



COMMUNITY FINANCIAL SERVICES BANK

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# COMMUNITY REINVESTMENT ACT

## PUBLIC FILE

PUBLISHED DATE: 01/22/2025

# 2025

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# ABOUT CFSB'S CRA PROGRAM

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

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

**EFFECTIVE 1/21/2025:** CFSB's Assessment Area was revised to exclude Livingston County. CFSB's new Assessment Area includes the Kentucky counties of Calloway, Graves, Marshall and McCracken.

## WRITTEN COMMENTS AND RESPONSES

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

## CRA PERFORMANCE ASSESSMENT

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

## REQUESTS FOR ADDITIONAL INFORMATION

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

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

# FINANCIAL SERVICES & PRODUCTS

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

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

## **1. REAL ESTATE LOANS**

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

## **2. COMMUNITY DEVELOPMENT LOANS**

## **3. COMMERCIAL & INDUSTRIAL LOANS**

- Revolving Lines of Credit
- Crop Production
- Equipment Purchases

## **4. CONSUMER LOANS**

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

## **5. DEPOSIT ACCOUNTS**

- Checking
- Savings
- Certificates of Deposit
- IRAs

## **6. OTHER ACCOUNTS/SERVICES**

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

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

# BANKING CENTER LOCATIONS & HOURS

## LOCATIONS AND HOURS - EFFECTIVE 1/2/2024

### **Benton Banking Center**

221 W 5th Ave

Benton, KY 42025

[Census Tract 9504]

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

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

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

### **Calvert City Banking Center**

456 5th Ave

Calvert City, KY 42029

[Census Tract 9501]

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

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

Drive-Thru: CLOSED Sat.

### **Draffenville Banking Center**

23 US Hwy 68 W

Benton, KY 42025

[Census Tract 9502]

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

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

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

### **Calloway County Banking Center**

1721 N 12th Street

Murray, KY 42071

[Census Tract 103]

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

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

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

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

414 S. 12th Street

Murray, KY 42071

[Census Tract 106]

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

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

Drive-Thru: CLOSED Sat.

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

3390 Park Ave

Paducah, KY 42001

[Census Tract 314]

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

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

Drive-Thru: CLOSED Sat.

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

2550 Irvin Cobb Drive

Paducah, KY 42003

[Census Tract 301]

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

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

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

### **Graves County Banking Center**

100 Dick Castleman Bypass

Mayfield, KY 42066

[Census Tract 201]

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

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

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# BANKING CENTER LOCATIONS & HOURS

