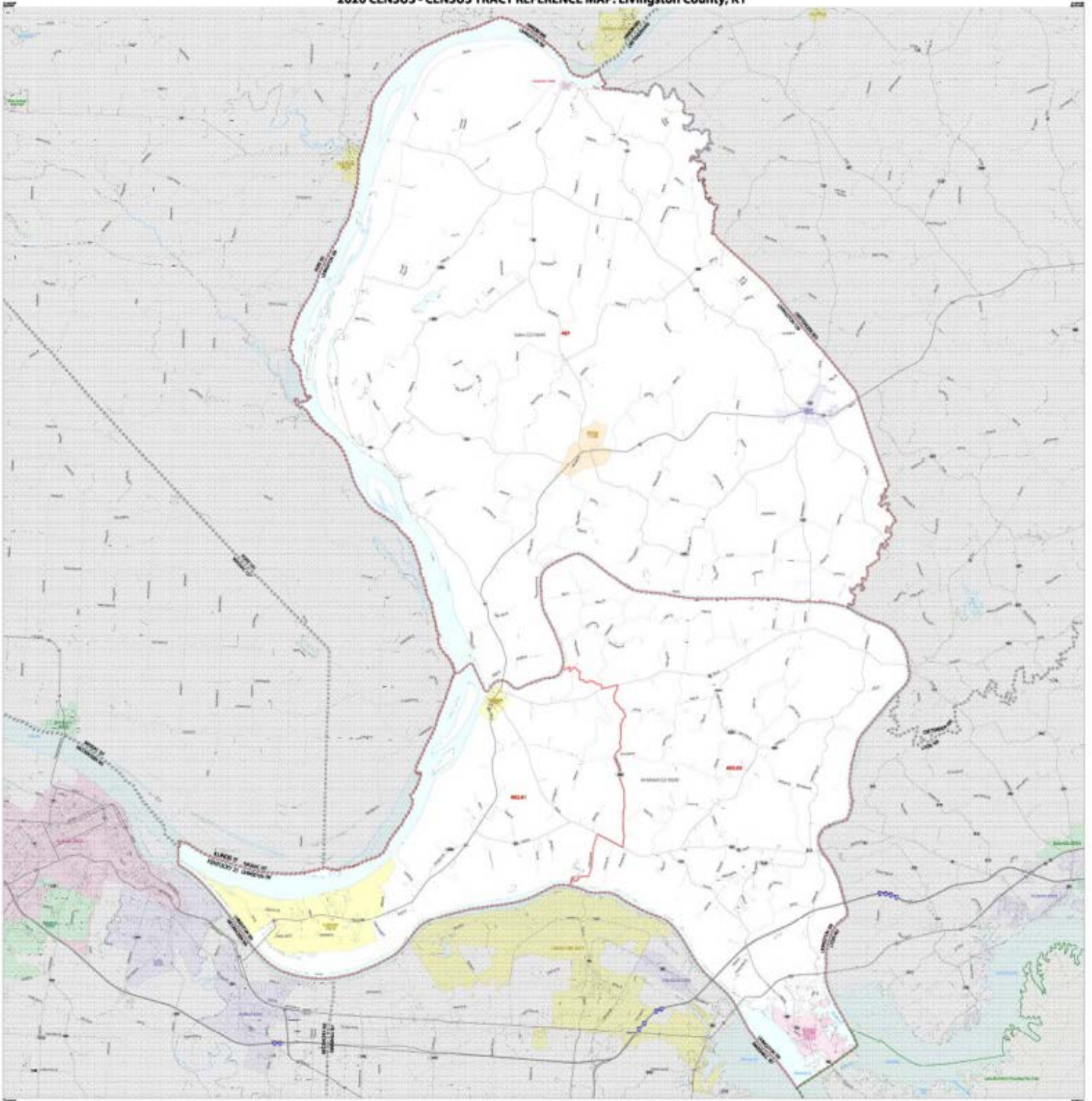
When combined with Census 2020 data, this map can be used to identify areas with high concentrations of certain racial or ethnic groups. The map is not intended to be used for any other purpose. The map is not intended to be used for any other purpose. The map is not intended to be used for any other purpose.

Scale: 1 inch = 1 mile

North Arrow

Sheet 1 of 1 PRESENT sheets
 Sheet Series: 1 Census 20, Parcel 1, Sheet 0
 Graves County 2020
 2020 Census 20, Parcel 1, Sheet 0
 2020 Census 20, Parcel 1, Sheet 0

