



CRA ANNUAL STATEMENT 2024

Robert Granata
Chairman of the Board
& Chief Executive Officer

Willard M. Miley
President & Chief Operating Officer

STATEMENT OF PURPOSE

First County Bank has a distinguished record of service to its customers and the community dating back to 1851, the year of its founding. First County's record of business integrity and financial strength forms not only the basis for its success as a leading financial institution in Fairfield County, but the basis for its success as a corporate citizen in the communities where it devotes serious effort in meeting broader societal goals.

Included in First County Bank's commitment to serving the needs of the community is a special effort to understand and respond to the credit and service needs of low and moderate-income areas. First County Bank actively strives to assure that credit worthy customers, in all areas of the community, are aware of the services it offers.

First County Bank's mission in meeting community reinvestment objectives includes the same strategic and business planning, proactive approaches, management accountability and competitive spirit that make it a financial services leader in its marketplace. First County Bank believes that it can fulfill its mission, consistent with safe and sound operations, by assuring that its personnel are knowledgeable and motivated, and that its products and services and delivery systems reach out to all credit worthy segments of its market.

First County Bank has established a CRA Committee which is responsible for evaluating the financial needs of the community, and ascertaining, monitoring, and implementing CRA programs that will enhance the Bank's on-going process and programs to meet the community needs. This committee meets quarterly and is chaired by the CRA Officer. The CRA committee includes Senior Officer's representing Residential Lending, Commercial Lending, Marketing, Business Banking, Branch Administration, and Risk Management. Members of the Board of Directors serve on the Risk & Compliance Committee, which oversees CRA activities and reports to the Board of Directors. The CRA Officer periodically reviews CRA activities with the Risk & Compliance Committee of the Board of Directors. On an annual basis, the CRA Annual Statement is also reviewed with the Board of Directors.

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 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, Division of Supervision and Consumer Protection (DSC), 15 Braintree Hill Office Park, Braintree, MA 02184-8701*. You may send written comments about our performance in helping to meet community credit needs to the *CRA Officer, First County Bank, 117 Prospect Street, Stamford, CT 06901* and *FDIC Regional Director*. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any responses 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.

Federal Notice

COMMUNITY REINVESTMENT ACT NOTICE

The Banking Commissioner evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Banking Commissioner also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

In addition to the information that you are entitled to receive under the federal Community Reinvestment Act, as listed in the "Community Reinvestment Act Notice" posted in this lobby, you may review today the public section of our most recent community reinvestment performance evaluation prepared by the Banking Commissioner.

You may send written comments about our performance in helping to meet community credit needs to the *Banking Commissioner, State of Connecticut, Department of Banking, 260 Constitution Plaza, Hartford, CT, 06103*. Your letter, together with any response by us, will be considered by the Banking Commissioner in evaluating our community reinvestment performance and may be made public.

You may ask to look at any comments received by the Banking Commissioner.

State of Connecticut Notice

CRA CHECKLIST FOR SELF EXAMINATION

CONFIRMATION THAT FIRST COUNTY BANK IS NOT A "SMALL BANK"

- ✓ FIRST COUNTY BANK has assets > \$2,379,080,000 as of September 30, 2024, and assets of \$2,220,775,000 as of December 31, 2023.

REVIEW OF BANK'S DELINEATION OF LOCAL COMMUNITIES

- ✓ Consists of one MSA (MSA 14860)
- ✓ Consists of whole political subdivisions.
- ✓ Includes census tracts of all branch/facility locations, and deposit taking ATMs
- ✓ Substantial portion of loans originated in assessment area
- ✓ Does not reflect illegal discrimination
- ✓ Does not arbitrarily exclude low-moderate income census tracts
- ✓ Does not cross state lines

PUBLIC FILE

- ✓ Includes all written comments (none currently)
- ✓ Includes copy of most recent CRA Performance Evaluation, placed in file within 30 days of receipt
- ✓ Includes a list of branches with street addresses and census tract #'s
- ✓ Includes a list of branches opened/closed during current year and each of previous 2 years, their addresses and census tract #'s
- ✓ Includes a list of services, hours of operations, loan & deposit products, transaction fees, alternative delivery systems
- ✓ Includes description of any differences in product offerings based on branch location (not applicable)
- ✓ Includes map of assessment area
- ✓ Includes CRA Disclosure Statement (placed in file within 3 days of receipt)
- ✓ Includes written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/hmda.
- ✓ Complete Public File available at main branch and branches
- ✓ Branches capable of providing copies of public file information within 5 calendar days of request
- ✓ Bank prepared to provide copies of Public File to public upon request – First County Bank does not charge a fee for this service.

CRA LOBBY NOTICE

- ✓ CRA notices are located in public lobby of each facility

DATA COLLECTION, MAINTENANCE, AND REPORTING REQUIREMENTS

- ✓ Reported by March 1, in machine readable form, the aggregate number and amount of small business loans for each census tract, to business with gross annual revenues of \$1 million or less, broken down by origination amounts of:
 - ❑ \$100,000 or less
 - ❑ \$100,001 - \$250,000
 - ❑ \$250,001 - \$1,000,000
- ✓ Reported HMDA data by March 1st (including location) of home mortgages originated or purchased outside our MSA
- ✓ Reported HMDA data by March 1st in machine readable form the aggregate number and amount of community development loans originated or purchased
- ✓ Reported by March 1st our applicable assessment area and:
 - New loans
 - Renewed loans where new money was advanced (in this case, the amount of the newly advanced money only) Full renewal amounts, like refinances, are included, limited to one origination per year. Subsequent renewals are included if there was an incremental advance, and in that case, just the amount of the increment should be counted)
 - Are not secured by residential real estate – those are HMDA reportable if purpose of the loan was for home purchase, home improvement, or refinance.

SERVICE TEST

Distribution of Branches

FIRST COUNTY BANK has 13 full-service facilities, all of which are located within our assessment area. Eight (8) branches are within upper-income census tracts, two (2) are within middle-income census tracts, three (3) are within moderate-income census tracts. In addition, the Bank maintains corporate offices at 3001 Summer Street, Stamford, Connecticut; this location is a full branch where banking transactions related to Business Banking and Trust services may be performed. FIRST COUNTY BANK has 15 full-service ATMs similarly positioned at each branch facility with accessibility to 15 ATM's available 24 hours a day. FIRST COUNTY BANK also has one (1) limited-service ATM that does not accept deposits. The distribution of FIRST COUNTY BANK's branches/ATM with respect to income-level areas is reasonable considering the overall distribution of middle and moderate-income geographies in our assessment area.

Branch/ATM Address Service Area	Drive Up Facility Yes/No	ATM's	Census Tracts & Income
Main Office 117 Prospect Street Stamford, CT 06901	Yes	Walk Up (24 hr accessible)	217.02 Middle
1110 Hope Street Stamford, CT 06907	Yes	Drive Up (24 hr accessible)	209.00 Moderate
275 Hope Street Stamford, CT 06906 <i>(Discontinued in March 2024)</i>	Yes	Drive Up (24 hr accessible)	211.00 Middle
2950 Summer Street Stamford, CT 06905	Yes	Drive Up (24 hr accessible)	213.00 Middle
1042 High Ridge Road Stamford, CT 06905	Yes	Drive Up (24 hr accessible) Walk Up (24 hr accessible)	206.00 Upper
637 Shippan Avenue Stamford, CT 06902	Yes	Drive Up (24 hr accessible)	221.02 Moderate
1980 West Main Street Stamford, CT 06902	Yes	Drive Up (24 hr accessible)	214.02 Mod
1006 Post Road Darien, CT 06820	Yes	Walk Up (24 hr accessible)	304.00 Upper
59 Mason Street Greenwich, CT 06830	Yes	Walk Up (24 hr accessible)	106.00 Upper

Branch/ATM Address Service Area	Drive Up Facility Yes/No	ATM's	Census Tracts & Income
95 Park Street New Canaan, CT 06840	Yes	Drive Up (24 hr accessible)	351.02 Upper
660 Main Avenue Norwalk, CT 06851	Yes	Drive Up (24 hr accessible)	425.00 Upper
700 Connecticut Avenue Norwalk, CT 06854	Yes	Drive Up (24 hr accessible)	431.00 Upper
1135 Post Road East Westport, CT 06880	Yes	Walk Up (24 hr accessible)	503.01 Upper
3001 Summer Street Stamford, CT 06905	No	Walk up (accessible during building hours – withdrawals/inquiries only)	212.00 Middle
1312 Post Road Fairfield, CT 06824	Yes	Drive Up (24 hr accessible) Walk Up (24 hr accessible)	615.00 Upper

Branch Opening and Closing Record

Since the most recent FDIC and State of Connecticut CRA examinations dated November 15, 2021, the Bank made the following changes to its full-service branch locations:

FIRST COUNTY BANK
BRANCH OPENINGS, CLOSINGS AND RELOCATIONS

Opened

N/A

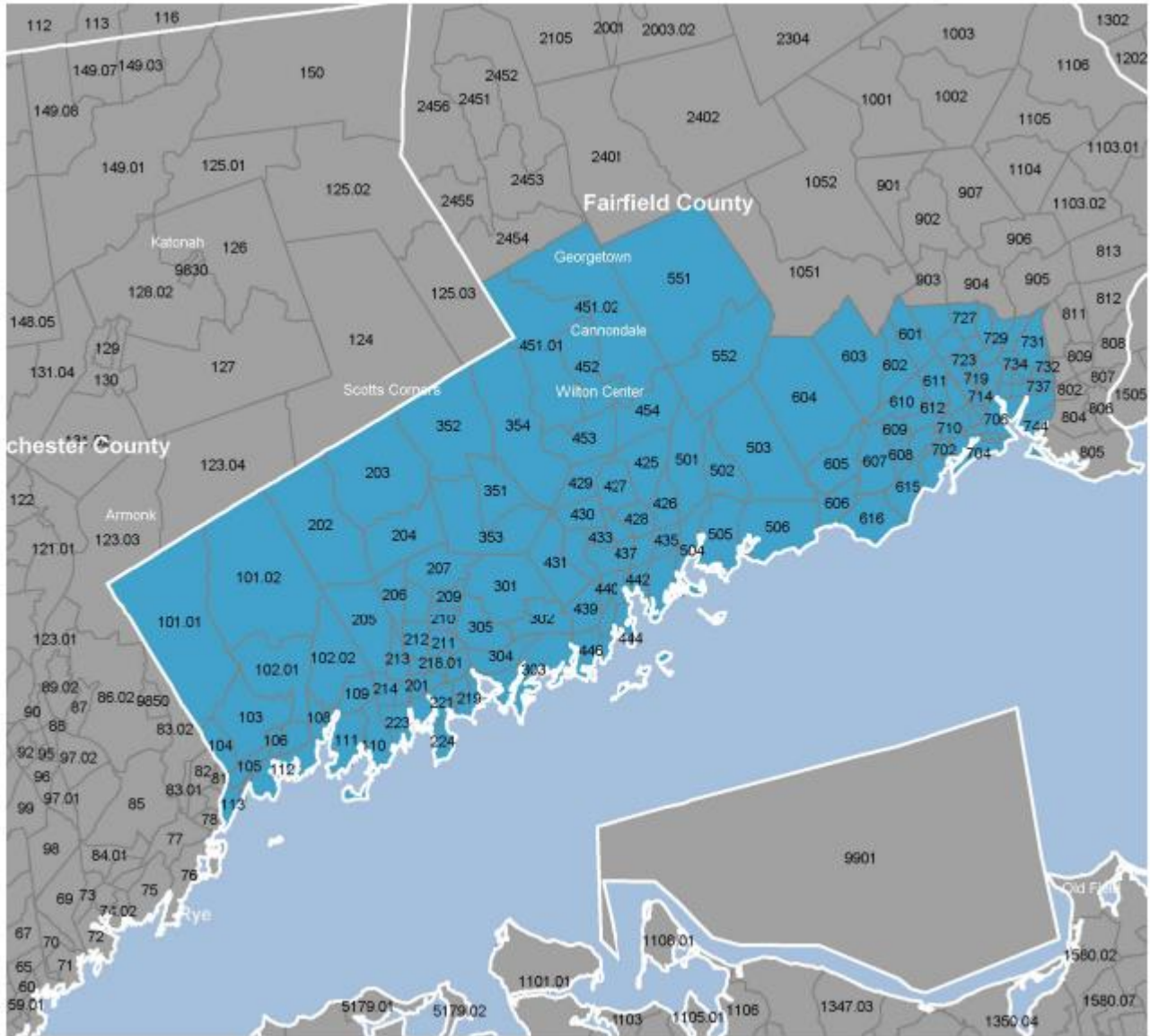
Closed/Discontinued

- 275 Hope Street, Stamford, CT 06906 (Discontinued March 1, 2024)
- 469 Westport Avenue Norwalk, CT 06851 (Discontinued February 28, 2022)
- 48 Atlantic Street Stamford CT 06901 (Discontinued October 14, 2022)

Relocated

N/A

FIRST COUNTY BANK ASSESSMENT AREA – As of 2021



Available Loan and Deposit Products

Credit Services Offered

Consistent with the lending limitations of state and federal laws and regulations governing savings banks, as well as the availability of funds for profitable and prudent lending, the Bank is prepared to extend credit along with supporting products and services within the local community as follows:

Real Estate Consumer Purpose Loans

Residential mortgage loans for owner occupied one to four family dwellings on existing or new structures; conventional and private mortgage insured. The Bank also offers home equity lines of credit and fixed rate second mortgages.

Fannie Mae and Freddie Mac

The Bank offers conventional loans assisting applicants in choosing the mortgage options that best suits their needs and eligibility with low down payments.

First Time Home Buyers Program

First County Bank offers a First Time Home Buyers Program. This program allows borrowers purchasing properties in low/moderate income neighborhoods in our immediate assessment area to receive a 1/8% reduction in the interest rate along with a refund of the appraisal fee at closing. In addition, for those borrowers that qualify, this program can be combined with an HDF (Housing Development Fund) second mortgage which will allow for 100% financing. The Bank's First Time Homebuyer Program is intended for borrowers who are first time homebuyers (have not owned a home in at least the prior three (3) years). Product types offered are a 30year fixed rate mortgage and an adjustable-rate mortgage, fully amortizing. Up to 97% (90% ARM) financing is offered with PMI.

Fannie Mae's *HomeReady* Program and Freddie Mac's *HomePossible* Program

For purchase (First Time Home Buyers) and refinance for loans up to regulatory limits.

Cooperative Share Mortgages

First County Bank offers cooperative share mortgages for borrowers in the First County Bank MSA only. A cooperative share mortgage is a type of real estate ownership in which residents of a multi-unit property can own shares of the corporation that owns the property. The ownership of these shares gives the owner the right to occupy a unit in the building.

