



LAKE SHORE BANK

COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE 2025

Most recent update: 01/20/2026

Please contact Eric Hohenstein, Compliance/CRA Officer, with any questions regarding the CRA public file at (716) 366-4070 extension 0682, or CRA@mylsbank.com.

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Community Reinvestment Act Notice

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

Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC Federal Deposit Insurance Corporation, 350 Fifth Avenue, Suite 1200, New York, NY 10118. You may send written comments about our performance in helping to meet community credit needs to Lake Shore Bank, ATTN: CRA Officer, 31 East 4th Street, Dunkirk, NY 14048 and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Lake Shore Bancorp, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045 an announcement of applications covered by the CRA filed by bank holding companies.



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

August 19, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lake Shore Savings Bank
Charter Number 705506

128 E 4th St
Dunkirk, NY 14048

Office of the Comptroller of the Currency
Corporate One Office Park Building 2
4075 Monroeville Boulevard, Suite 430
Monroeville, PA 15146

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 **Outstanding**.

The lending test is rated: Satisfactory.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on Lake Shore Savings Bank's (Lake Shore or the bank) Satisfactory performance in the state of New York (NY).
- The Community Development (CD) Test rating is based on Lake Shore's excellent responsiveness to CD needs in the state of New York.
- A substantial majority of loans are originated and purchased inside the bank's assessment areas (AAs).
- The loan-to-deposit (LTD) ratio is more than reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable.

The bank's quarterly net LTD ratio beginning April 1, 2021, through December 31, 2023, averaged 93.6 percent. During this period, the quarterly LTD ratio ranged from a low of 86.5 percent to a high of 99.7 percent. Lake Shore's quarterly average LTD ratio compares favorably to four financial institutions of similar size that operate in Chautauqua County, NY and Erie County, NY. The quarterly average net LTD ratio for the peer group was 75.2 percent, ranging from a quarterly low of 70.4 percent to a quarterly high of 82.1 percent during the same period.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs.

The bank originated and purchased 92.0 percent of its total loans by number and 85.7 percent by dollar inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

The below table illustrates the number and dollar volume of home mortgage loans the bank originated inside and outside the AAs.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	363	92.8	28	7.2	391	80,597	90.7	8,296	9.3	88,893
2022	441	91.1	43	8.9	484	71,783	87.1	10,671	12.9	82,454
2023	211	92.5	17	7.5	228	31,123	72.6	11,722	27.4	42,845
Total	1,015	92.0	88	8.0	1,103	183,503	85.7	30,689	14.3	214,192
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Description of Institution

Lake Shore Savings Bank is an intrastate, federally chartered stock savings bank headquartered in Dunkirk, New York. Lake Shore was chartered as a New York savings and loan association in 1891. In 2006, the institution converted from a state-chartered mutual savings and loan association to a federal savings bank charter. As of December 31, 2023, Lake Shore reported total assets of \$710.5 million and tier one capital of \$91.9 million. Lake Shore Mutual Holding Company (LSMHC) maintains a controlling interest in the bank, owning 64.0 percent of the outstanding stock as of December 31, 2023. LSMHC is a single bank holding company with no other operations. There has been no merger or acquisition activity during the evaluation period.

As of December 31, 2023, Lake Shore had one rating area, and operated within two AAs in the state of New York, including Chautauqua County which is not part of a Metropolitan Statistical Area (MSA) and Erie County, which is part of the Buffalo-Cheektowaga-Niagara Falls, NY MSA. Both Chautauqua and Erie Counties are contiguous counties in southwestern New York State. The AAs do not arbitrarily exclude low- or moderate- income geographies.

Lake Shore operates 11 branch locations within the two AAs. Five branches are in Chautauqua County, including the main office branch in Dunkirk, NY. The remaining six branches are in Erie County. All branches have lobby and drive-up window facilities except the Westfield Branch, which only has a lobby facility. Branches offer standard business hours during weekdays and all branches offer Saturday hours. The bank operates 16 ATMs, including five standalone non-deposit ATMs, three of which are located on college campuses. Lake Shore did not open or close any branches during the evaluation period with the most recent branch opening occurring in 2013.

Lake Shore's principal business consists of attracting local deposits and investing those deposits into commercial real estate loans, one- to four-family residential mortgages loans, home equity lines of credit, and to a lesser extent, commercial business loans, consumer loans, and investment securities. Mortgage products include fixed- and adjustable-rate loans for the purchase, refinance, and construction of one- to four-family and multifamily dwellings. Commercial real estate lending has become an increased area of focus for the bank over the past few years as the bank seeks to grow the loan portfolio with an emphasis on the origination of short-term adjustable-rate commercial real estate, commercial

business, and home equity loans. Consumer loan offerings consist of home equity loans and lines of credit, auto loans, and personal loans. Consumer deposit products including checking accounts, savings accounts, money market accounts, health savings accounts, certificates of deposit, individual retirement accounts (IRAs), and ATM and debit cards. Services for businesses include commercial checking and remote deposit capture. The bank offers online account opening and online mortgage applications, free mobile banking, and mobile deposit through several smart phone applications.

As of December 31, 2023, Lake Shore reported total loans and leases of \$562.3 million, representing 79.1 of total assets, of which 97.2 percent was secured by real estate. The loan portfolio consists of approximately 43.6 percent residential real estate mortgages, 30.4 percent commercial real estate, 3.4 percent construction, 2.6 percent commercial & industrial, and less than one percent of individual and other loans.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. Lake Shore's last Public Evaluation (PE), dated June 1, 2021, was rated Outstanding.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated Lake Shore using the Intermediate Small Bank CRA evaluation procedures, which includes a Lending Test and Community Development Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through its lending activities and considers the bank's performance pursuant to the following criteria: Geographic Distribution, Borrower Distribution, and Response to CRA Complaints. The Community Development Test evaluates the bank's responsiveness to the Community Development needs of its AAs through qualified lending, investments and donations, and services. To evaluate performance under the Lending Test, examiners reviewed home mortgage loans originated between January 1, 2021, and December 31, 2023.

Due to changes in demographic data and census tract income-level designations that resulted from the 2020 U.S. Census data that became effective January 1, 2022, the OCC evaluated two analysis periods. Examiners analyzed Lake Shore's home mortgage lending performance for January 1, 2021, through December 31, 2021 (2021 analysis period) using the 2015 American Community Survey (ACS) demographic data. For January 1, 2022, through December 31, 2023, (2022-2023 analysis period), examiners used the 2020 U.S. Census demographic data. Examiners provided more consideration to Lake Shore's lending performance during the 2022-2023 analysis period as this represented a longer period of performance with more loan origination volume. Appendix D includes separate lending data for each of the analysis periods.

The bank's primary loan product during the evaluation period was home mortgages which comprised 64.5 percent of the bank's total loans and leases as of December 31, 2023. Examiners verified the accuracy of reported Home Mortgage Disclosure Act (HMDA) data and CD activities prior to conducting analysis and drawing conclusions.

In assessing performance with respect to the Community Development Test, examiners evaluated the bank's community development loans, services, and investments made between January 1, 2021, and December 31, 2023. In concluding on the bank's overall performance, examiners weighed the bank's performance under the Lending Test and Community Development Test equally.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

Lake Shore’s overall rating is based solely on its performance in the state of New York.

The state of New York rating is based on full-scope reviews of the Chautauqua County, NY Non-MSA AA (Chautauqua County, NY AA) and the Erie County, NY MSA AA (Erie County, NY AA). The Chautauqua County, NY AA received more weight as 61.8 percent of total deposits and 56.6 percent of total mortgage loans (by count) are in the Chautauqua County, NY AA. In comparison, 38.2 percent of total deposits and 43.4 percent of total mortgage loans (by count) are in the Erie County, NY AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) 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 New York

CRA rating for the State of New York: Outstanding

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibits excellent geographic distribution of loans in the state.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.
- The bank was not subject to any CRA related complaints during the evaluation period.
- The bank's performance under the Community Development Test is Satisfactory.

Description of Institution's Operations in New York

Lake Shore has two AAs in the state of New York, the Chautauqua County, NY AA and the Erie County, NY AA. The bank has not made any changes to the AAs during the evaluation period. Please refer to the overall description of institution's operations for additional information.

Chautauqua County, NY AA

Lake Shore operates five full-service branches in Chautauqua County that offer traditional deposit and loan products and services in the AA. Drive-up windows and ATMs are available at all offices except the Dunkirk and Westfield locations. The Dunkirk location has a drive-up window but no ATM; an ATM is located at the bank's corporate headquarters less than one-half mile away. The Westfield office only has a lobby facility with an ATM but no drive-up window. As of December 31, 2023, two branches were in moderate-income CTs, and three branches were in middle-income CTs. During the evaluation period, the income designation of three CTs where branches are located changed. The designation for the Dunkirk branch changed from middle to moderate; the Jamestown branch changed from low to moderate; and the Lakewood branch changed from upper to middle.

According to the Federal Deposit Insurance Corporation (FDIC) deposit market share data as of June 30, 2023, Lake Shore ranks third among eight institutions with 16.0 percent of the market share. Lake Shore's total deposits in the AA were \$332.6 million or 56.6 percent of the bank's total deposits. The top two depository institutions in the AA, Community Bank, NA (CBNA) and Manufacturers and Traders Trust Company (M&T Bank) held 46.1 percent of the market share.

Lake Shore originated 627 mortgage loans totaling \$76.0 million in the AA during the evaluation period. This represented 61.8 percent by count and 41.4 percent by dollar volume of total mortgage loans originated during the evaluation period. Competition for mortgage loans is strong and includes local commercial and savings banks, branches of larger regional and nationwide banks, and national mortgage lenders. Based on the 2023 Peer Mortgage Data, there were 110 lending institutions within the AA

competing for mortgage applications. Lake Shore ranked fourth, with a market share of 8.2 percent by count and 6.9 percent by dollar volume. The top three lenders with a combined market share of 38.9 percent by count and 30.0 percent by dollar volume are CBNA, M&T Bank, and Northwest Bank.

As of the 2015 ACS Census, the 36 census tracts (CTs) that comprise the bank's AA include two low-income geographies, four moderate-income geographies, 27 middle-income geographies, two upper-income geographies, and one geography that has not been assigned an income classification. As of the 2020 U.S. Census, the 37 CTs that comprise the bank's AA include one low-income geography, nine moderate-income geographies, 23 middle-income geographies, three upper-income geographies, and one geography that has not been assigned an income classification.

Employment and Economic Factors

According to the Bureau of Labor and Statistics, the non-seasonally adjusted unemployment rate for Chautauqua County was 5.0 percent as of December 2023, an improvement from 9.1 percent in January 2021 when rates were elevated due to the COVID-19 pandemic. Despite the improvement, Chautauqua County's unemployment rate remains above both the New York state and national unemployment rates of 4.6 percent and 3.7 percent, respectively, as of December 2023.

Housing

The OCC considered housing affordability for low- and moderate-income borrowers as additional performance context when concluding on the bank's lending performance in the AA. In determining housing affordability for low- and moderate-income borrowers, examiners used the median housing value in the AA to calculate an estimated monthly mortgage payment assuming a 30-year mortgage with a 6.5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses. Examiners calculated an estimated monthly income for low- and moderate-income borrowers based on the median family income in Table A and compared the estimated monthly mortgage payment to the estimated monthly income for low- and moderate-income borrowers. OCC examiners used a 6.5 percent fixed-interest rate based on the rise in interest rates during the 2022-2023 period.

Based on the median housing value, the calculated maximum affordable monthly mortgage payment was \$615. Based on the median family income, the maximum affordable monthly mortgage payment was \$863 for low-income families and \$1,380 for moderate-income families. Based on these calculations, low-income borrowers would likely be challenged to qualify for and afford home mortgage financing in the AA.

Additionally, there are limited opportunities for residential mortgage lending in low-income geographies in the AA. As of the 2020 U.S. Census, there was only one low-income geography in the 37 CTs that comprise the AA. Housing units in this geography represent 3.2 percent of total units in the AA and only 0.4 percent are owner-occupied.

Community Contact

Examiners reviewed two Community Needs Assessments conducted during the evaluation period by a Community Action Agency (CAA). The CAA indicated that one of the most significant issues in the county is rent-burdened households, or households whose gross rent comprises more than 30 percent of their income. In Chautauqua County, rent-burdened households account for 50.4 percent of the rental

population, which creates challenges for these households to meet other basic needs. The assessments noted the need for affordable housing, first-time homebuyer programs, outreach on fair housing, financial education, and homeownership, and activities that promote the development of new affordable housing. The assessments also identified the need for community services for low- and moderate-income individuals and families, including home healthcare, mental health support, preventative health, youth assistance programs, food banks, and access to technology.