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2550 Irvin Cobb Drive

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

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# ATM/ITM LOCATIONS

## Automated Teller Machine (ATM) Locations

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

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

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

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

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

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

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

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

## Interactive Teller Machine (ITM) Locations

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

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

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

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

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

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

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

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

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

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

# BANKING CENTER ACTIVITY

## Banking Center Activity

### Opened 2020:

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

### Opened 2021:

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

### Relocated 2021:

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

### Closed 2021:

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

### Closing effective 1/2/2024:

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



# CFSB Fee Schedule

Effective November 1, 2023

## Deposit Account Fees:

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

**Account Alert-** \$35 per month

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

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

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

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

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

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

**Stop Payment-** \$35 per request

## Additional Services:

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

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

**Certified Mail Fee-** \$10 per item

**Christmas Club Check Fee-** \$3 per check issued

**Collection Items- Incoming and Outgoing \$50**

**Debit Card Re-Issue Fee-** \$5

**Expedited Debit Card Fee-** \$50

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

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

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

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

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

**Medallion Stamp-** \$25 per individual Medallion stamp

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

**Official Check-** \$6 per transaction

**Process Levy/Garnishment-** \$100 or balance

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

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

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

Member  
**FDIC**

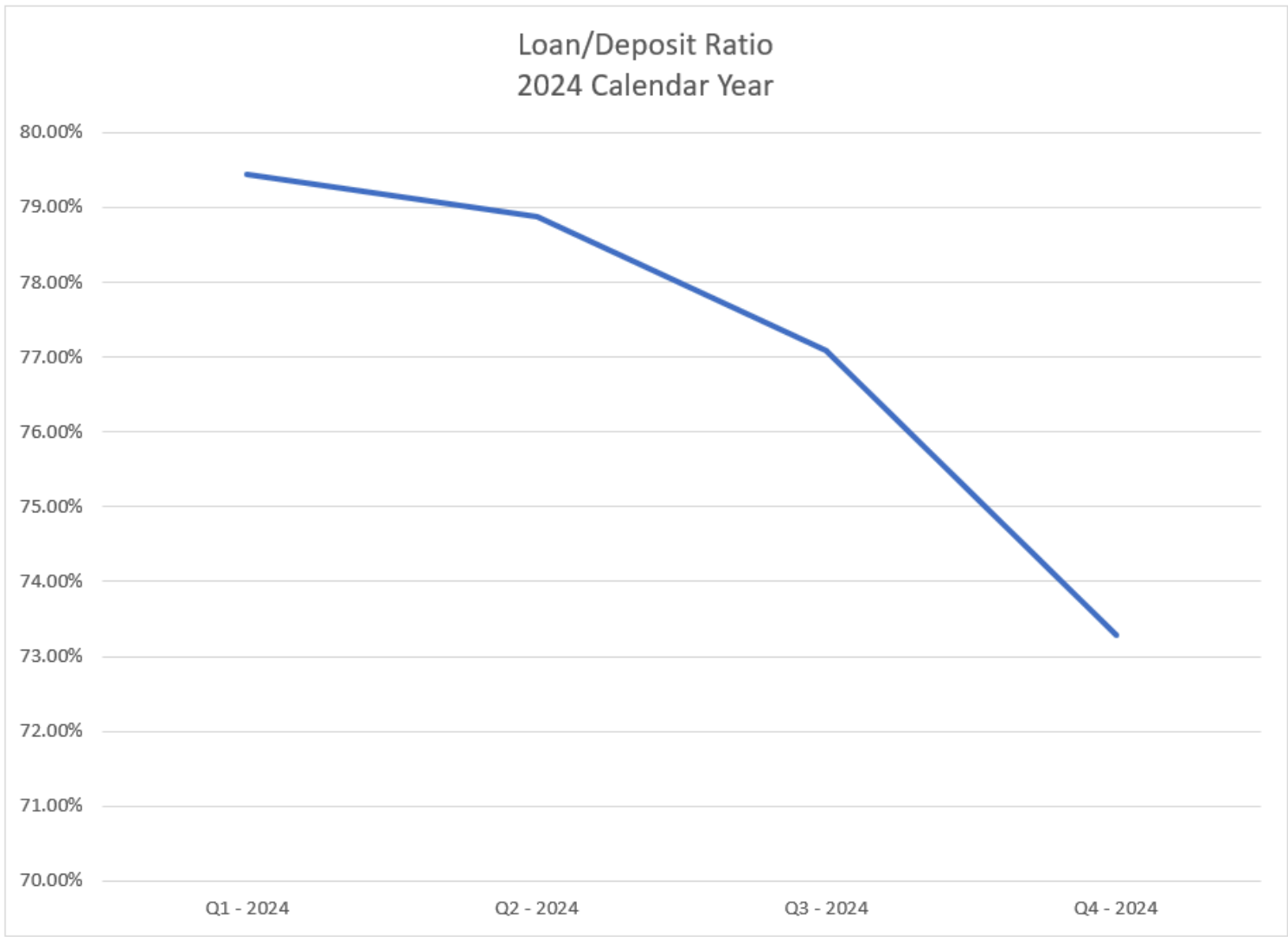


**CFSB**  
COMMUNITY FINANCIAL SERVICES BANK

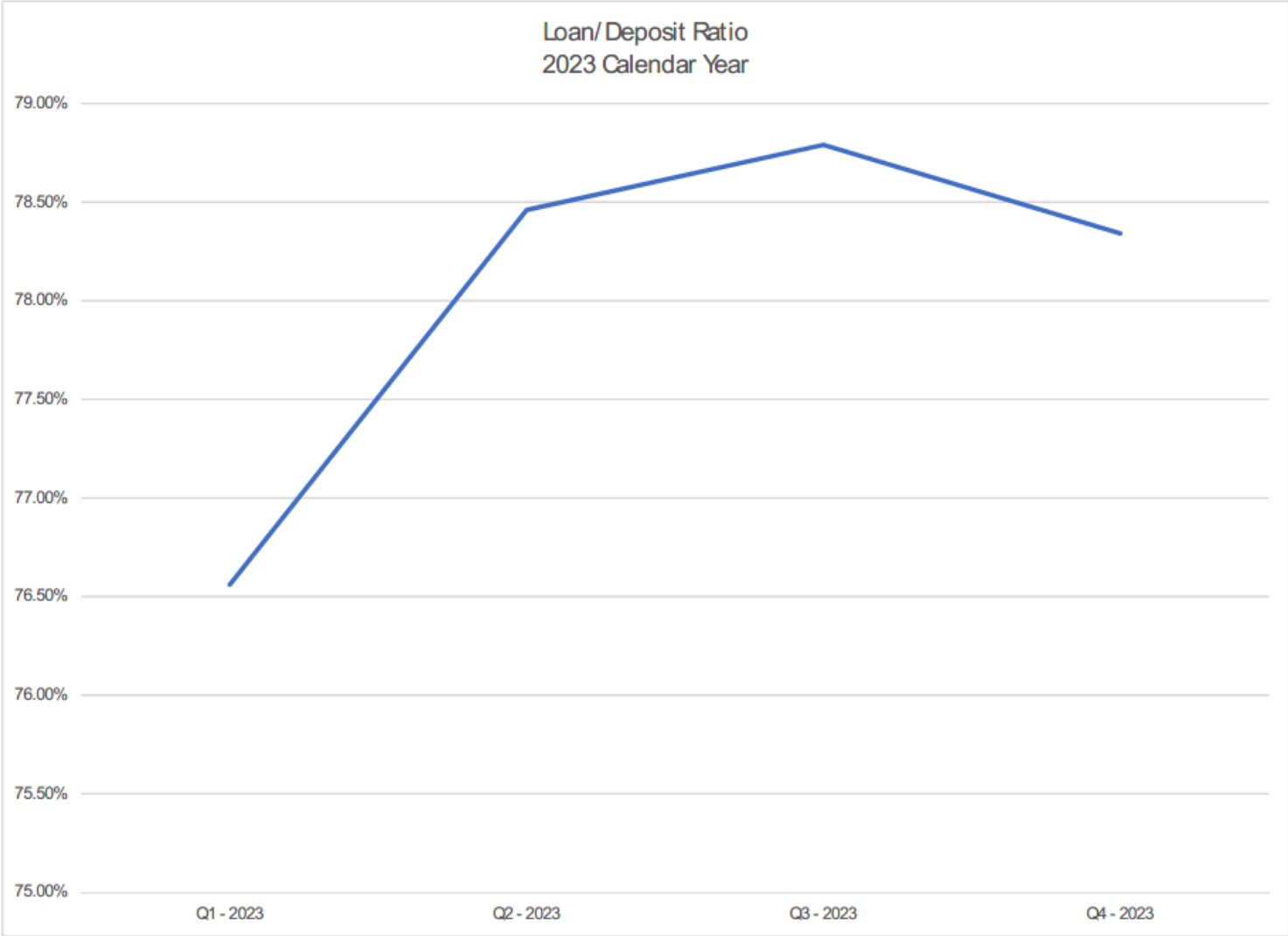




# 2024 LOAN TO DEPOSIT RATIO



# 2023 - LOAN TO DEPOSIT RATIO



# CFSB'S ASSESSMENT AREA

## PADUCAH, KY-IL MSA - LIVINGSTON & MCCrackEN COUNTIES

County Code	Tract Code	Tract Income Level	Distressed or Under	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	Majority Minority ?
139	401	Moderate	No	73.38	\$78,000	\$57,236	\$46,625	2665	6.6	176	933	1477	Not Majority Minority
139	402.01	Middle	No	119.17	\$78,000	\$92,953	\$75,724	3351	8.62	289	1192	1633	Not Majority Minority
139	402.02	Middle	No	104.64	\$78,000	\$61,619	\$66,488	2872	6.65	191	1093	1721	Not Majority Minority
139	9999.99	Middle	No	93.99	\$78,000	\$73,312	\$59,725	8888	7.38	656	3218	4831	Not Majority Minority
145	301	Low	No	48.12	\$78,000	\$37,534	\$30,577	1129	35.08	396	202	571	Not Majority Minority
145	302	Low	No	49.03	\$78,000	\$38,243	\$31,156	1732	57.22	991	322	1056	Majority Minority
145	303	Upper	No	158.36	\$78,000	\$123,521	\$100,625	1556	25.45	396	231	436	Not Majority Minority
145	304	Moderate	No	62.72	\$78,000	\$48,922	\$39,853	1596	68.92	1100	252	838	Majority Minority
145	305	Moderate	No	52.54	\$78,000	\$40,961	\$33,365	2346	42.37	994	322	740	Not Majority Minority
145	306	Moderate	No	66.79	\$78,000	\$52,096	\$42,440	3571	36.91	1318	912	1676	Not Majority Minority
145	307	Middle	No	118.32	\$78,000	\$92,290	\$75,181	4398	38.79	1706	953	1734	Not Majority Minority
