



Somerset Trust Company

CRA Public File

Primary Points of Contact:

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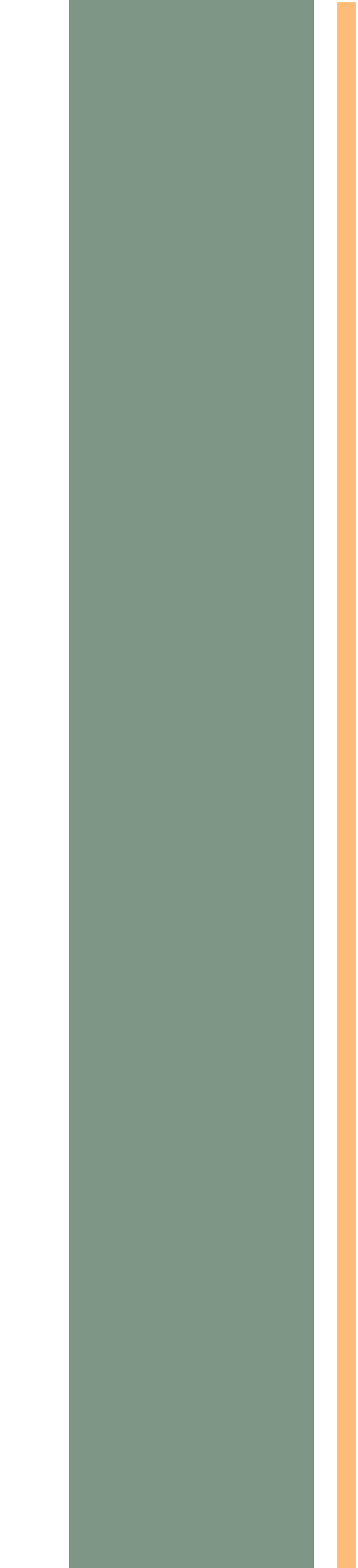
Version Control

Version	Effective Date
6.2026	TBD
4.2026	4/1/2026
3.2026	3/9/2026
2.2026	2/5/2026

Somerset Trust Company
CRA Public File

At Somerset Trust Company, we are committed to helping meet the credit and financial service needs of the communities we serve, including low- and moderate-income individuals, neighborhoods, and business, consistent with safe and sound banking practices. We strive to support the economic vitality of our communities through responsible lending, community engagement, and access to financial services.

In accordance with the Community Reinvestment Act (CRA), Somerset Trust Company is making this Public File available to provide information regarding our efforts to help meet the needs of our communities and to promote transparency regarding our CRA performance and activities.



CRA Performance Evaluation

A copy of the public section of the Bank's most recent CRA Performance Evaluation prepared by the Federal Deposit Insurance Corporation (FDIC) is available [Here](#).

By accessing the link to the CRA Performance Evaluation, you will leave Somerset Trust Company's website. Somerset Trust Company does not control and is not responsible for the content, privacy practices, security, or availability of external websites. Please review the policies applicable to the external site.



Branch Locations

Branch	Facility Type	Address	Census Tract	County	Lobby Hours	Drive-Thru Hours
Berlin	Full-Service, ATM	420 Main Street Berlin, PA 15530	0214.00 Middle	Somerset	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Boswell	Full-Service, ATM	210 Ohio Street, Suite D Boswell, PA 15531	0206.00 Middle	Somerset	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
Confluence	Full-Service, ATM	612 Logan Place Confluence, PA 15424	0219.02 Middle	Somerset	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Glades Pike	Full-Service, ATM	4185 Glades Pike Somerset, PA 15501	0208.00 Middle	Somerset	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Hooversville	Full-Service, ATM	964 Barn Street Hooversville, PA 15936	0205.00 Middle	Somerset	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
Meyersdale	Full-Service, ATM	151 Center Street Meyersdale, PA 15552	0216.00 Middle	Somerset	-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
Meyersdale South Side	Full-Service, ATM	7109 Mason Dixon Highway Meyersdale, PA 15552	0215.00 Middle	Somerset	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Somerset Crossing	Full-Service, ATM	2028 N. Center Avenue Somerset, PA 15501	0208.00 Middle	Somerset	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-
Somerset Plaza	Full-Service, ATM	1614 N. Center Avenue Somerset, PA 15501	0208.00 Middle	Somerset	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
STC Main Office	Full-Service, ATM	151 W. Main Street Somerset, PA 15501	0211.00 Moderate	Somerset	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Trust & Investment Office	Wealth Management Services, ATM available during business hours	131 N. Center Avenue Somerset, PA 15501	0210.00 Middle	Somerset	M-F: 9:00 AM-4:00 PM SAT-SUN: CLOSED	-
People First Call Center	Call Center	151 W. Main Street Somerset, PA 15501	0211.00 Moderate	Somerset	M-F: 7 AM – 9 PM SAT-SUN: 7 AM – 5 PM	-
Goucher Giant Eagle	Full-Service, ATM	344 Goucher Street Johnstown, PA 15905	0111.00 Upper	Cambria	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-
Johnstown	Full-Service, ATM	116 Market Street Johnstown, PA 15901	0001.00 Moderate	Cambria	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Lilly	Full-Service, ATM	500 Main Street Lilly, PA 15938	0127.00 Middle	Cambria	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Richland	Full-Service, ATM	1416 Scalp Avenue Johnstown, PA 15909	0108.01 Middle	Cambria	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON

Branch	Facility Type	Address	Census Tract	County	Lobby Hours	Drive-Thru Hours
Vinco	Full-Service, ATM	2690 William Penn Avenue, Suite 5 Johnstown, PA 15909	0115.00 Middle	Cambria	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Westwood	Full-Service, ATM	1739 Lyter Drive Johnstown, PA 15905	0114.00 Middle	Cambria	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Connellsville Train Station	Full-Service, ATM	904 W. Crawford Avenue Connellsville, PA 15425	2608.00 Moderate	Fayette	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Connellsville Wal-Mart	Full-Service, ATM	1450 Morrell Avenue Connellsville, PA 15425	2609.00 Middle	Fayette	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-
Hopwood	Full-Service, ATM	1141 National Pike Uniontown, PA 15401	2618.00 Moderate	Fayette	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
National Pike	Full-Service, ATM	4640 National Pike Markleysburg, PA 15459	2627.00 Middle	Fayette	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Perryopolis	Full-Service, ATM	100 Quaker Church Road Perryopolis, PA 15473	2602.00 Middle	Fayette	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Uniontown	Full-Service, ATM	82 W. Fayette Street Uniontown, PA 15401	2619.00 Moderate	Fayette	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Uniontown Giant Eagle	Full-Service, ATM	581 Pittsburgh Road Uniontown, PA 15401	2617.00 Low	Fayette	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-
Brownsville	Full-Service, ATM	413 Market Street Brownsville, PA 15417	2612.00 Low	Fayette	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM-NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM-NOON
Bedford	Full-Service, ATM	8796 Lincoln Hwy Bedford, PA 15522	9607.00 Middle	Bedford	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Fishertown	Full Service, No ATM	2095 Quaker Valley Road Fishertown, PA 15539	9603.00 Middle	Bedford	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
Schellsburg	Full-Service, ATM	3966 Lincoln Hwy Suite 101 Schellsburg, PA 15559	9609.00	Bedford	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
Champion	Full Service, No ATM	1446 County Line Road Champion, PA 15622	8086.00 Middle	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Downtown Greensburg	Full-Service, ATM	100 N. Main Street	8041.00 Moderate	Westmoreland	M-F 8:00 AM-4:30 PM	-

Branch	Facility Type	Address	Census Tract	County	Lobby Hours	Drive-Thru Hours
		Greensburg, PA 15601				
Greensburg – Pittsburgh Street	Full-Service, ATM	835 E. Pittsburgh Street Greensburg, PA 15601	8038.00 Upper	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Latrobe	Full-Service, ITM	3857 Route 30 Latrobe, PA 15650	8073.00 Moderate	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Ligonier	Full-Service, ATM	228 W. Main Street Ligonier, PA 15658	8085.00 Middle	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
Ligonier Giant Eagle	Full-Service, ATM	117 S. Walnut Street Ligonier, PA 15658	8085.00 Middle	Westmoreland	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-
Mt. Pleasant – Wal-Mart	Full-Service, ATM	2100 Summit Ridge Plaza Mt. Pleasant, PA 15666	8065.00 Moderate	Westmoreland	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-
Mt. Pleasant – In Town	Full-Service, ATM	632 W. Main Street Mt. Pleasant, PA 15666	8067.00 Moderate	Westmoreland	M-Th: 8:00 AM – 4:30 PM F: 8:00 AM – 6:00 PM Sat: 8:30 AM - NOON	M-Th 8:00 AM – 4:30 PM F: 8:00 AM– 6:00 PM Sat: 8:30AM – NOON
New Florence	Full-Service, ATM	161 12 th Street New Florence, PA 15944	8083.00 Moderate	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
North Huntington	Full-Service, ATM	87 Rocky Road Irwin, PA 15642	8031.00 Middle	Westmoreland	M-Th: 8:00 AM – 4:30 PM F: 8:00 AM – 6:00 PM Sat: 8:30 AM – NOON	M-Th 8:00 AM-4:30 PM F: 8:00 AM- 6:00 PM Sat: 8:30 AM- NOON
North Huntington – Wal-Mart	Full-Service, ATM	915 Mills Drive North Huntington, PA 15642	8035.01 Upper	Westmoreland	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-
Norvelt	Full-Service, ATM	3894 PA Highway 981 Mt. Pleasant, PA 15666	8070.00 Moderate	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM - NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM - NOON
Norwin Towne Square	Full-Service, ATM	12120 US 30 North Huntington, PA 15642	8033.01 Middle	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
Scottdale	Full-Service, ATM	157 Pittsburgh Street Scottdale, PA 15683	8063.00 Middle	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
South Greensburg	Full-Service, ATM	1301 S. Main Street Greensburg, PA 15601	8044.00 Moderate	Westmoreland	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Westmoreland Mall	Full-Service, ATM	5256 US 30 East Greensburg, PA 15601	8045.04	Westmoreland	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-
Youngwood Commons	Full-Service, ATM	250 South 3 rd Street Youngwood, PA 15697	8046.00 Moderate	Westmoreland	M-F: 9:00 AM-6:00 PM Sat: 9:00 AM – 4:30 PM	-