Table A – Demographic Information of the AA						
AA: Chautauqua County, NY AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	36	5.6	11.1	75.0	5.6	2.8
Population by Geography	132,646	4.1	11.2	80.0	4.6	0.0
Housing Units by Geography	66,741	4.6	10.6	82.1	2.6	0.0
Owner-Occupied Units by Geography	37,284	1.4	9.2	86.1	3.2	0.0
Occupied Rental Units by Geography	16,262	13.3	16.1	68.4	2.3	0.0
Vacant Units by Geography	13,195	3.0	7.7	87.9	1.3	0.0
Businesses by Geography	8,156	10.5	7.8	77.6	4.1	0.0
Farms by Geography	513	0.6	0.6	97.9	1.0	0.0
Family Distribution by Income Level	33,580	24.5	18.3	21.9	35.2	0.0
Household Distribution by Income Level	53,546	28.0	16.4	18.9	36.6	0.0
Median Family Income Non-MSAs - NY		\$59,570	Median Housing Value			\$86,206
			Median Gross Rent			\$616
			Families Below Poverty Level			13.8%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the AA						
AA: Chautauqua County, NY AA 2022 – 2023 Combined						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	37	2.7	24.3	62.2	8.1	2.7
Population by Geography	127,657	2.6	23.4	66.8	7.3	0.0
Housing Units by Geography	67,656	3.2	21.0	70.5	5.3	0.0
Owner-Occupied Units by Geography	36,795	0.4	18.5	74.2	6.9	0.0
Occupied Rental Units by Geography	16,830	10.2	35.2	49.6	5.0	0.0
Vacant Units by Geography	14,031	2.3	10.4	86.0	1.3	0.0
Businesses by Geography	9,522	6.4	17.8	70.4	5.5	0.0
Farms by Geography	566	0.5	3.7	90.3	5.5	0.0
Family Distribution by Income Level	32,567	23.3	19.1	21.9	35.7	0.0
Household Distribution by Income Level	53,625	29.4	16.5	17.8	36.3	0.0
Median Family Income Non-MSAs - NY		\$69,021	Median Housing Value			\$97,329
			Median Gross Rent			\$684
			Families Below Poverty Level			11.8%
Source: 2020 U.S. Census and 2023 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Erie County, NY AA

Lake Shore operates six full-service branches in Erie County that offer traditional deposit and loan products and services in the AA. Drive-up windows and ATMs are available at all locations. As of December 31, 2023, one branch was in a moderate-income CT, one branch was in a middle-income CT, and four branches were in upper-income CTs. During the evaluation period, the income designation of the CT where the Kenmore branch is located changed from middle to moderate.

According to the FDIC deposit market share data as of June 30, 2023, Lake Shore ranks eleventh among 19 institutions with 0.37 percent of the market share. Lake Shore's total deposits in the AA were \$254.9 million or 43.4 percent of the bank's total deposits. The top three depository institutions in the AA, M&T Bank, Keybank NA (Keybank), and HSBC Bank USA, NA (HSBC), held 84.4 percent of the market share.

Lake Shore originated 388 mortgage loans totaling \$107.5 million in the AA during the evaluation period. This represented 38.2 percent by count and 58.6 percent by dollar volume of total mortgage loans originated during the evaluation period. Competition for mortgage loans is strong and includes local commercial and savings banks, branches of larger regional and nationwide banks, and national mortgage lenders. Based on the 2023 Peer Mortgage Data, there were 239 lending institutions within the AA competing for mortgage applications. Lake Shore ranked thirty-seventh, with a market share of 0.4 percent by count and dollar volume. The top five lenders with a combined market share of 40.3 percent by count and 34.7 percent by dollar volume are M&T Bank, CBNA, Premium Mortgage Corporation, United Wholesale Mortgage, and Keybank.

As of the 2015 ACS Census, the 237 census tracts that comprise the bank's AA include 38 low-income geographies, 41 moderate-income geographies, 90 middle-income geographies, 60 upper-income geographies, and eight geographies that have not been assigned an income classification.

As of the 2020 U.S. Census, the 261 census tracts that comprise the bank's AA include 40 low-income geographies, 46 moderate-income geographies, 102 middle-income geographies, 63 upper-income geographies, and 10 geographies that have not been assigned an income classification.

Employment and Economic Factors

According to the Bureau of Labor and Statistics, the non-seasonally adjusted unemployment rate for Chautauqua County was 4.4 percent as of December 2023, an improvement from 7.5 percent in January 2021 when the rates were elevated due to the coronavirus pandemic. Erie County's unemployment rate is below the state unemployment rate of 4.6 percent but remains above the national unemployment rate of 3.7 percent as of December 2023.

Housing

The OCC considered housing affordability for low- and moderate-income borrowers as additional performance context when concluding on the bank's lending performance in its AAs. In determining housing affordability for low- and moderate-income borrowers, examiners used the median housing value in the AA to calculate an estimated monthly mortgage payment assuming a 30-year mortgage with a 6.5 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses. Examiners calculated an estimated monthly income for low-income and moderate-income borrowers based on the median family income in Table A and compared the estimated monthly mortgage payment to the estimated monthly income for low-income and moderate-income borrowers. OCC examiners used a 6.5 percent fixed-interest rate based on the rise in interest rates during the 2022-2023 period.

Based on the median housing value, the calculated maximum affordable monthly mortgage payment was \$1,058. Based on the median family income, the maximum affordable monthly mortgage payment was \$994 for low-income families and \$1,590 for moderate-income families.

Community Contact

Representatives from two community organizations were contacted during the evaluation period. The first organization, a Community Development Corporation (CDC), is focused on breaking the cycle of intergenerational poverty in south Buffalo, NY. The contact mentioned a "dire need" for affordable housing, stating existing housing is extremely old, in bad condition, and vacancies are not available. The contact also mentioned the need for investment in new stores to spark development and retain residents. The other organization provides meals through food pantries, soup kitchens, emergency shelters, and hunger-relief agencies; nutrition assistance; nutrition education; baby needs; and job training in Western New York. The contact stated opportunities exist for banks to provide grants for their capital campaign in support of larger, more impactful efforts.

Table A – Demographic Information of the Assessment Area						
AA: Erie County, NY AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	237	16.0	17.3	38.0	25.3	3.4
Population by Geography	921,584	13.6	13.3	37.7	33.7	1.7
Housing Units by Geography	420,782	15.1	14.8	38.7	31.2	0.2
Owner-Occupied Units by Geography	248,889	7.4	11.2	41.8	39.6	0.0
Occupied Rental Units by Geography	133,957	24.8	19.3	35.8	19.7	0.5
Vacant Units by Geography	37,936	31.7	22.7	28.4	16.6	0.6
Businesses by Geography	77,237	10.9	11.3	33.4	39.6	4.8
Farms by Geography	1,817	4.4	5.1	42.1	46.7	1.7
Family Distribution by Income Level	229,957	22.1	16.5	19.9	41.6	0.0
Household Distribution by Income Level	382,846	25.9	15.0	16.4	42.6	0.0
Median Family Income MSA - 15380 Buffalo-Cheektowaga, NY MSA		\$67,108	Median Housing Value			\$130,261
			Median Gross Rent			\$742
			Families Below Poverty Level			10.9%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the AA						
AA: Erie County, NY AA 2022 – 2023 Combined						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	261	15.3	17.6	39.1	24.1	3.8
Population by Geography	954,236	12.5	15.3	40.5	29.9	1.8
Housing Units by Geography	429,708	12.3	16.3	42.4	28.4	0.7
Owner-Occupied Units by Geography	254,697	5.8	12.1	46.4	35.2	0.4
Occupied Rental Units by Geography	138,213	20.4	22.5	37.0	19.0	1.1
Vacant Units by Geography	36,798	26.1	22.2	34.1	16.5	1.1
Businesses by Geography	97,611	9.2	13.1	39.9	34.0	3.8
Farms by Geography	2,133	3.9	8.5	47.0	39.4	1.2
Family Distribution by Income Level	228,440	22.2	16.3	20.6	40.9	0.0
Household Distribution by Income Level	392,910	25.4	15.2	16.9	42.5	0.0
Median Family Income MSA - 15380 Buffalo-Cheektowaga, NY MSA		\$79,486	Median Housing Value			\$167,394
			Median Gross Rent			\$871
			Families Below Poverty Level			9.6%
Source: 2020 U.S. Census and 2023 D&B Data 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 New York

The bank's overall rating is based entirely on the state of New York rating. The bank state rating is based on performance in the Chautauqua County, NY AA and Erie County, NY AA. Examiners placed more weight on performance in the Chautauqua County, NY AA as it represents 56.6 percent of the bank's deposit base and 61.8 percent of mortgage loans, by count.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's lending performance in the state of New York is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state. The OCC placed more weight on the bank's performance in moderate-income geographies which provided more lending opportunities due to the limited number of owner-occupied housing units in low-income geographies.

Home Mortgage Loans

Refer to Table O in the state of New York 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.

Chautauqua County, NY AA

The geographic distribution of the bank's home mortgage lending was excellent.

2021

The percentage of home mortgage loans in low- and moderate-income geographies was near to the percentage of owner-occupied housing units in those geographies and exceeded the aggregate percentage of all reporting lenders.

2022 – 2023

The percentage of home mortgage loans in low-income geographies exceeded the percentage of owner-occupied housing units in those geographies but was well below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of owner-occupied housing units in those geographies and the aggregate percentage of all reporting lenders.

Erie County, NY AA

The geographic distribution of the bank's home mortgage lending was reasonable.

2021

The percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied housing units in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units in those geographies and exceeded the aggregate percentage of all reporting lenders.

2022 - 2023

The percentage of home mortgage loans in low-income geographies was well below both the percentage of owner-occupied housing units in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to both the percentage of owner-occupied housing units in those geographies and the aggregate percentage of all reporting lenders.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels given the product lines offered by the bank. The OCC considered challenges low-income borrowers would likely encounter to qualify and afford home mortgage financing, as previously discussed.

Home Mortgage Loans

Refer to Table P in the state of New York 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.

Chautauqua County, NY AA

The borrower distribution of the bank's home mortgage lending was reasonable.

2021

The percentage of home mortgage loans to low-income borrowers was near to the percentage of low-income families but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of moderate-income families and was near to the aggregate percentage of all reporting lenders.

2022 – 2023

The percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families but approximated the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of moderate-income families and was near to the aggregate percentage of all reporting lenders.

Erie County NY, AA

The borrower distribution of the bank's home mortgage lending was reasonable.

2021

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families but was near to the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families but was well below the aggregate percentage of all reporting lenders.

2022 – 2023

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families but was near to the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers approximated the percentage of moderate-income families and was near to the aggregate percentage of all reporting lenders.

Responses to Complaints

The bank was not subject to any CRA complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of New York is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Chautauqua County, NY AA	3	10.7	917	2.2
Erie County, NY AA	21	75.0	37,488	92.9
Broader Regional	4	14.3	1,965	4.9
Total	28	100.0	40,370	100.0

Chautauqua County, NY AA

Lake Shore made three qualified CD loans totaling \$916,920, representing 1.8 percent of allocated tier 1 capital. By dollar volume, 39.3 percent of loan funds were for affordable housing, 7.8 percent funded economic development activities, and 52.9 percent funded community services. These loans were responsive to identified community credit needs.

The following are examples of the bank's CD loans that illustrate the bank's responsiveness to CD needs to the AA:

- The bank made a \$485,000 loan that provided community services to low- and moderate-income residents in the AA. Loan proceeds funded the purchase of equipment for a not-for-profit acute care hospital located in the city of Dunkirk, NY. The facility is a critical access hospital that offers Emergency Room services in an area that is otherwise underserved.
- The bank made a \$360,000 loan for affordable housing. The loan provided permanent financing for a mixed-used property in a moderate-income census tract in Dunkirk, NY. The property includes space for a small business and three housing rental units offering affordable rents.

Erie County, NY AA

Lake Shore made 21 CD loans totaling \$37.5 million, representing 94.0 percent of allocated tier 1 capital. By dollar volume, 38.0 percent of the loans were for affordable housing, 17.8 percent funded economic development activities, 3.5 percent funded community services, and 40.7 percent funded revitalization and stabilization efforts. These loans exhibit excellent responsiveness to identified community credit needs.

The following are examples of the bank's CD loans that illustrate the bank's responsiveness to the CD needs of the AA:

- The bank made a \$5.5 million loan that supported affordable housing. This loan provided permanent financing for 25 multi-family apartment buildings consisting of 100 units located in a middle-income census tract. All units offer affordable rents.
- The bank made a \$2.1 million loan that supported affordable housing. This loan provided funds for the acquisition of a multi-family apartment complex located in a moderate-income census tract. The housing complex consists of 40 housing units which are restricted to seniors and offer affordable rents.
- The bank made a \$1.3 million loan under the SBA's Paycheck Protection Program (PPP) to a small business that provides placement assistance to the unemployed. This loan responds to the identified need for job training and supports community services.

