

Comments and Reponses

Third Federal

7007 Broadway Ave.

Cleveland, OH 44105

CommunityDevelopment@ThirdFederal.com

9-26-25

My name is [REDACTED]

I put a substantial amount of money in your Hollandale branch. 3rd Federal has a policy of investing in the communities they serve which is very commendable. I would like to think its now time to review this policy. You should also be amenable to view where your customers live. I reside in South Miami Dade County but I make a drive over 1 1/2 hours to reach the Hollandale branch. I can't be considered for any community service dollars. I think this is BLANTALY WRONG. I would hope this will DISTURB YOU and counterpart to RIGHT this WRONG. You should take care of customers who take care of YOU. I look forward to hearing from you I can be reached at [REDACTED]

Yours respectfully,
[REDACTED]



November 12, 2025

Dear 

Marc Stefanski has asked me to reach out to you in response to your letter dated 9/26/2025. Your questions and concerns were focused on our policies related to community investments. I manage that program for Third Federal and would be happy to give more insight into both the opportunities and limitations of our community support.

Third Federal is subject to regulation by the Office of the Comptroller of the Currency (OCC), and more specifically, the Community Reinvestment Act (CRA). Our community investment strategy is aligned with the requirements of this regulation which include specific geographic assessment areas. Our public file and information about our CRA program is available on our website at:
thirdfederal.com/community-reinvestment-act-cra-public-file

We provide information about requests for community support on our website as well. While we welcome all inquiries, funding each year is limited, and available only in select markets that are aligned with our CRA program. You can visit that page for more information at:
thirdfederal.com/our-advantage/community-support

We are proud of Third Federal's longstanding history of investing in the communities we serve. However, we acknowledge that the number of requests we receive each year continues to exceed the funding we have available.

Thank you for taking the time to provide feedback, and for choosing Third Federal as one of your trusted financial partners.

Sincerely,



Emily Thome
Community Development

