

Memo To: CRA Public File

Date: 1/12/2024

## RE: Reduction in Consumer Lending Product Set

On January 1, 2024, Machias Savings Bank eliminated the following products from its consumer lending offerings:

1. Unsecured Personal Loans
2. Recreational/Vehicle Loans

All information on these products was removed from the website and printed materials on 1/1/2024. This impacts the entire geographic footprint of the bank.