Broader Regional

Lake Shore made four CD loans totaling \$1.9 million for affordable housing projects in the broader regional area that provided a total of 31 units offering affordable rents in moderate-income geographies in Genesee and Niagara Counties. A portion of the proceeds of one loan was also used to renovate a property into a dental practice that will provide community services to low- and moderate-income individuals.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Chautauqua County, NY AA	0	0	34	89	34	43.6	89	7.4	0	0
Erie County, NY AA	0	0	38	55	38	48.7	55	4.6	0	0
Broader Regional	1	707	4	4	5	6.4	711	58.9	0	0
Statewide	1	351	0	0	1	1.3	351	29.1	0	0
TOTAL	2	1,058	76	148	78	100.0	1,206	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

While Lake Shore did not make any investments in its AAs during the evaluation period, the bank has one regional prior period investment and one statewide prior period investment outstanding with book values at the end the evaluation period of \$706,723 and \$351,003, respectively. Additionally, the bank made 76 donations and grants totaling \$147,584 to organizations that benefit or serve low- and moderate-income individuals and geographies in its AAs and in the regional area.

Chautauqua County, NY AA

Lake Shore provided donations and grants to 22 different organizations during the evaluation period totaling \$89,033. The bank made one qualified donation for \$2,000 related to affordable housing, 30 qualified donations and grants totaling \$84,783 to community service organizations that provided needed services to low- and moderate-income individuals, and three qualified donations and grants related to revitalization and stabilization efforts.

Erie County, NY AA

Lake Shore provided donations and grants to 33 different organizations during the evaluation period totaling \$54,500. The bank made one qualified donation for \$1,000 related to affordable housing, 34 qualified donations and grants totaling \$49,050 to community service organizations that provided needed services to low- and moderate-income individuals, two qualified grants totaling \$3,500 related to economic development, and one qualified donation for \$1,000 related to revitalization and stabilization efforts.

Regional and Statewide

Lake Shore had one outstanding prior period investment in the regional area with a book value at the end the evaluation period of \$706,723. The municipal bond purchased was issued by a school district that predominantly serves low- and moderate-income students. The bank also made four qualified donations totaling \$4,000 to three community service organizations that provided needed services to low- and

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

moderate-income individuals in the regional area. Lake Shore also had one prior period statewide investment with a book value at the end of the evaluation period of \$351,003. The municipal bond purchased was issued by a school district that predominantly services low- and moderate-income students.

Extent to Which the Bank Provides Community Development Services

During the evaluation period, 15 employees provided financial and technical expertise for 14 organizations in the AAs, volunteering a total of 988 hours of service.

Chautauqua County, NY AA

Ten bank employees served on boards or committees for eight different organizations, volunteering a total of 477 total hours during the evaluation period. The following examples demonstrate the bank's responsiveness to CD Service needs:

- A bank employee committed 118 hours and demonstrated leadership as Treasurer for an organization that provides meals to low- and moderate-income individuals.
- Two bank employees contributed 69 combined hours of service as Board and Finance Committee Members at an organization committed to providing opportunities to children in need.
- Two bank employees contributed 40 combined hours of service and demonstrated leadership as Board Members for an economic development organization. The organization focuses on revitalizing and stabilizing low- and moderate-income geographies by attracting new businesses, while promoting the retention and expansion of existing businesses. Assistance in the form of incentives including tax abatements, low interest loans, and bond financing enhances the opportunities for job creation and retention by businesses.

Erie County, NY AA

Five bank employees served on boards and committees for six different organizations, volunteering a total of 511 total hours during the evaluation period. The following examples demonstrate the bank's responsiveness to CD Service needs:

- A bank employee contributed 288 hours as Chairman of the Board, demonstrating leadership while advising on financial and credit matters for an organization that serves as an economic driver in support for small businesses and small farms in Western New York. The organization also provides educational scholarships.
- An employee provided financial literacy education via a seminar on mortgage lending and related frequently asked questions for first time homebuyers. The public event was held in a moderate-income geography in Buffalo, NY.

Homebuyer Dream Program

Lake Shore also participated in the New York Federal Home Loan Bank (FHLBNY) Homebuyer Dream Program, which provides down payment and closing cost assistance to qualified first-time homebuyers

earning at or below 80 percent of the area median income. The program also offers funds for homeownership counseling costs. Lake Shore made 39 loans total loans through the program during the review period.

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 MSA(s) and non-MSA(s) 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:	1/1/2021 – 12/31/2023	
Bank Products Reviewed:	Home Mortgage Loans Community Development Loans, Investments, and Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
New York		
Chautauqua County, NY AA	Full-Scope	Chautauqua County
Erie County, NY AA	Full-Scope	Erie County

Appendix B: Summary State Ratings

RATINGS Lake Shore Savings Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Lake Shore Savings Bank	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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/assessment area.

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 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 LMI 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): A 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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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/assessment area.

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.

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.

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 multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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.

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/assessment area. 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 O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Chautauqua County, NY AA	236	30,072,220	65.0	2,650	1.4	1.3	0.7	9.2	7.2	7.0	86.1	88.6	89.1	3.2	3.0	3.3	0.0	0.0	0.0
Erie County, NY AA	127	50,524,597	35.0	31,986	7.4	8.7	4.3	11.2	10.2	9.0	41.8	44.1	42.2	39.6	37.0	44.5	0.0	0.0	0.1
Total	363	80,596,817	100.0	34,636	6.6	3.9	4.0	10.9	8.3	8.8	47.6	73.0	45.8	34.9	14.9	41.3	0.0	0.0	0.1
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% Lake Shore Savings Bank (10000705506) excluded from Aggregate																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Chautauqua County, NY AA	391	45,966,718	60.0	1,774	0.4	0.5	1.0	18.5	31.7	22.3	74.2	56.0	70.7	6.9	11.8	5.9	0.0	0.0	0.0
Erie County, NY AA	261	56,939,088	40.0	16,694	5.8	3.4	5.6	12.1	10.0	12.9	46.4	42.1	45.7	35.2	43.7	35.3	0.4	0.8	0.5
Total	652	102,905,806	100.0	18,468	5.2	1.7	5.2	12.9	23.0	13.8	49.9	50.5	48.1	31.6	24.5	32.5	0.4	0.3	0.4
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Chautauqua County, NY AA	236	30,072,220	65.0	2,650	24.5	14.4	9.8	18.3	19.9	21.8	21.9	26.3	21.6	35.2	33.5	36.6	0.0	5.9	10.2
Erie County, NY AA	127	50,524,597	35.0	31,986	22.1	4.7	7.4	16.5	12.6	20.2	19.9	15.0	23.1	41.6	25.2	35.5	0.0	42.5	13.9
Total	363	80,596,817	100.0	34,636	22.4	11.0	7.6	16.7	17.4	20.3	20.1	22.3	23.0	40.7	30.6	35.5	0.0	18.7	13.6
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% Lake Shore Savings Bank (10000705506) excluded from Aggregate																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-2023
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Chautauqua County, NY AA	391	45,966,718	60.0	1,774	23.3	10.0	11.8	19.1	22.5	26.0	21.9	24.3	24.2	35.7	37.1	27.7	0.0	6.1	10.3
Erie County, NY AA	261	56,939,088	40.0	16,694	22.2	5.0	8.6	16.3	16.1	22.5	20.6	16.5	22.6	40.9	42.5	32.5	0.0	19.9	13.8
Total	652	102,905,806	100.0	18,468	22.4	8.0	8.9	16.6	19.9	22.8	20.8	21.2	22.8	40.2	39.3	32.0	0.0	11.7	13.5
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Lake Shore Bank Branch Information, 1/20/2026 (Page 1 of 2)

<u>Depew</u> Address: 570 Dick Road Depew, New York 14043 Census Tract #: 15380 36 029 0100.03 Phone: 716-898-2022	<u>Dunkirk</u> Address: 128 East Fourth Street Dunkirk, New York 14048 Census Tract #: NA 36 013 0357.00 Phone: 716-366-4070	<u>East Amherst</u> Address: 5751 Transit Road East Amherst, New York 14051 Census Tract #: 15380 36 029 0146.05 Phone: 716-688-6114	<u>Fredonia</u> Address: 30 East Main Street Fredonia, New York 14063 Census Tract #: NA 36 013 0358.00 Phone: 716-673-9555	<u>Hamburg</u> Address: 59 Main Street Hamburg, New York 14075 Census Tract #: 153890 36 029 0134.00 Phone: 716-646-9480
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Day	Lobby	Drive-In	Day	Lobby	Drive-In	Day	Lobby	Drive-In	Day	Lobby	Drive-In	Day	Lobby	Drive-In
Mon.	9:00-4:00	9:00-4:00	Mon.	9:00-4:00	8:00-4:30	Mon.	9:00-4:00	9:00-4:00	Mon.	9:00-4:00	8:00-5:00	Mon.	9:00-4:00	9:00-4:00
Tues.	9:00-4:00	9:00-4:00	Tues.	9:00-4:00	8:00-4:30	Tues.	9:00-4:00	9:00-4:00	Tues.	9:00-4:00	8:00-5:00	Tues.	9:00-4:00	9:00-4:00
Wed.	9:00-4:00	9:00-4:00	Wed.	9:00-4:00	8:00-4:30	Wed.	9:00-4:00	9:00-4:00	Wed.	9:00-4:00	8:00-5:00	Wed.	9:00-4:00	9:00-4:00
Thurs.	9:00-5:00	9:00-5:00	Thurs.	9:00-4:00	8:00-5:00	Thurs.	9:00-5:00	9:00-5:00	Thurs.	9:00-4:00	8:00-5:00	Thurs.	9:00-5:00	9:00-5:00
Fri.	9:00-5:00	9:00-5:00	Fri.	9:00-5:00	8:00-5:00	Fri.	9:00-5:00	9:00-5:00	Fri.	9:00-5:00	8:00-5:00	Fri.	9:00-5:00	9:00-5:00
Sat.	9:00-12:00	9:00-12:00	Sat.	9:00-12:00	8:00-12:00	Sat.	9:00-12:00	9:00-12:00	Sat.	9:00-12:00	8:00-12:00	Sat.	9:00-12:00	9:00-12:00

Lake Shore Bank Branch Information, 1/26/2025 (Page 2 of 2)

Kenmore

Address: 3438 Delaware Avenue
Kenmore, New York 14217

Census Tract #: 15380 36 029 0082.02

Phone: 716-898-2010

Branch Manager: Santo Tomasine

Day	Lobby	Drive-In
Mon.	9:00-4:00	9:00-4:00
Tues.	9:00-4:00	9:00-4:00
Wed.	9:00-4:00	9:00-4:00
Thurs.	9:00-5:00	9:00-5:00
Fri.	9:00-5:00	9:00-5:00
Sat.	9:00-12:00	9:00-12:00

Lakewood

Address: Wegman's Plaza
1 Green Avenue, WE
Lakewood, New York 14701

Census Tract #: NA 36 013 0372.00

Phone: 716-483-3400

Day	Lobby	Drive-In
Mon.	9:00-4:00	8:30-4:00
Tues.	9:00-4:00	8:30-4:00
Wed.	9:00-4:00	8:30-4:00
Thurs.	9:00-4:00	8:30-4:00
Fri.	9:00-5:00	8:30-5:00
Sat.	9:00-12:00	8:30-12:00

Orchard Park

Address: 3111 Union Road
Orchard Park, New York 14127

Census Tract #: 15380 36 029 0137.02

Phone: 716-674-2066

Day	Lobby	Drive-In
Mon.	9:00-4:00	9:00-4:00
Tues.	9:00-4:00	9:00-4:00
Wed.	9:00-4:00	9:00-4:00
Thurs.	9:00-5:00	9:00-5:00
Fri.	9:00-5:00	9:00-5:00
Sat.	9:00-12:00	9:00-12:00

Snyder

Address: 4950 Main St.
Snyder, NY 14226

Census Tract #: 15380 36 029 0094.02

Phone: 716-898-2101

Day	Lobby	Drive-In
Mon.	9:00-4:00	9:00-4:00
Tues.	9:00-4:00	9:00-4:00
Wed.	9:00-4:00	9:00-4:00
Thurs.	9:00-5:00	9:00-5:00
Fri.	9:00-5:00	9:00-5:00
Sat.	9:00-12:00	9:00-12:00

Westfield

Address: 106 East Main Street
Westfield, New York 14787

Census Tract #: NA 36 013 0365.00

Phone: 716-326-4414

Days	Hours
Mon.	9:00-4:00
Tues.	9:00-4:00
Wed.	9:00-4:00
Thurs.	9:00-4:00
Fri.	9:00-5:00
Sat.	9:00-12:00



STATEMENT OF BRANCHES OPENED AND CLOSED

The following grid provides information on the branch offices opened and closed by Lake Shore Bank in the preceding three-year period:

	2022	2023	2024	2025
Branches Opened	None	None	None	None
Branches Closed	None	None	See NOTE 1 below	None

NOTE 1 – On 9/27/2024, Lake Shore Bank closed its Jamestown location at 115 East Fourth Street, Jamestown NY, 14701 in census tract NA 36 013 0303.00.

