



COMMUNITY FINANCIAL SERVICES BANK

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# COMMUNITY REINVESTMENT ACT

## PUBLIC FILE

PUBLISHED DATE: 01/09/2026

# 2026

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# ABOUT CFSB'S CRA PROGRAM

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

## WRITTEN COMMENTS AND RESPONSES

To date, CFSB has not received any written comments regarding the Bank's CRA Program or the community credit needs of our markets.

## CRA PERFORMANCE EVALUATION

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

## HOME MORTGAGE DISCLOSURE ACT NOTICE (HMDA)

CFSB's HMDA Disclosure Statement is available online and may be obtained on the Consumer Financial Protection Bureau's (CFPB) website listed below.

**Please Note:** 2025 Data is not yet available for review as of the publish date of this file.

<https://www.consumerfinance.gov/hmda>

## REQUESTS FOR ADDITIONAL INFORMATION

For further information concerning CFSB's ability to meet the credit needs of Calloway, Graves, Marshall and McCracken Counties, or to request a hard copy of our CRA Public File please write to:

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

Please note, we may charge a fee to cover the expense of copying and mailing.



# FINANCIAL SERVICES & PRODUCTS

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

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

To review our Fee Schedule (effective 11/1/2023), please click here: [\*\*Schedule of Fees\*\*](#)

## **1. PERSONAL CHECKING PRODUCTS**

## **2. PERSONAL SAVINGS PRODUCTS**

## **3. PERSONAL CREDIT CARDS**

## **4. PERSONAL LENDING PRODUCTS**

## **5. PERSONAL INVESTMENT PRODUCTS\*\*\***

## **6. BUSINESS CHECKING PRODUCTS**

## **7. BUSINESS SAVINGS PRODUCTS**

## **8. BUSINESS CREDIT CARDS**

## **9. BUSINESS LENDING PRODUCTS**

## **10. BUSINESS SERVICES PRODUCTS**

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



# BANKING CENTER LOCATIONS & HOURS

## LOCATIONS AND HOURS - EFFECTIVE 1/2/2025

### **Benton Banking Center**

221 W 5th Ave

Benton, KY 42025

[Census Tract 9504]

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

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 5:00pm Fri.

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

### **Calvert City Banking Center**

456 5th Ave

Calvert City, KY 42029

[Census Tract 9501]

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

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 5:00pm Fri.

Drive-Thru: CLOSED Sat.

### **Draffenville Banking Center**

23 US Hwy 68 W

Benton, KY 42025

[Census Tract 9502]

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

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 5:00pm Fri.

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

### **Calloway County Banking Center**

1721 N 12th Street

Murray, KY 42071

[Census Tract 103]

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

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 5:00pm Fri.

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

### **Calloway County - Sycamore Banking Center (Opened March 2020)**

414 S. 12th Street

Murray, KY 42071

[Census Tract 106]

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

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 5:00pm Fri.

Drive-Thru: CLOSED Sat.

### **McCracken County - Park Ave Banking Center**

3390 Park Ave

Paducah, KY 42001

[Census Tract 314]

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

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 5:00pm Fri.

Drive-Thru: CLOSED Sat.

### **McCracken County - Southside Banking Center**

2550 Irvin Cobb Drive

Paducah, KY 42003

[Census Tract 301]

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

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 5:00pm Fri.

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

### **Graves County Banking Center**

100 Dick Castleman Bypass

Mayfield, KY 42066

[Census Tract 201]

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

Drive-Thru: 8:00am - 4:30pm M-Th | 8:00am - 5:00pm Fri.