145	308	Upper	No	143.69	\$78,000	\$112,078	\$91,303	4937	12.94	639	1754	2301	Not Majority Minority
145	309	Middle	No	104.8	\$78,000	\$81,744	\$66,591	3398	31.43	1068	670	1419	Not Majority Minority
145	310	Middle	No	90	\$78,000	\$70,200	\$57,188	4250	14.33	609	1325	1924	Not Majority Minority
145	311	Middle	No	112.04	\$78,000	\$67,391	\$71,194	5891	11.08	653	1748	2301	Not Majority Minority
145	312	Middle	No	106.12	\$78,000	\$62,774	\$67,432	4482	9.77	436	1343	2069	Not Majority Minority
145	313.01	Moderate	No	71.71	\$78,000	\$55,934	\$45,564	5307	20.54	1090	983	2256	Not Majority Minority
145	313.02	Upper	No	121.97	\$78,000	\$95,137	\$77,500	6186	10.17	629	2117	2456	Not Majority Minority
145	314.01	Unknown	No	0	\$78,000	\$0	\$0	1759	15.97	281	255	602	Not Majority Minority
145	314.02	Upper	No	134.39	\$78,000	\$104,824	\$85,389	5963	14.51	865	1416	1915	Not Majority Minority
145	315.01	Middle	No	93.72	\$78,000	\$73,102	\$59,549	2213	10.21	226	697	1092	Not Majority Minority
145	315.02	Upper	No	132.4	\$78,000	\$103,272	\$84,125	4147	10.1	419	1425	1947	Not Majority Minority
145	316	Upper	No	146.89	\$78,000	\$114,574	\$93,333	3014	8.49	256	1003	1330	Not Majority Minority

## CALLOWAY

County Code	Tract Code	Tract Income Level	Distressed or Under	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	Majority Minority ?
35	101	Upper	No	128.71	\$66,100	\$85,077	\$69,219	4303	7.97	343	1556	2289	Not Majority Minority
35	102	Upper	No	135.89	\$66,100	\$89,823	\$73,083	4516	9.19	415	1402	1844	Not Majority Minority
35	103.01	Middle	No	110.98	\$66,100	\$73,358	\$59,688	2492	20.51	511	46	141	Not Majority Minority
35	103.03	Low	No	48.08	\$66,100	\$31,781	\$25,861	2930	20.27	594	259	1255	Not Majority Minority
35	103.04	Upper	No	123.45	\$66,100	\$81,600	\$66,393	3617	15.15	548	710	1550	Not Majority Minority
35	104	Moderate	No	59.25	\$66,100	\$39,164	\$31,868	2424	23.6	572	314	1098	Not Majority Minority
35	105	Middle	No	108.7	\$66,100	\$71,851	\$58,462	3263	17.84	582	830	1695	Not Majority Minority
35	106.01	Upper	No	134.94	\$66,100	\$89,195	\$72,572	3029	14.16	429	660	1365	Not Majority Minority
35	106.02	Upper	No	175.4	\$66,100	\$115,939	\$94,327	4063	9.45	384	1506	1744	Not Majority Minority
35	107	Upper	No	127.37	\$66,100	\$84,192	\$68,500	3209	8.01	257	1027	1418	Not Majority Minority
35	108	Middle	No	111.56	\$66,100	\$73,741	\$60,000	3257	7.15	233	1220	2247	Not Majority Minority