Loan and Deposit Products List, 1/20/26

Consumer Checking Accounts

Simply LS Checking
Premium LS Checking

Consumer Savings Accounts

Money Market Savings
Statement Savings
Christmas Club Account
Certificates of Deposit (Various Terms,
ranging from 3 months to 60 months)

Individual Retirement Accounts

IRA Certificates of Deposit (Various Terms,
ranging from 3 months to 60 months)
IRA Money Market Savings

Health Savings Accounts

Health Savings Checking Account

Business Checking Accounts

Business Interest Checking
Business Money Market Checkng
Commercial Analyzed Checking
Free Business Checking
IOLA Checking
Landlord/Lease Checking with Tenant Savings
Non Profit Checking
Non Profit NOW Checking

Business Savings Accounts

Business Money Market Savings
Business Savings
Non Profit Money Market Savings

Consumer Loans

Overdraft Line of Credit Loan
Auto Loan
Recreational Vehicle Loan
Share (Cash-Secured) Loan
Consumer Installment Loan - Secured or Unsecured

Consumer Mortgages

1 Year Adjustable Rate Mortgage
5/1 Adjustable Rate Mortgage
7/1 Adjustable Rate Mortgage
Conventional Mortgage - Primary or Second Home
Construction/Permanent Mortgage
Home Equity Line of Credit Mortgage
Investment Property Mortgage
USDA Rural Development Guaranteed Mortgage
No Closing Cost Mortgage

Commercial Loans

Commercial Mortgage
Commercial Term Loan
Commercial Line of Credit Loan
Commercial Overdraft Line of Credit Loan



OUR MISSION

At Lake Shore Bank, "Putting People First" means helping our Customers, energizing our Employees, respecting our Shareholders, and serving the Communities in our region.

Lake Shore's Mission is to deliver outstanding customer service and financial assistance to customers, building lasting customer relationships, and assist customers in achieving their financial goals.

Lake Shore Professionals will meet Customer and Bank needs in an environment providing professional growth opportunities and fair rewards.

We will be responsive to our Shareholders by maintaining a strong financial position as an independent bank with an emphasis on profitability, fair Shareholder returns, and Bank safety and soundness.

We will build on our success as a locally operated financial institution, to serve the financial needs of our Communities.

Revised: 7/21/25

BRANCH LOCATIONS

For more information, call or stop by any of our convenient branch locations:

570 Dick Road
Depew
(716) 898-2022

128 East 4th Street
Dunkirk
(716) 366-4070

5751 Transit Road
East Amherst
(716) 688-6114

30 East Main Street
Fredonia
(716) 673-9555

59 Main Street
Hamburg
(716) 646-9480

3438 Delaware Avenue
Kenmore
(716) 898-2010

1 Green Avenue
(Wegmans Plaza)
Lakewood
(716) 483-3400

3111 Union Road
Orchard Park
(716) 674-2066

4950 Main Street
Snyder
(716) 898-2101

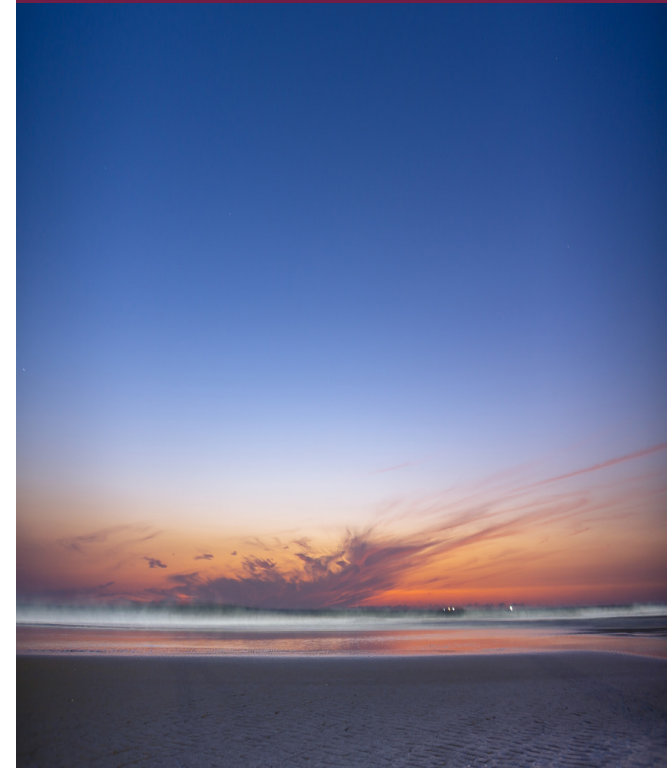
106 East Main Street
Westfield
(716) 326-4414



www.mylsbank.com



SCHEDULE OF FEES AND SERVICES



All fees and service charges are effective as of July 21, 2025



SCHEDULE OF FEES AND SERVICES

GENERAL

Wire Transfers

Incoming.....	\$15.00 per item
Outgoing.....	\$35.00 per item
Online.....	\$25.00 per item

Coin and Currency Fees

Rolled Coin Purchased.....	\$5.00 per \$100
Rolled Coin Deposited.....	\$5.00 per \$100
Currency Purchased.....	\$1.00 per \$1,000

Account Research.....\$30.00 per hour
Checkbook Reconciliation Assistance.....\$30.00 per hour
(All hourly fees will be charged in one-hour increments. No charge in the case of a bank error.)

Legal Papers.....\$100.00 per item
(For each restraining notice, court order, levy, or other legal paper that requires us to place a hold on your account or to pay out money to someone else.)

Dormant Checking Account Charge...\$5.00 per month
(Applies to accounts with no activity within one year.)

Notary Public Fee (non-customer)....\$2.00 per document
Night Deposit Bags Service.....prices dependent on terms of contract

Assisted Telephone Transfer Fee.....\$5.00 per occurrence
Reprinted Account Statements (up to five pages).....\$5.00 per statement

Each Additional Page.....\$1.00 plus account research hourly fee

Incorrect Address Fee/Returned Statement Fee.....\$5.00 per month

Copies of Checks.....\$1.00 per check
Protest Fee.....\$20.00 per item
Collection Item.....\$15.00 per item
Foreign Check Handling Charge.....\$20.00 per item
Canadian Check Handling Charge.....\$5.00 per check

SAFE DEPOSIT BOXES

(Annual rental is priced according to size, per contract terms.)
Late Payment Fee (after 30 days).....\$10.00 per month
Replace Lost Key.....\$10.00 per key
Drilling Expense.....\$200.00 per box

STOP PAYMENTS

Stop Payment Fees.....\$34.00 per item
(Personal checks, EFTs, or ACH)

INSUFFICIENT FUNDS

(Fees may cause negative balances)

Overdraft/NSF Fees

Fee charged for non-sufficient funds, overdrafts, and uncollected funds created by check, in-person withdrawal, ATM/POS/debit card withdrawal, ACH, EFT, or other electronic means.....\$34.00 per item

Each account may be assessed a maximum of four (4) Overdraft/NSF fees per day. A fee will not be assessed if an item results in the account being overdrawn less than \$10.00 or if the item resulting in the overdraft is less than \$10.00.

Continuous Overdraft Fee

If account is overdrawn for five consecutive days, a fee of \$5.00 will be assessed on each day the account remains overdrawn beginning on the fifth day, up to a maximum of \$50.00 (in addition to any other fees assessed).

ITEMS CASHED

(Fees may cause negative balances)

Returned insufficient funds items or returned deposited items (not drawn on Lake Shore Bank)....\$10.00 per item
Returned check for the payment of a loan.....\$34.00 per item
(Includes payments made by ACH, EFT, or other electronic means.)

OVERDRAFT PROTECTION

(Fees may cause negative balances)

Fees to access overdraft line of credit.....\$7.50 per item

BANK ITEMS

Certified Checks.....\$5.00 per check
Cashiers Checks
For customers.....\$5.00 per check

ATM & DEBIT CARD SERVICES/FEES

ATM Withdrawals and Transfers

Foreign Terminals.....\$2.00 per transaction
ATM International Transaction Fee.....\$2.00 per transaction
(In addition to charges assessed by the merchant or other bank where ATM or PIN-based transaction occurred)
Replacement of Debit Cards/PINs.....\$10.00 per card

CHECK PRINTING FEES

Check printing fees vary with quantity and style of checks ordered. Costs include taxes, shipping, and handling.

ONLINE BILL PAY SERVICE

The first 20 transactions per month are free. After that, a fee of \$0.50 per transaction will be assessed to your checking account. If you do not use your Bill Pay account for 6-months, your account will be deactivated. A reactivation fee may be assessed.

HSA/IRA TRANSFER/ROLLOVER FEE

A fee of \$25.00 shall be processed to transfer HSA/IRA funds to another Financial Institution or Investment Company if such transfer shall involve closing the HSA/IRA Plan Account with Lake Shore Bank

CHRISTMAS CLUB EARLY WITHDRAWAL FEE

Funds will automatically be disbursed into your Lake Shore Bank deposit account the last week of October. Each time a withdrawal is made prior to the disbursement date in October, a \$5.00 early withdrawal fee may be assessed.

Home Mortgage Disclosure Act Notice

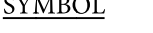
The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

Lake Shore Bank

Loan-To-Deposit Ratio, 2 Year History at 12/31/2025

Note: The following values represent the loan-to-deposit ratio for Lake Shore Bank at the end of the periods listed.

12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2024	6/30/2024	3/31/2024	12/31/2023
93.7	94.4	88.9	95.6	96.0	92.7	93.4	94.5	93.7

<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
Incorporated Place ^{1,2}		
Census Designated Place (CDP) ²		
Census Tract ³		
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		
College or University		
Military		
Prison or Juvenile Detention Center		
National or State Park, Forest, or Recreation Area		
Outside Subject Area		

Where international, state, county, and/or MCD/CDD boundaries coincide, the map uses the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

- 1 "a." following an MCD name denotes a false MCD. "a." following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.
- 2 Place label color corresponds to the place fill color.
- 3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census name, but with leading zeros, and trailing zeros without a suffix. The tract number examples above would have corresponding codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.



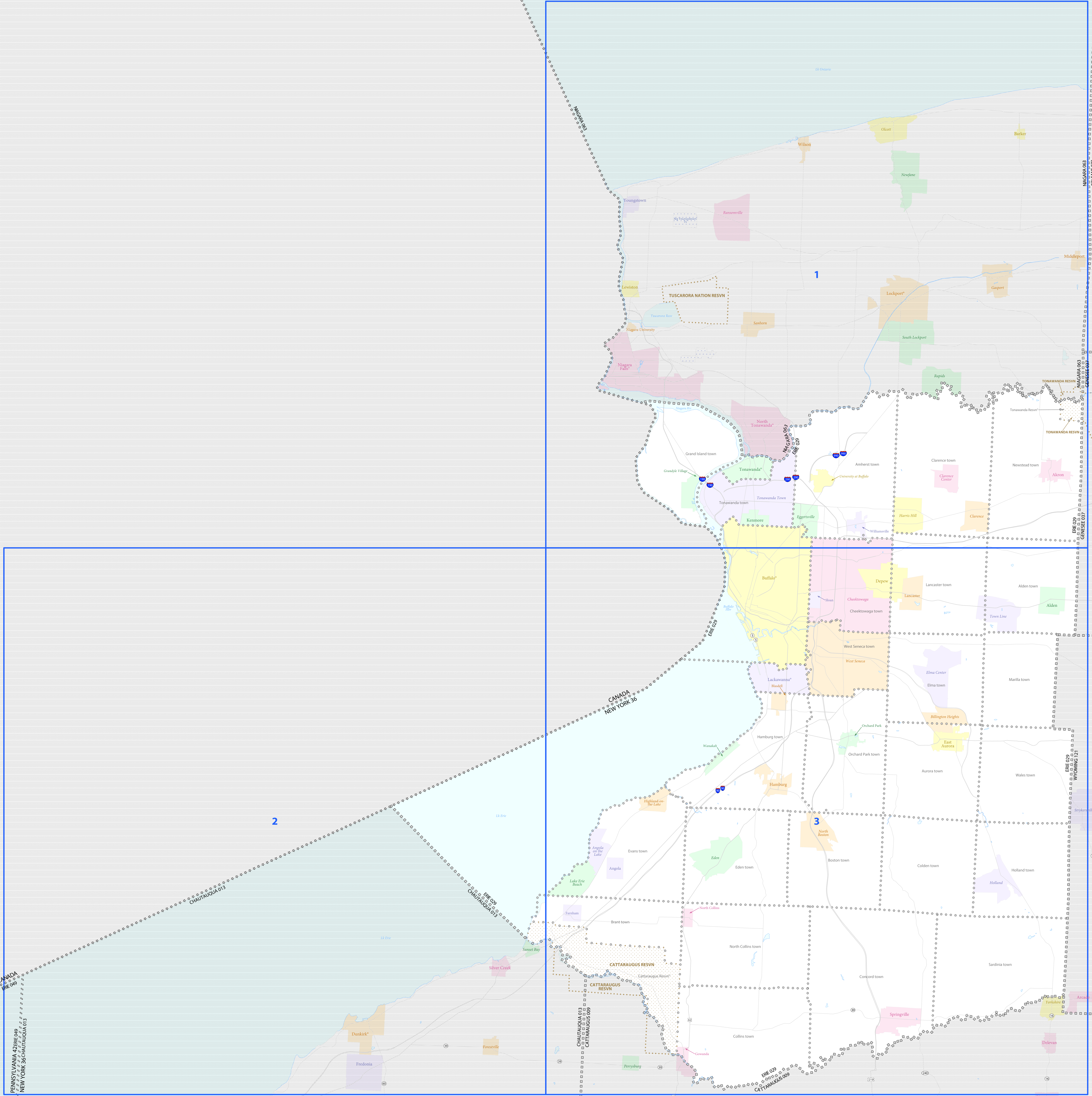
Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 41 14 01
2nd Standard Parallel: 44 15 33
Central Meridian: -75 46 13
Latitude of Projection's Origin: 40 28 38
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Chautauqua County (013)
ENTITY TYPE: County or statistically equivalent entity
ST: New York (36)

