

[2]

Catskill Hudson CRA Public File Comments

Date of Review	Comments
2022	NO COMMENTS
2023	NO COMMENTS

[3]
Branch Listing and Hours of Operation

Branch # 1 - Monticello Office: MSA # None Census Tract # 9515.00

4445 State Route 42
Monticello, New York 12701

LOBBY HOURS:	Monday through Thursday	8:30 a.m. to 4:00 p.m.
	Friday	8:30 a.m. to 5:30 p.m.
	Saturday	9:00 a.m. to 12:00 Noon
WALK-UP WINDOW:	Monday through Thursday	8:30 a.m. to 4:00 p.m.
	Friday	8:30 a.m. to 5:30 p.m.
	Saturday	9:00 a.m. to 12:00 Noon
DRIVE UP HOURS:	Monday through Thursday	8:00 a.m. to 4:30 p.m.
	Friday	8:00 a.m. to 6:00 p.m.
	Saturday	9:00 a.m. to 12:00 Noon

Branch # 2 - Liberty Office: MSA# None Census Tract # 9505.00

1987 State Route 52 East
Liberty, New York 12754

LOBBY HOURS:	Monday through Thursday	8:30 a.m. to 4:00 p.m.
	Friday	8:30 a.m. to 5:30 p.m.
	Saturday	9:00 a.m. to 12:00 Noon
WALK-UP WINDOW:	Monday through Thursday	8:30 a.m. to 4:00 p.m.
	Friday	8:30 a.m. to 5:30 p.m.
	Saturday	9:00 a.m. to 12:00 Noon
DRIVE UP HOURS:	Monday through Thursday	8:00 a.m. to 4:30 p.m.
	Friday	8:00 a.m. to 6:00 p.m.
	Saturday	9:00 a.m. to 12:00 Noon

Branch # 3 - Middletown Office: MSA # 39100 Census Tract #0111.02

643 Route 211 East
Middletown, New York 10940

LOBBY HOURS:	Monday through Friday	8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW:	Monday through Friday	8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS:	Monday through Friday	8:30 a.m. to 4:30 p.m.

Branch # 4 – Rock Hill Office: MSA # None Census Tract # 9517.00

244 Rock Hill Drive
Rock Hill, New York 12775

LOBBY HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW: Monday through Friday 8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.

Branch # 6 - Ellenville Office: MSA # 28740 Census Tract #9548.00

103 Canal Street
Ellenville, New York 12428

LOBBY HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW: Monday through Friday 8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS: No Drive Up at this office

Branch # 8 Callicoon Office: MSA # None Census Tract # 9521.00

9 Lower Main St.
Callicoon, New York 12723

LOBBY HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW: Monday through Friday 8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS: No Drive Up at this office

Branch # 9 Narrowsburg Office: MSA # None Census Tract # 9523.00

122 Kirks Rd.
Narrowsburg, New York 12764

LOBBY HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW: Monday through Friday 8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS: No Drive Up at this office

Branch #12 Kingston Office: MSA # 28740 Census Tract # 9514.00

101 Kings Mall Court
Kingston, New York 12401

LOBBY HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW: Monday through Friday 8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.

Branch #15 Grahamsville Office: MSA # None Census Tract # 9501.00

279 Main Street
Grahamsville, New York 12740

LOBBY HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW: Monday through Friday 8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS: No Drive Up at this office.

Branch #16 Halfmoon Office: MSA # 10580 Census Tract # 0624.09

1685 U.S. 9
Clifton Park, New York 12065

LOBBY HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW: Monday through Friday 8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.

Branch #18 Green Island Office: MSA #10580 Census Tract # 0131.00

148 George Street
Green Island, New York 12183

LOBBY HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.
WALK-UP WINDOW: Monday through Friday 8:30 a.m. to 4:30 p.m.
DRIVE UP HOURS: Monday through Friday 8:30 a.m. to 4:30 p.m.

[4]
CATSKILL HUDSON BRANCHES
OPENED AND CLOSED
2021

Branch #	Branch/ Location	Date Opened	Date Closed	Tract/BNA #	MSA
01	Monticello Office P.O. Box 1258 4438 State Route 42 Monticello, N.Y. 12701	12/93	2/28/20	9515	N/A
01	Monticello Office (Relocated) 4445 State Route 42 Monticello, NY 12701	3/2/20	N/A	9515	N/A
02	Liberty Office P.O. Box 26 1987 State Route 52 Suite # 1 Liberty, N.Y. 12754	7/97	N/A	9505	N/A
03	Middletown Office 643 Route 211 East Middletown, N.Y. 10940	7/01	N/A	0111.02	39100
04	Rock Hill Office P.O. Box 855 244 Rock Hill Drive Rock Hill, New York 12775	7/05	N/A	9517.00	N/A
06	Ellenville Office P.O. Box 627 103 Canal Street Ellenville, New York 12428	2/06	N/A	9548.00	28740
07	South Fallsburg Office P.O. Box 625 6 Railroad Plaza South Fallsburg, N.Y. 12779	12/06	9/16/16	9510.00	N/A
08	Callicoon Office P.O. Box 423 9 Lower Main St. Callicoon, N.Y. 12723	10/07	N/A	9521.00	N/A

09	Narrowsburg Office 120 Kirk Rd. Narrowsburg, N.Y. 12764	10/07	N/A	9523.00	N/A
12	Kingston Office 157 Stockade Dr. Kingston, N.Y. 12401	08/10	2/23/18	9524.00	28740
12	Kingston Office (Relocated) 101 Kings Mall Court Kingston, N.Y. 12401	2/26/18	N/A	9514.00	28740
13	Malta Office 2452 State Route 9 Suite 104 Malta, N.Y. 12020	01/14	8/5/2020	0619.03	10580
14	Arlington Office 830 Main Street Poughkeepsie, N.Y. 12603	06/14	6/20/2018	1403.00	20524
15	Grahamsville Office 279 Main Street Grahamsville, N.Y. 12740	08/14	N/A	9501.00	N/A
16	Halfmoon Office 1685 Route 9 Halfmoon, N.Y. 12065	04/16	N/A	0624.05	10580
17	Latham Office 851 New Loudon Road Latham, NY 12110	12/17	1/13/2021	0135.06	10580
18	Green Island Office 146 George Street Green Island, NY 12183	06/27/18	N/A	0131.00	10580

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03	Middletown Office 643 Route 211 East Middletown, N.Y. 10940	7 / 01	N / A	0111.00	39100
04	Rock Hill Office P.O. Box 855 244 Rock Hill Drive Rock Hill, New York 12775	7/05	N / A	9517.00	N/ A
05	Neversink Office P.O. Box 625 4 Schumway Rd. Neversink, New York 12765	10/05	8/8/14	9501.00	N/ A
06	Ellenville Office P.O. Box 627 103 Canal Street Ellenville, New York 12428	2/06	N / A	9548.00	28740
07	South Fallsburg Office P.O. Box 625 6 Railroad Plaza South Fallsburg, N.Y. 12779	12 / 06	9/16/16	9510.00	N/A

08	Callicoon Office P.O. Box 423 9 Lower Main St. Callicoon, N.Y. 12723	10 / 07	N / A	9521.00	N/A
09	Narrowsburg Office 120 Kirk Rd. Narrowsburg, N.Y. 12764	10 / 07	N / A	9523.00	N/A
10	Youngsville Office 4054 State Route 52 Youngsville, N.Y. 12791	04 / 08	7/31/15	9504.00	N/A
11	Livingston Manor Office P.O. Box 596 29 Main Street Livingston Manor, N.Y. 12758	08 / 08	4/30/13	9502.00	N/A
12	Kingston Office 157 Stockade Dr. Kingston, N.Y. 12401	08/10	N/A	9524.00	28740
13	Malta Office 2452 State Route 9 Suite 104 Malta, N.Y. 12020	01/14	N/A	0619.03	10580
14	Arlington Office 830 Main Street Poughkeepsie, N.Y. 12603	06/14	N/A	1403.00	20524
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07	South Fallsburg Office P.O. Box 625 6 Railroad Plaza South Fallsburg, N.Y. 12779	12/06	9/16/16	9510.00	N/A
08	Callicoon Office P.O. Box 423 9 Lower Main St. Callicoon, N.Y. 12723	10/07	N/A	9521.00	N/A

09	Narrowsburg Office 120 Kirk Rd. Narrowsburg, N.Y. 12764	10/07	N/A	9523.00	N/A
12	Kingston Office 157 Stockade Dr. Kingston, N.Y. 12401	08/10	2/23/18	9524.00	28740
12	Kingston Office (Relocated) 101 Kings Mall Court Kingston, N.Y. 12401	2/26/18	N/A	9514.00	28740
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17	Latham Office 851 New Loudon Road Latham, NY 12110	12/17	1/13/2021	0135.06	10580
18	Green Island Office 146 George Street Green Island, NY 12183	06/27/18	N/A	0131.00	10580



Business Checking

Checking to help your business grow

Catskill Hudson Bank offers checking accounts to suit the size of your business.

Business Regular Checking

- Non-Interest Bearing
- \$5.00 monthly service charge if average daily balance is \$5,000 - \$9,999
- \$10.00 monthly service charge if average daily balance is \$0 - \$4,999
- You will receive a \$.10 credit for every \$100 of your average ledger balance less the 10% reserve requirement. This credit will reduce your monthly service charges or bring them to zero.
- The first 100 debits are free, any debits thereafter are \$.15 each
- Deposited items are \$.15 each
- Free ATM access at any of our ATMs with MasterMoney Debit Card
- Free ATM use through [Allpoint network](#)
- \$50.00 credit on your first order of checks
- Free Online banking with Bill Pay
- Free eStatements and account alerts

Small Business Checking



- \$1,000 Average Daily Balance required to avoid \$10.00 monthly service charge
- Non-Interest Bearing
- The first 100 items (checks, deposited items, and electronic debits) are free, any items thereafter are \$.25 each
- \$50.00 credit on your first order of checks
- Free ATM access at any of our ATMs with MasterMoney Debit Card
- Free ATM use through [Allpoint network](#)
- Free Online banking with Bill Pay
- Free eStatements and account alerts

Money Market



- \$1,000.00 average daily balance requirement to avoid \$6.00 monthly service charge
- FREE Online banking with Bill Pay
- FREE eStatements and account alerts

Super Money Market



- You must deposit \$25,000.00 to open this account
- \$25,000.00 average daily balance requirement to avoid \$10.00 monthly service charge
- FREE Online banking with Bill Pay
- FREE eStatements and account alerts

PLEASE NOTE - All of our checking and savings accounts require a minimum of .01 cent for the account to remain open (for other minimum requirements, see the details of each specific account type). If the account falls to a \$0 (zero) balance, the account may be closed.



Business Credit Cards

[APPLY NOW](#)[ACCOUNT ACCESS](#)

Selecting the right card for your business

Choosing the Visa Credit Card that is right for your business is easy with our options.

Small to Medium Size (Less than \$5 million annual net sales)

- Visa Business Card - savings on interest
- Visa Business Real Rewards Card - flexible reward options
- Visa Business Cash Card - earns cash back
- Smart Business Rewards Visa Card - earns more rewards

Medium to Large Size (\$5 million or more annual net sales)

- Visa Business Company Card - corporate liability (pay in full)

Non-Profit or Municipality

- Visa Community Card - corporate liability (pay in full)



Business Savings

Find the right savings account for your business

Whether you own a small business or help manage a nonprofit organization, government or public agency, you'll earn interest and gain peace of mind.