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



# ATM/ITM LOCATIONS

## Automated Teller Machine (ATM) Locations

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

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

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

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

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

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

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

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

## Interactive Teller Machine (ITM) Locations

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

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

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

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

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

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

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

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

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

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

# BANKING CENTER ACTIVITY

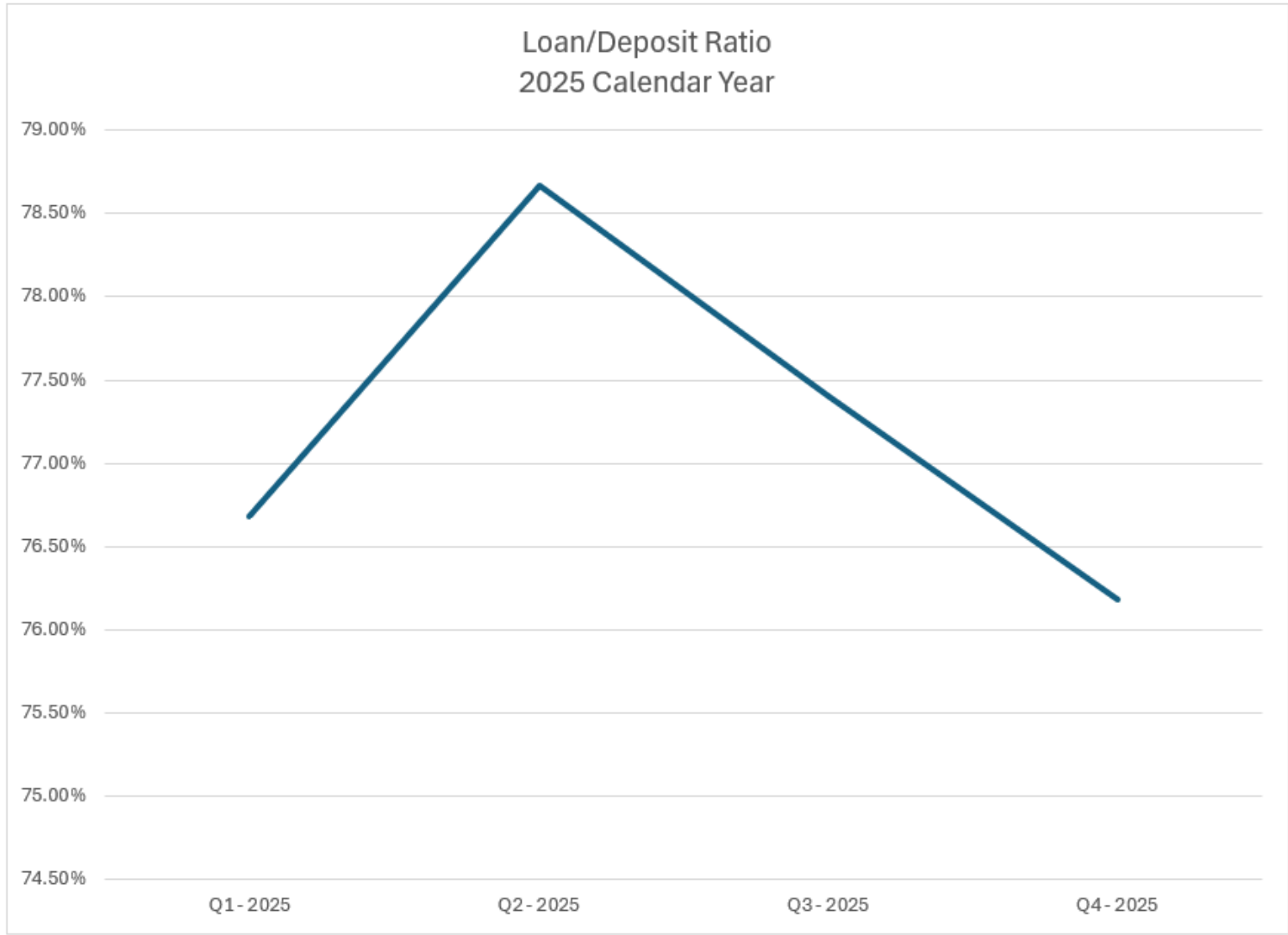
## Banking Center Activity

Closing effective 1/2/2024:

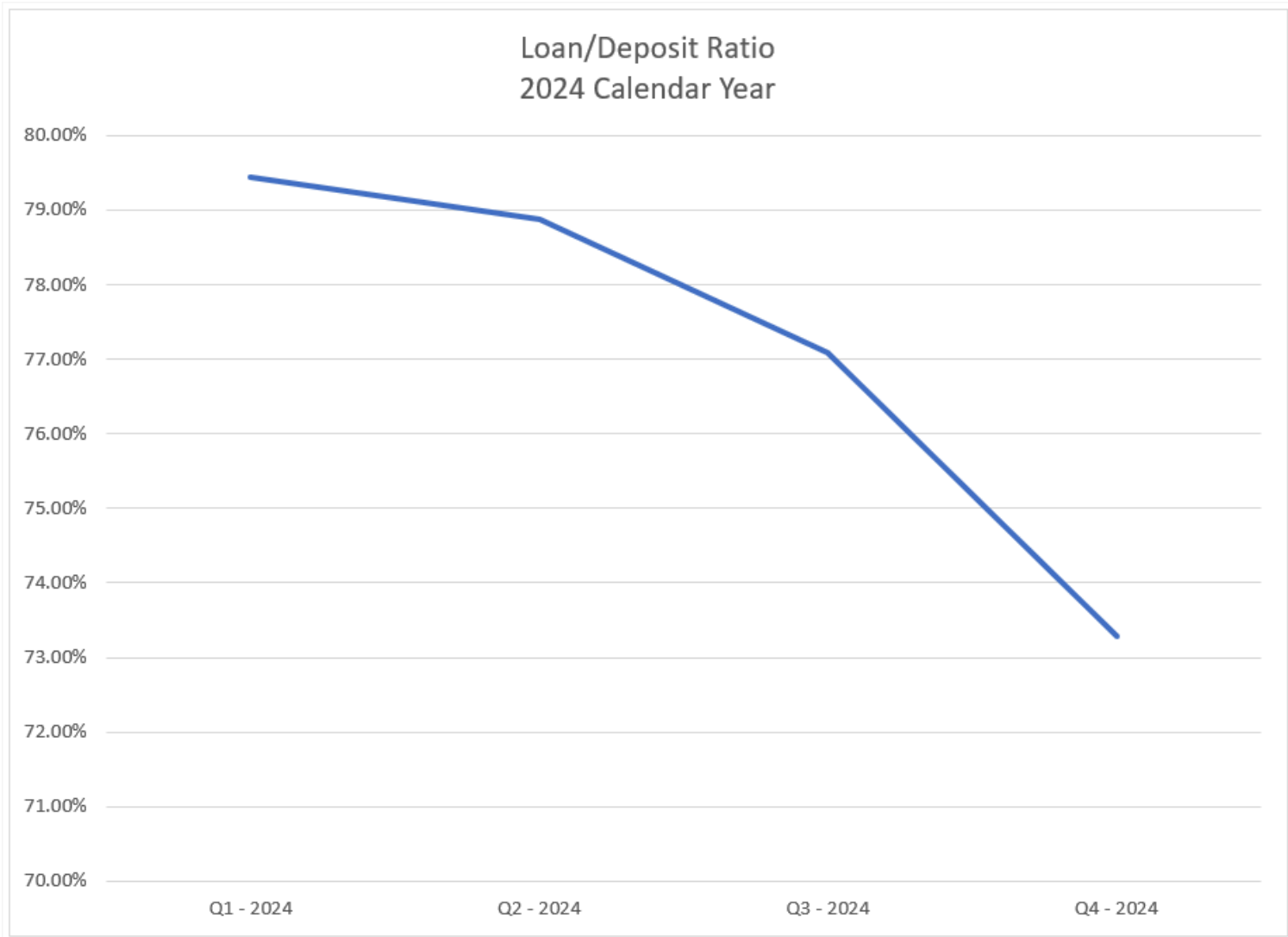
**Hardin - Night Drop ONLY\***  
US Hwy 402  
Hardin, KY 42048  
[Census Tract 9505]



# 2025 LOAN TO DEPOSIT RATIO



# 2024 LOAN TO DEPOSIT RATIO





# CFSB'S ASSESSMENT AREA

CFSB'S Assessment Area for the purpose of CRA include the following counties in Kentucky: Calloway, Graves, McCracken and Marshall.

CFSB's Assessment Area includes the 37140 - Paducah, KY-IL MSA.