2020 CENSUS TRACT REF MAP (PARENT
Sheet ID: 249636013001

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Erie County, NY



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) 2		Incline Village 35100
Off-Reservation Trust Land		TI880	Census Tract 3		33.07
State American Indian Reservation		Tama Resvn 9400			
Alaska Native Regional Corporation		NANA ANRC 52120			
State (or statistically equivalent entity)		NEW YORK 36	DESCRIPTION	SYMBOL	DESCRIPTION
County (or statistically equivalent entity)		ERIE 029	Water Body		Intestate or U.S. Highway
Minor Civil Division (MCD) 1		Bristol town 07485	College or University		State Highway or State Road
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		Hanna CDD 91650	Military		Other Road
Consolidated City		MILFORD 47500	4WD Trail, Sideway, Alley, Walkway, or Ferry		
			Navigable Boundary or Feature Not Elsewhere Classified		
			Outside Subject Area		

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAINTIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 14 01
2nd Standard Parallel: 44 15 33
Central Meridian: 75 46 13
Latitude of Projection Origin: 40 28 38
False Easting: 0
False Northing: 0

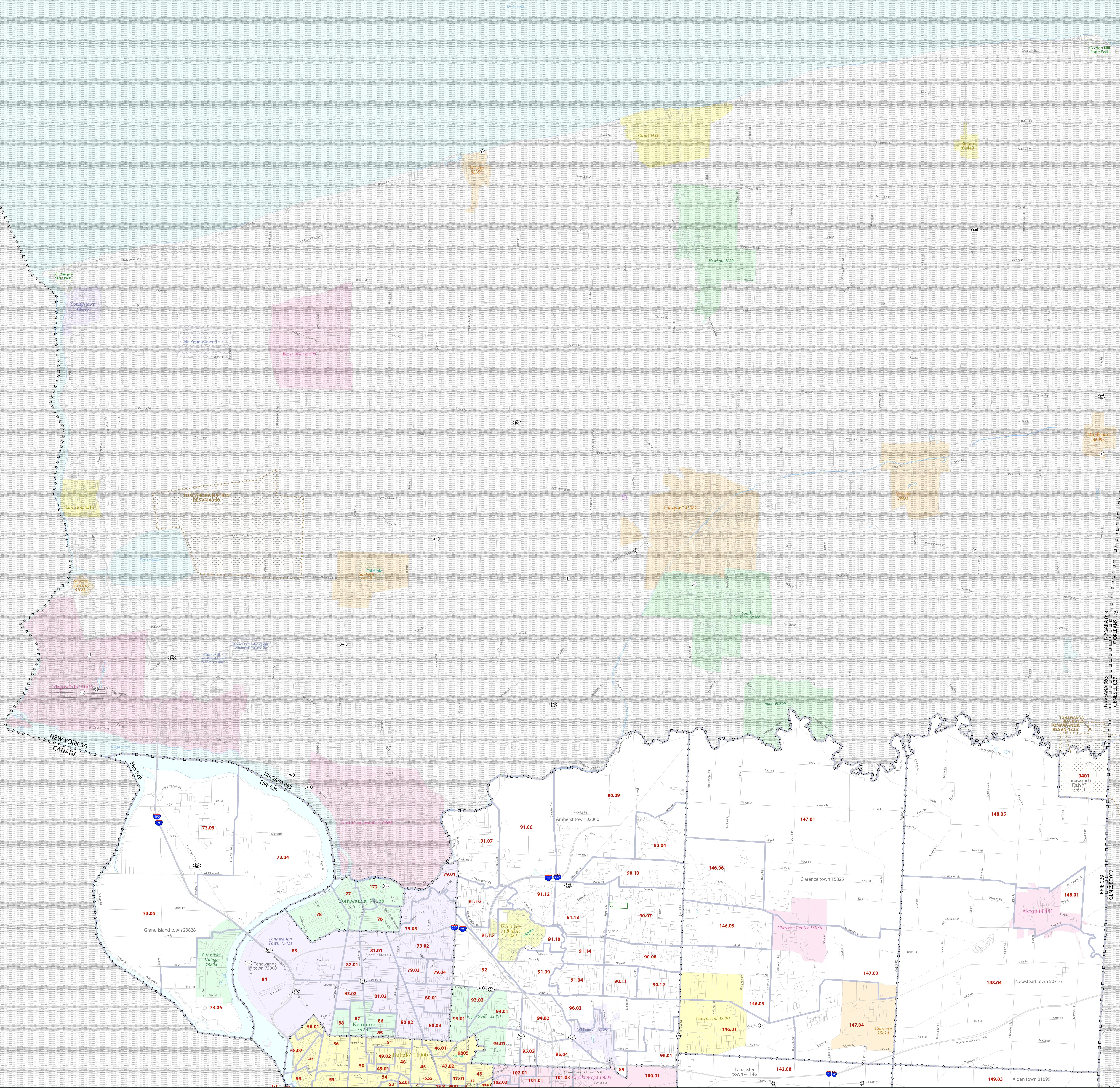
Total Sheets: 4 (Index 1; Parent 3; Inset 0)

NAME: Erie County (029)
ENTITY TYPE: County or statistically equivalent entity
ST: New York (36)

2020 CENSUS TRACT REF MAP (INDEX)
Sheet ID: 249636029000



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Erie County, NY



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation	■■■■■■■	L'ANSE RESVN 1880	Census Designated Place (CDP) 3		Incline Village 35100
Off-Reservation Trust Land	■■■■■■■	TI1880	Census Tract 3		33.07
State American Indian Reservation	■■■■■■■	Tama Resvn 9400			
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120	DESCRIPTION	SYMBOL	DESCRIPTION
State (or statistically equivalent entity)		NEW YORK 36	Water Body		Pleasant Lake
County (or statistically equivalent entity)		ERIE 029	College or University		College or University
Minor Civil Division (MCD) 1		Bristol town 07485	Military		Fort Belvoir
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		Hanna CDP 91650	Prison or Juvenile Detention Center		NYDC
Consolidated City		MILLFORD 47500	Natural or State Park, Forest, or Recreation Area		Yosemite NP
			Outside Subject Area		

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD code denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 147.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 147020, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 41 14 01
2nd Standard Parallel: 44 15 33
Central Meridian: 75 46 13
Latitude of Projection Origin: 40 28 38
False Easting: 0
False Northing: 0

Key to Adjacent Sheets

	1	
2	3	

Sheet Location within Entity

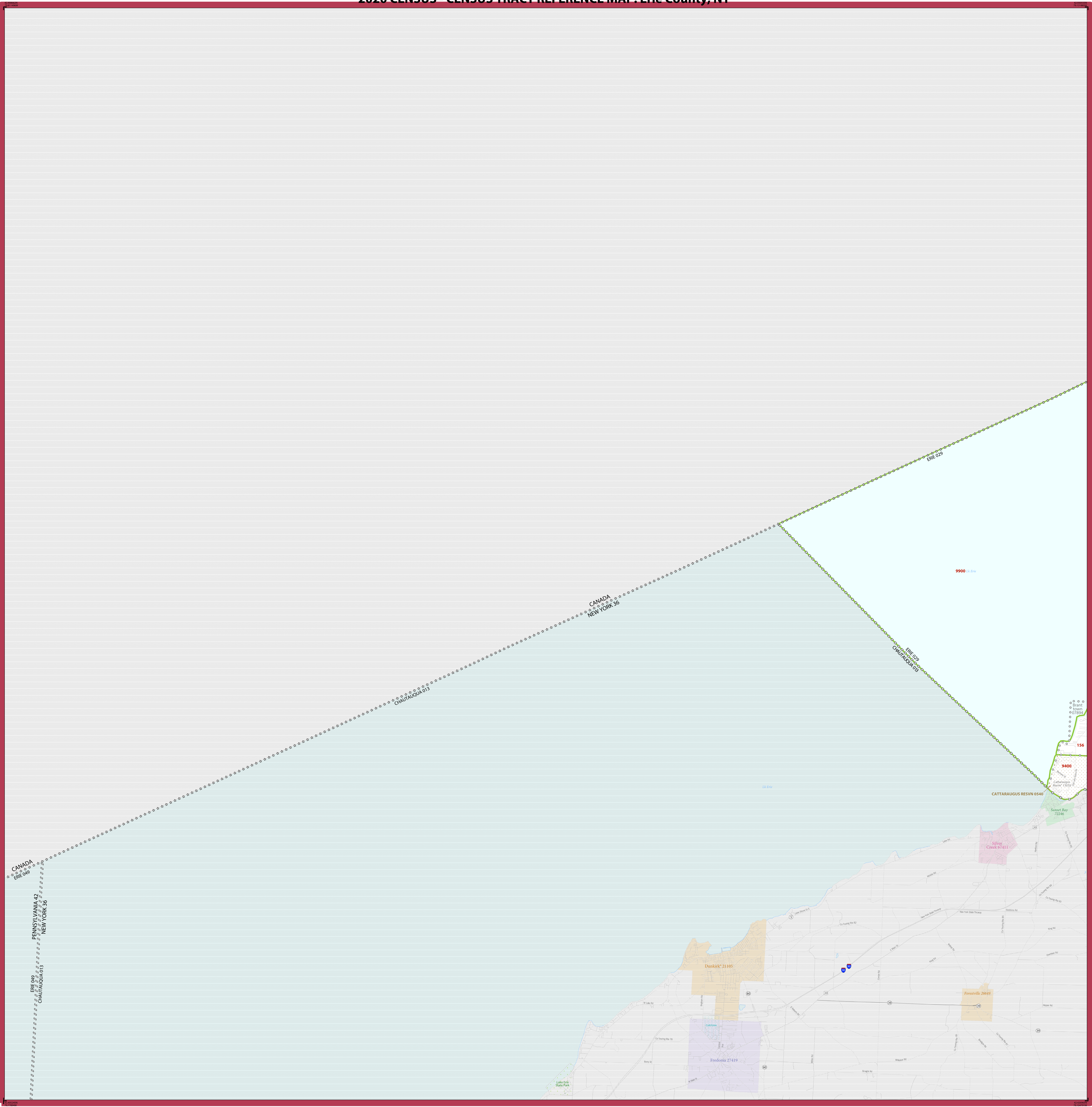
Sheet 1 of 3 PARENT sheets
Total Sheets: 4 (Index 1; Parent 3; Inset 0)

NAME: Erie County (029)
ENTITY TYPE: County or statistically equivalent entity
ST: New York (36)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249630029001

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Erie County, NY



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	T1880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) ¹	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

LEGEND

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place 1,2	■■■■
Census Designated Place (CDP) ³	■■■■
Census Tract ³	■■■■

DESCRIPTION	SYMBOL
Water Body	■
College or University	■
Military	■
Prison or Juvenile Detention Center	■
Natural or State Park, Forest, or Recreation Area	■
Outside Subject Area	■

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Railway, Alley, Walkway, or Ferry	■
Neighborhood Boundary or Feature Not Elsewhere Classified	■
Inset Area	■

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

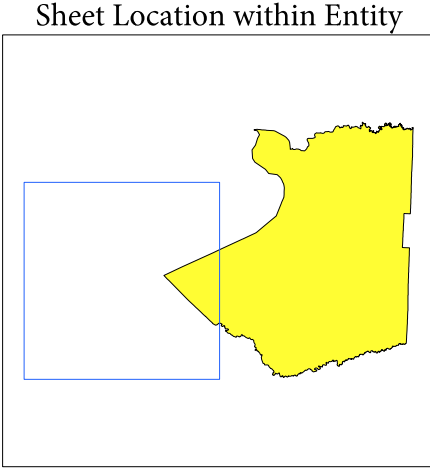
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Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 14 01
2nd Standard Parallel: 44 15 33
Central Meridian: 75 46 13
Latitude of Projection's Origin: 40 28 38
False Easting: 0
False Northing: 0

