

ORRSTOWN BANK

CRA Public File

Public Comments Statement

In accordance with the requirements of the Community Reinvestment Act (CRA), the Bank maintains a record of all written public comments received regarding its performance in helping to meet the credit needs of the communities in which it serves. For the calendar year of 2025, the following public comments were received.

Description

I am very disappointed that you have closed the Woodcrest Villa branch. Over the past 5 years I have moved all of my accounts to Orrstown, but let's review my history: A. Account opened at The Crossings branch-CLOSED; my new branch was Manheim Pike? I moved to Woodcrest Villa and now you've closed another local branch that I use. So now I must seek out an ATM which, if foreign, will get a service charge. The nearest branch location is not convenient. Couldn't you at least place an ATM at Woodcrest or offer me service charge free transactions at foreign ATMs. I have other alternatives but I wanted to check your thoughts? Thanks, [REDACTED]

First time?

Yes

Reported by

[REDACTED]

Source

Chat System

ORRSTOWN BANK

1-888-677-7869 | Orrstown.com

October 21, 2025

Via Email

[REDACTED]

RE: Branch Consolidation Consumer Complaint

Dear [REDACTED]:

As a client of ours, we value your feedback. This letter is in response to your complaint submitted to Orrstown Bank ("the Bank") on October 8, 2025, via the Bank's chat system. In your complaint, you expressed your displeasure with the Bank's decision to close the Woodcrest Villa branch. Additionally, you requested that the Bank place an ATM at this location or offer service free transactions at foreign ATMs.

The Bank takes all consumer complaints seriously and your feedback has been recorded as part of the complaint process. The Bank understands your frustration and apologizes for this situation. The installation of a standalone ATM at this location is not feasible. To minimize the impact to clients of Woodcrest Villa, the Bank worked with the facility to implement a shuttle service to the Lausch Lane branch, located at 566 Lausch Ln, Lancaster, PA 17601. Please contact [REDACTED], regarding the details of the shuttle service, including the schedule. As you might be aware, your account does qualify for two foreign ATM reimbursements if your account receives \$2,500 total in direct deposits per statement cycle.

We value your relationship and thank you for banking with Orrstown Bank. If you require additional information regarding this matter, please contact me at [REDACTED] or [REDACTED] at [REDACTED] or [REDACTED].

Sincerely,

[REDACTED]
[REDACTED]

cc: [REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
December 2, 2025

[REDACTED]
[REDACTED]
Orrstown Bank
4750 Lindle Road
Harrisburg PA 17111

Dear [REDACTED]:

An explanation as to why my wife [REDACTED] and I recently closed all our Orrstown Bank accounts.

We were deeply concerned when we learned that Orrstown Bank was closing its branch at Woodcrest Villa in Lancaster. We understand that especially a branch in a retirement community will not generate much income from customers making investments or taking loans. Rather, a retirement community branch is more of a service to customers.

Since the Orrstown Bank believes it can no longer provide that service and no longer needs the resident customers of a retirement community, we have decided that we no longer need Orrstown Bank. So, we have closed our accounts.

Since Orrstown Bank has collected numerous fees from us, including one for closing our checking account, you have done well by us. Our experience with Orrstown Bank has not been a good one, so we are glad to end this relationship. Except for the kind teller that has served the Woodcrest Villa branch, there is nothing that has impressed us or would make us want to recommend Orrstown Bank.

Sincerely,

[REDACTED]

[REDACTED]

ORRSTOWN BANK

1-888-677-7869 | Orrstown.com

January 15, 2025

[REDACTED]

RE: Branch Consolidation Consumer Complaint [REDACTED]

[REDACTED]:

This letter is in response to your complaint submitted to Orrstown Bank (“the Bank”), dated December 2, 2025. In your complaint, you expressed displeasure with the Bank’s decision to close the Woodcrest Villa branch. Additionally, you allege the Bank collected numerous fees over the course of the relationship.

The Bank understands your frustration and sincerely apologizes for any inconvenience this may have caused. The decision to close the Woodcrest Villa branch was made after careful consideration regarding many factors. Clients may continue to access banking services through nearby branches, ATMs, and online banking. Additionally, the Bank partnered with the Woodcrest Villa Senior Living Community to implement a shuttle service to the Lausch Lane branch, located at 566 Lausch Ln, Lancaster, PA 17601 in order to minimize impact to clients. The Bank remains committed to meeting the credit and service needs of the communities in which we serve.

In response to the allegation of the Bank collecting numerous fees, our investigation concluded that three fees were assessed during the relationship and were processed in a manner consistent with the Bank’s disclosures and applicable banking law and regulations.

All consumer complaints are taken seriously, and your feedback has been recorded as part of the complaint process. Again, thank you for taking the time to share your feedback with us. If you require additional information regarding this matter, please contact me at [REDACTED] or [REDACTED] or [REDACTED] at [REDACTED] or [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]

cc: [REDACTED]

[REDACTED]

[REDACTED]