Custom Term Mortgage

First County Bank offers a Custom-Term Mortgage. Custom-Term Mortgage allows borrowers to customize the term to their individual goals. Borrowers are able to select a term that best meets their budget, Stay on track with their current term, and take advantage of today's low interest rate environment.

Housing Development Fund (HDF)

First County Bank is a participating member with HDF, as a sub-servicer for HDF loans where we collect monthly payments, remit to HDF and send monthly reporting. The *Smart Move* Program allows First-Time Homebuyers to purchase a primary residence with minimum borrower down payment contribution. We also participate with HDF on the *Live Where You Work* Program. First County also contributes to HDF's Revolving Loan Fund which helps to finance affordable multi-family housing in the market. We participate in the HDF's decision-making loan committee.

Consumer Loans

Closed-end installment loans (secured or unsecured), - for automobile and other personal purposes. Open-end credit loans –Credit Card, Cash Reserve Credit and Home Equity Credit Products. Collateralized loans - secured by savings accounts or certificates of deposit.

Investment Secured Line of Credit

Line of Credit to businesses and/or individuals secured by marketable securities held and managed by First ffCounty Advisors.

Commercial Loans

First County Bank offers secured loans to businesses and to individuals for business purposes that offer a reasonable, supportable, and sustainable repayment source. The Bank may consider utilizing available community loan enhancements if needed, such as SBA, Connecticut Innovations, DECD programs, etc

Federal Home Loan Bank of Boston (FHLBB) Affordable Housing Program, Jobs New England Program, Equity Builder Program, Housing Our Workforce, and Lift Up Homeownership Program.

As an FHLBB Member Bank. First County Bank may participate in available programs such as the Affordable Housing Program. FHLBB programs encourage extensions of credit to community organizations for housing related causes and job creation causes. The Equity Builder Program and Housing Our Workforce Program are grants between \$25,000 - \$30,800 to help borrowers whose income is between 80-120% of the area median income. These funds can be used towards down payment and closing costs. The Lift Up Homeownership Program is a Special Purpose Credit Program that offers grants up to \$50,000 for people of color earning up to 120% of the area median income.

SBA Loans

First County Bank is an approved lender in the Small Business Administration Loan Guarantee Program. This program provides enhancements for qualified new and existing small business owners, who may otherwise be lacking in sufficient financial support or historical reporting and as a result do not have access to traditional Bank offerings. First County Bank SBA programs include 504 7(a) and Express Loans. First County Bank participated in the SBA Paycheck Protection Program as part of the CARES Act, demonstrating proficiency with SBA products, Standard Operating Procedures (SOP), and key requirements.

Community Economic Development Fund

First County Bank is an investor in CEDF I, LLC regional loan pool for the Stamford/Norwalk area for loans that typically do not meet bank underwriting standards.

Connecticut Innovation Loans

First County Bank is a member of the Connecticut Innovations (CI) lending program to which there are multiple types of opportunities for loan enhancements. The programs are designed to assist lenders in providing credit to entrepreneurs where opportunities normally may not be available.

CT Innovations Capital Access for Business (CAB) Loan Guaranty program

The CT Innovations CAB program is a loan guaranty program for small entrepreneurial businesses who may be unable to obtain traditional bank financing. CAB provides the Bank with a first loss guarantee (30%-50%). The proceeds may be used for any business purpose, including working capital, equipment, facilities purchase/upgrade.

Deposit Services Offered

First County Bank has an array of competitively priced checking, savings and money market accounts that are designed to meet a wide variety of consumer needs. First County Bank offers FirstPrize Savings™; an interest earning savings account with no monthly service charge that encourages savings by allowing customers chances to win prizes by making deposits. First County Bank also offers First Access Checking; a simple checking account with no monthly service charge provided that a \$500 daily collected available balance is maintained or if direct deposit credit transactions totaling at least \$500 post and settle within the statement cycle. In addition, our ValueAccess Checking *with* BaZing includes a monthly membership fee of \$7, and offers benefits including discounts, travel protection, and no monthly ATM Debit card fees. All accounts are provided debit cards without a monthly debit card fee. First County Bank also has Retirement savings products available to individuals that include Traditional IRAs and ROTH IRAs. First County Bank offers a High Yield Checking Account, an interest earning checking account with a \$500 minimum balance requirement or a \$12 monthly service charge. The High Yield Checking Account offers customers that actively utilize their account the ability to earn a higher yield interest rate on balances up to \$15,000. First County Bank also offers a checking account called MyChoice Checking. This product features no monthly service charge if at least \$1,000.00 daily collected available balance for the entire statement cycle is maintained or if the primary signer/accountholder is under the age of 25 or if a direct deposit credit transactions totaling at least \$500 post and settle within the statement cycle. In addition, this product does not offer overdraft services or charge overdraft fees. There is no ability to write checks on this account but does offer several payment alternatives such as Debit Card, Bill Pay, Zelle and ACH. Effective January 1, 2023, the Bank revised the MyChoice Checking account features to make it even more affordable by reducing the minimum opening balance to \$25.00, the monthly maintenance service charge to \$10.00, and eliminating the dormant account and inactivity fees. The new MyChoice Checking account is also intended to comply with the requirements of Connecticut Public Act No. 22-77, An Act Concerning Low-Cost Bank Accounts.

First County Bank also offers a comprehensive range of business banking services to meet business cash management needs quickly and easily whether the customer is a small business or a large corporation. First County Bank's BusinessFirst Checking account is a full-service business banking account with no transaction fees, no fees for electronic monthly statements and no fees for cash deposits. There is a minimum balance of either \$2,500 in the account, or a combined relationship balance of \$50,000 to avoid a \$15 monthly fee. The Bank offers a full suite of cash management services. First County Bank offers a Fraud Protection Checking account with a flat \$20.00 monthly service charge. This account offers the same features of Business First Checking account but it does not charge an additional fee for Positive Pay services. Other Business Banking Deposit Services include: Money Market Savings Accounts, Business Check Card and Telephone Banking Services, Employee Banking Services and a Business Debit MasterCard. The Bank offers business customers Positive Pay Services, an automated fraud detection tool that helps prevent check fraud by means of a digital confirmation of checks presented for payment. There are also Zero Balance, Cash Concentration, and Insured Cash Sweep Accounts that give the opportunity to minimize idle cash, save time, and manage cash more effectively through automatic fund transfers between checking accounts. The Bank offers a Landlord/Tenant Security Deposit accounts to ensure that Landlords and Tenants have access to banking services that protect both the funds of the Tenant and the security interest of the Landlord. The number of active accounts of the Tenant Security Deposit Accounts as of 09/30/2024 is 182. The Bank also offers banking solutions for Attorneys that include Interest on Lawyers Trust Accounts (IOLTAs), Interest on Real Estate Trust Accounts (IORETA) and related cash management services. Interest earned on IOLTAs and IORETAs is transferred to the Connecticut Bar Foundation to fund the delivery of legal services to the poor and for law school scholarships. Small Business retirement products are offered such as SEPs, IRAs and KEOGHs..

First County Bank also offers a series of banking products designed to meet the unique needs of nonprofit organizations called the CommunityFirst Deposit Accounts. The CommunityFirst Deposit Accounts include a CommunityFirst Checking, Savings, and Money Market. A business credit card for nonprofits is also available and it offers credit lines, consolidated statements, management reporting, and a rewards program.

First County Bank Automated Teller Machines (ATM's) are available throughout its community for deposits, withdrawals, transfers and payment transactions. (See page 6-7 for a list of ATM locations). There is an ATM at each of our thirteen full-service branches. All ATMs at our full-service branch office locations have Braille keyboards, are Voice-Enabled, and screens available in Spanish. The Bank's one (1) limited-service ATM also have Braille keyboards and is Voice Enabled. First County Bank is also a member of the Allpoint Network, giving access to 43,000 ATMs within the continental United States. The Allpoint Network also includes access to 12,000 international ATM locations. There are no ATM transaction fees or surcharges when you use Allpoint member ATMs (within the continental U.S.) to access a First County Bank account.

A free mobile "app" is available for all Apple and Android devices and most other phone models. The mobile "app" permits customers to view account balances and activity, transfer funds between accounts, pay bills and remotely deposit checks.

Mobile Banking customers can set-up alerts and can also deactivate/activate debit cards for personal and business accounts. Mobile Remote Deposit Capture is offered for the convenience of both consumer and business customers. Remote deposit services have grown as electronic banking has become more mobile and as a result of legislation such as Check 21. Branded as Mobile Check Deposit for consumer personal checking accounts and business checking accounts, customers may deposit checks using the camera on a smartphone or tablet and the First County Bank Mobile Banking App. First County Bank also offers commercial Remote Deposit Capture, an easy way for business customers to electronically deposit checks from the convenience of their office through specialized scanning equipment.

Digital Wallet services such as Apple Pay®, Samsung Pay® and Google Pay® are also offered to First County Bank mobile banking customers paying with a First County Bank debit card and/or credit card; digital wallet services are accessible through compatible mobile devices.

Person to Person electronic payment services are provided to Online Banking consumer customers through Zelle®.

Online Banking is available through the customer's home PC or mobile device and permits access to a full range of services including access to account information, account transfers and bill payment 24-hours a day, 7 days a week. First County Bank offers iOpen which allows existing Bank customers to open deposit accounts online. First County Bank also offers eOpen which offers online deposit account opening for consumer non-customers in Fairfield County, Connecticut.

The Bank operates a Voice Response Unit where customers can also access account information 24-hours a day, 7 days a week and is available in Spanish.

ASCERTAINMENT OF CREDIT NEEDS

Efforts to ascertain the credit needs of our community and to communicate and reach out to its members include the following activities:

- (1) Meetings with Centers of Influence ("COI's") that include local attorneys, accountants, financial planning professionals, real estate brokers, homebuilder associations, local political and citizen groups, chambers of commerce, and associations of various credit grantors , and through effective communications with existing clients.
- (2) Sponsorship of, and active participation in, local non-profit organizations, community development organizations and housing and economic development programs that affirmatively reach out to meet the changing and growing needs of our community. Programs we support include: Stamford Neighborhood Preservation Program; Housatonic Industrial Development Corporation, Housing Development Fund; Connecticut Innovations; Consumer Credit Counseling; our local district office of the Small Business Administration; Small Business Development Center, Women's Business Development Center, Women's Mentoring Network, Building One Community, and the Service Corps of Retired Executives ("SCORE"). With these various organizations, we participate in staff training sessions as well as outside seminars with topics such as financial literacy, minority-owned businesses, creating business plans, applying for credit, understanding credit scores, cyber risks, etc.
- (3) Advertising in newspapers, magazines, radio and television, and online sources which provides information about the various types of credit, deposit and other supporting services offered such as cash management. Social media messaging is also utilized to raise brand awareness through targeted campaigns as to customer profile and geography. Marketing research and studies are conducted to assist in reaching as many of our potential customers as possible.
- (4) Direct and constant communications with our customers through supporting the onboarding of credit applications, conducting interviews and assessments to develop needs, and providing overall assistance with the process.
- (5) Through its association with the Service Corps. Of Retired Executives (SCORE), First County Bank continues to make strong efforts to educate the public as to the availability of community loan enhancements such as the Small Business Administration's (SBA) 7(a) and 504 Loan Guarantee Programs. Since approximately 1990, these efforts have centered on the Bank's semi-annual participation in business topic seminars presented by SCORE's Fairfield County CT chapter which have in the past included up to four (4) sessions per year. The seminars include presentations from bank staff members, SCORE experts, other outside experts that often onclude staff from the SBA's Hartford district office. If requested, individual assistance to interested parties is available through SCORE without charge. Attendees are encouraged to ask questions and engage in post event breakout sessions with presenters to seek guidance or review materials Below are some notable SCORE event that was sponsored by the Bank in 2024:

- March 26, 2024 at the Darien Library and there were about 35 attendees. The topic was "Introduction to Business

Concepts and Are You Ready to Start Your Own Business?”.

- April 3, 2024 at the Darien Library and there were about 30 attendees. The topic was “Business Case and Financial Projections-An Introduction to Small Business Strategic Planning”.
- April 9, 2024 at the Darien Library and there were about 30 attendees. The topic was “Marketing Concepts”.
- April 16, 2024 at the Darien Library and there were about 35 attendees. The topic was “Financial Concepts”.

(6) The Bank hosts the First Time Homebuyers seminars by leveraging our internal MLOs, local realtors, local attorneys and other real estate professionals to provide guidance to individuals interested in learning about the various programs that can assist them and to provide resources to aid them in the home purchase process. Below are some notable seminars hosted by the Bank in 2024:

- On March 27, 2024 at the Burroughs Center in Bridgeport and there were 26 attendees.
- June 26, 2024 at the Burroughs Center in Bridgeport and there were 27 attendees.
- September 16, 2024 at the Burroughs Center in Bridgeport and there were 17 attendees.
- November 18, 2024 at the Burroughs Center in and there were 20 attendees.

First County Bank Foundation, Inc.

In celebration of our 150th anniversary, First County Bank established a foundation in 2001 with a contribution of \$1,000,000 for the purpose of providing grants to charities in lower Fairfield County. Through additional contributions from the Bank, the Foundation has a balance of approximately \$9,517,708 (as of 11/30/24) and has made a total of over \$12.05 million (as of 11/30/24) in grants since inception. A Committee, made up of senior level employees, oversees the application and disbursement process.

Richard E. Taber Citizenship Award

In 2011, the First County Bank Foundation created the Richard E. Taber Citizenship award. This honor is intended to reward the qualities of leadership and good citizenship that characterize Richard Taber. The Foundation will annually award three \$5,000 scholarships to the three lower Fairfield County high school seniors who most exhibit CLASS—Citizenship, Leadership, Academics, Service, and Sportsmanship. Unlike many scholarships which single out students for their achievements in one specific area—such as academics or athletics, this award seeks to honor students who from their sense of community, honor, integrity, and achievements show that they are likely to become exceptional citizens of lower Fairfield County. They are young Americans of whom we can all be proud. Current year awards and amounts are reflected in the Grants, Sponsorships & Donations section below.

First Class Grant Program for Teachers

The First County Bank Foundation also offers a FirstClass Grant Program which is offered to Grades K-5 public school teachers working in the towns of Stamford, Greenwich, Darien, New Canaan, Norwalk, Westport, and Bridgeport. The FirstClass Grant Program helps public school teachers provide fun and educational programs for their students in our local communities. In 2024, the First County Bank Foundation is planning to award \$17,769.29 in grants to Grades K-5 public school teachers. Current year awards and amounts are reflected in the Grants, Sponsorships & Donations section below.