		1
	2	3



Sheet 2 of 3 PARENT sheets
Total Sheets: 4 (Index 1; Parent 3; Inset 0)

NAME: Erie County (029)
ENTITY TYPE: County or statistically equivalent entity
ST: New York (36)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249636029002



[illegible]

<u>LABEL STYLE</u>	
Davis 18100	
<i>Incline Village 35100</i>	
33.07	
<u>DESCRIPTION</u>	<u>SYMBOL</u>
Interstate or U.S. Highway	
State Highway or State Road	
Other Road	
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAI/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau



2020 CENSUS TRACT REF MAP (PARENT
Sheet ID: 249636029003



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	013	0301.00	Moderate	No	65.03	\$83,800	\$54,495	\$44,615	3413	27.69	945	709	1459
36	013	0302.00	Moderate	No	51.80	\$83,800	\$43,408	\$35,542	3984	26.05	1038	961	1716
36	013	0303.00	Moderate	No	66.45	\$83,800	\$55,685	\$45,590	1973	42.07	830	398	1078
36	013	0304.00	Middle	No	91.09	\$83,800	\$76,333	\$62,500	4015	15.94	640	1102	1942
36	013	0305.00	Low	No	48.74	\$83,800	\$40,844	\$33,444	3284	33.34	1095	156	1346
36	013	0306.00	Moderate	No	65.49	\$83,800	\$54,881	\$44,936	3436	25.73	884	717	1566
36	013	0307.00	Middle	No	90.53	\$83,800	\$75,864	\$62,111	4324	19.10	826	1165	2153
36	013	0308.00	Moderate	No	73.83	\$83,800	\$61,870	\$50,658	4283	20.48	877	1078	1947
36	013	0351.00	Middle	No	93.73	\$83,800	\$78,546	\$64,306	4313	12.03	519	1443	2306
36	013	0353.00	Upper	No	122.60	\$83,800	\$102,739	\$84,116	2564	9.44	242	951	1122
36	013	0354.00	Moderate	No	56.70	\$83,800	\$47,515	\$38,902	3049	50.34	1535	598	1219
36	013	0355.00	Middle	No	80.08	\$83,800	\$67,107	\$54,946	2876	44.99	1294	675	1195
36	013	0356.00	Moderate	No	64.07	\$83,800	\$53,691	\$43,958	3443	39.76	1369	912	1471
36	013	0357.00	Moderate	No	75.10	\$83,800	\$62,934	\$51,528	3375	45.54	1537	777	1322
36	013	0358.00	Middle	No	112.79	\$83,800	\$94,518	\$77,381	3422	17.80	609	768	1498
36	013	0359.01	Upper	No	130.07	\$83,800	\$108,999	\$89,241	4542	16.07	730	1528	1740
36	013	0359.02	Upper	No	120.79	\$83,800	\$101,222	\$82,875	2159	29.50	637	49	93
36	013	0360.00	Middle	No	101.72	\$83,800	\$85,241	\$69,792	4152	16.40	681	1484	2227
36	013	0361.00	Middle	No	98.71	\$83,800	\$82,719	\$67,727	4629	7.04	326	1613	2490
36	013	0363.00	Middle	No	83.53	\$83,800	\$69,998	\$57,313	4309	19.66	847	1220	2239
36	013	0364.01	Middle	No	117.88	\$83,800	\$98,783	\$80,875	2628	9.82	258	819	3013
36	013	0364.02	Middle	No	103.10	\$83,800	\$86,398	\$70,733	3425	7.74	265	1282	2273
36	013	0365.00	Middle	No	107.18	\$83,800	\$89,817	\$73,536	4553	9.11	415	1591	2503
36	013	0366.00	Middle	No	88.02	\$83,800	\$73,761	\$60,393	3330	6.88	229	1071	1913
36	013	0367.00	Middle	No	99.29	\$83,800	\$83,205	\$68,125	4382	4.50	197	1191	1786
36	013	0368.01	Middle	No	95.48	\$83,800	\$80,012	\$65,511	2241	5.89	132	874	1565

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36	013	0368.02	Middle	No	92.69	\$83,800	\$77,674	\$63,594	2072	5.74	119	708	963
36	013	0369.01	Middle	No	106.13	\$83,800	\$88,937	\$72,813	2769	6.43	178	1028	1346
36	013	0369.02	Middle	No	112.30	\$83,800	\$94,107	\$77,050	3135	5.81	182	1193	2458
36	013	0370.00	Middle	No	108.70	\$83,800	\$91,091	\$74,575	3406	5.55	189	1290	1581
36	013	0371.00	Middle	No	119.84	\$83,800	\$100,426	\$82,222	4137	10.03	415	1096	2194
36	013	0372.00	Middle	No	98.11	\$83,800	\$82,216	\$67,313	3728	9.92	370	1089	1533
36	013	0373.00	Middle	No	101.52	\$83,800	\$85,074	\$69,655	5040	7.20	363	1501	2407
36	013	0374.00	Middle	No	96.00	\$83,800	\$80,448	\$65,865	3711	5.34	198	1205	1689
36	013	0375.00	Middle	No	98.85	\$83,800	\$82,836	\$67,821	4853	6.10	296	1686	2192
36	013	0376.00	Middle	No	90.02	\$83,800	\$75,437	\$61,761	2702	12.10	327	867	1198
36	013	9900.00	Unknown	No	0.00	\$83,800	\$0	\$0	0	0.00	0	0	0

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36	029	0001.10	Moderate	No	60.03	\$96,900	\$58,169	\$47,721	2673	33.45	894	515	1165
36	029	0002.00	Moderate	No	73.48	\$96,900	\$71,202	\$58,411	4450	34.79	1548	701	1822
36	029	0005.00	Low	No	46.58	\$96,900	\$45,136	\$37,031	2112	28.41	600	505	1044
36	029	0006.00	Middle	No	104.16	\$96,900	\$100,931	\$82,798	4563	15.93	727	1398	2037
36	029	0007.00	Middle	No	109.76	\$96,900	\$106,357	\$87,250	3551	10.08	358	1209	1626
36	029	0008.00	Middle	No	108.50	\$96,900	\$105,137	\$86,250	4636	17.52	812	1192	1914
36	029	0009.00	Moderate	No	77.54	\$96,900	\$75,136	\$61,636	2349	21.24	499	612	1100
36	029	0010.00	Middle	No	96.45	\$96,900	\$93,460	\$76,667	6270	31.99	2006	1299	2770
36	029	0011.00	Middle	No	84.78	\$96,900	\$82,152	\$67,396	3324	26.32	875	780	1378
36	029	0014.03	Low	No	26.35	\$96,900	\$25,533	\$20,948	1781	97.92	1744	151	665
36	029	0014.04	Low	No	24.63	\$96,900	\$23,866	\$19,583	1202	97.67	1174	57	342
36	029	0015.00	Low	No	42.25	\$96,900	\$40,940	\$33,583	1612	91.07	1468	343	770
36	029	0016.01	Low	No	31.12	\$96,900	\$30,155	\$24,740	1616	83.91	1356	193	553
36	029	0016.02	Low	No	27.14	\$96,900	\$26,299	\$21,574	1358	88.00	1195	184	756
36	029	0017.00	Moderate	No	55.93	\$96,900	\$54,196	\$44,457	1908	46.70	891	430	875
36	029	0019.00	Moderate	No	71.00	\$96,900	\$68,799	\$56,441	3189	26.62	849	763	1675
36	029	0023.00	Low	No	47.43	\$96,900	\$45,960	\$37,708	3566	42.34	1510	683	1441
36	029	0024.00	Low	No	42.07	\$96,900	\$40,766	\$33,445	4647	50.96	2368	873	2021
36	029	0025.02	Moderate	No	78.70	\$96,900	\$76,260	\$62,560	2048	90.09	1845	382	710
36	029	0027.03	Low	No	23.74	\$96,900	\$23,004	\$18,870	1843	90.18	1662	148	455
36	029	0027.04	Low	No	34.40	\$96,900	\$33,334	\$27,344	2335	92.51	2160	233	699
36	029	0028.01	Low	No	18.87	\$96,900	\$18,285	\$15,000	1512	84.92	1284	100	692
36	029	0028.02	Low	No	40.88	\$96,900	\$39,613	\$32,500	1138	85.33	971	85	544
36	029	0029.00	Low	No	40.29	\$96,900	\$39,041	\$32,031	2475	94.02	2327	386	1065
36	029	0030.00	Moderate	No	54.54	\$96,900	\$52,849	\$43,355	3092	89.33	2762	375	1062
36	029	0031.00	Moderate	No	53.86	\$96,900	\$52,190	\$42,818	2361	92.16	2176	358	1042

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36	029	0033.01	Moderate	No	52.87	\$96,900	\$51,231	\$42,027	3800	89.61	3405	942	1919
36	029	0033.02	Low	No	46.44	\$96,900	\$45,000	\$36,920	3877	94.79	3675	414	1418
36	029	0034.00	Low	No	41.16	\$96,900	\$39,884	\$32,721	3588	97.35	3493	501	1474
36	029	0035.01	Low	No	28.96	\$96,900	\$28,062	\$23,027	1722	96.52	1662	239	582
36	029	0035.02	Moderate	No	76.69	\$96,900	\$74,313	\$60,962	2272	97.45	2214	370	1120
36	029	0036.00	Low	No	39.08	\$96,900	\$37,869	\$31,071	2826	93.74	2649	471	1392
36	029	0037.00	Low	No	32.89	\$96,900	\$31,870	\$26,146	4909	93.91	4610	450	1796
36	029	0038.00	Low	No	26.78	\$96,900	\$25,950	\$21,294	3181	90.91	2892	326	1337
36	029	0039.01	Moderate	No	65.82	\$96,900	\$63,780	\$52,321	1126	92.81	1045	209	584
36	029	0040.02	Middle	No	95.20	\$96,900	\$92,249	\$75,673	1495	80.87	1209	237	580
36	029	0040.03	Low	No	37.92	\$96,900	\$36,744	\$30,149	3251	94.09	3059	360	1047
36	029	0041.00	Moderate	No	69.76	\$96,900	\$67,597	\$55,455	4813	93.46	4498	730	2085
36	029	0042.00	Low	No	49.79	\$96,900	\$48,247	\$39,583	3689	96.02	3542	652	1629
36	029	0043.00	Moderate	No	78.65	\$96,900	\$76,212	\$62,519	6373	89.68	5715	1231	2867
36	029	0044.01	Moderate	No	62.99	\$96,900	\$61,037	\$50,074	4475	95.58	4277	960	2082
36	029	0044.02	Low	No	35.04	\$96,900	\$33,954	\$27,857	2900	98.07	2844	156	809
36	029	0045.00	Upper	No	133.23	\$96,900	\$129,100	\$105,903	5529	36.26	2005	1424	1969
36	029	0046.01	Moderate	No	78.17	\$96,900	\$75,747	\$62,137	3394	51.21	1738	612	1380
36	029	0047.01	Middle	No	98.43	\$96,900	\$95,379	\$78,241	2766	92.01	2545	300	1082
36	029	0047.02	Middle	No	84.54	\$96,900	\$81,919	\$67,201	4752	72.56	3448	520	1771
36	029	0048.00	Upper	No	139.30	\$96,900	\$134,982	\$110,729	3874	20.19	782	994	1570
36	029	0049.01	Middle	No	81.98	\$96,900	\$79,439	\$65,167	1418	28.56	405	287	897
36	029	0049.02	Middle	No	102.26	\$96,900	\$99,090	\$81,285	4643	30.89	1434	703	1880
36	029	0050.00	Middle	No	100.64	\$96,900	\$97,520	\$80,000	2538	39.56	1004	479	1076
36	029	0051.00	Moderate	No	73.25	\$96,900	\$70,979	\$58,224	4616	39.88	1841	1065	2289
36	029	0052.01	Upper	No	135.24	\$96,900	\$131,048	\$107,500	3104	28.96	899	784	1319
36	029	0052.02	Moderate	No	73.79	\$96,900	\$71,503	\$58,657	2778	72.03	2001	336	943
36	029	0053.00	Upper	No	133.46	\$96,900	\$129,323	\$106,083	1184	47.04	557	171	337
36	029	0054.00	Upper	No	138.13	\$96,900	\$133,848	\$109,800	3867	26.17	1012	927	1687

