Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 166, 312, 518, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5408(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/EESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Gary M. Small
Name of the Holding Company Director and Officer
Director, President and CEO
Title of the Holding Company Director and Officer
attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in accordance with the Instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board’s “Rules Regarding Availability of Information,” 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Officer
03/30/2020
Date of Signature

For holding companies not registered with the SEC—indicate status of Annual Report to Shareholders:
- [ ] is included with the FR Y-6 report
- [ ] will be sent under separate cover
- [ ] is not prepared

For Federal Reserve Bank Use Only
RSSID ID
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2019
Month / Day / Year

N/A
Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Report’s Name, Street, and Mailing Address

United Community Financial Corp
Legal Title of Holding Company
275 West Federal Street
(Mailing Address of the Holding Company) Street / P.O. Box
Youngstown OH 44503
City State Zip Code

Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:
Sherry Commons
SVP & Controller
Name
Title
330-742-0588
Area Code / Phone Number / Extension
330-742-9838
Area Code / FAX Number
scommons@homesavings.com
E-mail Address
ir.ucfonline.com
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? [ ] Yes [ ] No

In accordance with the General Instructions for this report (check only one):

1. [ ] a letter justifying this request is being provided along with the report

2. [ ] a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential.

Public reporting burden for this Information Collection is estimated to vary from 1.5 to 101 hours per response, with an average of 5.5 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the Information Collection. Send comments regarding this burden estimate or any other aspect of the collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below:

<table>
<thead>
<tr>
<th>Home Savings Bank</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Legal Title of Subsidiary Holding Company</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>275 West Federal Street</strong></td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td></td>
</tr>
<tr>
<td><strong>Youngstown</strong></td>
<td><strong>OH</strong></td>
<td><strong>44514</strong></td>
</tr>
<tr>
<td><strong>City</strong></td>
<td><strong>State</strong></td>
<td><strong>Zip Code</strong></td>
</tr>
<tr>
<td><strong>Physical Location (if different from mailing address)</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HSB Insurance LLC</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Legal Title of Subsidiary Holding Company</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>4444 Market Street</strong></td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td></td>
</tr>
<tr>
<td><strong>Youngstown</strong></td>
<td><strong>OH</strong></td>
<td><strong>44512</strong></td>
</tr>
<tr>
<td><strong>City</strong></td>
<td><strong>State</strong></td>
<td><strong>Zip Code</strong></td>
</tr>
<tr>
<td><strong>Physical Location (if different from mailing address)</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HSL Capital LLC</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Legal Title of Subsidiary Holding Company</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>275 West Federal Street</strong></td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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<td><strong>OH</strong></td>
<td><strong>44514</strong></td>
</tr>
<tr>
<td><strong>City</strong></td>
<td><strong>State</strong></td>
<td><strong>Zip Code</strong></td>
</tr>
<tr>
<td><strong>Physical Location (if different from mailing address)</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HSB Insurance Inc</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
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<td><strong>Legal Title of Subsidiary Holding Company</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>275 West Federal Street</strong></td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td></td>
</tr>
<tr>
<td><strong>Youngstown</strong></td>
<td><strong>OH</strong></td>
<td><strong>44514</strong></td>
</tr>
<tr>
<td><strong>City</strong></td>
<td><strong>State</strong></td>
<td><strong>Zip Code</strong></td>
</tr>
<tr>
<td><strong>Delaware</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Physical Location (if different from mailing address)</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

12/2012
Report Item 1: Annual Report

United Community Financial Corp. is a registrant of the Securities and Exchange Commission. As a result of the merger with First Defiance Financial Corp. that was finalized on January 31, 2020, an annual report was not prepared or filed by United Community Financial Corp. for December 31, 2019.

Report Item 2(a): Organizational Chart

United Community Financial Corp. is a financial services holding company. Its subsidiaries include Home Savings Bank, (Home Savings), HSB Insurance LLC, HSB Capital LLC and HSB Insurance, Inc. A copy of United Community Financial Corp.’s Organizational Chart is attached as Exhibit 1.

Report Item 2(b): Office/Branch Verification

Home Savings does business from 34 office locations in Northeast Ohio and Western Pennsylvania. A listing of those branch locations is attached as Exhibit 2.

Report Item 3: Securities Holders

The following table sets forth information about the only persons known to United Community Financial Corp. to own beneficially more than 5% of the outstanding common shares.