Statement Savings ^

- \$100.00 average daily balance requirement to avoid \$1.00 monthly service charge
- No fee ATM Card
- FREE Online banking with Bill Pay
- FREE eStatements and account alerts

CD - Certificate of Deposit ^

- Minimum deposit to open and earn interest is \$500.00
- The interest rate and APY will not change for the term of the account
- Interest begins to accrue on the day of deposit
- Interest is compounded daily and credited monthly
- The APY assumes interest will remain on deposit until maturity
- You may not make additional deposits or withdrawals until the maturity date
- A penalty will be imposed for withdrawals when made before maturity
- These CDs will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

A photograph of a modern building with large glass windows and a prominent red structural frame. The text 'Commercial Lending' is overlaid in white on the left side.

Commercial Lending

[MEET THE
COMMERCIAL TEAM](#)

[LOAN INQUIRY](#)

Commercial Lending

Local decision-making. Responsiveness. Competitive rates.

We at Catskill Hudson Bank devote ourselves to serving the needs of local businesses. We work with each of our customers individually and customize the structure of your loans to make sense with your strategic plans for your business. We want to take the time to understand your business and help you professionally and safely grow by the use of borrowed funds. You will find us to be a great resource when you face the challenges of growth and need financial expertise. Consider us first when seeking a loan, including:

Loan Type	Description
Revolving Lines of Credit	To support temporary, seasonal growth in accounts receivable, inventory, and other short term operating assets
Term Loans	To finance long-term capital needs such as equipment or plant expansion and provide working capital for growth in sales, inventory, and receivables
Letters of Credit	Performance Bonds, Standby and Financial
Bridge Loans	To provide short-term financing until a specific repayment source is completed
Commercial Real Estate	To provide longer-term funds for acquisition, development, construction and improvement of commercial real estate properties



Debit & ATM Cards

Debit/ATM Card Services

CHB offers two different card options:

- Debit Card
 - No checkbook to carry
 - Use anywhere MasterCard is accepted
 - Sale amount automatically deducted from your checking account
 - No waiting for check approval
 - Convenient and easy to use
- ATM Card
 - Surcharge Free at all 55,000 [Allpoint Locations](#) & CHB Branches

The Debit Card is not a credit card. Transactions are deducted from your CHB checking account.

Note: The Debit Card is available only to checking account customers. Application is subject to approval.

The Toll-free number to report a Lost or Stolen ATM / Debit Card is 1-844-890-8497.





Merchant Services

Merchant services are services that enable businesses to accept payments through secure, encrypted channels. These services require setting up a merchant account. A merchant account is simply an account where funds from processed transactions are deposited.

For merchant service information, please contact one of our [local branches](#).



Online Banking

Online Banking Features

Online Banking within our website gives you immediate access to your account information 24 hours a day, 7 days a week, from the convenience of your home or office. It's simple. It's secure. And best of all, it's free.

All Catskill Hudson Bank online transactions and account data are supported by 128-bit encryption technology - the most sophisticated technology in use for Online Banking today.

Also, to prevent unauthorized entry into the system, your account information is protected with an Online Banking ID and a PIN you can change at any time. The first time you access the system, you will be required to change your PIN from the bank-provided number to a 8-10 character alpha-numeric code of your choice. Then, every 180 days the system will prompt you to change your PIN to ensure continued privacy.

As an added security feature, your Online Banking will automatically sign off after 10 minutes of inactivity.

Use Online Banking to

- Check account balances
- Review statement history and detail
- Verify deposits and withdrawals
- Transfer funds between Catskill Hudson Bank accounts
- Download account information into other software, such as Quicken, QuickBooks, or spread sheets.
- Create your own alerts for a variety of events, including check clearings, receipt of ACH credits or debits, insufficient funds, etc.
- Order checks
- View paid checks

Use Bill Pay to

- Pay your bills online
- Set up recurring payments
- Save on Stamps and Time

Contact: Online/Electronic Banking Questions 1-866-514-3657

Electronic Statement Delivery – eStatements

Our eStatements match your familiar paper statements, and are delivered in a timely manner directly to the email address of your choice. You can sign up through NetTeller or at any of our branches. With eStatements you can:

- You can view, print or download copies of your statements to your computer or electronic storage device instead of retaining paper copies
- We automatically archive up to 18 months of your statements for ease of retrieval.
- No more worry about statements being stolen from the mailbox, or about private financial information being seen by unwelcome eyes.
- You can also replace most paper notices and other important communications from our bank with more timely, secure interactive electronic documents.

The best part - It's Free!

24-Hour Telephone Banking

Access your CHB accounts from the privacy and convenience of your home, car or anywhere you have a touch-tone phone.

Telephone Banking allows you to:

- Inquire as to account balances
- Verify deposits and ATM / Debit card transactions
- Know what checks have cleared your account
- Transfer funds between accounts
- Make loan payments

Inquire on Interest Rates

Telephone Banking

- 1-877-736-2265

Direct Deposit

Sign up for Direct Deposit for your Social Security or payroll checks and you will no longer need to worry about a lost or stolen check. With Direct Deposit, you know your money is in the bank!

A banner image showing the word "Overdraft" in a large, dark blue, serif font on a light grey background. The text is slightly blurred and angled, suggesting it's part of a document or screen. The word "Protection" is written in a smaller, white, sans-serif font in the bottom left corner of the banner.

Overdraft Protection

Overdraft Protection (ODP) is used to protect your checking account but there is an interest rate attached to it. You can use Overdraft Protection to protect yourself from the inconvenience of declined transactions or returned checks. This product does not include withdrawing money at the Bank or ATM.

Ask for details and apply at any of our branches



Personal Checking

Getting started with us is easy.

Get your Catskill Hudson Bank Personal Checking Account Started

Direct Checking

- \$6.00 Monthly Service Charge
- \$500 Average Daily Balance or one direct deposit to the account required to avoid service charge
- No minimum deposit requirement to open
- Unlimited check writing, no per item charge
- Free ATM access at any of our ATMs with MasterMoney Debit Card
- Free ATM use through [Allpoint network](#)
- Free First order of checks
- Free Online banking with Bill Pay
- Free eStatements and account alerts
- Free Mobile Banking with Remote Deposit



[INTEREST RATES](#)



[STOP PAYMENT](#)



[ORDER CHECKS](#)

Bank On Checking



- \$25.00 minimum deposit requirement to open
- \$3.00 Monthly Service Charge
- Free ATM access at any of our ATMs with MasterMoney Debit Card
- Free ATM use through [Allpoint network](#)
- Checkless Checking Account
- No overdraft or NSF fees*
- Free Online banking with Bill Pay
- Free eStatements and account alerts
 - (\$2 monthly fee for paper statements)



**Please note - Similar to our other accounts, in the event this account does become overdrawn, you are still responsible for paying the overdrawn balance and must bring the account current immediately.*

Money Market Checking



- \$1,000.00 average daily balance requirement to avoid \$6.00 monthly service charge
- No minimum deposit requirement to open account
- FREE Online banking with Bill Pay
- FREE eStatements and account alerts

Super Money Market Checking

- \$25,000.00 minimum deposit requirement to open
- \$25,000.00 average daily balance requirement to avoid \$10.00 monthly service charge
- FREE Online banking with Bill Pay
- FREE eStatements and account alerts

Interest Checking

- No minimum deposit requirement to open
- \$6.00 Monthly Service Charge
- \$1,000 Average Daily Balance required to Avoid Service Charge
- Free ATM access at any of our ATMs with MasterMoney Debit Card
- Free ATM use through [Allpoint network](#)
- Free First order of checks
- Free Online banking with Bill Pay
- Free eStatements and account alerts
- Free Mobile Banking with Remote Deposit

Senior Checking

- No minimum deposit requirement to open
- This account is service charge free to individuals 62 years and older
- No monthly service charge
- Free ATM access at any of our ATMs with MasterMoney Debit Card
- Free ATM use through [Allpoint network](#)
- Free First order of checks
- Free Online banking with Bill Pay
- Free eStatements and account alerts
- Free Mobile Banking with Remote Deposit

Student Checking



- No minimum deposit requirement to open
- Available to full-time students between the ages of 16 and 24
- \$2.00 Monthly Service Charge
- \$50.00 Average Daily Balance required to Avoid Service Charge
- Free ATM access at any of our ATMs with MasterMoney Debit Card
- Free ATM use through [Allpoint network](#)
- Free First order of checks
- Free Online banking with Bill Pay
- Free eStatements and account alerts
- Free Mobile Banking with Remote Deposit

'Student Checking will convert to EAccess Checking upon turning 25 years of age'

PLEASE NOTE - All of our checking and savings accounts require a minimum of .01 cent for the account to remain open (for other minimum requirements, see the details of each specific account type). If the account falls to a \$0 (zero) balance, the account may be closed.



Personal Credit Cards

Choose the right card for you!

Choosing the Visa Credit Card that is right for you is easy with our options:

Visa Max Cash Preferred Card

- choose where you earn the most cash back

APPLY NOW

Visa Real Rewards Card

- earn rewards on everyday purchases

ACCOUNT ACCESS

Visa Platinum Card

- save interest on balance transfers and purchases

Visa College Real Rewards Card

- easy to manage card for college students

Visa Secured Card

- access to credit while helping you build a positive credit history



Personal Savings

Catskill Hudson Bank savings

A simple and easy account for you.

Statement Savings ^

- \$100.00 average daily balance requirement to avoid \$1.00 monthly service charge
- No minimum deposit requirement to open
- No fee ATM Card
- FREE Online banking with Bill Pay
- FREE eStatements and account alerts.

Holiday Club Account ^

- Minimum required to open is \$3.00
- The interest rate and annual percentage yield will not change for term of the account (From October to following October).
- At the end of the club account period, the funds in the account will be mailed to you by check, or more conveniently deposited to your account with us

LIMITATIONS: if the account is prematurely closed prior to the regular scheduled Club maturity date, all interest earned will be forfeited.

CD - Certificate of Deposit



- \$500.00 minimum deposit to open
- You may not make additional deposits or withdrawals until the maturity date
- A penalty will be imposed for withdrawals when made before maturity
- These CDs will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA - Individual Retirement Account



An Individual Retirement Account (IRA) allows you to save money for retirement in a tax-advantaged way. An IRA is an account setup at a financial institution that allows an individual to save for retirement with tax-free growth or on a tax-deferred basis

- \$500.00 minimum contribution requirement to open
- You may not make additional deposits or withdrawals until the maturity date
- A penalty will be imposed for withdrawals when made before maturity
- These IRAs will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

PLEASE NOTE - All of our checking and savings accounts require a minimum of .01 cent for the account to remain open (for other minimum requirements, see the details of each specific account type). If the account falls to a \$0 (zero) balance, the account may be closed.



Remote Deposits

Move your money, save time

Make a secure deposit from your desk, or wherever you are, to your bank account of choice. Catskill Hudson Bank offers a suite of Remote Deposit Capture products designed to meet your business or personal deposit needs. Whether your check volume is high or low we have an application that will work for you.

Certain restrictions, including daily and monthly deposit limitations may apply. While Catskill Hudson Bank does not charge a fee for CHB RDA, you may be charged for Internet access by your mobile wireless provider.