Financial Education Programs for Students

First County Bank has partnered with Banzai! an online learning tool sponsored by First County Bank that allows designated High Schools to leverage the financial literacy curriculum (paid for by the bank). There are currently sixteen (16) High Schools enrolled the Banzai! Financial Literacy Program sponsored by First County Bank: Staples HS in Westport, Fairfield Ludlowe High School in Fairfield, Fairfield Warde High School in Fairfield, JM Wright Tech High School in Stamford, New Canaan High School in New Canaan, Wilton High School in Wilton, Information Technology & Software Engineering in Bridgeport, Bullard Havens Technical High School in Bridgeport, Regional Aquaculture Science & Technology Education Center in Bridgeport, The Bridge Academy in Bridgeport, Norwalk High School in Norwalk, Briggs High School in Norwalk, Biotechnology Research & Zoological Sciences in Bridgeport, Aerospace/HydroSpace Engineering & Physical Sciences in Bridgeport, Spire School in Stamford and Pride Academy Charter School in Bridgeport. First County Bank continually seeks to add new school sponsorships as they are made available. Since inception of this program the Bank has assisted almost 5000 local high school students with financial literacy in these 16 high schools.

Mayor's Intern Program

The Bank continued its ongoing collaboration with the Mayor's Intern Program by providing summer internship positions to Norwalk and Stamford high school students in order to promote financial literacy and responsibility as well as hands-on

experience with banking services.

First County Bank Management and Staff Social Activities

Directors, officers and staff of the Bank serve voluntarily in numerous civic and social organizations, which directly influence and serve community needs and contribute to a dialogue involving credit needs of the community.

Stamford Museum & Nature Center

Our annual support of the Maple Sugar Educational program draws more than 2,500 school children, families, and scouts to the museum to learn about the process of maple sugaring. Our support of this nine-week long program enables many children to participate in the program that otherwise would not be available to them.

Delivery Systems

First County Bank offers the capability to perform a full range of banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (personal visits) are enhanced by First County Bank's hours of operation.

Telephone banking services are available to all customers via two methods. Our CustomerFirst Contact Center is available 40 hours per week; 8:30 AM – 4:30 PM, Monday-Friday; not including Bank holidays. Our automated phone InfoAccess system is available to all customers 24 hours a day and offers an array of services including the ability to retrieve balances, obtain deposit rates and transfer funds.

Personal and business online banking via desktop or mobile device is available to all First County Bank customers. The First County Bank Online Banking system allows customers to retrieve balances, transfer funds, print statements, obtain electronic statements, e-mail the Bank, access account histories, view check images, and utilize bill and payment services.

In addition, First County Bank maintains a website that provides access to online banking, bank information including product and service descriptions, bank history, bank financial information, and "contact-us" capabilities via e-mail. First County Bank's website also hosts a wide range of information for customers regarding financial fraud education and protection methods that is coupled with social media fraud prevention campaigns. First County Bank also offers consumer electronic account opening to existing customers through an online platform (iOpen). Consumer electronic account opening for non-customers is also offered by First County Bank through a separate online platform (eOpen).

Hours of Operation

Facility	Lobby Hours	Teller Drive-In Hours
117 Prospect Street <i>Stamford, CT</i>	N/A	8:30 am – 4:00 pm Mon -Thurs 8:30 am – 5:00 pm Fri
1110 Hope Street 1042 High Ridge Road 637 Shippan Avenue <i>Stamford, CT</i>	9:00 am – 4:00 pm Mon-Thurs 9:00 am – 5:00 pm Fri 9:00 am – 12:00 pm Sat	8:30 am – 4:00 pm Mon -Thurs 8:30 am – 6:00 pm Fri 9:00 am – 12:00 pm Sat
2950 Summer Street 1980 West Main Street <i>Stamford, CT</i>	9:00 am – 4:00 pm Mon -Wed 9:00 am – 5:00 pm Thurs 9:00 am – 4:00 pm Fri 9:00 am – 12:00 pm Sat	8:30 am – 4:00 pm Mon - Wed 8:30 am – 6:00 pm Thurs 8:30 am – 4:00 pm Fri 9:00 am – 12:00 pm Sat
1006 Post Road <i>Darien, CT</i>	8:30 am – 4:00 pm Mon - Wed 8:30 am – 5:00 pm Thurs 8:30 am – 4:00 pm Fri 9:00 am – 12:00 pm Sat	8:30 am – 4:00 pm Mon -Wed 8:30 am – 6:00 pm Thurs 8:30 am – 4:00 pm Fri 9:00 am – 12:00 pm Sat
59 Mason Street <i>Greenwich, CT</i>	9:00 am – 4:00 pm Mon - Wed 9:00 am – 5:00 pm Thurs 9:00 am – 4:00 pm Fri 9:00 am – 12:00 pm Sat	8:30 am – 4:00 pm Mon - Wed 8:30 am – 6:00 pm Thurs 8:30 am – 4:00 pm Fri 9:00 am – 12:00 pm Sat
95 Park Street <i>New Canaan, CT</i>	9:00 am – 4:00 pm Mon - Wed 9:00 am – 5:00 pm Thurs 9:00 am – 4:00 pm Fri	8:30 am – 4:00 pm Mon - Wed 8:30 am – 5:00 pm Thurs 8:30 am – 4:00 pm Fri
660 Main Avenue <i>Norwalk, CT</i>	8:30 am – 4:00 pm Mon-Thurs 8:30 am – 5:00 pm Fri 9:00 am – 12:00 pm Sat	8:30 am – 4:00 pm Mon-Thurs 8:30 am – 6:00 pm Fri 9:00 am – 12:00 pm Sat
700 Connecticut Avenue <i>Norwalk, CT</i>	9:00 am – 4:00 pm Mon-Thurs 9:00 am – 5:00 pm Fri 9:00 am – 12:00 pm Sat	8:30 am – 4:00 pm Mon-Thurs 8:30 am – 6:00 pm Fri 9:00 am – 12:00 pm Sat
1135 Post Road East <i>Westport, CT</i>	9:00 am – 4:00 pm Mon - Wed 9:00 am – 5:00 pm Thurs - Fri 9:00 am – 12:00 pm Sat	8:30 am – 4:00 pm Mon - Wed 8:30 am – 5:00 pm Thurs - Fri 9:00 am – 12:00 pm Sat
1312 Post Road <i>Fairfield, CT</i>	9:00 am – 4:00 pm Mon – Wed 9:00 am – 5:00 pm Thurs 9:00 am – 4:00 pm Fri 9:00 am – 12:00 pm Sat	8:30 am – 4:00 pm Mon - Fri 9:00 am – 12:00 pm Sat

Telephone Banking

Personal Representatives: (203) 462-4400 or Reception Desk/Switchboard: (800) 537-9693 or (203) 462-4200

- 8 person staff (6 FT including supervisor and 2 PT) available 8:30 am – 4:30 pm Monday – Friday
- General customer service information, account research, product information, funds transfer, relay calls that assist the hearing impaired, digital product and channel support and troubleshooting, etc.
- 24/7 Online banking support
- 24/7 Debit card lost/stolen and fraud and transaction dispute support 1-833-462-0798.

Automated-Phone CustomerFirst Contact Center (203) 462-4300 or (888) 525-2265

- 24-hour accessible
- Account information – deposit and basic loan accounts
- Funds transfer
- Product/service/rates/
- No-charge for service

Online Banking (Personal & Business)

- First County Online Banking (Personal & Business) – access to online banking services by Internet
- Account balance information – deposit and loan accounts
- Funds transfer
- Account histories
- In session messaging
- E-Statements
- Bill payment; manage all payees and accounts
- Check Images – (On Us Checks only)
- Stop Payments– (On Us Checks only)
- ACH Origination and Wire Transfers are available for business customers only
- No-charge for Online Banking internet banking services
- Set-up account alerts on deposits, withdrawals and account balances
- Account Opening (Personal) for existing customers or non-customers
- Zelle access (Personal)
- Manage Debit Card Controls
- Business specific products: Cash Management services, Positive Pay, Wire Transfer Module, Remote Deposit Capture, etc

Mobile Banking (Personal & Business)

- All of the above functionalities are also available through mobile banking with the exception of certain business only products. The First County Bank Mobile Banking Application is available free of charge for all Apple and Android devices, and most other phone models. The Bank's current mobile banking application functionalities are similar to online banking. View account balances and activity, transfer funds between accounts, pay bills, and view check images.
- Mobile Check Deposit/Remote Deposit Capture
- Set-up account alerts on deposits, withdrawals and account balances.
- Digital Wallet Services
- Debit Card Controls
- Zelle - Person to Person Payment processing

Bank by Mail & Night Drop

- 24-hour night drops at 13 facilities for night drop off transactions.
- Bank-by-Mail

Other Alternative Retail Delivery Services

- Fax – account research and other requests.
- Interstate Toll-Free number for customer service (1-800-537-9693) during banking hours and (1-888-525-2265) for after-hours information.

Email

- Customerfirst@firstcountybank.com and infoaccess@firstcountybank.com
- Customers are able to contact the bank and make requests or inquiries via email.

Community Development Services

First County Bank's Approach to Engagement

First County Bank provides a broad range of financial services and products at conveniently located offices. We constantly strive to meet the changing credit and financial needs of our community. Our credit priorities, both past and present, involve service to our customers, particularly in the housing and education areas. In addition to the regular marketing of residential mortgage and consumer loans in both the urban and suburban areas, the Bank encourages local communities, municipalities, and the State to work with private lenders, to stabilize and rejuvenate neighborhoods that might otherwise experience decline. Many low and moderate-income areas in our community offer sound, profitable lending opportunities. Accordingly, First County Bank seeks out special community and economic development programs, with emphasis on building partnerships with the public sector to provide financial assistance to homeowners located in low- and moderate-income neighborhoods and small business owners. Working with neighborhood and community organizations, government, and financial institutions, we participate in programs designed to improve neighborhoods and housing stock, and to increase home ownership.

First County Bank's Commitment to Service

The individuals that comprise First County Bank provide a high level of service to the communities which the Bank serves. Members of the Board of Directors, Executive Officers, Senior Officers, Officers, and general Bank personnel each contribute to the overall services hours provided to the community. Each year the Bank sponsors and hosts numerous events which each have unique and distinct benefits to the community. Events range from activities designed to enhance literacy to basic sponsorships of community events where the Bank simply maintains a visible presence. In 2024, the Bank sponsored a combined 125 live and virtual events, which included the support of Fairfield Hospice House, Norwalk Seaport Association, the Stamford Boys & Girls Club, and the Human Services Council and continued support of athletic programs at Bobby Valentine's Sports Academy and environment preservation programs with Mill River Park Collaborative. First County Bank provided donations to over 100 organizations for sponsorship purposes and continued advertising efforts in the Fairfield/Bridgeport area. Since 2021 First County Bank expanded local business campaigns by highlighting Local organizations within our community. Highlighted businesses serving low and moderate income individuals include The Malta House, Kids in Crisis, SilverSource, Filling in the blanks, Mill River Park Collaborative, Future 5, SoundWaters. The Bank has also supported an event with Pacific House Shelter and Palmers Market Turkey drive/donation. First County Bank has been a presenting sponsor of the WEBE 108 and First County Bank Coat Drive since 2019. The Coat runs for three weeks in November and December and includes an in-person donation day at three (3) of our branches (locations change annually). All donations directly benefit the Bridgeport Rescue Mission in Bridgeport, CT.

Separate and in addition to the volunteerism coordinated by the Bank, individuals associated with the Bank also have formal roles in local non-profit organizations. Members of First County Bank's Board of Directors and Bank personnel also serve ongoing enhanced roles in more than 90 non-profit organizations that promote community development and financial education. 10 of the 10 members of the Board of Directors actively play key leadership roles in the non-profit organizations they serve by either participating as Directors (and subcommittee members), executive managers, or advisors. 2 members of First County Bank's Board actively provide financial expertise to the non-profit organizations they currently engage. The remaining 8 members provide support for these organizations related to their various fields of expertise.

Each of the Bank's Executive Officers and most of Senior Officers of First County Bank currently plays at least one key leadership role in the non-profit organizations they serve by either participating as Directors (and subcommittee members), executive managers, or advisors. 10 of the 13 Executive and Senior Officers serve formal roles at non-profit organizations. 5 members of First County Bank's Executive and Senior Officers serve roles where they specifically provide financial expertise. 20 additional First County Bank Officers currently play key leadership roles in the non-profit organizations they serve by either participating as Directors (and subcommittee members), executive managers, or advisors or are impactful roles. Of the 18 Bank officers that serve formal roles at non-profit organizations, 2 serve role where he specifically provides financial expertise. The organizations and specific management and staff service roles are detailed below:

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
ARI of Connecticut	Board of Directors	Denise Doria, Member of the Board of Directors	ARI of Connecticut, Inc. is a 501(c)(3) organization based in Stamford, Connecticut, with the goal of enriching the lives of people with disabilities by enabling them to achieve their fullest potential at home, at work, and in the community.	2023
	Vice President			2024
Association of Fundraising Professionals (AFP)	Volunteer, Presenter & Mentor	Mary Franco, Member of the Board of Directors	The Association of Fundraising Professionals empowers individuals and organizations to practice ethical fundraising through professional education, networking, research and advocacy.	2022
				2023
				2024
Building One Community	Board of Directors	Noah Lapine, Member of the Board of Directors	Building Once Community helps immigrants become self-sufficient contributors to the community. As an organization solely dedicated to this underserved population, our mission of advancing the successful integration of immigrants and their families resonates among clients, donors, and volunteers. We engage the community in our work and in ongoing dialogue about the benefits and challenges immigrants bring to our community.	2024
Boys & Girls of Stamford	Board of Directors	Lynn A. Long Chief Marketing Officer	Boys & Girls Club of Stamford is a dedicated youth facility that is open daily, managed by professional staff, and made available and affordable to all youth. We serve more than 1,600 children (grades K-12), offering programs and services to promote and enhance their development. We inspire confidence, a sense of competence, usefulness, belonging and influence in this POSITIVE PLACE FOR KIDS.	2023
	Board of Directors	Shaun Intriago, Retail Banking – CSR (last day of employment 12/27/22)		2024
				2022
Catholic Charities of Fairfield County	Advisory & Loan Committee Member	Thomas Berta, SVP, Chief Retail Banking Officer	The mission is to help the needy and most vulnerable of all faiths to permanently improve their lives. Catholic Charities of Fairfield County provide supportive services that enable families to rise up out of poverty, overcome barriers, and achieve self-sufficiency and independence.	2022
				2023
				2024
Challenged People in Motion, Inc.	Co-Founder, Board of Directors, Treasurer & Coach	Denise Doria, Member of the Board of Directors	Challenged People in Motion, Inc. is a 501(c)(3) organization based in Stamford, Connecticut, servicing lower Fairfield County, that provides opportunities for those who are developmentally and physically disabled to participate in community and social activities as well as learn and play the game of golf.	2022
				2023
				2024
Children's Learning Center of Fairfield County	Leadership Council	Robert Granata, Chairman of the Board of Directors	Children's Learning Centers (CLC) enriches the community as a leader in early childhood development by providing comprehensive, high quality early childhood education and care as well as the health, nutrition and family services necessary to enhance a child cognitive, physical and emotional development. CLC serves nearly 1000 children, predominantly from the most underrepresented and underserved backgrounds. Funded by a broad donor base comprised of federal, state and municipal governments, as well as United Way, major donors, private foundations, corporations and individuals.	2022
				2023
				2024
	Finance Committee Member	Mark Rosenbloom, VP, Officer		2022
				2023
				2024
	Board Member	Noah Lapine, Member of the Board of Directors		2022
				2023
Board Chair		2024		
Leadership Council	Juanita James, Member of the Board of Directors	2023		