Year	MSA/MD Code	FIPS Code	State Code	County Code	State Abbr	County Name	Tract Code	Tract Income Level	Tract MFI %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD /non-MSA/MD MFI	2020 Tract MFI	Tract Minority %
2025	99999	21035010100	21	035	KY	CALLOWAY COUNTY	101.00	Upper	128.71	No	70900	69219	7.97
2025	99999	21035010200	21	035	KY	CALLOWAY COUNTY	102.00	Upper	135.89	No	70900	73083	9.19
2025	99999	21035010301	21	035	KY	CALLOWAY COUNTY	103.01	Middle	110.98	No	70900	59688	20.51
2025	99999	21035010303	21	035	KY	CALLOWAY COUNTY	103.03	Low	48.08	No	70900	25861	20.27
2025	99999	21035010304	21	035	KY	CALLOWAY COUNTY	103.04	Upper	123.45	No	70900	66393	15.15
2025	99999	21035010400	21	035	KY	CALLOWAY COUNTY	104.00	Moderate	59.25	No	70900	31866	23.6
2025	99999	21035010500	21	035	KY	CALLOWAY COUNTY	105.00	Middle	108.7	No	70900	58462	17.84
2025	99999	21035010601	21	035	KY	CALLOWAY COUNTY	106.01	Upper	134.94	No	70900	72572	14.16
2025	99999	21035010602	21	035	KY	CALLOWAY COUNTY	106.02	Upper	175.4	No	70900	94327	9.45
2025	99999	21035010700	21	035	KY	CALLOWAY COUNTY	107.00	Upper	127.37	No	70900	68500	8.01
2025	99999	21035010800	21	035	KY	CALLOWAY COUNTY	108.00	Middle	111.56	No	70900	60000	7.15
2025	99999	21083020100	21	083	KY	GRAVES COUNTY	201.00	Middle	86.52	No	70900	46534	28.49
2025	99999	21083020200	21	083	KY	GRAVES COUNTY	202.00	Middle	108.21	No	70900	58194	25.73
2025	99999	21083020301	21	083	KY	GRAVES COUNTY	203.01	Middle	82.51	No	70900	44375	26.86
2025	99999	21083020302	21	083	KY	GRAVES COUNTY	203.02	Moderate	67.69	No	70900	36406	39.74
2025	99999	21083020400	21	083	KY	GRAVES COUNTY	204.00	Upper	126.03	No	70900	67778	8.01
2025	99999	21083020500	21	083	KY	GRAVES COUNTY	205.00	Middle	97.21	No	70900	52282	9.55
2025	99999	21083020600	21	083	KY	GRAVES COUNTY	206.00	Upper	127.33	No	70900	68477	4.77
2025	99999	21083020700	21	083	KY	GRAVES COUNTY	207.00	Upper	135.13	No	70900	72673	10.24
2025	99999	21083020800	21	083	KY	GRAVES COUNTY	208.00	Middle	118.15	No	70900	63542	7.22
2025	99999	21083020900	21	083	KY	GRAVES COUNTY	209.00	Middle	115.66	No	70900	62200	9.5
2025	37140	21145030100	21	145	KY	MCCRACKEN COUNTY	301.00	Low	48.12	No	88300	30577	35.08
2025	37140	21145030200	21	145	KY	MCCRACKEN COUNTY	302.00	Low	49.03	No	88300	31156	57.22
2025	37140	21145030300	21	145	KY	MCCRACKEN COUNTY	303.00	Upper	158.36	No	88300	100625	25.45