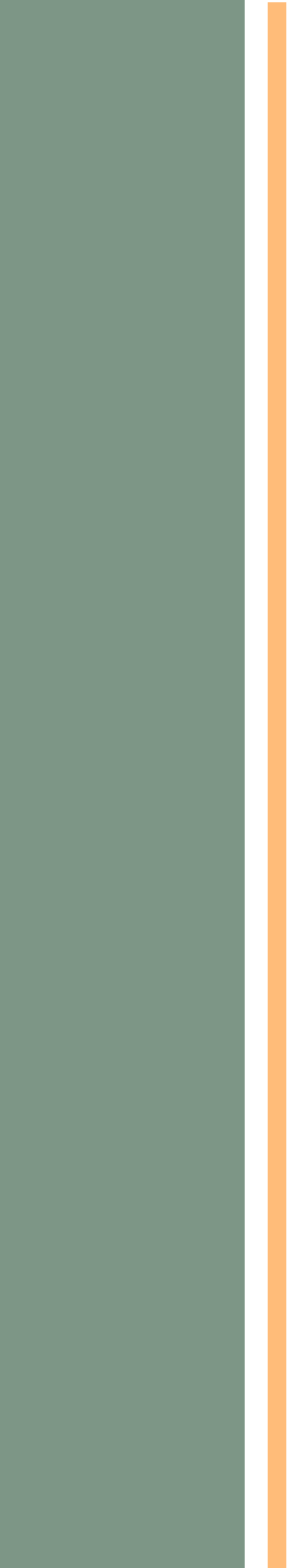
Branch	Facility Type	Address	Census Tract	County	Lobby Hours	Drive-Thru Hours
Frostburg – In Town	Full-Service, ATM	3 S. Broadway Frostburg, MD 21532	0018.00 Middle	Allegany	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Frostburg Main	Full-Service, ATM	351 E. Main Street Frostburg, MD 21532	0017.00 Middle	Allegany	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON
Grantsville	Full-Service, ATM	3245 Chestnut Ridge Road Grantsville, MD	0002.00 Middle	Garrett	M-Th: 8:00 AM-4:30 PM F: 8:00 AM-6:00 PM Sat: 8:30 AM- NOON	-
Vienna	Full-Service, ITM	100 Maple Avenue Vienna, VA 22180	4610.00 Upper	Fairfax	M-F: 9:00 AM - 4:30 PM	-

In addition to the locations listed on the preceding pages, Somerset Trust Company maintains several ATM and ITM locations, as shown Here. Customers also have ATMs free of charge through the AllPoint Network.



Branches Opened and Closed

Status	Address	Census Tract	County	Effective Date
Opened	1301 S. Main St. Greensburg, PA 15601	8044.00 Moderate	Westmoreland	2/16/2024
Opened	632 W. Main St. Mt. Pleasant, PA 15666	8067.00 Moderate	Westmoreland	3/11/2024
Opened	100 N. Main St. Greensburg, PA 15601	8041.00 Moderate	Westmoreland	9/16/2024
Closed	1451 Scalp Ave. Johnstown, PA 15904	0137.00 Middle	Cambria	5/29/2025
Closed	450 Schoolhouse Rd. Johnstown, PA 15904	0137.00 Middle	Cambria	5/29/2025
Closed	201 Falcon Dr. Connellsville, PA 15425	2608.00 Moderate	Fayette	8/15/2025
Opened	413 Market St. Brownsville, PA 15417	2612.00 Low	Fayette	12/8/2025
Opened	87 Rocky Rd. Irwin, PA 15642	8031.00 Middle	Westmoreland	2/5/2026
Opened	3894 PA Hwy 981 Mt. Pleasant, PA 15666	8070.00 Moderate	Westmoreland	3/9/2026



Retail Banking Services

The following retail banking services are available across our branch locations.

Products

- Checking Accounts
- Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts (IRAs)
- Safe Deposit Boxes
- Debit Cards
- Instant Issue Debit Cards
- Mortgage Loans
- Home Equity Loans and Lines of Credit
- Consumer Loans and Lines of Credit
- Vehicle Loans
- Commercial Loans
- SBA Loans
- Credit Cards

Services

- Online and Mobile Banking
- eStatements
- Online Bill Pay and Transfers
- Remote Deposit Capture
- Money Orders and Treasurer's Checks
- Domestic and International Wire Transfers
- ACH Origination*
- Positive Pay*
- Merchant Processing*
- Medallion Guaranty Stamps

** Denote Business Service. All others are available for both businesses and consumers*

Trust Services

- Investment Management and Administration
- Trustee and Financial Power-of-Attorney
- Retirement Planning
- Financial and Estate Planning
- Estate Settlement
- Asset Custody
- Bill Payment

The Trust Department of Somerset Trust Company is located at 131 North Center Avenue, Somerset, PA 15501. Additional locations are maintained in Downtown Greensburg, Greensburg, and Richland. Alternative locations may be arranged to suit client needs.

Services offered by the Trust Department are **NOT** FDIC Insured*, are **NOT** Guaranteed by the Bank*, **NOT** Bank Deposits or Obligations*, and **May** Lose Value.

** Specific products offered by the Trust Department provide FDIC insurance or maintain pledged collateral to provide the customer insurance in the event of failure. These products are specifically identified to customers.*

STC Advisors

STC Advisors, through a third-party networking agreement with LPL Financial, offers the following services through Somerset Trust Company designated branch locations.

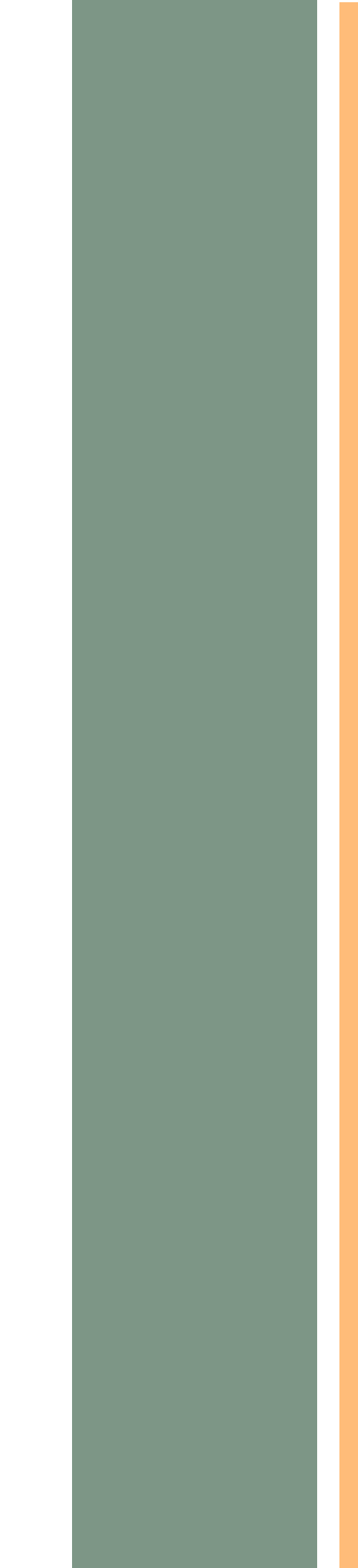
- Brokerage and Investment Advisory Services
- Financial Planning
- Retirement Plan Solutions
- Annuities, Life Insurance, and Long-Term Care Solutions
- Educational Savings Solutions

STC Advisors' primary location is 151 West Main Street, Somerset, PA 15501. STC Advisors maintains staff in the following locations: Greensburg, Meyersdale, and Berlin. Alternative locations may be arranged to suit client needs.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRAA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Somerset Trust Company and STC Advisors **are not** registered as a broker/dealer or financial advisor. Registered representatives of LPL offer products and services using STC Advisors, and may also be employees of Somerset Trust Company. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of, Somerset Trust Company or STC Advisors.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Fee Schedule



Somerset Trust Company Fee Schedule

Effective January 31, 2025

Service Charges for Overdrafts

Insufficient Funds Charge: Assessed on each Item that is paid, when, if such Item were paid at the time it was presented for payment, it would result in an Insufficient Funds situation. Insufficient Funds situations occur when an Item is presented for payment in an amount that is more than the Current or Ledger Balance in your account, together with any funds available in any linked Overdraft Protection Account(s).

Business and Analysis Accounts (No daily limit):
\$35.00 per Item paid

Consumer (Personal) Accounts (\$210.00 daily limit):
\$35.00 per Item paid

Unavailable Funds Charge: Assessed on each Item that is paid, when, if such Item were paid at the time it was presented for payment, it would result in an Unavailable Funds situation. Unavailable Funds situations occur when an Item is presented for payment in an amount that is more than the Available Balance in your account, together with any funds available in any linked Overdraft Protection Account(s).