Please direct any questions you may have regarding Remote Deposit Capture to your [local branch](#) during normal business hours.

In order to receive these services, you will need to read and agree to our RDA User Disclosure and Agreement, complete our RDA Application, and meet the Bank's acceptance criteria.

Apple and the Apple logos are trademarks of Apple Inc., registered in the U.S. and other countries. iPhone is a trademark of Apple Inc. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc.



Use our Remote Deposit Capture (RDC) product when your business has a higher volume of check deposits. RDC enables you to speed up the delivery of your check deposits, from the comforts of your own office, using a certified single or multi-feed scanner. This product greatly reduces the cost and time associated with physically transporting your checks to the bank.

As a business owner does this sound appealing to you?

With Catskill Hudson Bank's Remote Deposit Capture, you can deposit your business checks into your CHB Accounts without ever leaving your office- using state-of-the-art scanning equipment provided free of charge by the Bank. Deposits can be made 24 hours a day 7 days a week- on your schedule.

Accelerate your cash flow

Cash management is made simpler with Remote Deposit Capture. Simply scan your checks with a desktop scanner. The deposit is electronically transmitted through a secure Internet transfer to the Bank. Business Banking at your convenience, without leaving your business. And all funds deposited prior to 4 p.m. EST are available on the next day's business.

Operate safely

Data transmissions between your business and Catskill Hudson Bank are shielded with cutting-edge encryption technology. Multi-factor authentication adds another layer of defense. Digital security is essential. And we are committed to protecting your business.

More time doing your business

Time is money. Your money. Frequent trips to the bank are costly, both from a time and effort standpoint. Remote Deposit Capture allows you to spend more time at your business.



CHB RDA Small Business is ideal for businesses that receive a smaller check volume, typically less than 60 items per month. This method simply requires using an approved smartphone.



CHB RDA Personal is great for individual use where you will deposit less than 20 items per month. You can now make deposits to your Catskill Hudson Bank accounts using your iPhone® or Android®- from wherever you are and whenever you need to.

Is it easy?

Simply take a picture of the front and back of a single party check and deposit it to your Catskill Hudson Bank account. Hit send and you are done.

What does it cost?

Nothing, this is a FREE service we provide to you, subject to approval by Catskill Hudson Bank.

But is it safe?

We will provide you with an e-mail acknowledgement that a deposit has been received for processing, at an e-mail address of your choice.

A quick review of the benefits to you:

- Deposit on your schedule – make deposits when you want, 24 hours a day 7 days a week
- Saves you both time and money – No waiting in line and reduced gas expense
- Convenience – make same-day deposits up to 7:00 PM EST on any Bank business day
- Safe and secure – We will provide you with an e-mail that your deposit was approved for processing
- Quicker availability of your money – the sooner you get it to us the sooner we make it available to you

RDA is currently available for use with the following smartphones:

Apple - All iPhone models 3.1+

Android - All models with a 2.0 or greater megapixel autofocus camera 2.1.1+



Personal Lending

Mortgages and Home Loans

Our residential mortgage team will help you apply for and quickly process a home loan that fits your needs. Whether for your primary residence or the perfect vacation home, when you choose Catskill Hudson Bank for your residential mortgage, you will encounter an unmatched client experience.

Fixed Rate Mortgage Options

Very common choice these days! The rate is fixed for the entire repayment term of the mortgage. The repayment term can be as short as 10 years or as long as 30 years. It's up to you. There is no penalty for early repayment.

Adjustable Rate Mortgage (ARM) Options

May be right for you if you plan to stay in your home for a short period of time. The initial rate is fixed for five, seven or ten years. Thereafter, rate and monthly payment can adjust up or down annually depending on market conditions.

Home Equity Line of Credit (HELOC)

A HELOC provides for ongoing access to your loan money. Similar to a credit card, a line of credit allows you to access loan funds during your "draw period". The draw period for this HELOC is 10 years. During this time, required minimum monthly payments are interest only, based on your outstanding balance. When the draw period expires the "repayment period" begins. Your outstanding loan balance will be amortized over 15 years and monthly principal and interest payments will be required.

Mortgage Lenders



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[COMMERCIAL LOAN INQUIRY](#)

[OUR RATES](#)

[S.A.F.E. ACT](#)

Residential Mortgage Servicing

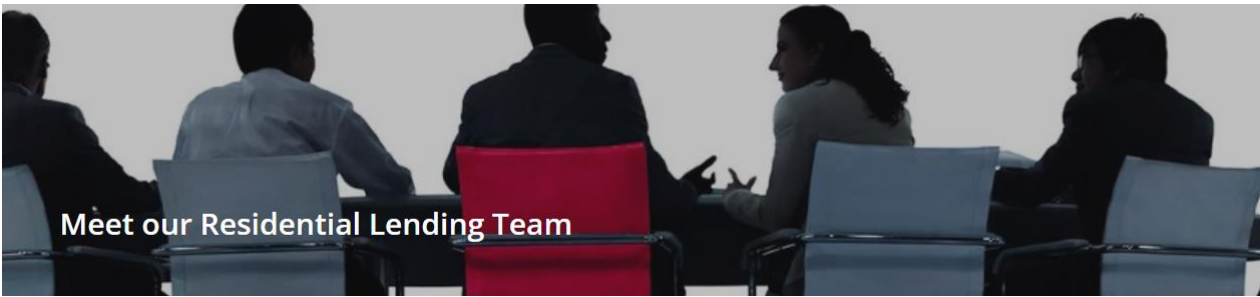
2452 State Route 9, Suite 104

Malta, New York 12020

Billing Questions and Inquiries: 1-888-209-2265

Catskill Hudson Bank utilizes third-party providers and will remain responsible for all actions taken by the third-party provider.

Catskill Hudson Bank is a registered loan servicer with the NYS Department of Financial Services ("NYSDFS") Therefore, if you encounter a problem with your loan servicing, that we are unable to resolve, you are able to file a complaint with the NYSDFS. If you would like further information, or assistance with filing a complaint, please call NYSDFS's Consumer Assistance Unit 1-800-342-3736 or visit their website at www.dfs.ny.gov.



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[LOGIN](#)

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Staff is as of December 9, 2022 and is subject to change



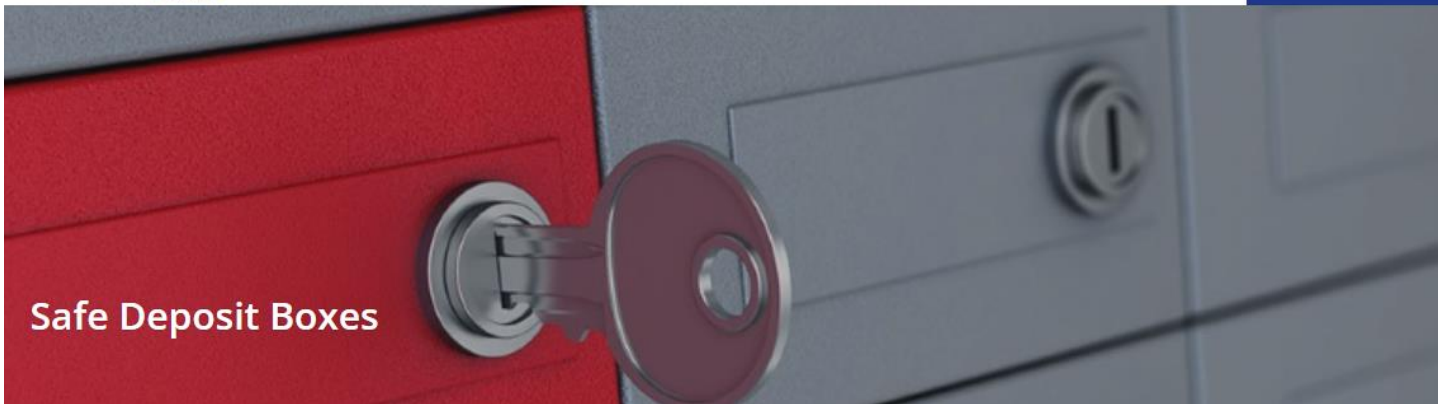
Safe Act

Secure and Fair Enforcement for Mortgage Licensing Act

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008, also known as the SAFE Act, is a federal law that is designed to reduce fraud in mortgage lending and improve protections for consumers. The Act requires that individual Mortgage Loan Originators and their employing institutions register with the Nationwide Mortgage Licensing System and Registry (NMLS). A listing of the mortgage loan originators of Catskill Hudson Bank (Institution ID 762902) can be found below:

- **James A. Cardinal** - NMLS ID 31973
- **Cheryl Haynes Christian** - NMLS ID 1114286
- **Ralph Foster Jr.** - NMLS ID 532061
- **Brian V. Garis** - NMLS ID 690894
- **Richard C. Murphy** - NMLS ID 481564
- **Colleen A. Osterhout** - NMLS ID 1869520

This NMLS ID makes it easier for consumers to find information on our Mortgage Loan Originators. You may access information at no charge at www.nmlsconsumeraccess.org



Safe Deposit Boxes

Bank Safe Deposit Box

A Safe Deposit Box is a secure place to store valuable items and important papers all in one location. It is only accessible to you or your representative, and all of this security is provided for just pennies a day.

Safe Deposit Boxes are available in our Monticello, Liberty, Rock Hill, Middletown, Ellenville, Green Island, and Grahamsville offices. For additional information about this service, please contact customer service at your local Branch Office during business hours.

Please note: the contents of your Safe Deposit Box may not be fully protected against loss under the insurance coverage maintained by the bank or Safe Deposit Company. For your protection, you may wish to secure your own insurance through an insurance company of your choice.

***The contents of safe deposit Boxes are not insured by the Federal Deposit Insurance Corporation (FDIC). Catskill Hudson Bank is not an insurer of the Contents and customers are responsible for obtaining insurance for the Contents of the Box.**

[6]

CATSKILL HUDSON

ASSESSMENT AREA - 2022

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1. Assessment Area Description [Return to Top](#)

Determination of the institution's assessment area considers geographies in which the institution has its main office, its branches, and its deposit-taking ATM's, as well as the surrounding geographies in which the institution has originated or purchased a substantial portion of its loans.

The assessment areas delineated by Catskill Hudson represent the communities we serve and consist of three geographic locations, identified as follows:

- Sullivan County Assessment Area: This Assessment area includes Sullivan County in its entirety and is not located in a metropolitan statistical area (MSA).
- Hudson Valley Assessment Area: This assessment area includes portions of Orange County, which is part of the New York-Newark-Jersey City, NY-NJ-PA MSA #35620, and portions of Ulster County, which is part of the Kingston, NY MSA #28740. Both MSAs are within the greater New York-Newark-Bridgeport, NY-NJ-CT-PA CSA #408.
- Capital Region Assessment Area: This assessment area includes portions of Albany, Rensselaer, Saratoga, and Schenectady Counties, which are part of the Albany-Schenectady-Troy, NY MSA #10580.

2. Assessment Area Review [Return to Top](#)

It is the responsibility of the CRA Officer to conduct, no less than annually, a review of the CRA policy. This review should determine that the institution is following the requirements of the Act and that the delineation of the assessment areas is consistent with the institution's marketing area. This review evaluates the institution's record of helping to meet the credit needs of its assessment area through its lending activities, service activities and investments in low, moderate, middle, and upper-income geographies in the institution's assessment area.