2025	37140	21145030400	21	145	KY	MCCRACKEN COUNTY	304.00	Moderate	62.72	No	88300	39853	68.92
2025	37140	21145030500	21	145	KY	MCCRACKEN COUNTY	305.00	Moderate	52.54	No	88300	33385	42.37
2025	37140	21145030600	21	145	KY	MCCRACKEN COUNTY	306.00	Moderate	66.79	No	88300	42440	36.91
2025	37140	21145030700	21	145	KY	MCCRACKEN COUNTY	307.00	Middle	118.32	No	88300	75181	38.79
2025	37140	21145030800	21	145	KY	MCCRACKEN COUNTY	308.00	Upper	143.69	No	88300	91303	12.94
2025	37140	21145030900	21	145	KY	MCCRACKEN COUNTY	309.00	Middle	104.8	No	88300	66591	31.43
2025	37140	21145031000	21	145	KY	MCCRACKEN COUNTY	310.00	Middle	90	No	88300	57188	14.33
2025	37140	21145031100	21	145	KY	MCCRACKEN COUNTY	311.00	Middle	112.04	No	88300	71194	11.08
2025	37140	21145031200	21	145	KY	MCCRACKEN COUNTY	312.00	Middle	106.12	No	88300	67432	9.77
2025	37140	21145031301	21	145	KY	MCCRACKEN COUNTY	313.01	Moderate	71.71	No	88300	45564	20.54
2025	37140	21145031302	21	145	KY	MCCRACKEN COUNTY	313.02	Upper	121.97	No	88300	77500	10.17
2025	37140	21145031401	21	145	KY	MCCRACKEN COUNTY	314.01	Unknown	0	No	88300	0	15.97
2025	37140	21145031402	21	145	KY	MCCRACKEN COUNTY	314.02	Upper	134.39	No	88300	85389	14.51
2025	37140	21145031501	21	145	KY	MCCRACKEN COUNTY	315.01	Middle	93.72	No	88300	59549	10.21
2025	37140	21145031502	21	145	KY	MCCRACKEN COUNTY	315.02	Upper	132.4	No	88300	84125	10.1
2025	37140	21145031600	21	145	KY	MCCRACKEN COUNTY	316.00	Upper	146.89	No	88300	93333	8.49
2025	99999	21157950101	21	157	KY	MARSHALL COUNTY	9501.01	Middle	106.34	Yes	70900	57188	6.84
2025	99999	21157950102	21	157	KY	MARSHALL COUNTY	9501.02	Middle	112.96	Yes	70900	60750	6.1
2025	99999	21157950200	21	157	KY	MARSHALL COUNTY	9502.00	Upper	187.34	No	70900	100750	7.47
2025	99999	21157950300	21	157	KY	MARSHALL COUNTY	9503.00	Upper	147.7	No	70900	79434	6.35
2025	99999	21157950400	21	157	KY	MARSHALL COUNTY	9504.00	Upper	140.61	No	70900	75619	7.61
2025	99999	21157950501	21	157	KY	MARSHALL COUNTY	9505.01	Upper	182.74	No	70900	98278	3.66
2025	99999	21157950502	21	157	KY	MARSHALL COUNTY	9505.02	Upper	124.35	No	70900	66875	6.64
2025	99999	21157950601	21	157	KY	MARSHALL COUNTY	9506.01	Middle	108.31	Yes	70900	58250	4.25
2025	99999	21157950602	21	157	KY	MARSHALL COUNTY	9506.02	Middle	91.13	Yes	70900	49013	4.84
2025	99999	21157950603	21	157	KY	MARSHALL COUNTY	9506.03	Unknown	0	No	70900	0	4.77