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36	029	0055.00	Low	No	41.59	\$96,900	\$40,301	\$33,060	4363	58.51	2553	347	1635
36	029	0056.00	Low	No	40.65	\$96,900	\$39,390	\$32,319	4682	66.19	3099	569	1589
36	029	0057.00	Low	No	41.83	\$96,900	\$40,533	\$33,250	3516	70.48	2478	312	1195
36	029	0058.01	Moderate	No	54.13	\$96,900	\$52,452	\$43,026	3641	56.36	2052	669	1361
36	029	0058.02	Low	No	41.32	\$96,900	\$40,039	\$32,845	5582	68.86	3844	712	1699
36	029	0059.00	Low	No	37.66	\$96,900	\$36,493	\$29,936	4051	62.45	2530	561	1624
36	029	0061.00	Low	No	43.21	\$96,900	\$41,870	\$34,350	5155	72.59	3742	634	2010
36	029	0063.01	Middle	No	103.42	\$96,900	\$100,214	\$82,210	4405	28.20	1242	813	2057
36	029	0063.02	Middle	No	100.17	\$96,900	\$97,065	\$79,625	2693	14.63	394	536	1058
36	029	0065.01	Upper	No	152.35	\$96,900	\$147,627	\$121,103	2999	33.64	1009	630	1231
36	029	0066.01	Middle	No	82.44	\$96,900	\$79,884	\$65,536	2498	42.43	1060	442	1210
36	029	0066.02	Upper	No	193.43	\$96,900	\$187,434	\$153,750	2382	28.88	688	532	597
36	029	0067.01	Middle	No	118.64	\$96,900	\$114,962	\$94,306	3412	36.37	1241	410	1044
36	029	0067.02	Moderate	No	60.20	\$96,900	\$58,334	\$47,857	3314	34.94	1158	215	336
36	029	0068.01	Unknown	No	0.00	\$96,900	\$0	\$0	1063	43.93	467	113	235
36	029	0068.02	Upper	No	220.23	\$96,900	\$213,403	\$175,057	2835	28.08	796	443	954
36	029	0069.01	Low	No	45.89	\$96,900	\$44,467	\$36,483	4201	79.12	3324	428	1492
36	029	0069.03	Middle	No	85.17	\$96,900	\$82,530	\$67,699	1473	56.35	830	387	837
36	029	0069.04	Low	No	44.34	\$96,900	\$42,965	\$35,250	2440	53.73	1311	315	800
36	029	0070.00	Low	No	40.86	\$96,900	\$39,593	\$32,479	3432	72.00	2471	360	1062
36	029	0071.02	Low	No	29.40	\$96,900	\$28,489	\$23,375	2482	69.82	1733	225	688
36	029	0071.03	Low	No	37.81	\$96,900	\$36,638	\$30,057	1397	79.31	1108	51	746
36	029	0071.04	Low	No	29.00	\$96,900	\$28,101	\$23,056	2646	87.11	2305	240	896
36	029	0072.02	Moderate	No	58.18	\$96,900	\$56,376	\$46,250	1564	54.41	851	293	185
36	029	0073.03	Middle	No	118.74	\$96,900	\$115,059	\$94,383	7031	14.11	992	1756	2200
36	029	0073.04	Upper	No	165.51	\$96,900	\$160,379	\$131,563	6283	13.19	829	1920	2217
36	029	0073.05	Upper	No	137.03	\$96,900	\$132,782	\$108,922	2637	9.86	260	991	1070
36	029	0073.06	Middle	No	109.25	\$96,900	\$105,863	\$86,845	5438	10.74	584	2238	2391

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36	029	0076.00	Middle	No	80.20	\$96,900	\$77,714	\$63,750	2873	9.36	269	1166	1394
36	029	0077.00	Middle	No	90.11	\$96,900	\$87,317	\$71,628	4690	13.92	653	1402	2033
36	029	0078.00	Middle	No	84.87	\$96,900	\$82,239	\$67,461	5303	10.82	574	1656	2230
36	029	0079.01	Middle	No	108.59	\$96,900	\$105,224	\$86,319	3025	15.64	473	905	978
36	029	0079.02	Middle	No	105.09	\$96,900	\$101,832	\$83,536	5791	9.79	567	2581	2769
36	029	0079.03	Middle	No	98.44	\$96,900	\$95,388	\$78,250	3348	10.36	347	1200	1333
36	029	0079.04	Upper	No	120.02	\$96,900	\$116,299	\$95,403	3169	11.30	358	1169	1216
36	029	0079.05	Upper	No	123.40	\$96,900	\$119,575	\$98,092	4488	12.72	571	1581	1744
36	029	0080.01	Middle	No	114.08	\$96,900	\$110,544	\$90,682	5598	21.63	1211	1681	2230
36	029	0080.02	Middle	No	102.84	\$96,900	\$99,652	\$81,746	5246	16.05	842	2092	2555
36	029	0080.03	Middle	No	93.08	\$96,900	\$90,195	\$73,986	5159	20.64	1065	1740	2538
36	029	0081.01	Middle	No	97.18	\$96,900	\$94,167	\$77,250	5833	12.98	757	1923	2336
36	029	0081.02	Upper	No	136.08	\$96,900	\$131,862	\$108,170	4493	11.20	503	1600	1792
36	029	0082.01	Middle	No	106.93	\$96,900	\$103,615	\$85,000	2534	13.30	337	898	1180
36	029	0082.02	Moderate	No	75.39	\$96,900	\$73,053	\$59,931	3871	15.84	613	938	1587
36	029	0083.00	Low	No	44.27	\$96,900	\$42,898	\$35,192	2491	39.78	991	154	863
36	029	0084.00	Middle	No	106.84	\$96,900	\$103,528	\$84,926	2385	23.27	555	806	1069
36	029	0085.00	Upper	No	134.10	\$96,900	\$129,943	\$106,591	2569	17.79	457	899	1105
36	029	0086.00	Upper	No	138.40	\$96,900	\$134,110	\$110,014	4713	13.73	647	1383	1838
36	029	0087.00	Middle	No	96.34	\$96,900	\$93,353	\$76,578	4666	18.67	871	1381	2259
36	029	0088.00	Middle	No	91.81	\$96,900	\$88,964	\$72,980	3257	20.54	669	1542	1891
36	029	0089.00	Upper	No	129.17	\$96,900	\$125,166	\$102,679	4200	10.74	451	1362	1725
36	029	0090.04	Upper	No	137.06	\$96,900	\$132,811	\$108,950	3486	16.47	574	1362	1528
36	029	0090.07	Upper	No	198.62	\$96,900	\$192,463	\$157,879	7707	22.08	1702	2634	2823
36	029	0090.08	Upper	No	173.09	\$96,900	\$167,724	\$137,583	5355	20.73	1110	1507	1219
36	029	0090.09	Upper	No	178.72	\$96,900	\$173,180	\$142,059	5905	20.19	1192	1631	2007
36	029	0090.10	Upper	No	195.78	\$96,900	\$189,711	\$155,625	6221	22.63	1408	1697	1955
36	029	0090.11	Upper	No	205.61	\$96,900	\$199,236	\$163,438	3127	17.30	541	1004	1076
36	029	0090.12	Upper	No	140.70	\$96,900	\$136,338	\$111,842	4502	30.28	1363	1309	1678

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36	029	0091.04	Upper	No	156.63	\$96,900	\$151,774	\$124,500	4165	15.94	664	1725	1776
36	029	0091.06	Middle	No	111.82	\$96,900	\$108,354	\$88,887	3144	21.98	691	1049	1346
36	029	0091.07	Moderate	No	74.45	\$96,900	\$72,142	\$59,185	6150	39.61	2436	1110	2094
36	029	0091.09	Middle	No	91.42	\$96,900	\$88,586	\$72,674	3282	30.41	998	943	1145
36	029	0091.10	Unknown	No	0.00	\$96,900	\$0	\$0	6512	45.50	2963	0	6
36	029	0091.12	Middle	No	90.03	\$96,900	\$87,239	\$71,563	3295	22.31	735	440	611
36	029	0091.13	Upper	No	170.09	\$96,900	\$164,817	\$135,202	6787	18.06	1226	2578	2511
36	029	0091.14	Upper	No	128.42	\$96,900	\$124,439	\$102,083	4186	22.17	928	1280	1462
36	029	0091.15	Moderate	No	53.50	\$96,900	\$51,842	\$42,527	4478	50.96	2282	652	883
36	029	0091.16	Middle	No	109.52	\$96,900	\$106,125	\$87,054	5472	30.92	1692	1106	1816
36	029	0092.00	Middle	No	83.86	\$96,900	\$81,260	\$66,662	4570	35.58	1626	1117	1450
36	029	0093.01	Moderate	No	76.03	\$96,900	\$73,673	\$60,435	5625	51.86	2917	1329	2554
36	029	0093.02	Middle	No	97.62	\$96,900	\$94,594	\$77,596	2767	30.03	831	1095	1355
36	029	0094.01	Upper	No	149.64	\$96,900	\$145,001	\$118,945	5763	24.34	1403	1607	2329
36	029	0094.02	Upper	No	144.06	\$96,900	\$139,594	\$114,514	4290	12.49	536	1575	1808
36	029	0095.01	Upper	No	130.40	\$96,900	\$126,358	\$103,654	5199	20.12	1046	1848	2088
36	029	0095.03	Upper	No	152.35	\$96,900	\$147,627	\$121,098	2559	15.20	389	807	892
36	029	0095.04	Middle	No	100.27	\$96,900	\$97,162	\$79,707	4097	15.79	647	1269	1829
36	029	0096.01	Unknown	No	0.00	\$96,900	\$0	\$0	1441	22.48	324	347	466
36	029	0096.02	Upper	No	162.26	\$96,900	\$157,230	\$128,977	5310	20.68	1098	1160	1597
36	029	0097.01	Middle	No	84.53	\$96,900	\$81,910	\$67,197	3056	14.04	429	1003	1350
36	029	0097.02	Middle	No	96.72	\$96,900	\$93,722	\$76,886	4481	10.60	475	1455	1818
36	029	0098.00	Middle	No	83.34	\$96,900	\$80,756	\$66,250	1712	10.75	184	525	796
36	029	0099.00	Moderate	No	75.42	\$96,900	\$73,082	\$59,953	3775	19.34	730	1012	1550
36	029	0100.01	Middle	No	83.72	\$96,900	\$81,125	\$66,548	2934	17.31	508	985	1523
36	029	0100.02	Moderate	No	66.62	\$96,900	\$64,555	\$52,956	4434	13.67	606	1467	2063
36	029	0100.03	Middle	No	81.99	\$96,900	\$79,448	\$65,174	4084	24.63	1006	1094	1581
36	029	0101.01	Middle	No	91.92	\$96,900	\$89,070	\$73,065	4566	17.83	814	1824	2003

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	029	0101.02	Moderate	No	57.53	\$96,900	\$55,747	\$45,735	3903	42.07	1642	673	1774
36	029	0101.03	Middle	No	80.68	\$96,900	\$78,179	\$64,135	3864	16.61	642	1493	1859
36	029	0102.01	Middle	No	93.75	\$96,900	\$90,844	\$74,522	2727	41.80	1140	804	1105
36	029	0102.02	Middle	No	85.40	\$96,900	\$82,753	\$67,885	4018	66.95	2690	891	1398
36	029	0103.00	Moderate	No	66.22	\$96,900	\$64,167	\$52,636	1356	70.65	958	366	588
36	029	0104.00	Moderate	No	68.14	\$96,900	\$66,028	\$54,167	2516	62.72	1578	501	1028
36	029	0105.00	Middle	No	80.15	\$96,900	\$77,665	\$63,714	2435	45.75	1114	818	1126
36	029	0106.00	Middle	No	80.66	\$96,900	\$78,160	\$64,120	2581	23.01	594	707	1067
36	029	0107.00	Middle	No	107.77	\$96,900	\$104,429	\$85,669	2749	25.43	699	908	1170
36	029	0108.03	Middle	No	89.41	\$96,900	\$86,638	\$71,071	1992	14.06	280	611	745
36	029	0108.04	Middle	No	108.50	\$96,900	\$105,137	\$86,250	4113	9.97	410	1322	1707
36	029	0108.05	Middle	No	83.42	\$96,900	\$80,834	\$66,315	5036	7.17	361	1558	2023
36	029	0108.07	Middle	No	103.64	\$96,900	\$100,427	\$82,385	5490	19.16	1052	1416	1849
36	029	0108.08	Middle	No	107.44	\$96,900	\$104,109	\$85,401	3928	25.76	1012	679	885
36	029	0108.09	Middle	No	113.03	\$96,900	\$109,526	\$89,846	3261	10.18	332	1153	1264
36	029	0109.01	Middle	No	99.81	\$96,900	\$96,716	\$79,342	2336	13.06	305	776	1111
36	029	0109.02	Moderate	No	76.70	\$96,900	\$74,322	\$60,972	4540	23.11	1049	1162	1702
36	029	0110.00	Moderate	No	73.91	\$96,900	\$71,619	\$58,750	1824	17.71	323	624	852
36	029	0111.00	Moderate	No	79.86	\$96,900	\$77,384	\$63,482	2166	15.51	336	783	972
36	029	0112.01	Upper	No	146.66	\$96,900	\$142,114	\$116,576	1441	5.20	75	667	726
36	029	0112.02	Middle	No	111.45	\$96,900	\$107,995	\$88,590	5370	5.87	315	1615	2003
36	029	0113.00	Middle	No	92.48	\$96,900	\$89,613	\$73,510	4624	9.80	453	1877	1933
36	029	0114.00	Moderate	No	62.72	\$96,900	\$60,776	\$49,861	2333	18.30	427	623	1173
36	029	0115.00	Moderate	No	66.22	\$96,900	\$64,167	\$52,639	1487	13.05	194	506	729
36	029	0116.00	Middle	No	85.31	\$96,900	\$82,665	\$67,813	2170	11.94	259	574	738
36	029	0117.00	Middle	No	93.98	\$96,900	\$91,067	\$74,703	3988	9.50	379	1234	1530
36	029	0118.00	Middle	No	103.20	\$96,900	\$100,001	\$82,031	3658	7.35	269	1188	1438
36	029	0120.01	Upper	No	122.47	\$96,900	\$118,673	\$97,353	4677	9.07	424	1669	1817
36	029	0120.02	Upper	No	126.83	\$96,900	\$122,898	\$100,820	3755	8.34	313	1126	1210