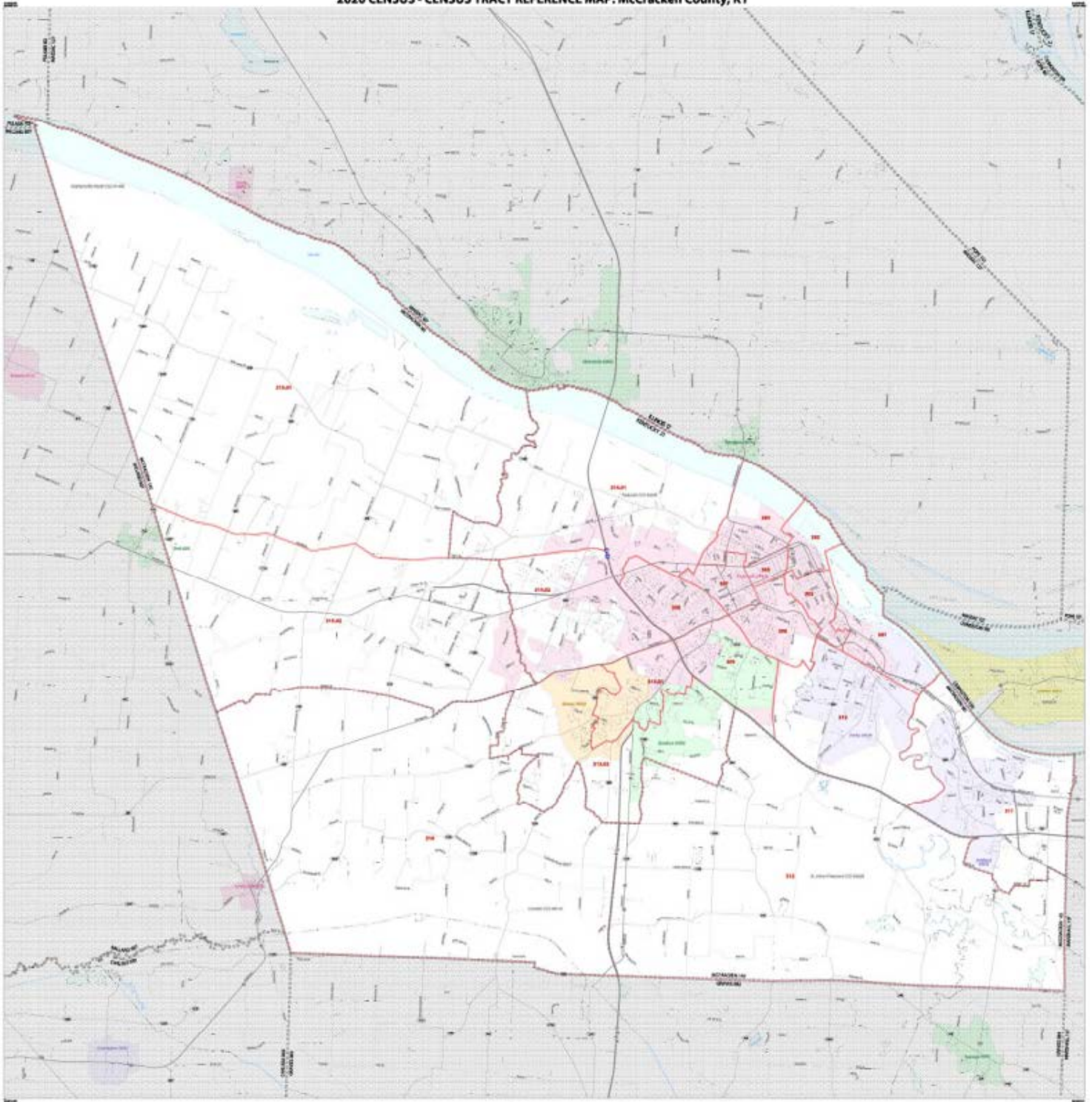
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Livingston County, KY



POLYLINE SYMBOLS		LINE STYLE		POLYLINE SYMBOLS		LINE STYLE	
Interstate		CRASH	-----	Interstate		CRASH	-----
State Route		CRASH	-----	State Route		CRASH	-----
County Road		CRASH	-----	County Road		CRASH	-----
Other Road		CRASH	-----	Other Road		CRASH	-----
Water		CRASH	-----	Water		CRASH	-----
...



Sheet 1 of 1 POLYLINE sheets
 Census Bureau - Census 2020 Product (1) Sheet 10
 NAME: Livingston County (128)
 2020 1:500,000 - County or equivalent boundary only
 07 February 2021



SYMBOL DESCRIPTION	SYMBOL	SYMBOL DESCRIPTION	SYMBOL	SYMBOL DESCRIPTION	SYMBOL
Water		Water		Water	
Land Use		Land Use		Land Use	
...

LEGEND

Map Symbols and Descriptions:

- Water
- Land Use
- ...

Scale: 1 inch = 1 mile

North Arrow

Sheet 1 of 3 Parcel sheets
Total Sheets: 3 (SHEETS 1, 2, 3)

DATE: 11/15/2021 10:00 AM
PROJECT: 2020 Census Tract Reference Map
DRAWN BY: [Name]

FRB PERFORMANCE EVALUATION 2022

[Click here to view our 2022 FRB Performance Evaluation.](#)

WRITTEN COMMENTS & RESPONSES

As of the publish date of this Public File, CFSB has not received any written comments concerning the Bank's CRA Program.