Business and Analysis Accounts (No daily limit):
\$35.00 per Item paid

Consumer (Personal) Accounts (\$210.00 daily limit):
\$35.00 per Item paid

Check Order Fee

Fees for checks may vary depending on styles and designs ordered

Stop Payment Fee

\$25.00 per Item, includes automatic items

Research Fee

\$25.00 per hour, with a minimum of \$25.00

Domestic Wire Transfer, Incoming

\$8.00 per Item

Domestic Wire Transfer, Outgoing

\$18.00 per Item

International Wire Transfer, Incoming and Outgoing

\$40.00 per Item

Counter Checks (3 per page)

\$5.00 per Page

STC Card Replacement Fee

\$10.00 per Replacement

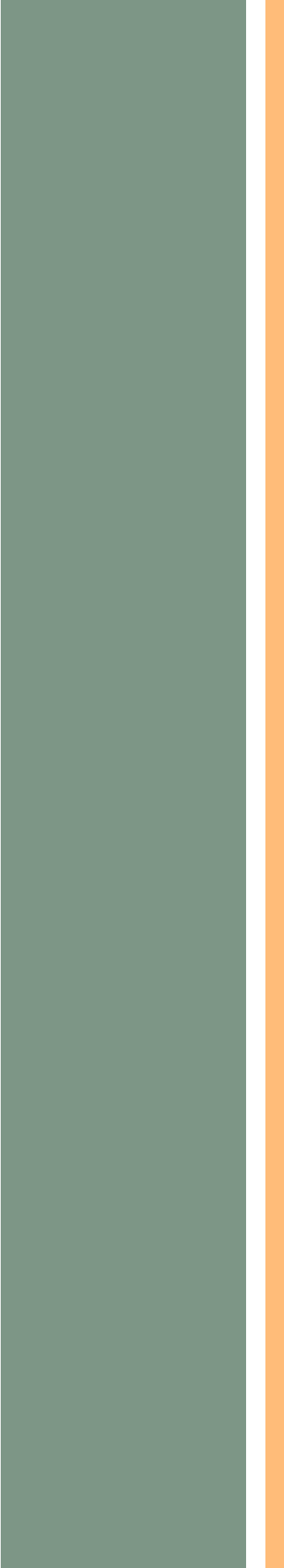
STC Card Replacement Rush Fee

\$65.00 per Replacement

Please note that you may visit any one of our convenient branch locations that has an Instant Issue card machine to have a card instantly issued and avoid this rush card fee. Visit us at <https://www.somersettrust.com/locations/ATM-Branch-Locations.cfm> to determine where a card may be instantly issued. Instant Issued cards will be subject to the STC Card Replacement Fee detailed above.

Safe Deposit Box Fees

Size	Annual Rental Fee
2 x 5 x 18	\$15.00
3 x 5 x 18	\$18.00
2 x 10 x 18	\$23.00
5 x 5 x 18	\$25.00
3 x 10 x 18	\$30.00
4 x 10 x 18	\$35.00
5 x 10 x 18	\$40.00
8 x 10 x 18	\$60.00
10 x 10 x 18	\$75.00
Lost Key Fee	\$10.00
Box Drilling Fee	\$150.00



CRA Assessment Areas

Somerset Trust Company has designated five (5) Assessment Areas (AAs), each consisting of one or more full counties, located within Pennsylvania, Maryland, and Virginia.

Pennsylvania Assessment Areas

- PA Nonmetropolitan Statewide Area 9999 (PA Non-MSA)
- Pittsburgh, PA Metropolitan Statistical Area (MSA) 38300
- Johnstown, PA MSA 27780

Maryland Assessment Area

- MD Nonmetropolitan Statewide Area 9999

Virginia Assessment Area

- Designated as a portion of the Arlington-Alexandria-Reston, VA-WV MSA 11694

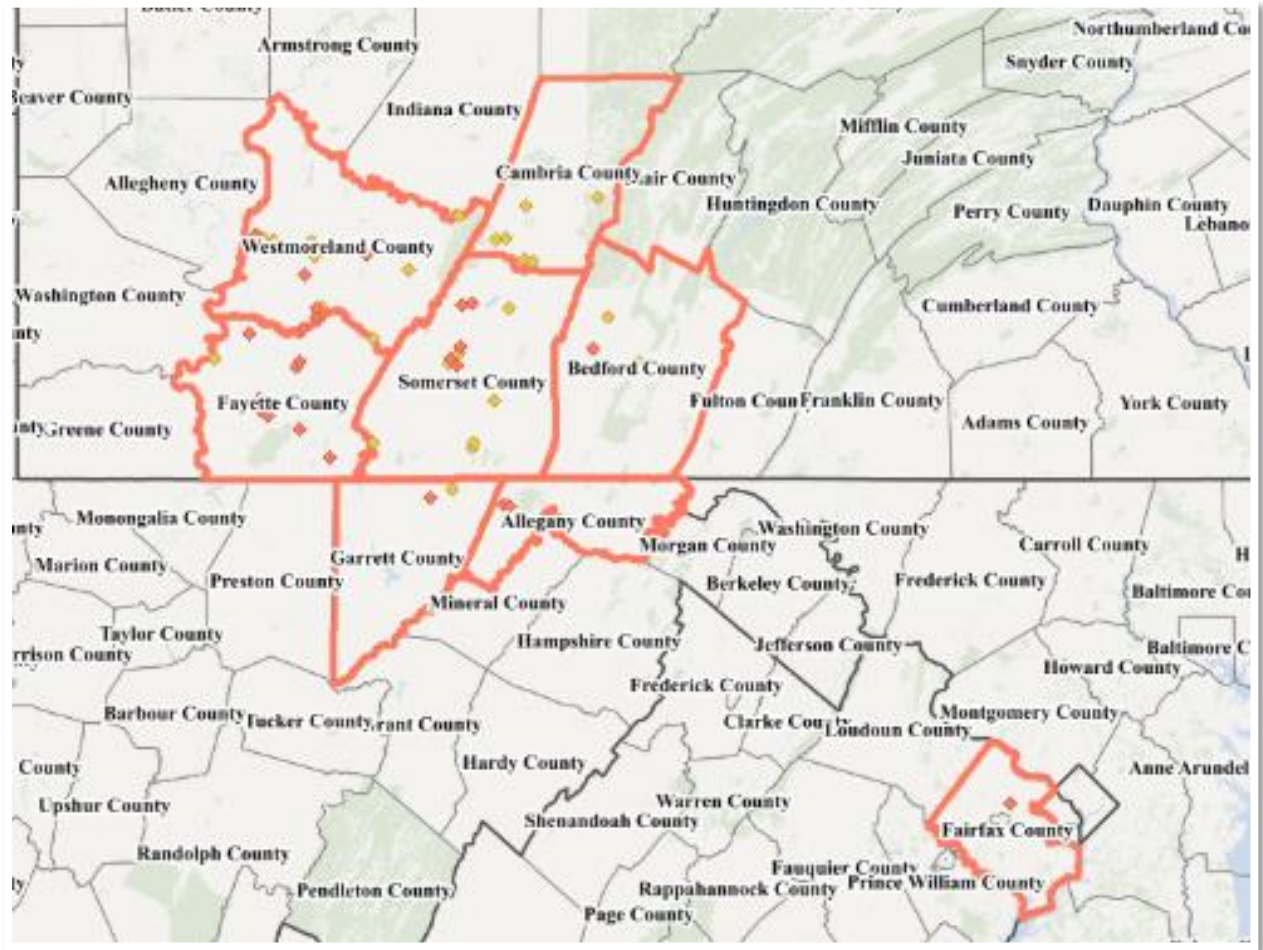
The Bank's combined AA includes the counties of:

- Bedford, PA
- Cambria, PA
- Fayette, PA
- Somerset, PA
- Westmoreland, PA
- Allegany, MD
- Garrett, MD
- Fairfax, VA

Assessment Areas	Counties in Assessment Area	# Census Tracts	# STC Branches
PA Non-MSA	Bedford, Somerset	36	13
Pittsburgh, PA MSA	Westmoreland, Fayette	149	25
Johnstown, PA MSA	Cambria	42	7
MD Non-MSA	Allegany, Garrett	3	3
Arlington-Alexandria-Reston, VA-WV MSA	Fairfax	274	1

The map on the following page shows the boundaries of the Bank's assessment areas as described above. A list of the corresponding census tracts follows.

STC Assessment Area Map by County



STC Assessment Area Census Tracts

Area	County	Census Tract	Tract Income
Allegany County	Allegany MD	0001.00	Middle
Allegany County	Allegany MD	0002.00	Middle
Allegany County	Allegany MD	0005.00	Mod
Allegany County	Allegany MD	0006.00	Mod
Allegany County	Allegany MD	0007.00	Mod
Allegany County	Allegany MD	0008.00	Low
Allegany County	Allegany MD	0010.00	Mod
Allegany County	Allegany MD	0011.00	Upper
Allegany County	Allegany MD	0012.00	Upper
Allegany County	Allegany MD	0013.00	Mod
Allegany County	Allegany MD	0014.01	Upper
Allegany County	Allegany MD	0014.02	Middle
Allegany County	Allegany MD	0015.02	Mod
Allegany County	Allegany MD	0015.03	Mod
Allegany County	Allegany MD	0016.00	Mod
Allegany County	Allegany MD	0017.00	Mod
Allegany County	Allegany MD	0018.00	Middle
Allegany County	Allegany MD	0019.00	Middle
Allegany County	Allegany MD	0020.00	Middle
Allegany County	Allegany MD	0021.00	Middle
Allegany County	Allegany MD	0022.00	Mod
Allegany County	Allegany MD	0023.00	Middle
Bedford County	Bedford PA	9601.00	Middle
Bedford County	Bedford PA	9602.00	Middle
Bedford County	Bedford PA	9603.00	Middle
Bedford County	Bedford PA	9604.00	Middle
Bedford County	Bedford PA	9605.00	Mod
Bedford County	Bedford PA	9606.00	Middle
Bedford County	Bedford PA	9607.00	Middle
Bedford County	Bedford PA	9608.00	Middle
Bedford County	Bedford PA	9609.00	Middle
Bedford County	Bedford PA	9610.01	Middle
Bedford County	Bedford PA	9610.02	Middle
Bedford County	Bedford PA	9611.00	Middle
Cambria County	Cambria PA	0001.00	Mod
Cambria County	Cambria PA	0002.00	Mod
Cambria County	Cambria PA	0003.00	Middle
Cambria County	Cambria PA	0005.00	Mod
Cambria County	Cambria PA	0006.00	Mod
Cambria County	Cambria PA	0007.00	Mod
Cambria County	Cambria PA	0012.00	Mod