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
Clothes To Kids of Fairfield County	Board Member	Vicki Puciato, VP, Officer	Clothes To Kids of Fairfield County is a nonprofit organization serving low-income or in-crisis school age children in Fairfield County, Connecticut. They envision a community in which every child has quality clothing so that he or she may attend school with the confidence and self-esteem needed to achieve academic success. Their mission is to provide new and quality used clothing to low-income or in-crisis school age children, free of charge.	2022
				2023
				2024
CURE JM Foundation	Chief Financial Advisor	Denise Doria, Member of the Board of Directors	Cure JM Foundation, Inc. is a 501(c)(3) non-profit organization that raises awareness of and funds research to find a cure for Juvenile Myositis (JM), including Juvenile Dermatomyositis and Juvenile Polymyositis (a rare autoimmune disease). The primary goal is to discover better treatments and eventually find a cure for JM. Cure JM Foundation, Inc., currently serving nearly 3,000 JM patients and families.	2022 2023
CT State Colleges and Universities (CSCU)	Board of Regents	Juanita James, Member of the Board of Directors	The Board of Regents is the governing board for CSCU, which is a system of 6 public colleges and universities: 4 state universities - Central, Eastern, Southern & Western; CT State Community College, which comprises 12 campuses; and Charter Oak State College. CSCU is responsible for 85,000 students.	2023
Downtown Special Services District	Board Member of Commissioners	Robert Granata, Chairman of the Board of Directors	A special taxing district located in downtown Stamford that is devoted to economic development and rehabilitation of the central business district.	2022
				2023
				2024
ElderHouse	Board of Directors	Colette Lespérance, VP, BSA Officer	Elder House serves frail older adults that can no longer live independently due to age related disabilities and/or chronic illness like Alzheimer's and Parkinson's disease. Elder House clients live on fixed incomes. They rely on family members for supervision and assistance with basic daily activities to remain living at home. As a non-profit organization, Elder House is dedicated to serving all seniors regardless of their economic means. To achieve this, Elder House works with local social service agencies, doctors, hospitals and the Southwestern CT Agency on Aging to reach low and moderate income seniors who can benefit from the adult day program.	2023 2024
				2024
Fairfield County's Community Foundation	Member, Professional Advisors Council	Jevera Hennessey, Member of the Board of Directors	Fairfield County's Community Foundation is regarded as a trusted entity for bringing together people, solutions and funding to create lasting change within the region. Fairfield County Community Foundation provides funds for women and girls to help and meet their family's health and safety needs. Fairfield County Community Foundation also provides housing solutions for Fairfield County, by helping to provide housing that is safe, stable, affordable, and near schools.	2022
				2023
				2024
	Member, Professional Advisors Council	Sandra Greer, Officer (last day of employment 10/24)		2022
				2023
				2022
Advisory Board Member	Gerald A. Nielsen, Member of the Board of Directors	2023		
		2022		
Fairfield County's Community Foundation/Fairfield County Business Collaborative for Education Equity	Member Representative	Noah Lapine, Member of the Board of Directors (on behalf of Lapine Associates)	The Fairfield County Business Collaborative for Education Equity, formed in 2020 in partnership with Fairfield County's Community Foundation, is working to ensure Fairfield County's most vulnerable students have the support they need to thrive. The Fairfield County Business Collaborative for Education Equity has awarded nearly \$1.15 million to programs that empower students to pursue their dreams. Initiatives are focused in the Greater Bridgeport, Danbury, Norwalk, and Stamford regions. The Collaborative is committed to diminishing, and ultimately, closing the educational disparities that prevent not only students from thriving, but also their parents, guardians, teachers and staff.	2022

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
Fairfield County's Community Foundation/Fairfield County Business Collaborative for Education Equity	Member Representative	Karen Kelly, SVP, Chief Digital Banking Officer	The Fairfield County Business Collaborative for Education Equity, formed in 2020 in partnership with Fairfield County's Community Foundation, is working to ensure Fairfield County's most vulnerable students have the support they need to thrive. The Fairfield County Business Collaborative for Education Equity has awarded nearly \$1.15 million to programs that empower students to pursue their dreams. Initiatives are focused in the Greater Bridgeport, Danbury, Norwalk, and Stamford regions. The Collaborative is committed to diminishing, and ultimately, closing the educational disparities that prevent not only students from thriving, but also their parents, guardians, teachers and staff.	2022
				2023
Fairfield County Hospice House	Board of Directors, serving as Executive Officer, Treasurer	Robert Granata, Chairman of the Board of Directors	The Fairfield County Hospice House (FFCHH) is a non-profit organization that provides a residential setting for patients with terminal illness. FFCHH offers a supportive home to adults facing the end of life, and their families, with an unwavering commitment to providing high-quality palliative care in an independent setting. FFCHH will never deny care based on inability to pay.	2022
				2023
				2024
	Pro Bono CPA services	Denise Doria, Member of the Board of Directors		2022
				2023
				2024
Family and Children's Agency	Board of Directors & Treasurer	Richard Zaremski, SVP, Officer	Family and Children's Agency (FCA) is a leading nonprofit, 501(c)(3) human service organization that is committed to increasing the social and emotional well-being of their clients. FCA provides strength-based, solution focused services that respond to the individual needs of children and families, youth, adults, and seniors. FCA helps supports adults who are experiencing homelessness through Community Connections services and also provides the Volunteer Income Tax Assistance (VITA) which provides free income tax preparation to low-to-moderate income individuals and families earning less than \$52,000 per year.	2022
				2023
				2024
Friends of the Ferguson Library	Board of Directors	AnnaMarie Boccuzzi, VP, Trust & Estate Officer	We sell quality used books at reasonable prices to provide financial support for the mission of the Friends of the Ferguson Library.	2022
				2023
				2024
Ferguson Library	Board of Trustees	Anderson R. Livingston, Member of the Board of Directors	The mission of The Ferguson Library is to provide free and equal access to information, ideas, books and technology to educate, engage and enrich the Stamford community. The innovative programs and services we provide nourish a lifelong passion for learning and growth for children and adults.	2022
				2023
				2024
	Citizen Advisor	Robert Granata, Chairman of the Board of Directors		2022
				2023
Ferguson Library Foundation	Board of Trustees Board Secretary	Anderson R. Livingston, Member of the Board of Directors	The Ferguson Library Foundation is a separate nonprofit organization which uses private contributions to help the Library enhance its collections and services, beyond what is available through public funding. The role of the Foundation is to ensure long term financial sustainability for the library, including managing the library's endowment.	2022
				2023
	Board of Directors	Robert Granata, Chairman of the Board of Directors		2022
				2023
				2023
First Presbyterian Church	Volunteer, Ordained Elder and Deacon	Juanita James, Member of the Board of Directors	The First Presbyterian Church of Stamford exists to know and share God's grace in Jesus Christ. We seek to do this by being a worshipping congregation, a learning community, a caring fellowship, and a serving people.	2022
				2023

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
Future 5	Board of Directors, Treasurer	John Bonora, Executive Officer	Future 5 helps motivated, low-income high school students in Stamford connect to their full potential. Future 5's philosophy and community strengthens a student's self-esteem through character building workshops, job preparation programs and one-on-one coaching. Future 5 students develop the motivation and a game plan for achievement in school and life.	2022
				2023
				2024
Greenwich Historical Society	Member, Professional Advisory Council	Jevera Hennessey, Member of the Board of Directors	Greenwich Historical Society's mission is to preserve and interpret Greenwich history to strengthen the community's connection to our past, to each other and to our future.	2022
				2023
				2024
Greenwich Human Services Department Fund	Board of Directors, Treasurer	Richard A. Muskus, SVP, Chief Lending Officer Director of Business Banking	The Greenwich Department of Human Services Fund accepts charitable contributions to support programs and services offered by the Town of Greenwich Department of Human Services and promotes community awareness of the needs that these programs and services are designed to address.	2022
				2023
				2024
Greenwich Old Timers Athletic Association	Member, Secretary	David Hopper, Member of the Board of Directors	The Old Timers Athletic Association of Greenwich has a primary mission to raise funds to help support youth sports participation and provide college scholarships to those in need.	2022
				2023
				2024
HDF Smart Moves & Multi Family Affordable Housing	Co-Chair and Member of Loan Committee	David Zamary, Officer (last day of employment 03/29/24)	In conjunction with CHFA, the Smart Move and Multi Family programs were established to meet the home financing needs of borrowers looking for low down payments and flexible sources of funds, including first time homebuyers, move-up borrowers, retirees, families in underserved areas, new immigrants, etc. and the development of affordable housing.	2022
	Member of Loan Committee	William Catanzaro Loan Officer		2023
				2022
				2023
Hill House	Advisory Board Member	Jevera Hennessey, Member of the Board of Directors	The Hill House provides congregate living in Greenwich for well elderly of low to moderate income.	2022
				2023
				2024
Housatonic Industrial Development Corp.	Board of Directors	Michael Yao, Officer (last date of employment 11/10/2023)	The Housatonic Industrial Development Corp. (HIDC) helps Connecticut's small businesses grow, create or retain jobs and achieve economic development goals within the state.	2022
				2023
Kids in Crisis	Corporate Outreach Committee Member	Karen Kelly, SVP, Chief Digital Banking Officer	SafeHaven for Kids - the Agency's core and most critical program operates a 24-Hour Helpline, Outreach Department, Emergency Residential Shelter, Health Center, Educational Services and AfterCare. SafeHaven for Kids and is the only program in Connecticut serving infants and young children (aged birth-6 years), children of all ages (birth-18 years), both boys and girls (enabling opposite gender sibling groups and teen mothers/their babies to remain together), with an on-site Health Center, and providing families direct access to respite care. It is also the only program in the state serving children from Fairfield County.	2022
				2023
				2024

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
Kiwanis	Board of Directors	Anna Maria Socci, AVP, Branch Manager	Kiwanis International is a global organization of members dedicated to serving the children of the world. Kiwanis members dedicate more than 18 million service hours each year to strengthen communities and serve children. The Kiwanis International family comprises nearly 600,000 adult and youth members in 80 countries and geographic areas.	2023
				2024
	Board of Directors	Jennifer Lima, AVP, Branch Manager		2023
				2024
KeyStone Inc.	Board of Directors	Sheila Content, AVP, Branch Manager	Keystone House's "Home Sweet Home" program assists adults with a serious mental illness, or co-occurring mental health and substance abuse disorder, with the financial support needed for household essentials when moving into or maintaining their own apartment or in one of our group homes.	2022
				2023
				2024
Lesley University	Vice Chair of the Board of Trustees	Juanita James, Member of the Board of Directors	Lesley University engages students in transformative education through active learning, scholarly research, diverse forms of artistic expression, and the integration of rigorous academics with practical, professional experience, leading to meaningful careers and continuing lifelong learning. Lesley prepares socially responsible graduates with the knowledge, skills, understanding, and ethical judgment to be catalysts shaping a more just, humane, and sustainable world.	2022
				2023
				2024
Merrimack College	Vice Chair of the Board of Trustees Merrimack College Advisory Board	Mary Franco, Member of the Board of Directors	Merrimack College provides a variety of programs to serve the poor and food and housing-insecure in Lawrence, Massachusetts, and in many communities throughout New England through its alumni and students. Also scholarships are provided for the underserved from Lawrence MA to attend Merrimack at no cost. More than \$250,000 has been invested in low income communities in the past two years.	2022
				2023
				2024
Merrimack College, We Rise Campaign Together	Co-Chair	Mary Franco, Member of the Board of Directors	Among the key initiatives Together We Rise will support making higher education more affordable and accessible for students from underserved communities.	2024
Mill River Collaborative	Board of Directors & Chairman of Finance	Robert Granata, Chairman of the Board of Directors	Located in moderate income level area. Mill River Playground Summer Programs- To provide collaborative leadership to create and sustain a successful Mill River Park.	2022
				2023
	Board Member	Noah Lapine, Member of the Board of Directors		2022
				2023
The Navigators Stamford (benefits Kids in Crisis)	KIC IT Triathlon Committee Member	Jaggiwan Singh, Officer (last date of employment 3/10/2023)	The Navigators Stamford KIC IT Race Series benefits. Kids in Crisis Connecticut's only free, round-the-clock crisis counselling center and emergency shelter for children ages new born to 17. Launched in 1978, Kids in Crisis has helped more than 138,000 families and children dealing with abuse, neglect, homelessness, mental health issues or extreme family conflict.	2022
NexGen School, Krista Roth Legacy Foundation/EI Paso, IL	Board of Directors	Mike Siscoe VP, Prepaid Card Program Manager	NextGen School in association with the Krista Roth Legacy Foundation is helping bring much needed educational services to the indigenous population of Costa Rica. The NextGen School seeks to honor Krista's memory and keep her dreams and ideals alive by bringing classroom and teachers to children who would otherwise have no access to education.	2023
				2024
New Neighborhoods, Inc.	Board of Directors	Robert O'Brien, Officer	New Neighborhoods Inc., creates sustainable communities by developing, redeveloping, and preserving quality housing that strengthens low- and moderate-income families, allows seniors to age with dignity, provides stability for the formerly homeless, and affords all residents opportunities to realize their dreams.	2022
				2023
				2024