The map displays the City of Memphis, Tennessee, and its surrounding areas. The city is outlined in green, and the Memphis River is shown in blue. The map includes a legend, a scale bar, and a north arrow. The city is titled 'City of Memphis, Tennessee' and the river is titled 'Memphis River'. The map also shows various roads, including US-51, US-41, and US-50, and several parks, including Shelby Park, River Park, and Memphis Park. The map is oriented with North at the top.

[illegible]

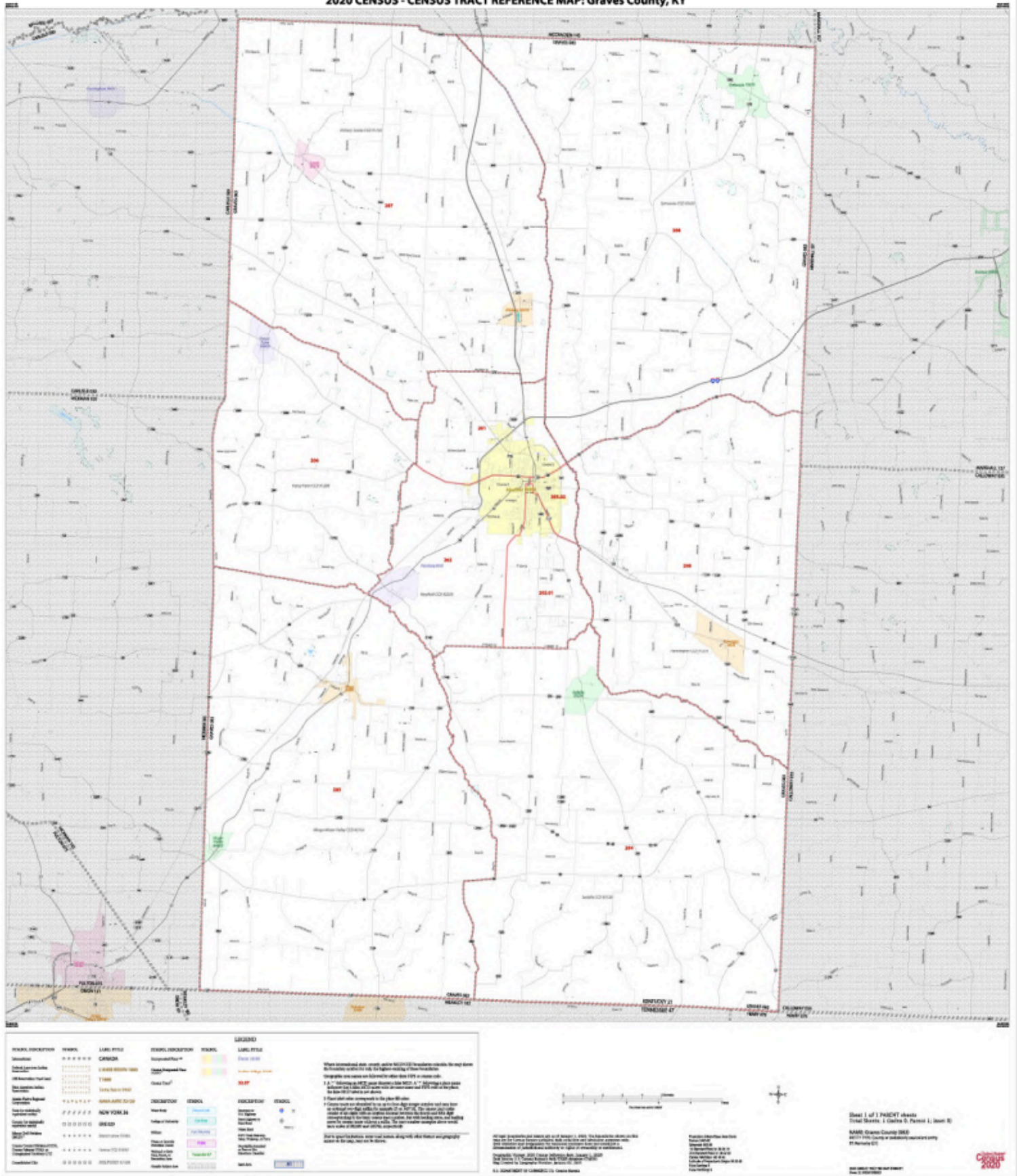
Issue 1 of 1 PARTIAL shows  
Total Views: 1, Claudio O. Ruzsa 2, Juan M.