Area	County	Census Tract	Tract Income
Cambria County	Cambria PA	0101.00	Middle
Cambria County	Cambria PA	0102.00	Mod
Cambria County	Cambria PA	0103.00	Middle
Cambria County	Cambria PA	0105.00	Middle
Cambria County	Cambria PA	0106.00	Middle
Cambria County	Cambria PA	0107.00	Middle
Cambria County	Cambria PA	0108.01	Upper
Cambria County	Cambria PA	0110.00	Middle
Cambria County	Cambria PA	0111.00	Middle
Cambria County	Cambria PA	0112.00	Upper
Cambria County	Cambria PA	0113.00	Upper
Cambria County	Cambria PA	0114.00	Middle
Cambria County	Cambria PA	0115.00	Upper
Cambria County	Cambria PA	0116.00	Middle
Cambria County	Cambria PA	0117.00	Middle
Cambria County	Cambria PA	0118.00	Middle
Cambria County	Cambria PA	0119.00	Middle
Cambria County	Cambria PA	0120.00	Middle
Cambria County	Cambria PA	0121.00	Middle
Cambria County	Cambria PA	0122.00	Middle
Cambria County	Cambria PA	0123.00	Upper
Cambria County	Cambria PA	0124.00	Middle
Cambria County	Cambria PA	0125.00	Upper
Cambria County	Cambria PA	0126.00	Middle
Cambria County	Cambria PA	0127.00	Middle
Cambria County	Cambria PA	0128.00	Middle
Cambria County	Cambria PA	0129.00	Middle
Cambria County	Cambria PA	0130.00	Middle
Cambria County	Cambria PA	0131.00	Middle
Cambria County	Cambria PA	0132.00	Middle
Cambria County	Cambria PA	0133.00	Upper
Cambria County	Cambria PA	0134.00	Low
Cambria County	Cambria PA	0135.00	Mod
Cambria County	Cambria PA	0136.00	Low
Cambria County	Cambria PA	0137.00	Middle
Fairfax County	Fairfax VA	4151.00	Upper
Fairfax County	Fairfax VA	4152.00	Middle
Fairfax County	Fairfax VA	4153.00	Mod
Fairfax County	Fairfax VA	4154.01	Low
Fairfax County	Fairfax VA	4154.02	Upper
Fairfax County	Fairfax VA	4155.00	Upper
Fairfax County	Fairfax VA	4156.00	Upper
Fairfax County	Fairfax VA	4157.00	Upper
Fairfax County	Fairfax VA	4158.00	Upper

Area	County	Census Tract	Tract Income
Fairfax County	Fairfax VA	4159.00	Upper
Fairfax County	Fairfax VA	4160.00	Mod
Fairfax County	Fairfax VA	4161.00	Upper
Fairfax County	Fairfax VA	4162.00	Mod
Fairfax County	Fairfax VA	4163.00	Middle
Fairfax County	Fairfax VA	4201.00	Middle
Fairfax County	Fairfax VA	4202.01	Upper
Fairfax County	Fairfax VA	4202.02	Middle
Fairfax County	Fairfax VA	4202.03	Upper
Fairfax County	Fairfax VA	4203.00	Middle
Fairfax County	Fairfax VA	4204.00	Middle
Fairfax County	Fairfax VA	4205.01	Upper
Fairfax County	Fairfax VA	4205.02	Middle
Fairfax County	Fairfax VA	4205.03	Mod
Fairfax County	Fairfax VA	4206.00	Mod
Fairfax County	Fairfax VA	4207.00	Middle
Fairfax County	Fairfax VA	4208.00	Middle
Fairfax County	Fairfax VA	4210.01	Middle
Fairfax County	Fairfax VA	4210.02	Mod
Fairfax County	Fairfax VA	4211.01	Middle
Fairfax County	Fairfax VA	4211.02	Upper
Fairfax County	Fairfax VA	4211.03	Middle
Fairfax County	Fairfax VA	4212.00	Upper
Fairfax County	Fairfax VA	4213.00	Middle
Fairfax County	Fairfax VA	4214.00	Mod
Fairfax County	Fairfax VA	4215.00	Low
Fairfax County	Fairfax VA	4216.00	Low
Fairfax County	Fairfax VA	4217.01	Mod
Fairfax County	Fairfax VA	4217.02	Mod
Fairfax County	Fairfax VA	4218.00	Mod
Fairfax County	Fairfax VA	4219.00	Mod
Fairfax County	Fairfax VA	4220.00	Middle
Fairfax County	Fairfax VA	4221.01	Mod
Fairfax County	Fairfax VA	4221.02	Middle
Fairfax County	Fairfax VA	4222.01	Upper
Fairfax County	Fairfax VA	4222.02	Mod
Fairfax County	Fairfax VA	4223.01	Middle
Fairfax County	Fairfax VA	4223.02	Middle
Fairfax County	Fairfax VA	4224.01	Middle
Fairfax County	Fairfax VA	4224.02	Middle
Fairfax County	Fairfax VA	4224.03	Upper
Fairfax County	Fairfax VA	4301.01	Upper
Fairfax County	Fairfax VA	4301.02	Middle
Fairfax County	Fairfax VA	4302.01	Middle

Area	County	Census Tract	Tract Income
Fairfax County	Fairfax VA	4302.02	Middle
Fairfax County	Fairfax VA	4302.03	Upper
Fairfax County	Fairfax VA	4304.00	Middle
Fairfax County	Fairfax VA	4305.00	Middle
Fairfax County	Fairfax VA	4306.00	Mod
Fairfax County	Fairfax VA	4307.00	Middle
Fairfax County	Fairfax VA	4308.01	Middle
Fairfax County	Fairfax VA	4308.02	Middle
Fairfax County	Fairfax VA	4309.01	Middle
Fairfax County	Fairfax VA	4309.02	Middle
Fairfax County	Fairfax VA	4310.01	Mod
Fairfax County	Fairfax VA	4310.02	Middle
Fairfax County	Fairfax VA	4313.00	Upper
Fairfax County	Fairfax VA	4314.00	Middle
Fairfax County	Fairfax VA	4315.00	Middle
Fairfax County	Fairfax VA	4316.01	Middle
Fairfax County	Fairfax VA	4316.02	Mod
Fairfax County	Fairfax VA	4318.01	Middle
Fairfax County	Fairfax VA	4318.02	Upper
Fairfax County	Fairfax VA	4319.00	Upper
Fairfax County	Fairfax VA	4320.00	Middle
Fairfax County	Fairfax VA	4321.00	Middle
Fairfax County	Fairfax VA	4322.01	Mod
Fairfax County	Fairfax VA	4322.02	Middle
Fairfax County	Fairfax VA	4323.00	Upper
Fairfax County	Fairfax VA	4324.01	Upper
Fairfax County	Fairfax VA	4324.02	Upper
Fairfax County	Fairfax VA	4325.00	Upper
Fairfax County	Fairfax VA	4326.00	Upper
Fairfax County	Fairfax VA	4327.01	Upper
Fairfax County	Fairfax VA	4327.02	Middle
Fairfax County	Fairfax VA	4328.00	Middle
Fairfax County	Fairfax VA	4401.00	Upper
Fairfax County	Fairfax VA	4402.01	Upper
Fairfax County	Fairfax VA	4402.02	Mod
Fairfax County	Fairfax VA	4403.00	Upper
Fairfax County	Fairfax VA	4405.01	Upper
Fairfax County	Fairfax VA	4405.03	Middle
Fairfax County	Fairfax VA	4405.04	N/A
Fairfax County	Fairfax VA	4405.05	Upper
Fairfax County	Fairfax VA	4406.00	Middle
Fairfax County	Fairfax VA	4407.01	Upper
Fairfax County	Fairfax VA	4407.02	Upper
Fairfax County	Fairfax VA	4408.00	Upper

Area	County	Census Tract	Tract Income
Fairfax County	Fairfax VA	4501.00	Middle
Fairfax County	Fairfax VA	4502.00	Mod
Fairfax County	Fairfax VA	4503.00	Middle
Fairfax County	Fairfax VA	4504.00	Upper
Fairfax County	Fairfax VA	4505.00	Middle
Fairfax County	Fairfax VA	4506.01	Upper
Fairfax County	Fairfax VA	4506.02	Mod
Fairfax County	Fairfax VA	4507.01	Upper
Fairfax County	Fairfax VA	4507.02	Mod
Fairfax County	Fairfax VA	4508.00	Middle
Fairfax County	Fairfax VA	4509.00	Middle
Fairfax County	Fairfax VA	4510.00	Middle
Fairfax County	Fairfax VA	4511.00	Upper
Fairfax County	Fairfax VA	4512.00	Upper
Fairfax County	Fairfax VA	4513.00	Upper
Fairfax County	Fairfax VA	4514.00	Low
Fairfax County	Fairfax VA	4515.01	Mod
Fairfax County	Fairfax VA	4515.02	Middle
Fairfax County	Fairfax VA	4516.01	Low
Fairfax County	Fairfax VA	4516.02	Mod
Fairfax County	Fairfax VA	4518.00	Middle
Fairfax County	Fairfax VA	4519.00	Mod
Fairfax County	Fairfax VA	4520.00	Upper
Fairfax County	Fairfax VA	4521.01	Mod
Fairfax County	Fairfax VA	4521.02	Middle
Fairfax County	Fairfax VA	4522.00	Middle
Fairfax County	Fairfax VA	4523.01	Low
Fairfax County	Fairfax VA	4523.02	Low
Fairfax County	Fairfax VA	4524.00	Middle
Fairfax County	Fairfax VA	4525.01	Middle
Fairfax County	Fairfax VA	4525.02	Low
Fairfax County	Fairfax VA	4526.00	Middle
Fairfax County	Fairfax VA	4527.00	Mod
Fairfax County	Fairfax VA	4528.01	Low
Fairfax County	Fairfax VA	4528.02	Mod
Fairfax County	Fairfax VA	4601.00	Upper
Fairfax County	Fairfax VA	4602.00	Upper
Fairfax County	Fairfax VA	4603.00	Upper
Fairfax County	Fairfax VA	4604.00	Upper
Fairfax County	Fairfax VA	4605.01	Upper
Fairfax County	Fairfax VA	4605.03	Upper
Fairfax County	Fairfax VA	4605.04	Upper
Fairfax County	Fairfax VA	4606.00	Upper
Fairfax County	Fairfax VA	4607.01	Middle

