

LOCATIONS & HOURS

We'd love to see you in person! Please feel free to drop into any branch location near you.



Ravenna Office

ATM ✓ Map  —



Address

1311 East Main Street
Ravenna, OH 44266
[See Location Details](#)
[Get Directions](#)

Phone: (330) 296-8090
Fax: (330) 296-6082

Lobby Hours

Mon-Thur: 9:00am – 4:00pm
Fri: 9:00am – 5:00pm
Sat: 9:00am – 12:00pm

Drive Thru Hours

Mon-Thur: 8:30am – 5:00pm
Fri: 8:30am – 6:00pm
Sat: 8:30am – 12:00pm

Kent Office

ATM ✓ Map  —



Address

1532 South Water Street
Kent, OH 44240
[See Location Details](#)
[Get Directions](#)

Phone: (330) 678-8080
Fax: (330) 678-8015

Lobby Hours

Mon-Thur: 9:00am – 4:00pm
Fri: 9:00am – 5:00pm
Sat: 9:00am – 12:00pm

Drive Thru Hours

Mon-Thur: 8:30am – 5:00pm
Fri: 8:30am – 6:00pm
Sat: 8:30am – 12:00pm

Cuyahoga Falls Office

ATM ✓ Map 📍 —



Address

140 Portage Trail
Cuyahoga Falls, OH 44221
[See Location Details](#)
[Get Directions](#)

Phone: (330) 400-5010
Fax: (330) 400-5011

Lobby Hours

Mon-Thur: 9:00am - 4:00pm
Fri: 9:00am - 5:00pm
Sat: 9:00am - 12:00pm

Drive Thru Hours

Mon-Thur: 8:30am - 5:00pm
Fri: 8:30am - 6:00pm
Sat: 8:30am - 12:00pm

Rootstown Office

ATM ✓ Map 📍 —



Address

4183 Tallmadge Road
Rootstown, OH 44272
[See Location Details](#)
[Get Directions](#)

Phone: (330) 325-1726
Fax: (330) 325-1759

Lobby Hours

Mon-Thur: 9:00am - 4:00pm
Fri: 9:00am - 5:00pm
Sat: 9:00am - 12:00pm

Drive Thru Hours

Mon-Thur: 8:30am - 5:00pm
Fri: 8:30am - 6:00pm
Sat: 8:30am - 12:00pm

Mortgage Loan Office

Map 📍 —

Address

1530 S. Water Street
Kent, OH 44240
[See Location Details](#)
[Get Directions](#)

Phone: (330) 346-0380
Fax: (330) 346-0780

Lobby Hours

Mon-Fri: 9:00am - 5:00pm





ADDITIONAL SERVICES

At Portage Community Bank (PCB) we're always working toward maintaining an environment of convenience for our customers. If you're seeking a particular service, the answer to your inquiry may be found below.

Direct Deposit

Direct deposit is easy, reliable, and secure! Have your paycheck, social security check, and more directly deposited to your account every month by simply signing up through the payroll department of the company that issues your check.

For social security recipients — we're happy to help you process the paperwork on-site should you have any questions.

Night Depository

No time to make it to the bank during normal business hours? No problem. Deposits and payments can be dropped off in the night depository boxes of our Ravenna, Kent and Cuyahoga Falls locations. Transactions put into the depository after 8:00 am will be processed the next business day.

Courier Services

PCB offers all business clients a deposit and payment courier service. Our PCB courier will come to your business to pick up your deposits, payments, and even bring a change order. It's a great way to save your business some valuable time.

Safe Deposit Boxes *

Keep your most valuable possessions safe and sound with a safe deposit box from PCB. We have a wide range of boxes available at budget-friendly prices to provide the peace of mind you deserve. Safe deposit boxes are available at both Ravenna and Kent Locations.

Sizes and cost per year:

3 x 5 - \$30.00 + tax per year
3 x 10 - \$50.00 + tax per year
5 x 10 - \$70.00 + tax per year
10 x 10 - \$100.00 + tax per year

* Contents are not insured or guaranteed by the bank, the FDIC, or by any other government agency.

Surcharge-Free ATMs

PCB is a member of Community Bank Exchange (COBE). This membership provides you with access to several area-wide ATM locations where no surcharge is applied. Visit surcharge-free ATM locations at any member bank in Portage County.

Other Member Banks and Locations include:

- Hometown Bank — in Brimfield, Kent and Ravenna, Ohio

COMMUNITY REINVESTMENT ACT NOTICE

under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Federal Reserve Bank of Cleveland, 1455 East Sixth Street, Cleveland, Ohio 44114, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) A map showing the assessment area containing this branch, which is the area in which the Board evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from Officer in Charge of Supervision, Federal Reserve Bank of Cleveland, 1455 East Sixth Street, Cleveland, Ohio 44114.

