

## **CONSUMER CRA COMPLAINTS**

We received 1 consumer complaint in 2024 regarding GSB CRA performance:

On 12/27/2024 a customer called in to let us know about her dissatisfaction with the fact that the Conway branch is closed this week and how they are not open all day like the rest of the branches. She stated when she has gone to the branch, she said there was only a couple of employees working and how one of them was in training. She stated she went to the branch to do a deposit but since it was closed, she had to drive all the way to SD branch to complete the transaction.

### **Bank Response:**

After several repeated attempts to reach the customer, the complaint was closed due to lack of customer response. Due to unexpected staffing issues (health-related), our Conway branch was closed on 12/27/24 and 12/28/24. Clear and visible signage was placed on the closed branch explaining the reason for, and duration of, the closure, as well as directing them to the nearest alternative service location (South Deerfield, approximately 7 mi. away). The Conway branch re-opened for business on 12/30/24 as expected.

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We received 1 consumer complaint in 2025 regarding GSB CRA performance:

On 8/25/2025, a customer reported repeated rude behavior by a Teller, including a recent incident where she refused to cash two on-us checks without explanation. The account from which the checks were drawn could only cover one check; the Manager instructed the Teller to explain this and advise the customer to contact the check issuer regarding the second check. The Teller's inappropriate response was overheard by the customer. The customer also noted past rudeness towards his sister and expressed a feeling that other customers are treated differently.

### **Bank Response:**

On 08/25/2025, the Manager called the customer, who reported feeling mistreated by the Teller and noted similar experiences among his family. The Manager thanked him, spoke with the Teller, who was remorseful and clarified her intentions. The Manager coached the Teller on better communication, then updated the customer that the issue was addressed and the Teller would apologize if they met again.