Area	County	Census Tract	Tract Income
Fairfax County	Fairfax VA	4607.02	Upper
Fairfax County	Fairfax VA	4608.00	Upper
Fairfax County	Fairfax VA	4609.00	Upper
Fairfax County	Fairfax VA	4610.00	Upper
Fairfax County	Fairfax VA	4611.00	Upper
Fairfax County	Fairfax VA	4612.01	Upper
Fairfax County	Fairfax VA	4612.02	Middle
Fairfax County	Fairfax VA	4615.00	Upper
Fairfax County	Fairfax VA	4616.03	Middle
Fairfax County	Fairfax VA	4616.04	Middle
Fairfax County	Fairfax VA	4616.05	Upper
Fairfax County	Fairfax VA	4616.06	Mod
Fairfax County	Fairfax VA	4617.00	Middle
Fairfax County	Fairfax VA	4618.01	Middle
Fairfax County	Fairfax VA	4618.02	Middle
Fairfax County	Fairfax VA	4619.01	Mod
Fairfax County	Fairfax VA	4619.02	Low
Fairfax County	Fairfax VA	4701.00	Upper
Fairfax County	Fairfax VA	4703.00	Upper
Fairfax County	Fairfax VA	4704.00	Upper
Fairfax County	Fairfax VA	4705.00	Upper
Fairfax County	Fairfax VA	4706.00	Upper
Fairfax County	Fairfax VA	4707.00	Upper
Fairfax County	Fairfax VA	4708.00	Upper
Fairfax County	Fairfax VA	4709.00	Upper
Fairfax County	Fairfax VA	4710.00	Upper
Fairfax County	Fairfax VA	4711.00	Middle
Fairfax County	Fairfax VA	4712.01	Middle
Fairfax County	Fairfax VA	4712.03	Middle
Fairfax County	Fairfax VA	4712.04	Middle
Fairfax County	Fairfax VA	4713.01	Mod
Fairfax County	Fairfax VA	4713.03	Mod
Fairfax County	Fairfax VA	4713.04	Upper
Fairfax County	Fairfax VA	4714.01	Middle
Fairfax County	Fairfax VA	4714.02	Mod
Fairfax County	Fairfax VA	4801.00	Upper
Fairfax County	Fairfax VA	4802.01	Upper
Fairfax County	Fairfax VA	4802.03	Mod
Fairfax County	Fairfax VA	4802.04	Middle
Fairfax County	Fairfax VA	4802.05	Middle
Fairfax County	Fairfax VA	4803.01	Upper
Fairfax County	Fairfax VA	4803.02	Upper
Fairfax County	Fairfax VA	4804.01	Upper
Fairfax County	Fairfax VA	4804.02	Upper

Area	County	Census Tract	Tract Income
Fairfax County	Fairfax VA	4805.01	Upper
Fairfax County	Fairfax VA	4805.02	Upper
Fairfax County	Fairfax VA	4805.03	Upper
Fairfax County	Fairfax VA	4805.04	Upper
Fairfax County	Fairfax VA	4805.05	Middle
Fairfax County	Fairfax VA	4808.01	Middle
Fairfax County	Fairfax VA	4808.02	Middle
Fairfax County	Fairfax VA	4809.01	Middle
Fairfax County	Fairfax VA	4809.02	Mod
Fairfax County	Fairfax VA	4809.03	Middle
Fairfax County	Fairfax VA	4810.00	Mod
Fairfax County	Fairfax VA	4811.01	Mod
Fairfax County	Fairfax VA	4811.02	Middle
Fairfax County	Fairfax VA	4811.03	Mod
Fairfax County	Fairfax VA	4811.04	Middle
Fairfax County	Fairfax VA	4811.05	Upper
Fairfax County	Fairfax VA	4811.06	Upper
Fairfax County	Fairfax VA	4812.01	Upper
Fairfax County	Fairfax VA	4812.02	Low
Fairfax County	Fairfax VA	4814.00	Middle
Fairfax County	Fairfax VA	4815.00	Upper
Fairfax County	Fairfax VA	4816.00	Upper
Fairfax County	Fairfax VA	4817.01	Upper
Fairfax County	Fairfax VA	4817.02	Middle
Fairfax County	Fairfax VA	4819.00	Upper
Fairfax County	Fairfax VA	4820.01	Upper
Fairfax County	Fairfax VA	4820.02	Middle
Fairfax County	Fairfax VA	4821.00	Mod
Fairfax County	Fairfax VA	4822.01	Mod
Fairfax County	Fairfax VA	4822.03	Upper
Fairfax County	Fairfax VA	4822.04	Middle
Fairfax County	Fairfax VA	4822.05	Upper
Fairfax County	Fairfax VA	4822.06	Upper
Fairfax County	Fairfax VA	4823.01	Middle
Fairfax County	Fairfax VA	4823.02	Low
Fairfax County	Fairfax VA	4823.03	Upper
Fairfax County	Fairfax VA	4824.00	Upper
Fairfax County	Fairfax VA	4825.02	Upper
Fairfax County	Fairfax VA	4825.03	Upper
Fairfax County	Fairfax VA	4825.04	Upper
Fairfax County	Fairfax VA	4825.05	Upper
Fairfax County	Fairfax VA	4825.06	Middle
Fairfax County	Fairfax VA	4825.07	Mod
Fairfax County	Fairfax VA	4826.01	Middle

Area	County	Census Tract	Tract Income
Fairfax County	Fairfax VA	4826.03	Upper
Fairfax County	Fairfax VA	4826.04	Upper
Fairfax County	Fairfax VA	4901.01	Middle
Fairfax County	Fairfax VA	4901.04	Mod
Fairfax County	Fairfax VA	4901.05	Middle
Fairfax County	Fairfax VA	4905.01	Middle
Fairfax County	Fairfax VA	4905.02	Upper
Fairfax County	Fairfax VA	4910.00	Upper
Fairfax County	Fairfax VA	4911.01	Upper
Fairfax County	Fairfax VA	4911.02	Middle
Fairfax County	Fairfax VA	4911.03	Middle
Fairfax County	Fairfax VA	4912.01	Middle
Fairfax County	Fairfax VA	4912.02	Mod
Fairfax County	Fairfax VA	4913.01	Middle
Fairfax County	Fairfax VA	4913.02	Middle
Fairfax County	Fairfax VA	4913.03	Mod
Fairfax County	Fairfax VA	4914.01	Middle
Fairfax County	Fairfax VA	4914.02	Mod
Fairfax County	Fairfax VA	4914.03	Upper
Fairfax County	Fairfax VA	4914.04	Middle
Fairfax County	Fairfax VA	4914.05	Upper
Fairfax County	Fairfax VA	4915.01	Middle
Fairfax County	Fairfax VA	4915.02	Upper
Fairfax County	Fairfax VA	4916.01	Mod
Fairfax County	Fairfax VA	4916.02	Middle
Fairfax County	Fairfax VA	4917.01	Middle
Fairfax County	Fairfax VA	4917.03	Mod
Fairfax County	Fairfax VA	4917.04	Middle
Fairfax County	Fairfax VA	4917.05	Upper
Fairfax County	Fairfax VA	4917.06	Mod
Fairfax County	Fairfax VA	4917.07	Middle
Fairfax County	Fairfax VA	4918.01	Mod
Fairfax County	Fairfax VA	4918.02	Middle
Fairfax County	Fairfax VA	4918.03	Middle
Fairfax County	Fairfax VA	4920.00	Upper
Fairfax County	Fairfax VA	4921.00	Upper
Fairfax County	Fairfax VA	4922.01	Upper
Fairfax County	Fairfax VA	4922.02	Upper
Fairfax County	Fairfax VA	4922.03	Upper
Fairfax County	Fairfax VA	4923.00	Middle
Fairfax County	Fairfax VA	4924.00	Middle
Fairfax County	Fairfax VA	4925.00	Upper
Fairfax County	Fairfax VA	9801.00	N/A
Fairfax County	Fairfax VA	9802.00	N/A