You may send written comments about our performance in helping to meet community credit needs to:

ROBERT STANDARDI, COMPLIANCE OFFICER
PORTAGE COMMUNITY BANK
1311 EAST MAIN STREET
RAVENNA, OHIO 44266

and to Officer in Charge of Supervision, Federal Reserve Bank of Cleveland, 1455 East Sixth Street, Cleveland, Ohio 44114.

Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank.

You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank.

We are an affiliate of Portage Bancshares, Inc., a bank holding company. You may request from Officer in Charge of Supervision, Federal Reserve Bank of Cleveland, 1455 East Sixth Street, Cleveland, Ohio 44114, an announcement of applications covered by the CRA filed by bank holding companies.



ACCOUNT SERVICES

DIGITAL BANKING

- Bank anywhere, anytime from phone, laptop, or desktop
 - Monitor accounts and make payments, transfers, or deposits
 - Keep close track of your finances with My Footprint
-

TELEPHONE BANKING

- Save yourself time; access your bank anytime by dialing in
 - Access account information 24/7 via touchtone phone
 - Completely free for all PCB customers
-

DEBIT CARDS

- Make purchases anywhere Visa® is accepted, online or offline
- Safer and more convenient than cash or checks
- Easily withdraw funds from ATMs



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COMPARE OUR ACCOUNTS

Most Popular

| Best For | HIGH INTEREST | CASH BACK | THE ESSENTIALS |
|--------------------------------------|---|---|--|
| Account | NEIGHBOR REWARDS CHECKING Learn More | NEIGHBORS GIVE BACK CHECKING Learn More | COMMUNITY PLUS CHECKING Learn More |
| Features | <ul style="list-style-type: none"> • 3.00% APY* on balances up to \$25,000 • 3.00% to 1.12% APY on balances over \$25,000 depending on balance in account* • 0.05% APY* if qualifications aren't met | <ul style="list-style-type: none"> • 3.00% cash back on debit card purchases* • No category restrictions on purchases • Earn up to \$108 cash back per year, \$9 per month | <ul style="list-style-type: none"> • Includes all the essentials • Unlimited free monthly transactions |
| Monthly Maintenance Fee | NONE | NONE | NONE* |
| Refunds on ATM Withdrawal Fees | Up to \$20 monthly* | Up to \$20 monthly* | No charge by PCB for withdrawals at non-bank owned ATMs** |
| Free Online & Mobile Banking Access? | Yes | Yes | Yes |
| | Yes | Yes | Yes |
| Free Debit Card? | NONE | NONE | NONE |
| Minimum Opening Deposit | | | |

[VIEW ALL ACCOUNTS](#) ➤

Neighbor Rewards Checking:

*APY=Annual Percentage Yield. APY is accurate as of 04/28/2023. **Neighbor Rewards Checking Disclosure:** If your daily balance is greater than zero but less than or equal to \$25,000.00 AND you meet the qualifications for this account, the interest rate paid on the balance greater than zero but less than or equal to \$25,000.00 will be 2.96%, with an Annual Percentage Yield of 3.00%. If your daily balance is equal to or greater than \$25,000.01 AND you meet the qualifications for the account, the interest rate paid on the balance equal to or greater than \$25,000.01 will be 0.50% and the Annual Percentage Yield for this tier will range from 3.00% - 1.12%, depending on the account balance. Base Rate: If you do not meet the qualifications for this account, the interest rate paid on the entire balance will be 0.05% with and Annual Percentage Yield of 0.05%. **Your interest rate and Annual Percentage Yield may change.** To qualify for Neighbor Rewards Checking interest rates and receive reimbursements on your ATM fee surcharges, you must perform the following during the monthly statement cycle: **Have a minimum of 12 check card (debit card) purchases post and settle per monthly statement cycle (not counting ATM transactions) and enroll in eStatements and receive your monthly account statement electronically.** When Neighbor Rewards Checking qualifications are not met, the interest rate paid on the entire balance will be at the base interest rate for the statement cycle and ATM fees will not be refunded. Statement cycle means the period of time for which Portage Community Bank provides a summary of the financial activities and transactions that post and settle to the account holder's account. Please note that transactions may take one or more banking days from the date the transaction is made to post and settle to an account. ATM withdrawals do not count as qualifying debit card transactions for the purpose of earning rewards, within this account.

**** ATM Refunds:** When monthly qualifications are met, domestic ATM fees will be reimbursed up to a maximum amount of \$20.00 in ATM Fee refunds per monthly statement cycle.

Neighbors Give Back Checking: *When monthly qualifications are met, you receive 3% cash back on debit card purchases that post and settle to your account during monthly qualification cycle up to a total cash back of \$9 per monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle to an account. ATM-withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account. **Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 if qualifications are met within monthly qualification cycle. Limit one account per SSN.