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
Norwalk Community College Foundation	Board of Directors, Chair of Development Committee	Gerald A Nielsen, Jr, Member of the Board of Directors	NCC Foundation Mission is Three-fold: Raise funds for NCC programs and scholarships Invest, administer and distribute funds so that students of all ages continue to benefit from challenging opportunities for self-improvement and intellectual growth Inspire and engage our community to share talents and resources	2022
				2023
				2024
Norwalk Community College Foundation	Board of Directors, Finance, Governance & Nominating Committee Member	Robert Granata, Chairman of the Board of Directors	NCC Foundation Mission is Three-fold: Raise funds for NCC programs and scholarships Invest, administer and distribute funds so that students of all ages continue to benefit from challenging opportunities for self-improvement and intellectual growth Inspire and engage our community to share talents and resources	2022
				2023
				2024
Norwalk Senior Center	Board of Directors	Wendy Macedo AVP, Branch Manager	The Norwalk Senior Center is a non-profit agency which provides programs and services for older adults in the mid-Fairfield County area. The Senior Center works collaboratively with other organizations and service providers to enrich and improve the quality of life for mature individuals and their communities.	2022
				2023
				2024
One Tough Cookie	Volunteer, Professional Council, Board of Directors	John Polera, Member of the Board of Directors	One Tough Cookie provides financial support in the way of monies and gift baskets to cancer patients and their families in Fairfield County, Connecticut and Westchester County, NY.	2022
				2023
				2024
Pacific House	Board of Directors & Treasurer	Robert Long, VP, Officer	Pacific House provides emergency food and shelter for homeless men in lower Fairfield County and helps them live more fulfilling lives through providing support services designed to help them find employment and stable long-term housing.	2022
				2023
				2024
Purchase College (SUNY) Foundation	Board of Directors, Finance Committee, Vice Chair Audit Committee, Member Investment Committee, Member	Richard A. Muskus, SVP, Chief Lending Officer Director of Business Banking	Purchase College, SUNY embraces its public mission by bringing together students in the liberal arts, sciences, and conservatory arts programs in a vibrant, creative community where in-depth knowledge grows from open-minded engagement, questioning boundaries, and inspiring possibility.	2022
				2023
ReTrainToWalk, Inc.	Board of Directors	John Dowling, VP, Officer	RetrainToWalk is a NonProfit organization dedicated to help individuals with spinal cord injuries and similar forms of paralysis gain independence and stay health to take advantage of future medical advancements.	2023
				2024
Rockefeller Philanthropy Advisors	Board of Directors	Juanita James, Member of the Board of Directors	Rockefeller Philanthropy Advisors works with individuals, families, and institutions to help make their philanthropy more thoughtful and effective.	2022 (through March)
Silver Source	Board of Directors, Executive & Governance Committee	Karen Kelly, SVP, Chief Digital Banking Officer	A non-profit resource for older adults in Stamford with a mission to assist them in living more secure, independent and fulfilled lives. SilverSource provided financial assistance and prevents homelessness for residents and supports individuals facing economic hardship, a major life transition or medical emergency, with financial assistance	2022
				2023
				2024
	Member, Advisory Board	Mary Franco, Member of the Board of Directors	A non-profit resource for older adults in Stamford with a mission to assist them in living more secure, independent and fulfilled lives. SilverSource provided financial assistance and prevents homelessness for residents and supports individuals facing economic hardship, a major life transition or medical emergency, with financial assistance	2022
				2023
2024				

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
Stamford Center for the Arts – The Palace Theatre	Board of Directors	Peter Rugen, EVP, Chief Administrative Officer	The Stamford Center for the Arts presents, produces, hosts, and manages the premier performing arts and cultural experiences for the region. The Stamford Center for the Arts is located in a moderate tract income level	2022
				2023
				2024
Stamford Chamber of Commerce	Board of Directors	Brad Lupinacci, VP, Loan Officer	The Stamford Chamber of Commerce is organized to advance the civic and economic vitality of Stamford, Connecticut. The Chamber's primary mission is "to represent, strengthen and unify Stamford business community efforts to provide the best environment in which to work and live".	2022
				2023
				2024
Stamford Community Emergency Response Team	Member	Jevera Hennessey, Member of the Board of Directors	Stamford's Community Emergency Response Team (CERT) Program educates people about disaster preparedness and trains them in basic disaster response skills, such as fire safety, light search and rescue, and disaster medical operations. Using their training, CERT members are able to assist others in their neighborhood or workplace following an event and can take a more active role in preparing their community.	2022
				2023
				2024
Stamford Historical Society	Board of Directors	Sebastian Kulesza, AVP, Branch Manager	The Stamford History Center, the municipal historian of Stamford, is an educational and research institution. While LMIs are not directly served, its primary functions are to collect, conserve, interpret, and share artifacts and information relating to greater Stamford, to engage citizens in the telling of their stories.	2022
				2023
	Board of Directors	Brad Lupinacci, VP, Loan Officer		2023
				2024
Stamford Greater Hispanic Chamber of Commerce & Hispanic Advisory	Member	Camilo Duque, AVP, Branch Manager	The Greater Stamford Hispanic Chamber Of Commerce, Inc. is an action agency designed to meet the socioeconomic needs of the Hispanic and non-Hispanic business community. It is a non-profit organization where business professionals band together as members to advance the commercial, financial, industrial and civic interest of the community.	2022
				2023
				2024
Stamford Hospital Foundation	Trustee of the Foundation	Jevera Hennessey, Member of the Board of Directors	Securing the financial resources necessary to support Stamford Hospital. Stamford Hospital is located in a low income tract area.	2022
	Member, Planned Giving Advisory Committee			2023
	Board of Directors			2024
Stamford Museum & Nature Center	Board of Directors, Member of Executive Strategic Marketing Committee	Karen Kelly, SVP, Chief Digital Banking Officer	Dedicated to the preservation and interpretation of art and popular culture, the natural and agricultural sciences, and history. The Museum is a vital cultural and educational resource for the community, and a focal point for family activity and interaction.	2022
				2023
				2024
Stamford Polish Saturday School, Inc.	Volunteer, Attorney Professional	John Polera, Member of the Board of Directors	The purpose of the Stamford Polish Saturday School is to raise monies to support the preservation of the Polish language, its traditions and culture and to support education of youths in these areas.	2023

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
Stamford Public Education Foundation	Advisory Committee Member	Willard Miley, EVP, President & Chief Operating Officer	Stamford Public Education Foundation's mission is to provide support to the students and teachers in the Stamford public schools through community collaboration and philanthropy. At the elementary school level, Stamford Public Education Foundation supports literacy initiatives and at the middle and high school levels the focus is on college and career readiness. As of 2016 49% of the students served qualify for the free/reduced lunch program and that 67% of the students served are minorities with 13% as English Language Learners (ELL).	2022
				2023
				2024
	Board of Directors	Sebastian Kulesza, AVP, Branch Manager		2023
				2024
Stamford Senior Center	Board of Directors	June Walker, SVP, Chief Human Resource Officer	The Stamford Senior Center serves a diverse group of individuals from all walks of life and from various ethnic, racial and socio-economic groups. The Stamford Senior Center welcomes both Stamford residents and residents from surrounding towns to become members and enjoy our programs and services. The Stamford Senior Center is located in a moderate tract income level area.	2022
				2023
				2024
Stamford YMCA	Board of Directors	Anderson Livingston, Member of the Board of Directors	The Stamford Y is a community service, nonprofit organization committed to programs that strengthen the spirit, mind & body for all.	2022
				2023
				2024
The Food Bank of Lower Fairfield	Board of Directors & Treasurer	Thomas Berta, SVP, Chief Retail Banking Officer	The Food Bank of Lower Fairfield provides food to nonprofits agencies and program that serves low income people.	2022
				2023
				2024
The Housing Development Fund, Inc.	Board of Directors	Willard Miley, President & Chief Operating Officer	The Housing Development Fund, Inc. (HDF) provides funding to affordable housing in the Fairfield County area. HDF's mission is to facilitate the development of affordable housing, both rental and homeownership, and to assist households to become and remain owners of affordable homes. The bank committed \$3,000,000 to be used for multi-family (with terms up to 30 years). First County Bank has also committed \$3,000,000 million to approximately a \$71.8 million second mortgage pool for first time home buyers (SmartMoves Homeownership Fund).	2022
				2023
				2024
The Opportunity Foundation	Past Board of Directors President, Current volunteer	Anderson Livingston, Member of the Board of Directors	The Opportunity Foundation's mission is to expand social action activities for minority youth throughout Fairfield County, through scholarships and educational support, to make postsecondary success possible for all students	2022
				2023
The Opportunity Foundation	Past Board of Directors President, Current volunteer	Anderson Livingston, Member of the Board of Directors	The Opportunity Foundation's mission is to expand social action activities for minority youth throughout Fairfield County, through scholarships and educational support, to make postsecondary success possible for all students	2022
				2023
				2024
Transportation Association of Greenwich	Past Board Member	Richard A. Muskus, SVP, Chief Lending Officer Director of Business Banking	Mission is to provide specialized transportation for the Town of Greenwich. TAG serves seniors (60+ years), the disabled of any age, school-age youth and many other community residents seeking cost effective transportation, with dignity and respect, providing specialized transportation driving each of our 30,000 passengers, safely and reliably where they need to go.	2022
				2023
				2024

Community Development Services 2022-2024
First County Bank Community Development Volunteer Services

Name of Benefiting	Volunteer Position	Name and Title	Organization Description	Years of Service
Thompason Center	Advisory Board Member	Mary Franco, Member of the Board of Directors	Serves the greater Woodstock rural community, providing services for older adults including on-site and home delivered meals, house-sharing services, equip,et, tax services, financial services, and social services for the underserved older community.	2024
Waveny Life Care Network	Board of Directors & Volunteer	Mary Franco, Member of the Board of Directors	Waveny Lifecare Network serves the Fairfield County region and beyond through a full spectrum of services for those in need of rehabilitation and eldercare health services. Through its Hospice program provides compassionate care for people with terminal illnesses by supporting their needs at home, in hospital, or in nursing care facilities and its charity gives to assisting those individuals financially challenged in Fairfield County.	2022
				2023
				2024
	Advisor of Board Cybersecurity Committee	Mark Ayen, VP, Senior Technology Officer		2024

In addition to serving the above mentioned community development organizations in specific leadership roles, employees at all levels and members of the Board of Directors of First County Bank actively participate in the organizations listed below. These organizations actively support their local communities.

First County Bank Volunteer Services to Non-Profit and Municipal Organizations

Name of Benefiting Non Profit and Municipal Organizations	Participating FCB Member
American Red Cross – Disaster Action Team	William Catanzaro
Apples PTA	Mirella Martina
Bartlett Arboretum & Garden Centers	Jagjiwan Singh (last day of employment 03/10/23) Andrea Pamint
Bridgeport Chamber of Commerce	Benedict Peter
CT Mortgage Bankers Association	David Zmary (last day of employment 03/29/24)
Darien Fire Department	John Dowling
Fairfield Chamber of Commerce	Jagjiwan Singh (last day of employment 03/10/23), Benedict Peter
Greenwich Chamber of Commerce	Jeffrey D. Robinson (last day employment 12/29/23), Sebastian Kulesza & Tripp Moore
Guru Tegh Bahadur Ji Foundation	Jagjiwan Singh (last day of employment 03/10/23)
HindiUSA	Bijal Sanghavi
Home Builders and Remodelers of Fairfield County	Tripp Moore
Jane Ryan Fathers Club	Michael Yao (last day of employment 11/10/23)
Junior Achievement of Western CT	Sandra Greer (last day of employment 10/01/24)
Knights of Columbus	Edens Fleurizard & Brad Lupinacci
Lupus Foundation of America, CT	AnnaMarie Boccuzzi
Live Girls, Inc	Tiffani Valentin (last day of employment 04/12/24)
Madonna Di Caneto Society	AnnaMarie Socci
Make-A-Wish Foundation	Michael Yao (last day of employment 11/10/23)
Milford Chamber of Commerce	David Zmary (last day of employment 03/29/24)
National Charity League – Nutmeg Chapter	Agnieszka Maciejewski
New Canaan Chamber of Commerce	Agnieszka Maciejewski
Norwalk Chamber of Commerce	Mary Franco, Wendy Macedo & Sheila Content, Michael Victor
Person to Person	Aitza Cabrera
Rotary Club	Michael Crawford, Edens Fleurizard
Roscoo	Andrea Pamint
Stamford Chamber of Commerce	Jennifer Lima, Anna Marie Socci, Mirella Martina

Name of Benefiting Non Profit and Municipal Organizations	Participating FCB Member
Stamford Exchange Club	Jennifer Lima, Brad Lupinacci
Stamford Pride	Jennifer DaSilva
The Center for Wellbeing Bienstar, Inc.,	Anna Marie Socci
Tiny Miracles Foundation	Aitza Cabrera
Trumbull Nature and Arts Center	Maria Bivona
Westport /Weston Chamber of Commerce	Wendy Macedo
Women's Mentoring Network	Tiffani Valentin (last day of employment 04/12/24)

Innovativeness and Responsiveness of Community Development Services

Although First County Bank's assessment area offers limited opportunities for innovative community development services, First County Bank has proved to be responsive to identify needs of those low and moderate-income individuals residing within the middle- and upper-income census tracts.

First County Bank has an ongoing commitment of \$3.5MM to provide funds to the Housing Development Fund's Multi-Family Loan Program as part of a participation loan to provide low- and moderate-income housing in lower Fairfield County.

First County Bank invested \$500,000 in the Community Economic Development Fund I, LLC, a regional loan pool in the Stamford/Norwalk area for small business.

First County Bank had an ongoing commitment of \$500,000 to provide funds to the Housing Development Fund's Smart Move 2nd Mortgage Fund which provides down payment assistance for first time home buyers.

First County Bank offers a First Time Home Buyers Program. This program allows borrowers purchasing properties in low/moderate income neighborhoods in our immediate assessment area to receive a waiver of the closing costs and a refund at time of closing of the appraisal fee. From 2016 to 2019, the Bank waived closing costs, including origination charges and related fees (e.g., Credit Report, Flood Certification, and Tax Service) and the appraisal fee was refunded at closing. In 2018 the program was amended to provide for a refund of the appraisal fee at closing and a 1/8% pricing reduction. As of September 30, 2024, six (6) 1st Time Home Buyer loans were originated with amounts totaling \$ 1,927,750.

Contributes personal time of bank officer to Smart Move Loan Committee and Multi-Family Loan Program.

Contributed \$10,000 to Pacific House (formerly known as Shelter for the Homeless) and provided financing to help fund the furnishings for homeless individuals in deeply affordable supported housing.

Since the inception of the First County Bank Money Smart program in October 2011, over 40 different First County Bank employees have conducted nearly 200 seminars for approximately 900 participants in the lower Fairfield County market area. The program also has received the FDIC Money Smart Alliance Certificate of Membership and is also a FDIC Money Smart for Young Adults Partner. Presentations have been conducted in both English and Spanish for local community organizations.

In September 2017, in its capacity as a Member Bank, First County Bank provided support to the application submitted to the Federal Home Loan Bank of Boston (FHLBB) by Pacific House, Inc. (formerly known as Shelter for the Homeless) for a subsidized loan from the Affordable Housing Program (AHP) in the amount of \$500,000, paired with an FHLBB AHP grant for \$550,000. These funds were combined and utilized to renovate and support operations of 36 units of supportive housing located in Norwalk. The application was subsequently closed in June of 2018 committing First County Bank to managing the Construction Loan and disbursement process for this Community Development project supporting the housing of the homeless and low income individuals and families. The project was completed and stabilized in late 2019 and has been paid as agreed with a current balance of \$531,631. In addition, a \$600,000 loan to Mile High Development LLC was closed on December 7, 2023. The proceeds of the loan were used to finance the renovation of a multifamily building located at 117 Central Ave, Bridgeport, low-income census track.