Area	County	Census Tract	Tract Income
Fairfax County	Fairfax VA	9803.00	N/A
Fairfax County	Fairfax City VA	3001.00	Middle
Fairfax County	Fairfax City VA	3002.00	Middle
Fairfax County	Fairfax City VA	3003.00	Middle
Fairfax County	Fairfax City VA	3004.00	Upper
Fairfax County	Fairfax City VA	3005.00	Middle
Fayette County	Fayette PA	2601.00	Mod
Fayette County	Fayette PA	2602.00	Middle
Fayette County	Fayette PA	2603.00	Middle
Fayette County	Fayette PA	2604.01	Middle
Fayette County	Fayette PA	2604.02	Middle
Fayette County	Fayette PA	2605.00	Mod
Fayette County	Fayette PA	2606.00	Mod
Fayette County	Fayette PA	2607.00	Mod
Fayette County	Fayette PA	2608.00	Mod
Fayette County	Fayette PA	2609.00	Middle
Fayette County	Fayette PA	2610.00	Middle
Fayette County	Fayette PA	2611.00	Middle
Fayette County	Fayette PA	2612.00	Low
Fayette County	Fayette PA	2613.00	Middle
Fayette County	Fayette PA	2614.01	Mod
Fayette County	Fayette PA	2614.02	Mod
Fayette County	Fayette PA	2615.00	Mod
Fayette County	Fayette PA	2616.00	Mod
Fayette County	Fayette PA	2617.00	Mod
Fayette County	Fayette PA	2618.00	Mod
Fayette County	Fayette PA	2619.00	Mod
Fayette County	Fayette PA	2620.00	Upper
Fayette County	Fayette PA	2621.00	Middle
Fayette County	Fayette PA	2622.00	Mod
Fayette County	Fayette PA	2623.00	Mod
Fayette County	Fayette PA	2624.00	Middle
Fayette County	Fayette PA	2625.00	Mod
Fayette County	Fayette PA	2626.00	Mod
Fayette County	Fayette PA	2627.01	Middle
Fayette County	Fayette PA	2627.02	Middle
Fayette County	Fayette PA	2628.00	Middle
Fayette County	Fayette PA	2629.00	Mod
Fayette County	Fayette PA	2630.00	Mod
Fayette County	Fayette PA	2631.00	Mod
Fayette County	Fayette PA	2632.00	Middle
Fayette County	Fayette PA	2633.00	Mod
Garrett County	Garrett MD	0001.00	Middle
Garrett County	Garrett MD	0002.00	Middle

Area	County	Census Tract	Tract Income
Garrett County	Garrett MD	0003.00	Middle
Garrett County	Garrett MD	0004.00	Middle
Garrett County	Garrett MD	0005.01	Middle
Garrett County	Garrett MD	0005.02	Middle
Garrett County	Garrett MD	0006.01	Middle
Garrett County	Garrett MD	0006.02	Upper
Garrett County	Garrett MD	0007.00	Mod
Somerset County	Somerset PA	0201.01	Middle
Somerset County	Somerset PA	0201.02	Upper
Somerset County	Somerset PA	0202.00	Upper
Somerset County	Somerset PA	0203.00	Middle
Somerset County	Somerset PA	0204.00	Middle
Somerset County	Somerset PA	0205.00	Middle
Somerset County	Somerset PA	0206.01	Middle
Somerset County	Somerset PA	0206.02	Middle
Somerset County	Somerset PA	0207.00	Middle
Somerset County	Somerset PA	0208.01	Middle
Somerset County	Somerset PA	0208.02	Middle
Somerset County	Somerset PA	0209.00	Middle
Somerset County	Somerset PA	0210.00	Middle
Somerset County	Somerset PA	0211.00	Mod
Somerset County	Somerset PA	0212.00	Middle
Somerset County	Somerset PA	0213.00	Middle
Somerset County	Somerset PA	0214.00	Middle
Somerset County	Somerset PA	0215.00	Mod
Somerset County	Somerset PA	0216.00	Middle
Somerset County	Somerset PA	0217.00	Middle
Somerset County	Somerset PA	0218.00	Middle
Somerset County	Somerset PA	0219.02	Middle
Somerset County	Somerset PA	0219.03	Middle
Somerset County	Somerset PA	0219.04	Middle
Westmoreland County	Westmoreland PA	8001.00	Low
Westmoreland County	Westmoreland PA	8002.00	Mod
Westmoreland County	Westmoreland PA	8003.00	Low
Westmoreland County	Westmoreland PA	8004.00	Middle
Westmoreland County	Westmoreland PA	8005.00	Middle
Westmoreland County	Westmoreland PA	8006.00	Low
Westmoreland County	Westmoreland PA	8007.00	Low
Westmoreland County	Westmoreland PA	8008.00	Middle
Westmoreland County	Westmoreland PA	8009.00	Mod
Westmoreland County	Westmoreland PA	8010.01	Middle
Westmoreland County	Westmoreland PA	8010.02	Mod
Westmoreland County	Westmoreland PA	8011.00	Middle
Westmoreland County	Westmoreland PA	8012.00	Upper

Area	County	Census Tract	Tract Income
Westmoreland County	Westmoreland PA	8013.00	Middle
Westmoreland County	Westmoreland PA	8014.00	Mod
Westmoreland County	Westmoreland PA	8015.00	Mod
Westmoreland County	Westmoreland PA	8016.00	Low
Westmoreland County	Westmoreland PA	8017.01	Middle
Westmoreland County	Westmoreland PA	8017.02	Middle
Westmoreland County	Westmoreland PA	8017.03	Middle
Westmoreland County	Westmoreland PA	8018.01	Middle
Westmoreland County	Westmoreland PA	8018.02	Middle
Westmoreland County	Westmoreland PA	8019.01	Middle
Westmoreland County	Westmoreland PA	8019.02	Upper
Westmoreland County	Westmoreland PA	8020.01	Upper
Westmoreland County	Westmoreland PA	8020.03	Upper
Westmoreland County	Westmoreland PA	8020.04	Upper
Westmoreland County	Westmoreland PA	8021.01	Upper
Westmoreland County	Westmoreland PA	8021.02	Upper
Westmoreland County	Westmoreland PA	8021.03	Upper
Westmoreland County	Westmoreland PA	8022.00	Mod
Westmoreland County	Westmoreland PA	8023.01	Middle
Westmoreland County	Westmoreland PA	8023.03	Upper
Westmoreland County	Westmoreland PA	8023.04	Upper
Westmoreland County	Westmoreland PA	8024.00	Middle
Westmoreland County	Westmoreland PA	8025.00	Middle
Westmoreland County	Westmoreland PA	8026.00	Mod
Westmoreland County	Westmoreland PA	8027.00	Middle
Westmoreland County	Westmoreland PA	8028.00	Mod
Westmoreland County	Westmoreland PA	8029.00	Upper
Westmoreland County	Westmoreland PA	8030.00	Middle
Westmoreland County	Westmoreland PA	8031.00	Middle
Westmoreland County	Westmoreland PA	8032.00	Middle
Westmoreland County	Westmoreland PA	8033.01	Middle
Westmoreland County	Westmoreland PA	8033.02	Upper
Westmoreland County	Westmoreland PA	8034.00	Upper
Westmoreland County	Westmoreland PA	8035.01	Upper
Westmoreland County	Westmoreland PA	8035.02	Middle
Westmoreland County	Westmoreland PA	8036.00	Middle
Westmoreland County	Westmoreland PA	8037.00	Middle
Westmoreland County	Westmoreland PA	8038.00	Upper
Westmoreland County	Westmoreland PA	8039.01	Middle
Westmoreland County	Westmoreland PA	8039.02	Middle
Westmoreland County	Westmoreland PA	8040.00	Mod
Westmoreland County	Westmoreland PA	8041.00	Mod
Westmoreland County	Westmoreland PA	8042.00	Middle
Westmoreland County	Westmoreland PA	8043.00	Middle

Area	County	Census Tract	Tract Income
Westmoreland County	Westmoreland PA	8044.00	Mod
Westmoreland County	Westmoreland PA	8045.01	Middle
Westmoreland County	Westmoreland PA	8045.03	Middle
Westmoreland County	Westmoreland PA	8045.04	Middle
Westmoreland County	Westmoreland PA	8046.00	Middle
Westmoreland County	Westmoreland PA	8047.01	Middle
Westmoreland County	Westmoreland PA	8047.03	Middle
Westmoreland County	Westmoreland PA	8047.04	Mod
Westmoreland County	Westmoreland PA	8047.05	N/A
Westmoreland County	Westmoreland PA	8047.06	Middle
Westmoreland County	Westmoreland PA	8048.01	Mod
Westmoreland County	Westmoreland PA	8048.03	Middle
Westmoreland County	Westmoreland PA	8048.04	Upper
Westmoreland County	Westmoreland PA	8049.01	Middle
Westmoreland County	Westmoreland PA	8049.02	Middle
Westmoreland County	Westmoreland PA	8050.00	Middle
Westmoreland County	Westmoreland PA	8051.00	Middle
Westmoreland County	Westmoreland PA	8052.00	Mod
Westmoreland County	Westmoreland PA	8054.00	Low
Westmoreland County	Westmoreland PA	8055.00	Middle
Westmoreland County	Westmoreland PA	8056.00	Middle
Westmoreland County	Westmoreland PA	8058.00	Mod
Westmoreland County	Westmoreland PA	8059.01	Upper
Westmoreland County	Westmoreland PA	8059.03	Upper
Westmoreland County	Westmoreland PA	8059.04	Middle
Westmoreland County	Westmoreland PA	8060.00	Mod
Westmoreland County	Westmoreland PA	8061.00	Mod
Westmoreland County	Westmoreland PA	8062.00	Middle
Westmoreland County	Westmoreland PA	8063.00	Middle
Westmoreland County	Westmoreland PA	8064.00	Middle
Westmoreland County	Westmoreland PA	8065.00	Middle
Westmoreland County	Westmoreland PA	8066.00	Middle
Westmoreland County	Westmoreland PA	8067.00	Mod
Westmoreland County	Westmoreland PA	8068.00	Mod
Westmoreland County	Westmoreland PA	8069.00	Middle
Westmoreland County	Westmoreland PA	8070.00	Mod
Westmoreland County	Westmoreland PA	8071.00	Middle
Westmoreland County	Westmoreland PA	8072.01	Middle
Westmoreland County	Westmoreland PA	8072.02	Middle
Westmoreland County	Westmoreland PA	8073.00	Mod
Westmoreland County	Westmoreland PA	8074.01	Middle
Westmoreland County	Westmoreland PA	8074.03	Upper
Westmoreland County	Westmoreland PA	8074.04	Middle
Westmoreland County	Westmoreland PA	8075.00	Middle