**NOTE:** Calculated using the 1971-1972-1973-1974-1975-1976-1977-1978-1979-1980-1981-1982-1983-1984-1985-1986-1987-1988-1989-1990-1991-1992-1993-1994-1995-1996-1997-1998-1999-2000-2001-2002-2003-2004-2005-2006-2007-2008-2009-2010-2011-2012-2013-2014-2015-2016-2017-2018-2019-2020-2021-2022-2023-2024-2025-2026-2027-2028-2029-2030-2031-2032-2033-2034-2035-2036-2037-2038-2039-2040-2041-2042-2043-2044-2045-2046-2047-2048-2049-2050-2051-2052-2053-2054-2055-2056-2057-2058-2059-2060-2061-2062-2063-2064-2065-2066-2067-2068-2069-2070-2071-2072-2073-2074-2075-2076-2077-2078-2079-2080-2081-2082-2083-2084-2085-2086-2087-2088-2089-2090-2091-2092-2093-2094-2095-2096-2097-2098-2099-2100-2101-2102-2103-2104-2105-2106-2107-2108-2109-2110-2111-2112-2113-2114-2115-2116-2117-2118-2119-2120-2121-2122-2123-2124-2125-2126-2127-2128-2129-2130-2131-2132-2133-2134-2135-2136-2137-2138-2139-2140-2141-2142-2143-2144-2145-2146-2147-2148-2149-2150-2151-2152-2153-2154-2155-2156-2157-2158-2159-2160-2161-2162-2163-2164-2165-2166-2167-2168-2169-2170-2171-2172-2173-2174-2175-2176-2177-2178-2179-2180-2181-2182-2183-2184-2185-2186-2187-2188-2189-2190-2191-2192-2193-2194-2195-2196-2197-2198-2199-2200-2201-2202-2203-2204-2205-2206-2207-2208-2209-2210-2211-2212-2213-2214-2215-2216-2217-2218-2219-2220-2221-2222-2223-2224-2225-2226-2227-2228-2229-2230-2231-2232-2233-2234-2235-2236-2237-2238-2239-2240-2241-2242-2243-2244-2245-2246-2247-2248-2249-2250-2251-2252-2253-2254-2255-2256-2257-2258-2259-2260-2261-2262-2263-2264-2265-2266-2267-2268-2269-2270-2271-2272-2273-2274-2275-2276-2277-2278-2279-2280-2281-2282-2283-2284-2285-2286-2287-2288-2289-2290-2291-2292-2293-2294-2295-2296-2297-2298-2299-2300-2301-2302-2303-2304-2305-2306-2307-2308-2309-2310-2311-2312-2313-2314-2315-2316-2317-2318-2319-2320-2321-2322-2323-2324-2325-2326-2327-2328-2329-2330-2331-2332-2333-2334-2335-2336-2337-2338-2339-2340-2341-2342-2343-2344-2345-2346-2347-2348-2349-2350-2351-2352-2353-2354-2355-2356-2357-2358-2359-2360-2361-2362-2363-2364-2365-2366-2367-2368-2369-2370-2371-2372-2373-2374-2375-2376-2377-2378-2379-2380-2381-2382-2383-2384-2385-2386-2387-2388-2389-2390-2391-2392-2393-2394-2395-2396-2397-2398-2399-2400-2401-2402-2403-2404-2405-2406-2407-2408-2409-2410-2411-2412-2413-2414-2415-2416-2417-2418-2419-2420-2421-2422-2423-2424-2425-2426-2427-2428-2429-2430-2431-2432-2433-2434-2435-2436-2437-2438-2439-2440-2441-2442-2443-2444-2445-2446-2447-2448-2449-2450-2451-2452-2453-2454-2455-2456-2457-2458-2459-2460-2461-2462-2463-2464-2465-2466-2467-2468-2469-2470-2471-2472-2473-2474-2475-2476-2477-2478-2479-2480-2481-2482-2483-2484-2485-2486-2487-2488-2489-2490-2491-2492-2493-2494-2495-2496-2497-2498-2499-2500-2501-2502-2503-2504-2505-2506-2507-2508-2509-2510-2511-2512-2513-2514-2515-2516-2517-2518-2519-2520-2521-2522-2523-2524-2525-2526-2527-2528-2529-2530-2531-2532-2533-2534-2535-2536-2537-2538-2539-2540-2541-2542-2543-2544-2545-2546-2547-2548-2549-2550-2551-2552-2553-2554-2555-2556-2557-2558-2559-2560-2561-2562-2563-2564-2565-2566-2567-2568-2569-2570-2571-2572-2573-2574-2575-2576-2577-2578-2579-2580-2581-2582-2583-2584-2585-2586-2587-2588-2589-2590-2591-2592-2593-2594-2595-2596-2597-2598-2599-2600-2601-2602-2603-2604-2605-2606-2607-2608-2609-2610-2611-2612-2613-2614-2615-2616-2617-2618-2619-2620-2621-2622-2623-2624-2625-2626-2627-2628-2629-2630-2631-2632-2633-2634-2635-2636-2637-2638-2639-2640-2641-2642-2643-2644-2645-2646-2647-2648-2649-2650-2651-2652-2653-2654-2655-2656-2657-2658-2659-2660-2661-2662-2663-2664-2665-2666-2667-2668-2669-2670-2671-2672-2673-2674-2675-2676-2677-2678-2679-2680-2681-2682-2683-2684-2685-2686-2687-2688-2689-2690-2691-2692-2693-2694-2695-2696-2697-2698-2699-2700-2701-2702-2703-2704-2705-2706-2707-2708-2709-2710-2711-2712-2713-2714-2715-2716-2717-2718-2719-2720-2721-2722-2723-2724-2725-2726-2727-2728-2729-2730-2731-2732-2733-2734-2735-2736-2737-2738-2739-2740-2741-2742-2743-2744-2745-2746-2747-2748-2749-2750-2751-2752-2753-2754-2755-2756-2757-2758-2759-2760-2761-2762-2763-2764-2765-2766-2767-2768-2769-2770-2771-2772-2773-2774-2775-2776-2777-2778-2779-2780-2781-2782-2783-2784-2785-2786-278

Census  
2020



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





This map displays the 2020 Census census tracts for McCracken County, Kentucky. The county's boundary is outlined in a thick red line. Major roads, including KY 100 and KY 101, are shown as black lines. The Mississippi River is visible on the right side of the map. Various census tracts are labeled with numbers, and some areas are highlighted in green, yellow, and purple. The map also shows the locations of several cities and towns, including Paducah and Hickman.



Sheet 1 of 3 PARONY sheets  
Total Sheets: 3 (Sheet 0: Patient 1; Sheet 0)  
NAME: McCracken County (140)  
BIRTH: 1940-Camp or cemetery required only  
BY: December 2011

DOI: 10.1002/for





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Fig. 1 Schematic diagram of the experimental setup

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