First County Bank has partnered with Banzai! an online learning tool sponsored by First County Bank that allows designated High Schools to leverage the financial literacy curriculum (paid for by the bank). There are currently sixteen (16) High Schools enrolled in the Banzai! Financial Literacy Program sponsored by First County Bank: Staples HS in Westport, Fairfield Ludlowe High School in Fairfield, Fairfield Warde High School in Fairfield, JM Wright Tech High School in Stamford, New Canaan High School in New Canaan, Wilton High School in Wilton, Information Technology & Software Engineering in Bridgeport, Bullard Havens Technical High School in Bridgeport, Regional Aquaculture Science & Technology Education Center in Bridgeport, and The Bridge Academy in Bridgeport, Norwalk High School in Norwalk, Briggs High School in Norwalk, Biotechnology Research & Zoological Sciences in Bridgeport, Aerospace/Hydrospace Engineering & Physical Sciences in Bridgeport, Spire School in Stamford and Pride Academy Charter School in Bridgeport. . Since inception of the program, nearly 5000 local high school students have benefited from this program.

In December 2020, the Bank joined four (4) other local banks, to commit \$50,000 each (\$25,000 in 2020 and \$25,000 in 2021) to the Family Loan Program (FLP). The banks also committed to each assign employees to volunteer to sit on FLP's Board of Advisors and to serve on FLP's Volunteer Loan Committee and to provide appropriate marketing assistance. The FLP, sponsored by Catholic Charities of Fairfield County will provide affordable small loans to low income working parents in the Stamford, Norwalk, and Bridgeport metro areas of Lower Fairfield County, who are not able to obtain loans from traditional banking sources. Loans are intended to help overcome obstacles that could jeopardize borrower employment.

Loans can be used to purchase a car for transportation to work, car repairs, security deposit and childcare costs. Personal budget and credit education ensures self-sufficiency and loan repayment. Since the program began in 2021 the Family Loan Program has provided over \$125,000 in financing for car loans to help hard-working individuals afford reliable transportation for work and family obligations, as well as providing budgeting and financial literacy training to hundreds of additional local residents

Fairfield County Business Collaborative for Education Equity (www.fccfoundation.org/fcbcee): The Fairfield County Business Collaborative for Education Equity, formed in 2020 in partnership with Fairfield County's Community Foundation (www.fccfoundation.org), is working to ensure Fairfield County's most vulnerable students have the support they need to thrive. With this latest round of grants, the Collaborative — which is funded by more than a dozen Fairfield County businesses, including First County Bank — has awarded nearly \$1.15 million to programs that empower students to pursue their dreams. Initiatives are focused in the Greater Bridgeport, Danbury, Norwalk, and Stamford regions. The Collaborative is committed to diminishing, and ultimately, closing the educational disparities that prevent not only students from thriving, but also their parents, guardians, teachers and staff. As a founding member, First County Bank's Foundation joined the other member organizations in 2023 to invest \$347,500 in the following Fairfield County nonprofits that are working to help students from pre-K through post-high school succeed in the classroom and ultimately hone the skills they need to pursue careers as adults. These grants were issued as renewable grants which if renewed will be distributed by year end 2024. Thus far the First County Bank Foundation has pledged a total of \$60,000 (\$10,000 in 2021, 2022, 2023, 2024, 2025, and 2026).

- ❖ Stamford Cradle to Career is partnering with Building One Community to advance early childhood education. While the focus is primarily on Stamford, the organization will also share its resources and learnings with neighboring communities such as Bridgeport and Danbury. The grant will also help Stamford Cradle to Career educate families about the importance and value of a preschool experience, raise awareness to increase the number of caregivers monitoring children under the age of five, and work to demystify systems and empower the community to effectively advocate for change.
- ❖ Today's Students Tomorrow's Teachers also received a grant, partnering with Norwalk Public Schools to expand and support 150 culturally diverse and economically challenged high school and college students to complete their education and move on to becoming employed in their communities as teachers and other professionals.
- ❖ The Carver, in collaboration with SAVE, developed a workforce development initiative that aims to create a robust framework for empowering students and preparing them for a successful transition into the workforce.

In 2023 the FCBCEE will also support the following three (3) nonprofits' pilot programs:

- ❖ Stamford Public Education Fund (SPEF) will launch a pilot program to tutor math and English to students who are participating in SPEF's Stamford Mentoring Program.
- ❖ SoundWaters will pilot a program to introduce high school students to key trade skills for marine trade jobs.
- ❖ Bridgeport Public Education Fund will start The Learning Labs initiative, which is designed to provide in-depth, personalized learning and support for Bridgeport Public School seniors who are on track to graduate early. Through monthly meetings, presentations, workshops, and assignments the initiative will alleviate the stress and anxiety that comes with graduating early, and better prepare students for the next step.

The Collaborative's members include Bank of America, First County Bank/First County Bank Foundation, Gallatin Point Capital, Henkel, Pitney Bowes, Synchrony, The Ashforth Company, The Tudor Foundation, Inc., Xerox, FactSet Charitable Foundation, Littlejohn & Co., and McKinsey & Company.

INVESTMENT TEST

The Bank has always maintained an ongoing high level of community development participation. Through the First County Bank Foundation we donated a total of over \$12.05 million in grants as of November 2024 to local community organizations since its inception in 2000.

FIRST COUNTY BANK remains active in the pursuit of Qualified Investments within the community and continues to donate a substantial amount of money to organizations that qualify as CRA grants.

INVESTMENT PROGRAMS:

FNEC III the bank has advanced \$675,982 out of a \$1,000,000 committee. All distributions received from FNEC III have been recorded as principal reductions and the outstanding investment was reduced to "0". As of 11/30/2024, the bank has a realized gain of \$1,714,161 million.

Community Economic Development Fund – Invests funds into small business loans in the Stamford/Norwalk area, a \$500,000 contribution, net balance after charge-off \$471,500.00.

CRAFund –The CRAFund Advisors is a fixed-income money manager formed in 1998. It is a registered investment advisor to the CRA Qualified Investment Fund, the largest community investment fund of its kind. As of 09/30/2024 the balance of the CRA Fund is \$1,971,891.57.

Solomon Hess Small Business Administration Loan Fund - \$1,000,000 allocated to two businesses in Fairfield County.

Government National Mortgage Association (GNMA) – FHA and VA loans in Fairfield County. G2AA8228-Directed Pool. Original face was \$3,660,000 and the current balance of \$117,289.74 as of 09/30/2024.

Federal National Mortgage Association (FNMA) – Home loans to qualifying individuals located in Fairfield County. Pool # AT1706, original face of \$2,937,199.80, and current balance of \$826,866.80 as of 09/30/2024.

Federal National Mortgage Association (FNMA) – Home loans to qualifying individuals located in Fairfield County. Pool # AW8537, original face of \$133,049.75 current balance of \$ as of 09/30/2024.

Connecticut Housing Finance Authority (CHFA) – Helps families achieve homeownership. Principal balance is \$849,262.95 at 2.875% due on 11/15/2030, and \$608,326.48 at 2.3% due on 11/15/2036.

Federal Home Loan Mortgage Corporation (FHLMC) – Home loans to qualifying individuals located in Fairfield County. Pool # Q53100, original face of \$2,588,632, current balance of \$931,296.09 as of 09/30/2024.

Federal Home Loan Mortgage Corporation (FHLMC) – Home loans to qualifying individuals located in Fairfield County. Pool # RA1760, original face of \$1,188,276.00 current balance of \$847,255.46 as of 09/30/2024.

Federal Home Loan Mortgage Corporation (FHLMC) – Home loans to qualifying individuals located in Fairfield County. Pool # RA1863, original face of \$1,367,169.00, current balance of \$686,047.94 as of 09/30/2024.

Federal Home Loan Mortgage Corporation (FHLMC) – Home loans to qualifying individuals located in Fairfield County. Pool # RA4193, original face of \$2,149,338.00, current balance of \$1,657,464.29 of 09/30/2024.

Freddie Mac (FR) Pool # RA5589, original face of \$2,428,862.00, current balance of \$1,715,883.23 as of 09/30/2024.

Freddie Mac (FR) Pool # RA5710, original face of \$4,197,814.00, current balance of \$2,760,728.45 as of 09/30/2024.

Fannie Mae (FN) – Home loans to qualifying individuals located in Fairfield County. Pool # CA1990, original face of \$1,944,979 current balance of \$546,294.81 as of 09/30/2024.

Federal Home Loan Mortgage Corporation (FHLMC) – Home loans to qualifying individuals located in Fairfield County. Pool #RA9784, original face of \$1,836,970.24 current balance of \$ 1,885,381.72 as of 09/30/2024.

Federal Home Loan Mortgage Corporation (FHLMC) – Home loans to qualifying individuals located in Fairfield County. Pool #RA9788, original face of \$2,350,268, current balance of \$2,303,689.41 as of 09/30/2024.

2022 FIRST COUNTY BANK GRANTS, DONATIONS AND SPONSORSHIPS

First County Bank provides direct financial support to the community through a number of channels as was described in detail above. The First County Bank Foundation provides direct grants annually to various non-profit organizations. Organizations submit applications that demonstrate how funds will meet community development needs. The First County Bank Foundation also provides donations to organizations at the recommendation of the Bank's team of Corporators. The First County Bank also seeks to address the high costs of local education through the following grants: the annual Richard E. Taber Citizenship awards which provide college tuition assistance to selected applicants that demonstrate CLASS (Citizenship, Leadership, Academics, Service, and Sportsmanship); and the First Class Teacher's Grant Program provides grants to local educators to support specific programs (in 2022 13 schools received a grant). Finally, First County Bank remains engaged in the community by sponsoring various local events and organizations throughout the year. Below are the specific amounts provided during 2022 through each of these programs. Also, attached for reference is an itemized list of donations, grants and sponsorships that lists each beneficiary organization, the specific amount of the grant, donation or sponsorship, and whether the grant, donation or sponsorship is considered by the Bank to be for Community Development purposes. Also available upon request is a profile of each recipient organization.

FCB Foundation Grants and Donations

The First County Bank Foundation provides grants and donations to meet community needs. In 2022 the following amounts were provided through each of the below programs. Total grants and donations for 2022 were \$613,743.44.

First Class Teacher's Grant Program	\$ 17,154.44
Richard E. Taber Citizenship Award	\$ 15,000.00
Corporator Donations	\$ 45,000.00
FCB Foundation Grants	<u>\$536,589.00</u>
TOTAL:	\$613,743.44

FCB Sponsorships

In addition, the Bank provides financial support through organization and event sponsorships throughout the year. In 2022 the Bank provided a total amount of \$362,830.00 in sponsorships.

2023 FIRST COUNTY BANK GRANTS, DONATIONS AND SPONSORSHIPS

First County Bank provides direct financial support to the community through a number of channels as was described in detail above. The First County Bank Foundation provides direct grants annually to various non-profit organizations. Organizations submit applications that demonstrate how funds will meet community development needs. The First County Bank Foundation also provides donations to organizations at the recommendation of the Bank's team of Corporators. The First County Bank also seeks to address the high costs of local education through the following grants: the annual Richard E. Taber Citizenship awards which provide college tuition assistance to selected applicants that demonstrate CLASS (Citizenship, Leadership, Academics, Service, and Sportsmanship); and the First Class Teacher's Grant Program provides grants to local educators to support specific programs (in 2023 13 schools will receive a grant). Finally, First County Bank remains engaged in the community by sponsoring various local events and organizations throughout the year. Below are the specific amounts provided during 2023 through each of these programs. Also, attached for reference is an itemized list of donations, grants and sponsorships that lists each beneficiary organization, the specific amount of the grant, donation or sponsorship, and whether the grant, donation or sponsorship is considered by the Bank to be for Community Development purposes. Also available upon request is a profile of each recipient organization.

FCB Foundation Grants and Donations

The First County Bank Foundation provides grants and donations to meet community needs. In 2023 the following amounts were provided through each of the below programs. Total grants and donations for 2023 were \$611,486.05.

First Class Teacher's Grant Program	\$ 19,314.81
Richard E. Taber Citizenship Award	\$ 15,000.00
Corporator Donations	\$ 53,000.00
FCB Foundation Grants	<u>\$524,171.24</u>
TOTAL:	\$611,486.05

FCB Sponsorships

In addition, the Bank provides financial support through organization and event sponsorships throughout the year. In 2023 the Bank provided a total amount of \$330,515.00 in sponsorships.

2024 FIRST COUNTY BANK GRANTS, DONATIONS AND SPONSORSHIPS

First County Bank provides direct financial support to the community through a number of channels as was described in detail above. The First County Bank Foundation provides direct grants annually to various non-profit organizations. Organizations submit applications that demonstrate how funds will meet community development needs. The First County Bank Foundation also provides donations to organizations at the recommendation of the Bank's team of Corporators. The First County Bank also seeks to address the high costs of local education through the following grants: the annual Richard E. Taber Citizenship awards which provide college tuition assistance to selected applicants that demonstrate CLASS (Citizenship, Leadership, Academics, Service, and Sportsmanship); and the First Class Teacher's Grant Program provides grants to local educators to support specific programs (in 2024 \$17,769.29 schools will receive a grant). Finally, First County Bank remains engaged in the community by sponsoring various local events and organizations throughout the year. Below are the specific amounts provided during 2024 through each of these programs. Also, attached for reference is an itemized list of donations, grants and sponsorships that lists each beneficiary organization, the specific amount of the grant, donation or sponsorship, and whether the grant, donation or sponsorship is considered by the Bank to be for Community Development purposes. Also available upon request is a profile of each recipient organization.

FCB Foundation Grants and Donations

The First County Bank Foundation provides grants and donations to meet community needs. In 2024 the following amounts were provided through each of the below programs. Total grants and donations for 2024 were \$614,310.29.

First Class Teacher's Grant Program	\$ 17,769.29
Richard E. Taber Citizenship Award	\$ 15,000.00
Corporator Donations	\$ 56,000.00
FCB Foundation Grants	<u>\$ 524,541.00</u>
TOTAL:	\$613,310.29

FCB Sponsorships

In addition, the Bank provides financial support through organization and event sponsorships throughout the year. As of September 30, 2024, the Bank provided a total amount of \$237,205.00 in sponsorships.

LENDING TEST

LENDING ACTIVITY

First County Bank's overall lending activity reflects responsiveness to the needs of our market dedicated to serving individuals, families, businesses and non-profit organizations.

GEOGRAPHIC DISTRIBUTION

Refer to CRA Officer.

COMMUNITY DEVELOPMENT LENDING

First County Bank makes full effort in getting involved in all community development activities, as evidenced by First County Bank's involvement in community affairs and First County Bank's considerable donations to all types of community events. Most organizations that serve low-moderate income individuals are generally privately or federally funded and often have no borrowing needs. In examination, the FDIC will review "performance context" of our lending practices and base their conclusions on this. Performance context, as defined under CRA, will take into account market demographics, customer needs, and lending opportunities.