Area	County	Census Tract	Tract Income
Westmoreland County	Westmoreland PA	8076.00	Middle
Westmoreland County	Westmoreland PA	8077.00	Middle
Westmoreland County	Westmoreland PA	8078.00	Middle
Westmoreland County	Westmoreland PA	8079.01	Mod
Westmoreland County	Westmoreland PA	8079.02	Middle
Westmoreland County	Westmoreland PA	8081.00	Mod
Westmoreland County	Westmoreland PA	8082.00	Mod
Westmoreland County	Westmoreland PA	8083.00	Mod
Westmoreland County	Westmoreland PA	8084.01	Middle
Westmoreland County	Westmoreland PA	8084.02	Middle
Westmoreland County	Westmoreland PA	8085.00	Middle
Westmoreland County	Westmoreland PA	8086.00	Middle



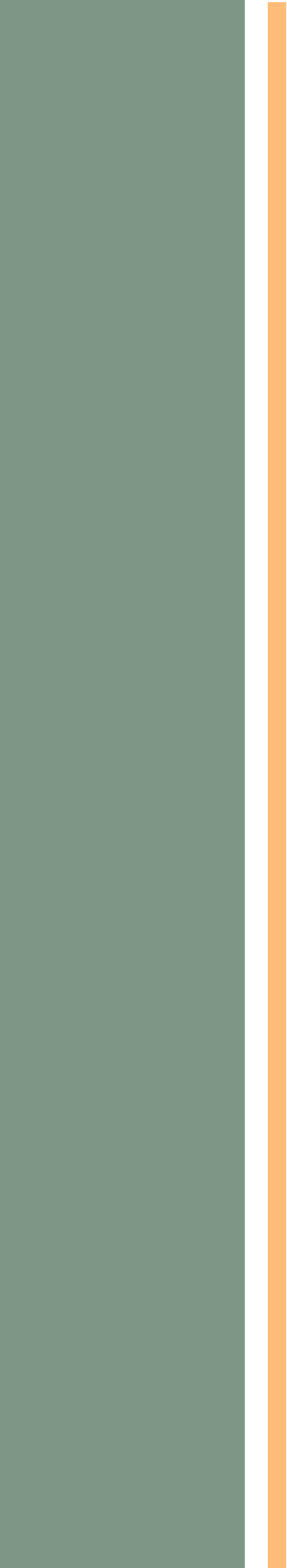
CRA Disclosure Statements

CRA Disclosure Statements for the previous two (2) years may be obtained from the Federal Financial Institutions Examination Council (FFIEC) website.

Please visit FFIEC Institution Search by Name to retrieve this information.

- Select the YEAR for which you would like to retrieve the data.
- Enter “Somerset Trust” as the Institution Name.
- Click on “Retrieve by Institutions”.
- Using the drop-down function, you can select the tables and data you would like to retrieve. Alternatively, you may select “Retrieve All Tables”, which will provide you all tables in PDF format.

By accessing the information through the link above, you will leave Somerset Trust Company’s website. Somerset Trust Company does not control and is not responsible for the content, privacy practices, security, or availability of external websites. Please review the policies applicable to the external site.

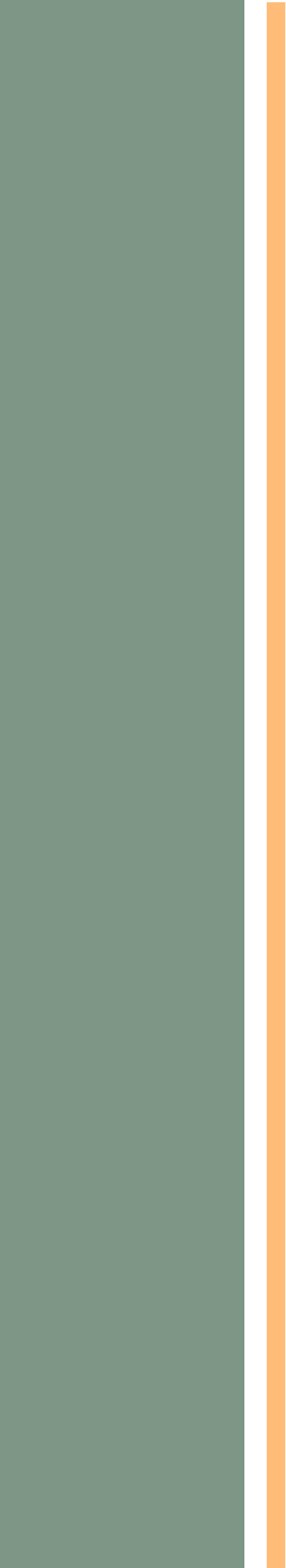


Home Mortgage Disclosure Act Notice

Somerset Trust Company Home Mortgage Disclosure Act (HMDA) Disclosure Statements may be obtained online from the Consumer Financial Protection Bureau website.

Please visit www.consumerfinance.gov/hmda and click on “Download data for a specific institution”. Search using “Somerset Trust” and select the year(s) you would like to view and download. Alternatively, you can search using “Somerset Trust” at: <https://ffiec.cfpb.gov/data-publication/modified-lar/2025> and select the year(s) you would like to view and download.

By accessing the HMDA information through the links above, you will leave Somerset Trust Company’s website. Somerset Trust Company does not control and is not responsible for the content, privacy practices, security, or availability of external websites. Please review the policies applicable to the external site.



Written Comments

The Bank received one (1) public comment for the timeframe covering the current and prior two calendar years. Please refer to the following pages for details.



Federal Deposit Insurance Corporation
350 Fifth Avenue, Suite 1200, New York, New York 10118

New York Region

September 4, 2025

Board of Directors
Somerset Trust Company
151 W. Main Street
Somerset, Pennsylvania 15501

**Subject: Community Reinvestment Act Protest of Applications to Establish Branches at
11361 Route 30, Irwin, PA AND 3894 State Route 981, Mt. Pleasant, PA
Application Tracking Nos. 20250813 and 20250814**

Dear Members of the Board:

We received the attached e-mail correspondence from [REDACTED], concerning your institution's applications to establish branches in Irwin, PA, and Mt. Pleasant (Norvelt), PA. We reviewed the correspondence in accordance with the guidelines of 12 C.F.R. Section 303 and deemed it a Community Reinvestment Act (CRA) protest for the purposes of the applications.

The e-mail raises concerns regarding your bank's record of mortgage lending to Black/African Americans in Pennsylvania. We must research these concerns, and as a result, the subject applications have been removed from expedited processing.

You may provide a written response to the protest to me within ten business days after the date of this letter, or by September 18, 2025, in accordance with 12 C.F.R. Section 303. If you choose to respond in writing to the protester, please provide me with a copy. You should also forward a copy to each supervisory authority that received a copy of the application.

As a reminder, please send correspondence to this office as a PDF document to NYmailroom@fdic.gov. Please notify Acting Assistant Regional Director Rose Egbuiwe at regbuiwe@fdic.gov within three business days of receiving this letter of whether you intend to respond to the protest. If you have any questions concerning the status of your application, please contact Case Manager Drew Schulte at dschulte@fdic.gov.

Sincerely,
Robert P. Cordeiro
Acting Deputy Regional Director

cc: Pennsylvania Department of Banking and Securities
Federal Reserve Bank of Cleveland
[REDACTED]

Response Summary:

This submission is for submitting comments to the FDIC for consideration at an upcoming CRA examination and/or pending bank application. In addition, you may also submit your comments directly to the financial institution.

For all consumer complaints please use the consumer assistance complaint form at the Consumer Response Center.

[The FDIC Privacy Policy is available for your review.](#)

Q21. I am making

- a comment about a pending bank application.

Bank Name : Somerset Trust Company #20250814

State of Bank : Pennsylvania

City of Bank : SOMERSET

Q14. First Name

[REDACTED]

Q13. Last Name

[REDACTED]

Q21. Organization

[REDACTED]

Q11.

Address line 1

[REDACTED]

Q10. Address line 2

[REDACTED]

Q9. City

NYC

Q8. State

- New York

Q18. Zip Code

10013

Q16. Email

[REDACTED]

Q15. Phone

[REDACTED]

Q2. You may upload a document here

N/A

Q20. Enter your Comments (Limited to 8,000 characters)

August 30, 2025

Via FDIC website comment box

Federal Deposit Insurance Corporation

Attention: CRA and Deputy Executive Secretary

550 17th Street NW, Washington, DC 20429

Re: Timely Comment on Branch Application

Dear CRA and Deputy Executive Secretary Jones:

On behalf of [REDACTED] and in my personal capacity this is a timely comment opposing the pending application b [REDACTED] company to expand with a deposit facility at 3894 State Route 981 MOUNT PLEASANT, PA. The application is listed as filed on August 20 with a comment period running through September 11. This August 30 comment is timely.

[REDACTED] opposes as illegal the FDIC's proposals in RIN 3064-AG10.

Community Reinvestment Act specifies that "the appropriate Federal financial supervisory agency shall (1) assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of such institution; and (2) take such record into account in its evaluation of an application for a deposit facility by such institution."

That is, the only enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches.

But now the FDIC blithely proposes to eliminate public notice and public comment on branch applications. This is blatantly against the CRA. This proposal to eliminate public notice and comment on branch applications must be withdrawn. Ironically, the FDIC's reasoning is that few comments are filed. So, that is changing.

