

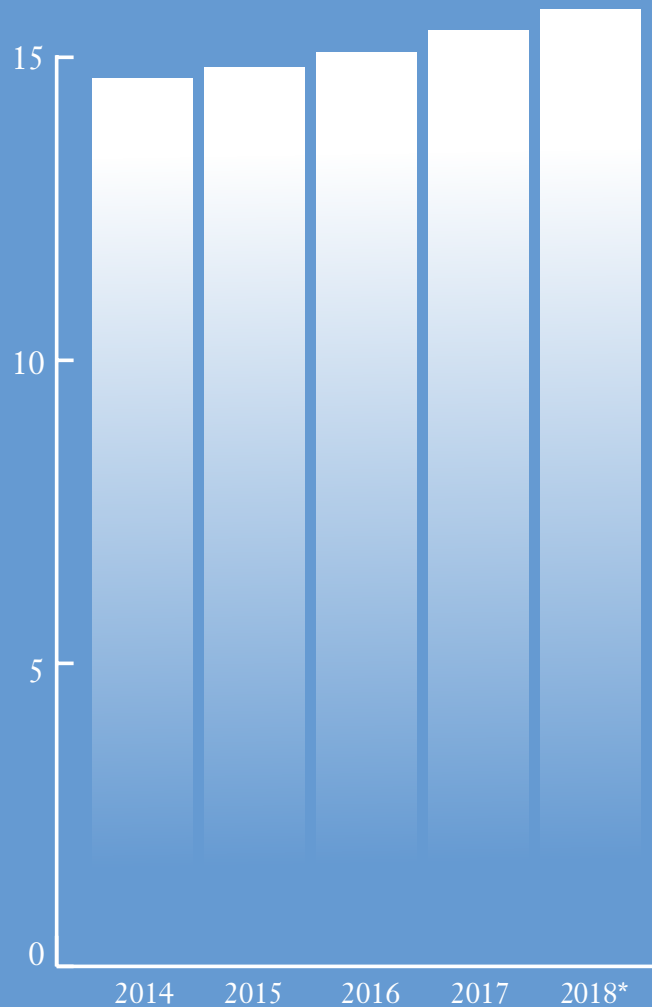


Community Savings Bank

Your Personal Neighborhood Bank

All deposit accounts at Community are insured up to \$250,000 by the FDIC according to its rules and regulations.

Total Net Worth Ratio to Total Assets



Community's capital is over three times the amount needed to be considered well capitalized by federal regulators. At the end of December 2018, assets were \$392,300,000 and capital, or net worth, was \$61,950,000. The resulting ratio of net worth to total assets was 15.8%, a fundamental measurement of a bank's strength.

*Estimate as of 12/31/2018

Computed according to Generally Accepted Accounting Principles (GAAP). Community's net worth does not include any intangibles, such as good will.