

Rooted in our community since 1863.



At Apple Bank, we're committed to meeting the credit, investment and financial services needs of all our neighbors by being convenient, responsive and involved.



In response to COVID-19, Apple Bank contributed to local food banks and healthcare and other social services agencies who are addressing community needs during the pandemic. We reached out to and facilitated loans to small businesses, and we adjusted our fees to help customers weather financial hardships.

We're Responsive

We care about our customers — the individuals, families, businesses, and community groups who want affordable, easy-to-use credit and banking services. Our products are designed for many circumstances and budgets, from free checking to youth savings accounts.

To enhance our response to customers' needs, we seek out partners to work with us. Apple Bank joins with community development corporations, CDFIs and other mission-driven organizations to meet the credit, housing and economic development needs of low- and moderate-income communities and households. We support their efforts by investing in projects that create both affordable and supportive housing. Our multifamily lending facilitates the development of private rental housing that includes affordable apartments, as well as spaces for commercial uses and essential community services. By making prudent commercial loans, we help generate jobs throughout the region.

We're Local

We're New York to our core. Born in Harlem, Apple Bank has been serving the greater NYC metro area for a century and a half.

Our many branches, from East Hampton to East Harlem, from Staten Island to Rockland County, mean we're accessible and convenient to diverse communities. In fact, half of our branches are in or next to low- and moderate-income neighborhoods.

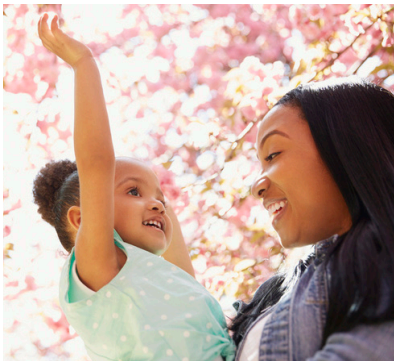
Apple Bank employees in our branches, back offices and business lines, as well as executives and support staff, represent our distinctly New York communities and are dedicated to ensuring they're vibrant places of opportunity for all.





We're Involved

We volunteer our skills and talents with local organizations, community developers and agencies, and we support their missions with contributions and sponsorships. We collaborate with nonprofits to deliver relevant community education programs that assist customers to access affordable housing, attain their financial wellness goals and grow their small businesses.



Additional Information

For more information about how Apple Bank meets our responsibilities under the Community Reinvestment Act, please see applebank.com/community.

At Apple Bank, CRA is part and parcel of our business.

Impact 2017-2021

Available
Accessible
Affordable



AFFORDABLE HOUSING

\$410M+

COMMUNITY SERVICES

**ECONOMIC DEVELOPMENT/
SMALL BUSINESS**

COMMUNITY REVITALIZATION



The Community Reinvestment Act (CRA) is a federal law passed in 1977 that encourages financial institutions to help meet the credit needs of their entire community, including low- and moderate-income neighborhoods, consistent with safe and sound banking practices. We seek to understand the needs of our community to help us meet the responsibility under the Community Reinvestment Act.



We have a direct interest in contributing to the quality of life in the neighborhoods we serve.

- We give back to our communities in ways that foster economic development and renewal.
- We provide sponsorships and donations to many local and regional organizations.
- We partner with community organizations on food drives, financial literacy, education and multicultural programs.
- Many of our employees volunteer their time and talent in the communities in which they live and work.

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