<table>
<thead>
<tr>
<th>Name and address</th>
<th>Amount and nature of beneficial ownership</th>
<th>Percent of shares outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>BlackRock Inc. New York, NY</td>
<td>4,471,104</td>
<td>9.29%</td>
</tr>
<tr>
<td>Country of incorporation: United States</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dimensional Fund Advisors LP Austin, TX</td>
<td>3,235,408</td>
<td>6.73%</td>
</tr>
<tr>
<td>Country of incorporation: United States</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FJ Capital Management LLC McLean, VA</td>
<td>2,538,084</td>
<td>5.28%</td>
</tr>
<tr>
<td>Country of incorporation: United States</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Report Item 3.2: Securities Holders

Not applicable

Report Item 4: Insiders

United Community Financial Corp. has identified Directors and certain Executives as Insiders for Financial Reporting purposes. A listing of those individuals, along with other required information is attached as Exhibit 3.
UNITED COMMUNITY FINANCIAL CORP., an Ohio corporation, Youngstown, Ohio
(PARENT COMPANY)
LEI: Not applicable

HOME SAVINGS BANK, an Ohio charter stock commercial bank, Youngstown, OH (100% OWNED)
LEI: 549300VLL85V6QTQD645

HSB INSURANCE LLC, an Ohio limited liability company, Youngstown, OH (100% OWNED)
Managing member
LEI: Not applicable

HSB CAPITAL LLC, an Ohio limited liability company, Youngstown, OH (100% OWNED)
Managing member
LEI: Not applicable

HSB INSURANCE INC, a Delaware Corporation, Youngstown, OH (100% OWNED)
LEI: Not applicable

UNITED AMERICAN FINANCIAL SERVICES INC, an Ohio corporation, Youngstown, OH (100% OWNED)
LEI: Not applicable
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State</th>
<th>Principal Occupation</th>
<th>Position with Bank Holding Company (3 a )</th>
<th>Position with Home Savings Bank (3 b )</th>
<th>Position Other Businesses (3 c )</th>
<th>Percentage of Voting Shares Held in Holding Company (4 a )</th>
<th>Percentage of Voting Shares Held in Subsidiaries (4 b )</th>
<th>List names of other companies (4 c )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marty E Adams</td>
<td>Youngstown, Ohio</td>
<td>Consultant</td>
<td>Director</td>
<td>N/A</td>
<td>President, Marty Adams Consulting, LLC</td>
<td>0.42%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Zahid Afzal</td>
<td>Youngstown, Ohio</td>
<td>None</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>Managing Partner, A Altman Company</td>
<td>0.18%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Louis M Altman</td>
<td>Youngstown, Ohio</td>
<td>None</td>
<td>Director</td>
<td>N/A</td>
<td>Managing Partner, A Altman Company</td>
<td>0.15%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Patrick W Bevack</td>
<td>Youngstown, Ohio</td>
<td>Retired</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.47%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lee J Burdman</td>
<td>Youngstown, Ohio</td>
<td>Real Estate Investor</td>
<td>Director</td>
<td>N/A</td>
<td>Managing Partner, Redstone Investments</td>
<td>0.32%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Scott N Crewson</td>
<td>Youngstown, Ohio</td>
<td>Retired</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.23%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Timothy W Eison</td>
<td>Youngstown, Ohio</td>
<td>None</td>
<td>CFO</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>0.55%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Matthew T Garrity</td>
<td>Youngstown, Ohio</td>
<td>None</td>
<td>Director</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>0.18%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Scott D Hunter</td>
<td>Youngstown, Ohio</td>
<td>Judge</td>
<td>Director</td>
<td>N/A</td>
<td>Judge, Area &amp; Misdemeanor Drug Courts</td>
<td>0.17%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Jude J Nolhtra</td>
<td>Youngstown, Ohio</td>
<td>None</td>
<td>General Counsel &amp; Secretary</td>
<td>Executive Vice President</td>
<td>N/A</td>
<td>0.11%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard J Schiraldi</td>
<td>Youngstown, Ohio</td>
<td>Certified Public Accountant</td>
<td>Chairman &amp; Director</td>
<td>Partner, Cohen &amp; Company, Certified Public Accountants</td>
<td>N/A</td>
<td>0.33%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Gary M Small</td>
<td>Youngstown, Ohio</td>
<td>None</td>
<td>President, CEO and Director</td>
<td>President, CEO and Director</td>
<td>N/A</td>
<td>0.27%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ellen Tressell</td>
<td>Youngstown, Ohio</td>
<td>Community Leader</td>
<td>Director</td>
<td>N/A</td>
<td>N/A</td>
<td>0.05%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

**Actions**

- OK: if the branch information is correct, enter 'OK' in the Data Action column.
- Change: if the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
- Close: if a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
- Delete: if a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
- Add: if a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this page, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedures**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note**

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online Application - https://FEDonline.federalreserve.gov