3. Assessment Area Changes [Return to Top](#)

After review of the institution's Assessment Area it was determined that inclusion of additional census tracts is reasonable based on geographical loan growth in the Ulster, Albany and Saratoga counties. Below, please find the identified census tracts recommended for inclusion with our current Assessment Area by county.

Albany: 141.00, 142.01, 146.06, 146.08, 146.09, 146.16 and 146.17

Ulster: 9501.00, 9502.00, 9503.00, 9504.00, 9509.00, 9549.00

Saratoga: Entire county included with the addition of census tracts: 601.02, 601.03, 601.04, 602, 603.01, 604.00, 605.01, 605.04, 605.05, 605.06, 605.07, 606.01, 606.02, 607.03, 607.04, 607.05, 607.06, 608.00, 615.00, 616.00, and 629.00

4. Catskill Hudson Assessment Area Map [Return to Top](#)

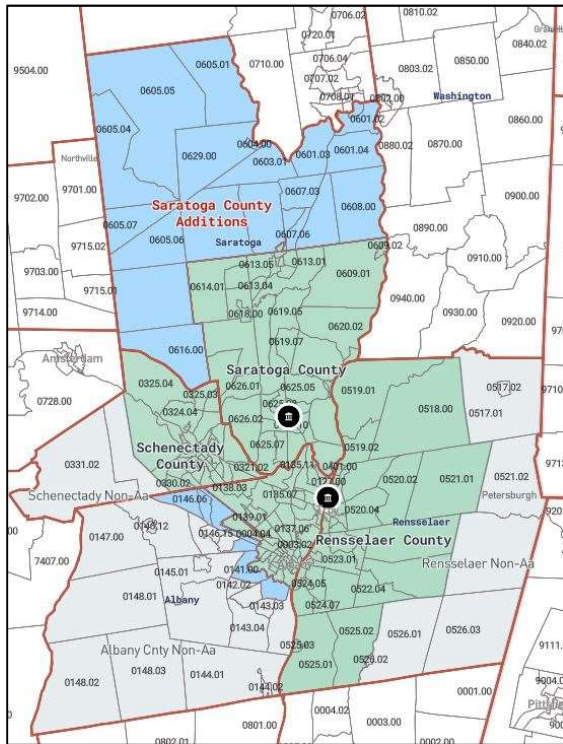
Map Color Key:

Previous AA = Green

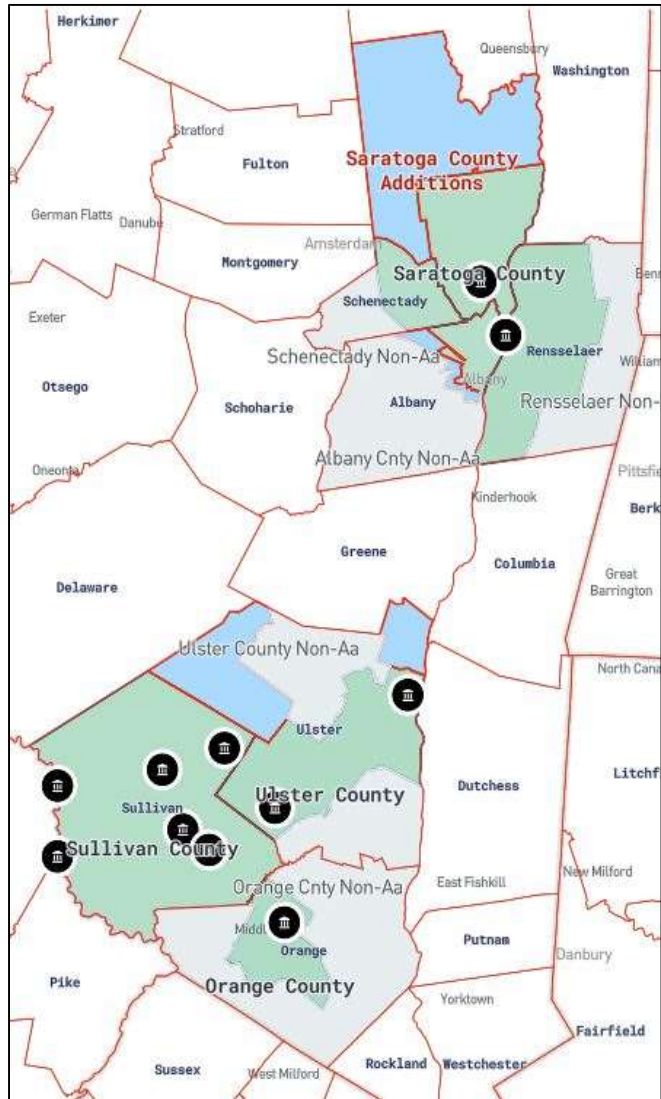
Tract Additions = Blue

Non-AA Tracts = Grey

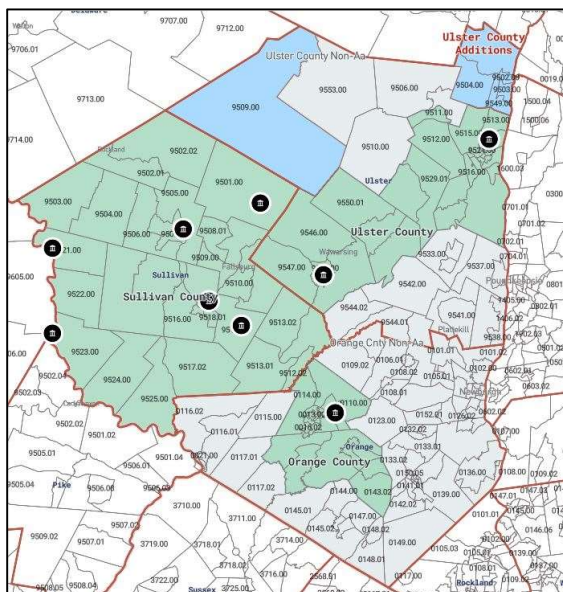
Capital Region Assessment Area



Catskill Hudson Assessment Area



Hudson Valley / Sullivan County Assessment Area



5. Assessment Area Maps by County [Return to Top](#)

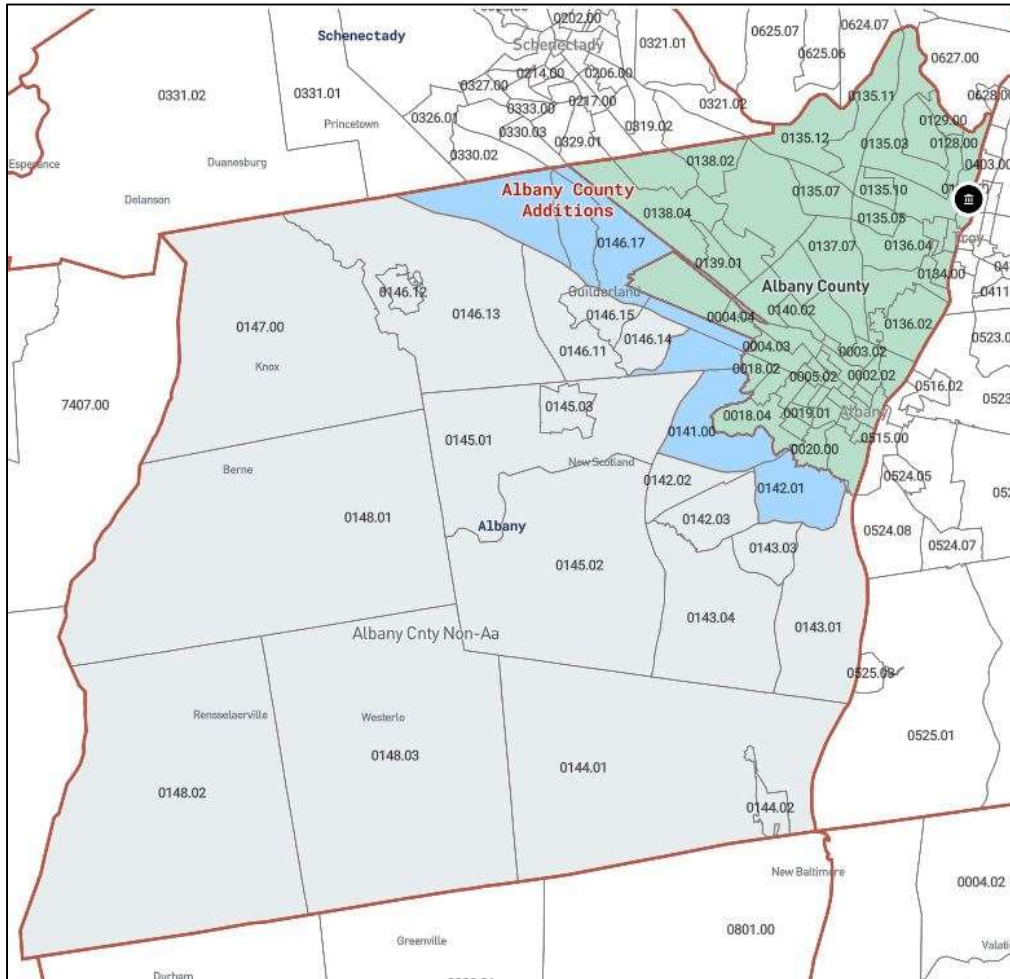
- Albany County (1) Map - Additions Shown in Blue

Map Color Key:

Previous AA = Green

Tract Additions = Blue

Non-AA Tracts = Grey



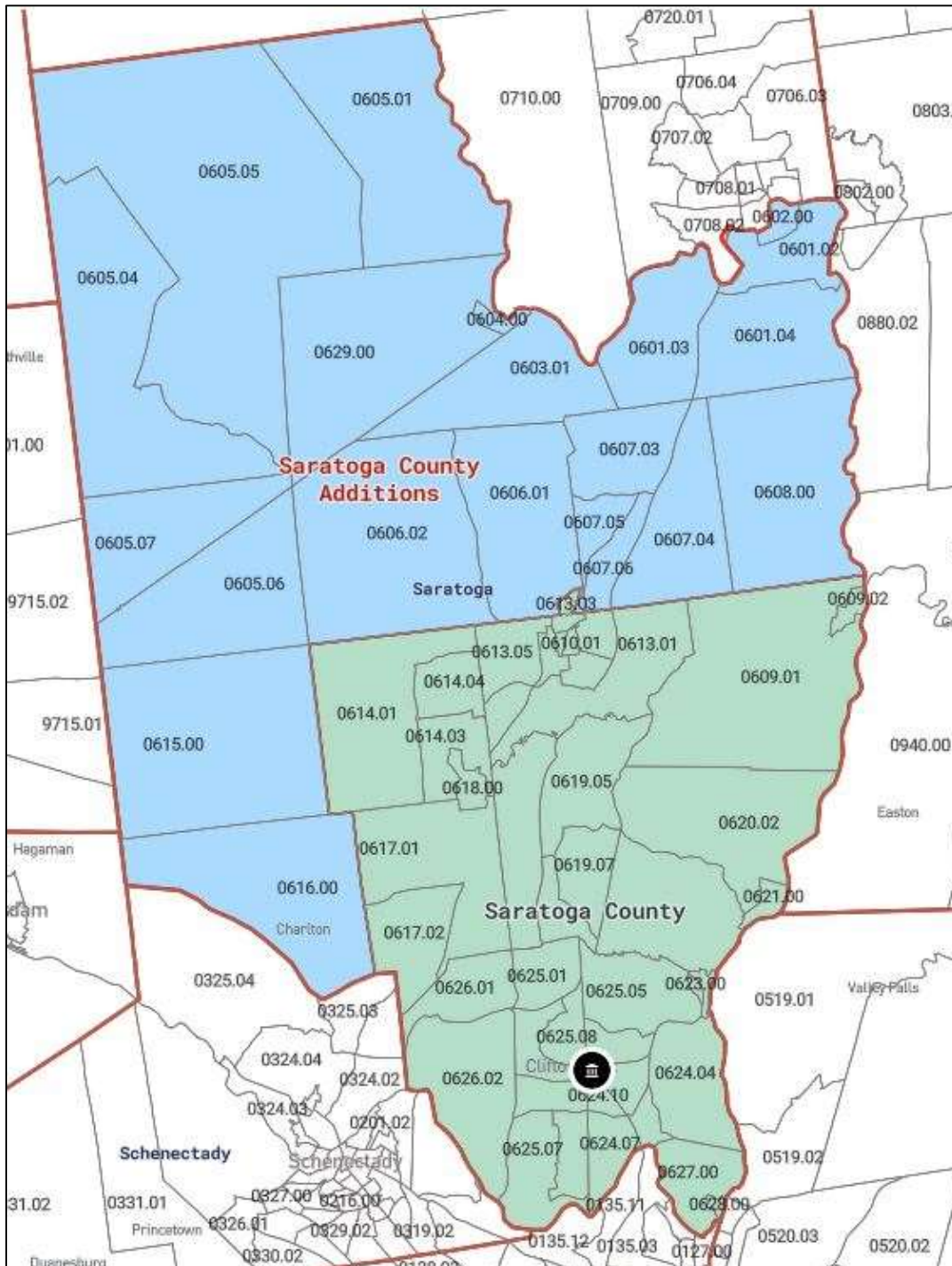
▪ **Saratoga County (91) Map - Additions Shown in Blue** [Return to Top](#)

Map Color Key:

Non-AA Tracts = Grey

Tract Additions = Blue

Previous AA = Green

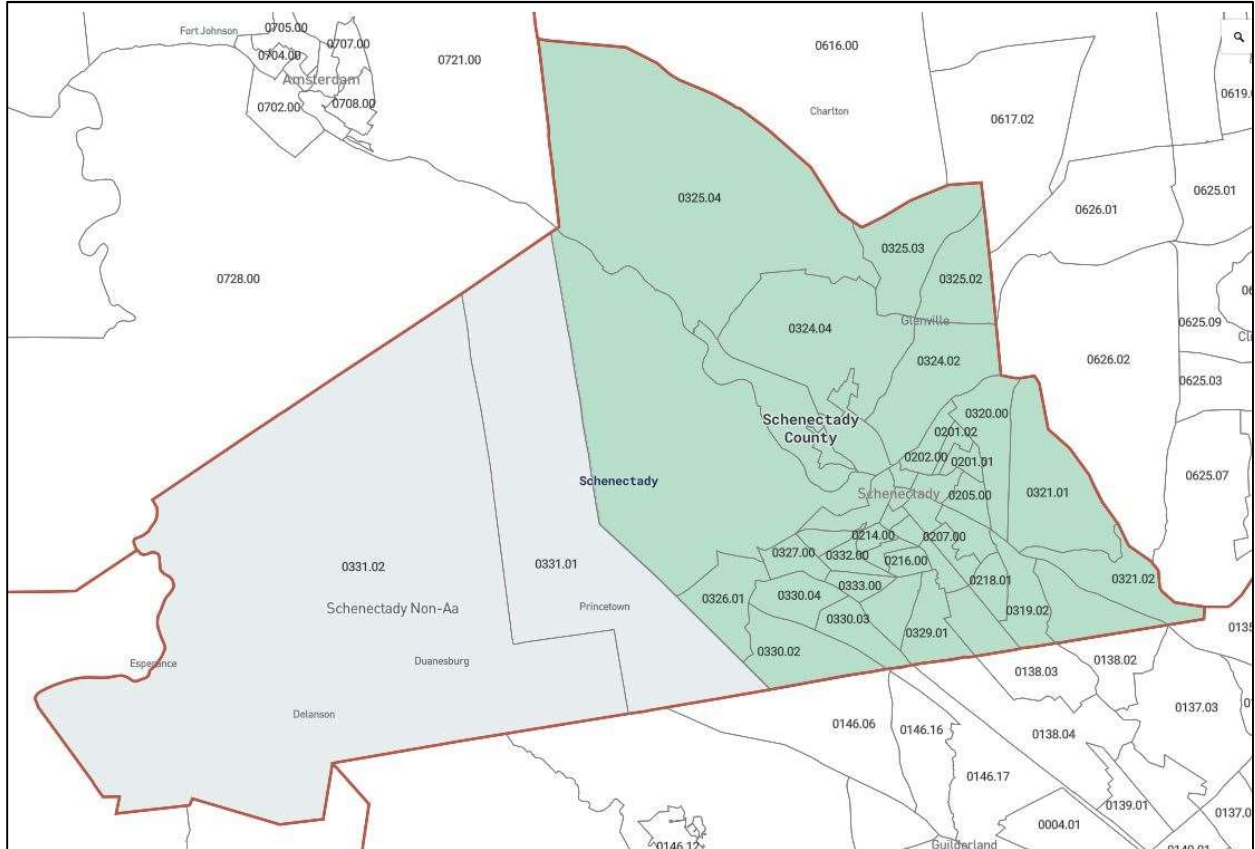


▪ Schenectady County (93) Map – No Change [Return to Top](#)

Map Color Key:

Non-AA Tracts = Grey

Previous AA = Green

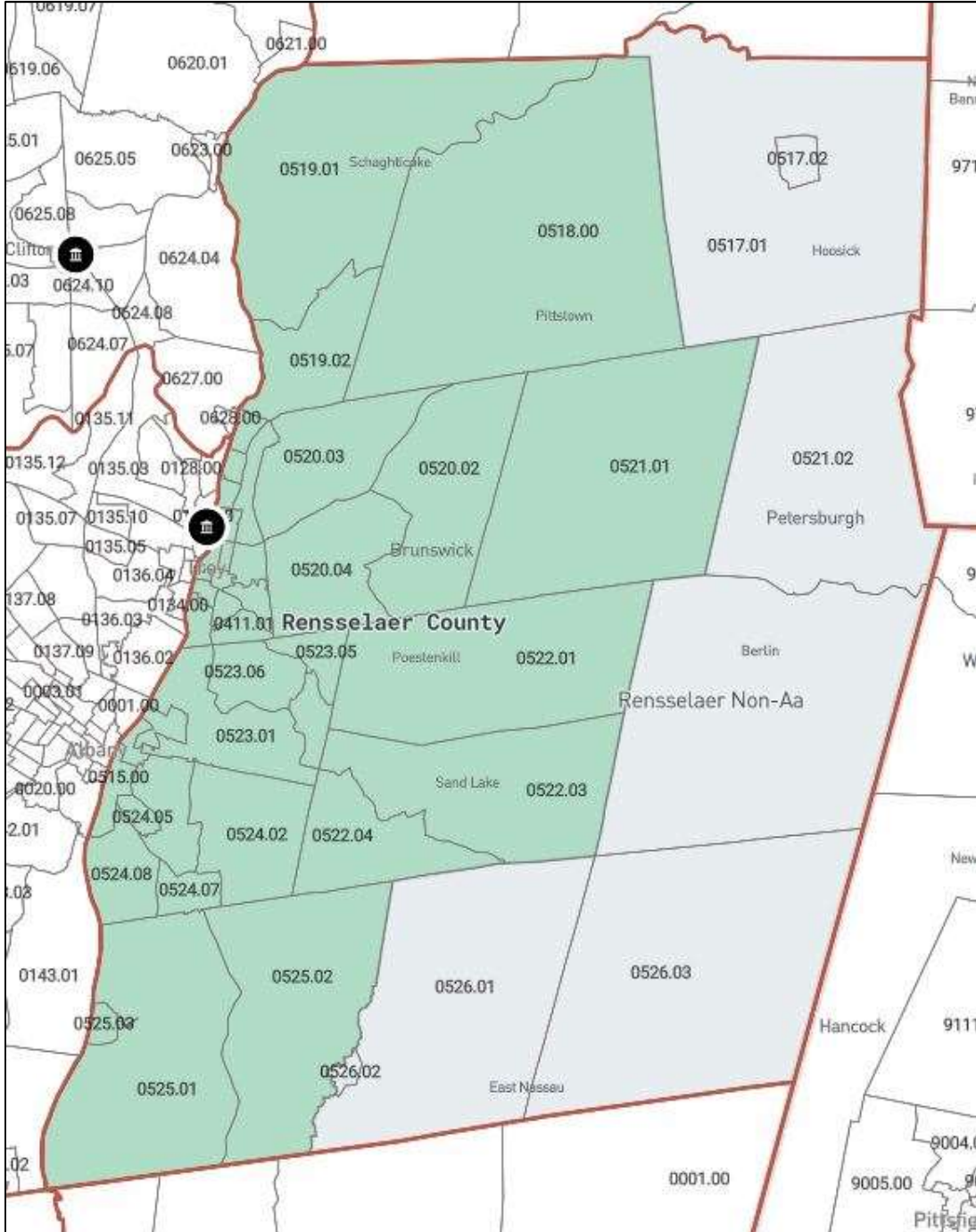


▪ **Rensselaer County (83) Map – No Change** [Return to Top](#)

Map Color Key:

Non-AA Tracts = Grey

Previous AA = Green



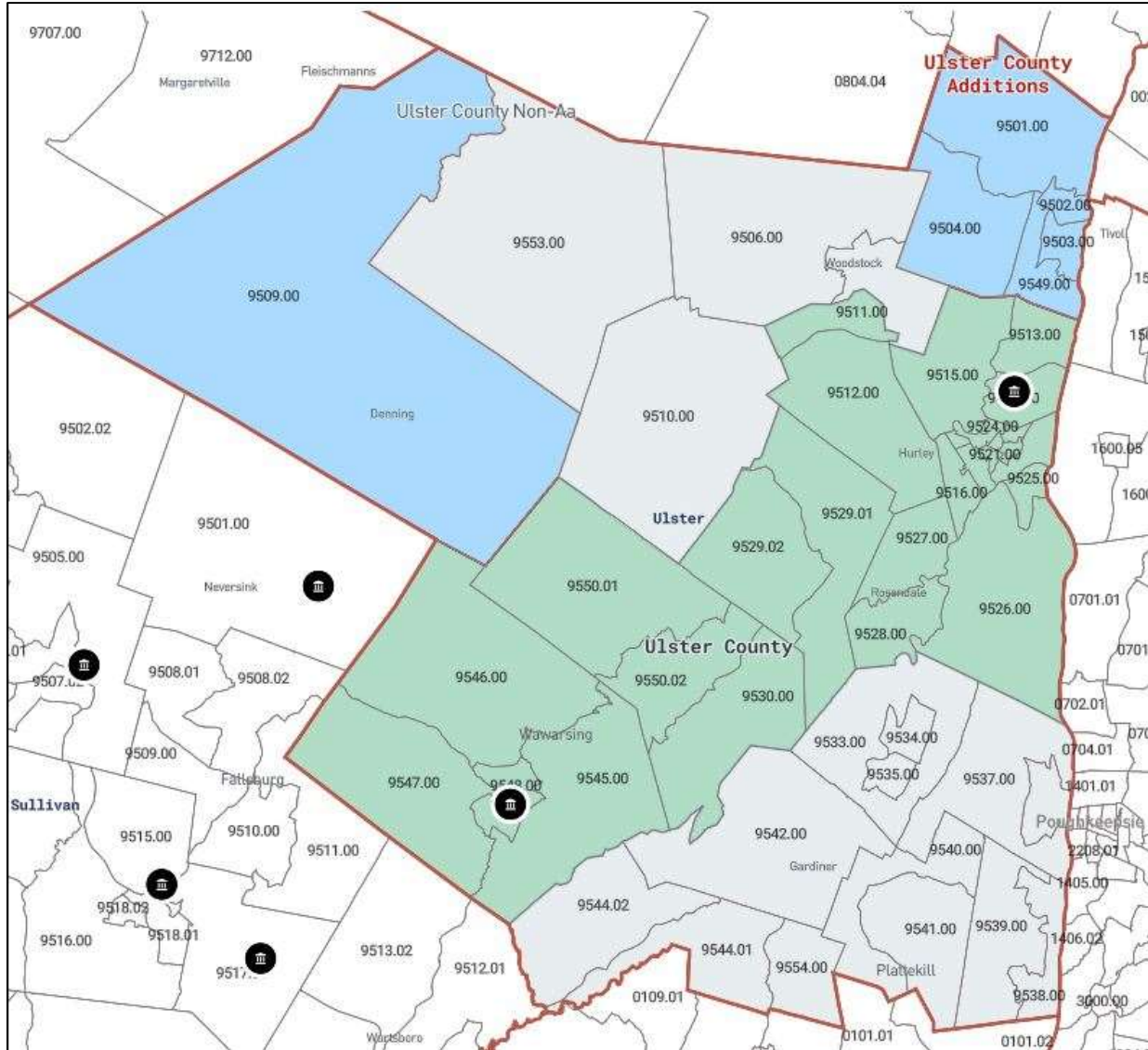
▪ **Ulster County (111) Map - Additions Shown in Blue** [Return to Top](#)

Map Color Key:

Non-AA Tracts = Grey

Tract Additions = Blue

Previous AA = Green

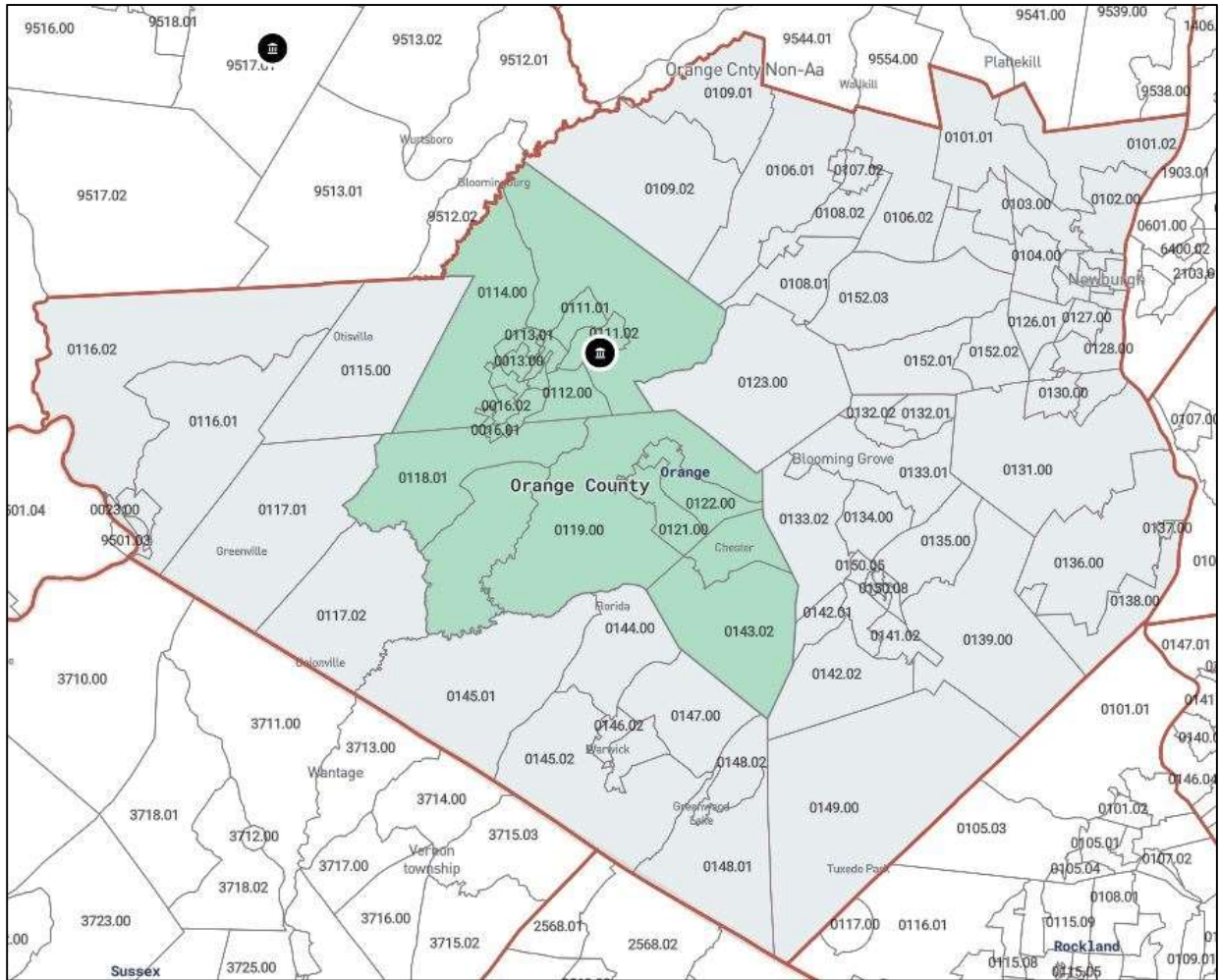


- Orange County (71) Map – No Change [Return to Top](#)

Map Color Key:

Non-AA Tracts = Grey

Previous AA = Green

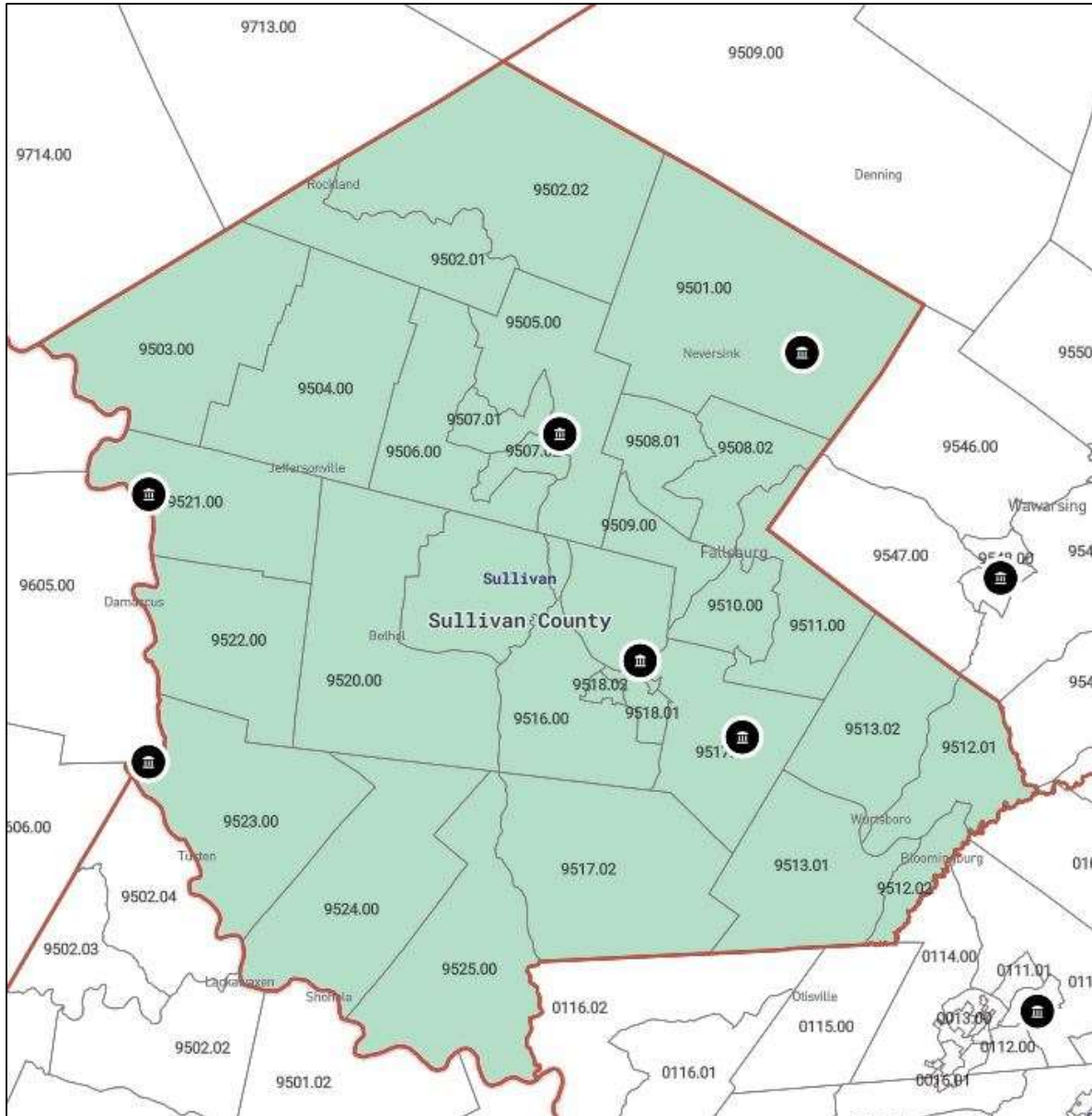


▪ **Sullivan County (105) Map** [Return to Top](#)

Map Color Key:

Non-AA Tracts = Grey

Previous AA = Green



6. Assessment Area Census Tract List by County

- Albany County (1) Census Tract List [Return to Top](#)

Albany - 1					Retired Census Tracts included for historical reporting	
1.00	Moderate		135.03	Middle	2	Low
2.01	Low		135.05	Middle	3	Moderate
2.02	Low		135.07	Middle	18.01	Upper
3.01	Low		135.09	Middle	135.06	Middle
3.02	Middle		135.10	Middle	135.08	Upper
4.01	Upper		135.11	Upper	136.01	Upper
4.03	Middle		135.12	Upper	137.05	Middle
4.04	Unknown		136.02	Middle	138.01	Middle
5.01	Moderate		136.03	Upper	146.07	Upper
5.02	Moderate		136.04	Middle		
6.00	Low		137.03	Middle		
7.00	Low		137.06	Upper		
8.00	Low		137.07	Upper		
11.00	Unknown		137.08	Middle		
14.00	Upper		137.09	Upper		
15.00	Moderate		138.02	Upper		
16.00	Middle		138.03	Middle		
17.00	Middle		138.04	Middle		
18.02	Moderate		139.01	Middle		
18.03	Upper		139.02	Middle		
18.04	Middle		140.01	Middle		
19.01	Middle		140.02	Middle		
19.02	Middle		141.00	Upper		
20.00	Moderate		142.01	Upper		
21.00	Moderate		146.06	Upper		
22.00	Moderate		146.08	Middle		
23.00	Unknown		146.09	Upper		
25.00	Low		146.16	Upper		
26.00	Moderate		146.17	Upper		
127.00	Moderate					
128.00	Low					
129.00	Low					
130.00	Middle					
131.00	Moderate					
132.00	Low					
133.00	Moderate					
134.00	Moderate					