Community Plus Checking:

****** You may still be subject to charges from the bank whose ATM you're using.



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PERSONAL CHECKING

NEIGHBOR REWARDS CHECKING

- Earn high interest on your entire balance
 - 2.50% to 0.70% APY* on balances over \$25,000 depending on balance in account
 - No minimum balance to earn rewards; no monthly maintenance fee
-

NEIGHBORS GIVE BACK CHECKING

- Earn 3.00% cash back on debit card purchases*
 - Refunds on ATM withdrawal fees, nationwide (up to \$20 monthly)*
 - No minimum balance to earn rewards; no monthly maintenance fee
-

COMMUNITY PLUS CHECKING

- Straightforward checking with all the essentials
 - No monthly maintenance fee¹
 - Unlimited free monthly transactions
-

COMMUNITY PRESTIGE ACCOUNT

- Exclusive account for customers age 55 and better
- Earn tiered interest on your entire balance
- Free checks for life of account



PERSONAL VISA CREDIT CARDS

OUR VISA® CREDIT CARDS COMBINE WORLDWIDE ACCEPTANCE WITH HOMETOWN CONVENIENCE AND FANTASTIC BENEFITS.

Details

Three great options all from the bank you know best.

- **Rewards Platinum** - unlimited reward points. Earn one point per dollar on net purchases and redeem them for merchandise, rental card, travel and more. Visit [cRewardsCard.com](https://www.rewardscard.com) for more details.³
- **Cash Rewards Platinum** - earn 1% cash back on all net purchases. Cash rewards never expire.³
- **Platinum Edition** - no penalty APR and competitive rates.*

Enjoy the following features with all of the above options:

- Competitive Rates*
- Mobile payments like Apply Pay and Google Pay™ for a safe and secure way to pay
- Free FICO Score¹
- Cell Phone Protection²
- Fraud Monitoring and Zero Fraud Liability
- SecurLock™ Email and Text Fraud Alerts
- ID Navigator Powered by NortonLifeLock⁴

*See the card application's Important Disclosures for current terms, rates and fees. This card is issued by TCM Bank, N.A. Subject to credit approval. ¹FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO Scores are updated monthly. You may not see your FICO Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible. ²Certain terms, conditions and exclusions apply. In order for the coverage to apply, you must charge your eligible cellular wireless bill to your covered TCM Bank-issued card. To learn more about this benefit or to file a claim visit the FAQ section at www.cardbenefitservices.com or call 1-866-894-8569. ³In order to access rewards, your account must be open and in good standing. ⁴No one can prevent identity theft.



PERSONAL LOANS

HOME MORTGAGE LOANS

- Competitive rates for home purchase, refinance, or construction
 - Variety of financing programs, each customized to your situation
 - Pre-approval and refinancing available
-

HOME EQUITY LOANS

- Convert the equity in your home into affordable financing
 - Competitive rates for several short-term or ongoing needs
 - Home equity lines of credit (HELOC) also available
-

AUTO LOANS

- Competitive, fixed and variable rates on new or used vehicles
 - A wide range of terms customized to your unique situation
 - Quick, local decision-making and processing
-

PERSONAL TERM LOANS

- Fund almost any dream, goal, or plan affordably
- Competitive rates for a wide variety of personal needs
- Repayment terms customized to fit your unique situation



PERSONAL SAVINGS

NEIGHBOR REWARDS SAVINGS

- Available to all customers with a Neighbor Rewards Checking account
 - 1.01% to 0.36% APY* on balances over \$25,000 depending on balance in account
 - No monthly service fee; no minimum balance requirements
-

LIT'L PEOPLES SAVINGS ACCOUNT

- Teach your child the importance of saving at an early age
 - Earn competitive interest on the balance
 - No monthly service fee for customers under 18 years old¹
-

COMMUNITY STATEMENT SAVINGS

- Steadily save for an unexpected expense or future purchase
 - Earn competitive interest on your entire balance
 - No minimum deposit required to open
-

COMMUNITY INDEX MONEY MARKET

- Competitive, tiered rates — higher balances earn higher rates
 - Maintain access to your funds
 - No minimum deposit required to open
-

CERTIFICATES OF DEPOSIT (CDS)

- Get a guaranteed return with rates that surpass regular savings
 - Wide range of terms available
 - No setup or maintenance fees required
-

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

- Earn competitive interest above standard savings rates
 - Traditional and Roth IRA options available
 - No setup or maintenance fees required
-

HEALTH SAVINGS ACCOUNTS (HSAS)

- Save up for future healthcare expenses
- Earn interest on your balance and access tax savings
- Unused funds remain in account year after year



Member
FDIC

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BUSINESS SERVICES

BUSINESS DIGITAL BANKING

- Skip the trip to a branch — bank whenever, wherever
 - Conduct any number of banking activities right from your office
 - Stay on top of your business's finances with My Footprint
-