In 2023, the following Community Development Loans were funded:

- \$1,250,000 line of credit renewal to Inspirica, Inc., a non-profit in lower Fairfield County to provide shelter and other social services to homeless families.
- \$3,500,000 line of credit renewal to Housing Development Funds, a non-profit in lower Fairfield County to provide affordable housing.

Business Banking lending efforts have also resulted in the following loans from 2023:

- \$285,000 to 1851 Central Avenue, 2-4 family Residential in a Low Tract Income area.
- \$725,000 to 1515 Stratford LLC a mixed use property in a Low Tract Income area.

Business Banking lending efforts have also resulted in the following loans from 2022:

- N/A

INNOVATIVE LENDING PRACTICES

First County Bank continues to offer flexible underwriting through portfolio products as well as via various Government sponsored entities and portfolio lending. The Bank may offer support to small businesses both as an approved SBA lender, as well as through various portfolio financing and product options serving for non-profit organizations.

First County Bank participates in the Capital Access for Business ("CAB") Program, a loan guaranty program through CT Innovations for small entrepreneurial businesses who may be unable to obtain traditional bank financing. The CAB Program enables the Bank to meet the financing needs of small and entrepreneurial businesses. Proceeds can be used for any business purpose including working capital, machinery, and equipment as well as to purchase, construct, expand or upgrade facilities. CAB focuses on urban based and minority or women owned businesses. The benefits to the borrower include accessing bank financing that would otherwise be unavailable. The CAB program provides the Bank with

a first loss guarantee (30%- 50%).

First County Bank offers a wide range of portfolio loan products to serve the small business community in our markets. These range from commercial mortgage loans, operating lines of credit, term loans, equipment financing and other loan types tailored to specific needs.

First County Bank participates in the Small Business Administration Loan Guarantee Program. This program provides enhancements for qualified new and existing small business owners, who may otherwise be lacking in sufficient financial support or historical reporting. The Bank is approved to offer the loans for SBA 504 loan program, SBA 7(a) program, and SBA Express loan program.

First County Bank participates in a loan program through the Community Economic Development Fund ("CEDC"). This loan program supports loans to small businesses not eligible for a standard bank loan programs.

First County Bank offers loans to First Time Home Buyers through a number of sources including Fannie Mae HomeReady, Freddie Mac Home Possible, FHLB's Permanent Rate Buydown Program, and First County Bank Portfolio. As of September 30, 2024, six (6) 1st Time Home Buyer loans were originated with amounts totaling \$1,927,750. These programs allow borrowers purchasing properties in low/moderate income neighborhoods in our immediate assessment area to receive a reduced interest rate and a refund of the appraisal fee at closing. In addition, for those borrowers that qualify, this program can be combined with a number of second mortgages/grants including HDF's Smartmove and Live Where You Work second mortgage programs along with FHLB's Equity Builder, Housing Our Workforce, and Lift Up HomeOwnership Grant Programs. These second mortgage/grant programs allow LTV's up to 105%.

MARKETING AND TYPES OF CREDIT OFFERED & EXTENDED

Annually, the Marketing Department develops a comprehensive marketing/advertising policy. The policy is designed to facilitate the achievement of the Bank's strategic and financial plan. First County Bank's marketing and advertising programs are approved, reviewed, and monitored by Risk Management and Senior Management. Within this marketing policy are the outlines for the promotion of each product or service to be executed during the year. By following this policy and its' strategies, First County Bank believes that all members of the communities it serves can be kept well informed about the various financial products and services available through the Bank.

Advertising plays an integral part in our effort to communicate deposit and credit services available at First County Bank. Our general advertising programs are developed to reach the widest possible target audience throughout the geographic areas we serve.

Marketing and advertising projects are reviewed regularly for effectiveness. First County Bank subscribes to various compliance sources and all advertising and marketing materials are reviewed for compliance prior to implementation.

First County Bank's methods of informing the community about credit product availability and rate information includes, but is not limited to:

◆ **Newspaper Ads**

First County Bank advertises in local newspapers that reach consumers in our delineated market area. Mortgages, Savings, Checking and other various banking products are promoted in these advertisements.

The Connecticut Post,

Greenwich Time, Stamford Advocate and Norwalk Hour are the primary daily publications used within our geographic area.

In Fall 2021, the Bank began running banner ads twice a day in the Greenwich Time, Stamford Advocate and Norwalk Hour publications, as well as the CT Post in early 2022. Weekly publications include Darien Times, Westport News, Wilton Villager and New Canaan Advertiser in which we advertise in digitally throughout the year. Additionally, The Fairfield County Business Journal is a publication that the Bank maintains consistent advertising in the form of an annual contract. The Bank also advertises in Chamber of Commerce communications, including Norwalk, Greenwich, Darien, New Canaan, Westport, Stamford, and the Greater Bridgeport Chamber.

The mix of these publications is determined by the goal, target segments and budgets set for a given product or service.

◆ **First County Bank Web Site**

The First County Bank redesigned website was launched in 2021. A more user-friendly easier to navigate website was created. The website is updated regularly to reflect new products, product updates, and to support product campaign initiatives with dedicated landing pages. We incorporated a "contact us" web form as another way for customers and non-customers to contact the Bank with inquires. These completed forms are then sent via email which are monitored by the Call Center and the Digital Marketing Manager. In 2022 the First County Bank website has incorporated the First County Advisors website, which previously was a separate website. Now customers/ clients can navigate easily between the sites as needed. The Bank expanded its Internet-based mortgage application program to the public. It provides mortgage information, products and current rates, as well as the ability to apply directly online at their convenience. Home banking bill pay via personal computer is also available through the Internet. Through the Bank's website the public can locate mortgage rate information, find information on our various Mortgage and HELOC options, connect with a Mortgage Loan Officer and apply for a mortgage/ HELOC through our online application portal. Through our website and mobile app (once downloaded to a personal mobile device) customers can access account information, make a transfer, pay bills, open a new account, update personal information, send money with Zelle® and more.

◆ **Digital Advertising**

Google Search and Display, Facebook advertising

By utilizing Google Search, Google Display and Facebook advertising, we can reach larger audiences than via traditional advertising methods, like print for example. We have the ability to target digital campaigns to specific geographic areas within our footprint, as well as target by specific interests that would be relevant to the product/campaign we are advertising. By utilizing these digital advertising methods, we reach larger audiences, target their specific needs, and increase our ad impressions in a more cost-effective advertising space.

Direct Mail

On occasion, First County Bank uses Direct Mail on select campaign initiatives. As the cost for direct mail has increased over the years, we have pivoted to more digital communications as they are more cost effective and green. Both direct mail and email blasts target existing customers and non-customers in Connecticut.

◆ **Customer Statements**

Messages are rotated at the bottom of customer statements promoting bank products and services – some include credit-type information

◆ **Inbound Customer Contact/Call Center**

An In-Bound CustomerFirst Contact Center is available to provide information on any product or services available through First County Bank. It is available to customers, as well as non-customers. Bi-lingual employees are available Monday through Friday, during normal business hours; to answer various deposit and credit related questions.

◆ **Social Media**

First County Bank consistently participates in the following social media outlets: Facebook, Twitter, Instagram, LinkedIn, and YouTube. Posts reach consumers in our delineated market area and consumers interested in specific services from First County Bank. In 2022 and 2023 the Bank also adopted the use of Google My Business and Apple Business Connect.

Google My Business:

All First County Bank branches have a Google My Business page that is accessible on Google. The Page provides all branch information: address, hours of operation, phone numbers, access to our website, photos, bank update posts, and a place for customers to leave a review. All reviews are monitored and if a review is negative or concerning in nature, it is flagged and shared with Risk Management.

Apple Business Connect:

Business profiles for all First County Bank branches were created on Apple Business Connect (ABC). ABC is accessed through Apple Maps, Safari web browser, and SIRI.ABC provides branch listing information: hours, address, phone number, branch services, etc. ABC also hosts branch photos and is anticipated in the future, customer reviews.

◆ **Online Banking**

First County Bank offers online banking which is available through the customer's home PC or mobile device and permits access to a full range of services including access to account information, account transfers and bill payment 24-hours a day, 7 days a week.

◆ **Mobile Banking**

Mobile Banking is offered for the Bank's personal and business account customers. A free mobile "app" is available for the Apple and Android devices and most other phone models. The mobile "app" permits customers to view account balances and activity, transfer funds between accounts, pay bills and remotely deposit checks.

◆ **Email Marketing**

First County Bank offers email marketing campaigns to existing customers. These communications include a wide range of product and services, corporate newsletters and surveys. First County Bank also sends out communications to potential customers through third party vendors who distribute product offers on behalf of First County Bank.

◆ **Miscellaneous Communication**

First County Bank also uses a variety of other communication vehicles to assist in the promotion of CRA related programs.

GEOGRAPHIC DISTRIBUTION OF FIRST COUNTY BANK ASSESSMENT AREA

- ◆ The following Census Tracts make up FIRST COUNTY BANK’s Assessment Area. The census tracts and income designations below reflect FFIEC’s November 2021 census tracts and income designations updates.

Our delineated community fully meets the purpose of the CRA and does not exclude any low-moderate income neighborhoods. The census tracts (148) included in our assessment area are: (accompanied by income index: U=Upper, M=Middle, LM = Low-Moderate)

Greenwich:					
0101.01 U	0101.02 U	0102.01 U	0102.02 U	0103.00 U	0104.00 U
0105.00 LM	0106.00 U	0107.00 M	0108.00 U	0109.00 U	0110.00 U
0111.00 U	0112.00 U	0113.00 M			
Stamford:					
0201.01 LM	0201.02 LM	0202.00 U	0203.01 U	0203.02 U	0204.00 U
0205.00 U	0206.00 U	0207.00 U	0208.00 U	0209.00 LM	0210.00 U
0211.00 M	0212.00 M	0213.00 M	0214.01 LM	0214.02 LM	0215.01 LM
0215.02 LM	0216.01 U	0216.02 M	0217.01 LM	0217.02 M	0218.01 LM
0218.02 LM	0219.00 LM	0220.00 LM	0221.01 LM	0221.02 LM	0222.01 M
0222.02 LM	0223.00 LM	0224.00 U			
Darien:					
0301.00 U	0302.00 U	0303.00 U	0304.00 U	0305.00 U	
New Canaan:					
0351.01 U	0351.02 U	0352.00 U	0353.00 U	0354.00 U	
Wilton:					
0451.01 U	0451.02 U	0452.00 U	0453.00 U	0454.00 U	
Westport:					
0501.00 U	0502.00 U	0503.01 U	0503.02 U	0504.00 U	0505.00 U
0506.00 U					

GEOGRAPHIC DISTRIBUTION OF FIRST COUNTY BANK ASSESSMENT AREA

Norwalk:					
0425.00 U	0426.00 U	0427.00 M	0428.00 M	0429.00 U	0430.00 M
0431.00 U	0432.00 LM	0433.00 M	0434.00 LM	0435.00 M	0436.00 U
0437.00 LM	0438.00 LM	0439.00 LM	0440.00 LM	0441.00 LM	0442.00 LM
0443.00 M	0444.00 M	0445.00 LM	0446.00 U		
Weston:					
0551.00 U	0552.00 U				
Fairfield:					
0601.00 U	0602.00 M	0603.00 U	0604.00 U	0605.00 U	0606.00 U
0607.00 U	0608.00 U	0609.00 U	0610.00 M	0611.00 U	0612.00 M
0613.00 M	0614.00 M	0615.00 U	0616.00 U		
Bridgeport:					
0701.00 U	0702.00 LM	0703.00 LM	0709.00 LM	0710.00 LM	0711.00 LM
0704.00 LM	0714.00 LM	0716.00 LM	0719.00 LM	0720.00 LM	0721.00 LM
0722.00 LM	0712.00 LM	0705.00 LM	0713.00 LM	0723.00 LM	0724.00 LM
0725.00 LM	0726.00 LM	0727.00 LM	0728.00 LM	0729.00 LM	0730.00 M
0731.00 LM	0734.00 LM	0732.00 LM	2572.00 LM	0735.00 LM	0736.00 LM
0733.00 LM	0739.00 LM	0738.00 LM	0737.00 LM	0706.00 LM	0740.00 LM
0743.00 LM	0744.00 LM				

Breakdown Of Census Tracts Within Assessment Area By Income Level

Category	Percentage	
Low-Moderate	62/148	42%
Middle	21/148	14%
Upper	65/148	44%

- ◆ Five of the ten towns in our assessment area do not have anything but Upper-income census tracts.
- ◆ FIRST COUNTY BANK's loan application registers and HMDA Analysis report detail the geographic distribution of consumer mortgage and home improvement loan applications. **(See CRA Officer)**
- ◆ The board of directors, senior managers and loan officers use the geographic distribution of loans in establishing loan policies, products, services and marketing plans.

DISCRIMINATION AND OTHER ILLEGAL CREDIT PRACTICES

- ◆ FIRST COUNTY BANK does not discriminate in any of its lending. An annual training program and periodic ongoing training (as may be needed) is in place to ensure compliance with applicable regulations. A written policy exists in FIRST COUNTY BANK's Loan Policy Manual regarding the prohibition of illegal discrimination of credit applicants. FIRST COUNTY BANK's Chief Compliance Officer ensures that annual training is appropriately assigned and performed according to a set schedule. **(Rosalia Aiello)**
- ◆ FIRST COUNTY BANK has a loan review procedure of all real estate and home equity loan application denials. **Mark Prior** reviews all declined real estate loan files. **Willard Miley and Richard Muskus** can also review files in his absence.
- ◆ FIRST COUNTY BANK is in substantial compliance with all provisions of the anti-discrimination laws and regulations, including Americans with Disabilities Act, Equal Credit Opportunity Act, Fair Housing Act, Fair Credit Reporting Act, The Fact Act and the Home Mortgage Disclosure Act and any agency regulations regarding the non-discriminatory treatment of credit applicants.
- ◆ FIRST COUNTY BANK's legal lending limit to one borrower (unsecured) is \$ 27,201,887 (15% of Total Equity Capital + ALLL as of 9/30/2024). This enables it to fulfill the needs of community residents and small to mid-size businesses within the area.
- ◆ FIRST COUNTY BANK is well capitalized and a safe and sound financial institution. The served community is a diverse mix. The local economy is stable and growing.
- ◆ Within Fairfield County government and local businesses, FIRST COUNTY BANK has established good working relationships and is known as being a leading bank within the community with an excellent record of corporate citizenship and community service.
- ◆ There are many informal activities that assist FIRST COUNTY BANK in meeting its community credit needs. The majority of employees and board members live in the community or engage in community activities that provide a forum for discussion about FIRST COUNTY BANK services. The bank is well known for its charitable donations and civic contributions and this knowledge makes it easy for individuals and organizations to approach the bank for special credit needs or financial assistance.