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### Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDC UNNUM* | Office Number | Head Office | Head Office ID_RSSD* | Comments
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Ok | full service (head office) | 93227 | PIONEER SAVINGS BANK | 275 W. FULTON STREET | YOUNGSTOWN | OH | 44503 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 310179 | ASPLAND'S BRANCH | 390 E. MAIN STREET | ASPLAND | OH | 44801 | Ashtabula | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 311857 | AURORA BRANCH | 707 N. AURORA RD | AURORA | OH | 44502 | Geauga | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 761671 | BELLEVE BRANCH | 212 S. BELLEVEY ST | BELLEVE | OH | 44611 | Huron | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316978 | CASTLEBRIDGE BRANCH | 39 N. BROAD STREET | CASTLEBRIDGE | OH | 44406 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 414119 | CHARDON OFFICE | 201 MEADOWLANDS DRIVE | CHARDON | OH | 44024 | Geauga | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316679 | COLUMBIA BRANCH | 24829 SOUTH AVENUE | COLUMBIA | OH | 44068 | Columbiana | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316683 | CALCUTTA BRANCH | 3575 S. STATE ROUTE 170 | EAST LIVERPOOL | OH | 43920 | Columbiana | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 295978 | EAST LIVERPOOL BRANCH | 530 W. BROADWAY STREET | EAST LIVERPOOL | OH | 43920 | Columbiana | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316693 | EAST POLAND BRANCH | 127 NORTH MARKET STREET | EAST POLAND | OH | 44411 | Columbiana | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 411330 | FAIRLAWN BRANCH | 1085 W. MARKET STREET | FAIRLAWN | OH | 44333 | Summit | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316686 | TALMADGE ROAD BRANCH | 132 TALMADGE ROAD | BEAT | OH | 44430 | Portage | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316682 | LISBON BRANCH | 320 W. LINCOLN WAY | LISBON | OH | 44432 | Columbiana | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316139 | LEXINGTON BRANCH | 30 E. MAIN STREET | MANSFIELD | OH | 44904 | Richland | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 313675 | MIDDLE BRANCH | 7801 MIDDLE AVE | MIDDLE | OH | 44607 | Lake | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316688 | EAST WOOD BRANCH | 380 GREAT EAST PLAZA | NILES | OH | 44464 | Trumbull | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 297599 | CANTON BRANCH | 1541 WHIPPLE AVE, NW | NORTH CANTON | OH | 44720 | Stark | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 237296 | ROSEVILLE BRANCH | 1300 SOUT HE S. STREET | ROSEVILLE | OH | 44069 | Stark | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316140 | NORTHWALK BRANCH | 50 N WEST MAIN STREET | NORTHWALK | OH | 44657 | Trumbull | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 363664 | POLAND BRANCH | 302 SOUTH MAIN STREET | POLAND | OH | 44514 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 417772 | CLAYTONVILLE BRANCH | 107 PLAZA DRIVE, SUITE A | CLAYTONVILLE | OH | 43950 | Belmont | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 425466 | TRUST DIVISION | 107 Plaza Drive | CLAYTONVILLE | OH | 43950 | Belmont | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 310570 | NEWARK BRANCH | 450 E. MAIN STREET | NEWARK | OH | 44905 | Licking | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 310279 | SALEM BRANCH | 370 MAIN STREET | SALEM | OH | 44460 | Columbiana | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 310278 | SANGUINETI BRANCH | 1111 M. E. HILL | SANDUSKY | OH | 44870 | Erie | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 342728 | STREETSBORO BRANCH | 1130 STATE ROUTE 303 | STREETSBORO | OH | 44421 | Portage | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 365063 | STURGIS BRANCH | 5377 MAIN STREET | STURGIS | OH | 44653 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 313854 | CHILTON BRANCH | 625 W. RIVER RD | CHILTON | OH | 44844 | Trumbull | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 310137 | WILLARD DOWNTOWN BRANCH | 3045 W. AVE | WILLARD | OH | 44890 | Huron | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 365091 | MASSILLON BRANCH | 1030 MAHONING AVENUE | MASSILLON | OH | 44643 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 365087 | RONDEMAN BRANCH | 725 MARKET STREET | YOUNGSTOWN | OH | 44513 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 366831 | KIRK ROAD BRANCH | 4259 KIRK ROAD | YOUNGSTOWN | OH | 44511 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 316971 | LIBERTY BRANCH | 3500 BELLEMEadt AVE | LIBERTY | OH | 44085 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 313625 | MCCARTNEY BRANCH | 2996 MCCARTNEY RD | YOUNGSTOWN | OH | 44505 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 366832 | NEWPORT GLEN BRANCH | 4005 MILLN Way | NEWPORT | OH | 44512 | Mahoning | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |
Ok | full service | 313602 | BEAVER BRANCH | 238 TROY ST | BEAVER | PA | 16009 | Beaver | UNITED STATES | Not Required | Not Required | HOME SAVINGS BANK | 93227 |