MERCHANT CARD SERVICES

- Provide additional payment options for your customers
 - Accept major credit and debit cards for increased versatility
 - Boost your bottom line and cut down on processing time
-

REMOTE DEPOSIT CAPTURE

- Simply sign, scan, then send checks to the bank for processing
 - Streamline check handling from multiple offices or locations
 - Reduce time and money spent on document preparation and transportation
-

ACH & WIRE SERVICES

- Make and receive vendor payments 24/7, electronically
 - Schedule one-time or recurring wire transfers
 - Increase your business's efficiency, accuracy, and security
-

SWEEP SERVICES

- Earn interest on your excess funds with automatic sweeps
 - Set a target checking balance on your account
 - Investment is safe; backed by U.S. agency securities
-

BUSINESS DEBIT CARDS

- Make purchases anywhere Visa® is accepted, online or offline
 - Safer and more convenient than cash or checks
 - Easily withdraw funds from ATMs
-

POSITIVE PAY

- Catch fraudulent activity before money leaves your account
 - Receive alerts when a mismatch occurs
 - Timely return of money should fraud occur
-

QUICKBOOKS

Using QuickBooks to keep track of your numbers? We work hand-in-hand with the popular software for seamless accounting.



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COMPARE OUR ACCOUNTS

Most Popular

| Best For | LOW TRANSACTION VOLUMES | MEDIUM TRANSACTION VOLUMES | HIGH TRANSACTION VOLUMES |
|---|--|---|--|
| Account | PERFORMANCE BUSINESS CHECKING Learn More | CORE BUSINESS CHECKING Learn More | BLUE CHIP BUSINESS CHECKING Learn More |
| Daily Minimum Balance Requirement | \$500 | \$5,000 | \$10,000 |
| Service Fee if Balance Falls Below Minimum | \$5 | \$10 | \$20 |
| | 100 | 250 | 500 |
| Transactions Allowed per Month | 25¢ per transaction | 25¢ per transaction | 25¢ per transaction |
| Excess Transaction Fee | \$2.50* | \$2.50* | \$2.50* |
| Monthly Statement Fee if eStatement is Not Received | | | |

Performance Business Checking:

* A fee of \$2.50 will be assessed monthly if eStatements are not received.

Core Business Checking:

* A fee of \$2.50 will be assessed monthly if eStatements are not received.

Blue Chip Business Checking:

* A fee of \$2.50 will be assessed monthly if eStatements are not received.

BUSINESS VISA CREDIT CARDS

**TAKE COMPLETE CONTROL OVER YOUR BUSINESS'S SPENDING — ALL WITH ONE LITTLE
PIECE OF PLASTIC.**

Details

- Employee cards at no extra cost
- Transaction Reporting
- Credit Line Sharing & Consolidated Statements
- Mobile Payments
- Email and Text Fraud Alerts
- Fraud Monitoring and Zero Fraud Liability
- Travel Accident Insurance¹
- Personal service from people you know

Choose the option that is best for your business!

*See the card application's Important Disclosures for current terms, rates and fees. This card is issued by TCM Bank, N.A. Subject to credit approval. ¹Coverage applies when the entire cost of the card (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.



BUSINESS LOANS

COMMERCIAL REAL ESTATE LOANS

- Competitive rates for the purchase, refinance, or construction of commercial properties
 - Repayment terms customized to fit your business's unique needs
 - Lending professionals with working knowledge of the local real estate market
-

EQUIPMENT LOANS

- Competitive rates for new or used equipment
 - Customized terms, centered around your business's situation
 - Meet demands without cutting into working capital or savings
-

BUSINESS LINES OF CREDIT

- Competitive rates for a wide range of long-term or seasonal business needs
 - Repayment customized based on your business's unique needs
 - Revolving credit — as principal is repaid, more becomes available for use
-

BUSINESS TERM LOANS

- Competitive rates for a wide range of business expenses
 - Repayment terms customized to fit your business's unique needs
 - Quick, local decision-making and processing
-

SMALL BUSINESS ADMINISTRATION (SBA) LOANS

- Government-assisted financing for small businesses
- Competitive rates available for a wide range of business needs
- Includes lower down payments and extended terms



BUSINESS SAVINGS

COMMUNITY BUSINESS STATEMENT SAVINGS

- Build a cash cushion for future expenses
 - Earn competitive interest on entire balance
 - No minimum deposit required to open
-

COMMUNITY BUSINESS MONEY MARKET ACCOUNT

- Earn competitive, tiered rates — higher balances earn higher rates
 - Enjoy flexibility with enhanced access to funds, including direct check writing
 - No minimum deposit required to open
-

BUSINESS CERTIFICATES OF DEPOSIT (CDS)

- Provides a guaranteed return; less risky compared to other investment options
- Includes fixed rates and a wide range of terms
- No setup or maintenance fees required