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36	029	0120.03	Upper	No	127.75	\$96,900	\$123,790	\$101,549	5067	6.67	338	1933	2181
36	029	0123.00	Moderate	No	52.50	\$96,900	\$50,873	\$41,736	3843	29.69	1141	668	1449
36	029	0124.00	Low	No	49.89	\$96,900	\$48,343	\$39,659	2364	23.82	563	521	1035
36	029	0125.01	Moderate	No	72.65	\$96,900	\$70,398	\$57,750	4931	15.80	779	986	1805
36	029	0125.02	Moderate	No	71.86	\$96,900	\$69,632	\$57,125	1842	9.77	180	583	835
36	029	0128.00	Middle	No	84.13	\$96,900	\$81,522	\$66,875	2539	12.92	328	732	1388
36	029	0129.02	Middle	No	106.78	\$96,900	\$103,470	\$84,879	4129	9.57	395	1050	1244
36	029	0129.03	Middle	No	98.80	\$96,900	\$95,737	\$78,536	2938	11.47	337	813	1057
36	029	0129.04	Middle	No	81.98	\$96,900	\$79,439	\$65,169	4133	12.85	531	1122	1411
36	029	0130.01	Middle	No	88.17	\$96,900	\$85,437	\$70,083	2996	11.15	334	961	1185
36	029	0130.02	Middle	No	95.23	\$96,900	\$92,278	\$75,698	6053	8.84	535	2053	2299
36	029	0131.01	Middle	No	104.48	\$96,900	\$101,241	\$83,053	6415	7.76	498	2236	2866
36	029	0131.03	Upper	No	154.70	\$96,900	\$149,904	\$122,969	4541	7.71	350	1440	1552
36	029	0131.04	Upper	No	138.67	\$96,900	\$134,371	\$110,230	4486	7.09	318	1688	1753
36	029	0132.01	Middle	No	111.07	\$96,900	\$107,627	\$88,293	6236	8.76	546	1852	2278
36	029	0132.02	Upper	No	136.88	\$96,900	\$132,637	\$108,803	5440	7.67	417	1602	2039
36	029	0133.00	Upper	No	138.65	\$96,900	\$134,352	\$110,214	3585	6.42	230	1234	1525
36	029	0134.00	Upper	No	158.83	\$96,900	\$153,906	\$126,250	6594	7.31	482	2116	2700
36	029	0135.01	Upper	No	149.82	\$96,900	\$145,176	\$119,087	7309	6.31	461	1945	2094
36	029	0135.02	Upper	No	215.22	\$96,900	\$208,548	\$171,071	7120	6.73	479	2591	2628
36	029	0136.00	Upper	No	165.12	\$96,900	\$160,001	\$131,250	2942	7.75	228	812	966
36	029	0137.01	Upper	No	122.19	\$96,900	\$118,402	\$97,127	6368	7.98	508	1952	2538
36	029	0137.02	Upper	No	155.59	\$96,900	\$150,767	\$123,675	5947	8.00	476	1664	1860
36	029	0138.01	Upper	No	120.85	\$96,900	\$117,104	\$96,061	2685	4.88	131	683	1049
36	029	0138.02	Upper	No	132.09	\$96,900	\$127,995	\$105,000	5384	5.57	300	1869	1935
36	029	0139.00	Upper	No	122.66	\$96,900	\$118,858	\$97,500	2180	4.50	98	814	970
36	029	0140.00	Upper	No	132.97	\$96,900	\$128,848	\$105,694	3694	5.47	202	1072	1480
36	029	0141.01	Middle	No	119.54	\$96,900	\$115,834	\$95,025	6404	5.73	367	2101	2683

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36	029	0141.02	Middle	No	113.11	\$96,900	\$109,604	\$89,909	5317	4.72	251	1597	2223
36	029	0142.04	Upper	No	127.08	\$96,900	\$123,141	\$101,017	4810	6.59	317	1340	1483
36	029	0142.06	Upper	No	181.89	\$96,900	\$176,251	\$144,583	7957	6.87	547	2637	2669
36	029	0142.07	Upper	No	124.72	\$96,900	\$120,854	\$99,138	5404	8.33	450	1469	1664
36	029	0142.08	Upper	No	163.88	\$96,900	\$158,800	\$130,268	7058	9.68	683	2172	2542
36	029	0142.09	Middle	No	112.91	\$96,900	\$109,410	\$89,750	3921	5.71	224	1554	1891
36	029	0143.00	Middle	No	110.08	\$96,900	\$106,668	\$87,500	5763	6.56	378	2177	2693
36	029	0144.00	Middle	No	99.07	\$96,900	\$95,999	\$78,750	4264	9.36	399	1408	2076
36	029	0145.01	Middle	No	86.51	\$96,900	\$83,828	\$68,766	3601	8.03	289	1453	1711
36	029	0145.02	Middle	No	81.51	\$96,900	\$78,983	\$64,792	2328	13.40	312	467	1087
36	029	0146.01	Middle	No	106.44	\$96,900	\$103,140	\$84,605	5261	12.51	658	1855	2201
36	029	0146.03	Upper	No	176.32	\$96,900	\$170,854	\$140,156	4753	17.93	852	1597	1731
36	029	0146.05	Upper	No	121.53	\$96,900	\$117,763	\$96,607	4041	13.86	560	1187	1342
36	029	0146.06	Upper	No	203.87	\$96,900	\$197,550	\$162,054	4273	16.92	723	1465	1641
36	029	0147.01	Upper	No	154.81	\$96,900	\$150,011	\$123,056	5771	8.14	470	1931	2161
36	029	0147.03	Upper	No	171.59	\$96,900	\$166,271	\$136,392	4731	10.91	516	1573	1799
36	029	0147.04	Upper	No	125.36	\$96,900	\$121,474	\$99,647	4120	5.34	220	1403	1854
36	029	0148.01	Moderate	No	79.57	\$96,900	\$77,103	\$63,250	2604	9.25	241	572	1024
36	029	0148.04	Middle	No	102.52	\$96,900	\$99,342	\$81,496	3995	6.18	247	1390	1738
36	029	0148.05	Middle	No	109.29	\$96,900	\$105,902	\$86,875	2090	5.26	110	783	824
36	029	0149.01	Middle	No	112.04	\$96,900	\$108,567	\$89,063	2604	6.64	173	791	1053
36	029	0149.03	Middle	No	105.60	\$96,900	\$102,326	\$83,938	5992	4.97	298	1883	2155
36	029	0150.01	Upper	No	132.09	\$96,900	\$127,995	\$105,000	5189	4.89	254	1997	2133
36	029	0150.02	Upper	No	125.02	\$96,900	\$121,144	\$99,375	3009	7.84	236	1210	1343
36	029	0150.03	Middle	No	102.35	\$96,900	\$99,177	\$81,359	3281	6.00	197	1166	1487
36	029	0151.01	Middle	No	110.47	\$96,900	\$107,045	\$87,813	3121	4.87	152	1160	1440
36	029	0151.02	Middle	No	106.54	\$96,900	\$103,237	\$84,688	2716	5.01	136	915	1193
36	029	0152.01	Middle	No	115.30	\$96,900	\$111,726	\$91,653	3094	5.40	167	1348	1658
36	029	0152.02	Middle	No	118.42	\$96,900	\$114,749	\$94,132	4854	5.27	256	1940	2228
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36	029	0153.01	Upper	No	124.81	\$96,900	\$120,941	\$99,214	4859	6.63	322	1557	1796
36	029	0153.02	Middle	No	104.26	\$96,900	\$101,028	\$82,875	2714	6.63	180	1077	1381
36	029	0154.01	Middle	No	95.75	\$96,900	\$92,782	\$76,109	2472	8.25	204	867	1023
36	029	0154.02	Middle	No	99.84	\$96,900	\$96,745	\$79,362	4889	7.28	356	1553	2106
36	029	0155.01	Middle	No	91.31	\$96,900	\$88,479	\$72,583	2046	10.95	224	747	1047
36	029	0155.03	Middle	No	85.41	\$96,900	\$82,762	\$67,893	2438	8.74	213	825	1178
36	029	0155.04	Middle	No	92.42	\$96,900	\$89,555	\$73,467	3463	7.51	260	1383	2228
36	029	0156.00	Moderate	No	76.11	\$96,900	\$73,751	\$60,500	1912	12.81	245	681	981
36	029	0157.00	Middle	No	93.62	\$96,900	\$90,718	\$74,417	3504	8.05	282	1135	1469
36	029	0158.00	Middle	No	97.65	\$96,900	\$94,623	\$77,625	4094	3.42	140	1628	1957
36	029	0159.00	Middle	No	95.08	\$96,900	\$92,133	\$75,577	4222	7.11	300	1018	1618
36	029	0162.00	Moderate	No	65.60	\$96,900	\$63,566	\$52,147	2333	14.40	336	570	823
36	029	0163.00	Low	No	30.03	\$96,900	\$29,099	\$23,875	2567	41.72	1071	378	1075
36	029	0164.00	Moderate	No	56.73	\$96,900	\$54,971	\$45,097	3062	66.33	2031	478	1083
36	029	0165.00	Middle	No	118.29	\$96,900	\$114,623	\$94,028	2354	44.65	1051	139	107
36	029	0166.00	Low	No	36.67	\$96,900	\$35,533	\$29,154	2887	95.88	2768	607	1417
36	029	0167.00	Unknown	No	0.00	\$96,900	\$0	\$0	2641	31.31	827	650	1283
36	029	0168.01	Low	No	40.15	\$96,900	\$38,905	\$31,917	2065	91.23	1884	512	1165
36	029	0168.02	Moderate	No	56.89	\$96,900	\$55,126	\$45,227	1713	92.64	1587	270	902
36	029	0169.00	Upper	No	132.09	\$96,900	\$127,995	\$105,000	3519	36.18	1273	617	1143
36	029	0170.00	Moderate	No	67.41	\$96,900	\$65,320	\$53,589	2988	96.92	2896	882	1416
36	029	0171.00	Low	No	41.73	\$96,900	\$40,436	\$33,176	5394	68.37	3688	427	1625
36	029	0172.00	Middle	No	94.75	\$96,900	\$91,813	\$75,320	2263	13.08	296	506	968
36	029	0173.01	Middle	No	103.03	\$96,900	\$99,836	\$81,896	2973	7.13	212	1027	1137
36	029	0173.02	Middle	No	113.07	\$96,900	\$109,565	\$89,879	3957	7.18	284	1297	1592
36	029	0174.00	Moderate	No	51.52	\$96,900	\$49,923	\$40,958	4636	50.22	2328	692	1505
36	029	0175.01	Moderate	No	64.68	\$96,900	\$62,675	\$51,417	1453	17.14	249	394	593
36	029	0175.02	Middle	No	92.90	\$96,900	\$90,020	\$73,846	2248	6.18	139	751	1011

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36	029	9400.00	Moderate	No	50.49	\$96,900	\$48,925	\$40,134	2135	75.41	1610	591	846
36	029	9401.00	Unknown	No	0.00	\$96,900	\$0	\$0	20	75.00	15	3	3
36	029	9800.00	Unknown	No	0.00	\$96,900	\$0	\$0	1599	80.05	1280	0	0
36	029	9803.00	Unknown	No	0.00	\$96,900	\$0	\$0	2193	62.24	1365	4	31
36	029	9804.00	Unknown	No	0.00	\$96,900	\$0	\$0	1110	65.77	730	0	0
36	029	9805.00	Unknown	No	0.00	\$96,900	\$0	\$0	963	55.45	534	22	22
36	029	9900.00	Unknown	No	0.00	\$96,900	\$0	\$0	0	0.00	0	0	0

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As of December 31, 2025, Lake Shore Bank has received no public comments regarding its CRA program or service to the community in the preceding three years.