# CFSB'S ASSESSMENT AREA

## GRAVES

County Code	Tract Code	Tract Income Level	Distressed or Under	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	Majority Minority?
83	201	Middle	No	86.52	\$66,100	\$57,190	\$46,534	4050	28.49	1154	948	1805	Not Majority Minority
83	202	Middle	No	108.21	\$66,100	\$71,527	\$58,194	4391	25.73	1130	1197	1789	Not Majority Minority
83	203.01	Middle	No	82.51	\$66,100	\$54,539	\$44,375	4721	26.88	1268	1019	1962	Not Majority Minority
83	203.02	Moderate	No	67.69	\$66,100	\$44,743	\$36,406	1857	39.74	738	404	704	Not Majority Minority
83	204	Upper	No	126.03	\$66,100	\$83,306	\$67,778	2709	8.01	217	957	1333	Not Majority Minority
83	205	Middle	No	97.21	\$66,100	\$64,256	\$52,282	3708	9.55	354	1181	1667	Not Majority Minority
83	206	Upper	No	127.33	\$66,100	\$84,165	\$68,477	2307	4.77	110	719	963	Not Majority Minority
83	207	Upper	No	135.13	\$66,100	\$89,321	\$72,673	4969	10.24	509	1684	2282	Not Majority Minority
83	208	Middle	No	118.15	\$66,100	\$78,097	\$63,542	4915	7.22	355	1544	2237	Not Majority Minority
83	209	Middle	No	115.66	\$66,100	\$76,451	\$62,200	3022	9.5	287	1037	1547	Not Majority Minority

## MARSHALL

County Code	Tract Code	Tract Income Level	Distressed or Under	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	Majority Minority?
157	9501.01	Middle	No	106.34	\$66,100	\$70,291	\$57,188	2691	6.84	184	852	1276	Not Majority Minority
157	9501.02	Middle	No	112.96	\$66,100	\$74,667	\$60,750	2442	6.1	149	661	1158	Not Majority Minority
157	9502	Upper	No	187.34	\$66,100	\$123,832	\$100,750	4792	7.47	358	1738	2145	Not Majority Minority
157	9503	Upper	No	147.7	\$66,100	\$97,630	\$79,434	4109	6.36	261	1452	2129	Not Majority Minority
157	9504	Upper	No	140.61	\$66,100	\$92,943	\$75,619	5662	7.61	423	1941	2432	Not Majority Minority
157	9505.01	Upper	No	182.74	\$66,100	\$120,791	\$98,278	2707	3.66	99	974	1100	Not Majority Minority
157	9505.02	Upper	No	124.35	\$66,100	\$82,195	\$66,875	2936	6.64	195	918	1268	Not Majority Minority
157	9506.01	Middle	No	108.31	\$66,100	\$71,593	\$58,250	2873	4.25	122	1074	2014	Not Majority Minority
157	9506.02	Middle	No	91.13	\$66,100	\$60,237	\$49,013	2583	4.84	125	889	1318	Not Majority Minority
157	9506.03	Unknown	No	0	\$66,100	\$0	\$0	964	4.77	46	437	767	Not Majority Minority















# FRB PERFORMANCE EVALUATION 2022

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

# WRITTEN COMMENTS & RESPONSES

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