▪ **Saratoga County (91) Census Tract List** [Return to Top](#)

Saratoga - 91					Retired Census Tracts included for historical reporting	
601.02	Middle		618.00	Middle	601.01	Middle
601.03	Upper		619.04	Middle	603	Middle
601.04	Middle		619.05	Middle	605.02	Moderate
602.00	Moderate		619.06	Moderate	605.03	Middle
603.01	Moderate		619.07	Upper	607.01	Middle
604.00	Moderate		620.01	Upper	607.02	Upper
605.01	Middle		620.02	Middle		
605.04	Middle		621.00	Middle		
605.05	Moderate		622.00	Middle		
605.06	Middle		623.00	Moderate		
605.07	Middle		624.04	Upper		
606.01	Middle		624.06	Upper		
606.02	Middle		624.07	Middle		
607.03	Middle		624.08	Upper		
607.04	Middle		624.09	Middle		
607.05	Middle		624.10	Middle		
607.06	Upper		625.01	Upper		
608.00	Middle		625.03	Upper		
609.01	Middle		625.05	Upper		
609.02	Moderate		625.06	Upper		
610.01	Middle		625.07	Upper		
610.02	Middle		625.08	Middle		
611.01	Moderate		625.09	Upper		
611.02	Upper		626.01	Upper		
612.01	Middle		626.02	Upper		
612.02	Upper		627.00	Middle		
613.01	Upper		628.00	Middle		
613.03	Unknown		629.00	Moderate		
613.04	Upper					
613.05	Middle					
614.01	Middle					
614.03	Middle					
614.04	Upper					
615.00	Middle					
616.00	Middle					
617.01	Middle					
617.02	Upper					

▪ Schenectady County (93) Census Tract List [Return to Top](#)

Schenectady - 93		Retired Census Tracts included for historical reporting	
201.01	Middle	218.00	Moderate
201.02	Moderate	319.00	Upper
202.00	Low		
203.00	Unknown		
205.00	Middle		
206.00	Middle		
207.00	Low		
208.00	Moderate		
209.00	Moderate		
210.01	Unknown		
210.02	Low		
212.00	Moderate		
214.00	Low		
215.00	Low		
216.00	Moderate		
217.00	Low		
218.01	Moderate		
218.02	Moderate		
319.01	Upper		
319.02	Middle		
320.00	Middle		
321.01	Upper		
321.02	Upper		
322.00	Middle		
323.00	Middle		
324.02	Middle		
324.03	Middle		
324.04	Middle		
325.02	Upper		
325.03	Middle		
325.04	Middle		
326.01	Middle		
326.02	Middle		
327.00	Middle		
329.01	Middle		
329.02	Middle		
330.02	Upper		
330.03	Middle		
330.04	Middle		
332.00	Low		
333.00	Moderate		
334.00	Middle		
335.00	Middle		

▪ **Rensselaer County (83) Census Tract List** [Return to Top](#)

Rensselaer - 83		Retired Census Tracts included for historical reporting	
401.00	Low	407.00	Low
402.00	Moderate	411.00	Moderate
403.00	Moderate	516.00	Middle
404.00	Low	523.04	Middle
405.00	Unknown	524.03	Middle
406.00	Middle	524.04	Middle
407.01	Low		
407.02	Moderate		
408.00	Moderate		
409.00	Low		
410.00	Moderate		
411.01	Middle		
411.02	Low		
412.00	Middle		
413.00	Middle		
414.00	Middle		
515.00	Low		
516.01	Moderate		
516.02	Middle		
518.00	Middle		
519.01	Middle		
519.02	Middle		
520.02	Middle		
520.03	Middle		
520.04	Upper		
521.01	Middle		
522.01	Upper		
522.03	Middle		
522.04	Upper		
523.01	Middle		
523.03	Middle		
523.05	Moderate		
523.06	Upper		
524.02	Upper		
524.05	Middle		
524.06	Middle		
524.07	Upper		
524.08	Middle		
525.01	Upper		
525.02	Middle		
525.03	Middle		

▪ **Ulster County (111) Census Tract List** [Return to Top](#)

Ulster - 111		Retired Census Tracts included for historical reporting	
9511.00	Middle	9529.00	Middle
9512.00	Upper	9550.00	Middle
9513.00	Middle		
9514.00	Moderate		
9515.00	Middle		
9516.00	Moderate		
9517.00	Moderate		
9518.00	Moderate		
9519.00	Moderate		
9520.00	Moderate		
9521.00	Moderate		
9522.00	Middle		
9523.00	Middle		
9524.00	Middle		
9525.00	Middle		
9526.00	Upper		
9527.00	Middle		
9528.00	Middle		
9529.01	Middle		
9529.02	Unknown		
9530.00	Middle		
9545.00	Middle		
9546.00	Middle		
9547.00	Middle		
9548.00	Moderate		
9549.00	Middle		
9550.01	Middle		
9550.02	Moderate		
9501.00	Middle		
9502.00	Middle		
9503.00	Middle		
9504.00	Middle		
9509.00	Middle		

▪ **Orange County (71) Census Tract List** [Return to Top](#)

Orange - 71			Retired Census Tracts included for historical reporting	
11.00	Moderate		16.00	Middle
12.00	Moderate		113.00	Middle
13.00	Middle			
15.00	Moderate			
16.01	Moderate			
16.02	Moderate			
110.00	Middle			
111.01	Middle			
111.02	Middle			
112.00	Moderate			
113.01	Moderate			
113.02	Moderate			
114.00	Middle			
118.01	Middle			
118.02	Middle			
119.00	Upper			
121.00	Middle			
122.00	Upper			
143.01	Middle			
143.02	Upper			
151.00	Moderate			

▪ **Sullivan County (105) Census Tract List** [Return to Top](#)

Sullivan - 105		Retired Census Tracts included for historical reporting	
9501.00	Middle	9502.00	Middle
9502.01	Middle	9507.00	Moderate
9502.02	Unknown	9508.00	Middle
9503.00	Middle	9512.00	Upper
9504.00	Upper	9513.00	Middle
9505.00	Middle	9517.00	Upper
9506.00	Middle	9518.00	Moderate
9507.01	Moderate		
9507.02	Middle		
9508.01	Moderate		
9508.02	Middle		
9509.00	Middle		
9510.00	Middle		
9511.00	Upper		
9512.01	Upper		
9512.02	Middle		
9513.01	Upper		
9513.02	Middle		
9515.00	Moderate		
9516.00	Middle		
9517.01	Upper		
9517.02	Upper		
9518.01	Middle		
9518.02	Moderate		
9519.00	Middle		
9520.00	Middle		
9521.00	Upper		
9522.00	Middle		
9523.00	Moderate		
9524.00	Middle		
9525.00	Upper		



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2022
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Viewing all 1 results found for "Catskill "

CATSKILL HUDSON BANK
 LEI: 549300EFPV2U3PWQEN15
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- | | | | |
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| 1. <u>Year</u>
2021 | 2. <u>Institution</u>
Select an institution | 3. <u>MSA/MD</u> | 4. <u>Report</u> |
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Enter an institution name or LEI

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- | | | | |
|---------------------------------|---|---------------------------|---------------------------|
| 1. Year
2022 | 2. Institution
Select an institution | 3. MSA/MD | 4. Report |
|---------------------------------|---|---------------------------|---------------------------|

Search by Institution Name or LEI

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CATSKILL HUDSON BANK
LEI: 549300EFPV2U3PWQEN15
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Disposition of loan applications, by location of property and type of
MSA/MD: 10580 - Albany-Schenectady-Troy, NY
 CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION

Loans on 1- to 4-Family Home
 and Manufactured Home Purchase
 Dwellings Loans

	FHA, FSA/RHS & VA A Number		Conventional B Number		Refinancings C Number		Home Improvement Loans D Number		Loans on Dwellings For 5 or More Families E Number		Nonoccupant Loans From Columns A, B, C, and D F Number		Loans On Manufactured Home Dwellings From Columns A, B, C, & D G Number	
		\$		\$		\$		\$		\$		\$		
Albany County/New York/000201														
Loans Originated	0	0	1	245000	0	0	0	0	0	0	0	0	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	1	245000	0	0	0	0	0	0	0	0	0	0
Albany County/New York/002300														
Loans Originated	0	0	1	265000	0	0	0	0	0	0	0	0	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	1	265000	0	0	0	0	0	0	0	0	0	0
Albany County/New York/012900														

Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	1	675000	0	0	0	0	0	0	0	0
Albany County/New York/014700												
Loans Originated	0	0	1	415000	0	0	0	0	0	0	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	1	415000	0	0	0	0	0	0	0	0
Rensselaer County/New York/040200												
Loans Originated	0	0	1	145000	0	0	0	0	0	0	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	1	145000	0	0	0	0	0	0	0	0
Rensselaer County/New York/041000												
Loans Originated	0	0	0	0	0	0	0	0	0	0	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	1	25000	0	0	0	0

Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	1	535000	0	0	0	0	0	0	0	0
Rensselaer County/New York/052303												
Loans Originated	0	0	0	0	0	0	0	0	0	0	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	1	215000	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	1	215000	0	0	0	0	0	0	0	0
Rensselaer County/New York/052305												
Loans Originated	0	0	1	225000	0	0	0	0	0	0	0	0
Applications Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0	0
Applications Denied by Financial Institution	0	0	0	0	0	0	0	0	0	0	0	0
Applications Withdrawn by Applicant	0	0	0	0	0	0	0	0	0	0	0	0
File Closed for Incompleteness	0	0	0	0	0	0	0	0	0	0	0	0
Applications Received	0	0	1	225000	0	0	0	0	0	0	0	0
Rensselaer County/New York/052502												

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Disposition of loan applications, by location of property and type of loan, 2022

MSA/MD: 24020 - Glens Falls, NY

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION

(STATE/COUNTY/TRACT NUMBER)

	Loans on 1- to 4-Family and Manufacture d Home Dwellings Home Purchase Loans				Loans on Dwellings For 5 or More Families E						
	FHA, FSA/RHS & VA A Number	Conventional B Number	\$	Refinancings C Number	\$	Home Improvement Loans D Number	\$	Nonoccupant Loans From Columns A, B, C, and D F Number	\$	Loans On Manufactured Home Dwellings From Columns A, B, C, & D G Number	\$
Warren County/New York/070900											
Loans Originated	0 0	0	0	1	235000	0 0	0 0	0 0	0 0	0 0	
Applications Approved but not Accepted	0 0	0	0	0	0	0 0	0 0	0 0	0 0	0 0	
Applications Denied by Financial Institution	0 0	0	0	0	0	0 0	0 0	0 0	0 0	0 0	
Applications Withdrawn by Applicant	0 0	0	0	0	0	0 0	0 0	0 0	0 0	0 0	
File Closed for Incompleteness	0 0	0	0	0	0	0 0	0 0	0 0	0 0	0 0	
Applications Received	0 0	0	0	1	235000	0 0	0 0	0 0	0 0	0 0	