[REDACTED] has reviewed the 2024 HMDA data - not in any CRA evaluation - of Somerset Trust Company. In Pennsylvania in 4 it made 754 mortgage loans to whites and only ONE to an African American. This is extremely disparate. A hearing is requested, timely opposition made.

Again, the only enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches. A hearing is requested, timely opposition made.

Please confirm receipt,
thank you for your attention,

/s/

[REDACTED]

About Your Privacy. Use of this form to communicate with the FDIC's Division of Depositor and Consumer Protection is voluntary. Any information that you provide will be analyzed and used solely as comments for consideration at an upcoming Community Reinvestment Act (CRA) examination and/or pending bank application for legal consultation. This form does not collect any personal information about you unless you voluntarily provide it in the "comment" field. Any personal information that you may provide will be retained by the FDIC in accordance with FDIC's CRA records retention schedule.

Please verify your information before submitting.

To correct this information use the back button at the bottom of the page. To submit this information use the next button located at the bottom of the page.

I am making:

a comment about a pending bank application.

Bank Name : Somerset Trust Company #20250814:

State of Bank : Pennsylvania

:

City of Bank : SOMERSET:

First Name:

[REDACTED]

Last Name:

[REDACTED]

Organization:

[REDACTED]

[REDACTED]

Address line 2:

[REDACTED]

City:

NYC

State:

New York

Zip Code:

10013

Email:

[REDACTED]

Phone:

[REDACTED]

You may upload a document here:

Enter your Comments (Limited to 8,000 characters):

August 30, 2025 Via FDIC website comment box Federal Deposit Insurance Corporation Attention: CRA and Deputy Executive Secretary 550 17th Street NW, Washington, DC 20429 Re: Timely Comment on Branch Application Dear CRA and Deputy Executive Secretary Jones: On behalf of [REDACTED] and in my personal capacity this is a timely comment opposing the pending application by Some [REDACTED] to expand with a deposit facility at 3894 State Route 981 MOUNT PLEASANT, PA. The application is listed as filed on August 20 with a comment period running through September 11. This August 30 comment is timely. [REDACTED] opposes as illegal the FDIC's proposals in RIN 3064-AG10. The Community Reinvestment Act specifies that "the appropriate Federal financial supervisory agency shall (1) assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of such institution; and (2) take such record into account in its evaluation of an application for a deposit facility by such institution." That is, the only enforcement mechanism of CRA

is its consideration on applications for deposit facilities: branches. But now the FDIC blithely proposes to eliminate public notice and public comment on branch applications. This is blatantly against the CRA. This proposal to eliminate public notice and comment on branch applications must be withdrawn. Ironically, the FDIC's reasoning is that few comments are filed. So, that is changing. [REDACTED] has reviewed the 2024 HMDA data - not in any CRA evaluation - of Somerset Trust Company. In Pennsylvania [REDACTED] 2024 it made 754 mortgage loans to whites and only ONE to an African American. This is extremely disparate. A hearing is requested, timely opposition made. Again, the only enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches. A hearing is requested, timely opposition made. Please confirm receipt, thank you for your attention. /s/ [REDACTED]

Embedded Data:

<i>bank</i>	Somerset Trust Company #20250814
<i>city</i>	SOMERSET
<i>f</i>	1
<i>state</i>	Pennsylvania

Response Summary:

This submission is for submitting comments to the FDIC for consideration at an upcoming CRA examination and/or pending bank application. In addition, you may also submit your comments directly to the financial institution.

For all consumer complaints please use the consumer assistance complaint form at the Consumer Response Center.

[The FDIC Privacy Policy is available for your review.](#)

Q21. I am making

- a comment about a pending bank application.

Bank Name : Somerset Trust Company #20250813

State of Bank : Pennsylvania

City of Bank : SOMERSET

Q14. First Name

[REDACTED]

Q13. Last Name

[REDACTED]

Q21. Organization

[REDACTED]

Q11.

Address line 1

[REDACTED]

Q10. Address line 2

[REDACTED]

Q9. City

NYC

Q8. State

- New York

Q18. Zip Code

10013

Q16. Email

[REDACTED]

Q15. Phone

[REDACTED]

N/A

August 30, 2025

Federal Deposit Insurance Corporation

550 17th Street NW, Washington, DC 20429

Dear CRÁ and Deputy Executive Secretary Jones:

opposes as illegal the FDIC's proposals in RIN 3064-AG10.

That is, the only enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches.

██████████ has reviewed the 2024 HMDA data - not in any CRA evaluation - of Somerset Trust Company. In Pennsylvania in 2024 it made 754 mortgage loans to whites and only ONE to an African American. This is extremely disparate. A hearing is requested, timely opposition made.

Please confirm receipt,

thank you for your attention,

Please verify your information befor submitting.

I am making:

a comment about a pending bank application.

Bank Name : Somerset Trust Company #20250813:

State of Bank : Pennsylvania

⋮

City of Bank : SOMERSET:

First Name:

[REDACTED]

Last Name:

[REDACTED]

Organization:

[REDACTED]

Chinatown Station:

[REDACTED]

Address line 2:

[REDACTED]

City:

NYC

State:

New York

Zip Code:

10013

Email:

[REDACTED]

Phone:

[REDACTED]

You may upload a document here:

Enter your Comments (Limited to 8,000 characters):

August 30, 2025 Via FDIC website comment box Federal Deposit Insurance Corporation Attention: CRA and Deputy Executive Secretary 550 17th Street NW, Washington, DC 20429 Re: Timely Comment on Branch Application Dear CRA and Deputy Executive Secretary Jones: On behalf of [REDACTED] and in my personal capacity this is a timely comment opposing the pending application by Some [REDACTED] to expand with a deposit facility at 11361 Route 30 IRWIN, PA. The application is listed as filed on August 20 with a comment period running only through September 4 (versus September 11 on an identical application). This August 30 comment is timely. [REDACTED] opposes as illegal the FDIC's proposals in RIN 3064-AG10. The Community Reinvestment Act specifies that "the appropriate Federal financial supervisory agency shall (1) assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of such institution; and (2) take such record into account in its evaluation of an application for a deposit facility by such institution." That is, the only

enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches. But now the FDIC blithely proposes to eliminate public notice and public comment on branch applications. This is blatantly against the CRA. This proposal to eliminate public notice and comment on branch applications must be withdrawn. Ironically, the FDIC's reasoning is that few comments are filed. So, that is changing. [REDACTED] has reviewed the 2024 HMDA data - not in any CRA evaluation - of Somerset Trust Company. In Pennsylvania in 2024 it made 754 mortgage loans to whites and only ONE to an African American. This is extremely disparate. A hearing is requested, timely opposition made. Again, the only enforcement mechanism of CRA is its consideration on applications for deposit facilities: branches. A hearing is requested, timely opposition made. Please confirm receipt, thank you for your attention. /s/ [REDACTED]

Embedded Data:

<i>bank</i>	Somerset Trust Company #20250813
<i>city</i>	SOMERSET
<i>f</i>	1
<i>state</i>	Pennsylvania

September 15, 2025

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Copies sent via email to:

Robert P. Cordeiro
Acting Deputy Regional Director
Federal Deposit Insurance Corporation
NYmailroom@fdic.gov

Meghan Middleton
Financial Institutions Enforcement Administrator
PA Department of Banking and Securities | Bureau of Bank Supervision
memiddleton@pa.gov

[REDACTED]

Somerset Trust Company (the "Bank") received email notification on September 4, 2025 of your response to the Bank's applications pending for branch locations to be established at 11361 Route 30, Irwin, PA and 3894 State Route 981, Mt. Pleasant, PA (Application Tracking Nos. 20230813 and 20250814). The FDIC reviewed your correspondence in accordance with the guidelines of 12 C.F.R. Section 303 and deemed it to be a Community Reinvestment Act ("CRA") protest for the purposes of the applications (your "Protests").

Below, the Bank presents a summary of certain findings from its most recent CRA Examination Performance Evaluation, dated April 14, 2025 (the "Evaluation"). The Evaluation provides support for the Bank's lending performance, as evaluated under the CRA. Such evidence counters any allegation, express or implied, that the Bank has failed to meet the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of our institution. Please note that the Evaluation is available within the Bank's CRA Public File: <https://www.somersestrust.com/upload/CRA-Public-File-06-16-2025.pdf>

- The Evaluation covers the period of time from the prior evaluation, dated July 18, 2022, through April 14, 2025.
- The Bank received an overall rating of **Satisfactory**. As communicated within the Evaluation, "An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities".
- The Lending Test received an overall rating of **High Satisfactory**, reflecting the following:

- Lending levels reflect good responsiveness to the credit needs of the assessment areas.
- A high percentage of loans are made in the bank's assessment areas.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different size.
- The bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The bank has made a relatively high level of community development loans.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and a very small businesses, consistent with safe and sound banking practices.

Importantly, as it relates to your Protests, the Bank received the same CRA rating (*i.e.*, **Satisfactory**) and Lending Test rating (*i.e.*, **High Satisfactory**) for the Pennsylvania assessment area, assessed on its own.

The Bank asserts that the findings from the Evaluation evidence its record of meeting the credit needs of the communities in which it serves, including low- and moderate-income neighborhoods, consistent with our safe and sound operation.

Please also note that the Evaluation summarizes the FDIC's "Discriminatory or Other Illegal Credit Practices Review". That summary specifically states, "Somerset's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices."

The Bank trusts that this response will help to resolve any concern that you had concerning the pending applications. Additionally, the Bank is hopeful that this response will eliminate the need for a formal hearing on this matter.

Sincerely,

SOMERSET TRUST COMPANY

By: 

Christopher R. Robbins, Esq.

SVP and General Counsel



Public File Requests

To request a copy of Somerset Trust Company's Public File, please visit any of our branch locations, or send an email to: compliance@somersettrust.com.