FIRST COUNTY BANK Foundation Grants 2024

Organization	Grant Amount	Benefit LMIs
ABC of New Canaan	\$1,500.00	Yes
Abilis, Inc.	\$10,000.00	Yes
Applied Behavioral Rehabilitation Institute, Inc.	\$2,000.00	Yes
ARI of Connecticut, Inc.	\$5,000.00	Yes
Bartlett Arboretum Association Inc.	\$5,000.00	Yes
Bedrock Credit America	\$2,500.00	Yes
Boys & Girls Club of Stamford	\$5,000.00	Yes
Boys & Girls Village	\$2,500.00	Yes
Bridgeport Neighborhood Trust Inc., d/b/a Building Neighborhoods Together (BNT)	\$2,500.00	Yes
Bridgeport Rescue Mission	\$5,000.00	Yes
Building One Community, Corp.	\$3,000.00	Yes
Caroline House	\$1,500.00	Yes
Carver Inc	\$5,000.00	Yes
Catholic Charities of Fairfield County Inc.	\$2,500.00	Yes
Children's Learning Centers of Fairfield County, Inc. (CLC)	\$12,500.00	Yes
Circle of Care for families with cancer	\$2,500.00	Yes
Clothes To Kids of Fairfield County, Inc	\$2,500.00	Yes
Connecticut Zoological Society	\$2,000.00	Yes
Courage to Speak Foundation	\$2,500.00	Yes
Covenant to Care for Children, Inc.	\$2,500.00	Yes
Darien YMCA	\$2,500.00	No
Discovery Museum, Inc. (d.b.a. SHU Discovery Science Center and Planetarium)	\$2,000.00	Yes
Domestic Violence Crisis Center	\$5,000.00	Yes
Domus Kids	\$7,500.00	Yes
ElderHouse, Inc.	\$5,000.00	Yes
English Learner Support Services of Fairfield County, Inc.	\$1,500.00	Yes
Exchange Club Center for the Prevention of Child Abuse of Southern CT Inc	\$7,500.00	Yes
Fairfield County Corporate Collaborative on Education Equity	\$10,000.00	Yes
Fairfield County Hospice House Inc	\$10,000.00	Yes
Fairfield County's Community Foundation	\$5,000.00	Yes
Family & Children's Agency	\$12,500.00	Yes
Family Centers Inc.	\$5,000.00	Yes
Ferguson Library	\$7,500.00	Yes
Filling in the Blanks	\$6,000.00	Yes
Food Bank of Lower Fairfield County, Inc.	\$5,000.00	Yes
Fraternal Order of the Umbrella, Inc.	\$4,000.00	Yes
Future 5	\$10,000.00	Yes
GetAbout, Inc.	\$3,500.00	Yes
Greenwich Department of Human Services Fund, INC	\$2,500.00	Yes
HomeFront	\$5,000.00	Yes
Homes with Hope	\$7,500.00	Yes
Housatonic Community College Foundation	\$2,500.00	Yes
Human Services Council- Norwalk Mentor Program	\$7,500.00	Yes

FIRST COUNTY BANK Foundation Grants 2024

Inspirica, Inc.	\$7,500.00	Yes
INTEMPO Organization Inc.	\$1,000.00	Yes
Jewish Family Services of Greenwich	\$1,500.00	Yes
Junior Achievement of Greater Fairfield County, Inc.	\$2,500.00	Yes
JWV Community Scholarships, Inc.	\$7,500.00	No
Keystone House, Inc.	\$5,000.00	Yes
Kids Helping Kids	\$6,695.00	Yes
Kids In Crisis	\$10,000.00	Yes
Laurel House, Inc.	\$7,500.00	Yes
Liberation Programs, Inc.	\$5,000.00	Yes
Malta House	\$7,500.00	Yes
Meals on Wheels, Inc. of Greenwich	\$2,500.00	Yes
Meals-on-Wheels of New Canaan, Inc.	\$2,500.00	Yes
Mid Fairfield Child Guidance Center, Inc.	\$5,000.00	Yes
Mill River Collaborative	\$12,500.00	Yes
Mothers for Others	\$2,500.00	Yes
Neighbor to Neighbor	\$2,500.00	Yes
NEW NEIGHBORHOODS INC	\$5,000.00	Yes
Norwalk Community College Foundation	\$7,500.00	Yes
Norwalk Community Health Center	\$2,500.00	Yes
Norwalk Education Foundation	\$2,000.00	Yes
Norwalk Hospital Foundation	\$5,000.00	Yes
Norwalk Senior Center	\$2,500.00	Yes
One Tough Cookie, Inc.	\$500.00	Yes
Open Doors	\$10,000.00	Yes
Operation Hope of Fairfield, Inc.	\$5,000.00	Yes
Pacific House, Inc.	\$11,846.00	Yes
Pequot Library Association	\$2,000.00	Yes
Person to Person-Darien	\$10,000.00	Yes
Pilot House Special Needs Resource Foundation	\$5,000.00	Yes
Positive Directions - The Center for Prevention and Counseling	\$5,000.00	Yes
ROSCCO Stamford School Community Organization, Inc	\$1,500.00	Yes
Rowan Center, Inc.	\$5,000.00	Yes
Saint Catherine Center	\$1,500.00	No
Saint Joseph Parenting Center	\$5,000.00	Yes
Salvation Army	\$2,000.00	Yes
SilverSource	\$15,000.00	Yes
SoundWaters	\$8,000.00	Yes
Stamford Center for the Arts	\$5,000.00	Yes
Stamford Emergency Medical Services Inc.	\$10,000.00	Yes
Stamford Historical Society Inc dba Stamford History Center	\$1,500.00	Yes
Stamford Jewish Community Center	\$7,500.00	Yes
Stamford Museum & Nature Center	\$10,000.00	Yes
Stamford Pride	\$1,500.00	No
Stamford Public Education Foundation Inc	\$5,000.00	Yes

FIRST COUNTY BANK Foundation Grants 2024

Stamford Senior Center Inc.	\$3,000.00	Yes
STAR, Inc., Lighting the Way	\$5,000.00	Yes
Starfish Connection, Inc.	\$4,000.00	Yes
Stepping Stones Museum for Children	\$2,500.00	Yes
Tiny Miracles Foundation, Inc.	\$5,000.00	Yes
Transportation Association of Greenwich, Inc.	\$5,000.00	Yes
Under One Roof, Inc.	\$2,500.00	Yes
University of Bridgeport, Inc.	\$2,500.00	Yes
Urban Impact of Black Rock Inc.	\$1,500.00	Yes
VOICES OF SEPTEMBER 11, INC.	\$2,500.00	Yes
Wakeman Boys & Girls Club	\$2,500.00	Yes
WAVENY CARE CENTER INC	\$5,000.00	Yes
Westport Library Association	\$2,500.00	No
Wheel it Forward	\$1,000.00	Yes
Women's Business Development Council	\$3,500.00	Yes
Women's Mentoring Network, Inc.	\$3,500.00	Yes
WorkPlace	\$2,000.00	Yes
YWCA Greenwich, Connecticut, Inc.	\$5,000.00	Yes
Mather Homestead Development	\$10,000.00	No
Malta House	\$2,500.00	Yes

TOTAL: \$524,541.00

Corporator Donations 2024

Organization	Grant Amount	Benefit LMIs
Abilis	\$1,000.00	Yes
ARI of Connecticut, Inc.	\$1,000.00	Yes
At Home In Greenwich	\$1,000.00	No
Birthright of Greater Norwalk	\$1,000.00	Yes
Boys and Girls Club of Stamford	\$1,000.00	Yes
Building One Community	\$1,000.00	Yes
Building One Community	\$1,000.00	Yes
Center for Wellbeing-Stamford	\$1,000.00	No
Clothes to Kids of Fairfield County	\$1,000.00	Yes
Curtain Call	\$1,000.00	No
East Norwalk Association Library	\$1,000.00	Yes
ElderHouse, Inc.	\$1,000.00	Yes
Fairfield County Hospice House	\$1,000.00	Yes
Fairfield Theatre Company	\$1,000.00	Yes
Ferguson Library Foundation	\$1,000.00	Yes
Filling in the Blanks	\$1,000.00	Yes
Filling in the Blanks	\$1,000.00	Yes
Help for Kids-Exchange Club Parenting Skills Center	\$1,000.00	Yes
Hill House	\$1,000.00	Yes
Homes with Hope	\$1,000.00	Yes
Hopeline PRC	\$1,000.00	Yes
Housing Development Fund	\$1,000.00	Yes
Laurel House	\$1,000.00	Yes
Little Workers of the Sacred Hearts-Our Lady of Grace Convent	\$1,000.00	Yes
Meals-On-Wheels, Inc. of Greenwich	\$1,000.00	Yes
Music Theatre of Connecticut	\$1,000.00	No
New Canaan Museum & Historical Society	\$1,000.00	No
Old Timers Athletic Association of Greenwich	\$1,000.00	No
Old Timers Athletic Association of Greenwich	\$1,000.00	No
One Tough Cookie, Inc.	\$1,000.00	Yes
Orchestra Lumos	\$1,000.00	No
Pacific House	\$1,000.00	Yes
Person to Person	\$1,000.00	Yes
Sacred Heart University-SHU Community Theatre	\$1,000.00	No
Silver Source, Inc.	\$1,000.00	Yes
Silver Source, Inc.	\$1,000.00	Yes
Silver Source, Inc.	\$1,000.00	Yes
Southwest CT Mental Health System	\$1,000.00	Yes
St. Martin de Porres	\$1,000.00	No
Stamford Hospital Foundation	\$1,000.00	Yes
Stamford Hospital Foundation	\$1,000.00	Yes
Stamford Hospital Foundation	\$1,000.00	Yes

Corporator Donations 2024

Stamford Jewish Community Center	\$1,000.00	Yes
Stamford Museum & Nature Center	\$1,000.00	Yes
Stamford Museum & Nature Center	\$1,000.00	Yes
Star, Inc.	\$1,000.00	Yes
The Depot Darien	\$1,000.00	No
The HT40 Foundation	\$1,000.00	No
The Salvation Army	\$1,000.00	Yes
The Umbrella Club	\$1,000.00	Yes
The Unico National-Nino Antonelli Scholarship Fund	\$1,000.00	No
UNICO Stamford	\$1,000.00	Yes
Wakeman Boys & Girls Club, Inc.	\$1,000.00	Yes
Waveny Life Care Network	\$1,000.00	Yes
Westport Volunteer Emergency Medical Service	\$1,000.00	No
Whitby School	\$1,000.00	No

\$56,000.00

FIRST COUNTY BANK Sponsorship Commitments 2024

Organization	Sponsored Amount
ABC Inc of New Canaan	\$1,500.00
Annunciation Greek Orthodox Church	\$500.00
Apples PTA	\$500.00
Ari of Connecticut	\$500.00
	\$2,500.00
	\$1,000.00
Bartlett Arboretum & Gardens	\$3,000.00
	\$250.00
Bobby Valentine's Sports Academy	\$10,000.00
Bobcat Blitz Sports Collective LLC	\$500.00
Boys & Girls Club of Stamford	\$3,000.00
	\$2,500.00
Building Neighborhoods Together	\$1,000.00
	\$1,000.00
	\$1,000.00
Building One Community	\$500.00
Building One Community	\$1,000.00
Darien Old Timer's Athletics Association	\$250.00
Elder House	\$2,500.00
	\$1,000.00
Exchange Club of Stamford Inc	\$1,500.00
Fairfield Chamber of Commerce	\$500.00
Fairfield County House	\$4,000.00
Family & Children's Agency Inc	\$5,000.00
FCCF-FWG	\$2,500.00
Ferguson Library Foundation	\$2,500.00
Filling in the Blanks	\$5,000.00
Foundation of Hope	\$250.00
GMAS	\$1,250.00
GOPIO Inc	\$1,500.00
Greater Norwalk Chamber of Commerce	\$2,500.00
	\$750.00
Greenwich Chamber of Commerce	\$3,000.00
	\$1,200.00
Greenwich Road Runners	\$2,500.00
High School Scholarship Foundation	\$1,000.00
Housing Development Fund Inc	\$1,500.00
Hubbard Heights Men's Club	\$500.00
Human Services Council	\$5,000.00
Inspirica Inc	\$2,500.00
Irish American Cultural Society of Stamford	\$350.00
Kevin's Afterglow Inc	\$1,900.00
Keystone House Inc	\$950.00
Kids Helping Kids	\$500.00
Kids in Crisis	\$2,400.00
Kiwanis Club of Stamford	\$1,600.00
Laurel House Inc	\$2,500.00
Level the Playing Field	\$1,400.00
Liberation Programs Inc	\$5,000.00
LNF Events Management	\$10,000.00
	\$10,000.00
Lupus Foundation of America Inc	\$1,000.00

FIRST COUNTY BANK Sponsorship Commitments 2024

Malta House Inc	\$750.00
Mill River Park Collaborative	\$5,500.00
Mishkan Israel Day Camp	\$175.00
New Neighborhoods Inc	\$2,500.00
Nice Inc	\$700.00
Norwalk Community Benefit Fund	\$400.00
Norwalk Seaport Association Inc	\$20,000.00
	\$5,000.00
Norwalk Senior Center	\$1,500.00
Odyssey Family Executive Center	\$500.00
One More Round of Golf Club	\$700.00
One Tough Cookie	\$250.00
Pacific House Inc	\$3,000.00
	\$5,000.00
Piedmont Associates Inc	\$760.00
Score Fairfield County	\$2,000.00
Silver Source Inc	\$2,500.00
	\$2,750.00
Silvermine PTA	\$150.00
SNBC Educational Foundation	\$1,000.00
Soundwaters Inc	\$5,000.00
Special Olympics Connecticut	\$125.00
St Leo Parish	\$250.00
St. Ann's Club	\$100.00
Stamford Center for the Arts	\$2,500.00
Stamford Chamber of Commerce	\$750.00
	\$1,500.00
	\$425.00
	\$500.00
	\$850.00
Stamford Downtown Special Serv District	\$1,000.00
Stamford History Center	\$1,500.00
Stamford Museum & Nature Center	\$15,000.00
Stamford Old Timers Association	\$825.00
Stamford Polish Saturday School	\$1,000.00
Stamford Public Education Foundation	\$1,000.00
	\$2,500.00
	\$500.00
Stamford Senior Center Inc	\$3,000.00
Star Inc	\$1,500.00
State Street Debating Society Inc	\$1,500.00
Stepping Stones Museum	\$2,500.00
The Darien Foundation	\$1,000.00
The Palace Theatre	\$5,000.00
The Pilot House	\$2,500.00
The Riseup Group	\$500.00
The Umbrella Club	\$5,000.00
	\$2,500.00
Town of Darien	\$2,500.00
Unico of Stamford	\$1,500.00
	\$1,500.00
Wilton Chamber of Commerce	\$195.00
TOTAL :	\$237,205.00