Warren County/New York/071000									
Loans Originated	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Approved but not Accepted	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Denied by Financial Institution	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Withdrawn by Applicant	0 0	1	275000	0	0	0 0	0 0	0 0	0 0
File Closed for Incompleteness	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Received	0 0	1	275000	0	0	0 0	0 0	0 0	0 0
Washington County/New York/087000									
Loans Originated	0 0	1	345000	0	0	0 0	0 0	0 0	0 0
Applications Approved but not Accepted	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Denied by Financial Institution	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Withdrawn by Applicant	0 0	0	0	0	0	0 0	0 0	0 0	0 0
File Closed for Incompleteness	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Received	0 0	1	345000	0	0	0 0	0 0	0 0	0 0
Washington County/New York/089000									
Loans Originated	0 0	1	165000	0	0	0 0	0 0	0 0	0 0

Applications Approved but not Accepted	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Denied by Financial Institution	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Withdrawn by Applicant	0 0	0	0	0	0	0 0	0 0	0 0	0 0
File Closed for Incompleteness	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Received	0 0	1	165000	0	0	0 0	0 0	0 0	0 0
Washington County/New York/092000 Loans Originated	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Approved but not Accepted	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Denied by Financial Institution	0 0	0	0	0	0	0 0	0 0	0 0	0 0
Applications Withdrawn by Applicant	0 0	0	0	0	0	0 0	0 0	0 0	0 0
File Closed for Incompleteness	0 0	0	0	1	105000	0 0	0 0	0 0	0 0
Applications Received	0 0	0	0	1	105000	0 0	0 0	0 0	0 0

Disposition of loan applications, by location of property and type of loan, 2022

MSA/MD: 28740 - Kingston, NY

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (STATE/COUNTY/TRACT)

	Loans on 1- to 4- Family and Manufactured Home Dwellings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, and D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D		
	FHA, FSA/RHS & VA A Number	Conventional B \$ Number	Refinancings C Number	D \$ Number	E \$ Number	F Number	G Number	H \$	I \$	J Number	K \$
Ulster County/New York/951100											
Loans Originated	0 0	0	0	0 0	0 0	0	0	0	0	0 0	0 0
Applications Approved but not Accepted	0 0	0	0	0 0	0 0	0	0	0	0	0	0 0
Applications Denied by Financial Institution	0 0	0	0	0 0	0 0	0	0	0	0	0	0 0
Applications Withdrawn by Applicant	0 0	0	0	0 0	0 0	0	0	0	0	0	0 0
File Closed for Incompleteness Applications	0 0	0	0	0 0	0 0	0	0	0	0	0	0 0
Received	0 0	0	0	0 0	0 0	0	0	0	0	0	0 0
Ulster County/New York/951700											
Loans Originated	0 0	1 305000		0 0	0 0	0	0	0	0	0	0 0

Applications										
Approved but not										
Accepted Applications	0 0	0	0	0 0	0 0	0	0	0	0	0 0
Denied by										
Financial Institution	0 0	0	0	0 0	0 0	0	0	0	0	0 0
Applications										
Withdrawn by										
Applicant	0 0	0	0	0 0	0 0	0	0	0	0	0 0
File Closed for										
Incompleteness	0 0	0	0	0 0	0 0	0	0	0	0	0 0
Applications										
Received	0 0	1	305000	0 0	0 0	0	0	0	0	0 0
Ulster County/New										
York/952100										
Loans Originated	0 0	0	0	0 0	0 0	1	2065000	0	0	0 0
Applications										
Approved but not										
Accepted	0 0	0	0	0 0	0 0	1	2205000	0	0	0 0
Applications										
Denied by										
Financial Institution	0 0	0	0	0 0	0 0	0	0	0	0	0 0
Applications										
Withdrawn by										
Applicant	0 0	0	0	0 0	0 0	0	0	0	0	0 0
File Closed for										
Incompleteness	0 0	0	0	0 0	0 0	0	0	0	0	0 0
Applications										
Received	0 0	0	0	0 0	0 0	2	4270000	0	0	0 0
Ulster County/New										
York/952200										
Loans Originated	0 0	1	555000	0 0	0 0	0	0	1	555000	0 0
Applications										
Approved but not										
Accepted	0 0	0	0	0 0	0 0	0	0	0	0	0 0

Applications Denied by Financial Institution	0 0	0	0	0 0	0 0	0	0	0	0	0 0
Applications Withdrawn by Applicant File Closed for Incompleteness Applications Received	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	1	555000	0 0	0 0	0	0	1	555000	0 0
Ulster County/New York/954402 Loans Originated Applications Approved but not Accepted Applications Denied by Financial Institution Applications Withdrawn by Applicant File Closed for Incompleteness Applications Received	0 0	0	0	0 0	0 0	1	285000	0	0	0 0
	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	0	0	0 0	0 0	1	285000	0	0	0 0
Ulster County/New York/954500 Loans Originated Applications Approved but not Accepted Applications Denied by Financial Institution	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	0	0	0 0	0 0	0	0	0	0	0 0
	0 0	0	0	0 0	0 0	0	0	0	0	0 0

Applications

Withdrawn by

Applicant	0 0	0	0	0 0	0 0	0	0	0	0	0 0
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File Closed for

Incompleteness	0 0	0	0	0 0	0 0	0	0	0	0	0 0
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Applications

Received	0 0	0	0	0 0	0 0	0	0	0	0	0 0
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Applications Withdrawn by Applicant	0 0	0	0	0	0	0 0	0	0	0	0	0
File Closed for Incompleteness Applications Received	0 0	0	0	0	0	0 0	0	0	0	0	0
	0 0	1	455000	0	0	0 0	0	0	1	455000	0
Dutchess County/New York/210201											
Loans Originated	0 0	0	0	1	505000	0 0	0	0	1	505000	0
Applications Approved but not Accepted	0 0	0	0	0	0	0 0	0	0	0	0	0
Applications Denied by Financial Institution	0 0	0	0	0	0	0 0	0	0	0	0	0
Applications Withdrawn by Applicant	0 0	0	0	0	0	0 0	0	0	0	0	0
File Closed for Incompleteness Applications Received	0 0	0	0	0	0	0 0	0	0	0	0	0
	0 0	0	0	1	505000	0 0	0	0	1	505000	0

Orange County/New
York/010501

Loans Originated	0 0	1 405000	0	0	0 0	0	0	0	0	0
Applications Approved but not Accepted	0 0	0 0	0	0	0 0	0	0	0	0	0
Applications Denied by Financial Institution	0 0	0 0	0	0	0 0	0	0	0	0	0
Applications Withdrawn by Applicant	0 0	0 0	0	0	0 0	0	0	0	0	0
File Closed for Incompleteness Applications Received	0 0	0 0	0	0	0 0	0	0	0	0	0
	0 0	1 405000	0	0	0 0	0	0	0	0	0

Orange County/New
York/012100

Loans Originated	0 0	0 0	0	0	0 0	0	0	0	0	0
Applications Approved but not Accepted	0 0	0 0	0	0	0 0	0	0	0	0	0
Applications Denied by Financial Institution	0 0	0 0	0	0	0 0	0	0	0	0	0

Applications Withdrawn by Applicant	0 0	0	0	0	0	0 0	0	0	0	0	0
File Closed for Incompleteness Applications Received	0 0	0	0	0	0	0 0	0	0	0	0	0
Orange County/New York/013700											
Loans Originated	0 0	0	0	0	0	0 0	0	0	0	0	0
Applications Approved but not Accepted	0 0	0	0	0	0	0 0	1	1255000	0	0	0
Applications Denied by Financial Institution	0 0	0	0	0	0	0 0	0	0	0	0	0
Applications Withdrawn by Applicant	0 0	0	0	0	0	0 0	0	0	0	0	0
File Closed for Incompleteness Applications Received	0 0	0	0	0	0	0 0	1	1255000	0	0	0

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Albany County/New							
York/013803	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Albany County/New							
York/014203	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Albany County/New							
York/014303	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Albany County/New							
York/014402	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Albany County/New							
York/014609	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Albany County/New							
York/014611	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Albany County/New							
York/014614	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Albany County/New							
York/014617	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Albany County/New							
York/014700	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/040200	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/041000	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/041200	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/051901	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/052004	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/052201	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/052203	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/052301	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/052303	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/052305	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Rensselaer County/New							
York/052502	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Saratoga County/New York/060102	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/060703	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/060704	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/060705	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/060706	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/060901	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061001	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061002	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061101	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061102	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061202	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061301	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061304	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061305	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061403	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061404	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061500	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061600	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061701	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061702	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Saratoga County/New York/061800	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061904	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061905	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/061907	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062001	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062002	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062404	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062407	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062408	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062409	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062501	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062503	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062505	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062506	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062602	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Saratoga County/New York/062700	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Schenectady County/New York/020200	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Schenectady County/New York/021600	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Schenectady County/New York/032000	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Schenectady County/New York/032101	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Schenectady County/New York/032102	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Schenectady County/New York/032404	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Schenectady County/New York/032503	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Schenectady County/New York/033002	0 0	0 0	0 0	0 0	0 0	0 0	0 0
Schenectady County/New York/033300	0 0	0 0	0 0	0 0	0 0	0 0	0 0

Home Mortgage Disclosure Act Institution Register Summary for 2022

Nationwide

Institution: 549300EFPV2U3PWQEN15

MSA/MD	MSA/MD Name	Total		CONV	FHA	VA	FSA	Site		1-4 units	5+ units	Home Purchase	Home Improvement	Refinancing	Cash-out Refinancing	Other Purpose	
		Lars	Amount (\$000's)					Built	Manufactured								
	Poughkeepsie-Newburgh-																
39100	Middletown, NY	5	2745	5	0	0	0	5		0	4	1	2	0	2	0	1
	Albany-Schenectady																
10580	-Troy, NY	155	58745	155	0	0	0	155		0	154	1	149	1	3	0	2
99999	MSA/MD- NA	40	10420	40	0	0	0	39		1	40	0	32	2	2	2	2
24020	Glens Falls, NY	5	1125	5	0	0	0	5		0	5	0	3	0	1	1	0
28740	Kingston, NY	7	5855	7	0	0	0	7		0	4	3	5	0	0	0	2
Totals		212	78890	212	0	0	0	211		1	207	5	191	3	8	3	7

Purpose
N/A

0

0

0

0

0

0

CATSKILL HUDSON QUARTERLY
LOAN TO DEPOSIT RATIO

2023

MONTH	LOAN TO DEPOSIT RATIO
MARCH	78.46%
JUNE	85.75%
SEPTEMBER	79.81%
DECEMBER	83.74%

2022

MONTH	LOAN TO DEPOSIT RATIO
MARCH	72.39%
JUNE	76.11%
SEPTEMBER	71.57%
DECEMBER	78.14%

2021

MONTH	LOAN TO DEPOSIT RATIO
MARCH	68.45%
JUNE	72.79%
SEPTEMBER	68.88%
DECEMBER	71.52%